

**From:** Porter, Rodney GCPE:EX  
**To:** Baskerville, Shannon AEST:EX; Beattie, Michelle AEST:EX; Brewster, Kevin AEST:EX; Brown, Taylor J AEST:EX; Burns, Susan G AEST:EX; Chalifour, Chelsea AEST:EX; Coxford, Maddy AEST:EX; Cronin, Emily AEST:EX; Davidson, Philip AEST:EX; Dreilich, Bryan AEST:EX; Dwyer, Brandon J AEST:EX; Edwardson, Jamie AEST:EX; Ferrel, Ben AEST:EX; Franklin, Rachel AEST:EX; Goodman, Dean AEST:EX; Greek, Kendra AEST:EX; Hazemi, Leila AEST:EX; Hull, Deborah AEST:EX; Hurst, Trevor AEST:EX; Johnson, Chris M AEST:EX; La Rose, Yael AEST:EX; Loughran, Tony D AEST:EX; Lust, Monica AEST:EX; McConnan, Kelly AEST:EX; Nichols, Alisha AEST:EX; Nielsen, Melanie AEST:EX; Oaten, Jeremy AEST:EX; Poole, Catherine AEST:EX; Postans, James AEST:EX; Renault, Shannon AEST:EX; Rogers, Dorothy AEST:EX; Rotgans, Trudy AEST:EX; Sawchuk, Bindi AEST:EX; Sedun, Jeanne AEST:EX; Skillings, Chris AEST:EX; Soo, Rosilyn L AEST:EX; Turner, Julie AEST:EX; Vasey, Jeff AEST:EX; Whitford, Kelly M AEST:EX; Williams, Cordelia AEST:EX; Wolsey, Ashley AEST:EX; Wray, Jennifer AEST:EX  
**Subject:** Embargoed: AEST NR - Northern students celebrate the elimination of interest on B.C. student loans - March 14, 11:15am  
**Date:** Wednesday, March 13, 2019 10:51:41 AM  
**Attachments:** 2019AEST0016-000378.pdf

---

The attached news release is embargoed for Thursday, March 14 at 11:15am.

<https://news.gov.bc.ca/19150>

For Immediate Release  
2019AEST0016-000378  
March 14, 2019

Ministry of Advanced Education, Skills and Training

#### UPDATE

Northern students celebrate the elimination of interest on B.C. student loans

TERRACE - Students at Coast Mountain College are celebrating the elimination of interest from B.C. student loans, as part of Budget 2019, that brings debt relief to approximately 200,000 people.

"Eliminating interest on B.C. student loans makes life more affordable for families and young people transitioning to the workforce," said Ravi Kahlon, Parliamentary Secretary for Sport and Multiculturalism. "Students graduating from post-secondary institutions have been saddled with high levels of debt for too long. That's why Budget 2019 eliminates interest on all B.C. student loans going forward."

Kahlon attended an event in Terrace on behalf of the Province of B.C. He was joined by students at Coast Mountain College to discuss the announcement in a round-table format.

Students have been advocating for interest-free loans in B.C. for many years. The elimination of interest on provincial loans levels the cost of education for everyone. Students who can't afford to pay up front and who rely on student loans will no longer pay more for their education than those who don't need the assistance.

"Students throughout the province have been asking for years for the provincial government to make education more affordable by removing interest on B.C. student loans," said Lenda Girard, an organizer with the Coast Mountain Student Union. "Budget 2019 is a reason to celebrate for students as well as people still paying off student loans. Eliminating interest on B.C. loans is long overdue."

There are 200,000 B.C. student loans representing \$1.24 billion in principal outstanding. Borrowers will collectively save about \$22 million in interest payments on these loans in 2019-20.

"Interest-free student loans will benefit Coast Mountain College graduates as they leave post-secondary and enter the workforce, making that transition to employment all the easier," said Ken Burt, president of Coast Mountain College.

The elimination of interest on student loans means that low- to middle-income students are not paying thousands of

dollars more for their education than their peers who can pay up front.

Not only will eliminating interest on provincial student loans benefit current and future students but the impact will be felt by borrowers who are still paying off their student loans and accruing debt.

#### Quick Facts:

\* B.C. student loans stopped accumulating interest, effective Feb. 19, 2019.

\* The role of the students' union is to provide a common voice for students' concerns at Coast Mountain College. The union can assist students in working together for the goal of a high-quality, accessible, publicly funded post-secondary education and to provide services that enrich the lives of individual students.

\* StudentAid BC delivers the Canada-British Columbia integrated student financial assistance program. The federal government sets the interest rate for the federal component. Interest on the federal loan remains prime plus 2.5%. Integrated loans are based on 60/40 split between federal and provincial funding, respectively.

\* The student loan interest rate in B.C. had been prime plus 2.5% since 1996-97. Government first reduced interest from prime plus 2.5% to prime on Aug. 1, 2017.

\* A typical undergraduate borrower has \$11,200 in B.C. student loan debt, and \$28,000 in total student loan debt, including both federal and provincial loans. Eliminating interest on the provincial debt will save this borrower \$2,300 over the 10-year repayment period.

\* The 200,000 B.C. student loans include about 55,000 people in study, about 120,000 people in repayment and about 25,000 people in default.

#### Learn More:

B.C. Budget 2019: [www.bcbudget.gov.bc.ca/2019/](http://www.bcbudget.gov.bc.ca/2019/)

#### Contacts:

Rodney Porter  
Communications Director  
Ministry of Advanced Education, Skills and Training [rodney.porter@gov.bc.ca](mailto:rodney.porter@gov.bc.ca)  
250 889-7494

Sarah Zimmerman  
Director, Communications & Public Relations Coast Mountain College [szimmerman@coastmountaincollege.ca](mailto:szimmerman@coastmountaincollege.ca)  
250 631-6007

Lenda Girard  
Student Union Organizer  
Coast Mountain College Students Union  
[organiser@mysmsu.ca](mailto:organiser@mysmsu.ca)  
250 635-6511, ext. 5458

Connect with the Province of B.C. at: <http://news.gov.bc.ca/connect>

---

## UPDATE

For Immediate Release  
2019AEST0016-000378  
March 14, 2019

Ministry of Advanced Education, Skills and Training

### **Northern students celebrate the elimination of interest on B.C. student loans**

TERRACE – Students at Coast Mountain College are celebrating the elimination of interest from B.C. student loans, as part of Budget 2019, that brings debt relief to approximately 200,000 people.

