

STUDENT FINANCE COMMITTEE: 2006-2007 YEAR-END REPORT

Submitted by Professors Richard Evans and Sherifa Elkadem
Co-Chairs

Introduction

The Student Finance Committee (SFC) is a Faculty Council Committee comprised of both Faculty and Student members. The SFC is the Committee responsible for overseeing the Law School's Bursary and Scholarship Programme and for administering a portion of the award and financial support monies available to Dalhousie Law Students registered in any one of their three years of study towards an LL.B. degree. The SFC is not responsible for the administration or distribution of monies which fall under the mandates of other Faculty Council Committees.¹

Composition

The Co-Chairs of the SFC for the 2006-2007 academic year were Professor Richard Evans and Professor Sherifa Elkadem (Assistant Dean, Student Services). The third faculty member on the SFC was Professor David Blaikie.

The student members of the SFC were chosen through the Law Students' Society (LSS). Each year of LL.B. study was represented by two student members. The student members for 2006-2007 were: Matthew Thompson and Jillian Brown (first year); Jeremy Andrews and David Mollica (second year); and Jonathan Matters and Robert Richler (third year).

Once again this year, the involvement of all student committee members has been of central assistance to the Committee's work. The student members of the SFC are integral to both the efficiency and fairness of the Committee's processes. Each student contributes a tremendous amount of time and effort. Their vigilance in considering and reviewing a great deal of information, while maintaining respect for student confidentiality and privacy, adds considerably to the quality of the Committee's work.

The secretary to the SFC is Ms. Amanda Clarke, Administrative Assistant to the Assistant Dean, Student Services. Ms. Clarke handles all the administrative tasks regarding the distribution of forms and information. She is also responsible for uploading all the individual student data; double-checking for accuracy and currency; following-up with students re missing information; and coordinating with Student Accounts and Financial Records regarding requisitions of cheques and notification of students.

¹ For example, monies awarded by the Admissions Committee and the Law Foundation Scholarship Committee (entrance scholarships and their renewals) and tuition waivers, book allowances, and living allowances available to eligible students enrolled in the Law Schools Indigenous Black and Mi'kmaq (IB&M) Initiative.

Summary of Awards for 2006-2007

The SFC draws its bursary and scholarship monies from three sources: The University's Account (which in 2006-2007 totaled **\$281,200**); the Law School's own Account (comprised of monies from the Auxiliary Fees, which totaled **\$315,000** in 2006-2007); and monies donated or endowed through individually Named Awards, Bursaries and Scholarships (which totaled **\$87,199** in 2006-2007). Consequently, the Student Finance Committee began the year with a total of **\$683,399** in monies to distribute in 2006-2007.

In the 2006-2007 academic year, there were a total of 165 students registered in First Year; 163 in Second Year; and 164 in Third Year (for a total of 492 students in the LL.B. programme). Of these, 245 students applied to the SFC for monies. When broken down by year, there were 68 students who applied from First Year; 94 who applied from Second Year; and 83 who applied from Third Year. For the 2006-2007 academic year, a total amount of \$646,479 was awarded to 197 students. Broken down by year, there were 41 students in First Year who received an award; 80 in Second Year; and 76 in Third Year. The average award was \$3282. The highest award was \$5000 and the lowest was \$400.

The SFC declined support for 48 students. Approximately 247 (or approximately 50%) of Dalhousie Law Students did not apply for SFC assistance or awards during 2006-2007. Table 1 following summarizes how the SFC distributed all the funds over which it had responsibility during the 2006-2007 academic year. The figures from previous years are shown in brackets.

Table
2006-2007 Awards (all General and Discretionary Awards)

