Provincial Budget Impacts on Students *November 8, 2019*



Overview

From October 31st to November 4th, 613 University of Alberta undergraduate students used a UASU survey to tell urgent, personal stories about the likely impact of the 2019-20 Alberta Budget on their education. We correlated responses with first-generation student status and gender.

We found that first-generation students were 45% more likely than other students to rely on government student loans and grants. They were 40% less likely than other students to receive financial help from family. They were more likely to work during the school year, and less likely to receive scholarship funding. Current and upcoming changes to student aid and cost of education put first-generation students at financial and personal risk. We found similar risks among women and gender minorities.

"The tax break I got is extremely detrimental, as that was like a second of calm. I'm constantly panicking about my debt, and after this budget it's gotten worse... The question of 'Will I get a job in Edmonton?' has now changed into 'Will I get a job in Alberta?' and is a serious concern of mine as a future teacher."

- Female, first-generation student, has student loans

All of these factors exist in the context of Alberta's ongoing student debt dysfunction:

- By 2015, bachelor's degree graduates in Alberta were 50% more likely than the Canadian average to owe more than \$25,000 in government student loans.¹
- By 2015, while the average Canadian student graduating with a bachelor's degree owed \$23,000 in government loans, the Alberta average was \$30,000.2
- In 2017-18, the Alberta government spent only 8 cents on grants for every dollar invested in student loans.³

"I feel like I'm the one paying the price to balance the Alberta budget. I literally have no money, it's all debt."

- Male, first-generation student, has student loans

This report explores our survey of student needs and concerns in the context of relevant federal and provincial data. Over 330 of our respondents provided text responses, often containing personal anecdotes or specific concerns. Of those, roughly 15 were flagged as supportive of the provincial budget. The rest expressed some degree of negativity toward the Alberta budget for post-secondary education, with a focus on fear.

¹ Calculated from StatsCan table 37-10-0036-01

² Calculated from StatsCan table 37-10-0036-01

³ Calculated from Alberta Student Aid Statistical Profiles 2017-18, Table 2

Respondents

Our survey asked minimal demographic questions based on gender and first-generation student status.

GENDER	NUMBER OF RESPONDENTS	% OF SAMPLE	% OF UNDERGRADUATES (from Registrar)
Female	415	67.7%	55.4%
Male	183	29.9%	44.5%
Non-binary or other	9	1.5%	0.1%
Prefer not to say	6	1%	N/A

"As someone who needs to work year round to pay for school, these changes in funding will mean I will need to work more while dealing with my job also being affected by the provincial budget...If I was not close to graduating, I would be seriously considering seeking an education elsewhere."

- Male, not first-generation student

	NUMBER OF RESPONDENTS	% OF SAMPLE	% OF UNDERGRADUATES (from UASU annual survey)
Not First-Gen	410	66.9%	62.3%
First-Gen	182	29.7%	33.0%
Prefer not to say	21	3.4%	4.7%

"I'm the first person in my family to ever go to university and all the hopes are resting on my shoulders; my dad is sick and can't go to work. My mom is getting older every day. She does not make a lot of money, she is trying her best to work and carry the family by herself. I hope there is something we could do to help families like mine, we really are struggling."

- Male, first-generation student

"Firstly, I consider myself incredibly fortunate to be able to pursue a university education. My parents did not have the same opportunity...

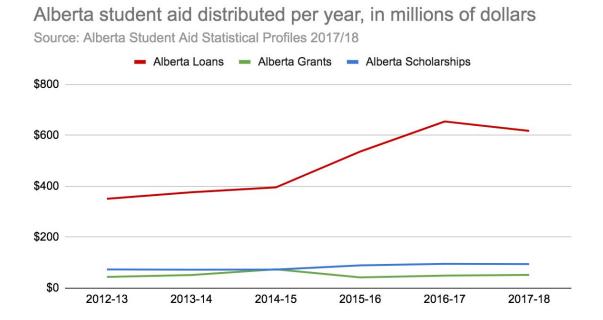
"I do not come from a wealthy family either. I pay for almost all of my schooling through a combination of scholarships, student loans, and money I have saved from working in the past. When I hear about the changes in government funding to education I am extremely disheartened.

"I am not saying that I won't be able to pay higher costs. I will, but it won't be without difficulty. Because that extra money that I have to pay would have otherwise been grocery money. That money would have been rent. That money would have been me not having to worry or panic when confronted with an unexpected, emergency expense... I feel like those in charge have turned their backs on me. I am disappointed."

- Male, first-generation student, has student loans

How students pay for their education

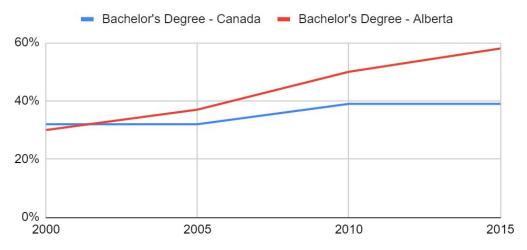
Although the Alberta Budget does not immediately cut student aid other than tax credits, the Advanced Education business plans show that next year will see a \$25 million reduction in student aid spending. Meanwhile, Alberta remains one of the stingiest, least generous jurisdictions in Canada for grants-to-loans imbalance - only 8 cents on the dollar as of 2017-18.



Note that the Alberta Scholarships line also includes significant private donations under the Heritage Scholarships program.

Percent of students who owed at least \$25,000 in government student loans at graduation

Source: StatsCan 37-10-0036-01

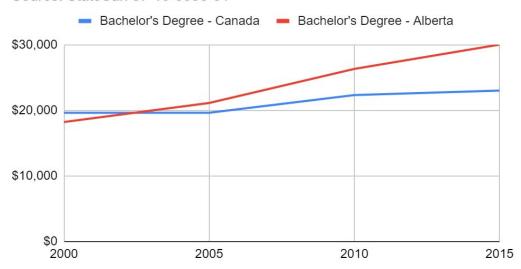


"I am already in serious debt and it is only growing. I worry about how I will be able to provide for my family with the increased debt load. I feel as though the government is taking money from people who don't have any, which doesn't feel fair or equitable."

- Male, has student loans, not first-generation

Average government student loan debt at graduation

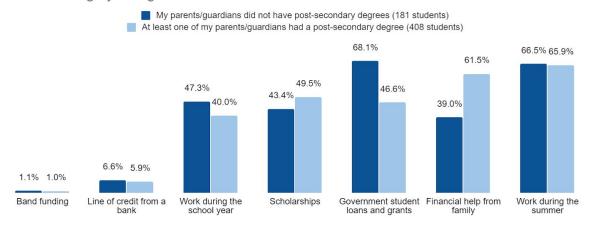
Source: StatsCan 37-10-0036-01



At a University of Alberta level, our survey indicates that access to a high-quality government student aid system is especially vital for first-generation students, female students, and gender minorities. One out of two of our respondents relies to some extent on government student loans and grants. For first-generation students, who are

already more likely to work and less likely to receive financial help from family, this proportion rises to seven out of ten.

Education funding by first-generation student status



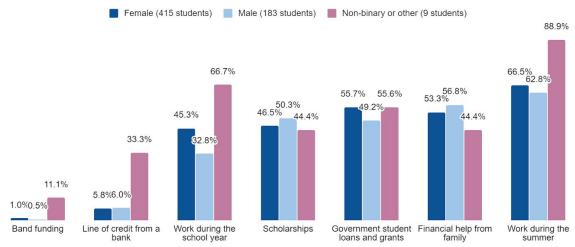
"How do you pay for your education? Choose all that apply."

"I am a mature student and I will be impacted by trying to go to school and run my household. If tuition increases this increases my household budget and will have to get a second job to cover the extra costs. This not only puts more pressure and stress on myself but also my family."

- Female, first-generation student

We found similar, though less drastic, proportions among female students. A small number of gender non-binary students gave comparable responses.



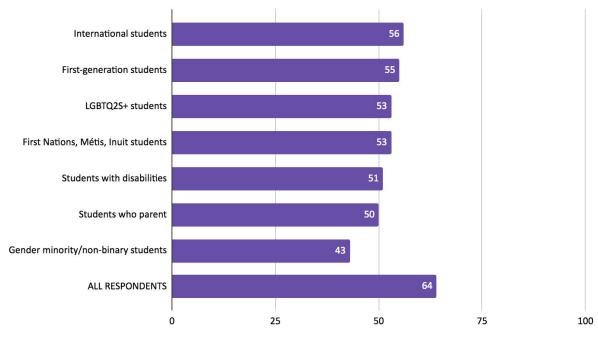


"How do you pay for your education? Choose all that apply."

To better understand impacts on marginalized populations, we compared data from our 2018 annual survey, which showed self-reported financial stability disparities for female students, non-binary/gender minority students, and first-generation students, among others.

"I feel like my financial situation is stable and under control."

UASU survey of 5040 UAlberta undergrads, November 2018



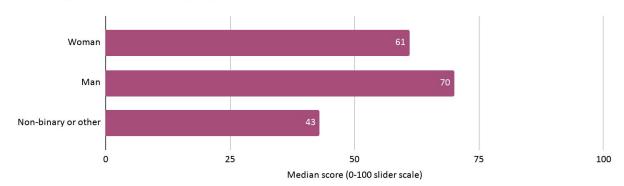
Median score (0-100 slider scale)

"I am relying on government student loans to fund my studies and find all the cuts outlined in your email summary of the budget very disturbing and concerning... Student aid is the only funding I have available as my family cannot afford to support me. I'm going back to school to make a better life for myself and take care of my remaining parent... I will have student loans that more than double the average for students completing their degrees... It seems incredibly counterintuitive that the government needs able bodied educated workers to fuel the economy but they are cutting major funding to make it possible for most to get further education!"

- Female, first-generation student, has student loans

"I feel like my financial situation is stable and under control."

UASU survey of 5040 UAlberta undergrads, November 2018



Stories from Students

331 of our 613 respondents provided over 20,000 words of text responses to a single question: "Would you like to tell us more about how you may be impacted by changes in government funding to education?" We considered the leading phrasing acceptable because ongoing student dialogue expects the primary known impacts (including a 22.5% tuition increase over three years) to be negative to one extent or another.



The only editing applied to these text responses is the removal of any information that could identify an individual. Especially noteworthy items have been underlined. Otherwise, we have presented students' informal responses exactly as we received them, including any minor typographical errors. We strongly encourage government leaders to read these personal statements.