“Eliminating interest on B.C. student loans makes life more affordable for families and young people transitioning to the workforce,” said Ravi Kahlon, Parliamentary Secretary for Sport and Multiculturalism. “Students graduating from post-secondary institutions have been saddled with high levels of debt for too long. That’s why Budget 2019 eliminates interest on all B.C. student loans going forward.”

Kahlon attended an event in Terrace on behalf of the Province of B.C. He was joined by students at Coast Mountain College to discuss the announcement in a round-table format.

Students have been advocating for interest-free loans in B.C. for many years. The elimination of interest on provincial loans levels the cost of education for everyone. Students who can’t afford to pay up front and who rely on student loans will no longer pay more for their education than those who don’t need the assistance.

“Students throughout the province have been asking for years for the provincial government to make education more affordable by removing interest on B.C. student loans,” said Lenda Girard, an organizer with the Coast Mountain Student Union. “Budget 2019 is a reason to celebrate for students as well as people still paying off student loans. Eliminating interest on B.C. loans is long overdue.”

There are 200,000 B.C. student loans representing \$1.24 billion in principal outstanding. Borrowers will collectively save about \$22 million in interest payments on these loans in 2019-20.

“Interest-free student loans will benefit Coast Mountain College graduates as they leave post-secondary and enter the workforce, making that transition to employment all the easier,” said Ken Burt, president of Coast Mountain College.

The elimination of interest on student loans means that low- to middle-income students are not paying thousands of dollars more for their education than their peers who can pay up front.

Not only will eliminating interest on provincial student loans benefit current and future students but the impact will be felt by borrowers who are still paying off their student loans and accruing debt.

### **Quick Facts:**

- B.C. student loans stopped accumulating interest, effective Feb. 19, 2019.
- The role of the students' union is to provide a common voice for students' concerns at Coast Mountain College. The union can assist students in working together for the goal of a high-quality, accessible, publicly funded post-secondary education and to provide services that enrich the lives of individual students.
- StudentAid BC delivers the Canada-British Columbia integrated student financial assistance program. The federal government sets the interest rate for the federal component. Interest on the federal loan remains prime plus 2.5%. Integrated loans are based on 60/40 split between federal and provincial funding, respectively.
- The student loan interest rate in B.C. had been prime plus 2.5% since 1996-97. Government first reduced interest from prime plus 2.5% to prime on Aug. 1, 2017.
- A typical undergraduate borrower has \$11,200 in B.C. student loan debt, and \$28,000 in total student loan debt, including both federal and provincial loans. Eliminating interest on the provincial debt will save this borrower \$2,300 over the 10-year repayment period.
- The 200,000 B.C. student loans include about 55,000 people in study, about 120,000 people in repayment and about 25,000 people in default.

#### **Learn More:**

B.C. Budget 2019: [www.bcbudget.gov.bc.ca/2019/](http://www.bcbudget.gov.bc.ca/2019/)

#### **Contacts:**

Rodney Porter  
Communications Director  
Ministry of Advanced Education, Skills and  
Training  
rodney.porter@gov.bc.ca  
250 889-7494

Sarah Zimmerman  
Director, Communications & Public Relations  
Coast Mountain College  
szimmerman@coastmountaincollege.ca  
250 631-6007

Lenda Girard  
Student Union Organizer  
Coast Mountain College Students Union  
organiser@mysmsu.ca  
250 635-6511, ext. 5458

---

Connect with the Province of B.C. at: [news.gov.bc.ca/connect](http://news.gov.bc.ca/connect)



**From:** [Porter, Rodney GCPE:EX](#)  
**To:** [Baskerville, Shannon AEST:EX](#); [Beattie, Michelle AEST:EX](#); [Brewster, Kevin AEST:EX](#); [Brown, Taylor J AEST:EX](#); [Burns, Susan G AEST:EX](#); [Chalifour, Chelsea AEST:EX](#); [Coxford, Maddy AEST:EX](#); [Cronin, Emily AEST:EX](#); [Davidson, Philip AEST:EX](#); [Dreilich, Bryan AEST:EX](#); [Dwyer, Brandon J AEST:EX](#); [Edwardson, Jamie AEST:EX](#); [Ferrel, Ben AEST:EX](#); [Franklin, Rachel AEST:EX](#); [Goodman, Dean AEST:EX](#); [Greek, Kendra AEST:EX](#); [Hazemi, Leila AEST:EX](#); [Hull, Deborah AEST:EX](#); [Hurst, Trevor AEST:EX](#); [Johnson, Chris M AEST:EX](#); [La Rose, Yael AEST:EX](#); [Loughran, Tony D AEST:EX](#); [Lust, Monica AEST:EX](#); [McConnan, Kelly AEST:EX](#); [Nichols, Alisha AEST:EX](#); [Nielsen, Melanie AEST:EX](#); [Oaten, Jeremy AEST:EX](#); [Poole, Catherine AEST:EX](#); [Postans, James AEST:EX](#); [Renault, Shannon AEST:EX](#); [Rogers, Dorothy AEST:EX](#); [Rotgans, Trudy AEST:EX](#); [Sawchuk, Bindi AEST:EX](#); [Sedun, Jeanne AEST:EX](#); [Skillings, Chris AEST:EX](#); [Soo, Rosilyn L AEST:EX](#); [Turner, Julie AEST:EX](#); [Vasey, Jeff AEST:EX](#); [Whitford, Kelly M AEST:EX](#); [Williams, Cordelia AEST:EX](#); [Wolsey, Ashley AEST:EX](#); [Wray, Jennifer AEST:EX](#)  
**Subject:** Embargoed: AEST Update - UBC students applaud elimination of interest on B.C. student loans - March 14, 11:15am  
**Date:** Wednesday, March 13, 2019 10:26:36 AM  
**Attachments:** [2019AEST0019-000389.pdf](#)

---

The attached news release is embargoed for Thursday, March 14 at 11:15am.

Permalink: <https://news.gov.bc.ca/19161>

For Immediate Release  
2019AEST0019-000389  
March 14, 2019

Ministry of Advanced Education, Skills and Training

UPDATE  
UBC students applaud elimination of interest on B.C. student loans

VANCOUVER - Students at the University of British Columbia (UBC) are celebrating the Budget 2019 announcement to eliminate interest from B.C. government student loans, resulting in debt relief for about 200,000 people.