Year of Study	Number of Applications	Number of Recipients	Total Amount Awarded	Average Am't Awarded
First Year	68 (90 in 2005-06) (104 in 2004-05) (104 in 2003-04)	41 (64 in 2005-06) (69 in 2004-05) (62 in 2003-04)	\$123,750 (\$192,840 in 2005-06) (\$171,640 in 2004-05) (\$127,750 in 2003-04)	\$3018 (\$3013 in 2005-06) (\$2490 in 2004-05) (\$2061 in 2003-04)
Second Year	94 (90 in 2005-06) (99 in 2004-05) (82 in 2003-04)	80 (79 in 2005-06) (73 in 2004-05) (65 in 2003-04)	\$246,045 (\$284,170 in 2005-06) (\$195,250 in 2004-05) (\$155,994 in 2003-04)	\$3076 (\$3597 in 2005-06) (\$2675 in 2004-05) (\$2399 in 2003-04)
Third Year	83 (81 in 2005-06) (78 in 2004-05) (82 in 2003-04)	76 (71 in 2005-06) (62 in 2004-05) (60 in 2003-04)	\$276,684 (\$253,560 in 2005-06) (\$189,183 in 2004-05) (\$160,300 in 2003-04)	\$3641 (\$3568 in 2005-06) (\$3051 in 2004-05) (\$2671 in 2003-04)
Total	245 (261 in 2005-06) (281 in 2004-05) (268 in 2003-04)	197 (214 in 2005-06) (204 in 2004-05) (187 in 2003-04)	\$646,479 (\$730,570 in 2005-06) (\$556,073 in 2004-05) (\$444,044 in 2003-04)	\$3282 (\$3414 in 2005-06) (\$2725 in 2004-05) (\$2374 in 2003-04)

(a) General Bursaries (those awards for which financial need is the sole criterion)

The SFC's first two sources of funding (the University and Law School Accounts) are combined together to produce a general pool of monies to aid those students who show financial need. This General Bursary fund comprises the largest pool of monies for which the SFC is responsible and, for the 2006-2007 academic year, the total amount of General Bursaries distributed was **\$559,280**. Table II below summarizes how this amount was allocated among the students in 2006-2007.

Table II
2006-2007 General Bursaries Only

Year of Study	Number of Students	Total Amount Awarded	Average Award
First Year	37 (57 in 2005-06) (67 in 2004-05) (56 in 2003-04) (59 in 2002-03)	\$103,200 (\$170,390 in 2005-06) (\$139,540 in 2004-05) (\$112,700 in 2003-04) (\$80,260 in 2002-03)	\$2789 (\$2989 in 2005-06) (\$2083 in 2004-05) (\$2012 in 2003-04) (\$1,360 in 2002-03)
Second Year	74 (67 in 2005-06) (69 in 2004-05) (56 in 2003-04) (77 in 2002-03)	\$228,545 (\$214,420 in 2005-06) (\$164,350 in 2004-05) (\$130,444 in 2003-04) (\$125,570 in 2002-03)	\$3088 (\$3245 in 2005-06) (\$2382 in 2004-05) (\$2329 in 2003-04) (\$1,630. in 2002-03)
Third Year	65 (56 in 2005-06) (59 in 2004-05) (52 in 2003-04) (57 in 2002-03)	\$227,535 (\$187,460 in 2005-06) (\$153,584 in 2004-05) (\$132,300 in 2003-04) (\$89,950 in 2002-03)	\$3501 (\$3348 in 2005-06) (\$2603 in 2004-05) (\$2544 in 2003-04) (\$1,578 in 2002-03)
Total	176 (180 in 2005-06) (195 in 2004-05) (164 in 2003-04) (193 in 2002-03)	\$559,280 (\$575,270 in 2005-06) (\$457,474 in 2004-05) (\$375,444 in 2003-04) (\$295,780 in 2002-03)	\$3178 (\$3196 in 2005-06) (\$2346 in 2004-05) (\$2289.29 in 2003-04) (\$1,532.53 in 2002-03)

(b) Discretionary Awards (named awards based on merit and/or scholarship, for which financial need may or may not be a criterion)

The SFC makes decisions on scholarships and bursaries which have, as either their sole or main criterion, academic achievement and/or some other type of meritorious accomplishment (e.g. community involvement; public service). Of these there are two types: those which also have financial need as a criterion and those which do not. *The*

Dalhousie Law School Scholarship and Bursary Booklet, 2006-2007 (available in print and on-line) sets out which awards have financial need as a criterion.

