



Alberta 2030:
Skills for Jobs

**System
Review
Submission**

Prepared by the Council of
Alberta University Students

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Who We Are

The Council of Alberta University Students (CAUS) represents over 100,000 undergraduate students at MacEwan University, Mount Royal University, the University of Alberta, the University of Calgary, and the University of Lethbridge. As elected student leaders from all five institutions, we advocate on behalf of our students to university administrations, the government, and the greater community. We also govern our individual students' unions to improve services and the student experience at our institutions.

For over one hundred years, student associations and student unions (SAs) have played a key role in the lives of students on Alberta's campuses. Originally, these associations focused on recreational and academic pursuits; however, as time passed, students started demanding more. Student associations opened campus pubs or art galleries to display students' work. They started Safe Walk programs to ensure students had company when walking on campus at night. As student needs and priorities shifted, student associations adapted to respond to the needs of the student body.

For over 30 years, CAUS has worked on behalf of Alberta's undergraduates by conducting research and lobbying the Government of Alberta for measured changes, meeting with Ministers and Members of the Legislative Assembly. Undergraduates make up about half of Alberta's post-secondary students, and we share many priorities with apprentices, graduate students, and college students. We encourage decision-makers to engage with all of Alberta's post-secondary students.



System Architecture

Preserve the six-sector model as it applies to public universities.

The *Post-secondary Learning Act* divides publicly funded post-secondary institutions into six sectors. This model allows each college or university to establish its priorities, focus areas, and vision while working in concert with the other twenty-five institutions. The six-sector model outlines roles and responsibilities as part of an efficient, unified adult education system that improves student success at the institution level. CAUS believes that the current model should be maintained.

The Comprehensive Academic and Research Universities (CARUs) are globally attractive institutions with discovery research capabilities. CARUs act as economic drivers by attracting investments to expand and diversify the economy. These institutions draw on international talent, both faculty and students, introducing fresh concepts and enhancing the overall student experience by expanding understanding of other cultures and peoples.

Undergraduate Universities (UUs) focus primarily on teaching excellence and vocational training, with smaller class sizes and increased specialization. UUs achieve cost efficiencies and increase access for Alberta learners by focusing on undergraduate education. In collaboration with other post-secondary institutions, these universities are positioned to supplement the educational needs of learners via the Alberta transfer system. This enables learners to select courses not available, or not accessible, at their main institution.

The six-sector model enables individual institutions to leverage their strengths to benefit learners across the provincial adult learning system while also limiting direct competition and overlap. Institutional collaboration serves learners well by making opportunities available locally and enabling efficient transfer between institutions.

System Governance

Maintain institution-specific Boards of Governors with strong local and student association representation.

Post-secondary institutions play an integral role within their respective communities. Aside from direct educational benefits, communities are often able to access campus facilities and expertise. Albertans ask for more than just adult learning from their institutions and as such the institutions need to be responsive to their community. CAUS believes Alberta's post-secondary institutions should remain in the care of individual Boards of Governors with strong local representation. These boards should include the voices, needs, and priorities of undergraduate students.

Student associations and student unions (SAs) at Alberta's universities have evolved into professional and sophisticated operations, providing services and operating numerous business ventures while remaining responsive to student needs. SAs are particularly well suited to work in tandem with their universities to promote an affordable, high-quality post-secondary education. SAs often serve as watchdogs for institutional efficiency and good governance, strengthening their universities to best serve the needs of students. SAs should continue to play an active and increased role within the governance structure of the institution.

Alberta's universities belong to Albertans and must reflect the people of Alberta. Diverse appointments to institutional boards of governors will improve their decision-making process and will better represent the needs of all Albertans.¹ The Government of Alberta should ensure diverse appointments to publicly appointed Board of Governors positions and encourage universities to make diverse appointments internally, likely leading to improved performance.² Representation of Indigenous peoples and Indigenous learners is particularly important due to the unique challenges they face: jurisdictional conflicts over funding, intergenerational trauma,

¹ Frijns, Bart, Olga Dodd, and Helena Cimerova. "The impact of cultural diversity in corporate boards on firm performance." *Journal of Corporate Finance* 41 (2016): 521-541.

² Okoro, Ephraim A., and Melvin C. Washington. "Workforce diversity and organizational communication: Analysis of human capital performance and productivity." *Journal of Diversity Management (JDM)* 7.1 (2012): 57-62.

etc. Alberta's post-secondary institutions have a responsibility to recognize and compensate for Canada's history and relationship with Indigenous peoples.

Decentralize and disaggregate institutions from Advanced Education financial reporting.