As of Feb. 19, 2019, all B.C. student loans stopped accumulating interest.

Melanie Mark, Minister of Advanced Education, Skills and Training, was joined by students and Santa Ono, president, UBC, at the student union building, The Nest, to mark the historic announcement.

"Post-secondary education and skills training should be opening doors for people, not making it harder to get ahead," said Mark. "Students spoke, and our government listened. For too long, students graduating from post-secondary institutions have been saddled with high levels of debt. Our government is committed to making life more affordable. That's why Budget 2019 eliminates interest on all B.C. student loans going forward."

Students have advocated for interest-free loans in B.C. for many years. Instead of worrying about growing debt, students can focus on learning, and graduates can put their energy into their next steps in life.

"The elimination of interest on B.C. student loans has had an immediate impact on students who are burdened by debt," said Cristina Ilnitchi, vice-president of external affairs, Alma Mater Society. "Students have been asking government to reduce the interest on provincial loans for years. We welcome the fact that the provincial government has recognized that action was needed to alleviate the difficult financial situations students face during their studies and after they leave their studies."

There are about 200,000 B.C. student loans outstanding, representing \$1.24 billion in principal. Borrowers will collectively save about \$22 million in interest payments on these loans in 2019-20.

"This budget has good news for post-secondary students," said Ono. "Post-secondary education and opportunities go hand in hand. Eliminating interest on B.C. student loans and continued investments in additional tech-related spaces

is welcome news for many UBC students."

The elimination of interest on student loans means that low- to middle-income students are not paying thousands of dollars more for their education than their peers who can pay up front.

Not only will eliminating interest on provincial student loans benefit current and future students, but the impact will be felt by borrowers who are still paying off their student loans and accruing debt.

A typical undergraduate borrower has \$11,200 in B.C. student loan debt, and \$28,000 in total student loan debt, including both federal and provincial loans. Eliminating interest on the provincial debt will save this borrower \$2,300 over the 10-year repayment period.

#### Quick Facts:

\* The Alma Mater Society (AMS) of the University of British Columbia is a non-profit student society that works to improve the quality of the educational, social and personal lives of the students of UBC. Representing over 56,000 undergraduate and graduate students at UBC's Vancouver campuses, the AMS advocates to the university and all levels of government for issues that are in the interest of students. The AMS also administers a student health and dental plan, provides essential support services, operates the Sexual Assault Support Centre and organizes social events.

\* StudentAid BC delivers the Canada-British Columbia integrated student financial assistance program. The federal government sets the interest rate for the federal component. Interest on the federal loan remains prime plus 2.5%. Integrated loans are based on a 60/40 split between federal and provincial funding, respectively.

\* The 200,000 B.C. student loans include about 55,000 people in study, about 120,000 people in repayment and about 25,000 people in default.

\* The student loan interest rate in B.C. had been prime plus 2.5% since 1996-97. Government first reduced interest from prime plus 2.5% to prime on Aug. 1, 2017.

\* The prime interest rate is what banks charge their most creditworthy customers.

#### Learn More:

B.C. Budget 2019: [www.bcbudget.gov.bc.ca/2019/](http://www.bcbudget.gov.bc.ca/2019/)

The AMS of UBC: [www.ams.ubc.ca](http://www.ams.ubc.ca)

#### Contacts:

Rodney Porter  
Ministry of Advanced Education, Skills and Training [rodney.porter@gov.bc.ca](mailto:rodney.porter@gov.bc.ca)  
250 889-7494

Eric Lowe  
AMS Marketing and Communications Manager [ericlowe@ams.ubc.ca](mailto:ericlowe@ams.ubc.ca)  
604 822-1961

Clare Hamilton-Eddy  
UBC Media Relations  
[clare.hamilton-eddy@ubc.ca](mailto:clare.hamilton-eddy@ubc.ca)  
604 822-3213 / 604 837-7831

Connect with the Province of B.C. at: <http://news.gov.bc.ca/connect>

---

## UPDATE

For Immediate Release  
2019AEST0019-000389  
March 14, 2019

Ministry of Advanced Education, Skills and Training

### **UBC students applaud elimination of interest on B.C. student loans**

VANCOUVER – Students at the University of British Columbia (UBC) are celebrating the Budget 2019 announcement to eliminate interest from B.C. government student loans, resulting in debt relief for about 200,000 people.

As of Feb. 19, 2019, all B.C. student loans stopped accumulating interest.

Melanie Mark, Minister of Advanced Education, Skills and Training, was joined by students and Santa Ono, president, UBC, at the student union building, The Nest, to mark the historic announcement.

“Post-secondary education and skills training should be opening doors for people, not making it harder to get ahead,” said Mark. “Students spoke, and our government listened. For too long, students graduating from post-secondary institutions have been saddled with high levels of debt. Our government is committed to making life more affordable. That’s why Budget 2019 eliminates interest on all B.C. student loans going forward.”

Students have advocated for interest-free loans in B.C. for many years. Instead of worrying about growing debt, students can focus on learning, and graduates can put their energy into their next steps in life.

“The elimination of interest on B.C. student loans has had an immediate impact on students who are burdened by debt,” said Cristina Ilnitshi, vice-president of external affairs, Alma Mater Society. “Students have been asking government to reduce the interest on provincial loans for years. We welcome the fact that the provincial government has recognized that action was needed to alleviate the difficult financial situations students face during their studies and after they leave their studies.”

There are about 200,000 B.C. student loans outstanding, representing \$1.24 billion in principal. Borrowers will collectively save about \$22 million in interest payments on these loans in 2019-20.

“This budget has good news for post-secondary students,” said Ono. “Post-secondary education and opportunities go hand in hand. Eliminating interest on B.C. student loans and continued investments in additional tech-related spaces is welcome news for many UBC students.”

The elimination of interest on student loans means that low- to middle-income students are not paying thousands of dollars more for their education than their peers who can pay up front.

Not only will eliminating interest on provincial student loans benefit current and future

students, but the impact will be felt by borrowers who are still paying off their student loans and accruing debt.