Table III
2006-2007 Discretionary Awards Only
(for which financial need may or may not be a criterion)

Year of Study	Number of Students	Total Amount Awarded	Average Award
First Year	10 (10 in 2005-06) (13 in 2004-05) (6 in 2003-04) (10 in 2002-03)	\$20,550 (\$32,450 in 2005-06) (\$32,100 in 2004-05) (\$15,050 in 2003-04) (\$18,000 in 2002-03)	\$2055 (\$3245 in 2005-06) (\$2469 in 2004-05) (\$1672 in 2003-04) (\$1,800 in 2002-03)
Second Year	11 (18 in 2005-06) (15 in 2004-05) (10 in 2003-04) (13 in 2002-03)	\$17,500 (\$54,750 in 2005-06) (\$30,900 in 2004-05) (\$25,550 in 2003-04) (\$24,200 in 2002-03)	\$1591 (\$3042 in 2005-06) (\$2060 in 2004-05) (\$2129 in 2003-04) (\$1,861 in 2002-03)
Third Year	16 (18 in 2005-06) (15 in 2004-05) (10 in 2003-04) (20 in 2002-03)	\$49,149 (\$68,100 in 2005-06) (\$35,599 in 2004-05) (28,000 in 2003-04) (\$40,300 in 2002-03)	\$3072 (3783 in 2005-06) (\$2373 in 2004-05) (\$2153.85 in 2003-04) (\$2,015.00 in 2002-03)
Total	46 (46 in 2005-06) (43 in 2004-05) (26 in 2003-04) (43 in 2002-03)	\$87,199 (\$155,300 in 2005-06) (\$98,599 in 2004-05) (\$68,600 in 2003-04) (\$82,500 in 2002-03)	\$2000 (\$3376 in 2005-06) (\$2293 in 2004-05) (\$2017.65 in 2003-04) (\$1,918.60 in 2002-03)

Review of SFC Decisions

After students were notified by the SFC of its decisions, there were 9 students who requested an opportunity to discuss their bursary applications. This group was comprised both of those students to whom the SFC had granted no monies and those students who received amounts they thought to be insufficient. All of these students received an initial meeting with Professor Elkadem at which they presented their reasons for seeking a reconsideration of their bursary applications. The only reason for which the SFC will reconsider a bursary application is if the student can show that there has been a “significant change circumstances” which directly affects the financial status of the

student from the time of the filing of the application (in mid-October, 2006) to the time of the release of the SFC final decisions (in early-February, 2007).

Accordingly, Professor Elkadem prepared a table setting out each student's reasons for review and the amount of money each claimed should have been awarded. In the week preceding the Reading Week break, Professors Evans and Elkadem met to review this table and the files of the 9 students who had requested a further consideration of their situation. Every student's reason(s) for contesting the original SFC decision was discussed. In the end, it was decided that 8 of these students had presented compelling reasons for a review of their files (i.e. significant change in circumstances), leading to a reassessment of the amount originally awarded. For these 8, the Co-Chairs found that the initial awards should be increased. In a meeting with the SFC as a whole, these files were summarized and the reasons for the award adjustments explained. All members of the SFC consequently approved the Co-Chairs' recommendations. Accordingly, 8 of the student awards were amended to reflect these changes.²

For the remaining student for whom re-assessment was denied, he was also notified. No student asked for a further review or reconsideration of their file or their financial situation beyond this point.

Timing of SFC Decisions

The SFC attempts, every year, to speed up the process by which award monies get to students. While the process was accelerated for 2006-2007, more change is still desirable. All the student application files were reviewed, tabulated, classified, and summarized by Professor Elkadem by late October, 2006. However, because of the timing of appointments of student members (by the LSS), because of necessary exam breaks for these student members in late November, and because of Professor Elkadem's own administrative responsibilities over the Second-Year Moots in January, decisions could not be approved and finalized by the Committee as a whole until well into February, 2007. This meant that the SFC was still making decisions about awards into mid-January, 2007. When this was coupled with the amount of time it took the University Student Accounts and Financial Records to respond to cheque requisitions (at least 2 weeks), it was late February before monies were actually distributed to students. Accordingly, for the upcoming 2007-2008 academic cycle, the SFC has, once again, asked the LSS to speed up its appointments process and to advise incoming student members to expect to meet at least twice between the end of December exams and the 23rd of December. It is hoped that these changes will speed the process enough to ensure that students get monies before the Winter Term tuition fee deadline (usually around mid-January). As for Professor Elkadem's administrative responsibilities (that seem to explode at around the same time that the SFC decision-making is at its most labour-intensive), this will have to be confronted so that the SFC takes priority since: (a) it

² All the final figures in the Tables I and II include the amounts after these post-review adjustments have been made.

impacts on a greater number of students; (b) it often involves quite critical matters – as in rent and tuition payment – for a greater number of students.

