

Education News: The Ontario Student Grant

March 3, 2016 by [Glenda Healy](#)



The Ontario Budget was announced last week, and it contained some great news for students! **University and college tuition will soon be free for students from low-income families (family income \$50,000 or less) and more affordable for those from middle-class homes. Students will now receive their (non-repayable) grant money all at once, upfront, and before the tuition bill is due.** The new Ontario Student Grant will replace all existing student assistance programs. But the government is also taking away the tuition tax credit. Basically, the program is being redesigned; funding is being re-directed.

I have read numerous articles on this subject. Below is curated information from various news sources. See end of article for links.

Tuition Costs

The Ontario Student Grant will begin in the 2017-18 school year and will entirely pay for average college or university tuition for students from families with incomes of \$50,000 or less. This is based on the notion that the average college tuition is \$2,768 (diploma programs), and that the average undergraduate university tuition is \$6,160 (arts and science programs). Tuition fees vary according to the student's status (full-time or part-time), level of education (undergraduate or graduate), and program of study.

According to ontariocolleges.ca, while the average tuition is \$2,400 for diploma programs, it is \$6,100 for bachelor's programs at colleges.

And according to **Statistics Canada**, the average undergraduate tuition in Ontario is currently \$7,868 (not \$6160). That leaves a \$1,700 gap without even counting the tuition increase of roughly 4% scheduled for 2017.

Other Fees

There are other costs for students besides tuition fees, and they can cost over \$1000. Incidental or ancillary fees are associated with student activities, services and associations, such as student federation and association fees, insurance fees and student services fees (Health Services, Sports and University Centre–related fees). For example, the 2014-15 ancillary fees at University of Waterloo were **\$835.76** while University of Guelph’s ancillary fees were **\$1138.51**. Incidental fees vary across programs, courses, year of study and are often based on student choices. For a list of 2014-15 tuition and fees by university, click [here](#).

It’s a similar story for college students, who can expect to pay about \$800 in mandatory fees (see info under [College Tuition Fees in Ontario](#)).

There are also costs for books and supplies. According to [ontariocolleges.ca](#), **the cost of books and supplies is around \$1300**. At the University of Waterloo books and supplies cost an average of **\$2000** (fall 2015).

Living Expenses

The largest portion of educational-related costs however, is living expenses. If living on campus, two terms in a student residence will cost about \$4,500 to \$6,000 or more. Living off residence, students must consider rent, utilities, food and/or transportation (although some institutions do dole out a bus pass). **For a student living away from home, living costs account for on average 60% of their total educational costs.**

So, although the Ontario budget holds great news for students, there are still many costs to consider when planning financially for your post-secondary education. This primer, [Charting Ontario students’ fiscal landscape](#), can help students make informed decisions. Great tools and a great read!

And remember to keep looking for scholarships and bursaries. Every little bit helps!

PS For a clear explanation of what this new tuition grant means, see these articles in [The Ottawa Sun](#) or [The Globe and Mail](#). For other views on this topic, have a look at these articles in [Maclean's](#) and [The Globe and Mail](#).