

Accessing Needs-Based Financial Aid

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Prepared for President Abner Monteiro by
Department of Research and Advocacy



Overview

This survey ran on the UASU Perks platform from March 28 to April 3, reaching 918 unique respondents. It produced several points of special interest:

- 57-62% of students who sought needs-based financial aid (either University aid or the Access Fund) reported the application process being too difficult or opaque.
- The most financially insecure students are still, on average, unlikely to seek needs-based financial aid of either type.
 - Out of twenty highly financially insecure students, nine will seek University needs-based aid (with or without completing an application), and three will receive it.
 - Out of twenty highly financially insecure students, four will seek an Access Fund grant (with or without completing an application), and one will receive it.
- Many students appear to have made multiple attempts over the past year or two to access needs-based aid, with varying results.
- It appears that students' self-selection is playing a larger role in determining needs-based aid disbursement (with regard to applicants' financial situation) than the actual selection phase does.
 - That is, while less financially secure students are more likely to seek needs-based aid, whether a given applicant receives aid does not vary much based on their financial security.
 - This suggests a need to reexamine how needs-based aid eligibility is evaluated.
- Medicine and Dentistry, Engineering, and Native Studies students reported a decent likelihood of receiving useful information if they approached faculty advisors/administrators about financial aid possibilities. This was not true for the other faculties.
 - In ALES, Arts, Business, and CSJ, students appeared especially unlikely to go to faculty advisors/administrators for this information at all.

Experiences Accessing Aid

"We'd really like to hear from students who have tried to access needs-based financial aid in the past year or two (e.g. bursaries, needs-based scholarships, but NOT counting government grants/loans). Which of the following is closest to your experience? Choose all that apply."

- I've tried to access UAlberta needs-based financial aid, but the application process was too difficult/opaque: 13.8%
- I've applied for UAlberta needs-based financial aid, but didn't get any: 10.2%
- I've applied for UAlberta needs-based financial aid, but didn't get enough to help: 4.9%
- I've applied for UAlberta needs-based financial aid, and got enough to help: 3.6%
- I've tried to access the UASU Access Fund, but the application process was too difficult/opaque: 3.8%
- I've applied for the UASU Access Fund, but didn't get the grant: 2.6%
- I've applied for the UASU Access Fund, and got the grant: 1.5%
- I haven't tried to access needs-based financial aid, but I probably should have, it's been a rough time: 24.2%
- I haven't needed to try accessing needs-based financial aid: 56.2%

Drilldown: UAlberta Needs-Based Aid

223 respondents (24%) had tried to access UAlberta needs-based financial aid in the past 'year or two.' These were their outcomes:

- Process too difficult/opaque: 56.9%
- Applied but got no aid: 42.2%
- Applied but didn't get enough to help: 20.2%
- Applied but got enough to help: 14.7%

As these add up to much more than 100%, it appears that many of these students are describing multiple experiences, i.e. attempting to turn to the University for financial aid multiple times in the past year or two.

As a point of interest, some faculties were especially likely to seek this aid: Education (27%), Native Studies (33%), Nursing (36%), and Law (40%), compared to the average of 24%.

Drilldown: UASU Access Fund

The Access Fund, which is directly funded by a student fee, is administered through standard University financial aid systems. It disbursed \$1.0M in 2022/23 (across 698 individuals), and \$0.85M in each of the previous two years. The typical grant is \$1500. Note that 75% of those who attempted to use the Access Fund had also attempted to access University needs-based financial aid.

57 respondents (6%) had attempted to use the Access Fund. These are their outcomes:

- Process too difficult or opaque: 62.5%
- Applied for the Access Fund but did not receive it: 42.9%
- Applied for the Access Fund and received it: 25.0%

Again, since this total is over 100% in a choose-all-that-apply format, these results likely represent multiple experiences and indicate a scope of need that exceeds available resources. They also appear broadly consistent with the outcomes of seeking University needs-based aid.

Ease or Difficulty of Seeking Aid

"If you've tried getting needs-based financial aid at UAlberta, what was easy or difficult about the process? What were your main obstacles, if any?"