Conclusion

The format of this 2006-2007 annual *Report* is similar to those which the SFC has prepared over the last number of years. The details contained in it regarding the numbers and amounts of the awards granted speak for themselves. We do wish to highlight the fact that in just the last four years (2003-2007) the total amount of financial support for Dalhousie Law students, administered by the SFC, has increased. The top amount for General Bursaries went up by only a couple of hundred of dollars, however, to reflect the Committee's conscious choice to disburse monies to as large a number of students as possible (rather than give out larger lump sums for larger needs). The Named Awards did contain some scholarships with notably higher awards and this enabled some larger lump sums to be paid out. However, the rate by which the award amounts have increased, in average, is far below the rate by which tuition has increased for Dalhousie Law students.

The Law School, through the SFC and other award-granting committees, continues to strengthen its commitment to providing as much financial funding as is possible given the limited resources available. Yet, as things are at the moment, the final responsibility for financing a legal education still rests upon each individual student. Nonetheless, the SFC is dedicated to helping students deal with this responsibility as much as possible.

APPENDIX I

EXTRACTS : BURSARY AND SCHOLARSHIP INFORMATION BOOKLET: 2006-2007

POLICIES OF THE STUDENT FINANCE COMMITTEE

The Student Finance Committee reviews each and every application on its own individual merits, but also makes decisions based on general policy guidelines intended to create equity and fairness among all the Applicants. The following is a list of some the general policy guidelines used during 2004-2005. The Committee reserves the right to make changes to these policies at anytime.

1. It is expected that students indicating financial need will have accessed:
 - (a) All federal and provincial student loans available to them. If no such loans are indicated on the Application Form and the student shows no good reason why these funds were not accessed, the Committee, when reasonable, will impute the amount that the student would likely have been granted;
 - (b) Personal lines of credit available from a financial institution. If the student's Application Form does not indicate any lines of credit and substantial financial need is shown, the Committee, when reasonable, will impute the amount which, given the student's financial need and debt load, would likely have been granted by a financial institution. This amount is then divided among the years of study so that one-third of the amount is attributed to each year of law school;

2. It is expected that students indicating financial need will have worked the summer immediately prior to the academic year at issue. It is also expected that such students will have saved at least 25% of the summer work's earnings.
 - (a) If a student shows summer savings less than 25% of summer earnings, with no reasonable explanation for the low savings, the figure of 25% of summer earnings (or part thereof) may be attributed to the student's resources.
 - (b) If a student has not worked the entire or whole summer prior to the academic year at issue, and provides no reasonable explanation for not working, summer savings of \$1500 (or part thereof) may be attributed to the student's resources;

3. A student must indicate on his or her form whether he or she is in possession of stocks, bonds, mutual funds, RRSP's, GIC's, etc. If in the possession of such assets, the total amount of these assets will be calculated, with one-third of this amount attributed to each year of study;

4. If a student owns or leases a motor vehicle, he or she must indicate so on the Application Form. If a student indicates ownership or lease of a motor vehicle and shows no good reason why its use is necessary or financially expedient, the net value of the vehicle is calculated with one-third of this net value attributed to each year of study;
5. To ensure that as many students as possible receive assistance, the Committee places both a maximum ceiling and a minimum floor on the total amount which can go to any one student, in any one academic year. The maximum amount awarded in 2004-2005 was \$5000; while the minimum amount was \$410. The average award was \$2725. The maximum and minimum amounts for 2005-2006 have yet to be finalized.
6. In order to factor in all criteria highlighted by the students in their Application Forms, percentage bands may be used so that students with both a high financial need and a high prior debt will receive a slightly larger fraction of the assessed shortfall.

This list is merely an example of some of the major policy guidelines to which the Committee resorts in an effort to create a fair and equal distribution system among all the Applicants. All of these factors act as guidelines only. Each file is reviewed on its own terms and merits. The chief deciding criterion in all cases is each particular student's own personal circumstances and any specific factors which he or she highlights as fundamental to their situation.