- 1. * More tuition* Harder to find jobs
- 2. After my Bachelor degree, I don't think I'll have the means to go to graduate school because of money issues. I think it is insane to not be able to get high enough education to get the job I want because of financial issues when I am working my hardest to do well in all of my classes
- 3. Along with the obvious reason of I have to pay more, there is also an added component of more stress. Worrying about where we are going to get the money for our education is something that many students already experience but knowing that I'm going to have to pay more and that the resources related to funding are decreasing, adds even more stress to that. More needs to be done to help out students who already face so much stress that comes with post-secondary education.
- 4. <u>Although this won't directly impact me, it is going to have huge repercussions on future generations.</u> This makes post-secondary education less accessable for future students and inhibits their ability to obtain a higher education. This decreases the number of people who will be able to get jobs in the future and decreases the number of people able to perform much needed jobs.
- 5. <u>As a low income student, I heavily rely on Canada grants. Even though it maybe</u> just be a 10% decrease it's going to mean a lot more for me. I am also a nursing student, our tuition is already among the highest.
- 6. As a student who has taken student loan and will like take loans in the future I'm worried about finish my degree. Also it puts extreme pressure to work more hours and manage school when the tuition increases by 7%. That is unreasonable maybe advocate to decrease the percentage.
- 7. <u>As a student with a disability, I am already paying so much for medical supplies.</u>

 With the increase in tuition and paying back student loans, I am worried the first few years after university will be hard to manage on top of having a disability.
- 8. As a thesis-based graduate student, my full time employment is working as a graduate research assistant. I am funded mostly by scholarships I have been awarded and the balance from my supervisor, for whom my work benefits in the form of data for grants and his research plan. Additionally, the grants generated in part from my labour are skimmed off of by the university to pay for space and administration costs. Over the past two bargaining cycles, the university has completely shut down stipend increases for graduate students to 0%. Despite increases in the cost of living, they have also decided to increase international graduate tuition in the face of a tuition freeze for domestic students. This is particularly unethical as international students often have less financial and social supports and are not able to apply for many scholarships here in Alberta. I disagreed with these tuition increases as international students make equal contributions to the teaching and research mandate at this institution and should

not pay more than domestic graduate students. Now, with tuition set to jump as much as 10% per year for some programs (equivalent to a 33% increase over 3 years), an even more significant portion of our full time income will be eaten up by tuition and increasing non academic fees. This wage cut will cause me to need to obtain secondary employment to make rent and buy food, and will put even further pressure on international students at the University. I strongly oppose the governments cuts and I am willing to take direct action to protest or impede the ability for these cuts to go forward. I would be ecstatic to see the SU and GSA organize our student bodies and demonstrate collective opposition in solidarity with other post-secondary institutions against this ideologically-regressive conservative mandate.

- 9. As an international student, the tuition fees which is already very steep would increase by a big margin and would lead to financial problems for me.
- 10. As is, tuition is already astronomically higher than I feel it needs to be. To add to that, there are also huge costs associated with non-academic fees and textbooks. The thing that really helped my family out was getting money back from the tuition tax credit. I also get student loans however because both my parents work full time if they reduce funding there is a good chance I will not qualify for loans as I am not seen as being in financial need. My parents do have money set aside for my schooling however, I have a sister also coming to the U of A next year and they don't have the funds to cover tuition increases for both of us with no help from loans. And as we both live at home, the government will see it as my parents responsibility to help us out. Frankly, the new budget is only going to hurt students and their families and add even more financial strain to people that are trying to get an education. There is no reason why the government should be essentially punishing students. That being said, it's up to the university to decide what they do with the budget. I know there is a lot of financial waste that happens at the U of A however, I don't want to see cuts just better money management. I think if the student community needs to protest anyone it's the school itself not the government (we're past that point now).
- 11. As one of thousands of International Students, I want to express how difficult is for us to be at University of Alberta. With Increasing International fee by each year, that will have a huge impact on my family since they are supporting me through out my degree. I have been working really hard in the summer and try to cut down living expenses just so that my parents don't need to struggle everyday to gather enough money for next semester. This new policy has impacted not only me but also the domestic students and the new students coming into University next year. It is really not fair for someone who wants to pursue a post secondary education but not able to because the tuition fee is so high.
- 12. As someone who needs to work year round to pay for school, these changes in funding will mean I will need to work more while dealing with my job also being affected by the provincial budget. This will be difficult academically and for my mental health. If I was not close to graduating, I would be seriously considering seeking an education elsewhere.

- 13. Because I am graduating, the major impact is the repayment interest rate, however I think that it is important that the government avoid debt. I think the decisions they made are responsible and I am in favor of them.
- 14. Because I'm graduating at the end of this semester, the tuition raise doesn't affect me immediately. However, this does make returning to post secondary if I wanted to get my masters in a few years daunting to say the least. The tuition raise is definitely a HUGE deterrent. The loss of tuition credits luckily won't affect me but if I was still going to school next semester it would. I rely on those credits every year in April to help put a little bit of money back in my pocket. For low income students, this definitely has a detrimental effect especially because they don't have the federal education credits to fall back on. The raise in interest affects everybody who has provincial student loan debt. On top of raising the tuition to make post secondary education more expensive, the loans people tske to educate themselves are going to take more money out of newly graduated students' pockets. This really puts the pressure on finding a job after graduation. But speaking of finding jobs, anyone who is in a degree that gives them a job in public service is going to have a hard time getting a job; since all the public service sector is taking a reduction in funding. So, those students like myself - who went to school to become teachers, nurses, doctors, etc. probably wont be able to find a job to help them pay off their student loans. This means either applying to the Repayment Assistance Program every 6 months or having wages garnished to pay for a pose secindary education students can no longer afford.
- 15. By getting rid of employment opportunities, I will be forced to work jobs which will not further my career, therefore, choosing jobs based on the availability of work instead of my ability to further the field. This will then limit my desired application into the Speech-Language Pathologist Master's program offered at the University of Alberta as they look for students who have practical experience related to the degree. The summer job I had with the City of Edmonton last summer has been completely eradicated by the budget cuts and I am not the only student has experienced this job disappearance.
- 16. Can they stop increasing international students' tuition??!!
- 17. Changes in government funding may make it so that my family is less able to help support me financially, since my family works in healthcare and I am going into the healthcare field, we are all expecting to lose money there in this new budget as well. I also expect to find it harder to find a job following graduation meaning that if I am required to get student loans for my last year of schooling I may have a difficult time paying it off.
- 18. Changes to the low-income student aid will mean that my wife who is home with our child will have to go back to work. Daycare is expensive and stressful; my wife working will cover the cost of daycare but not much more. And the budget cuts for public employees affect my desire to stay in Alberta and work following graduation. Myself and many other students already have plans to take US examinations in preparation for moving out of Canada following graduation. If the government really wants to increase their budget, they will want people staying in Alberta, working hard, and paying taxes. Cutting education funding

- and the availability of jobs will ultimately decrease their financial influx, perpetuation a decreasing budget. Don't mess with a system that is sustainable.
- 19. Creates stress
- 20. We can't afford to pay for the tuition if it goes up that much. Not to mention we can't even apply it to our tax credits. A lot of the opportunities we have on campus to try something new or pursue something further will start disappearing.
- 21. Currently, my brother and I both attend university. We are relying on student loans to get us through the rest of our university. This year I didn't receive enough student loans to pay for both my living and tuition, so my brother is sharing some of his loan with me. This situation is difficult enough. But adding increases to interest rates and tuition, I am struggling on finding a viable solution to pay for anything now and years to come. It makes my heart drop.
- 22. Cutting back on scholarships and cutting funding to universities is a bad move. There will be a decrease in students attending postsecondary institutions over the next yearsbecause of the increased costs which is bad for the economy. A more educated nation is linked to a stronger GDP, and the Conservatives are actively working against that.
- 23. Don't really care the tuition rates are low anyway.
- 24. Education has been integral to my development as a person. Not only have I improved my employment opportunities, I have learned a lot about myself and developed key life skills. I am currently completing my second degree and would not have been able to do so without government financial assistance. I believe that education is essential to future generations contributing to Alberta's economy and am deeply disappointed in the choices our provincial government have made in this budget. It would appear that the government does not care about individuals but more so, it would appear that this decision is short sighted and restricts education to the wealthiest members of our society. Education is essential to the future success of this province and our provincial budget should reflect this. Thank you for taking this on. Please continue to let us know how we can help advocate for prospective students to have these opportunities!
- 25. Education tax credits mean that students are on more equal footing as those with full time jobs. Being a student is far more expensive than not being a student with the same quality of life, and almost all studentsrely on their income to make ends meet. With students already facing increased costs under this new budget, the elimination of the education tax credits seems to suggest that the UCP does not want people in province to get a post-secondary education
- 26. Education will cost more which decreases the amount of money I will have to pay other bills after paying for my university.
- 27. Essentially, It would take me longer to graduate as I would have to pay for my academics and work during school. This means I would not be able to start my career as early as anticipated. This puts a lot of mental stress on myself, my family and my partner.
- 28. Even though this is my last expected year studying in the province of Alberta, it would be nice if funding was allocated more to fine arts programs(including music), as future students will be impacted and although I study at Augustana, not Main Campus, this campus and especially its fine arts programs like music

- need financial support, to ensure campuses of the U of A like Augustana can continue to provide fully equipped programs in degrees like music.
- 29. Everything will be impacted, especially for students that wants to take 4 years. They risk of dropping out of school!!
- 30. Extremely disappointed with the budget. My loan is over \$35K now and I still have 3 more semesters left. My loan will significantly increase due to the tuition increase and budget cuts.
- 31. Finances. Being in a professional program with this budget is scary. I am already paying double than I was in my undergrad and scholarships are rare or hard to get. I'm going to be relying a lot on student loans. Feels like I'll never pay it off
- 32. Financial Stress + Academic Stress + Stress about the future = Very Bad Time
- 33. Firstly, I consider myself incredibly fortunate to be able to pursue a university education. My parents did not have the same opportunity; in their home country, before coming to Canada, they were only able to receive a primary-school education. I do not come from a wealthy family either. I pay for almost all of my schooling through a combination of scholarships, student loans, and money I have saved from working in the past. When I hear about the changes in government funding to education I am extremely disheartened. I am not able to sit back while my parents pay for my tuition, and I know so many students feel the same way. I am not saying that I won't be able to pay higher costs. I will, but it won't be without difficulty. Because that extra money that I have to pay would have otherwise been grocery money. That money would have been rent. That money would have been me not having to worry or panic when confronted with an unexpected, emergency expense. These changes are going to make life a lot harder for me and so many others. I feel like those in charge have turned their backs on me. I am disappointed.
- 34. FUCK UCP
- 35. Given that the budget aims to reduce the provincial debt and stimulate investment in the province, and more specifically, the resource industry, I am happy with the future outlook of these cuts.
- 36. Grades will not be as high as I will need to spend more time working in order to pay the increased tuition fees.
- 37. Higher tuition costs, no education tax credit, therefore, I will have to pay more taxes
- 38. Higher tuition fees, higher taxes and yet government services are getting cut
- 39. Honestly the government has screwed me over in more than one way. I'm an Education Major, which basically means the cuts to my current education will make it harder for present me, and that also means I might be unable to pay for rent and have to live with my parents again. The tax break I got is extremely detrimental, as that was like a second of calm. I'm constantly panicking about my debt, and after this budget it's gotten worse. If I should be worrying about anything it should be my grades. The cuts to education also means I am going to have cuts to my future self as well. The questions of 'Will I get a job in Edmonton?' Has now changed into 'Will I get a job in Alberta?' And is a serious concern of mine as a future teacher. This 'freeze' is just a cut in disguise and it has me panicking.

