

Observatoire
sur la réussite
en enseignement
supérieur

ORES

Thematic Dossier

↪ Financial Access to
Education: What are the
Conditions for Student
Success?




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This presentation outlines the **main findings** of the Observatoire sur la réussite en enseignement supérieur concerning the thematic dossier entitled “Financial Access to Education: What are the Conditions for Student Success?”.

 You can use it to provide **highlights** from this dossier and initiate a **team reflection** on the subject. You can also use it to **raise awareness** among your colleagues to **commit to collective action** on these issues.

ORES

Our mandate is to share with higher education stakeholders the most reliable and relevant scientific and experiential knowledge on student success.

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Presentation Outline

- 1 [Background](#)
- 2 [Issues at Skate](#)
- 3 [Key Concepts](#)
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Background

Accessible
Education for All



Background

Accessible Education for All

- Québec's student financial assistance (SFA) program aims to break down financial barriers and inequalities of opportunity.
(Bouchard St-Amant, 2020; Colas & al., 2021)
- Although tuition fees have been frozen several times over the years under the SFA program, there is now a consensus that they should be indexed to inflation.
(Beaupré-Lavallée & Bégin-Caouette, 2019)



Background

Accessible Education for All

- Inflation has been rising sharply in recent years
(Statistics Canada, 2023)
- The impact of inflation is uneven, affecting some students more than others
(Bottorff & al., 2020; Savoie-Roskos & al., 2023)



Issues at Skates

Conditions for
Success



Conditions for Success

1

[Eating, a Condition for Success](#)

2

[Housing, a Condition for Success](#)

3

[Toward an Updated and All-Encompassing Student Financial Assistance Program](#)

4

[Student Remuneration in Line with Studies](#)

1

Eating, a Condition for Success

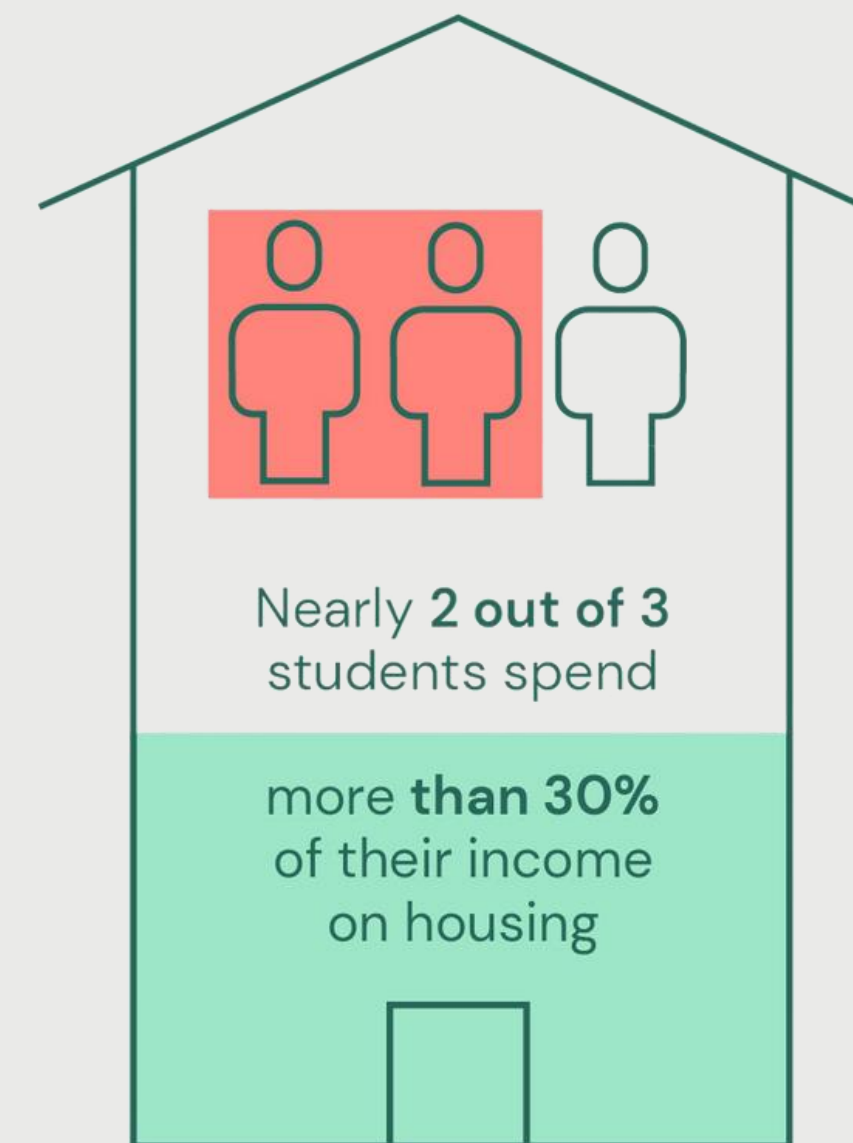


- Food insecurity causes **stress and psychological distress** for students who suffer from it.
- As a result, they are less likely to obtain a university degree.