A typical undergraduate borrower has \$11,200 in B.C. student loan debt, and \$28,000 in total student loan debt, including both federal and provincial loans. Eliminating interest on the provincial debt will save this borrower \$2,300 over the 10-year repayment period.

#### **Quick Facts:**

- The Alma Mater Society (AMS) of the University of British Columbia is a non-profit student society that works to improve the quality of the educational, social and personal lives of the students of UBC. Representing over 56,000 undergraduate and graduate students at UBC's Vancouver campuses, the AMS advocates to the university and all levels of government for issues that are in the interest of students. The AMS also administers a student health and dental plan, provides essential support services, operates the Sexual Assault Support Centre and organizes social events.
- StudentAid BC delivers the Canada-British Columbia integrated student financial assistance program. The federal government sets the interest rate for the federal component. Interest on the federal loan remains prime plus 2.5%. Integrated loans are based on a 60/40 split between federal and provincial funding, respectively.
- The 200,000 B.C. student loans include about 55,000 people in study, about 120,000 people in repayment and about 25,000 people in default.
- The student loan interest rate in B.C. had been prime plus 2.5% since 1996-97. Government first reduced interest from prime plus 2.5% to prime on Aug. 1, 2017.
- The prime interest rate is what banks charge their most creditworthy customers.

#### **Learn More:**

B.C. Budget 2019: [www.bcbudget.gov.bc.ca/2019/](http://www.bcbudget.gov.bc.ca/2019/)

The AMS of UBC: [www.ams.ubc.ca](http://www.ams.ubc.ca)

#### **Contacts:**

Rodney Porter  
Ministry of Advanced Education, Skills and  
Training  
[rodney.porter@gov.bc.ca](mailto:rodney.porter@gov.bc.ca)  
250 889-7494

Eric Lowe  
AMS Marketing and Communications Manager  
[ericlowe@ams.ubc.ca](mailto:ericlowe@ams.ubc.ca)  
604 822-1961

Clare Hamilton-Eddy  
UBC Media Relations  
[clare.hamilton-eddy@ubc.ca](mailto:clare.hamilton-eddy@ubc.ca)  
604 822-3213 / 604 837-7831

---

Connect with the Province of B.C. at: [news.gov.bc.ca/connect](http://news.gov.bc.ca/connect)

**From:** [Porter, Rodney GCPE:EX](#)  
**To:** [Grouette, Janine FIN:EX](#); [McConnan, Kelly AEST:EX](#)  
**Cc:** [Davidson, Philip AEST:EX](#); [Robb, Katie GCPE:EX](#)  
**Subject:** FOLLOW UP: REVIEW - CMTN NR with the 200,000 number  
**Date:** Tuesday, March 12, 2019 10:51:30 AM  
**Attachments:** [NR CMTN student loans March11 340pm.docx](#)  
**Importance:** High

---

Hi Janine and Kelly;

Just checking in as the direction is that we are to position all the budget echo announcements to focus on the 200,000.

Is the working okay?

---

**From:** Porter, Rodney GCPE:EX  
**Sent:** March 11, 2019 3:51 PM  
**To:** Grouette, Janine FIN:EX ; McConnan, Kelly AEST:EX  
**Cc:** Davidson, Philip AEST:EX ; Robb, Katie GCPE:EX  
**Subject:** REVIEW - CMTN NR with the 200,000 number

Good afternoon;

There is another budget echo event on Thursday. This time at CMTN in Terrace.

GCPE HQ wants this one to focus on the 200,000 borrowers who will benefit.

I've updated the NR and highlighted the two relevant sections in blue.

Respectfully

**Rodney Porter, Communications Director**

B.C. Ministry of Advanced Education, Skills and Training

Mobile: **250 889-7494**

Email: [rodney.porter@gov.bc.ca](mailto:rodney.porter@gov.bc.ca)

---

## NEWS RELEASE

For Immediate Release  
[release number]  
March 14, 2019

Ministry of Advanced Education, Skills and  
Training

### **Northern students celebrate the elimination of interest on B.C. student loans**

TERRACE – Students at Coast Mountain College are celebrating the elimination of interest from B.C. student loans as part of Budget 2019 that will bring immediate debt relief to approximately 200,000 people.

Ravi Kahlon, Parliamentary Secretary for Sport and Multiculturalism was joined by students, representatives of the student union society and UFV president Joanne MacLean at the student union building to mark the historic announcement.

“Eliminating interest on B.C. student loans makes life more affordable for families and young people transitioning to the workforce,” said Kahlon, who attended the event on behalf of the Province of B.C. “Students graduating from post-secondary institutions have been saddled with high levels of debt for too long. That’s why Budget 2019 eliminates interest on all B.C. student loans going forward.” **APPROVED**

Students have been advocating for interest-free loans in B.C. for many years. The elimination of interest on provincial loans levels the cost of education for everyone – students who can’t afford to pay up-front and who rely on student loans will no longer pay more for their education than those who don’t need the assistance.

“Students throughout the province have been asking for years for the provincial government to make education more affordable by removing interest on B.C. student loans,” said XX of Coast Mountain Student Union. “Budget 2019 is a reason to celebrate for students as well as people still paying off student loans. Eliminating interest on B.C. loans is long overdue.” **NOT APPROVED**

There are 200,000 BC student loans representing \$1.24 billion in principal outstanding. Borrowers will collectively save about \$22 million in interest payments on these loans in 2019-20.

“Budget 2019 will help make life more affordable for students at the college,” said Ken Burt, Coast Mountain College president. “The ongoing investments in tuition-free adult basic education as well as eliminating interest on B.C. student loans will help create pathways for students to access higher education and transition into the workforce.” **NOT APPROVED**

The elimination of interest on student loans means that low- to middle-income students are not paying thousands of dollars more for their education than their peers who can pay up front.

Not only will eliminating interest on provincial student loans benefit current and future students but the impact will be felt by borrowers who are still paying off their student loans and accruing debt.