- 40. Honestly it won't affect me that much for my undergraduate degree since I only have one more semester left. However, I would like to continue my education into medicine or a master's program of some sort. If cuts like this are going to happen with out student interests in mind then I'll go elsewhere. I'd like to actually learn instead of just being stressed out and hoping that my pretty piece of paper at the end of my degree can help land a decent job. On top of that, I think it is a slap in the face to hear MPs say they care about the younger generations and blab on about how we are the future and then ignore what is important to us and make cuts that hurt students in every aspect of their life. They hurt us either directly with financials or indirectly through less opportunities to achieve potential or mental health and many other ways. Tuition is already a huge burden on everyone where it is at and that's only part of the cost of being a student. Start adding in cost of living and it becomes unaffordable pretty quick. Cost keeps going up, but opportunities and quality are going down.
- 41. how much money do they think we have... we are students not full-time workers. we pay a lot of money to go to school to be able to contribute to society in a meaningful and purposeful way. Now the government is just making things more difficult for students. we can't participate in the economy if we can't get the funding for our education. The UCP has made it clear that they do not care about education and only seek to make money from non-sustaining industries and is opposed to innovation.
- 42. <u>I already get delayed in registering for courses because I'm constantly catching up on paying tuition</u>, these changes will make this process even more difficult for me. My faculty is already the black sheep of the university, and we're getting cut even further. My degree major was just reinstated this year and I fear these cuts will kill it once again, putting me in limbo.
- 43. <u>I am a first-generation Canadian. My parents emigrated when they were teenagers, found each other, and built a life here. Since they were new to Canada, they struggled to pay living expenses and had to take on multiple jobs to survive financially. As a result, not a lot of money was put towards my future education when I was growing up. Now that I am in university, I heavily rely on student loans to support the cost of my education. With these budget cuts and tuition increases, I know that that will only increase the strain on my family to help me through university.</u>
- 44. <u>I am a low income student</u> who transferred to Ualberta this year. I would have been able to graduate but due to the 60 credit policy, my degree is extended by another year. This means paying for more tuition and bigger student loans-except for where they're decreasing student loans. I am taking a 15 credit course load and work part time to supplement my living income. So not only am I facing decreased help, but higher taxes in the spring and a tuition hike next year.
- 45. <u>I am a mature student and I will be impacted by trying to go to school and run my house hold. If tuition increases this increases my household budget and will have to get a second job to cover the extra costs.</u> This not only puts more pressure and stress on myself but also to my family.
- 46. <u>I am already in serious debt and it is only growing. I worry about how I will be able to provide for my family with the increased debt load. I feel as though the</u>

- government is taking money from people who don't have any, which doesn't feel fair or equitable. It's hard reading about corporate tax breaks while knowing I am going to have an even harder time when I graduate.
- 47. I am already stressed out about having student loans and these changes will continue to affect me as I pay them off. I think my mental health will definitely suffer. The night I learned about the new budget I couldn't sleep and felt absolutely helpless. I feel completely abandoned by my government.
- 48. I am an international student. A change in government funding could increase my tuition which is already really high. I don't want to have to drop out because my tuition has increased.
- 49. I am currently in my final year of a very specialized arts program. While my tuition will not be raised because I'm convocating this spring, I still have to pay off loans, which will go up. I'm also really worried that my program may not even exist after next year because we only have around 50 students (across 4 years, and three different specialized streams)
- 50. I am from B.C. in the nursing program here at the U of A and if there are cost increases of anything more than \$1000 I will most definitely not be able to afford attending this university and will be looking to transfer else where immediately. I don't know how well my credits will transfer, but the cost of talking additional courses at another university and possibly putting my degree a year behind will be worth it as I would have significantly less debt that way.
- I am greatly dismayed and angered to learn of the budget cuts to education by 51. the provincial government. Education is one of the most important things a person can do with their lives and every effort should be made to make this as affordable to students as possible. To cut education costs is another discriminatory measure by the Conservative Government to oppress women, minorities, and those not born into wealth. These cuts are another devious trick by the Conservatives to deprive the have-nots and tax the "little guy", while working hard to give tax breaks to the wealthy. These education cuts are unacceptable!Large amounts of money should always be diverted to education to ensure people receive a quality education so that they at least know enough not to vote Conservative. Not increasing funding due to economic issues is one thing, cutting expected funding for things as simple as preventative maintenance is another--and is flat-out wrong. Through my education, I have been amassing a nice tax credit which I was looking forward to applying when I graduated to help me get ahead. To hear that my tuition may be going up and I will have no benefits when I graduate annoys me. The University of Alberta is a top-five university in Canada, but with the budget cuts to education, this could be effected, and one wonders what benefits there are for public universities in Canada when the provincial governments are cutting funding to them. For the Provincial Government of Alberta to cut funding to education shows that they do not care about maintaining the quality of education one might receive at the University of Alberta. Cutting funding to the flagship educational institution (as well as others) is disgraceful. A person might end up better off going to another Canadian university, such as the University of Toronto, McGill, or UBC, if the U of A is going to end up costing just as much and not being as good a school as the others. I am the first person in my family to go to university and my parents

- are struggling financially to send me. These budget cuts are going to make it harder for my family to continue to pay my tuition and other expenses. I was also relying on the occasional grant or award to offset some of the costs, and from the looks of it, those may be harder to obtain with the new financial cuts. A class action lawsuit should be launched against the Provincial Government of Alberta, by the University of Alberta, for the additional funding that is being withheld.
- 52. I am in a specialized program, which will likely lose funding or possibly be cancelled. Tuition being more expensive will also be difficult for me to handle, especially as my faculty already has high tuition fees. Higher costs will be a burden on me and my family.
- 53. I am in international student from the United States that chose to come here in part due to a lower overall tuition, and the idea that this rate would be stable throughout my degree. I am planning on changing my major and faculty next year, and am now going to be affected by the new international tuition system, and am going to be affected by the other overall increases. I am in constant panic about finances, as I do not know how or if I can get a job good enough to make cash with over the summer(s) that will also give me the work experience in my new field, and still graduate within a reasonable amount of time; as I am technically a 3rd year statistics student, but I am transferring into ALES. This has affected my experience at the University of Alberta extremely, and for all that I love about the campus and the people around here in contrast to my home in the States, I could not ever recommend this specific institution to anybody anymore due to the general volatility in price increases and what I have seen of the comparatively poor workers benefits when comparing the University of Alberta to any other Canadian, or North American university.
- 54. I am in Nursing which not only is expensive but so mentally demanding. While i commend my peers for being able to work during the school year i know for a fact my mental health and my grades would plummet if i were to do the same. I do my best and work in the summer to afford to live during during school but it is never enough and i have to turn to student loans to maintain the rest. Even with my student loans i'm only JUST getting by. If my student loan amount were to decrease next year I don't know if i would have enough money to survive. I also dont have a reliable sumer job lined up yet so i have to find one that will hopefully pay me a decent wage. And even with working in the summer i am BURNT OUT from school and i want time to relax before coming back and doing it again. I fear for my own wellbeing in the future because of these cuts. The increase in interest for student loans isnt my main issue for concern because when im a nurse i will pay it off eventually nbd, but while im living as a student on campus if i want to maintain a healthy body mind and spirit i cant risk losing any more or having to work any harder than i already am. Please send my message along and tell the people that us students are going to be more at risk for mental health problems, and physical health problems than ever before with these cuts.
- 55. I am likely in the minority for thinking that the changes and impacts to education are not a bad thing. University is a luxury, it is not a necessity. It is a privilege to attend university so if we have to pay a bit more for this to be able to have a bit more money going into more crucial services (such as health care or creating

jobs in Alberta to try and stimulate the economy), then I think it's okay. Everyone is up-in-arms about the increases to education and university costs, but what about individuals who have physical and mental disabilities who rely on AISH to survive? AISH is no longer being indexed for inflation. This means that individuals who are unable to work because of how they were born, are getting even less help from the government. The monthly AISH payments are already disgustingly low, and now they will be even lower. So instead of whining and complaining about our university costs going up a bit, we should be focused on issues that really matter, especially issues that impact those who lack a voice in our society.

- 56. <u>I am low income and pay entirely with student loans.</u> Tuition increases and increased interest on student loans means I will have more money to pay back.
- 57. I am not going to be able to afford to take more classes that would be beneficial for my degree.
- 58. I am on my own for paying for school, and if tuition increases as much as it is predicted to, I am worried that I won't be able to complete my education and am worried about how I am supposed to afford things like groceries with having to pay so much for school
- 59. I am paying for my education out of my own pocket. I work all summer and fall to pay for the tuition fees. The cuts in government funding make is extremely difficult to pay for school and pay my bills with the money I make; this cost doesn't include the cost of food. The tax credit helped jump-start my savings for the new year and this is gone, and the tuition goal for the academic year pushes raises the very real concern, that despite working through school to save money, that this will no longer be enough to pay my tuition and I will be forced out of school.
- 60. I am planning on entering a graduate program after I receive my undergrad degree and it will be very difficult to pay for all 9 or so years of university education if tuition and other fees keep increasing. My options become limited.
- 61. I am planning to pursue a second degree after I receive my general Arts degree. I do not know how I will be able to financially manage this. With the expected raised tuition (and less chance to get student loans), I will be far enough in debt at the end of my first degree. A general Arts degree does not lead into very many careers. These changes will affect my success in life and possibly prevent me from getting the education I want.
- 62. I am relying on government student loans to fund my studies and find all the cuts outlined in your email summary of the budget very disturbing and concerning. My program isin health care and has a high cost of tuition along with very expensive instrument fees for each semester of classes. Student aid is the only funding I have available as my family cannot afford to support me. I'm going back to school to make a better life for myself and take care of my remaining parent. The budget cut regarding no longer getting tax credits for tuition and fees is also deeply troubling. I will have student loans that more than double the average for students completing their degrees and being able to access tax credits will be wildly helpful in me being able to pay off a decent portion of my loans quickly I hope with the tuition tax savings once I am working in my field. It seems incredibly counterintuitive that the government needs able

bodied educated workers to fuel the economy but they are cutting major funding to make it possible for most to get further education! This may also trickle down into staffing issues as teachers get cuts too like what happened with staff pay cuts about 10 years ago! Education is already very expensive in Canada where many affluent european countries offer extensive post secondary education for next to nothing. Obviously canada is doing something very wrong with money management to keep making our already very expensive education systems even more so! Thank you UASU for advocating for students on this budget and all your past good work too!

- 63. I am scared of going deep into debt for my educational costs and living costs. Student debt was less concerning for me prior to the budget release as prime interest rate seemed reasonable and I didn't have to worry about tuition increase. However, now with no cap to tuition and increased interest rates, I am more worried. This is particularly concerning considering bachelor's degrees are no longer as marketable to employers as they used to be. So, if I have excessive debt, I feel less confident in my ability to pay it off even with my degree. I feel I may need to pursue a graduate degree, causing further debt.
- 64. I am so disheartened by the budget cuts to the arts. I am a fine arts student, and it is already super competitive to get grants and find work. With the cuts, I feel like I have a very small chance of finding a job in my field, and I'm worried about paying for my tuition next year. I work all year to pay for my tuition while being in full time classes. I compete for scholarships and grants. I feel like my hard work will ammount to nothing in Alberta. Clearly the UCP is not interested in diversifying Alberta's economy or investing in creative careers. I dont feel welcome or cared for in my own province.
- 65. I am someone who cut back on my hours last year for mental health reasons and choose to take out a loan to subsidize this. Now I will once again have to increase my hours at work and will most likely have a harder time coping with my mental health. The changes in government funding don't just affect my bank account, they affect my ability to get into a career that I want, they affect my ability to spend time ensuring my mental health does not suffer, these changes affect my quality of life in ways that have nothing to do with my financial security.
- 66. I am taking a bachelor of Kinesiology and am planning to take a masters degree and possibly even get a PhD. I am honestly not sure how I will pay for this if tuition increases a lot. I don't want to settle for another career or only get a bachelors degree but the government seems to want to make this a challenge.