We also propose decentralizing the finances of Alberta's post-secondary institutions from those of the Government of Alberta. Financial consolidation politicizes institutions' use of funds, even own-source funds, by tying the net assets and fiscal balance of the province to the assets and spending of universities. This distorts incentives for both government and institutions, affecting the ability of institutions to effectively use their reserves, save carry-forward funds for anticipated projects, and be entrepreneurial. Decentralization would allow institutions to manage their finances in a way that fits their unique needs, rather than having to work around one-size-fits-all government decisions. Consolidation also leads to red tape on institutional finances, reducing system efficiency and imposing unnecessary bureaucracy at taxpayer expense.

Decentralization has the potential to create a more efficient system and reduce administrative spending.

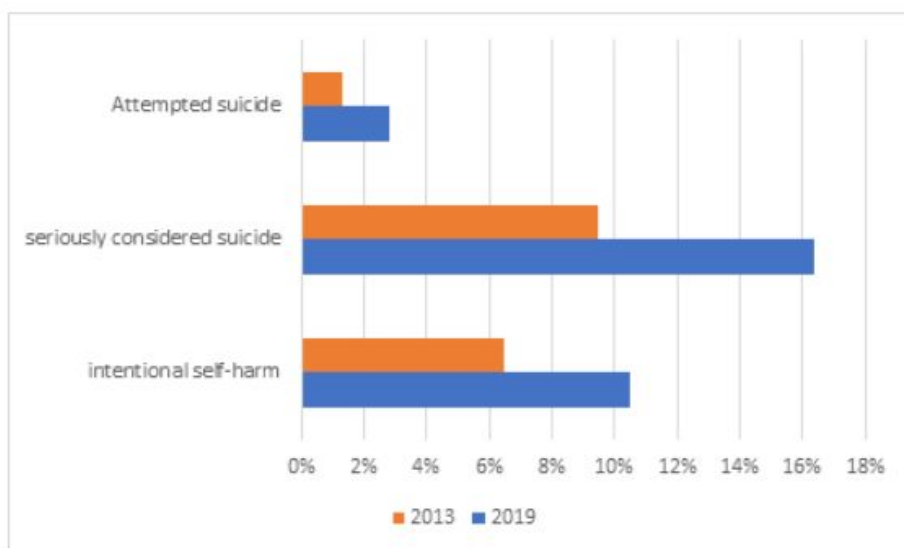
Decentralization does require a greater degree of autonomy in governance; however, students see that as a bonus rather than a drawback. Public-sector accounting standards require Alberta post-secondary institutions to be consolidated due to the direct control the government exerts over Boards of Governors, both through the number of government appointees and the power to choose the Chairs. Reducing the share of appointees nominated by the province and empowering boards to elect a chair would enable decentralization. It would also create opportunities for increased representation of students, staff, and other campus stakeholders. By their nature, universities have deep reservoirs of expertise and can easily fill boards with qualified members.

Healthy and Safe Campuses

Maintain and increase per-student mental health funding.

Students learn best in a safe and supportive environment. While universities have been working to address students' calls for improved quality of life on campus, they cannot do this alone. The Government of Alberta has supported mental health initiatives on post-secondary campuses for almost a decade (by funding professional services offered to students), but since the funding was not originally distributed equitably, only some institutions were able to significantly reduce wait times at campus counselling centers. The most recent National College Health Assessment data highlights the severe effects of failing to prioritize mental health support.

Figure 4: Students reporting on issues of self-harm and suicide, past 12 Months



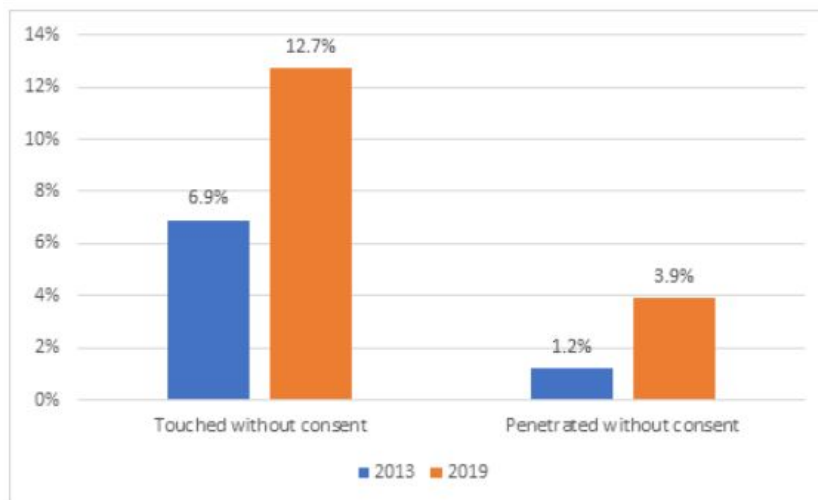
Source: [Higher Education Strategy Associates](#)

CAUS continues to call on the provincial government to provide equitable per-student funding through multi-year envelopes to institutions. This will enable them to create longer-term strategies when addressing the mental health and wellness of students.

