**Report of the Financial Aid Committee**

**March 26, 2019**

Co-Chairs: B. Alarie, A. Archbold

Members: A. Green, A. Robertson, E. Satterthwaite, A. Mohaghegh, R. Puran

Students: S. McKenzie (3L), R. Nanni (2L), A. Severance (1L)

**1. Requests for Reconsideration**

This year, the Committee reviewed and determined 11 requests for reconsideration of financial aid awards.

**2. Financial Aid Committee mandate**

The Dean tasked the Committee with doing the following:

“This year, I would again ask the Committee to re-examine the principles (e.g., there is no public interest requirement) and operational structure of the Post-Graduation Debt Relief Program. Please make a recommendation as to whether changes are required to improve the program, including changes to eligibility criteria.

Please also prepare for adopting last year’s proposals for revising the bursary program for the 2019-20 academic year.”

**a) Preparing for revising the bursary program for the 2019-20 academic year**

The Committee consulted with members of the Financial Aid team to ensure that all necessary steps will be taken to prepare to implement the changes to the bursary program that will come into effect in the 2019-20 year.

**b) Reviewing the Post-Graduation Debt Relief Program (PDRP)**

In 2017-18, part of the Dean’s mandate to the Financial Aid Committee was to review the PDRP. To aid this process, the 2017-18 Committee identified the data it would require, and devised a participant and alumni survey. During the summer of 2018, the Financial Aid office disseminated the survey and summarized the results. In addition, Aladdin Mohaghegh, our Senior Financial Aid Officer, gathered and summarized data on several aspects of the program since its implementation in 2000.

In the Fall 2018, the Committee commenced its review of the PDRP by examining the data gathered by Aladdin and the survey. The Committee spent considerable time discussing the principles underlying the PDRP, and ultimately decided that the program should retain its focus on providing a safety net so that students can make career choices motivated by interest rather than debt loads. The Committee decided against adopting a public interest requirement. While the Committee decided to retain the requirement that participants be seeking employment, it agreed that we should add language to the policy that acknowledges that there may be circumstances in which this is impossible, e.g. illness, parental leave, caring for dependents, etc.

The Committee decided that the law school should create a PDRP calculator (similar to the front-end calculator), and revise our web pages and promotional materials, to address confusion expressed by some participants about the purpose of the program and amount of assistance they can expect.

The Committee was unable to reach final consensus about a few aspects of the PDRP, however it made significant progress in defining the questions, including:

1. Should the principles underlying the PDRP be harmonized with the front-end program, e.g. progressive distribution of aid to students with the most need?
2. Should we change the structure of the PDRP so that fewer students receive relatively more aid?
3. Relatedly, should the balance between the front-end and PDRP programs change through a reallocation of funds from the front-end to the PDRP?

The student members created a memo summarizing their thoughts on the questions under consideration by the Committee (attached as Appendix A). The Committee recommends that the next 2019-20 Committee consult the memo as part of their deliberations.

**3. Committee recommendation**

The Committee recommends that the Dean ask the 2019-20 Committee to continue its consideration of the PDRP with a particular focus on A, B, C, and to make final recommendations to Faculty Council in 2020.

**Appendix A**

**To: Financial Aid Committee**

**From: 2018-2019 Financial Aid Committee Students: Solomon McKenzie (3L), Robert Nanni (2L), Alex Severance (1L)**

**RE: Post-Graduation Debt Relief Program (PDRP) Review**

The student members of the committee have drafted a summary of our position to facilitate discussion with an eye to the swiftly arriving end to the academic year. The students on the committee have collated the conversations over the semester, and our own discussion, into (1) a general purpose and (2) four broad principles that help summarize our discussions and may be useful discussion points moving forward.

 **General Purpose**

The purpose of the PDRP is to promote flexibility to JD students in making professional choices after law school. There were various points of contention during discussions:

A. The term “flexibility”

Flexibility is intended to signify an ability to make professional choices for reasons other than financial constraints (i.e., debt load). This captures a desire to both 1) allow students to make a wide array of post-degree professional choices and 2) insure students who have invested in the program but do not pursue a highly remunerated career path.

