

**POLICY PAPER**

International Students

*Prepared by:*

*Ezekiel Areghan, SRA Engineering 2016-17*

*Ryan Deshpande, SRA External Affairs Committee Member 2016-17*

*Aquino Inigo, SRA Science 2016-17*

*Angela Ma, SRA External Affairs Committee Member 2016-17*

*Annie Yu, SRA External Affairs Committee Member 2016-17*

*Harnet Hothi, Advocacy and Policy Research Assistant 2019 - 2020*

*With Files From:*

*David Lee, SRA Health Sciences 2016-17*

*Kayla Enriquez, SRA Nursing 2015-16*

*Angela Mutoigo, SRA Nursing 2015-16*

*Nishan Zewge-Abubaker, SRA External Affairs Committee Member 2015-16*

*Labika Ghani, MSU Community Engagement Coordinator 2016-17*

*Joyce Chan, McMaster Research Shop*

*Huyen Dam, McMaster Research Shop*

*Mina Hasanzada, McMaster Research Shop*

#

# **Table of Contents**

[**Table of Contents 1**](#_Toc19617477)

**Introduction 2**

**Welcoming International Students 3**

**Resources and Support 5**

**Communicating Resources 6**

[**Access to Healthcare 7**](#_Toc19617478)

**Representation 9**

[**Visas 10**](#_Toc19617479)

**Processing 10**

[***Facilitating the Visa Process* 11**](#_Toc19617480)

**Tuition 13**

[***Regulation* 13**](#_Toc19617481)

[***Reflecting the Real Cost of Education* 14**](#_Toc19617482)

[***Transparency* 15**](#_Toc19617483)

[**Financial Aid 16**](#_Toc19617484)

 ***Financial Assistance for International Students* 16**

[***Financial Assistance for Students with Refugee Status* 18**](#_Toc19617485)

[**Employment 19**](#_Toc19617486)

 ***Obtaining and Work Permit*  19**

 ***Limits on Work Hours and Opportunities* 20**

[**Policy Statement 22**](#_Toc19617487)

**Introduction**

International students contribute to a positive campus and community environment. With 572,415 international students across Canada at all levels of study in 2018, a majority of which study in Ontario, international students comprise a significant minority against post-secondary students. The enrollment number has seen a precedent increase of 16 percent over the enrollment number in 2017, and a remarkable 154 percent increase from 2010-2018. Further, the international students continue to choose Canada as a study destination as they have a positive outlook on the quality of education, diversity, and the image of Canada as a safe country.[[1]](#footnote-1)

These students heavily impact the Canadian economy. In 2014 alone, international students were estimated to have spent $11.4 billion on tuition, accommodation, and elective spending. In turn, $9.3 billion of gross domestic product was generated, to which international students in Ontario contributed $4.4 billion (47.3%). Scilicet, the total spending by international students is equivalent to 122,700 jobs.[[2]](#footnote-2) In addition, international students are regarded as an important and well-educated group to draw upon for permanent residents. Notably, 20 to 27% of these students become permanent residents 10 years after they obtain a study permit in Canada.[[3]](#footnote-3)

International students have unique and diverse needs that are not reflected in the domestic student population. These include deregulated tuition, additional transition requirements, immigration and visa requirements, and other concerns as outlined in this policy. These concerns affect the experience of international students when they attend an institution such as McMaster University. .

For the purposes of this policy, we will define and international student as follows:

* Any MSU member who is not a Canadian citizen or permanent resident
* Who is studying at McMaster for at least 1 academic year with the intention of pursuing a degree at McMaster; and
* Whose tuition fees go directly to McMaster University.

Students with refugee status may be considered permanent residents, however, their situation will also be discussed in this paper. It is important to acknowledge that refugee students have different needs than international students, but in some areas can be supported in similar ways.

**Welcoming International Students**

Principle: McMaster University should ensure that all international students are given the same opportunity to be welcomed into the McMaster community through Welcome Week.

Concern: Some international students in residence sometimes move in later than the official residence move-in date due to circumstances out of their control, and thus receive no assistance during their move-in.

Concern**:** International students can find the process of connecting with others during Welcome Week difficult.

Concern: International Students who arrive to Canada, and in turn to residence, later in the year may not receive adequate support for moving in.

Recommendation: International Student Services should provide international students with substantial programming during Welcome Week that gets them accustomed to the community as well as connects them with other international students.

Recommendation: Students should have the option of receiving assistance from the McMaster Residence department on a later move in date.

International students often come to Canada with minimal resources and knowledge of their destination; often the only knowledge that they do have is of their program and basic knowledge of their post-secondary institution. It can be very stressful for international students to have to address all these issues before even having settled fully into their new environment. In 2017, Canada ranked as the fourth in the world in terms of destination of international students.[[4]](#footnote-4) As aforementioned, there has been a remarkable increase in the number of international students in Canada, and with that number steadily increasing each year, resources become scarce to find and use, which makes it difficult for students to get the appropriate help needed. There are ways in which McMaster can circumvent this issue. For instance, current programs such as the “Ignite Program” which is a first-year orientation program should extend inclusion criteria to all international students from the current, limited criteria of being a first-year international students who applied to live in residence. In regard to initial efforts to be taken, attention can be placed on Welcome Week. Welcome Week is a program that almost all first years look forward to in their first week at university, and it also shapes their minds in terms of impressions of the university. As such, it is often an international student’s first exposure to the University and the city, but there is a lack of effective advertising for programming that is specifically for international students. International Student Services (ISS), is dedicated to providing support for international students and internationally minded Canadian students here at McMaster University. The goal of ISS is to promote an internationally informed and cross-culturally sensitive community to enhance the student experience[[5]](#footnote-5). However, it should be noted that a significant percentage of students do not deem the efforts made during welcome week to be sufficient for international students, according to a recent survey asking students to rate the effectiveness of these efforts.

