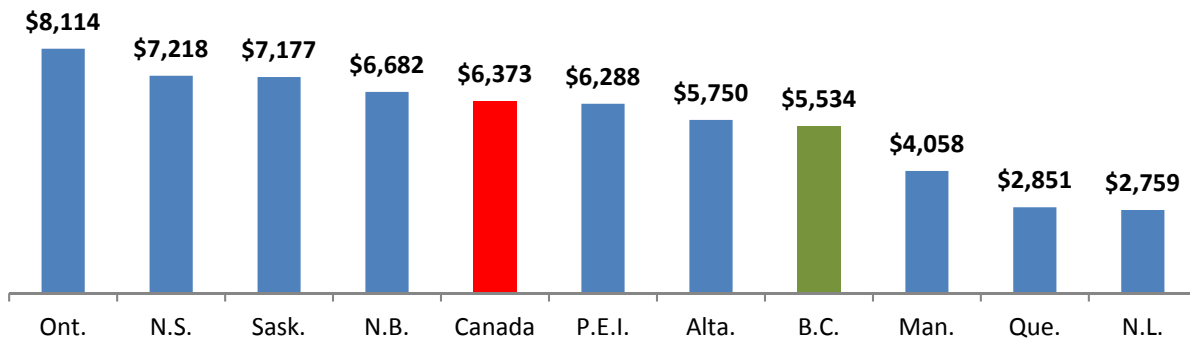


## 2016/17 Tuition Fee Review

### Tuition Fee Trends

Statistics Canada reported average annual undergraduate tuition ranging from \$2,759 in Newfoundland to \$8,114 in Ontario. Although tuition fees increased in B.C. from \$5,397 in 2015/16 to \$5,534 in 2016/17, B.C. has held its spot with the fourth lowest tuition amount when compared to other provinces.

**Undergraduate Tuition Fees for Full Time Canadian Students by Province  
2016/17 (Preliminary)**

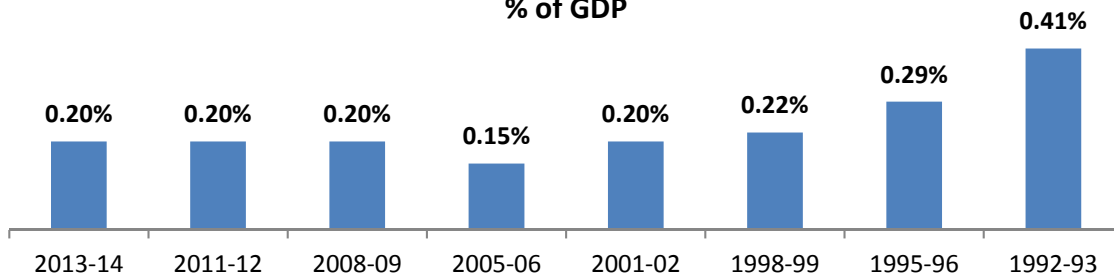


Source: Statistics Canada, Centre for Education Statistics, Undergraduate Tuition Fees 2016/17 (Preliminary)

### Post-secondary Funding

As stated in the Canadian Associate of University Teachers Almanac of Post-secondary Education in Canada 2014-2015, Federal government cash transfers for post-secondary education in Canada, when measured as a proportion of GDP, have declined by 50% between 1992-1993 and 2013-2014.

**Federal Cash Transfers for PSE  
% of GDP**



Source: CAUT Almanac of Post-secondary Education in Canada 2014-2015, Figure 1.1.