Increase support for sexual violence prevention and response.

The Government of Alberta should build on this success by tackling other province-wide campus safety initiatives, such as ending campus sexual violence. Campus sexual violence robs students of an environment to safely and confidently pursue educational endeavours and enriching experiences. In 2014, Statistics Canada indicated that of the 636,000 cases of self-reported sexual assault incidents, 87% were committed against women. Nearly 47% of these involved women between the ages of 15-24.³ This second statistic highlights the fact that sexual violence is a huge concern on post-secondary campuses, which have a high concentration of this demographic. Of further concern is the fact that for many reasons, including institutional policies, the number of cases is under-reported.^{4 5} A 2014 Statistics Canada survey suggested that 83% of sexual assault incidents are not reported to the police.⁶ In recent years, students have become more willing than ever to recognize their experiences anonymously (as in the NCHA survey data). They are reaching out for support, and it is incumbent upon student associations, universities, and the province to reach back.

Figure 5: Students reporting on issues of sexual assault, past 12 Months



Source: [Higher Education Strategy Associates](#)

³ Conroy, S., & Cotter, A. (2017). Self-reported sexual assault in Canada, 2014. Retrieved from <https://www150.statcan.gc.ca/n1/pub/85-002-x/2017001/article/14842-eng.htm>

⁴ McCallion, G., & Feder, J. (2015). Sexual violence at institutions of higher education. In Watts, M.P. (Ed), Sexual violence on campus: Overview, issues and actions (1-38). New York: Nova Publishers.

⁵ Mellins CA, Walsh K, Sarvet AL, Wall M, Gilbert L, Santelli JS, et al. (2017) Sexual assault incidents among college undergraduates: Prevalence and factors associated with risk. PLoS ONE, 12(11). 1-23.

⁶ Conroy, S., & Cotter, A. (2017). Self-reported sexual assault in Canada, 2014. Retrieved from <https://www150.statcan.gc.ca/n1/pub/85-002-x/2017001/article/14842-eng.htm>

Some Alberta institutions have set up broad-based solutions on campus that provide everything from training, programming, and support services and advocate to combat campus sexual violence. A notable example is the University of Alberta's Sexual Assault Centre, which has been part of the campus community for 25 years. It delivers programs and services such as counselling, advocacy for academic accommodations, and medical or reporting support. It seeks to encourage a shift on campus through education programs on sexual assault disclosure, and workshops on bystander intervention and survivor support skills.⁷

However, not all institutional policies on this issue are as well-grounded. CAUS calls on the Government of Alberta to address campus sexual violence by reviewing current policies and recommending standards that will establish common protections and practices (while respecting collective agreements between Boards of Governors and Unions). Additionally, financing should be made available for sexual violence prevention training and support services. Better measures are needed.⁸

Financial Model

Reevaluate performance-based funding models carefully. Soften or eliminate cuts. Invest in Alberta's world-class post-secondary education with stable funding.

Post-secondary funding has been described as sedimentary. Year after year, different funding envelopes and increases layer upon each other to constitute the total base operating grant. Over time, the rationale for why an institution receives specific funding often gets lost. Meanwhile, provincial governments increase or decrease funding in fat and lean years, or invest further when they see fit, often without regard to the capacities and needs that motivated the funding in the first place.

⁷ University of Alberta Sexual Assault Centre. (n.d.b). About us. Retrieved from <https://www.ualberta.ca/current-students/sexual-assault-centre>

⁸ Tetreault-Bergeron, S., Santiago, M., *Sexual Violence on Campus: Recommendations for the Government of Alberta*. Retrieved from: <https://static1.squarespace.com/static/5b95cd14697a9812941dd36f/t/5e3dac89475a525571d360db/1581100176267/CAUS-Sexual+Violence+on+Campus-2020-v3-PRINT-no+crops.pdf>

Recent shifts toward performance-based funding further complicate these challenges. Measures tied to outcomes an institution cannot control, such as employment attainment after completion, can be nothing but detrimental to the institutions; either the measure is low enough to not matter, or high enough to be unattainable and a guaranteed loss. In short, a performance-based funding system with poorly chosen and calibrated metrics is an all-stick, no-carrot approach that disguises additional cuts.