Another issue to be cognizant of is the lack of resources and support provided to students who move into residence later in the year. For McMaster, international students who move into residence later in the year due to personal circumstances do not get the help necessary to get them settled into residence, campus, and community. Personal circumstances that may cause an international student to delay their move-in date include:

* Delay of student Visa
* Delay of flight
* Family circumstance
* Delay of acceptance (which leads to late registration and choosing classes/programs at a later time)

Despite the many reasons for which a student may move in late, none are currently taken into consideration by the University in terms of the planning of residence move-in and Welcome Week. We recommend that McMaster give international students the option of receiving assistance during move-in on a later date from Residence Community Advisors (CA) and Residence Orientation Representatives (ROR). As international students generally have no other external contacts to help them out when they first arrive on campus, they should be able to apply for assistance to be appropriately accommodated for late arrival.

**Resources and Support**

Principle: McMaster should ensure international students have access to properly equipped resources, within the institution and within the community, to ensure success in their university experience.

Concern: The success of international students can be hindered by having inadequate access to and knowledge of resources that directly support them in academics, daily living, and employment.

Recommendation: McMaster should better advertise orientation programming, as well as transition, academic supports, and English language supports available for international students.

Recommendation: The University should partner with the City of Hamilton, other educational institutions, ethnocultural associations, and other relevant organizations, collaborate with, and organize events for international students and students of refugee status attending post-secondary education in Hamilton

International students often come to Canada with very little resources and knowledge of their surroundings and have little connection to their life back in their home country. As soon as they arrive, academics, tuition and other responsibilities start to pile up. All of this can cause a lot of stress in their lives. Connecting students to relevant ethnocultural associations may help minimize their stress and to give them a feeling of home. The University should partner with many ethnocultural associations across Hamilton to give international students a wide array of cultural, and religious resources if they choose to use them.

Global Hamilton Connect has a vision to bring awareness and access to opportunities for international students and young newcomers in order to live, work, and play in Hamilton.[[6]](#footnote-6) Global Hamilton Connect showcases employment and volunteer opportunities with the local organizations and employers. Global Hamilton Connect offers events and provides the space for international students to network and support each other. On the Global Hamilton Connect website they host a variety of resources from multiple partners around Hamilton including Mohawk College, McMaster University, Redeemer University College, and Columbia International College. Many international Students are unaware of Global Hamilton Connect, or other relevant programs provided around the city and province. Thus, greater efforts should be taken by the University to advertise services that connect International Students and students of refugee status with local integration services such as that aforementioned.

**Communicating Resources**

Principle: International students and students of refugee status should have important information and available resources communicated to them through accessible avenues.

Concern: The myriad of different support services applicable to International students may be under-utilized.

Recommendation: The Student Success Center and the International Student Services should consider innovative strategies such as partnering with student clubs to better disseminate information.

Recommendation: Residence life should be involved in the communication of resources applicable to international students and students of refugee status so that international students in residence can ease their transition and locate appropriate resources

The ISS has now expanded their resources, and even have consulting included in their services at the present. This is a helpful service for legal situations, and to become aware of the legal situation in different countries. Other services offered by ISS include: International Education Week, Buddy Program for International Students, Hamilton: One Bite at a Time, Winter Wonderland Formal, English Development programs, and much more.

Despite there being learning skills workshops, and programs offered by the University and other such programs to help international students overcome language and sociocultural barriers, only a small fraction of international students at the University are utilizing these resources. Factors such as unsuccessful promotion strategies create a disconnect between these services and the international student population. Other factors, such as language barriers may further exacerbate the issue. Accordingly, addressing the language barrier and adequately advertising support services is important. There are means of fast and effective communication that can supplement emails to ensure effective communication of different events and resources to international students including Facebook, Whatsapp, and Teamsnap. The Student Success Center may consider partnering with clubs around campus to advertise workshops and events to students in conjunction with continuing to send emails to students. As well, residence life at McMaster is an environment that is focused on supporting the needs of students and exposes them to amazing opportunities for growth and development. Research indicates that students who live on campus get a greater overall satisfaction with and success in university, and with the amount of resources, knowledge and care that residence life offers, it can help ease the transition process of international students and students of refugee status into their new surroundings.[[7]](#footnote-7) Accordingly, we recommend greater involvement on their part to disseminate information regarding events and workshops. .

# **Access to Healthcare**

Principle: International students should have equal access to healthcare coverage, as compared to domestic students while studying at McMaster.

Principle: Health Insurance to international students should remain affordable.

Concern: As all medical professionals in Ontario may not accept the University Health Insurance Plan (UHIP) as a form of payment, students may be charged fees greater than what UHIP will reimburse and/or have to pay out of pocket.

Concern: Costs of UHIP may increase at a rate beyond inflation, posing a financial barrier to international students trying to access healthcare.

Recommendation: The Government of Ontario should allow international students to enroll in OHIP for the duration of their study period or implement policies that ensure greater provision of the plan including capping all UHIP premium rate increases at a rate of inflation, and either encourage or mandate medical professionals to accept the plan as a form of payment for providing care

The University Health Insurance Plan (UHIP) is a private health insurance plan that provides coverage of basic health care services to international students and is a substitute to the Ontario Health Insurance Plan for domestic students. For the 2019-2020 academic year International students are required to pay up to $636.00 for themselves and up to $1,908 if they have dependants. [[8]](#footnote-8) Per policy year (from September to August), international students are allotted up to $1,000,000.00 to cover the cost of medically necessary services, procedures, and treatments. As well, medical professionals can directly bill UHIP.

UHIP covers the cost of one annual health examination by a physician and is similar, though not equivalent to OHIP (including those required for the diagnosis and treatment of illness and injury). For students requiring services from other medical professionals, UHIP will cover treatment from an osteopath, podiatrist or physiotherapist in an OHIP Designate Physiotherapy Clinic in Ontario.[[9]](#footnote-9)

Individuals are more likely to seek health care opinion when their health status is compromised. In these scenarios, occasionally, a general practitioner is not enough, and individuals require the expertise of a specialist. As of now, McMaster’s Student Wellness Centre is not equipped to deal with cases like these. Instead, students are referred out to the community. For international students, being referred out to the community increases their barriers to health care.[[10]](#footnote-10) A conversation with the clinical nurse manager of the Student Wellness Centre, Cathy Jager, revealed the definite lack of community partners to assist international students.

As healthcare is a right of every individual, McMaster should reach out to more culturally aware community health partners and ensure that resources are in place for emergency and more intricate health status concerns for international students.