## Employment/Unemployment

In October 2016, Statistics Canada reported a monthly Canadian unemployment rate of 6.3%. The B.C. unemployment rate for the same time period was 5.8%. This rate breaks down by age group as follows:

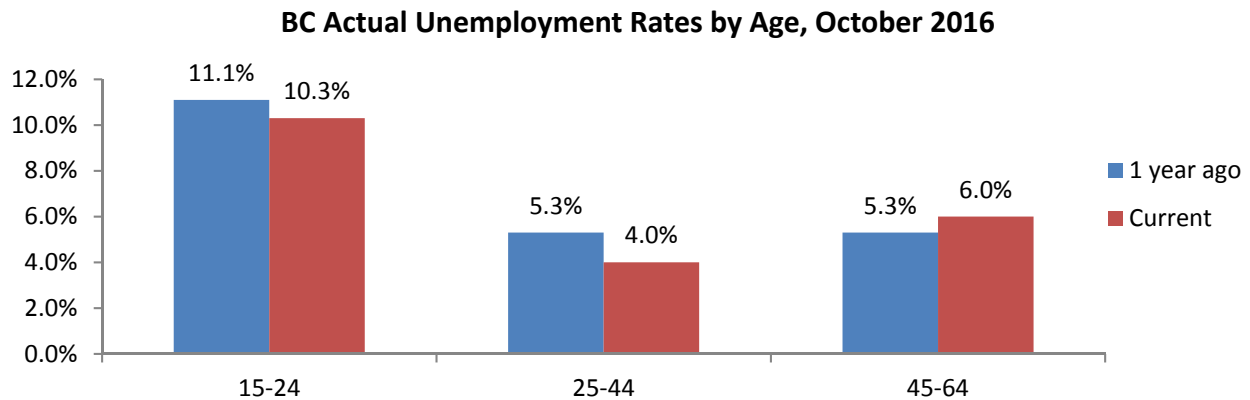


Chart 3: Prepared by BC Stats, Source: Statistics Canada Labour Force Survey, Summary for November 2016

The below table shows the annual historical inflation rate for Canada based on the Consumer Price Index (CPI). The CPI is widely used as an indicator of the change in the general level of consumer prices or the rate of inflation. Since the purchasing power of money is affected by changes in prices, the CPI is useful to virtually all Canadians. Consumers can compare movements in the CPI to changes in their personal income to monitor and evaluate changes in their financial situation.

The Higher Education Price Index (HEPI) is an inflation index designed specifically to track the main cost drivers in higher education. It is an essential planning tool for educational managers, helping schools to understand the future budget and funding increases required to maintain real purchasing power.

	Historical Inflation Rate <sup>1</sup>	Higher Education Price Index <sup>2</sup>
<b>2016</b>	2.0	1.3
<b>2015</b>	2.2	2.1
<b>2014</b>	1.3	3.0
<b>2013</b>	1.3	1.6
<b>2012</b>	2.1	1.7
<b>2011</b>	1.3	2.3
<b>2010</b>	2.0	0.9

<sup>1</sup> Bank of Canada, Indicators: Inflation Rates Historical Data, Core Inflation Q1 Results  
<http://www.bankofcanada.ca/rates/indicators/capacity-and-inflation-presures/inflation/historical-data/>

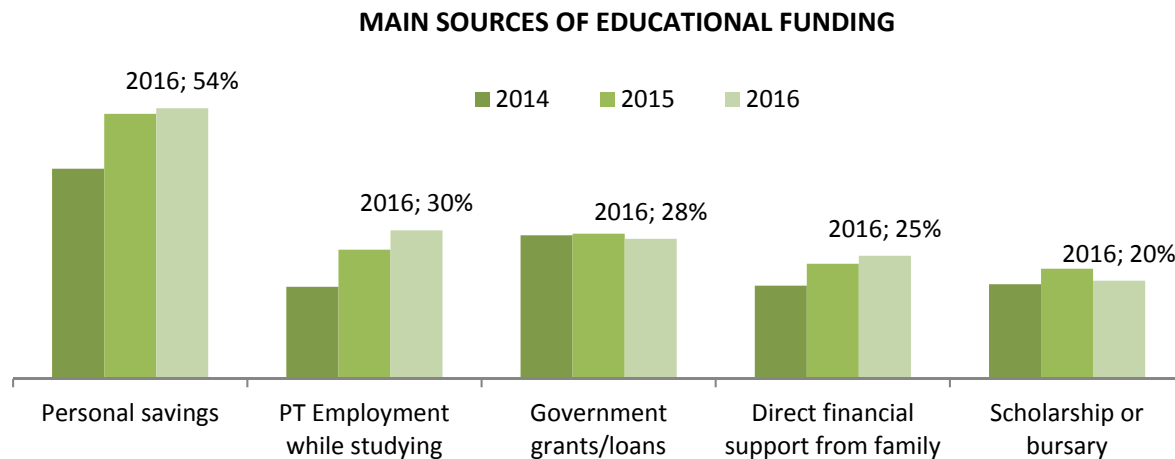
<sup>2</sup> Commonfund Institute, Higher Education Price Index (HEPI), September 2016 Report – Preliminary Forecast