 Wanting a higher education and a job I'd be passionate about should be supported by my government. If they truly want to help the economy our government should prioritize education and their future work force.
- 67. <u>I am the first of my family to attend a post secondary education, I come from a family who struggles financially and the only way I was able to attend university is with government aid. Without it I'd have nothing and no way to pursue my desired career</u>
- 68. I am worried that because I am transferring into a specialization program, there may not be enough funding for this program: (FUCK UCP BUDGET. I will not have my education subsidized for trickle-down economics. No way Jose

- 69. I am worried that it will affect the quality of my education.
- 70. I believe that the onus also lies on you, the Institution. Far too long have institutions been spoiled by government subsidizes; cut your spending! Don't woe is me about the government cutting your funding, and then nonchalantly pass the buck to us, the students.Don't frame the story to manipulate students into protesting on your behalf, and for your own benefit; admit it, the student's loss either way.
- 71. I believe that the way we shape discussion around this budget is incredibly important. The overwhelming majority of discourse regarding it so far is that the government is cutting everything, they're ruining our lives, it's all their fault, and this is unacceptable. I believe that this is an unfortunate reflection of our millennial identity. We need to understand that in the past 8 years government spending has increased drastically while revenues have either remained stagnant or decreased, despite increases and decreases in tax policy. Days before our elections our city hosted climate strikes, protesting the one industry that not only keeps Alberta alive, but also supports our entire nation. Despite this what type of rhetoric do we see? We need to refuse helping oil companies struggling to compete with their American counterparts. We need to refuse to build pipeline and oilfield expansion projects. We need to refuse to show support for people who work in the oil and gas industry, who labour to provide a resource that powers our cars, our homes, our street lights, our hospitals, our universities, our everything. All while demanding our governments spend money they don't have that will be paid back in full plus interest by future generations (us) without the help of our most important provincial industry. What does this accomplish? It tells oil companies that they have no future here. It tells oil workers that they have no future here, it tells norm and raised Albertans that there is no future here. One day the debts of our government will be called in. And we'll be the ones paying for it.
- 72. I believe the U of A had the financial power to not have the budget cuts affect the students. I am in favour of cutting programs that are not popular and don't offer students a career after graduation (cough cough gender studies).
- 73. <u>I can not afford to pay more for my education. I have been in University for 6 years now and hoping to graduate soon, but my family has run out of funds from my poor decisions of not knowing what I wanted to do in University...and now I feel like I cannot return to University of Alberta for a while if I wanted to pursue further education because it's just too expensive.</u>
- 74. I chose the UofA due to a full 4 year academic scholarship that paid my tuition in full. I'm also a varsity athlete so in order to keep this scholarship along with being able to juggle school and sports I take 4 classes in the regular semesters and 2 spring courses (as 10 courses a year is required). This means I can only go home and work for 2 months of the year and it would be extremely difficult to have an increase in tuition costs as my yearly income is much lower than a student working from april to september
- 75. <u>I come from a 1 parent household who has taken 4 part-time jobs to stay afloat.</u>
 Not only do I pay for my own schooling but use money from work to help my family. Not only will the change in funding make it harder for me to pay for my school and student debt but I may have to get a job year round to feel

- financially secure enough to go to school and feel comfortable paying off the debt when I graduate.
- 76. <u>I come from a poor family, and im having trouble paying tuition as it is.</u> I know that university is a business and you guys need to make your money, but sometime is just too much for some students financial background.
- 77. I completely agree with the budget cuts. I believe education is a privilege and not a right, we are not entitled to cheap education and the economy of this province should be the priority. I believe this university wastes a substantial amount of money on ridiculous programs and groups. Instead of complaining about paying more tuition, students should be demanding that the university uses their tuition money in an effective way. I believe that the email sent out regarding the budget cuts was extremely inappropriate and manipulative. It presented a biased opinion and urged students to feel like they are victims. University of Alberta students are fortunate to have the opportunity to be here and they are not victims of this budget cut. This surgery perfectly represents how inefficient university of Alberta groups are. The question of first generation students doesn't make sense, if the answer to the question is no, then it means my parents have a degree. The answers to select from reflect the opposite. Even the question about remaining semesters barely works. If you slide the slider to what says 10, the number actually says 100. I understand that these really don't matter, but I think it's a perfect reflection of how poorly these groups perform and the University of Alberta should be embarrassed of how much money is wasted every year. Let's focus on that instead of acting like we're victims.
- 78. <u>I don't know if I will be able to continue my education here if the tuition rises significantly.</u> I would have to move back home. My family was hardly able to help me pay tuition this year.
- 79. I don't know where all the money is supposed to come from. We are students. We are working to school to get an education to better ourselves. Our costs are high enough as it is. Some of us are living on our own, working, attending school and doing it by ourselves. What's going to happen when I finish school with a \$50,000 student loan? We're talking years of debit repayment. There's so many people who have said 'forget it' to educating themselves because of the cost, stress and overall experience of post secondary. Those of us who have taken this path deserve to have affordable tuition.
- 80. I fear I might not be able to attend post-secondary anymore.
- 81. I feel demotivated to study now.
- 82. I feel like increasing the interest for the student loans may probably affect my repayments and will make it more difficult to save up money for my loans once I graduate. I hope that's not the case and I would love to stay interest free.
- 83. I get funding through Alberta Aid that allows me to only have to work two days a week during the school year at two jobs, and if funding gets cut, I may have to spend more time at work than school so I don't fall into debt
- 84. I had a breakdown the night that I heard about the change. School is expensive enough, and I don't want to have to pay even more. Furthermore, I don't want to be in debt the rest of my life because the government is deciding that we need the Republican values where only the rich can succeed, and screw everyone else. A lot of these bidget cuts and changes don't benefit anyone but

- the rich. And I don't want to have daily panic attacks and stress nosebleeds again. It sucks.
- 85. I have a family of 10, so the majority of any financial aid I receive is from student loans or from working myself. With the changes in government funding I know that it is going to have a huge impact on the quality of life that I have at the moment
- 86. I have been able to pay for my tuition in full every year with money I make during my summer job. I am proud to admit I have no students loans up to this point in my education and I plan to never have to get them. But if the cost of tuition rises too much, I may not be able to pay for my schooling on my own anymore, and have to rely on loans. Also, I get a pretty decent tax refund at the end of each year which also helps me pay for school, but if that becomes reduced, it will make things more challenging to pay for school.
- 87. I have chronic illness and therefore I am often out of work when in school in order to not overexert myself and cause an attack. I am relying on the money I have saved over the past few summers, working full time and putting every cent I made into a savings account, to get me through my entire degree. However this change has completely thrown off my budget and made the work I did even less profitable as a result. If the new budget isn't changed or amended, I could be facing a student debt that will be very difficult to pay off with my illness.
- 88. I have currently been looking into graduate studies. As the government of Alberta does not seem to promote education, I also really worry about how research grants will be affected. As the government is also trying to cut wages of healthcare workers, this means in the mean time I will be paying more for school but being paid less to work for the job supporting me. I usually can obtain student loans, but will now also have to be paying more to get out of debt. It is a vicious circle of me paying more but not feeling like anything the government is doing will actually benefit me in anyway.
- 89. I have no money in my bank to pay my tuition even for my daily life.. .its too hard for me to pay because in my family I have no one without my mom. She has no money too so that she could help me. If the government doesn't help me, there is no way I can pay my tuition fees
- 90. I have siblings that want to attend the U of A, and it's completely unfair and unreasonable that they now need to pay more money to attend the same programs that I did.
- 91. I imagine I will have to take out a bigger loan than I anticipated and so it will take me longer than I planned to pay it back... also at a higher interest rate.
- 92. I live in a different city, so I have to pay monthly rent and food. I rely 100% on student loans. I may had worked in the summer, but that money is not even enough to get me food all year round. As for my parents, they have to provide for other kids so it's getting very tough. If the fundings get any lower, I'll have a lot of trouble paying for university fees along with basic needs. Plus there are big changes happening in the healthcare field where 1 of them is cutting down wages, thinking about it makes me stressed about paying back the loan.
- 93. I may be relying more on my line of credit than I want to, and I may have to pick up a job during the school term not ideal when you're a busy law student.

- Income tax returns were how I paid rent over the summer. Here's hoping I get a half decent summer job I guess!
- 94. I may have to drop out as it will cost way more per semister even with less classes to drop costs
- 95. <u>I may have to drop out because I can not longer afford university.</u> My scholarship only covered my first year.
- 96. <u>I may have to take an additional loan from my bank, as well as the student loan, to cover costs next year</u>
- 97. i may have to take out a student loan now, because the support from my family may not cover tuition increases for the last year of my degree.
- 98. I may have to take out student loans, forego grad school until a later year, not be able to do a field school, <u>push my family into debt</u>, my brothers may have to attend trade school instead of what they want to do, find full time work and reduce my studies, miss out on experience in my field
- 99. I may have to work less hours to lessen my tax paid to the cra. Which as a consequence will force me to take student loans. Which affects my income after graduation as there will be an increase to my student loan interest.
- 100. I may need to transfer to a cheaper university/college. The tuition costs are outrageously high and I feel unstable.
- 101. <u>I may need to work full time (40hrs) during the evening & weekends</u> in addition to balancing a full course load, athletics & maintaining my mental health
- 102. I may not be able to complete my degree
- 103. I may not be impacted too heavily, but even the smallest increase in tuition makes a huge difference in how much savings I will have coming out of my degree. I also depend heavily on summer jobs, because I can not work enough during the school year to afford rent and books. My primary concern is for those, like my friends, who work hard but aren't rewarded for their efforts in scholarships. I have friends who work 30 hours a week during the school year and still rely on student loans. I think about them when I see what this budget plan has in store for students, and its hard to think about how much harder they will have to work just to get by.
- 104. I may not have enough money can support me until I graduate
- 105. I might not be able to do an exchange as the fees will be going up and I won't be able to afford school without working (even if it is just one semester). I also will be in greater debt because of the changes in funding. It may push back my graduation date since I will have a harder time paying for school.
- 106. I most upset by the removal of tax credits as this was part of how I justified coming back to school for a second degree. I'm also unhappy that tuition is going to go up so much as I was budgeting from my savings and I don't have a lot of time to work during the school year.
- 107. I mostly pay for my tuition with my RESP that my parents set up for me when I was born but seeing as the tuition is going to increase next term it'll be more difficult to pay for tuition. I'm currently only focusing on school so I'm not working which means money is hard to come by for my family since only my dad is working right now.
- 108. I need to pay more tuitions, meaning I will have to apply for a bigger student loans.