Deep cuts threaten Alberta's post-secondary sector with lasting damage. In the 1990s, funding for post-secondary education declined as part of the province's deficit reduction strategy. The province discontinued the capital grant program and allowed tuition to increase significantly.⁹ Over three years, the government slashed base operating grants by 21%.¹⁰ Institutions increased student fees, restricted wages, and cut faculty positions in a desperate attempt to maintain educational quality and capacity for increasing numbers of prospective students. The government established new slates of performance indicators across its agencies, boards, and commissions. Legislators then called for better performance to distract from the reduction in government support, leaving the public with the impression that funding increases are not warranted until performance improved.¹¹ Reducing spending while implementing performance metrics that result in less funding can create a death spiral where institutions lack the resources to improve performance because of funding cuts. This is especially true with funding models that make cuts inevitable.

As the students of Alberta's universities, we warn that we see a similar pattern recurring. After Alberta's Budget 2019, post-secondary education consultant Alex Usher wrote: "Successive generations of Alberta governments understood perfectly well they were buying a Mercedes-level PSE system because they felt that was what the public wanted. To turn around and blame the Merc for not being a Honda serves no purpose other than to gaslight taxpayers and gin them up to blame public institutions for doing nothing more than what governments of

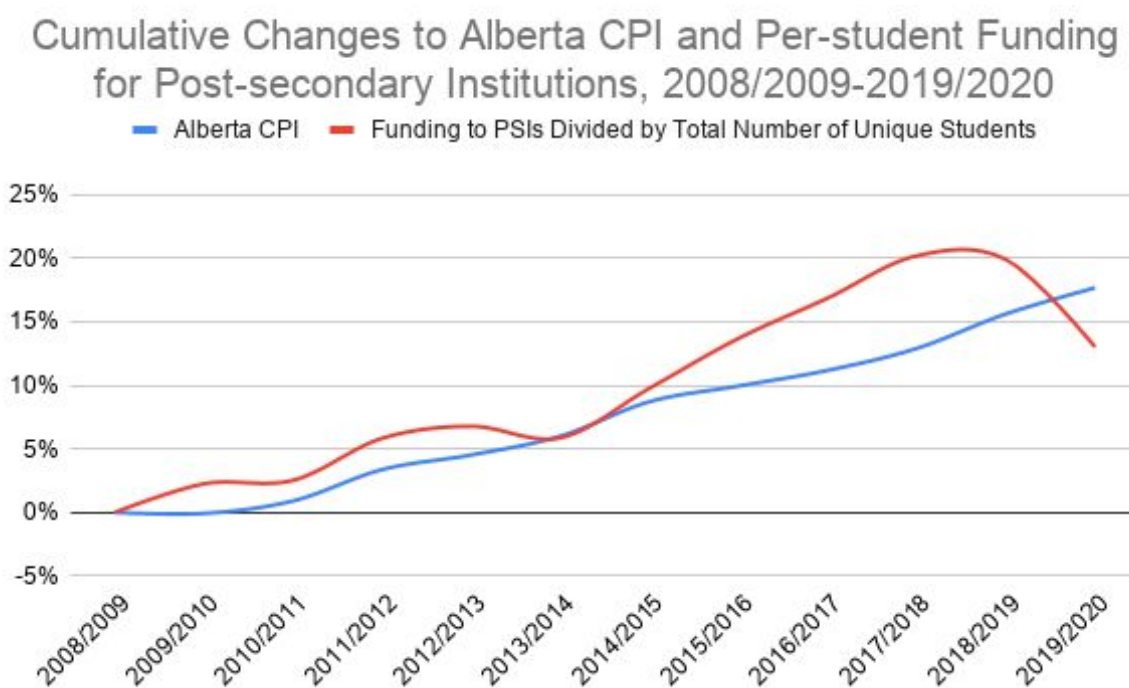
⁹ Hauserman, C., & Stick, S. The History of Post-Secondary Finance in Alberta - An Analysis. *Canadian Journal of Educational Administration and Policy*, Issue #42, June 9, 2005.

¹⁰ Alberta Learning, Adult Learning Division. (2000). Report of the MLA post-secondary funding review committee. Edmonton, Alberta: Alberta Learning.

¹¹ Burke, J. C. and Minassians, H. (2001). Linking state resources to campus results: From fad to trend. The fifth annual survey (2001). Albany New York: The Nelson A. Rockefeller Institute of Government.

the day asked them to do.”¹² Usher emphasized the value that Alberta has reaped from that investment, including major research universities and a powerful polytechnic system. Alberta’s per-student funding, currently the highest in Canada, must be understood as an investment whose value needs to be preserved. It is also vital to understand that per-student funding has not increased excessively: in fact, it has kept pace with the rising cost of living, until recently.^{13 14}

15 16



The government should base post-secondary funding on a publicly available formula that would let individuals and institutions project funding outcomes with a reasonable level of accuracy.