## Student Funding

Students without adequate funding sources and /or those that accumulate high levels of debt are less likely to complete their studies (Grayson & Grayson, 2003).

Students fund their post-secondary education from a number of sources. In a 2009 Survey, the Canadian Millennium Foundation identified work income (68%), personal savings (48%) and family income (58%) emerged as the top three sources of student funding across Canada.

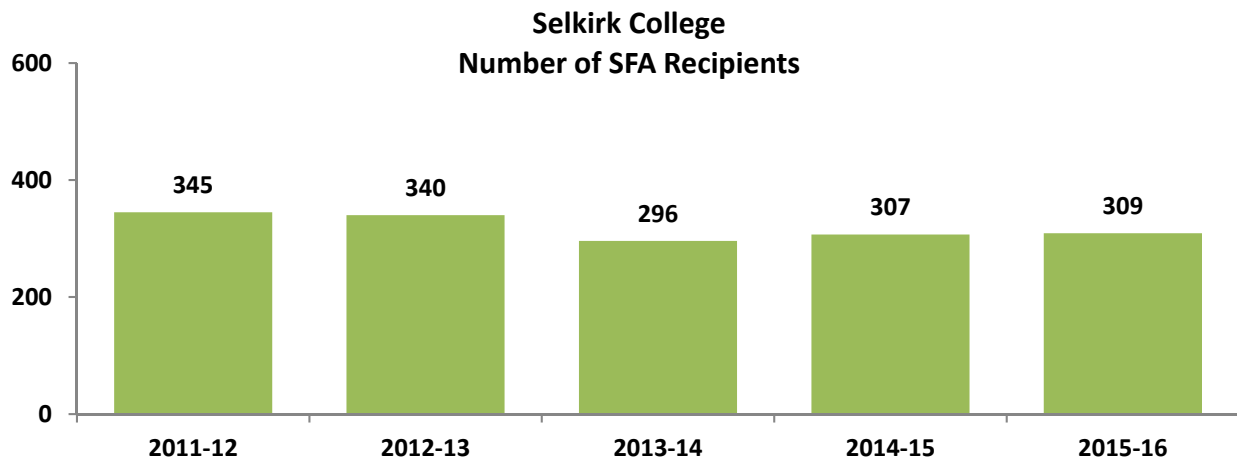
Also in 2009, one third of Canadian students accessed government student loans and/or twenty percent accessed bank credit to fund their education. At Selkirk College, our students rely on personal savings, government loans and grants and scholarships or bursaries, as well as direct financial support from family and employment while studying.