- 109. I need to take out loans next year, and it will now take me a long time to pay them back. I am planning on applying for a masters program after graduation, and now costs are going to be a lot harder and will place a huge financial strain on me and my family.
- 110. I only have a year left and I might not be able to afford it because of the new budget/tuition hikes. I do not want to have to go without my last year of university and have wasted all that time and money. It is hard enough paying tuition now and making ends meet.
- 111. I personally will not be. However, my peers will be. Coming from the Drama department, FAB has faiingl infrastructure, the student populace is unsustainably high for the number of rooms we have, the curriculum is outdated, profs are burned out, students are depressed as hell, almost everyone is in debt, and the University NEEDS to step in. These budget cuts will prevent any level of intervention from the University from affecting the Drama department, exacerbate the mental health and financial crises students are facing, and drastically lowering the quality of life for students. I'll be graduating this year, but I don't know who will graduate in the future.
- 112. I rely entirely on the help from the government to attend school through grants and loans. I am a single parent, and through the generosity of student aid I've been able to get to where I am now to better my life and hopefully the life of my son. Increasing the overall debt is not the way to do it. These days having a formal education is a must, and thus being forced to swallow an even heavier debt is greedy, unnecessary, and unfair. You need to make it possible for those of us trying to better our lives.
- 113. I rely heavily on loans and scholarships to fund my journey through medical school at the UofA, and the tuition is already so expensive. As a medical student, we have no time to take on external jobs, as we have responsibilities no t just with classes, but hospital shadowing and training thus I rely only on government funding. If tuition rises and tax credits are cut, it will be very difficult for me to continue my passion, as I imagine it would be for others. Please advocate for us to keep our tax credits, and prevent tuition rises. Thank you.
- 114. I rely on government funding for my education. I don't have time to work a job for enough hours to pay for my tuition. Without funding, I will not be able to go to University.
- 115. I rely on student loans to be able to attend university. With the cost being higher and possible change in loan taxing and funding distribution it may be hard for me to continue getting funding and to pay back my loans after I am finished schooling.
- 116. I rely strongly on government funding to get my education. If my funding was cut, my studies would most likely have to be extended in order to gain the extra funds needed to study. With the extra burden of double my tuition costs, life would simply be harder.
- 117. I support myself completely by working throughout the school year as well as have multiple jobs in the summer. Even with all of this, I continue to struggle with bills and tuition. These added costs add an increase pressure and unneeded stress to young adults everywhere who are struggling to continue their education

- 118. I support the budget, U of A was receiving more gov't money than UBC and U of T.
- 119. I think funding cuts are a healthy step as they aim to combat an overdependence on publicly funded university educations and instead promote trades and competencies, not just the piece of paper that is a degree. This promotes practical, real-world skills such as carpentry, research, and engineering instead of churning out far more humanities grads than the real world needs. A post-secondary degree should be an option, not a necessity, and the 2019-20 provincial budget recognizes this fact and promotes responsible education based on what modern society needs, not what culture pressures individuals to do.
- I think that the changes will be helpful for me. I have lived within my means 120. while and school. I have not been irresponsible and used lots of student loan money for drinking like most of my class mates have. I have worked my butt off durning the summers and the year before I went to school so that I can graduate debt free. I appreciate that the government is taking control of the outrageous spending problem alberta had in government. I am also really glad that they are working hard to build an economy that will be worth going back to when I graduate and join the work force. I understand that these budget cuts will affect the free loaders in this province dramatically and I also think that is a good thing. School should be about working hard, but it is not anymore about that so I am glad to see some of the progress that coming into play to change this! I have noticed at school that a lot of people are only here for a good time if school was made more expensive I think only the people that really cared about education would make the sacrifices to be here. I am sorry if you do not agree with me, but please try and see all sides of the coin before you try and brain wash the whole student body with they way you guys perceive things. Thanks:)
- 121. I understand you are upset about budget increases, but as someone who has worked in accounting and corporate finance, taxes have most certainly not gone up as a matter of fact we are the lowest taxes province in Canada and lower than 44 out of the 50 states. You are confused with FEDERAL tax rates that have been nearly doubled in several tax brackets (not just the highest income earners). We spend more that every other province in this country, you need to understand the immorality involved with deficit spending. You are leaving millions if not billions of dollars of debt to the future generations to pay off. I understand your frustration again, but you cannot abandon the facts. There is a lot of fake news out there at this point in time, please do not perpetuate this by fabricating your own illusions of what increased tax rates are for the sake of promoting your political preference. Thank you, I appreciate your attention to this message.
- 122. I want to continue to go to school, I want to finish my masters but unfortunately that is not exactly in my plan anymore unless I qualify for student loans because I will not be able to afford it. This system is set up for the rich and only getting worse with the new government. We, the lower class educated, people are getting harmed for trying to better our lives. It is pathetic, I am trying to change my life by getting an education but our government makes it almost impossible.

- 123. <u>I wanted to go into public service work</u>, specifically library studies. I don't know if I can afford that anymore, or if I can even get a job in that field with all these cuts.
- 124. <u>I was considering pursuing a career in teaching</u>, something I'm very passionate about. But now, since public school funding has been frozen, and there have been cuts to teacher jobs and salaries, <u>I will have to consider a different career path entirely</u>, and ditch pursuing an after degree in education.
- 125. I was planning on going to grad school, because it interested me and I was hoping to be able to find a passion for a specific niche in my field. However, with the increases in tuition, taxes, and student loan interest rates, I'm seriously considering not going, or potentially moving out of province to finish school.

 This is not a conducive environment to go to university in, and the entire province will see a dramatic decline in the number of university applicants due to this austerity budget.
- 126. I will be impacted most by the increases in student loan interest, but <u>I also have</u> family that is planning on starting post secondary and I worry for their financial stability with increases to tuition and the loss of tax credits.
- 127. I will be paying more for my last year of education, as well as paying more interest on my student loans. The new government has made the thought of graduating, a scary one.
- 128. I will be repaying more on my government student loans. <u>I will graduate with BEd but will likely not find work because of the budget.</u>
- 129. I will be unable to pay for schooling going forward.
- 130. I will have less money to live on and an increased reliance on my family to graduate debt free.
- 131. I will have to get another job on top of my 2 jobs I have now to pay off my loans and be able to pay for living while I'm in school. I struggle constantly with money when I want to focus on my education, but with these government decisions it's going to be even worse. It feels like no one cares or wants people my age to go to school and get a degree when they are raising the prices. This is sickening and I'm very lucky I am graduating next December so I won't have to pay an even higher tuition amount. But wait... paying off my loans will be even harder now that the interest is going up. The PC government says they want to create and give more jobs... well how about you make education affordable and not cause our mental health to go down the drains by constantly worrying about money. Oh but all the government cares about is making money by taking ours, so why would they try and help the next generations out.. seems too silly hey?
- 132. I will have to rely more on student loans to pay for my tuition fees, also it will take longer to repay these student loans due to the increased interest rate.
- 133. I will have to work more hours during the school year in order to pay for my loans and tuition. I think it is highly unfair that we have been robbed on funding. University students are the future of the country. We will replace all the jobs one day and i think that is worth investing in. Many will suffer from this cut in funding. Including myself. I hope that the UASU is able to help the university students in this crucial time, they have the support from the students to fight for this cause.

- 134. <u>I will likely need to work seven days a week</u> during the summer to offset the expenses of my next academic year.
- 135. I will need to take more years of school after this degree for my career path, and the new budget will limit how many years more I can go to school.
- 136. I will need to take out far higher loans and will be burdened by debt for much longer. As an older student, that burden will affect my spouse as well, and we will be paying off debt instead of saving for retirement.
- 137. I will no longer be able to afford schooling for the year, as I was just able to afford this school year with the reduced tuition. My program is also quite specialized and doesn't have a large quantity of students currently within it, Leading to the possibility of my program being cut and having to transfer to another program that will set back my graduation date due to the highly specialized classes I had to take due to my program. Not only will it delay my graduation but also lead to the impending debt and a consequence of not being able to afford going back to UofA come next fall.
- 138. I will not be able to afford my living expenses and school. <u>I will be choosing to eat or have an education. This could send me to the streets.</u>
- 139. I will not be impacted but i fear that increasing the financial hurdle to get a post secondary degree will hurt albertans.
- 140. I will now have to work full time during the summer and take on more shifts during the school year. This takes away from my ability to focus on my degree when I am always stressed out about how I will be able to pay off my tuition. The government should care about about the implications this will have on our well-being. This added stress means students cannot perform to the best of their abilities. Plus it's very difficult to have a full course load and work full time when I am expected to get straight A's for my degree. Does the government think about that? Does the government care that my mental health suffers because of this? Honestly this is quite unfair, as if students weren't under enough pressure as it is.
- 141. I will now most likely need a loan in order to pay for my fourth year of school. Up until now I have carefully budgeted and been able to pay for living food gas and school by working two jobs all summer and maintaining a job during school. This will no longer be possible.
- 142. I won't be able to afford it
- 143. I work part-time while being a full-time student. I work so I can help my family and save more money on top of the money my parents have already saved for my degree. With rising tuition costs, however, I have to put many of my "normal life" plans on hold this year so I can work extra to meet tuition demands so I don't go into debt with loans. With cuts on student aid in general, there is no guarantee that I will be able to save up enough money anyway to pay for my second year of University. I came into Uni with a plan and was feeling fairly confident in being able to afford it and balance work and school but now that seems like a stretch.
- 144. I worry that existing students will not be grandfathered and our tuition will go up significantly. I was not expecting to have to pay significantly more next year and it messes with my budgeting.
- 145. I would have less money to buy my eat and drink

- 146. I would have to start working more and even increase my student loans
- 147. I would not be able to afford to continue my degree especially if student funding is being cut as well... I would have to work one semester full time to be able to afford one of the semesters...
- 148. I would very much like to not receive this biased information anymore. I do not think that an institution as large as the University of Alberta should be using its large stature to be spreading propaganda about politics to so many impressionable young people. I do not like the fact that the school that I am attending seems to be pushing political views down my throat no matter where I go. I personally do not care about what the UofA SU thinks about the provinces political situation. I believe that a University should have a neutral stance and let its attendees do what they believe is right.
- 149. I wouldn't be able to afford my education without loans if costs went up.
- 150. I'll be a lot more financially stressed, may have to take out loans
- 151. I'll be graduating Spring 2020, which means my entire student loan repayment is going to be more expensive than I planned for, with the interest rate on the loans going up. And my partner still has a couple more years to go on his degree, which means we're going to be paying even more in tuition!
- 152. <u>I'll have to subsidize by cutting off personal expense which includes eating and living.</u> Effectively I'll have to eat less healthier and probably less often to be able to afford survival and degree.
- 153. I'll likely have to live at home for longer in order to afford to pay for school. Optimally, I would not have to do this, but it makes more sense for me at this time. I may have to take out student loans in the future, something I had been hoping to avoid.
- 154. I'm going to have to work more, which is going to be difficult. Balancing work and school is already very challenging.
- 155. I'm just extremely angry that the most progressive thing society has to offer, universities, is being handed financial cuts by this government. Like what a braindead decision to make.
- 156. I'm not sure if I will receive enough funding in terms of student loans from the government to supplement my tuition and living costs while I attend university full time during 8/12 months of the year.
- 157. I'm young married, and already have crippling debt because of the already outrageous cost of university. It comes to a point now where you wonder "why is the cost of education increasing but yet we are making less money than ever before." Our fiscally irresponsible government is driving the wedge deeper into the sides of students and the education system as a whole.
- 158. I'll be impacted by being able to afford things later in life. A balanced budget will save me way more than the cost of an increase in tuition right now. The idea that tuition can be frozen when inflation is 2%/year is ridiculous to begin with. So really we are looking at a 5% hike in tuition not 7%. I do not have student loans so I can't speak on how hard they are to pay back BUT the terms of the loans are still the best loan anyone will ever get for the rest of their lives.
- 159. I'll have to work more which means less time can be spent doing class work and studying meaning I'll either fall behind, or have to spread out my two year after

- degree even longer meaning <u>I'll stay in my entry level service position longer</u> not able to contribute to the economy because I can't afford a damn thing.
- 160. I'll probably have to pay some of my tuition out of my trust fund instead of my parents paying for it out of pocket. It isn't a huge deal but I was going to use that money to buy a house, so I'm a little annoyed. It makes my hopes of going to grad school seem inaccessible.
- 161. I'm afraid my parents won't have enough to cover all of my tuition fees until I graduate and that I will have to get a job to pay off a loan I will have to take which I just learned has an interest rate that will make more difficult to pay off. I have a job right now but it definitely won't be enough to cover a possible loan I might have to take if my parents can no longer cover the increasing costs. The cut in programs also scares me because I'm afraid the path I've chosen to take might no longer be possible. Education is important for building a good foundation for a career and the government should focus on funding less to social programs that are actually useless. The government is corrupt and they should leave my tuition alone.
- 162. <u>I'm honestly probably not going to even get to graduate now.</u> I'm stressed like crazy, my life is a mixture of panic attacks, mental breakdowns and zero hope. <u>I would kill myself to get away from the impending debt if it wouldn't put that on my family.</u>
- 163. I'm hoping to get accepted into grad school for next year. Thus, tuition would likely increase (and grad school tuition is already expensive). Hoping I'll still be able to find a summer job as well!
- 164. <u>I'm in elementary education which means my job prospects have pretty much plummeted</u>
- 165. I'm now worried that my program of interest (honours psychology) will be cut, and I will no longer be able to receive the education that I need to be successful in my chosen field. I want to be able to do a Masters, and PhD,but without the research, volunteering, and honours experience, I will be a less valuable candidate when applying to other schools.
- 166. I'm trying to graduate without loans, and thanks to saving a lot of money and living with my parents, I might be able to. But the idea of having to take on debt just to get the bare-minimum amount of higher education (i'm an undergrad) freaks me out. I feel like I can't afford to find out what I enjoy doing, because everything costs money and time flies. Almost of my friends feel the same way; we're all just trying to be employable, regardless of if we actually like what we're doing. No tuition raises pls.
- 167. <u>If I can't pay for school I can't get a good job.</u> Someone clearly hasn't thought this through and if the government is saying Albertans should come first they really haven't set themselves up for success by eliminating many people that are set to take important jobs. Really shot themselves in the foot this time.
- 168. If I cannot obtain government funding for my post-secondary I will not be able to complete me degree and will have to start to pay back student loans. I am completely on my own and have no one to help me financially. Likely this would result in never completing my law degree, for which I have already incurred considerable debt.