The Government of Ontario can greatly simplify and improve the wellbeing of international students by allowing them to enroll in OHIP.[[11]](#footnote-11) Since international students pay taxes through various forms[[12]](#footnote-12), they should be afforded the same level of health care as domestic students. By eliminating the UHIP fees and coverage gaps, international students can get the same level of care as their domestic counterparts. As students who pay taxes in Ontario, international students are deserving of adequate care. In addition to this, refugee students covered under the Interim Federal Health Program should also be allowed to enrol in OHIP for the duration of their studies.

An alternative to the former recommendation would be for the Ministry of Health and Long Term Care in Ontario to implement policies that ensure medical professionals are not charging more than the UHIP reimbursement rate. In such cases, students may have to pay the difference between the amount covered and the amount overcharged.[[13]](#footnote-13) It is important that there is consistency within the system and that healthcare providers are encouraged to accept UHIP as a source of payment so that international students do not face financial barriers to accessing healthcare. In addition, placing a cap at the rate of inflation on premium rates for UHIP will prevent further financial barriers to access from occurring. Currently, rates are based on the average cost of claims across all UHIP members and on how much health care costs are likely to rise.

**Representation**

Principle: McMaster University should support international students in their advocacy efforts.

Concern: The current structure through which international students can advocate gives them little ability to successfully advocate for problems and issues that international students face

Recommendation: The International Student Services should regularly hold open sessions where students can provide their feedback, input, and perspectives on their international student experiences.

With almost 9.5% of the undergraduate student body during the regular academic session, 11.3% of the undergraduate student body during the spring/summer session, and 24.8% of the graduate student body being international, international students comprise a significant portion of the student population.[[14]](#footnote-14) However, they are not given an opportunity to advocate for themselves and for the barriers they may face. Their voices have not been heard for many years as they have minimal avenues from which they can advocate. It is unfair and daunting to ask international students to run an election for a seat on a governing body in order for them to be able to advocate for themselves. The McMaster Students Union and the International Student Services work to guide, promote, and provide students the proper venues from which they can advocate.

Rather than speculating what the needs of international students are, and catering to those speculations, it is critical to get input from the international students themselves. Thus, International Students should be provided with a means to provide valuable input and feedback on their student experiences. This may involve the International Student Services holding open sessions to allow for discussion on matters of importance. This will serve as a sustainable advocacy method for international students.

#

# **Visa Processing**

Principle: International students should be able to commence their studies at McMaster University in a timely fashion.

Concern: International students’ quality of education and student life is hindered by delays in visa processing.

Recommendation: The Government of Canada should work to ensure the processing of student visa applications is as efficient as possible to mitigate delays.

Recommendation: The Government of Canada should reimburse processing fees to international students who are subject to delayed study permit processing.

A delay in visa processing leads to delays in commencing academic studies and participating in orientation activities, thereby aggravating the difficulties that international students face in adjusting to a new environment. Specifically, students from China, India, France, South Korea, and the United States, which comprise the majority of the total international students enrolled in Ontario post-secondary institutions, face an average visa processing time of 2 to 7 weeks.[[15]](#footnote-15) There has been a 23% increase in visa processing time from 2009 to 2013 and a 138% increase in the processing time of Study Temporary Resident Applications from 2009 to 2013. There is also an approximately 10-day shipping delay between when an application is approved to when the visa is received in the mail. As the Citizenship and Immigration Canada (CIC) outlines on its official website, the factors influencing the visa processing time are the number of applications received, the resources at the office, the length of time an applicant takes to respond to requests for information, the need for medical and security screening, and the differences in mail service.[[16]](#footnote-16) One of the biggest concerns International Students at McMaster have in acquiring a visa or study permit was getting information on the application process, followed by the length of the study permit application processing time. Visa application processing time, obtaining a medical certificate, obtaining a police certificate, obtaining a guaranteed investment certificate, and the costs associated with the application process were also highlighted as concerns for students.

Ideally, the CIC prioritizes study permit applications to ensure that all qualified international students receive an approved permit as soon as possible. The government can achieve this by addressing the factors above. Aside from its current initiatives of providing weekly processing time updates and allocating applications around its global network of offices, the government should consider hiring additional staff at times when there is a high volume of visa applications to increase processing efficiency.[[17]](#footnote-17) To reduce shipping delay and enhance accessibility of processing services, there should be more Visa Application Centres (VACs) established in rural areas. Students applying from smaller towns may have a higher chance of facing processing delays than applicants from urban areas, but the CIC can help resolve this discrepancy by having a stronger presence in less developed communities. It should also be noted that a significant amount of international students at McMaster do not have VISA application centres within 100 kilometers of their home, further highlighting the current discontinuity with current attempts to facilitate the visa application process for students. Furthermore, if there are visa processing delays unrelated to the student’s conduct that clearly impact the student’s academic schedule, the CIC should reimburse the processing fees to the student. By actively attempting to mitigate study permit processing delays, the Government of Canada can help ensure that international students have a smoother academic transition.

Additionally, the government of Canada needs to ensure that all information regarding visa and study permit applications is transparently provided to students. For instance, websites providing information on obtaining a study permit should clearly indicate whether tuition fees must be paid before a study permit can be issued to a student.

## ***Facilitating the Visa Process***

Principle: McMaster University should provide high quality and timely advice regarding visas and immigration to current and potential students.

Concern: Due to changes in legislation, institutes are not legally allowed to hire visa and immigration advisors.

Recommendation: McMaster University should be able to connect international students with an external visa and immigration advisor, to facilitate connections between the government and students

Recommendation: The University should increase international students’ awareness of the realistic options, and resources (including off-campus services) they could seek for advice on visa processing and immigration.

The Canadian government has great interest in international students remaining in Canada postgraduation, as demonstrated by the Honourable Minister of Immigration, Refugee, and Citizenship John McCallum describing international students as the “cream of the crop in terms of potential future Canadians”.[[18]](#footnote-18) Given that the federal government has identified education – and particularly academic credentials obtained in Canada – as a huge asset to Canada, a greater effort should be made by academic institutions to support international students who are interested in working in Canada or obtaining Canadian citizenship after graduation.