¹² *One Thought*, Higher Education Strategy Associates (October 25, 2019). Retrieved from <https://higheredstrategy.com/that-alberta-budget/>

¹³ Government of Alberta. Unique Students by Enrollment, Institution and Sector for 2014-15 Forward. Retrieved from <https://open.alberta.ca/dataset/9d5b3f25-3fa5-4600-a48c-ba200ca6c4a8/resource/0f755ee8-a5e2-4567-9527-e491282183e9/download/five-year-unique-learner-enrolment-summary-table.pdf>

¹⁴ Statistics Canada. [Table 18-10-0005-01 Consumer Price Index, annual average, not seasonally adjusted](#)

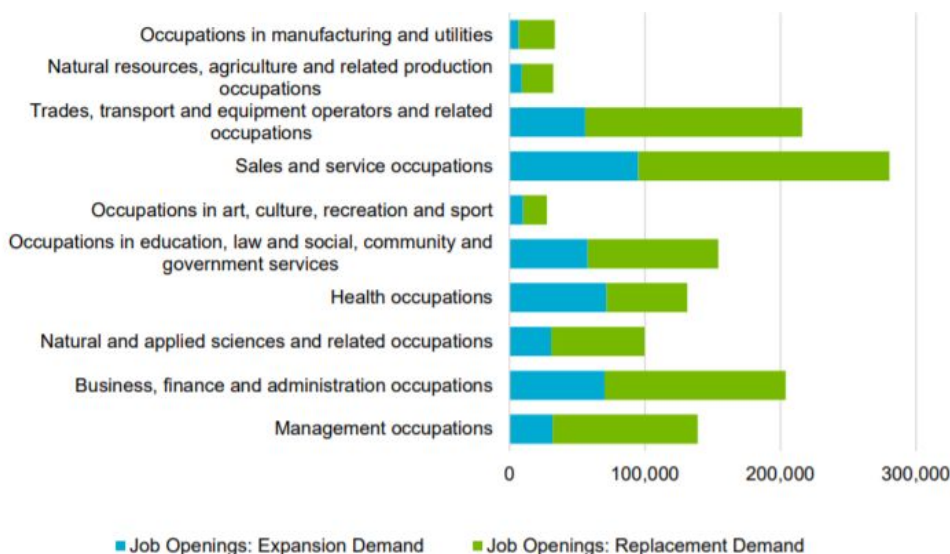
¹⁵ Government of Alberta. Government Estimates. Retrieved from <https://www.alberta.ca/budget-documents.aspx>

¹⁶ The total number of unique students for 2019/2020 was estimated using the Government of Alberta’s Post-secondary Enrolment (FLE) Projection for 2019/20, adjusted by the prior year’s ratio of unique students to FLEs.

Stable, predictable funding is vital to the sector’s success. Being able to plan over multiple budget cycles will enable institutions to strategically grow and adapt to Alberta’s ever-changing needs. We also recommend separate, stable funding to address deferred maintenance on Alberta’s campuses.

Empower post-secondary institutions to prepare for the workforce of 2030.

The government has been clear that employers demand not just work-specific skills, but employability skills.¹⁷ We believe the government’s role is to support and incentivize what university education does best: providing students with the necessary personal, interpersonal, analytic, creative, and technical skills to find success. The government’s projections for the coming decade show a demand for hundreds of thousands of jobs linked to post-secondary education, including health, science, finance, business, and education.



Source: [Alberta’s Occupational Outlook 2019-2028](#)

Universities constantly adjust their offerings based on student demand, and we envision a post-secondary system that empowers students to adapt to a labour market that may look very different in 2030 and beyond. Alberta should seek to create a funding model that ensures space for all sufficiently qualified students who seek to enter a program of study.

¹⁷ Alberta Learning and Information Service (ALIS). Retrieved from <https://alis.alberta.ca/look-for-work/know-your-employability-skills-and-how-to-sell-them/>

Pathways and Transfers

Streamline and standardize transfer systems, saving time and money for students and taxpayers. Renew the Alberta Graduate Outcomes Survey.