Source: 2016 Selkirk College Student Engagement Survey

## Assessed Need

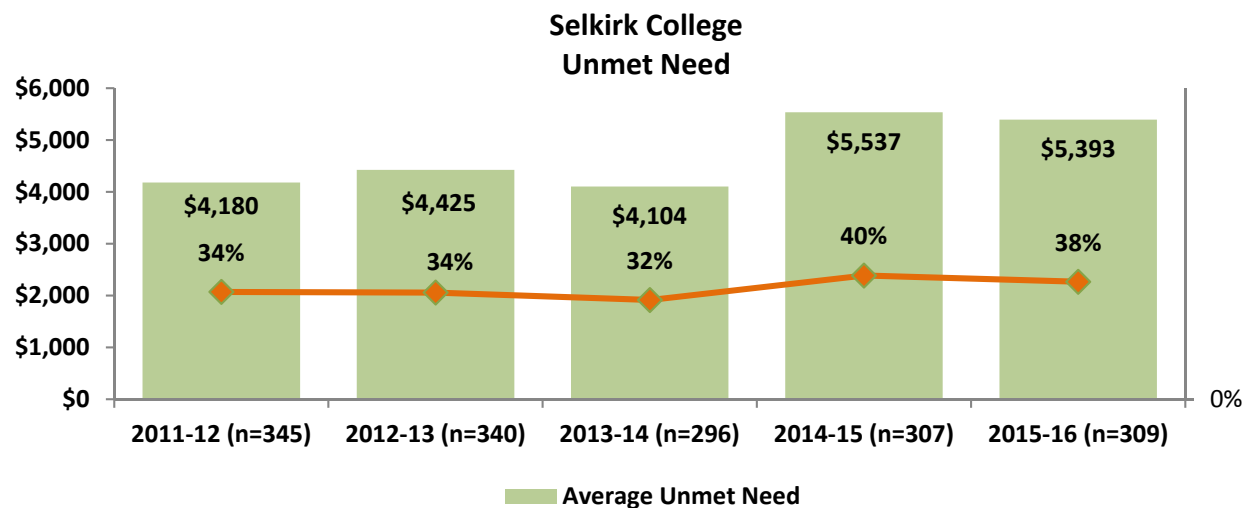
In 2015-16, 309 Selkirk students accessed the B.C. Student Financial Assistance program, representing a minimal increase of 2 students from 2014/2015. In the fall of 2016/17 the College moved to a banding approach for categorizing program enrolments. Previously, some students were not meeting their student loan eligibility (or were being required to take an additional course) because of a strict and historical mathematical calculation that didn't adequately consider the number of actual hours or credits in a program. It is anticipated that there will be some change in the number of qualifying students for student loans in the Fall of 2017.



Source: Ministry of Advanced Education, Post-Secondary Audit and Accountability Branch, as of September 2016.

The average assessed need per student in 2015/16 was \$14,273, however the average amount awarded to students was \$10,532. The difference between assessed need and the amount awarded to a student is referred to as unmet need.

Of those students that were determined to have unmet need (some students were assessed with no unmet need) the average amount of this unmet need was \$5,393. Students with unmet need represented 38% of all students that applied for this form of funding.



Source: Ministry of Advanced Education, Post-Secondary Audit and Accountability Branch, as of September 2016.

## Employment Outcomes

Below are the Selkirk College student financial outcomes from the Diploma, Associate Degree and Certificate Student Outcomes Survey (DACSO). The DACSO survey is conducted annually. The eligible cohort for the DACSO survey are former students from public post-secondary institutions who have completed or nearly completed their diploma, associate degree, or certificate programs 9 to 20 months before the survey.

Of those graduates working, the average hourly wage of a Selkirk College diploma, associate degree or certificate graduate is \$19 per hour. The largest notable difference over the five-year period is the declining percentage of students who received a BC loan reduction, only 26% down from 43% in 2012.

Diploma, Assoc. Degree, and Certificate Students	2012	2013	2014	2015	2016
Have taken further education	46%	45%	41%	36%	42%
Graduate unemployment rate	11%	11%	6%	13%	13%
Employed in a permanent job	71%	72%	68%	67%	70%
Average hourly wage (main job)	\$17	\$19	\$20	\$19	\$19
Outstanding debt from previous PSE	15%	11%	10%	10%	10%
Received government student loans	28%	35%	39%	34%	32%
Received BC Student Loan Reduction	43%	21%	21%	22%	26%
Borrowed from other sources	43%	38%	41%	39%	47%

Below are the Selkirk College student financial outcomes from the Apprenticeship Student Outcomes Survey (APPSO). The APPSO survey is conducted annually. The eligible cohort for the APPSO survey consists of former apprenticeship students who have completed the final level of their technical training. This report includes results from B.C.'s private apprenticeship training institutions.