- 169. <u>If my partner doesn't get on AISH, I may have to take years off school or drop</u> out.:(
- 170. If the tuition becomes more and more expensive i'll be forced to start taking out student loans because my parents won't be able to afford to put me through university anymore. And at that point the loans will be even more expensive. I love the University of Alberta and I would love to become an Archaeologist but if it continues on like this i may have to abandon those dreams for financial reasons.
- 171. If tuition fees are increasing, I would have to take out more loans which is already a lot since I'm not from Edmonton. Thinking about it is prettyscary because I'm not so sure how to pay it off if I ever don't get a stable job that's somewhat related to my degree. The tuition freeze helped a lot especially for someone who don't get a lot of scholarships.
- 172. If tuition for my program skyrockets I might have to go to a different cheaper institution.
- 173. If tuition is more expensive I don't know I I would be able to pay for it
- 174. <u>In general it won't effect me, I'm lucky enough to have family who help pay for school and scholarship money to cover the rest. But I am worried for the others who don't have help like I do</u>
- 175. Increase in tuition would mean I would have to apply for students loans for next year or the year after. Also I would have to work extra shifts during the school year.
- 176. Increased student loan tax.
- 177. Increased tuition payments due to interest rate increasing. No longer being able to receive tax credits for education, something that really benefited me since I have to work a lot to pay for school. Now I won't get as much taxes back which will hurt my budget.
- 178. Increased tuition will mean that I may have to take out student loans or I will have to return to working a part-time job during the school year to afford my tuition, instead of being able to not work and focus on my school work during each term. The engineering program at the U of A is very difficult, time-consuming and hard on all students so it will be difficult to maintain a GPA high enough (if I have to maintain a part-time job) to be able to get any scholarships.
- 179. Increased tuition would drastically impact my quality of life. I am responsible for paying the vast majority of tuition. This means that the more I pay for tuition, the longer it will take me to be able to afford to move away from home. My family situation is uncomfortable and unhappy, I need to move out. But I can't, because tuition is already more than I can afford.
- 180. Instead of cutting tax on corporations and hoping it trickles down (plot twist: it won't) government of Alberta should increase funding for post-secondary education and revert cuts.
- 181. It is inconceivable that society needs educated population to improve economy, promote peace and order, and yet the government seems to be putting so much strain on students. What have we done wrong for the Alberta government to target students? We are not working, yet. We are learning. Why putting strain on students? Then, students graduate and we are asked to pay all this money

- back now with added interest. How is this helping create jobs? Reduce strain on families? In turn, all this adds stress. That does not sound fair and responsible government policy.
- 182. It is making it harder for me who is already struggling to be comfortable. It also adds on more stress on top of school work. It makes it harder for me to manage as programs are going to be cut. This is ridiculous. The government seems to disregard us. We are the future.
- 183. It negatively impacts those with lower socioeconomic status and is therefore discriminatory.
- 184. It sucks really but then what can what I will say do? They would increase it anyways.
- 185. It will be an added stress on me and my family and will probably force me to work longer hours to help pay for the extra cost of my tuition.
- 186. It will be harder for me to pay off my student loans after I graduate.
- 187. It will be harder to get money for university. I was able to pay half of my tuition for the whole because of scholarships and grants, half came from student loans. This budget cut means I have to rely more on student loan which is really sad. I believe that education should be easily accessible to all and this budget cut makes this really hard to achieve.
- 188. It will be harder to pay back student loans
- 189. It will be harder to pay for my school and harder to pay off my loans
- 190. It will be really hard to generate more money to pay tuition. I already struggle.
- 191. It will become a lot more expensive. <u>I might be able to make back some of the money on my co-op jobs, but I have to pay for housing on those jobs too. And I would probably have to move off campus (I'm currently in ECV), but I've got no one to have as a roommate. Everything would cost more.</u>
- 192. <u>It will impact me seriously since I m father of three kids and I m going university to gain degree to find a suitable job to support my family and I dont have any job now.</u>
- 193. It will impact my ability to go to graduate school and make it harder to pay off my student loans. This has made me feel like Alberta's government doesn't value education
- 194. It will lead to me having a higher debt burden upon graduating and put me behind further in life upon graduation.
- 195. It will limit my options to study as I will need to work more to make ends meet
- 196. It will severely limit my ability to continue training at a high performance level for biathlon.
- 197. It worries me how long it might take me to pay off my full loans. It also worries me because I have 1 more semester to go and therefore I still need funding. These cuts makes me have to think more on doing my last semester. It makes it hard for me to make future plans because I still dont know how bad of a UCP plan will feel like. I think this current government is making cuts in all the wrong place while creating less job opportunities for students and Albertans as a whole.
- 198. It would become much harder to pay for my education and move out as planned. I would likely have to stay home much longer

- 199. It would put more of a financial burden on me and it may effect me finishing my degree i have worked very hard on
- 200. It'll cost me more but I'll survive
- 201. It's been only a couple months and I wasn't able to pay my rent on my own and don't have enough for my groceries, cat food, and bills. No person should live like this. No one should have to break down into tears and seriously consider giving up on shooling entirely because being a student is going to only be more expensive and much less attainable. Education shouldn't be reserved for the rich!!!!! Everyone deserves an education and affordable costs to be able to survive and also pay tuition only working 15 hours a week. No one should ever have to give up on education because it's too expensive. And no one should ever have to be terrified of eviction because school is expensive.
- 202. It's going to take a lot longer to pay off the student loans, and may prevent me from looking at going into an entry level job that is in my degree field
- 203. It's my education and I don't have the kind of money to pay is tuition is raised. I'm a first year in education and I would prefer if my tuition is not raised because it is already expensive enough as is.
- 204. It'll cost my parents more to pay my tuition
- 205. It'll create big financial stuggles for students
- 206. It's disappointing to hear of potential increases to tuition and interest rates. <u>Just when many countries like Germany are eliminating the cost of post secondary schooling I had hoped Canada would be heading in that direction.</u> Post secondary graduates of all fields need an opportunity to start their careers and families earlier and with out the huge burden of debt. The ever increasing student debt load puts enormous mental and financial stress on people at a stage when they should be unencumbered and able to start their careers and families without this huge burden hanging over them. It can be a huge deterrent to pursuing certain careers/education. We need to have a better solution for helping people get off on more stable ground. On the whole, many people need abetter financial education. It puts a lot of stress on all relationships.
- 207. its way too expensive for my family and i to be affording this.
- 208. Jason Kenney is a crook and this budget is absurd. We need more funding for students and more resources, not less. I truly hope there is some leeway to stop these cuts from being implemented because it is going to devastate thousands of students.
- 209. Less money in savings, and more smart spending
- 210. Less money to live.
- 211. Less opportunity for research
- 212. Less provincial funding would decrease my ability to go to school in Alberta, as much of the reason was economical. The changes steer me, and future students, away from Albertan universities.
- 213. Less scholarships, increased cost of tuition, less summer jobs related to my field, my degree means less
- 214. life quality
- 215. Lower tax return means I Won't be able to put as much down on my loans each tax season to help me pay them off meaning I'll take longer to pay them and pay more interest on top of the already increased interest

- 216. Lowering the corporate tax rate will attract more investors to Alberta. This is going to make finding jobs easier in the long run. I don't want to rely on taxpayer's money to subsidise my paycheck in the future, why should it be a necessity now?
- 217. Making school more expensive means I have even less money to live off of... Making my life that much harder than it already is
- 218. May be harder for me to find work and/or put money into savings. I may have to look for a smaller place to live with lower rent, since my roommate doesn't have family help like me and may not longer be able to afford our current rent.
- 219. means more tuition costs, which would mean working more part time jobs
- 220. Money was tight before and this is just the icing on the cake.
- 221. More student loans to cover costs of rising tuition. Once I graduate the interest rate will mean that I pay even more. I am going into a career in the public sector (Teaching) which is facing problems due to the budget as well. This means I am being hit 3 or 4 different ways with this budget. It makes it hard to be hopeful for the 5 years of my life and career. Many parts of my life will be on hold while I attempt to cover costs from schooling which I am taking to try to improve the world. It leaves me asking if its even worth staying on this career path. A guest speaker I met with last week congratulated us on being brave during these times. But I'm not feeling so brave.
- 222. My career once done university will continue to have job openings, and programs like step really don't affect me, so overall the budget might be unfortunate for some people but as far as my career goes and ability to pay tuition, I am not concerned.
- 223. My entire tuition of four years has been funded by student loans and occasional scholarships and side jobs. I come from a single parent home in a different city that cannot afford to help me pay for my tuition or my rent. I have had to max out on student loans in year to afford this, while working additional jobs on the side. Luckily, I am graduating this year however I am sure that there are other students that will be in my position, and will need access to as many loans as possible especially if tuition will be increased. This will impact being able to receive a post secondary education for these students especially for programs costing more. (nursing, engineering) I will be directly impacted by interest increasing in repayment, and in my opinion, these actions do not encourage future students to receive a post secondary education as many limitations and barriers are being put up.
- 224. My family does not have a lot of money so the only way for me to pay for the tuition is through student loans. If the tuition increase then it will put more stress as I will keep thinking the absurd amount of money that I have borrowed, which could effect my learning in school. I'm the first person in my family to ever go to university and all the hope are resting on my shoulders; my dad is sick and can't go to work. My mom is getting older everyday, she does not make a lot of money, she is trying her best to work and carry the family by herself. I hope there is something we could do to help families like mine, we really are struggling.

- 225. My family has sacrificed a lot for my education, we are a lower middle class family and with these increases my younger siblings will be forced to postpone their entrance into higher education because of the cuts.
- 226. My family immigrated here. We came so that my siblings and I can have a better an education. But now, my parents will have to take on more financial burden.