Academic upgrading and credit transfer empower Alberta's workforce to pivot through changes in the labour market by seeking in-demand post-secondary credentials. Regional and rural colleges are key to this system. Students can study while living near home, with their support network of friends and families, and typically paying less in tuition and fees. Universities partner with publicly-funded and First Nations colleges to provide certain undergraduate programs (such as Nursing and Social Work). This level of collaboration should be encouraged as it provides real benefits to individual students and improves the efficiency of the adult education system. Research has shown that students entering a college through a transfer credit program are more likely to complete their studies than those who enter university directly from high school.¹⁸

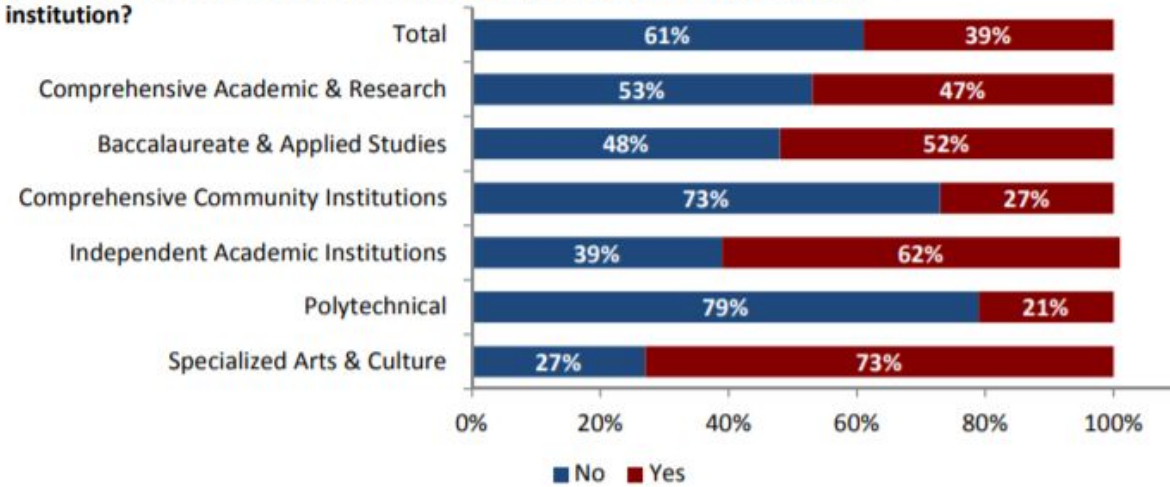
Currently, approximately 15,000 students transfer between post-secondary institutions each year as they take advantage of different course offerings at nearby institutions or save money while living at home.¹⁹ When similar courses are accepted as equivalent between institutions the system as a whole benefits, and some institutions have come to agreements where one will grant credit for a course completed at another institution. But if a student is forced to retake a class because a credit could not be transferred, it causes unnecessary disruption and wastes taxpayers' money. The Government of Alberta should encourage course transfers by incentivizing institutions to recognize similar courses as equivalent as often as possible while acknowledging the autonomous nature of the institutions. The Alberta Graduate Outcomes Survey (last run in 2014) offers a clear view of the challenges of credit transfer.

¹⁸ Maki, K., Kennett, D. (June 2014). Academic Resourcefulness and Transfer Student Success: Direct Entry, College Transfer, and University Transfer Student Comparisons. Ontario Council on Articulation and Transfer. Retrieved from <https://oncat.ca/sites/default/files/research/2013-06-Trent-Academic-Resourcefulness-and-Transfer-Student-Success.pdf>

¹⁹ Alberta Council on Admissions and Transfers. Mobility Report. Retrieved from <https://acat.alberta.ca/media/2410/system-level-student-mobility-year-by-year-2020.pdf>

Receipt of Transfer Credits - Sector

Q60 (T101): In completing the requirements for the (name of program) program, did you receive transfer credit or advanced standing for courses taken at any other institution?



Source: Alberta Graduate Outcomes Survey (2014)

The survey report also noted: “Graduates who attended Specialized Arts and Culture Institutions (73%) or Independent Academic Institutions (62%) were more likely to have received transfer credits. Those who attended Comprehensive Community Institutions (27%) or Polytechnical Institutions (21%) were less likely to have received transfer credits.”²⁰

Clearly, there is room to ensure students and taxpayers receive value for money; just as clearly, an improved system of credit transfer arrangements will get students their desired credentials and career outcomes faster and more efficiently. We also suggest running comparable surveys in the future.

²⁰ Graduate Outcomes Survey Public Institutions Final Report (2014). Alberta Innovation and Advanced Education. Retrieved from <https://open.alberta.ca/publications/graduate-outcomes-survey-public-institutions-final-report>

Student Financial Aid

Fix Alberta's obsolete loans-to-grants imbalance. Invest in non-repayable needs-based grants to reduce Alberta students' above-average debt burden and encourage long-term economic participation.