Of those graduates working, the average hourly wage of a Selkirk College apprenticeship graduate is \$31 per hour.

Apprenticeship Students	2012	2013	2014	2015	2016
Have taken further education		<i>not available</i>			
Graduate unemployment rate	11%	16%	12%	13%	15%
Employed in a permanent job	72%	83%	82%	71%	90%
Average hourly wage (main job)	\$29	\$29	\$28	\$29	\$31
Outstanding debt from previous PSE					
Received government student loans		<i>not available</i>			
Received BC Student Loan Reduction					
Borrowed from other sources					

## Canada Student Loans Program

The Canada Student Loan Program repayment rate is a key indicator used by the Ministry of Advanced Education to assess the financial risk of a designed institution.

### 2015 Repayment Rate, as measured on July 31, 2015

*\*represents federal portion of student loans*

The repayment rate for Selkirk College is 89.8% which means Selkirk is in the **Green risk zone** assigned by the Ministry. Green zone institutions, those with a Repayment Rate of more than 85.2 percent, are exempt from any intervention.

#### Loan Status at July 31, 2015 for

##### 2013/14 Cohort

	\$754,482
Principal Paid in Full	\$1,480,922
Principal in Good Standing	\$396,521
Principal in Delinquency	\$2,631,925
Principal in Consolidation	\$290
Number of Borrowers	89.8% <b>Green Zone</b>
Repayment Rate	85.2%
National Threshold	

The following breakdown is based on StudentAid BC Area of Study and may not match institution program names. The number of borrowers is masked (\*) where there are fewer than 10 borrowers and no borrowers have a null value (-). Only programs with more than 10 borrowers in the 2013/14 cohort have been reported; historical details were added for reference.

Area of Study	2011/12		2012/13		2013/14	
	Borrowers	Repayment Rate	Borrowers	Repayment Rate	Borrowers	Repayment Rate
Associate of Arts	27	79.3%	30	74.7%	30	82.5%
Business Administration	11	82.8%	12	62.2%	*	*
Electrical Trade Entry	*	*	12	58.9%	*	*
Fine Arts	*	*	12	83.9%	*	*
Forestry	*	*	*	*	10	86.0%
Hairdressing	12	63.0%	10	67.6%	*	*
Home Support Worker	*	*	11	92.1%	*	*
Nursing	23	98.8%	26	97.0%	19	94.0%
Professional Music	13	100.0%	14	89.0%	*	*
Wildland Recreation	13	100.0%	*	*	12	91.1%
Unknown: Borrowers Not from BC	39	92.9%	34	90.0%	47	92.2%