In 2011, the passing of Bill C-35 amended the Immigration and Refugee Protection Act. As of this amendment, immigration consultation can only be offered through a provincial law society, a registered Immigration Consultants of Canada Regulatory Council (ICCRC), or an accredited Regulated Canadian Immigration Consultant (RCIC).[[19]](#footnote-19) Importantly, Bill C-35 no longer allows academic institutes to hire visa and immigration consultants.[[20]](#footnote-20) This policy was likely put in place to help prevent legal complications for students and academic institutes. However, it does not address the fact that many international students find visa and immigration requirements challenging to navigate. The barrier to accessible resources is preventing students from engaging in visa and immigration processes, as well as leading them to seek inaccurate advice from untrained professionals. Any minor and preventable mistakes made in the application may also severely jeopardize the student’s ability to work in, and become a permanent resident of, Canada. Therefore, University advisors must provide attainable resources and referrals to support international students.

Despite legal restrictions to hiring visa and immigration advisors, the University should commit to alternative ways of supporting international students who are interested in applying for visas and immigration. As the processes of attaining employment and citizenship begin as soon as international students begin their studies, if not sooner, McMaster has an obligation to partner with students in the area of immigration. Currently, International Student Services at McMaster University provides undergraduate and graduate international students with access to weekly consultations with an immigration consultant. It is essential that the consultation service continues to operate for current and future international student cohorts. Additionally, efforts to inform students about the consultation service and how to register should be maintained if not improved. The consultation service is posted on the OscarPlus and International Student Services websites, but these websites alone are unlikely to inform all international students about the service.

International students are also limited to 15-minute meetings with the immigration consultant. Given the limited time to meet with the immigration consultant, international students may want to seek additional information or consultation. The website of International Student Services at McMaster University offers links to external resources on immigration and visa processing, but should also consider providing the contact information of off-campus visa and immigration advisors (including consultation fees and student pricing); the International Student Services should regularly maintain the relevance and accuracy of all information. A designated University body, such as the International Student Services, should also inform incoming international students about the information resources so that students can begin to plan visa and immigration processes as early as possible.

**Tuition**

## ***Regulation***

Principle: International student tuition costs should be comparable to that of domestic students’ and should not increase in an unregulated fashion from year to year.

Concern: The unpredictable increases of the tuition of international students has the potential to have a negative impact on their ability to pay tuition costs from year to year and complete their education.

Concern: The government does not regulate international student tuition, resulting in McMaster’s international students being subject to unfairly high fees.

Recommendation: The Ontario tuition funding framework should be reworked to account for international students and regulate their fees in a comparable way to that of domestic students.

Recommendation: Within a new provincial tuition framework, the government of Ontario should cap tuition rate increases for international students to the rate of the average consumer price index.

Recommendation: McMaster University should have publicly available, predictable increases in international student tuition.

As a result of underfunding from the federal government, provinces, including Ontario, introduced differential tuition fees for international students as a source of funding for institutions in the late 1970s. In the 1990s, both federal and provincial governments cut funding for university education, and institutions have placed most of the resulting financial burden on international students, as they have little political influence in Canada.[[21]](#footnote-21) Currently, there is a lack of government regulation pertaining to international student fees, which perpetuates the high differential fees required of international students.

The lack of government regulation pertaining to international student fees, has resulted in a dramatic increase in tuition for international students across Canada. Based on 2019-2020 estimates, tuition at McMaster more than triples for an international student compared to a domestic student.[[22]](#footnote-22) When tuition can cost more than the annual wage of a student’s family, international students face great obstacles in accessing postsecondary education.[[23]](#footnote-23) As tuition increases, a Canadian education may only be feasible for the wealthiest students.

For domestic students, tuition is regulated by the Ontario government and tuition increases are capped.[[24]](#footnote-24) However, for an international student, tuition rates that are not regulated are significant financial barriers. The Ontario government, McMaster University, and the federal government can coordinate to develop a framework for funding that would keep costs low. Provincial re-regulation is essential for reasonable international student tuition costs and would allow for international students to be treated more fairly when compared to domestic students. For instance, if their tuition increases were also capped, international students would be better able to predict increases in tuition. This change would lower the financial barriers that international students face. In addition, if federal funding to the province were restored, universities would feel less pressure to move its financial burden onto its international student population.

## ***Reflecting the Real Cost of Education***

Principle: International students should pay the real cost of their tuition which should not be raised to make up for a lack of funds at McMaster University.

Concern: International student tuition is increased in an unregulated fashion and is used to make up for lack of funds by the university.

Concern: The tuition of international students moves further away from the real cost of their education as a result of increasing their tuition at a higher rate than the growth of the tuition of domestic students.

Recommendation: McMaster should ensure that the growth of tuition rates for international students does not outpace that of domestic students’ tuition increases.

Part of the rationale to McMaster significantly driving up the cost of international student tuition is because universities do not receive operating funds to subsidize the cost of their education. The Ontario government has declared international students ineligible for funding in 1996, while domestic undergraduate students have approximately half of their education funded by the provincial and federal governments.[[25]](#footnote-25)

It is unfair for students to be paying tuition that exceed the real cost of their education. The real cost of education can be defined as the proportional amount of money that a student pays for the necessary services covered by tuition including their courses, academic resources, and their share of operating costs as compared to domestic students. This does not include additional costs for services and operations not accessible to students or are used to fund other students.

It is clear that the current investments that international students make towards tuition far exceeds the real cost of education. The University of British Columbia’s Vantage College, for example, has drawn criticism for using international students as revenue who are paying more than the real cost of their education.[[26]](#footnote-26) In the province of Ontario, international student tuition rose on average

Recent changes to the tuition framework for domestic students in Ontario include a 10% decrease in tuition costs between the 2018-2019 and 2019-2020 school year. Alternatively, tuition costs for undergraduate international students is set to increase by 10%. This further highlights that the growth of international students’ tuition is far outpacing that of domestic students, moving further away from their costs reflecting the real cost of education. It is important to note that the real cost of education does differ between international and domestic students as a result of the additional supports and services international students may provide, however current rates greatly exceed even these additional costs.

It may seem unclear how to specifically identify the real cost of post-secondary education for international students as a result of several variables that obscure the process, however it is possible for McMaster to advocate to the Ministry of Training, Colleges and University to consolidate their available data to make this estimate. It is important that international student tuition consists of the sum of tuition and government revenue allocated to domestic students, in addition to costs of supporting them.