**Quick Facts:**

- B.C. student loans stopped accumulating interest, effective Feb. 19, 2019, all
- The role of the Students' Union is to provide a common voice for students' concerns at Coast Mountain College. The union can assist students in working together for the goal of a high-quality, accessible, publicly funded post-secondary education, and to provide services that enrich the lives of individual students.
- StudentAid BC delivers the Canada – British Columbia integrated student financial assistance program. The federal government sets the interest rate for the federal component. Interest on the federal loan remains prime + 2.5%. Integrated loans are based on 60/40 split between federal and provincial funding respectively.
- The student loan interest rate in B.C. had been Prime plus 2.5% since 1996-97. Government first reduced interest from Prime +2.5% to Prime on Aug. 1, 2017.
- A typical undergraduate borrower has \$11,200 in B.C. student loan debt, and \$28,000 in total student loan debt including both federal and provincial loans. Eliminating interest on the provincial debt will save this borrower \$2,300 over the 10-year repayment period.
- The 200,000 B.C. student loans includes about 55,000 people in study, about 120,000 people in repayment and about 25,000 people in default.

**Learn More:**

B.C. Budget 2019: [www.bcbudget.gov.bc.ca/2019/](http://www.bcbudget.gov.bc.ca/2019/)

Media contacts:

Rodney Porter  
Ministry of Advanced Education, Skills and Training  
250 889-7494  
[rodney.porter@gov.bc.ca](mailto:rodney.porter@gov.bc.ca)

CMTN media contact

CMTN Student Union contact

**From:** [McConnan, Kelly AEST:EX](#)  
**To:** [Porter, Rodney GCPE:EX](#)  
**Cc:** [Davidson, Philip AEST:EX](#)  
**Subject:** FW: REVIEW: Student loan echo announcement  
**Date:** Wednesday, March 6, 2019 11:06:48 AM  
**Attachments:** [Guest list UBC student loans March5 7pm.xls](#)  
[Invitation UBC student loans March5 5pm.docx](#)  
[KM UBC student loans March5 5pm.docx](#)  
[MA UBC student loans March5 5pm.docx](#)  
[NR UBC student loans March5 5pm.docx](#)  
[QA UBC student loans March5 5pm.docx](#)  
[SN UBC student loans March5 5pm.docx](#)

---

Reviewed and comments in attached.  
No particular suggestions for guest list.  
Tx  
Kelly

---

**From:** Porter, Rodney GCPE:EX  
**Sent:** Tuesday, March 5, 2019 8:17 PM  
**To:** McConnan, Kelly AEST:EX; Davidson, Philip AEST:EX  
**Subject:** REVIEW: Student loan echo announcement  
Hi Kelly and Phil;

Do you mind reviewing the attached draft materials for the UBC budget echo event scheduled for next Thursday.

- News release
- QAs
- Speaking notes
- Key messages
- Invitation – to go Monday, March 11
- Media advisory – to go Wednesday, March 13
- Guestlist – anyone to add from your perspective?

Respectfully

**Rodney Porter, Communications Director**

B.C. Ministry of Advanced Education, Skills and Training

Mobile: **250 889-7494**

Email: [rodney.porter@gov.bc.ca](mailto:rodney.porter@gov.bc.ca)



## Guest List - UBC budget echo event, March 14, 11:00 a.m.

RSVP	First Name	Last Name	Organization	Email
	Annabree	Fairweather	CUFA BC	<a href="mailto:coordinator@cufa.bc.ca">coordinator@cufa.bc.ca</a>
	Shannon	Baskerville	AEST	<a href="mailto:shannon.baskerville@gov.bc.ca">shannon.baskerville@gov.bc.ca</a>
	Blair	Littler	RUCBC	<a href="mailto:Blair.Littler@rucbc.ca">Blair.Littler@rucbc.ca</a>
	Jacqueliine	Holler	President, CUFA BC	<a href="mailto:president@cufa.bc.ca">president@cufa.bc.ca</a>
	Kelly	McConnan	AEST	<a href="mailto:kelly.mcconnan@gov.bc.ca">kelly.mcconnan@gov.bc.ca</a>
	Deena	Rubliak	UBC FA	<a href="mailto:deena.rubuliak@ubc.ca">deena.rubuliak@ubc.ca</a>
	Robin	Jane Roff	UBC FA	<a href="mailto:robin.roff@ubc.bc.ca">robin.roff@ubc.bc.ca</a>
	Valerie	Nickel	UBC FA	<a href="mailto:valerie.nickel@ubc.ca">valerie.nickel@ubc.ca</a>
	Sarah	Hornstein	UBC FA	<a href="mailto:sarah.hornstein@ubc.ca">sarah.hornstein@ubc.ca</a>
	Jan	Gunn	UBC FA	<a href="mailto:jan.gunn@ubc.ca">jan.gunn@ubc.ca</a>
			UBC BoG	<a href="mailto:board.secretariat@ubc.ca">board.secretariat@ubc.ca</a>
	Santa	Ono	UBC	<a href="mailto:presidents.office@ubc.ca">presidents.office@ubc.ca</a>
	Kuol	Akuechbeny	AMS	<a href="mailto:VPFINANCE@AMS.UBC.CA">VPFINANCE@AMS.UBC.CA</a>
	Aaron	Benwic	AMS	<a href="mailto:ASSM@AMS.UBC.CA">ASSM@AMS.UBC.CA</a>
	Piers	Fleming	AMS	<a href="mailto:SERVICES@AMS.UBC.CA">SERVICES@AMS.UBC.CA</a>
	Marium	Hamid	AMS	<a href="mailto:PRESIDENT@AMS.UBC.CA">PRESIDENT@AMS.UBC.CA</a>
	Chris	Hakim	AMS	<a href="mailto:VPADMIN@AMS.UBC.CA">VPADMIN@AMS.UBC.CA</a>
	Max	Holmes	AMS	<a href="mailto:VPACADEMIC@AMS.UBC.CA">VPACADEMIC@AMS.UBC.CA</a>
	cristina	Ilnitchi	AMS	<a href="mailto:vpexternal@ams.ubc.ca">vpexternal@ams.ubc.ca</a>
	Jonathan	Tomalty	AMS	<a href="mailto:avpfinance@ams.ubc.ca">avpfinance@ams.ubc.ca</a>
	Karen	Ranalletta	CUPE	<a href="mailto:president@cupe2950.ca">president@cupe2950.ca</a>
				<a href="mailto:office@cupe2950.ca">office@cupe2950.ca</a>
	Jeff	Vasey	AEST	<a href="mailto:jeff.vasey@gov.bc.ca">jeff.vasey@gov.bc.ca</a>
	David	Eby	MLA for vancouver point grey	<a href="mailto:david.eby.MLA@leg.bc.ca">david.eby.MLA@leg.bc.ca</a>
	Andrew		Provost	<a href="mailto:provost.vpa@ubc.ca">provost.vpa@ubc.ca</a>



# *Invitation*

The Honourable Melanie Mark  
Minister of Advanced Education, Skills and  
Training

*Invites you to*

*A celebratory announcement that helps make post-secondary education  
more affordable for B.C. students.*

Date: Thursday, March 14, 2019  
Time: 11:00 a.m.