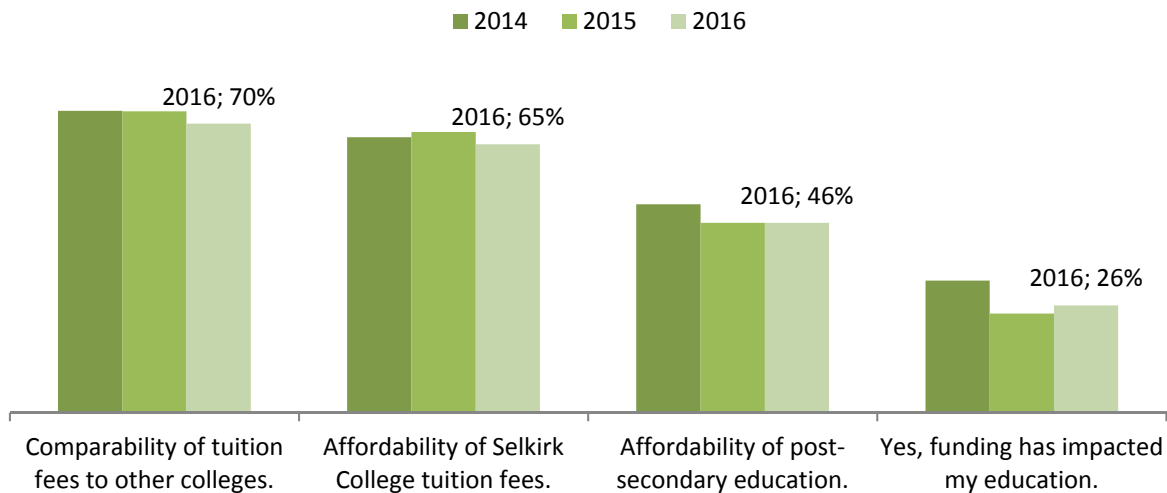
\*data is not available

## Tuition Limit Policy

In September 2005, the B.C. Government introduced the Tuition Limit Policy which limited tuition and supplementary fee increases to the rate of inflation, as represented by the consumer price index (CPI). Since this policy was implemented, tuition fee increases have been limited to two percent. The Tuition Limit Policy remained in place for the 2016/17 fiscal year, and we anticipate another two percent cap for the 2017/18 fiscal year. In 2016/17, all BC public post-secondary institutions increased tuition fees by the two percent threshold.

In accordance with our guiding principles for developing tuition fee rates, affordability of a post-secondary education and comparability of tuition fees with other institutions are primary considerations in rationalizing any increase. In our students' opinion, Selkirk College tuition fees are affordable and remain comparable to other colleges.