 Also, I will be losing more opportunities with finding work related to my degree to help pay for my tuition. I want the government to rethink their actions.
- 227. My family moved here for my education. We're now considering leaving Alberta. We're disgusted in this disgrace of a provincial government.
- 228. My husband and I are trying to live debt free. This increase intuition means we won't be able to take the honeymoon we were planning until far in the future. It has added a huge amount of stress and distracted me from my academics.
- 229. My mom is a single mom with 4 kids that she is trying her hardest to put through university. It will become a lot harder for her to help us out, and her and I will both be working more hours to compensate for these budget cuts. This in turn will be decreasing the time I have to study, or frankly even to sleep as I have to make up for the extra hours I will need to be working to pay for school. This will be detrimental to many student's mental health, as the stress of trying to fit everything into an already crazy schedule becomes even more stressful, along with the weight of knowing how much money this all costs.
- 230. My parents could not support the extra costs, and I cannot come up with the extra funds needed for the 7% increase each year, meaning I will likely have to take time off school to work full time before graduating.
- 231. My parents strongly believe in giving all 3 of their kids a chance in post secondary education. They want the best for us and want to assure a positive future for us ahead. My parents have insisted on financially assisting us to get through our education because they selflessly think that we should only have to worry about our grades during the school year and that they can worry about how it will be payed for. With the new changes in government funding to education my parents will now have to pick up extra jobs to work day and night in order to get their 3 kids through univeristy. It is not fair and they should not have to work so hard just so that their kids can get an education. I am very disappointed. My family is not the most wealthy and my parents do not need this extra stress however I know they won't give up and they will keep working hard regardless of the circumstances.
- 232. My parents would have to send me more money. I have come here to study on a tight budget already and with the increase in tuition fees it would become even more difficult for us to pay it. If number of scholarshipsand summer jobs fall as well then I'm not sure how I'll be able to pay my living costs and fees. I hope that our voices are heard.
- 233. My program already costs more than the average program, and I have 5 years versus 4. I already have 7 classes per semester and don't have time for a job during the year. I pay for my education with money from summer jobs and what remains if an education fund that should to my calculations just be enough to pay for the rest of my education. If it goes any higher I'll have to take out a loan which is the one thing both me and my family worked hard for years to make sure I wouldn't have to do.

- 234. my tax credits!!! why cut those and give a 4.7 billion handout to corporations??!! and then also cut other funding
- 235. My tuition will be more expensive as well as repaying my debt. I'm also probably going to do a master's in my program because it's unlikely I'll be able to get a job at the end of my degree (urban planning inmunicipalities) due to cuts to city funding.
- 236. My tuition will probably not be fully covered by loans anymore and the loans I have will be harder to pay back. I will have less money to live on and help support my family because of increased costs. I can't afford to pay anymore than I already do. It'll probably be harder to find a job in what I studied so I'll have to keep making minimum wage
- 237. My tuition would be way too high and I would go into a lot of debt.
- 238. Need to work more shifts, consider not taking a professional degree like dentistry.
- 239. negatively. students suffer the most from this as <u>the financial strain on us POOR</u> PEOPLE IS THE WORST
- 240. New changes to education will <u>add so much more stress to my life and affect my mental health in the worst way possible.</u>
- 241. Not having the ability to access loans easily may prevent me being able to afford to go to school. Having interest increased on loans and taking away education tax credits is going to make it very difficult to afford everyday living on top of trying to pay off the loans. It's all going to make it even more difficult for individuals to afford to go to school and get ahead in life when out of school.
- 242. Now that my RESP plan my parents saved up for my first two years of post-secondary will no longer be able to cover for the first two years, I will have to get a loan starting in my second year.
- 243. Originally, I wanted to continue my education after my undergrad but now that tuition is going up I don't find a point in doing so if I'm going to be drowning in debt. Students have a hard enough time getting a job after their undergrad as well so how are we supposed to pay off that extra money when we're not even guaranteed jobs?
- 244. Payback I assume?
- 245. Paying for school while trying to keep multiple jobs as 1 isn't enough, is adding up pressure and anxiety, causing decline in gpa because ofinability to focus. MUST to lower tuition.
- 246. Paying more for tuition is scary. It increases my debt due to studnet loans. It effects my physical and mental health because I worry about my financial status and if I have enough money for rent, food and school supplies. It forces me to take on more shifts at work, when I could be using that time focusing on my education.
- 247. Paying more taxes each year. Paying higher tuition.
- 248. Paying much more, the Gov also got rid of the french fellowship which helped fund my schooling.
- 249. Please fund the U of A. Education is a key ingredient of what drives the future. Alberta needs thriving institutions, not cuts. The future of our province can't be shortchanged. Personally, I depend on Student Aid for my studies, I can't afford higher costs. Please change this policy back as soon as possible.

- 250. <u>Probably going to have to drop out</u>, because now the cost of tuition is going to be more than I make working full time in a year... <u>The cycle of low income not being able to afford education costs lives on.</u>
- 251. Raising tuition is not in and of itself a bad thing. Post secondary education is not a fundamental right and is not intended to be accessed by everyone in society by design. By pushing more students through the university system you devalue the degrees students receive and what they can do afterwards with them. I believe that more money should be pushed into institutions like the U of A but not used to decrease tuition. This money should be used to fund the construction of new buildings or renovations on campus. In addition, money should be put towards offering students more resources in their classes, items like adobe creative suite for marketing or design majors or Financial software for business students. By bringing under qualified students to campus we put a burden on to the systems that are in place on campus.
- 252. Relying solely on student loans to pay for school, the increase in tuition will severely negatively impact me personally. The cut to student aid funding will also have a severe negative impact on me.
- 253. Scared about paying back student loans
- 254. School is already expensive! If other countries around the world can allow for extremely affordable (and sometimes free) tuition, why can't we? Investing in education means investing in the future!
- 255. Severe debt and student loans. Initially, I planned to work over summer and calculations showed I would be able to pay off my tuition. Now with the increases, I am going to be forced to take student loans that I initially didn't need to take.
- 256. Since I am taking an extra semester I will have to pay higher tuition, and I rely on student loans so therefore i will have more to pay back. I already \$62000 in loans which means that the interst increase will directly impact me. I am studying to become a teacher, and since the provincial budget has also cut teacher salaries and also essentially gave education a 2% cut it also means less jobs and lessmoney for teachers. Which means that when I do finally graduate I'll have a more difficult time finding a job and then make less money when trying to pay off my loans.
- 257. Since I depend on student loans for tuition, the possibility of that not being available to me means that I won't be able to finish my degree. Which is necessary so that I can enter the incredibly competitive job market.
- 258. Stop my school
- 259. Student debt will greatly increase as my income is very limited
- 260. Tax credit reduction hurt as I will be working to save for school without family help. This means paying more taxes than before. I understand there is budget cuts across the government but I will have to cut back my beer budget now.
- 261. Taxes, higher tuition next year, possibly less from student loans, <u>increased fees</u> <u>for my children's education</u>, increases stress and affects my future career as a teacher as well.
- 262. The amount of the student loans that I will need to pursue an MD will greatly increase and it will likely affect my ability to live independently from my parents and to have a family of my own. The increase in tuition will push back all of my

- life plans and put more than an acceptable amount of financial stress on me and my family.
- 263. The biggest way I will be impacted is campus infrastructure.
- 264. The budget cuts are making me reconsider going back to school (special student, additional undergrad degree) if I don't get into medical school. Since my education is getting more expensive, it might make more sense to work than go to school even though I'd much rather keep taking classes. If I don't need to pay for school, why would I now that the costs are increasing? My scholarships will only carry me so far
- 265. The budget has completely devalued my decision to go back to school for the Education After Degree offered at the U of A. This budget is putting up more and more barriers, so that even me a middle class white woman finds it challenging to go back to school. Why are we building up barriers when evidence suggests that having a higher educated society improves the lives of everyone in a nation? I am upset and frustrated by the fact that the province values private enterprise above public services and the education of its people.
- 266. The buildings around campus are already shit.FAB is hot garbage.The music program is suffering immensely due to budget cuts implemented over the years, and the instruments and <u>facilities are at unacceptable standards.This is only going to get worse as time goes on unless corrective measures are taken.</u>
- 267. the change effect my student loan, grant and interested for the loan as well. My concern is how i could earn enough money to cover my spending and tuitin fee as well as howi can pay back the student loan when i graduate.
- 268. The changes are scary and disheartening. As tuition costs and interest rates increase, I feel less and less certain of my future at the U of A, or any post secondary program in general. I wanted to stay on and get my PhD, or Masters, at the very least, but with no assurance of success in the job market now with budget cuts all across the board, to do so seems foolish. The high cost of education no longer justifies its cost, especially as budget cuts lower the quality of that education. The STEP program was invaluable in helping students to get jobs, and also allowing small businesses to afford hiring more workers. Its nearly impossible to enter the job market without relevant experience these days, and now its even harder. Having a high paying job each summer, along with a nice tax return was how I paid for the first 3 years of my undergrad. This is the first year I've had to rely on student loans, and hopefully my last. I cannot imagine the burden this places on students with less financial support from their families. Furthermore, certain classrooms in the arts (TORY building!) are already crowded, poorly designed and uncomfortable. Rather than improving the learning experiences that students are already paying too much for, the funding cuts force us to put band-aids on a burning building.
- 269. The changes in government funding to education has caused me a significant amount of worrying and stress about my future even in the short time since news of it has been released. I already feel that receiving a post-secondary education is extremely stressful for the majority of students, and a large part of this worry stems from the financial burden. This change in funding makes me feel that the government does not care or support the future of its young people. I'm worried about how much longer it's going to take me to pay off my student loans now

- due to the increased amount I'll have to borrow and the increased interest rates. I'm worried about this now and I'm only in my second year of a anticipated 7 years of post secondary education. It discourages me from pursuing my desire to attend law school after receiving my undergraduate degree.
- 270. The cut funding to STEP has a big impact on my career choices. I rely on summer student to make most of the money that will get me through school. Hiking tuition on top of this will make it even harder to afford
- 271. The cuts in education funding and the cuts to STEP program would affect my ability to pay for my tuition overall. It would make it more difficult for to make ends meet for myself.
- 272. The cuts to our post-secondary education will make me lose hope for the future of this province, I have absolutely no intentions of staying at a place where they prioritize businesses and people who are already well-off over financially struggling students, and future doctors, lawyers, entrepreneurs, artists and much more. I depend a lot on government funding for my education and now I will have to allocate more time and stress on finding money to continue my education when I could be focused more on to my studies and career. Students are the future of this country, the province needs us more than we need them. If our government isn't looking out for us, then there's no reason for us to reciprocate the expansion of Alberta's economy.
- 273. The decrease in student loans and the increase in tuition costs worries me. I do not come from a wealthy background, and have trouble finding money for groceries, let alone additional tuition worries. I have a disability so I can't work during the school year, and rely heavily on government funding. I feel betrayed by this new policy in all honesty. Money shouldn't be something that keeps me from getting the fullest experience of my education
- 274. The final year of my program(Education) would be my most expensive yet. Now it's going to be more expensive. I need student loans as I don't foresee being able to work much while doing teaching practicums. Now I have to look at working anyways...just adds more stress. Not to mention it'll be harder for me to find a job in my field upon graduation.
- 275. The government might be cutting spending on our education costing us more money in tuition. This could be offset by abolishing the Student Union which costs us over \$200 per two semesters and higher if you take spring courses. This is the biggest waste of my money as you guys completely failed last time residence rent was increased, mandatory meal plans, and International student tuition went up.
- 276. The higher student loan interest rate will increase an already substantial financial burden and makes going on to graduate studies a more challenging prospect
- 277. The increased tuition fees will make it difficult for me and my family to pay for the university tuition fees
- 278. The loss of the education tax credit is a huge slight on all students, as it basically targets students for not financially contributing enough to society during a time in which they are being trained to be able to do exactly that. Students are already under an immense amount of mental, psychological, and financial strain.... eliminating this tax credit is literally nonsense and meant to target the most vulnerable low income students at the university.