2

Housing, a Condition for Success

- The current affordable housing crisis is exacerbating students' financial insecurity. It is a **barrier to further study** and **threatens access** to higher education.
- The international student population, particularly students from visible minorities, is more vulnerable to the difficulties of finding low-cost housing close to campus.



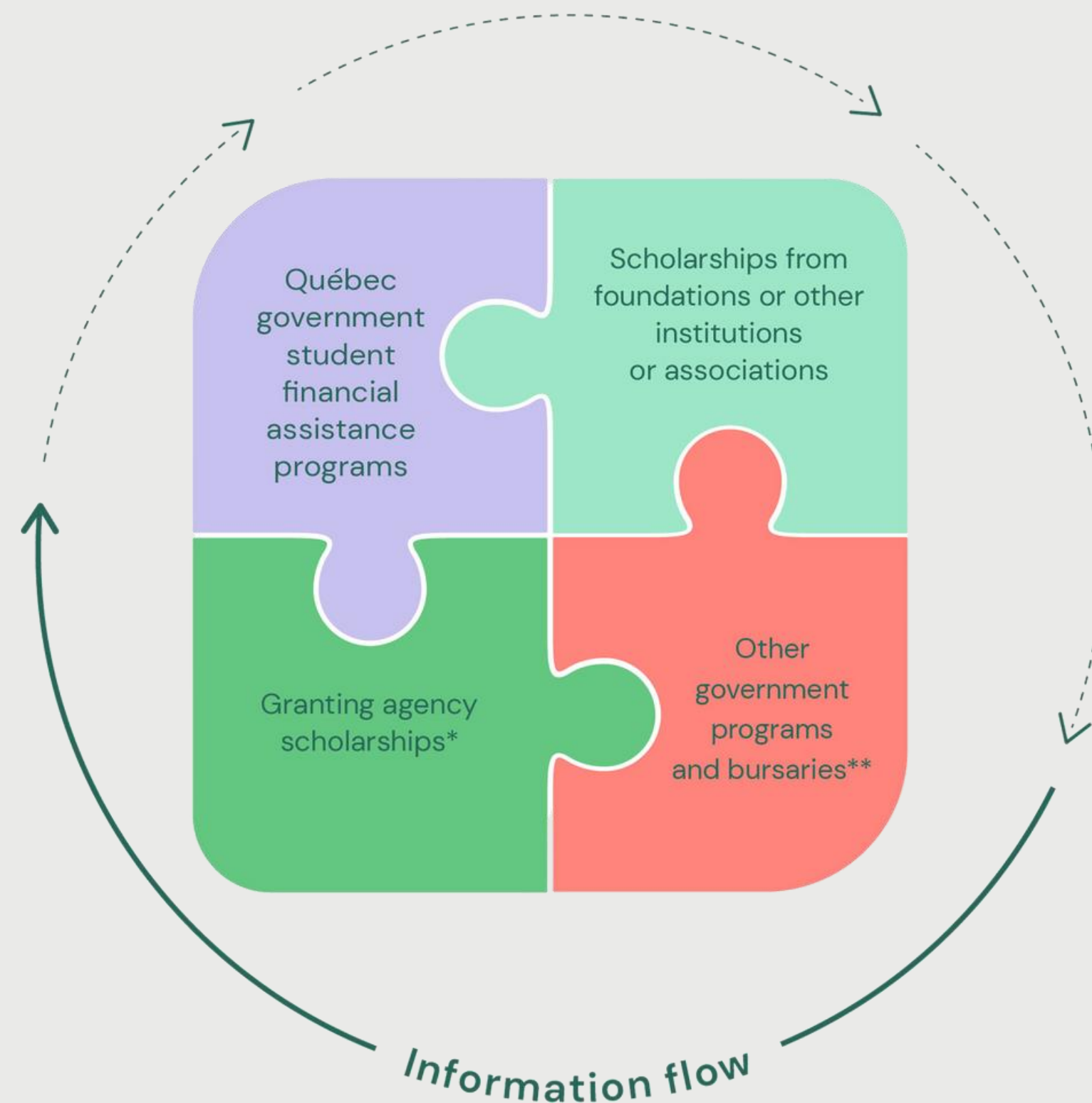
3

Toward an Updated and All-Encompassing Student Financial Assistance Program



- Québec's student financial assistance program is a **key** factor in increasing access to higher education and reducing financial insecurity among students.
- It should take into account the **diversity** of student populations and the new realities of the **work-study balance**.