*at*

University of British Columbia  
AMS Student Nest, Nest 3500  
6133 University Blvd.  
Vancouver

*If you wish to attend this event, please RSVP  
your attendance to GCPE, Events Planning  
E-Mail: [events@gov.bc.ca](mailto:events@gov.bc.ca)*

## Key Messages

### Eliminating interest on B.C. government student loans

- Budget 2019 is about making life better for people and opening the door to opportunity, so everyone can reach their full potential.
- Higher education should open doors for people, not make it harder to get ahead.
- Students graduating from post-secondary institutions have been saddled with high levels of debt for too long.
- That's why Budget 2019 eliminates interest on all B.C. student loans going forward.
- As of February 19<sup>th</sup>, all B.C. student loans stopped accumulating interest.
- This means everyone who is working to pay off their student loan will get immediate relief.
- For example, a typical student who graduates with about \$28,000 in combined B.C. and federal student loans will save approximately \$2,300 in interest charges over a 10-year repayment period.
- With this decision, we're helping young people and new families get off to a good start in their lives and careers.
- We're working to make higher education more accessible.
- Making life more affordable means more young people can feel confident about putting down roots and building a life right here in British Columbia.

s.13

March 13, 2019

MEDIA ADVISORY – Ministry of Advanced Education, Skills and Training

VANCOUVER – Students at UBC are welcoming the Budget 2019 decision to eliminate interest on B.C. government student loans.

Celebrating the decision will be Melanie Mark, Minister of Advanced Education, Skills and Training, UBC president Santa Ono and hundreds of students.

Event Date: Thursday, March 14, 2019

Time: 11 a.m.

Location:

AMS Student Nest  
Nest 3500  
6133 University Blvd.  
Vancouver

Special Instructions:

TBC

Media Contact:

Jennifer Fernandes  
Ministry of Advanced Education, Skills and Training  
250 952-6400  
[jennifer.fernandes@gov.bc.ca](mailto:jennifer.fernandes@gov.bc.ca)

AMS contact

UBC contact

---

## NEWS RELEASE

For Immediate Release  
[release number]  
March 14, 2019

Ministry of Advanced Education, Skills and  
Training

### **UBC students applaud elimination of interest on B.C. student loans**

VANCOUVER – Students at UBC are celebrating the Budget 2019 announcement to eliminate interest from B.C. government student loans saying the decision will help alleviate the burden of debt on post-secondary students.

As of Feb. 19, 2019, all B.C. student loans stopped accumulating interest.

Melanie Mark, Minister of Advanced Education, Skills and Training was joined by students and UBC president Santa Ono at the student union building, The Nest, to mark the historic announcement.

“Post-secondary education and skills training should be opening doors for people, not making it harder to get ahead,” said Mark. “Students spoke, and our government listened. For too long, students graduating from post-secondary institutions have been saddled with high levels of debt. That’s why Budget 2019 eliminates interest on all B.C. student loans going forward.” **NOT APPROVED**

Students have been advocating for interest-free loans in B.C. for many years. Instead of worrying about growing debt, students can focus on learning and graduates can put their energy into their next steps in life.

“The elimination of interest on B.C. student loans has had an immediate impact on students who are burdened by debt,” said Cristina Ilnitchi, Alma Mater Society, VP of External Affairs. “Students have been asking government to reduce the interest on provincial loans for years. We welcome the fact that the provincial government has recognized that action was needed to alleviate the difficult financial situations students face during their studies and after they leave their studies.” **NOT APPROVED**

“This budget has good news for post-secondary students,” said Santa Ono, UBC president. “Post-secondary education and opportunities go hand in hand. Eliminating interest on B.C. student loans and continued investments in additional tech-related spaces is welcome news for many UBC students.” **NOT APPROVED**

The elimination of interest on student loans means that low- to middle-income students are not paying thousands of dollars more for their education than their peers who can pay up front.

Not only will eliminating interest on provincial student loans ~~affect~~ benefit current and future students but the impact will be felt by borrowers who are still paying off their student loans and accruing debt.

A typical undergraduate borrower has \$11,200 in BC student loan debt upon graduation, and \$28,000 in total student loan debt including both federal and provincial loans. Eliminating interest on the provincial debt ~~would~~ will save this borrower \$2,300 over the 10-year repayment period.

Comment [KM1]: wordy

**Quick Facts:**

- The Alma Mater Society of the University of British Columbia Vancouver is the student society of UBC Vancouver and represents more than 48,000 students at UBC's Vancouver campus and the affiliated colleges.
- StudentAid BC delivers the Canada – British Columbia integrated ~~provincial and the federal component of the~~ student financial assistance program. The federal government sets the interest rate for the federal component. Interest on the federal loan remains prime + 2.5%. Integrated loans are based on 60/40 split between federal and provincial funding respectively.
- There are 200,000 BC student loans representing \$1.24 billion in principal outstanding. Borrowers will collectively save about \$22 million in interest payments on these loans in 2019/20.
- The student loan interest rate in B.C. had been Prime plus 2.5% since 1996-97. Government first reduced interest from Prime +2.5% to Prime on Aug. 1, 2017.

**Learn More:**

B.C. Budget 2019: [www.bcbudget.gov.bc.ca/2019/](http://www.bcbudget.gov.bc.ca/2019/)

**Media contact:**

Jennifer Fernandes  
Communications Manager  
Ministry of Advanced Education, Skills and Training  
250 952-6400

**UPDATED: MARCH 5, 5 P.M.**

## **Questions & Answers**

### **Eliminating interest on B.C. government student loans**

*Ministry of Advanced Education, Skills and Training*  
March 14, 2019

---

**1. How much will this elimination cost taxpayers?**

- Our gov't is investing \$318 million over 4 years beginning in 2018-19 to eliminate interest on B.C. student loans and help make post-secondary education more affordable.