## ***Transparency***

Principle: McMaster University should spend revenue generated from international student tuition on support services and should clearly present how this money is spent.

Concern: It can be unclear on how institutions spend revenue from international student fees.

Recommendation: McMaster should release a report on their website highlighting how the tuition of international students in spent.

As highlighted previously, the real cost of international students’ education may not be explicitly quantified at McMaster, leaving it unclear as to how much revenue the university should generate from these students to cover their education. Universities should strive to be as transparent as possible when spending student money.

While it is important to advocate for greater overall accountability, the large discrepancy between international student tuition with domestic, in addition to the general lack of information regarding how this money is spent, makes international tuition a particular area where transparent information is critical. Providing clear information on how international tuition is spent will further demonstrate McMaster’s attention and care to the wellbeing and success of students. This can be done through tuition breakdowns on Mosaic, infographics presented through Student Accounts and Cashiers, or through the McMaster website.

# **Financial Aid**

#

***Financial Assistance for International Students***

Principle: Academically qualified international students should not be prevented from attending post-secondary education due to financial barriers that they may face.

Concern: International students from low-income backgrounds who could qualify for education at McMaster University are facing financial barriers.

Concern: There is currently a lack of needs-based financial assistance available to first and second year international students.

Concern: Changes in the value of international currency may have a tremendous impact on the ability to pay, as students are required to pay the equivalent in Canadian dollars.

Concern: The tuition set aside program is not directed towards international students.

Recommendation: McMaster University should use tuition set-aside funds for needs-based financial assistance for incoming international students.

Recommendation: The provincial government should establish a plan that offers loans to international students in the event of an unexpected economic change.

Recommendation: More needs-based scholarships and financial assistance should be publicized to all international students.

Students who are academically qualified to participate in McMaster University’s learning environment should not be prevented from attending McMaster University due to financial barriers. Incoming international students must prove to the federal government that they have adequate financial support to study in Canada. In Ontario, for a single student, the minimum amount is tuition plus 10,000 for a 12-month period.[[27]](#footnote-27) As described previously, the cost of postsecondary education for international students has increased tremendously in recent years, increasing the likelihood of students who meet the academic requirements to study at McMaster facing financial barriers to attend. In addition, economic situations in students’ home countries may influence the ability of the student and/or their family to pay tuition. For instance, the Nigerian naira has fallen to a record low against the dollar and nearly halved in value.[[28]](#footnote-28) As a result, for McMaster students from Nigeria to continue to pay the same Canadian dollar value of tuition, their costs nearly double.

Many international students do not receive government assistance from their home country,[[29]](#footnote-29) and international students are also limited in the financial assistance that they can receive from Canada. A survey by the Canadian Bureau of International Education shows that only 6% of international students attending university and college in Canada received a Government of Canada grant or loan, and 39% reported receiving a school loan.[[30]](#footnote-30) Specific to Ontario, domestic students can access the Ontario Student Assistance Program, as well as specific university scholarships and bursaries.[[31]](#footnote-31) In an international student focus group at McMaster, students identified that the entrance scholarships that are offered to them are small in value and do not match up to the high tuition fees that they pay. This is consistent with the finding from the Ontario Undergraduate Student Alliance that, while there is more funding available for graduate students, on average, international undergraduate students receive significantly less than domestic students in financial support from university budgets. [[32]](#footnote-32)

International students in levels 1 and 2 at McMaster are not eligible for undergraduate bursary funding.[[33]](#footnote-33) In order to support students in the early years of their undergraduate education, more needs-based financial assistance should exist. This is especially pertinent for students in level 1, as their admission to McMaster could be contingent on obtaining a needs-based scholarship in order to meet the federal financial requirement. Currently, 10% of Ontario domestic student tuition fee increases are used to fund needs-based financial assistance for domestic students.[[34]](#footnote-34) Similarly, McMaster should have a tuition set-aside where money from international student tuition creates a shared funding pool that would not require public funds. When quantifying financial assistance for international students, McMaster should not only take tuition into account, but also cost of living, including food and accommodation.

Ontario provincial financial aid, through the Ontario Student Assistance Program, is not available to international students. In unexpected situations where a students’ financial ability is drastically hindered, international students have few options for support. Commercial loans through banking institutions, may be difficult to obtain, especially in times of economic depression. Government loans should offer funding in these circumstances.

The scholarships and financial assistance that are available for international students at McMaster University should also be easily accessible. An international student focus group at McMaster found that students had a lack of awareness for scholarships and financial assistance that they could receive as international students. These findings are further substantiated through the results of a survey conducted by the MSU in 2019 which highlights the lack of awareness of the types of financial aid available, by international students. The university should better advertise these opportunities, highlighting that international students are eligible as many McMaster International Students report a lack of knowledge on the available funding support the University does offer.

## ***Financial Assistance for Students with Refugee Status***

Principle: Financial need should not be a barrier for students of refugee status who want to achieve a post-secondary education.

Concern: Financial assistance specific to students of refugee status is difficult to access.

Recommendation: The Government of Ontario should further subsidize tuition and provide sizeable grants to students of refugee status.

Refugees are at a high risk of experiencing poor health care, poverty, low education, and homelessness.[[35]](#footnote-35) Without financial assistance, refugee students may be unable to access postsecondary education. Students with refugee status are eligible for financial assistance through OSAP, but often OSAP is not enough to cover tuition and cost of living.[[36]](#footnote-36) Other financial aid, specifically aid that is targeted to refugee students is sparse at Ontario universities as well as via external organizations.[[37]](#footnote-37) In addition, it is difficult to access because they may not have documentation of their academic skills or extracurricular involvement in their home country. [[38]](#footnote-38)McMaster and the McMaster Students Union (MSU) recently partnered to support a student refugee program. The MSU contributes to the program through a $2.00 fee charged annually to every undergraduate student . However, with recent changes to the opt out system at McMaster University for non essential fees, this source of funding may be compromised. McMaster’s additional contribution will bring the annual budget of the program to almost $100 000. Donations from individuals are also accepted. This fund supports the sponsoring of a student refugee through the World University Service of Canada (WUSC).[[39]](#footnote-39) This is a significant move by the MSU, and McMaster should continue to offer financial aid in other avenues as well.