- A systemic vision of SFA implies the **need for concerted action** by the parties involved and **better coordination** between the various financial assistance programs.



*CRSH, CRSNG, FRQNT, FRQS, IRSC

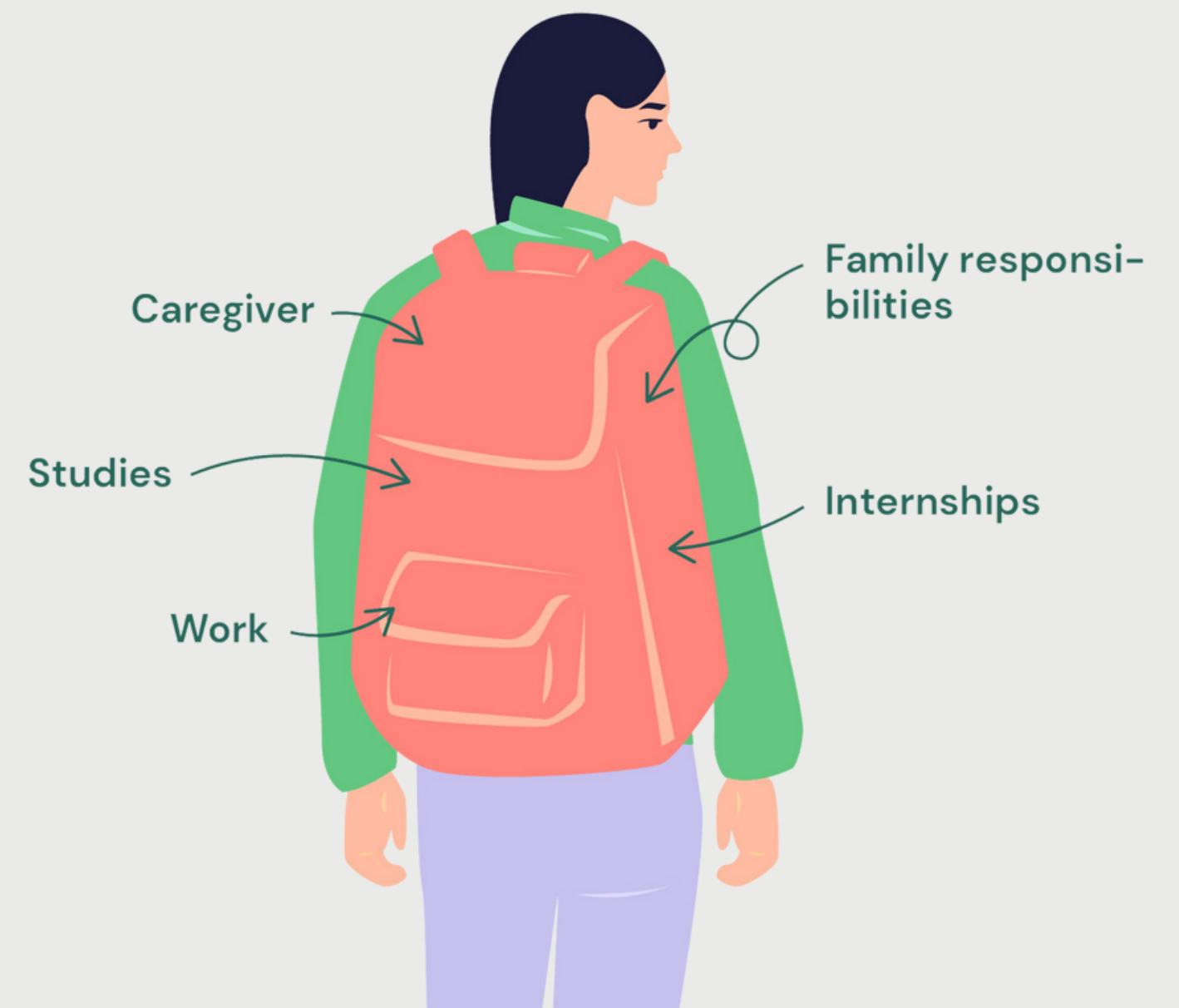
** Bourses Perspectives, PAAS Réussir, PAFFARC, REEP, etc.