- 279. the loss of the education taz credits are going to screw me in the next year as I am trying to get a job and get my feet on the ground. Increased tuition is also going to be an issue when I come back for my masters
- 280. The new budget makes me feel that the costs of higher education as starting to outweigh the benefits of it. The future is looking grim for post secondary students, costs now are going up, our student debt is also going up, and because of this my mental health is also being affected (losing motivation to go to class, work hard, study, etc). The decisions made by the government to give tax cuts to big companies and cut funding for public institutions tells myself and those around me that the government just wants to reinforce the gap between the rich and the poor.
- 281. The Step Program has funded my last two summer employment positions. I use the money I make over the summer to pay for a portions of my tuition. Without these positions it will make it more difficult for students to make money to pay off their tuition and their loan.
- 282. The STEP program was how I got my summer job. This was an important piece of the money I got to pay for my education.
- 283. The student loans I had planned to apply for to complete my masters now do not seem like very good options. Whereas before I could count on low interest rates, now I could end up paying much, much more.
- 284. The tax credit is very important for me because I use that extra money to help pay for school the following year. Student loans allow me to attend post secondary. Higher tuition means I might not be able to afford to go to school anymore.
- 285. The tuition cap needs to be put back in place otherwise the university will have no restraint on how much they charge
- 286. The university constantly spends money on frivolous things. By cutting the budget, the school will have to make better decision on what they spend their money on and learn to live within their needs. This cut is to prevent to over spending by the government and pay back debt so to make Alberta a better province with more opportunities in the future. Students need to learn to live within their means and be smarter about money. A better use of your time would be offering students opportunities to learn more about budgeting and living within their means
- 287. The University needs to try to see how you can cut costs. The Province is in a down time so act accordingly and stop trying to rally students.
- 288. There is a reason why university students are known to be poor, why worsen the problem? I would like to see the funding that is available used toward older buildings NOT the sciences buildings- they are new and advanced enough. the humanities and tory/tory lecture needs it URGENTLY
- 289. There will be fewer spots available, particularly for the Arts. Arts programs are always the first ones cut. It's already challenging to complete the sociology/psychology programs, and now with costs going up and spots going down, it's becoming more and more inaccessible.
- 290. These cuts are affecting one of the poorest groups in Canada. Not only do they affect students immediately with higher tuition costs, but the long-term implications of increased loan interest rates and the elimination of education tax

- credits will make it even more difficult for young adults to pay off their debt. Provincial debt may decrease, but personal debt will increase.
- 291. These new additional cost to tuition are going to make it impossible for me to pay off my student debts. If education is such an essential thing we value in our society then why is it receiving so many cutbacks? I'm big mad and I can't affordthis
- 292. They are proposing to cut public-sector wages, and my parents help me to pay for school. By cutting their salary, and increasing tuition, I may have to apply for student loans in order to pay for the remainder of school.
- 293. This budget is an injustice not only for students but for all Albertans. <u>People will suffer for minimal benefit</u>, while the provincial government provides subsidies to big business. This shouldn't be acceptable.
- 294. This change will put even more financial strain on my already financially strained family and I. Raising the interest rates on loans as well as tuition make it harder for students both entering and leaving university. My goal to get into vet school, that I have been working so hard for for years, might not be attainable anymorebecause I would be financially devastated by the loans I need to attend. I was already unsure how I would meet these financial requirements, and with an increase in tuition and interest rates on student loans, it will now be even harder. It might not even be possible for me financially anymore, and I'm sure that's the case for a lot of students looking at graduate studies-even high school students considering an undergrad might be deferred from applying because they don't have the finances. The decrease in financial aid will exacerbate this problem, along with the cancellation of tuition tax credits. Everyone deserves an education, and it should be accessible to everyone not just the very wealthy.
- 295. This email seems to say might and projected a lot and doesn't seem to present any certainties.
- 296. This email thoroughly disappointed me. We need to remember that just because we are students doesn't mean we voted in pure selfishness for the sake of our institution. I'd rather pay higher tuition but support the rest of my family who are highly dependant on the oil and gas industry. Sure I will pay more in school fees but I won't have to support my parents/brothers who may not have a job if we continued with the previous government. So please don't send me these emails about one sided opinion regarding tuition increases. Our province is a majority conservative government (unpopular opinion is that some students voted conservative) We are all taking pay cuts and increase in costs, but I will be grateful that our global economy is being supported in a way that it should. Please remove me from this mailing list before I waste another 15minutes telling you that I don't agree with your political outlook.
- 297. This is a good idea. I support the Government on this move and would like to see the university follow their example by cutting leech programs from the university. The SU should do the same. Let's start with cutting APRIG.
- 298. This means that my tuition rates will increasing and therefore my student loan will also increase, which also means that my ability to pay off my student loan will take longer. Schools should be one of the last places that gets budget cuts!! This does not lead to a more productive society- we should be encouraged to get an education, not punished.

- 299. To put it frankly, I might not be able to graduate. I already can't afford to live on campus or by myself and have to live with my parents, where they can cover food and housing costs. However, they cannot afford to pay for my education and do not currently pay for any percentage of it, and as a disabled student, getting and keeping a job of any kind is nearly impossible for me, especially once the time I need for school is factored in. I do not qualify for financial aid, and if I drop out due to my debt, I'm still unlikely to be able to get a job that will let me pay off my pre-existing student loans. The only way I might be able to pay them off is if I graduate and get hired in a good-paying job in my field, which will be difficult, as women are still not hired as often in scientific fields.
- 300. Tuition fees are going to go up and my friend and I can barely afford them as is. That means some of them are going to have to take a year off to work in the middle of their degree or even drop out all together simply because they cannot work enough hours to pay for school and get good enough grades to receive a degree
- 301. Tuition is gonna be more expensive and so will my loans. I'll likely have to find another job during the school year.
- 302. Tuition may be going up in the Winter semester, and programs could be cut. Additionally, I will pay more in taxes this year. Further, my sister is still in university, and I am considering going to grad school, so increases in tuition, student loan interest rates, and the removal of STEP and lowering of student aid will affect me.
- 303. Tuition may increase. However i had more concerns about the amount i paid for student council fees than tuition fees this yeat
- 304. Tuition tax credit would've really helped me get on my feet after graduating. I feel like I'm the one paying the price to balance the Alberta budget. I literally have no money, it's all debt. Now I'm going to have to wait even longer to invest, buy a house, build a business (aka sustainably contributing to the economy and responsibly helping Alberta out of the budget deficit).
- 305. Tuition will be an issue and studying will be more stressful for students who would have their scholarships taxed for their education.
- 306. UCP lining the bottom line of corporations instead of helping students with their academic studies and making schooling into a business is pretty disgusting. I hope their kids grow up and understand what theirs parents have done to absolutely fuck the entire upcoming generations headed into post-secondary.
- 307. Ultimately, not that much. I only have 3 semesters left, and the increase in student loan payment, though annoying, is not remotely as devastating as the panicking in the media makes it seem. How I'll fare through tax season remains to be seen, but I expect that I won't pull in enough money to be taxed at all, anyway.
- 308. University is already so expensive, I am afraid that working a summer job and student loans will not be enough for me to get through engineering.
- 309. Up keeping an academic standard can be challenging as is, many students need to prioritize school over work during the school year. The new budget proves difficult for students to be financially stable while in school and will greatly impact academic performance and possibly health/mental health.

- 310. Was not planning on taking out student loans with full time summer work. Now higher tuitions with summer jobs being harder to find could force student loans that I won't even be able to pay.
- 311. We're already paying so much for education. By reducing the funding, it creates more stress and work for us, because some students who were financially stable before, will not be leading into the future. This only discourages people coming from low income families to pursue post secondary education, and it creates a vicious cycle where only the rich can educate themselves, get a high paying job, and then send their children to univeristy, while students from low income families cannot afford to go to univeristy without the extra funding, and they end up in low income jobs/careers that are not their first choice, and then the same goes for their children.
- 312. We're going back a full circle, they're taking money from the people who are struggling to make it, and they're giving it to the people who already have it. These idiots literally only want to be greedy with money and spread it amongst the rich. Why the hell should i lose at least an extra \$20,000 on my degree just starting from now?
- 313. Well I don't think I'd be able to finish my degree. It's impossible to work during school, I can barely even be eligible for grants or bursaries.
- 314. When it comes to paying off my debt in the future, these changes will make it more expensive for me to do so. And, just because I'm going to be graduating this year does not mean that I want other students to be suffering under the burden of more expensive education. I'll be dealing with a \$60,000 debt load after I graduate which is despite me being awarded and receiving awards/bursaries during my undergrad and working four part-time jobs for the last three years. No one should have to deal with that physical and mental strain during an already stressful part of their lives and I am scared of what it will mean after I complete my undergrad. How long will it take to pay off my debt? How will it impact other decisions I make? What about buying property or moving cities?
- 315. While I should have been able to acquire my undergrad without putting myself into debt that no longer seems like an option for me. I am attempting to get into a highly competitive masters program and will have two more years of university that I will have to pay for completely on my own. This along with groceries, rent, and other required costs make me very anxious about weather or not coming to Alberta was a good choice for my education and have me considering moving away if tuition becomes unaffordable.
- 316. why does Quebec get free post secondary. Why do we want to make education something for the elite on the rich can afford
- 317. Will be harder to afford with money made during the summer and a part time job. My siblings starting post secondary next year will experience higher costs that they now only have a limited time to accommodate for.
- 318. Will need to pay much more than what my parents are able to do, my parents want to avoid student loans as much as possible!
- 319. With decreased loans and increased tuition it will be a lot harder to pay for my education.

- 320. With the increase in tuition I may not be able to afford to take a full course load and will probably have to work more than I already do throughout the year.
- 321. With the new budget, institutes can increase tuition by 7% compared to 2% this year. For me, this means I have to pay an extra \$1500 compared to the \$600 before. Being an international student is itself quite expensive and this new budget does not help at all.
- 322. With these changes, my husband and I may be forced to cut back on the amount of classes we take and therefore prolong our graduation, as we rely on students loans to pay tuition and part of our living expenses. We work hard during the summers to pay for what we can, but the rest we have to get student loans and grants for, as we are just supporting our selves during our time as students. We want to graduate so we can work and pay off the loans we have obtained, but if this is delayed we will end up owing even more as we will spend more time renting and living far away from family.
- 323. With tuition going up and funding going down, I will not be able to afford continuing to further my education. Loan interest going up as well will make it even harder for anyone to be able to take post secondary schooling. These cuts to helping students and increased costs will mean less future students. This encourages students to NOT go to school, which is ridiculous. The Provincial government needs to reevaluate what they want for the future of Alberta. Do they want the current working class to thrive, or there to be any working class in the future at all?
- 324. Without funding aid, I may have to leave school and go back to work in order to have enough money to attend. <u>It would most likely result in no return to school.</u>
- 325. Without student loans, I would not be able to pay for my schooling as I work full time but have to go down to extremely part time while I'm in school. I don't make nearly enough to pay for my tuition as is much less if it increases.
- 326. <u>Won't be able to afford a car to go to work.</u> Will not be able to set aside money for another year.
- 327. Won't be able to take an after degree
- 328. Yes
- 329. Yes
- 330. Yes. I'm worried about the increase intrest rates, and how religiously it will effect me.
- 331. you should.... probably proofread this more and edit......but also the removal of the educational tax credit super sucks and the upkeep budget getting just deleted is gonna definitely get someone hurt