Insufficient financial support, coupled with rapid increases in tuition costs over the last few decades, has created a crisis of student debt in Alberta. The current system of student financial aid often provides insufficient funding for students, particularly the most vulnerable. Alberta is well known for offering very low needs-based grant funding to very few students. As a result, Alberta's post-secondary graduates accumulate far-above-average debt.

Average government student loan debt at graduation

Sourced from Statistics Canada data table 37-10-0036-01



Studies have shown that students who have the privilege to work only a small amount while in full-time studies have better chances of academic success than those who must work more.^{21 22} Before the 1990s, Canada was viewed as having a relatively affordable post-secondary system; students from low-income households were able to take out government-subsidized loans to make-up for a much smaller financial gap than there is today, mostly due to the lower tuition

²¹ Ralph Stinebrickner and Todd R. Stinebrickner, "Working during School and Academic Performance," *Journal of Labor Economics* 21(2), 473-491.

²² Anne Motte and Saul Schwartz, "Are Student Employment and Academic Success Linked?" Canada Millennium Scholarship Foundation (Millennium Research Note #9: April 2009).

rates of the time.²³ Since 1990, post-secondary students have seen a 350% increase in tuition levels, which is an extreme and unprecedented increase.^{24 25} Research shows that non-repayable grants are a far more effective method to increase the accessibility of post-secondary education for low-income students. Lorne Carmichael and Ross Finnie note that students from low-income families face more hardship when trying to access postsecondary, and that hardship acts as a deterrent that tilts the access playing field away from lower-income families.²⁶ Furthermore, Carmichael and Finnie state that “grants, not loans, would be required to equalize opportunities” and “student loans will not correct this problem.”²⁷ Grants are the most effective method to equalize opportunities and access to higher education. They also help prevent a student from taking on an unreasonable amount of debt, thereby making it less likely that they will need to access repayment assistance plans, and reducing the expenditure on debt relief.²⁸

While the cost to attend an Alberta post-secondary is expected to dramatically rise over the next few years, due in part to the 22.5% increase to tuition over three years (7% compounded), students are becoming increasingly concerned by the level of debt they are expecting to graduate with and their ability to repay it. CAUS believes that Alberta should have a post-secondary education system that is accessible and affordable for all. While the Student Financial Aid system is capable of supporting these goals, Alberta’s heavy reliance on loans discourages students from pursuing post-secondary education and greatly decreases the student’s ability to repay. As such, CAUS is calling for a shift away from loans to increase the investment in up-front grants for low and middle-income students.

²³ Richard E. Mueller, “Access and Persistence of Students in Canadian Post-Secondary Education: What We Know, What We Don’t Know, and Why It Matters”, in *Who Goes? Who Stays? What Matters? Accessing and Persisting in Post-Secondary Education in Canada*, ed. Ross Finnie, Richard E. Mueller, Arthur Sweetman, and Alex Usher (Kingston, Canada: Queen’s University, 2008), 34.

²⁴ Statistics Canada. “University Tuition Fees.” *The Daily*. November 16, 2008. Accessed online: <http://www.statcan.gc.ca/dailyquotidien/050901/dq050901a-eng.htm>

²⁵ Statistics Canada. “Canadian and international tuition fees by level of study annual (dollars).” Table 477-0077. September 7, 2016. Accessed online: <http://www5.statcan.gc.ca/cansim/a26?lang=eng&id=4770077&p2=33>

²⁶ Lorne Carmichael and Ross Finnie, “Family Income, Access to Post-Secondary Education and Student Grants: Why Equal Access Requires More Than Loans”, in *Who Goes? Who Stays? What Matters? Accessing and Persisting in Post-Secondary Education in Canada*, ed. Ross Finnie, Richard E. Mueller, Arthur Sweetman, and Alex Usher (Kingston, Canada: Queen’s University, 2008), 365.

²⁷ *Ibid*, 365-366

²⁸ *Ibid*.

Developing Research in Alberta

Support local development of Innovation Clusters. Invest in all levels of research within Alberta's Universities.

Universities are designed as places of both teaching and research. The Government of Alberta and the institutions themselves benefit from research conducted on their campuses as innovation inspires and builds upon innovation. Undergraduates benefit from working with graduate students and instructors on research that spurs economic developments, from oil and gas modernization to artificial intelligence.

