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bursement was federal dollars and the second provincial. Each disbursement will now consist of both federal and provincial funding, if applicable.

A number of other changes have also taken place besides administrative integration. In order to align with the federal government's definition of default, students will now be considered in default when payments are missed at 270 days rather than the previous provincial policy of 365 days. There has also been an increase in weekly loan limits. The Canada student loan limit increased from \$165 to \$210 per week of study and the maximum New Brunswick student loan limit will increase from \$110 to \$140 per week of study. Coinciding with this change is a decrease in parental contribution expectations. This is intended to "improve access for dependent students from middle income families." In addition, a computer allowance has now been added to loan amounts. Up to \$500 will automatically be considered in the assessment of each student's need.

Regarding this addition to the program, UNBSU's VP External, Ellen Creighton explains, "It's to acknowledge that in our world you really do need some computer access in order to be able to complete your studies and be on the same playing field as other students."

An adjustment to the minimum certificate amount has also been made. In order for the Certificate of Eligibility to be issued, students



UNB Student Union Vice President Ellen Creighton

must now qualify for a minimum of \$210 following the first assessment of their application. Prior to integration, this amount was \$165.

Finally, a five per cent increase in the interest relief threshold has been included in the new policy. This is intended to allow more students to become eligible for interest relief programs, as loan limit amounts have also increased.

The problems: A number of issues of concern have accompanied the introduction of a new student loan policy. According to Creighton, there have been many complaints from students about service and processing delays. "I think this generation of young people expects information to be easily accessi-

ble, and it hasn't been. It's been a struggle to get real information on what's going on," she said.

In order to communicate the policy changes to post-secondary students in the province, there have been: press releases and media events; a letter from the federal and provincial governments to every student in study and in repayment, outlining the changes; an information bulletin sent to each designated post-secondary institution in the province; a Welcome Package sent to current students from the NSLSC; a call campaign to inform students in repayment of the changes; and an information bulletin will be attached to all new Certificates of Eligibility.

Creighton realizes that such measures have been taken, however

she feels that one of the biggest effects of the integration – the removal of the six-month interest-free grace period – has been almost entirely omitted from such communications.

"I get frustrated when I hear people point to news releases and meetings that they had as though the information was given and we were just too irresponsible to understand it, because it wasn't [given at all]," she said. "It's irresponsible and it's incorrect. If there is any mention of this change in those [methods of communication], it's worded in the positive, and it's worded in jargon."

Students will still be allowed a six-month period of time during which no payments have to be made. During these months, however, interest will accumulate and will be added to the total outstanding balance of the loan. Students also have the option of beginning interest payments immediately following graduation.

According to Creighton, the New Brunswick Student Alliance (NBSA), who issued a policy calling for an integrated loan service, was not consulted regarding the policy changes.

"We never expected, anticipated, or wanted that change to come to a detriment to students within the system," she said, "and that's what happened here."

The interest accrued on federal student loans was paid by the province on behalf of students prior to integration. The removal of this assistance is attributed to the integration of various federal and provincial standards.

Why such integration has affected the grace period puzzles Creighton and others. "I don't think there's any excuse for this one," she said, "I think they dropped the ball."

More details on the removal of the six-month interest-free grace period following graduation will appear in the next issue of *The Brunswickan*.

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shows that even if it does get noisy, it is still a good neighbourhood to live in.

"If families moved in it wouldn't be so bad," remarked Stevvers, "[but students] are only young, they need to sow their oats."

As for vandalism and noise, these problems are very localized, with police research showing that most activity happens along the route from the college hill to the Tannery, where the city is taking other measures to alleviate problems (see article "..." on page X).

"When people are drinking they don't really realize how loud they are," said MacLaggan.

But most students do understand the concept of being a neighbour. However, as the area around the college becomes increasingly populated by more apartments filled with students, it's harder to feel like they're part of the community.

Brett Richardson, a resident of Graham Avenue for two years, knows many of his neighbours, but notes that most are actually students. When it does come to the permanent residents, he does try to be understanding.

"We try not to do anything that's gonna make it uncomfort-

able for the permanent residents," commented Richards.

But he also notes that students "are just here to get their education."

It's partly this perception of transience, by both the student and permanent residents, that is a source of the problem, a source which both the City of Fredericton and Student Unions are trying to fix.

The Solutions?

Two major actions to help this problem are happening soon.

The Freddy Beach Party, happening tonight from 6 to 8pm at Fredericton High School, is being put on by the City to roll out the red carpet and welcome students to Fredericton. With a free BBQ and other activities, the intent is to integrate students into the city and make them feel like they are an important part of it.

The second effort, being put on by the UNB SU, is to hand out "Good Neighbour" pamphlets to student residents throughout the city. Filled with educational information for both tenants and landlords, the pamphlets will inform people about their rights and responsibilities in the Residential Tenancies Act of New Brunswick. For instance, there is a \$250 fine for noise violations.

However, the effect of these actions may not be entirely effective.

"The types of people that would read those [pamphlets] are not the type of people causing a ruckus," noted one anonymous student resident.

Also, all of the student residents asked about the FBP had never heard about it, which shows that awareness of these efforts needs to be increased if they are to be successful.

Students in the City

Students actually already do contribute quite a bit to the community of Fredericton. With nearly 12,000 residents being added to Fredericton each September, the city relies heavily upon these students in many ways. Through helping with volunteer efforts, bringing in culture, and greatly adding to the local economy, students are being very good neighbours.

Recent studies conducted on volunteering in Canada show that about one-third of young people in Canada donate their time to volunteering, but that figure is significantly higher at universities, where students often find the

critical mass of people to support their initiatives. The trend is no different in Fredericton. In fact, UNB students lend a hand in virtually every charity in the city.

Charity events such as Shinerama, the Neville Bed push, and Neill House's Cops for Cancer raise thousands of dollars each year for many organizations in Fredericton, many of which would not be successful without student aid.

As for the economy, a recent study shows UNB students drop a whopping \$58 million in the local economy each year! Add to that tuition spending, which totals \$38 million and runs almost 40 per cent of the costs of UNB. The University itself is one of the major employers in the City, with 1,633 employees that are directly supported by student dollars.

Between apartments, clothing, furniture, groceries, restaurant meals, transportation, household goods, and other purchases, student money is a driving economic force in New Brunswick's capital city.

Beyond that, nearly 600 students come from around the globe to study at UNB each year in internationally-recognized programs. These top-notch students hail from 74 countries, and bring their intellect – as well as their culture – to the city, adding much needed vibrancy to the cultural fabric of Fredericton.

International and other university students are just the type of people that the city needs to grow and develop, since they are educated people that contribute greatly to the local workforce. It may be time to realize that they could also be the City's best opportunity for a future long-term population that will drive Fredericton forward with education, innovation and community spirit.

That is why it is so important for current residents of the city to welcome the students back each year, so that they feel like a welcome part of the community. The more welcome they feel, the more likely they are to treat their neighbours with respect and the more likely they are to stay here and become one of the permanent residents.

"The residents of Fredericton really care about the students," stated MacLaggan.

Now we just need to show it.

If you see a student moving in next door, be sure to go over and say hello. It makes a big difference.