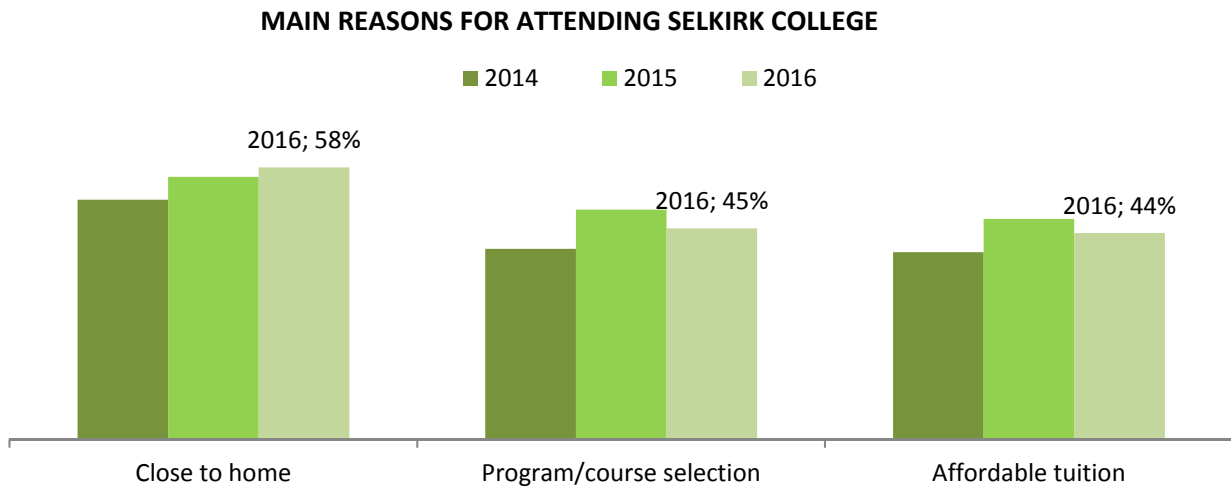
### SATISFACTION WITH TUITION FEES



Source: 2016 Selkirk College Student Engagement Survey, Domestic Students Only

## Tuition Affordability

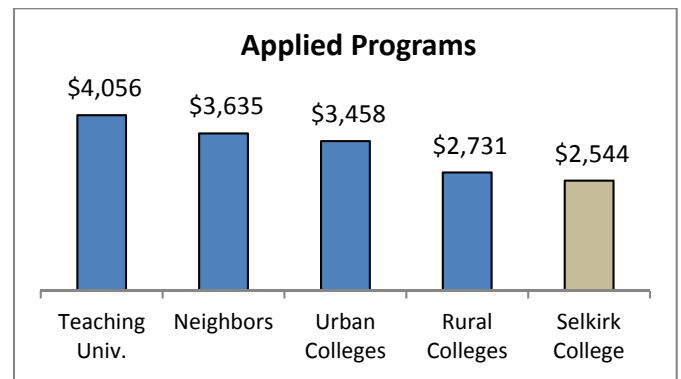
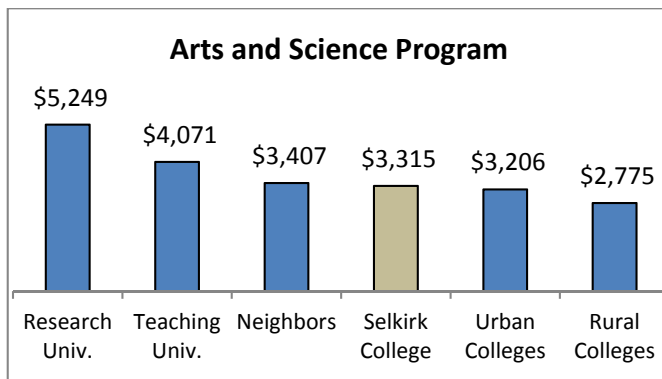
Forty-five percent (45%) of students cite affordable tuition as one of the main reasons for choosing Selkirk College for their studies, representing a decrease of three percent (3%) from 2015.



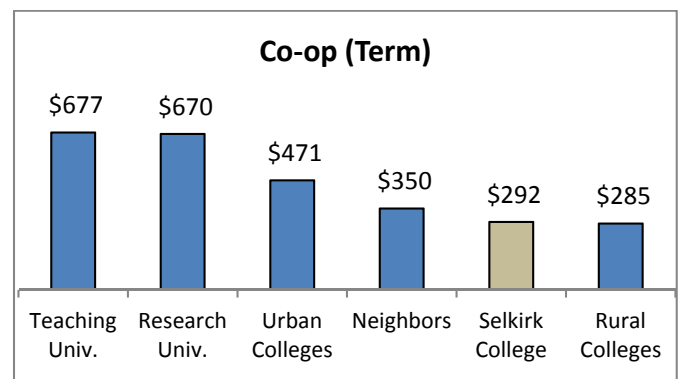
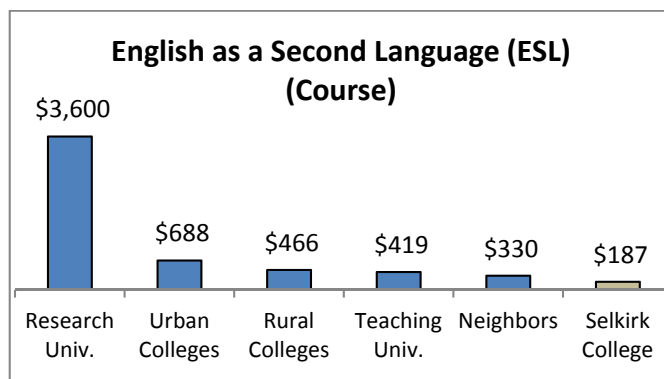
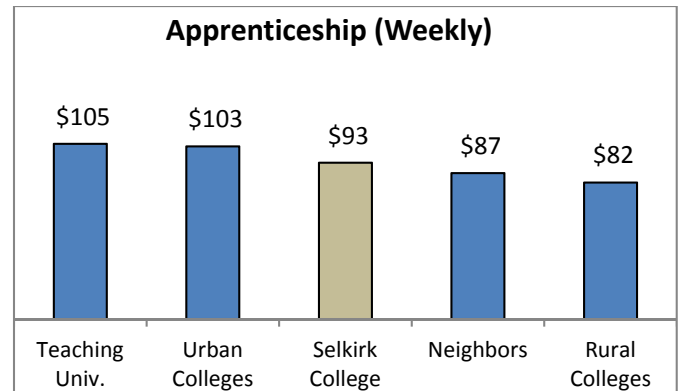
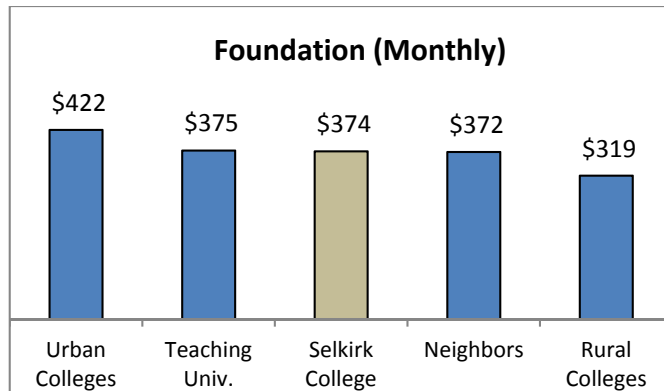
Source: 2016 Selkirk College Student Engagement Survey, Domestic Students Only