Moving research from concept to commercialization continues to be a challenge. Looking internationally, innovation clusters have developed through collaboration between the private sector and large publicly funded universities.^{29 30} However, attracting the private sector to a developing innovation cluster can be difficult as traditional corporate lures, such as providing tax rebates or exemptions and subsidies for land, have proliferated across many jurisdictions. Additionally, it takes more than a well funded post-secondary institution and a cluster of nearby office buildings to establish the ideal ecosystem.³¹ The right ecosystem has high densities of talented people such as researchers, entrepreneurs, and investors that can collaborate to advance discovery research into commercial products.³²

No standard recipe exists for creating innovation clusters. However, local talent and local, well-equipped research institutions spur strong, innovative growth. Well-resourced fundamental research attracts a broad research community. Effective research clusters thrive by enabling collaboration between all stages of the commercialization chain, including the first steps in basic research, which require public investment like the National Nanotechnology Centre and the

²⁹ Saxenian, AnnaLee. *Regional Advantage: Culture and Competition in Silicon Valley and Route 128*, Cambridge, MA: Harvard University Press, 1994, p. 161.

³⁰ Kenney, Martin, ed., *Understanding Silicon Valley: The Anatomy of an Entrepreneurial Region*, Stanford: Stanford University Press, 2000.

³¹ National Research Council, *Growing Innovation Clusters for American Prosperity, Summary of a Symposium*, C. Wessner, Rapporteur, Washington, DC: The National Academies Press, 2011.

³² Lucas, Robert E. Jr., "On the Mechanics of Economic Development," *Journal of Monetary Economics* 22, 1988, pp. 38–39.

Canadian Mountain Network.³³ Consistent, committed policies are necessary as clusters can take many years to fully develop, and their incubation must be continued.³⁴

Conclusion

Building on the current strengths of Alberta's post-secondary system should be the continued focus of the Government of Alberta. The twenty-six publicly funded institutions should continue to be differentiated into sectors to ensure all can continue to build on their strengths and mandates while continuing to work in collaboration and limiting needless duplication. Ensuring that these institutions remain independent and respond to the needs of their community is also vital. Appointing diverse individuals from the community, from the student body, and faculty to the board of governors will lead to better more effective institutions.

Better governance processes, along with government financial support, will better reflect not only the needs of the local community but also the needs of the campus community. Improving the health and safety of Alberta's post-secondary campuses through improved mental health supports and addressing campus sexual violence will result in higher completion rates and more successful students. However, the Government of Alberta must act to both provide financial support as well as establish a regulatory framework setting minimum standards for institutions.

Funding continues to be a large concern within post-secondary education. As the government budget is not approved until the spring each year, institutions do not know their funding level for the next fiscal year until late in their processes and fiscal year. If a base operating grant cut is implemented, institutions have limited time to assess the impacts and pivot to best address their new fiscal position while trying to maintain academic and program quality. Predictable and transparent post-secondary funding is necessary for institutions to continue to provide the high-quality advanced education Albertans need to grow our economy.

³³ Albert N. Link, "Research, Science, and Technology Parks: An Overview of the Academic Literature," paper published in National Research Council, *Understanding Research, Science and Technology Parks: Global Best Practice: Report of a Symposium*, Charles W. Wessner, editor, Washington, DC: National Academy Press, 2009.

³⁴ National Research Council (US) Committee on Comparative National Innovation Policies: Best Practice for the 21st Century; Wessner CW, Wolff AW, editors. *Rising to the Challenge: U.S. Innovation Policy for the Global Economy*. Washington (DC): National Academies Press (US); 2012. 7, Clusters and Regional Initiatives. Available from: <https://www.ncbi.nlm.nih.gov/books/NBK100322/>

Funding cuts result in costs being passed down to the students, making a post-secondary education less accessible to all Albertans. As Alberta's student financial aid system favours loans over scholarships, grants, and bursaries to a disproportionate degree, more students are graduating with increased levels of debt. Tuition and other costs are out passing the growth of non-repayable assistance, meaning the only option to fund students is increased debt. Student debt is family debt. Increasing the student debt load decreases the ability of students to repay the loan, and fully participate within the economy. High debt payment limits a student's ability to access other means of credit, such as car loans and mortgages, as they try to establish their adult lives including marrying, buying a home, and starting a family. The goal of the student financial aid system should include limiting the amount of debt a student has beyond annual loan limits and lifetime loan limits, which only serve students by limiting the funding they can receive.

Finally, expanding learner pathways through increasing and improving the Alberta Credit Transfer system would increase the effectiveness of the post-secondary system, improving learner access, student success rates, and affordability. By studying the effectiveness of the credit transfer system, the Government of Alberta and post-secondary institutions can ensure students are well served and not required to effectively retake classes that did not transfer.