**2. What does the \$225 million in 2018-19 pay for? Is this a write-off for existing interest on people with outstanding balances?**

- The \$225 million is an accounting adjustment that covers the cost of shifting to the new 0% interest model as of February 19, 2019.

**3. Why do people still have to pay off the interest accumulated prior to February 19, 2019? Can't you forgive retroactively?**

- Our gov't is investing \$318 million over the next 4 years to eliminate interest on B.C. student loans going forward.
- We're working hard to make life more affordable.
- Budget 2019 lays the groundwork to make sure everyone in B.C. can reach their full potential.
- We're working to make post-secondary education and skills training more accessible to all British Columbians.
- By eliminating interest on B.C. student loans, we're moving in the right direction, making life better, and removing barriers to help people reach their full potential.

**4. Will interest stop accumulating for people in default? Or does it just apply to loans in good standing?**

- The elimination of student loan interest applies to all loans issued through the provincial gov't.

**5. What is the average repayment period for B.C. student loans?**

- The Province requires B.C. student loans to be repaid within 10 years of completed study.
- There is an option to elongate the repayment period to 14 years if a borrower experiences temporary hardship.

**6. What is the range in outstanding student loan amounts? For example, what percentage of loans fall within the range of \$5,000 - \$15,000?**

- 80% percent of borrowers fall within the range of owing \$2,000 - \$15,000 in B.C. student loans.
-

**7. What is the maximum outstanding loan in B.C.?**

- The lifetime maximum B.C. gov't student loan funding amount a person can receive in B.C. is \$50,000.

**8. What was the previous interest rate? Was it prime?**

- Yes, the previous interest rate was prime (3.95%).

s.13

**Formatted:** Bulleted + Level: 1 +  
Aligned at: 0.63 cm + Indent at: 1.27  
cm



**UPDATED: MARCH 5, 5:00 P.M.**

SPEAKING NOTES FOR  
MELANIE MARK, MINISTER OF ADVANCED  
EDUCATION, SKILLS AND TRAINING

Eliminating interest on  
B.C. gov't student loans

University of British Columbia  
AMS Student Nest, Nest 3500  
6133 University Blvd.  
Vancouver

Thursday, March 14

11:00 a.m.

Speaking Time: 3 minutes

CHECK AGAINST DELIVERY

**Contact at the event:**

Marlene Behrens, GCPE events, 778 584-1253

**Parking:**

Parking is available at TBC

Minister will be meet by TBC

**Notable attendees:**

Santa Ono, UBC president

Cristina Initchi, AMS VP of External Affairs

**Event description:**

Budget 2019 echo event to celebrate the elimination of interest on B.C. government student loans. The event at UBC with the AMS is one of four echo events taking place at public post-secondary institutions.

**Background:**

Budget 2019 eliminates interest on B.C. government student loans effective Feb.19, 2019 by including \$318 million over ~~three~~four years – including a one-time adjustment in ~~2019-20~~2018-19.

StudentAid BC delivers the provincial and the federal component of the student financial assistance program. The federal government sets the interest rate for the federal component. Integrated loans are based on 60/40 split between federal and provincial funding respectively.

As of March 31, 2018, approximately 202,000 people have student loans worth a total of \$3.2 billion ~~including~~: 58,000 in study, 119,000 in repayment and 25,000 in default.

s.13

Government first reduced interest from Prime +2.5% to Prime on Aug. 1, 2017.

**What does the audience want to hear?**

Budget 2019 is about making life better for people and opening the door to opportunity, so everyone can reach their full potential.

Gov't listened to students and delivered on its mandate to eliminate interest on B.C. government student loans.

Gov't is working hard to make post-secondary education more affordable and accessible.

## Framework

### Ha'awa:

- Territory: Musqueam, Tsleil-Waututh and Squamish peoples.
- I'm the Minister of Advanced Education, Skills and Training, and MLA for Vancouver Mount Pleasant.
- Third visit to UBC: tour and seismic announcement in 2017.
- Acknowledge students, UBC Alma Matter Society and UBC president.

### Why are we here:

- Interest on B.C. student loans was among the highest in the country.
- Within 16 days, we cut interest on provincial loans by 2.5%.
- Acted quickly to make education and training more affordable and accessible as too many students were left behind for too long.

### What are we doing:

- Our gov't is making post-secondary education and training more accessible and affordable for all British Columbians.
- Eliminating the interest on BC student loans makes education more affordable.
- 100% of repayments now go toward reducing the principal.
- 200,000 borrowers will save about \$22 million in interest payments on these loans in 2019/20.
- Example: A typical undergraduate borrower with \$28,000 in total student loan debt will save \$2,300.

### Call to action:

- I didn't take this job to maintain the status quo.
- Proud of Premier John Horgan and our gov't.
- Students spoke, and we listened. Keep advocating.
- Budget 2019 is about making life better for people and opening the door to opportunity, so everyone can reach their full potential.
- Keep studying, researching and innovating.
- You are helping us build the best B.C.

**Ha'awa:**

- Good morning, everyone.
- I'd like to acknowledge the unceded territory of the Musqueam, Tsleil-Waututh and Squamish peoples.
- My name is Melanie Mark.
- I'm the Minister of Advanced Education, Skills and Training, and MLA for Vancouver Mount Pleasant.
- Great to be back at UBC Vancouver for a third visit – whirlwind tour in August 2017 and seismic resistant concrete in October 2017.
- Shout out to students, the UBC Alma Matter Society and UBC president Dr. Santa Ono.

**Why are we here:**

- When I first became Minister of Advanced Education, Skills and Training, getting out on the road to meet with students was a priority.
- Students told me of their hopes and dreams, but also what was holding them back.
- Debt was one of the biggest issues.
- Interest on B.C. student loans was among the highest in the country.
- Within 16 days, we cut interest on provincial loans by 2.5%.
- We acted quickly to make education and training more affordable and accessible as too many students were left behind for too long by the old gov't.

**What are we doing:**

- Our gov't is working hard to make post-secondary education and training more accessible and affordable for all British Columbians.
- Eliminating the interest on BC student loans makes education more affordable.
- Effective February 19th, 100% of repayments now go toward reducing the principal.
- 200,000 borrowers will save about \$22 million in interest payments on these loans in 2019/20.
- For example, a typical undergraduate borrower with \$28,000 in total student loan debt will save \$2,300.
- Instead of worrying about growing debt, students can focus on learning and graduates can put their energy into their next steps in life.
- It levels the cost of education for everyone – students who can't afford to pay up-front and who rely on student loans will no longer pay interest.