Students with refugee status would particularly benefit from free financial aid, such as grants, that does not need to be repaid. As such, McMaster as well as the Ontario government should offer more free aid.

#

# **Employment**

***Obtaining a Work Permit***

Principle: Qualified international students in Ontario should be able to access meaningful employment on and off campus during the course of their studies, as well as have sufficient opportunities to establish a career post-graduation.

Concern: International students often have difficulty obtaining meaningful employment and work experiences in Canada during and after their studies.

Recommendation: The provincial government should actively help ensure that employers have accurate information regarding the hiring of international students.

Recommendation: The federal government should extend the post-graduation work permit duration cap to facilitate immigration into Canada.

International students trying to gain employment face many barriers in gaining employment both during the course of their studies and after graduation. While international students are permitted to work on campus during their study duration, there are limited opportunities available for students to work on campus.

Post-graduation, international students are only allowed to work in Canada for the length of time that they studied in Canada, up to three years.[[40]](#footnote-40) This poses barriers for those who wish to launch a career post-graduation and limits the opportunity to immigrate to Canada. Relaxing the restrictions on post-graduation work permits can allow international students to properly set up a career in Canada, should they choose to do so. Immigration minister John McCallum stated that “international students are the perfect candidates to become Canadian citizens…”.[[41]](#footnote-41)

Currently, the post-graduate work permit program is not designed for international student success. A Citizenship & Immigration Canada report on the program showed that it is creating a low-wage, underemployed work force amongst the international students because of increased barriers to accessing stable, long-term employment.52 This is why the Canadian Government should modify the program to extend the amount of time international students can work in Canada, as well as remove barriers to obtaining and citizenship.

***Limits on Work Hours and Opportunities***

|  |
| --- |
| Principle: International Students should have the right to support themselves financially and offset high tuition costs while studying in Canada.Principle: International students should have equitable labour rights.Concern: The restrictions on the maximum number of hours international students can work in Canada may compromise students’ ability to pay for their tuition and living expenses while in Canada.Concern: First year international students are ineligible to apply for the fall/winter work program at McMaster University.Recommendation: The government of Ontario should consider modifying the 20-hour work limit, on international students to account for varying financial situations of students.Recommendation: McMaster University should consider allowing first year international students to enrol in the work study program for the corresponding fall/ winter terms. |

Due to the high costs of tuition and other living expenses, many international and domestic students resort to balancing part time jobs with a full course load. While there is no curtailment on the number of hours domestic students can work, international students are limited to working a maximum of 20 hours in a calendar week, by law.[[42]](#footnote-42) In 2014, the Student Employment and the University Experience in Ontario released by the Ontario Undergraduate Student Alliance stated 8% of domestic university students worked between 20- 30 hours and another 8% worked over 30 hours per week during the academic school year.[[43]](#footnote-43) A report published by the Canadian University Consortium in 2019 states that 17% of domestic university students worked between 20- 30 hours and another 11% worked over 30 hours per week during the academic school year.[[44]](#footnote-44) International students may also need to work increased hours for varying and unique financial reasons such as offsetting high tuition costs. As aforementioned, it is also important to note that international students are not eligible for bank or student government loans in Ontario and have fewer options for financing their education. International students should thus be given the autonomy to work over 20 hours if needed while managing their course load to offset the high costs of tuition and living expenses.

In addition, first year international students are ineligible to apply for the work program offered by the university. The work study program is an excellent way for students who demonstrate a financial need to participate in meaningful employment opportunities. Accordingly, it would be beneficial for first year international students who demonstrate a financial need to also partake in such impactful opportunities.

# **Policy Statement**

**Whereas:** McMaster University should ensure that international students are given the same opportunity to be welcomed into the McMaster community through Welcome Week.

**Whereas:** International students should be familiar with resources aimed at supporting students in adapting to job market opportunities.

**Whereas:** McMaster should ensure international students have access to properly equipped resources, within the institution and within the community, to ensure success in their university experience.

**Whereas:** International students should have important information and resources communicated to them through accessible avenues.

**Whereas:** International students should have equal access to healthcare coverage, as compared to domestic students while studying at McMaster.

**Whereas:** Principle: International students should not face disproportionate barriers to pursue quality education at McMaster University as a result of the socioeconomic status of their home country.

**Whereas:** McMaster University should support international students in their advocacy efforts.

**Whereas:** International students should be able to commence their studies at McMaster University in a timely fashion.

**Whereas:** McMaster University should provide high quality and timely advice regarding visas and immigration to current and potential students.

**Whereas:** International student tuition costs should be comparable to that of domestic students’ and should not increase in an unregulated fashion from year to year.

**Whereas:** International students should pay the real cost of their tuition which should not be raised to make up for a lack of funds at McMaster University.

**Whereas:**  McMaster University should spend revenue generated from international student tuition on support services and should clearly present how this money is spent.

**Whereas:** Academically qualified international students should not be prevented from attending post-secondary education due to financial barriers that they may face.

**Whereas:** Financial need should not be a barrier for students of refugee status who want to achieve a post-secondary education.

**Whereas:** Qualified international students in Ontario should be able to access meaningful employment on and off campus during the course of their studies, as well as having sufficient opportunities to establish a career post-graduation.

**Be It Resolved That:** If needed, McMaster should give international students the option of receiving assistance during their move-in period, whether it is early or late, through the help of the Residence Community Advisors and Residence Orientation Representatives.

**Be It Further Resolved That (BIFRT):** Residence Orientation Representatives should provide international students with substantial programming during Welcome Week that gets them accustomed to the community as well as connects them with other international students.

**BIFRT:** The Student Success Centre and International Student Services should directly connect with the different international student communities on campus, including but not limited to cultural clubs that have a high prevalence of international students.

**BIFRT:** McMaster should provide comprehensive orientation programming, as well as transition, academic supports, and English language supports throughout each international student’s time of study. A proportion of international student tuition should be used towards funding these services.

**BIFRT**: The University should partner with the City of Hamilton, other educational institutions, ethnocultural associations, and other relevant organizations collaborate with, and organize events for, international students attending post-secondary education in Hamilton

**BIFRT:** McMaster University should provide financial, staffing or in-kind support to Global Hamilton Connect, the local young professional organization that seeks to connect international students and young immigrants to Hamilton as a place to live and work after graduation.