Noteworthy or representative responses highlighted a variety of obstacles and equity concerns:

- A lot of the scholarships or bursaries say different info on different parts of the website, so it's hard to find which ones suit me. Also, for individual scholarships, I can't directly apply to them, I have to go through the awards hub? Which is kind of glitchy sometimes.
- Academic requirements as it is not clear what GPA they require (past year, overall, faculty?)
- Accessibility.
- All the paperwork.
- Bank statements, unsure what applied exactly, letter of intent and such.
- Confusion about required documentation.
- Difficult, subjective determination of medical cost needs, not considering level of debt.
- Easy, main obstacles were getting the info needed for the applications.
- Filling out the application took a while, but it wasn't that difficult.
- Had to get a FOIPP request done for supporting documents.
- Having to claim a partner as common law. This assumes that, because we live together, our finances are not separate. It feels like it doesn't acknowledge that I pay my own portion of rent/utilities and have my own expenses (including tuition). This feels outdated and not in tune with modern relationships.
- I have not, due to being an international student where my options at the time were academic scholarships in which I was unsuccessful.
- I remember when I was in grade 12 I applied for the general bursary thing and it took forever and did nothing. Too long and you had no clue what you were considered for, did they even get your application???
- I think the process was a little better and clearer this year, especially thanks to the updated layout. My main obstacles were time and the limited/niche scope of the application's definition of "need."

- I'm not sure if I was eligible for it, so I didn't want to fill out everything for nothing.
- In nursing, clinical placements take up lots of time including evenings and so I often am unable to allocate time to participate in extracurricular activities which create a strong application.
- It asks for my parents' income, but my parents are not helping me with school at all so it shouldn't matter what their income is when it is my responsibility and I'm not a dependent.
- It was fairly eye-opening because it taught me to think deep about my entire life experience. The main difficulty was finishing the essay requirement on time and meeting the word limit.
- It's a difficult, confusing process that asks for the same information many times.
- It's tough when they base it off parental income even though many of us do not get money from our parents for school.
- It's ridiculous that students need to have maxed out all student loan options before getting bursary help from the university. I'd rather not put myself in a huge amount of debt but okay.
- Just the volume of students requiring aid; you're not guaranteed to get the aid you apply for. Also, technological difficulties. One scholarship that I applied for, which would have covered almost an entire semester's worth of tuition for me, had an online application process that required me to submit some kind of documentation (I don't remember what exactly) and I wasn't able to combine that document into 1 PDF, but rather had 9 individual PDFs for each page of the document. I tried PDF merging software and trying to send it in batches, neither of which worked. When I tried sending the documentation in batches, they were over the 25MB limit the university sets on emails, so I had to send it page by page. Frustrating for me, the intermediary person tasked with submitting applications, and probably for the people behind the scholarship in deciding who would get it. I wish there was no email limit size on the U of A Gmail.
- Lots of work and feeling vulnerable because of giving so much information.
- Main obstacle was that I realized I wouldn't qualify as I was applying. I'm very fortunate for that but because I'm from BC I can't get enough loans to even cover my tuition and I'm in pharmacy which is 20k/year so it's getting pretty sticky.
- Main obstacles were time, as I struggled to make rent due to U of A's processing delay of ~3 months, but eventually was able to pay.
- My friend who financed their BMW placed those costs under travel costs related to rotations. They got over \$10k in supplementary bursary. But my application where I put gas money under travel costs for rotations, I didn't finance a new and fancy car, I didn't get any money even though I've made the financially best decision while my friend made a poor financial decision. It seems like I'm being punished for being careful with my money and I should have just financed my own BMW to get the supplementary bursary.
- My parents make too much, but declaring myself independent is too risky.
- Nothing was too difficult, but it just took a while to complete the form.
- So time consuming, places a heavy burden on students who are already struggling. I also know a lot of colleagues who omit or lie about the process and

others who are honest who get denied, so it seems like bad behaviour is rewarded or information is not accurately verified.

- The application process was easy, but the waiting time was long and stressful due to the threat of imminent financial doom.
- The fact you are summing up the earnings of your parents, but one of them doesn't contribute a single penny to the household: the family is run on a single-person salary.
- The main obstacle was the lack of information given out to students on when applications were opening/closing.
- They ask for a lot of personal stuff that I understand is needed but sometimes it seems like too much.