B. The “public interest” requirement

There will be no “public interest” requirement for the program. This program may often support students who are choosing to pursue public interest careers (due to the typical lower remuneration in these fields). However, the committee has intentionally left this term broader due to 1) issues defining “public interest” and 2) the recognition that there are many factors that may lead to a lower paying position.

C. “Professional Choices”

There is a requirement for a student to be seeking employment, barring personal reasons (e.g., mental health, maternity/paternity leave). This reflects a concern that the program could *hypothetically* be used in bad faith (this is not a reflection of any student *having* used the program in bad faith). Students will continue to self-report their attempts to secure employment.

However, discussion highlighted the need to ensure that financial aid office remain flexible in imposing this requirement. Flexibility should reflect the fact that there may be legitimate factors – such as health – that may preclude alumni pursuing employment.

**Specific Goals:** These goals reflect students’ hopes for the future design of the program. Our desire is to have these principles affirmed by the end of the year; however, we recognize that the specific implementation of these goals may not be feasible by the end of this year. As such, actualization may have to be left to next year’s committee to facilitate.

1. Harmony: For there to be principled unity between front-end and back-end financial aid policies

a. This is motivated by our desire to ensure that there is principled consistency across the entire financial aid system. This is also motivated by the desire to have conceptual clarity in how the law school thinks of financial aid.

b. This principle could be actualized by ensuring that the principles of progressive aid are cross-pollinated to back-end relief. This would ensure that the back-end relief provides the most resources to students who are most in need.

c. The principle could have the benefit of mirroring changes to both aspects of the program, ensuring a reduction in the work of the committee when changing either aspect of both ends of the program.

2. Meaningful: For the disbursement provided to be a sufficient amount of money that will practically impact the choices made by students and alumni,

a. This is motivated by survey feedback from some PDRP users that highlighted the minimal disbursement they received in comparison to excluded debts, other financial commitments, and economic pressures.

b. We are motivated by a desire to ensure that the amount of money that is disbursed by the PDRP is actually sufficient to have a substantive impact on individuals using the program.

c. This principle could be actualized by 1) placing a higher cap on the amount disbursed to ensure the program is actually disbursing impactful amounts of resources, 2) changing the calculation for how disbursements are offered (i.e., by reducing the length of the full repayment program from ten years to something less), 3) by increasing the eligible income threshold, 4) by changing the types of eligible debts considered by the PDRP, 5) by changing the “deductible” circumstances which make an applicant eligible, and/or 6) a combination of any of the above

3. Understanding: For greater amount of information to be provided to prospective students, current students, and program users.

a. This is motivated by survey feedback that emphasized a lack of understanding of the program, alongside the Students’ Law Society’s (SLS’) consultations with current students who are not fully informed about eligibility, benefits, and procedural aspects of the PDRP.

b. We are motivated by a desire to ensure that students and program users are fully informed of and fully capable of engaging with the program in a strategic and effective manner.

c. This principle could be actualized by 1) introducing an online PDRP calculator, 2) providing clearer information via web services, and/or 3) providing a detailed description of the program during promotional talks (e.g., at Welcome Day, at a PDRP explanatory session).

4. Sensitivity: For the PDRP to be carefully calibrated to the particular circumstances of individual students.

a. This is motivated by survey feedback that occasionally emphasized a lack of pairing between a student’s particular circumstances and their financial needs.

b. We are motivated by a desire to ensure that the program can facilitate flexibility by recognizing the particular circumstances of students.

c. This principle can be actualized by making it clear that the requirement for a student to be seeking employment can be mitigated in specialized and contextual circumstances. The committee appears to be in agreement that this should apply when a program user is 1) actively seeking employment, 2) experiencing mental health or serious life issues, and/or 3) taking maternity/paternity leave.