**BIFRT:** The Student Success Center and the International Student Services should remodel their system of communication to international students; they should consider innovative strategies such as partnering with student clubs to better disseminate information.

**BIFRT:** UHIP should cover a range of medical resources, comparable to what OHIP provides to domestic students.

**BIFRT:** The Government of Ontario should allow international students to enroll in OHIP for the duration of their study period.

**BIFRT:** McMaster University, its admissions office, and the federal government should work together to attract students from a variety of different countries, accommodating for different challenges they may face as a result of their home country.

**BIFRT:** International Student Services should create and support an international student advisory board to promote sustainable advocacy efforts by international students.

**BIFRT:** The Government of Canada should work to ensure the processing of student visa applications is as efficient as possible to mitigate delays.

**BIFRT:** The Government of Canada should reimburse processing fees to international students who are subject to delayed study permit processing.

**BIFRT:** McMaster University should be able to connect international students with an external visa and immigration advisor, to facilitate connections between the government and students

**BIFRT:** The University should increase international students’ awareness of the realistic options, and resources (including off-campus services) they could seek for advice, on visa processing and immigration.

**BIFRT:** The Ontario tuition funding framework should be reworked to account for international students and regulate their fees in a comparable way to that of domestic students.

**BIFRT:** McMaster University should have publicly available, predictable increases in international student tuition.

**BIFRT:** McMaster should advocate on behalf of international students to ensure tuition reflects the real cost of education.

**BIFRT:** McMaster University must be held accountable for how they spend the tuition of international students and provide information on how it is being spent.

**BIFRT:** McMaster University should use tuition set-aside funds for needs-based financial assistance for incoming international students.

**BIFRT:** Recommendation: The provincial government should establish a plan that offers loans to international students in the event of an unexpected economic change.

**BIFRT:** More needs-based scholarships and financial assistance should be publicized to academically-qualified international students.

**BIFRT:** McMaster should continue to offer financial assistance programs towards students of refugee status.

**BIFRT:** The Government of Ontario should further subsidize tuition and provide sizeable grants to students of refugee status.

**BIFRT:** Businesses in the community and McMaster should increase the number of work and volunteer opportunities that are available specifically to international students.

**BIFRT:** The provincial government should actively help ensure that employers have accurate information regarding the hiring of international students and universities should provide employment skills training that is more accessible for the international student population.

**BIFRT:** The federal government should facilitate the process by which international students can obtain a work permit, so they can gain meaningful work experience in Canada.

**BIFRT:** The federal government should extend the post-graduation work permit duration cap to facilitate immigration into Canada.

1. CBIE. “Global Leader in International Education.” Accessed July 17, 2019. https://cbie.ca/. [↑](#footnote-ref-1)
2. Global Affairs Canada. “Economic Impact of International Education in Canada – 2016 Update.” Accessed July 17, 2019. https://www.international.gc.ca/education/report-rapport/impact-2016/index.aspx?lang=eng [↑](#footnote-ref-2)
3. Statistics Canada. “Study: International Students, Immigration and Earnings Growth.” Accessed July 17, 2019. https://www150.statcan.gc.ca/n1/daily-quotidien/170822/dq170822c-eng.htm [↑](#footnote-ref-3)
4. CBIE. “Facts and Figures- Canada’s Performance and Potential in International Education.” Accessed July 18, 2019. https://cbie.ca/media/facts-and-figures/ [↑](#footnote-ref-4)
5. Venier, Serge. "McMaster University." Home. Accessed October 27, 2016. [https://iss.mcmaster.ca/.](https://iss.mcmaster.ca/) [↑](#footnote-ref-5)
6. “Global Hamilton Connect About Page.” 2015. Accessed November 2, 2016. http://globalhamiltonconnect.ca/about/.

 [↑](#footnote-ref-6)
7. McMaster Univeristy. “The Residence Advantage.” Accessed November 12, 2016. http://housing.mcmaster.ca/Residence\_life/residence\_advantage.html. [↑](#footnote-ref-7)
8. UHIP. “All About UHIP.” Accessed July 18, 2019. http://uhip.ca/About/Index [↑](#footnote-ref-8)
9. Ibid. [↑](#footnote-ref-9)
10. Fernlund, Christopher, Anser Abbas, Alisa Bristow, and Brandon Sloan. "International Students Policy Paper." March 2014. Accessed October 29, 2016. [https://d3n8a8pro7vhmx.cloudfront.net/ousa/pages/82/attachments/original/1473369114/In ternational\_Students\_document.pdf?1473369114](https://d3n8a8pro7vhmx.cloudfront.net/ousa/pages/82/attachments/original/1473369114/International_Students_document.pdf?1473369114)  [↑](#footnote-ref-10)
11. Ibid. [↑](#footnote-ref-11)
12. Citizenship and Immigration Canada. (2009) Evaluation of the International Student Program. Ottawa: Government of Canada. [↑](#footnote-ref-12)
13. UHIP. “Plan Details.” Accessed July 18, 2019. http://uhip.ca/Enrollment/PlanDetails [↑](#footnote-ref-13)
14. McMaster University. “McMaster University Fact Book- 2017/2018. Accessed July 22, 2019. https://www.mcmaster.ca/vpacademic/documents/FactBook2017-2018.pdf [↑](#footnote-ref-14)
15. Government of Canada, Citizenship and Immigration Canada, Communications Branch. 2016. “Check Application Processing times." Accessed November 02, 2016. http://www.cic.gc.ca/english/information/times/index.asp. [↑](#footnote-ref-15)
16. Government of Canada, Citizenship and Immigration Canada, Communications Branch. 2016. “Help Centre: Why Are There Differences in Processing times among Regions and Offices?” Accessed November 2, 2016. http://www.cic.gc.ca/english/helpcentre/answer.asp?qnum=069&top=3. [↑](#footnote-ref-16)
17. Government of Canada, Citizenship and Immigration Canada, Communications Branch. 2016. “Help Centre: Why did processing times information change?” Government. Accessed November 2, 2016. http://www.cic.gc.ca/english/helpcentre/answer.asp?qnum=1185&top=3 [↑](#footnote-ref-17)
18. Canadian Citizenship & Immigration Resource Center. "Express Entry Immigration System Undergoing Review to Help Foreign Students." Accessed November 02, 2016. http://www.immigration.ca/en/immigrationnewsarticles-menu/222-canada-immigration- [↑](#footnote-ref-18)
19. Canadian Citizenship & Immigration Resource Center. Accessed November 02, 2016. "Express Entry Immigration System Undergoing Review to Help Foreign Students." http://www.immigration.ca/en/immigrationnewsarticles-menu/222-canada-immigration- [↑](#footnote-ref-19)
20. Ibid. [↑](#footnote-ref-20)
21. Canadian Federation of Students. "Tuition Fees for International Undergraduate Students." University of Toronto Students' Union. 2012. Accessed October 29, 2016.

