

Student Loans

BACKGROUND

- CBA Council adopted a resolution in August 2006 on student loan repayment for professional programs. The resolution urged federal, provincial and territorial governments to consider articling periods and bar admissions programs as part of the period of studies during which interest does not accumulate and payments are not owing on student loans. It encourages governments to expand student loans to cover the actual cost of training and to initiate funding programs to lessen student debt and facilitate access to professional programs.
- Manitoba already recognizes articling and the bar admission program as part of a student's period of study, during which no payments are required and no interest accrues.
- Nova Scotia has introduced a payment deferral program that allows law school graduates who are articling or in a bar admission program to apply for payment deferral.
- Students in Yukon and Northwest Territories rely solely on the federal student loan program.

CURRENT STATUS

- In August 2007, National and Branch YL-CBA chairs and Branch Presidents wrote to Minister responsible for Higher Education in seven provinces (BC, AB, SK, NB, NS, PEI, NL), encouraging them to recognize articling and bar admission programs as periods of study. Letter to Ontario Minister was delayed pending provincial election, and sent in November 2007. Letter to Quebec Minister approved and sent in October 2007. Letter to Manitoba Minister asked that they encourage other jurisdictions to follow their lead.
- Current progress in the Branches is as follows:
 - British Columbia:** Minister met with CBA representatives in January 2008.
 - Alberta:** CBA representatives met with Alberta Student Finance Committee at the Minister's suggestion in Fall 2007.
 - Saskatchewan:** CBA letter was acknowledged.
 - Manitoba:** Minister met with CBA representatives in December 2007.
 - Ontario:** CBA letter was acknowledged.
 - Québec:** CBA letter was acknowledged.
 - New Brunswick:** CBA letter was acknowledged.
 - Prince Edward Island:** CBA letter was acknowledged.
 - Nova Scotia:** Minister announced changes in line with CBA request. Letter of congratulations sent from Branch President, YL-CBA Chair, and NS YL Chair.
 - Newfoundland:** CBA letter was acknowledged.
- Then-CBA President J. Parker MacCarthy and YL-CBA Chair wrote to Federal Minister of Human Resources and Social Development in August 2007. Acknowledgement received.
- Federal Government announced a review of the Canada Student Loans Program in its 2007 budget. As part of this review, Human Resources and Social Development Canada conducted an online consultation in September 2007. August 2007 letter to Minister Solberg submitted in response to

the consultation, outlining CBA position. Changes to student financial assistance programs were announced in 2008 budget.

NEXT STEPS

- YL-CBA will follow up with Nunavut Branch about writing to the Minister of Education.