



**Student Debt- 2012/13**

	# Students with Loans		Average Loan Amount		% Students with Loans	
	Vancouver	Okanagan	Vancouver	Okanagan	Vancouver	Okanagan
Baccalaureate	7,233	1,883	\$8,265	\$8,875	23.4%	25.8%
Doctoral	120	13	\$12,157	\$15,164	3.3%	6.2%
Masters	735	70	\$11,946	\$11,751	11.9%	17.0%
Non Degree	134	15	\$5,911	\$8,647	3.5%	6.8%
Post Baccalaureate	1,570	99	\$12,535	\$11,924	33.7%	53.8%
Total	9,792	2,080	\$9,242	\$9,154	19.9%	25.0%

**Description**

# Students: based on headcount by category

# Average Loan Amount: total loans divided by number of students

% students with loans: number of students with loans divided by total headcount in the stated category

Person with lead responsibility for this metric: UBC Enrolment Services

Data collection will be from: Student Information Systems

Date: Academic school year

**Explanation of Results**

Policy 72 states no eligible student will be prevented from commencing or continuing his/her studies for financial reasons. One way UBC meets this policy is through student loan programs, including government programs, in addition to scholarships, bursaries and awards. This metric shows the number and percent of students with student loans, by category and the average loan amount.

Because of its demand driven nature, student debit is sensitive to the dynamics of the overall economy. When fewer summer jobs are available, students are less able to contribute to their educational costs. In times of economic recession, the number and amount of family contributions may decrease. Moreover, in times of fiscal constraint and market volatility, the amount of funding made available from annual donations and endowments generally decreases.

**Recommended Action:**

Continue to monitor and seek additional funding sources.