http://www.utsu.ca/wp-content/uploads/2013/12/201211-Factsheet-IntUgrads-en1.pdf. [↑](#footnote-ref-21)
22. McMaster University. "Cost Estimator." McMaster University Future Students. 2019.

Accessed July 29, 2019. http://future.mcmaster.ca/money-matters/cost-estimator/.  [↑](#footnote-ref-22)
23. Ibid. [↑](#footnote-ref-23)
24. Ministry of Advanced Education and Skills Development. "New Tuition Framework." Ontario Newsroom. March 28, 2013. Accessed October 29, 2016. https://news.ontario.ca/maesd/en/2013/03/new-tuition-framework.html.   [↑](#footnote-ref-24)
25. Ontario. Ministry of Colleges and Universities. The Ontario Operating Funds Distribution

Manual: A Manual Governing the Distribution of Ontario Government Operating Grants to Ontario Universities and University Related Institutions (Formula Manual). Ministry of Colleges and Universities. [↑](#footnote-ref-25)
26. Snider, Rebecca. “Unfair UBC Advantage?” Gazette Magazine. March 10, 2015. Accessed November 12, 2016. https://gazettemag.com/unfair-ubc-advantage/ [↑](#footnote-ref-26)
27. Government of Canada. 2015. "Get The Right Documents". *Government Of Canada*. http://www.cic.gc.ca/english/study/study-how-documents.asp#doc3. [↑](#footnote-ref-27)
28. Wallace, Paul. 2016. "Nigeria Currency Crisis Explained: What We Know And Don’T Know". *Bloomberg*. http://www.bloomberg.com/news/articles/2016-05-25/nigerian-currency-crisis-explained-what-we-know-and-don-t-know. [↑](#footnote-ref-28)
29. Prairie Research Associates. "Canada First: The 2009 Study of International Students." 2009. Accessed October 29, 2016. http://files.eric.ed.gov/fulltext/ED549797.pdf.  [↑](#footnote-ref-29)
30. Ibid. [↑](#footnote-ref-30)
31. McMaster University. "Student Financial Aid & Scholarships." Office of Student Financial Aid & Scholarships. 2016. Accessed October 29, 2016. [http://sfas.mcmaster.ca/.](http://sfas.mcmaster.ca/)  [↑](#footnote-ref-31)
32. Fernlund, Christopher, Anser Abbas, Alisa Bristow, and Brandon Sloan. "International Students Policy Paper." March 2014. Accessed October 29, 2016. https://d3n8a8pro7vhmx.cloudfront.net/ousa/pages/82/attachments/original/1473369114/In ternational\_Students\_document.pdf?1473369114.   [↑](#footnote-ref-32)
33. McMaster University. 2016. "Bursaries". *Future Students*. http://future.mcmaster.ca/money-matters/funding/bursaries/. [↑](#footnote-ref-33)
34. Fernlund, Christopher, Anser Abbas, Alisa Bristow, and Brandon Sloan. "International Students Policy Paper." March 2014. Accessed October 29, 2016. https://d3n8a8pro7vhmx.cloudfront.net/ousa/pages/82/attachments/original/1473369114/In ternational\_Students\_document.pdf?1473369114.   [↑](#footnote-ref-34)
35. "Understanding the Racialization of Poverty in Ontario: An Introduction in 2007." August 2007. Accessed October 29, 2016. http://www.learningandviolence.net/lrnteach/material/PovertyFactSheets-aug07.pdf. [↑](#footnote-ref-35)
36. Fernlund, Christopher, Anser Abbas, Alisa Bristow, and Brandon Sloan. "International Students Policy Paper." March 2014. Accessed October 29, 2016. https://d3n8a8pro7vhmx.cloudfront.net/ousa/pages/82/attachments/original/1473369114/In ternational\_Students\_document.pdf?1473369114. [↑](#footnote-ref-36)
37. Ibid. [↑](#footnote-ref-37)
38. Ibid. [↑](#footnote-ref-38)
39. McMaster Daily News. October 6, 2015. "McMaster and McMaster Students Union Partner to Aid Student Refugees." Accessed October 29, 2016. http://dailynews.mcmaster.ca/article/mcmaster-and-mcmaster-students-union-partner-toaid-student-refugees/.

  [↑](#footnote-ref-39)
40. Government of Canada, “Determine your eligibility - Work after graduation.”  Last modified May 27, 2016. Accessed October 27, 2016. [http://www.cic.gc.ca/english/study/workpostgrad-who.asp](http://www.cic.gc.ca/english/study/work-postgrad-who.asp) [↑](#footnote-ref-40)
41. Ibid. [↑](#footnote-ref-41)
42. Government of Canada. “As an international student, can I work in Canada without a work permit?” Accessed Accessed July 29, 2019. http://www.cic.gc.ca/english/helpcentre/answer.asp?qnum=496&top=15 [↑](#footnote-ref-42)
43. OUSA. “WE WORK HARD FOR OUR MONEY- Student Employment and the University Experience in Ontario.” Accessed July 29, 2019. https://d3n8a8pro7vhmx.cloudfront.net/ousa/pages/101/attachments/original/1473428240/2014-06\_-\_We\_Work\_Hard\_for\_our\_Money\_document.pdf?1473428240 [↑](#footnote-ref-43)
44. Canadian University Survey Consortium. “CUSC Master Reports.” Accessed Accessed July 29, 2019. http://cusc-ccreu.ca/?page\_id=32&lang=en [↑](#footnote-ref-44)