Respondents' Financial Stability

- Prefer not to say: 15.9%
- Highly secure: 16.1%
- Somewhat secure: 40.3%
- Somewhat insecure: 22.0%
- Highly insecure: 5.7%

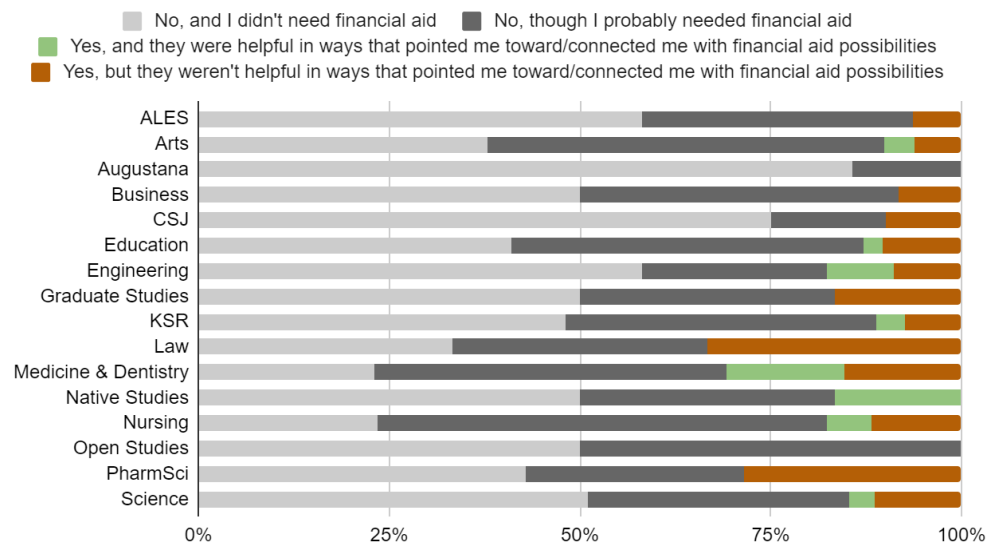
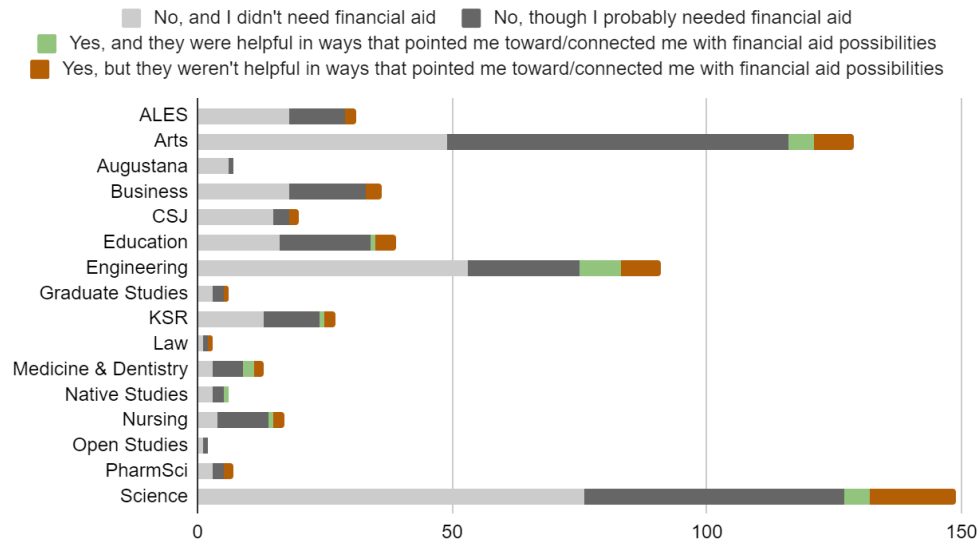
Note that these rates are roughly consistent with the results of the same question asked as part of the recent [UASU/CCR recreation survey](#).

Level of current financial stability	% of sample	Likelihood of seeking UA needs-based aid	Likelihood of receiving UA needs-based aid IF they sought it	Likelihood of seeking Access Fund grant	Likelihood of receiving Access Fund grant IF they sought it
Highly secure	16%	10%	40%	1%	50%
Somewhat secure	40%	18%	26%	4%	21%
Somewhat insecure	22%	36%	36%	10%	24%
Highly insecure	6%	44%	39%	19%	30%

These results suggest a need for a closer look at how needs-based aid is disbursed: it appears that students' self-selection is playing a larger role in determining needs-based aid disbursement (with regard to applicants' financial situation) than the actual selection phase does.

Seeking Aid through Faculties

"Have you tried asking your faculty's advisors/administrators about needs-based financial aid?"



Medicine and Dentistry, Engineering, and Native Studies students reported a decent likelihood of receiving useful information if they approached faculty advisors/administrators about financial aid possibilities. This was not true for the other faculties.

In ALES, Arts, Business, and CSJ, students appeared especially unlikely to go to faculty advisors/administrators for this information at all.