4

Student Remuneration in Line with Studies



- Contributes to success if it is related to one's field of study and does not exceed a certain number of hours.
- Remuneration or compensation for internships reduces financial stress on students



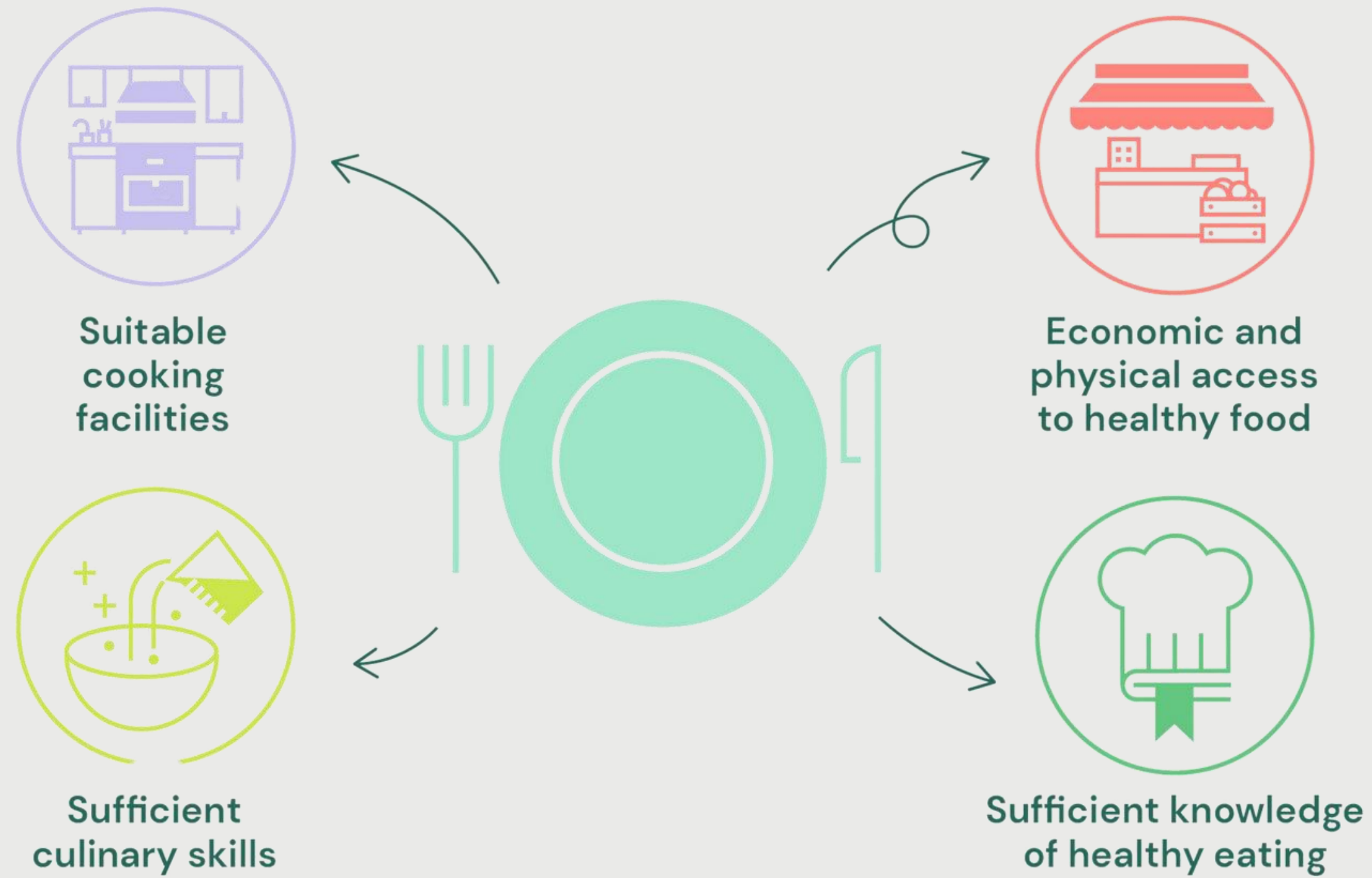
Key Concepts

Food Insecurity and Student Debt



Key Concepts

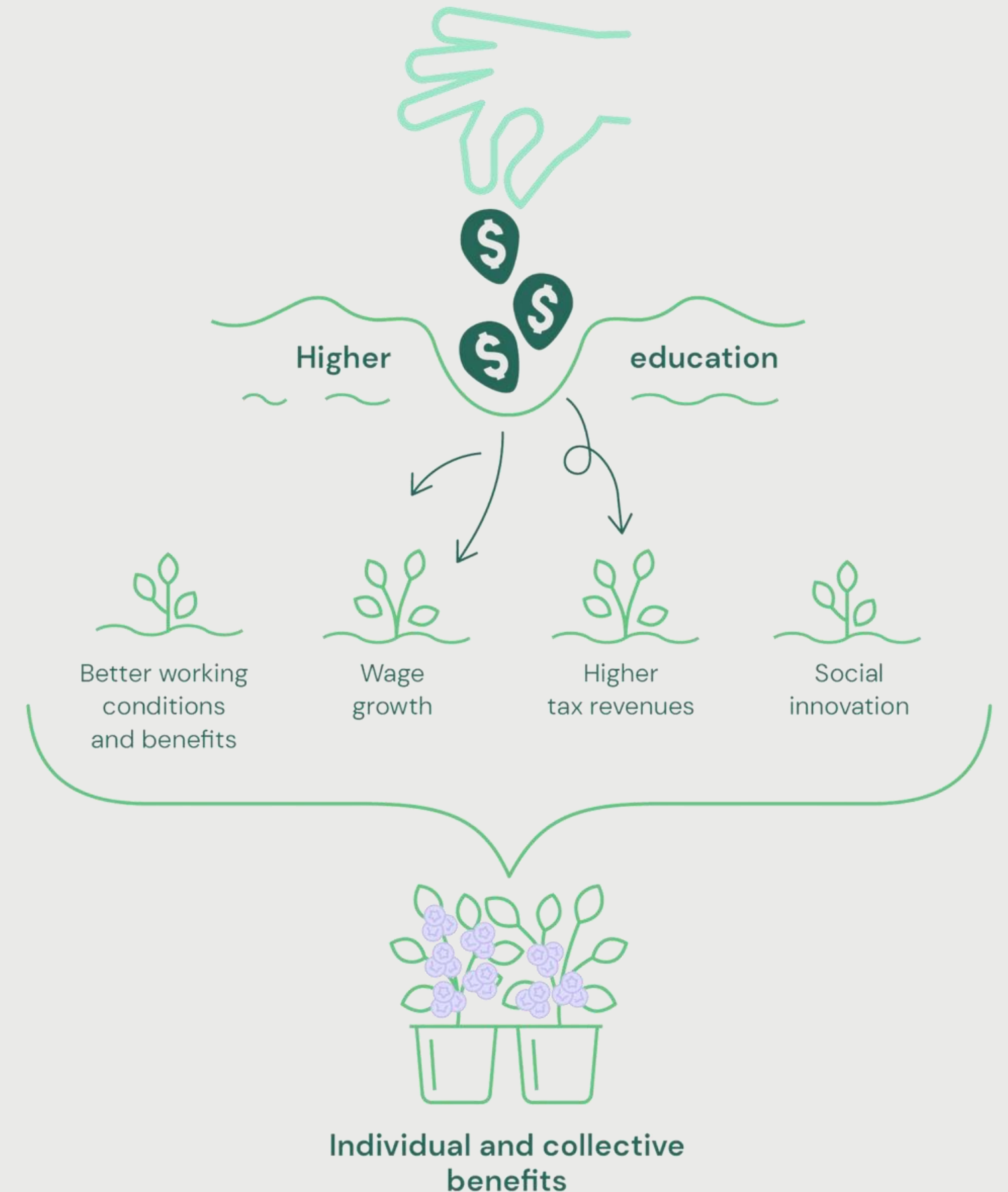
Food Insecurity



Key Concepts

Student Debt

- A distinction must be made between **consumer credit** debt and student debt from **government loans**.
- Investing in education would, in the long term, be “worth” the immediate costs associated with pursuing higher education (Johnson & al., 2016).



Prospectives

Toward Student Financial Literacy



Prospectives

Toward Student Financial Literacy

- Financial education for students needs to be **rooted in today's student reality.**
- Financial literacy programs aim to develop **financial** and overall **student well-being**, with a view to **fostering success.**



Inspiring Practices



Inspiring Practices

The AGORAé network in France

A meeting place created “by and for”
the student community to promote
food security on campus



Inspiring Practices

BCcampus Open Education

A project to create and distribute free textbooks to reduce the cost of books and course notes



Tools and Activities



Tools

- [Timeline of student financial assistance in the province of Québec](#)
- [Highlights infographic](#)
- Information sheets on the **courses of action** for each issue
- **Comic strip** on the impact of financial stress on studies (coming in winter 2024)
- **Illustration** of the particularities experienced by graduate students (coming in winter 2024)



Activitie

- [Webinar on student debt and financial literacy](#) (November 20, 2023)
- **Mobilization activity** (coming in winter 2024)





[See the complete dossier](#)

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