## Tuition Fee Comparisons

Selkirk College continues to have the lowest tuition fees for Applied Programs, International Arts Programs, and English as a Secondary Language. Selkirk continues to be comparable in all other categories.







**Source:** Ministry of Advanced Education, 2016/17 Tuition and Mandatory Fees for BC Public Post-Secondary Institutions.

For the purpose of this analysis, the following comparison groups were utilized:

#### Urban Colleges

BCIT  
 Camosun College  
 Douglas College  
 Langara College  
 Okanagan College  
 Vancouver Comm. College

#### Rural Colleges

College of New Caledonia  
 College of the Rockies  
 Nicola Valley Institute  
 North Island College  
 Northern Lights College  
 Northwest Community College

#### Teaching Universities

Capilano University  
 Kwantlen University  
 Thompson Rivers University  
 University of Fraser Valley  
 Vancouver Island University

#### Research Universities

Simon Fraser University  
 University of B.C.<sup>3</sup>  
 University of Victoria  
 University of Northern B.C.

#### Neighbours

College of the Rockies  
 Okanagan College  
 Thompson Rivers University

<sup>3</sup> UBCO is not reported separately from UBC by Ministry.

## APPENDIX A: Adult Basic Education Tuition Fees

Listed below are Adult Basic Education tuition fees as listed on each institution's website as of December 2016.

INSTITUTION	PER COURSE RATE – DECEMBER 2015	PER COURSE RATE – DECEMBER 2016
CAMOSUN	\$408/\$816	\$416.25/\$832.50
CAPILANO	\$326.40/\$489.60	\$332.90
CNC	\$533	\$544
COTR	\$305.76	\$311.85
DOUGLAS	<i>No information yet, not charting until September 2016</i>	\$319.95/\$479.93
KPU	\$401	\$408.90
LANGARA	\$275.55/\$367.40	\$281.07/\$374.76
NIC	Foundation - \$110 Intermediate, Advanced, Provincial - \$220	Foundation - \$110 Intermediate, Advanced, Provincial - \$220/\$330
NLC	Free Tuition; Student fees, textbooks and other costs apply.	\$542.40
OKANAGAN	<i>No information yet.</i>	\$480-\$800
SELKIRK	<b>Free; \$20 Student Fee</b>	<b>\$272/\$544</b>
TRU	\$533.31	\$543.96
UNIV. OF FRASER VALLEY	\$499.83	\$494.52/\$659.36
VIU	\$320	\$326.40
VCC	\$408	\$416