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Student loans taking their toll on Canadian PSE students

KSENIA PRINTS
CUP Central Bureau Chief

WINNIPEG (CUP)—Many students are forced to reduce their course loads to get involved with their university, to earn money to pay for their education, or for medical reasons. But when they do, Canada Student Loans Program (CSLP) is often the largest barrier they face.

Students who switch to part-time status or drop out altogether quickly lose their eligibility to be a part of the national loan program and immediately start accruing interest on their loans. Payments are then expected within six months.

When David Jacks was elected president of the University of Winnipeg Students' Association, he still had another year left in his degree. The Union's bylaws mandated that he drop most of his classes while he held the office.

As soon as that happened, Jacks lost his student loan and began accumulating interest on what he had previously borrowed.

"Students who want to get involved on campus, it's sacrificing a year of your academic life [...] and I certainly felt a financial penalty," Jacks said.

"I will lose one year of my studies, and if I want to continue my studies, then the money I've made through this position is going directly to the student loan."

CSLP has an interest relief line that allows students to stop making payments on their loan, but to be eligible, a student's family income is assessed and must fit the criteria established by CSLP.

Karen, whose last name is protected due to employment reasons, dropped out of school in 2006 after she was diagnosed with breast cancer.

She was denied interest relief based on her and her husband's projected income. She was making \$1400 per month through private insurance, which she said didn't even cover living expenses and medicine.

"Financially, we were in the shit. Those \$1400 were all I had to live on." Jacks, who took time off for a paid

position, was also ineligible.

"I can't start a new line of credit [with CSLP]," he said. "It is difficult to get the national and provincial bodies to recognize student activism and the student union."

But the scenario is no longer rare: ten to 40 people drop out of the University of Winnipeg every month, said Colin Russell, director of academic advising in the faculties of Arts and Science.

"A fair number of students will cite the money that they have isn't sustainable and they have to work more."

COLIN RUSSELL
DIRECTOR OF ACADEMIC ADVISING
UNIVERSITY OF WINNIPEG

Financial difficulty is one of the most common reasons for the move, he said.

"A fair number of students will cite the money that they have isn't sustainable and they have to work more," Russell said.

"Some students will make the decision to continue with courses and maintain funding, even if it's not to their benefit academically," he added.

"They might have a lower GPA that's not indicative of their ability [...] or if they had more money or time."

Applying for interest relief or an additional loan upon returning to school doesn't always work, either. Students are required to submit proof of enrolment in postsecondary studies, and to not have defaulted on any previous payments.

Many students have complained that paperwork gets lost or the process takes too long and students are forced to find other ways to pay for their tuition while their files are being processed.

Karen's medical forms were lost three times, she said.

After extensive complaints, the

federal government placed the entire CSLP under review during 2007 and, in the 2008 budget, earmarked \$123 million to Canada Student Loans Program reform.

Over half the funds, \$74 million, are dedicated to improving the program's responsiveness to borrowers' economic circumstances.

"There's not enough support when you phone student loans," Karen said. "It's not a service-oriented, humanistic culture."

"We've heard complaints from students about this scenario," said Julian Benedict, co-founder of the Coalition for Student Loan Fairness (CSLF).

The CSLF recently filed an Access to Information Request to CSLP to find out how many people are charged interest while still in school. They are currently awaiting results.

Many students are unaware of this complication until they go into collection, said Benedict.

While CSLP's original borrowing conditions state what happens if students change to part-time status, these documents are a confusing collection of rules and exceptions.

"The rules are more of a challenge than they need to be for students," Benedict said.

Hope is now high that the new government funding will be used to make CSLP more approachable and flexible. \$23 million has been earmarked for an online service overhaul.

Benedict also suggested creating a national student loan ombudsman, a neutral third party to assist people with specific concerns. At the very least, he said, problems should be assigned to an individual who can handle the case.

Benedict also believes that part-time loans should be interest-free, and the interest-free grace period reinstated.

Interest relief should also not be decided based on projected income, said Karen, but case by case.

Overall, Benedict doubts that \$123 million will fix the CSLP.

The final allocation will be brought to a vote in the House of Commons in the middle of March.

U of T takes vegetarianism cake

Despite Toronto's title, those choosing meatless diets are on the rise across the country, forcing many universities to offer a wider array of choices for students

SARAH MILLAR
CUP Ontario Bureau Chief

TORONTO (CUP)—The University of Toronto has stolen the title of the most vegetarian school away from McMaster University. But vegetarianism is more prevalent at Canadian colleges and universities than you may think.

According to Ryan Huling, college campaign co-ordinator for PETA2, Canadian schools tend to fare very well from coast to coast.

"The University of British Columbia is always a strong contender, as is the University of Victoria," he said.

"The contest gets tougher each and every year, since more and more universities are rapidly expanding their vegetarian and vegan options in response to student demand."

Huling noted that in a recent study commissioned by one of the campus food providers, Aramark, nearly 25 per cent of the students were looking

for vegan options when sitting down to eat.

"Vegetarianism is becoming more and more mainstream, and it shows no signs of slowing down."

If a student is concerned that their school isn't meeting their vegetarian need, Huling said that PETA2 is always available to help.

The organization can send students information to share with their campus food provider about vegetarian and vegan options.

"We have worked with hundreds of campuses to add hearty and healthy vegan meals, including black-bean burgers, vegan pizza, and veggie 'chicken' nuggets. These dishes are a hit on virtually every campus we work with, and many non-vegetarians rave about the delicious new choices," he said.

While we may be strong in looking for vegetarian and vegan options in Canada, Huling said it's hard to compare Canadian schools with

American schools. Schools in both countries are offering more and more vegetarian options, and what Huling calls "more humane cuisine."

"Northwestern University [in Chicago] won the top spot in the US by offering delicious and cruelty-free dishes, such as vegetarian BBQ 'riblets' and vegan pancakes. Canadian schools are certainly giving the US a run for their money, though."

And while he wouldn't say Canadians are necessarily better than Americans when it comes to vegetarianism, Huling did admit that on many issues Canada tends to be ahead of the curve.

"Canadians certainly tend to be ahead of the curve on many social issues, and animal rights is no different. Whether eating a veggie burger at Harvey's or enjoying a meal at one of Ontario's any all-vegetarian restaurants, there's never been a better time to be a vegetarian in Canada."