**Conclusion:**

- I didn't sign up for this job to maintain the status quo.
- I'm so proud of Premier John Horgan and the work of our gov't.
- Students spoke, and we listened.
- Your advocacy is helping make education more affordable.
- Budget 2019 is about making life better for people and opening the door to opportunity, so everyone can reach their full potential.
- Keep studying, researching and innovating.
- You are helping us build the best B.C.
- Ha'awa.

**From:** [McConnan, Kelly AEST:EX](#)  
**To:** [Porter, Rodney GCPE:EX](#)  
**Cc:** [Grouette, Janine FIN:EX](#); [Davidson, Philip AEST:EX](#); [Robb, Katie GCPE:EX](#)  
**Subject:** FW: UPDATED QA for UBC student loan budget echo event  
**Date:** Wednesday, March 13, 2019 9:38:10 AM  
**Attachments:** [QA UBC student loans March13 930am.docx](#)

---

Information is factually correct.

s.13

r

Tx

Kelly

---

**From:** Porter, Rodney GCPE:EX  
**Sent:** Wednesday, March 13, 2019 9:35 AM  
**To:** Grouette, Janine FIN:EX; McConnan, Kelly AEST:EX  
**Cc:** Davidson, Philip AEST:EX; Robb, Katie GCPE:EX  
**Subject:** UPDATED QA for UBC student loan budget echo event

Good morning. Minister Mark wanted the QAs updated.

In the first question she wanted the funding broken down by year.

She also wanted a Q show what gov't has done.

Highlighted new additions.

Please confirm factual accuracy – I took the information from previously approved materials so I'm hoping it's all good.

Respectfully

**Rodney Porter, Communications Director**

B.C. Ministry of Advanced Education, Skills and Training

Mobile: **250 889-7494**

Email: [rodney.porter@gov.bc.ca](mailto:rodney.porter@gov.bc.ca)



**UPDATED: MARCH 13, 9:20 A.M.**

## **Questions & Answers**

### **Eliminating interest on B.C. gov't student loans**

*Ministry of Advanced Education, Skills and Training*

#### **1. How much will this elimination cost taxpayers?**

- Our gov't is investing \$318 million over 4 years beginning in 2018-19 to eliminate interest on B.C. student loans and help make post-secondary education more affordable.
  - \$224.6 million in 2018-19.
  - \$30.6 million in 2019-20.
  - \$31.1 million in 2020-21.
  - \$31.4 million in 2021-22.

#### **2. What does the \$225 million in 2018-19 pay for? Is this a write-off for existing interest on people with outstanding balances?**

- The \$225 million is an accounting adjustment that covers the cost of shifting to the new 0% interest model as of February 19, 2019.

#### **Q. What were the previous changes to interest on student loans?**

- The student loan interest rate had been Prime + 2.5% since 1996-97.
- Effective August 1st, 2017, we reduced provincial student loan interest rates by 2.5% to Prime. This provided about \$11 million in interest relief in 2018-19 for about 200,000 people.
- The elimination of interest on B.C. gov't students loans effective Feb. 19, 2019 reduces monthly payments for approximately 200,000 borrowers and provides approximately \$22 million in interest relief in 2019/20.

#### **3. Why do people still have to pay off the interest accumulated prior to February 19, 2019? Can't you forgive retroactively?**

- Our gov't is investing \$318 million over the next 4 years to eliminate interest on B.C. student loans going forward.
- We're working hard to make life more affordable.
- Budget 2019 lays the groundwork to make sure everyone in B.C. can reach their full potential.
- We're working to make post-secondary education and skills training more accessible to all British Columbians.
- By eliminating interest on B.C. student loans, we're moving in the right direction, making life better, and removing barriers to help people reach their full potential.

#### **4. Will interest stop accumulating for people in default? Or just loans in good standing?**

- The elimination of student loan interest applies to all loans issued through the B.C. gov't.

**5. What is the average repayment period for B.C. student loans?**

- The Province requires B.C. student loans to be repaid within 10 years of completed study.

**6. What is the range in outstanding student loan amounts?**

- 80% percent of borrowers fall within the range of owing \$2,000 - \$15,000 in B.C. student loans.

**7. What is the maximum outstanding loan in B.C.?**

- The lifetime maximum B.C. gov't student loan funding amount a person can receive in B.C. is \$50,000.

**8. What was the previous interest rate? Was it prime?**

- The previous interest rate was prime (3.95%).

s.13

s.13

**From:** [Porter, Rodney GCPE:EX](#)  
**To:** [McConnan, Kelly AEST:EX](#); [Grouette, Janine FIN:EX](#)  
**Cc:** [Robb, Katie GCPE:EX](#); [Finn, Heather GCPE:EX](#)  
**Subject:** RE: REVIEW - Additional QAs on student loans  
**Date:** Wednesday, March 13, 2019 3:10:37 PM  
**Attachments:** [QA UBC student loans March13 305pm.docx](#)

---

For sure.

s.13

---

**From:** McConnan, Kelly AEST:EX  
**Sent:** March 13, 2019 3:07 PM  
**To:** Porter, Rodney GCPE:EX ; Grouette, Janine FIN:EX  
**Cc:** Robb, Katie GCPE:EX ; Finn, Heather GCPE:EX  
**Subject:** RE: REVIEW - Additional QAs on student loans  
These look good to me – confirming that I can advise Shannon that QA document is updated to reflect this issue?

---

**From:** Porter, Rodney GCPE:EX  
**Sent:** Wednesday, March 13, 2019 3:02 PM  
**To:** Grouette, Janine FIN:EX; McConnan, Kelly AEST:EX  
**Cc:** Robb, Katie GCPE:EX; Finn, Heather GCPE:EX  
**Subject:** REVIEW - Additional QAs on student loans  
**Importance:** High

Can you please review and confirm ASAP. Thank you.

s.13

Respectfully

**Rodney Porter, Communications Director**

B.C. Ministry of Advanced Education, Skills and Training

Mobile: **250 889-7494**

Email: [rodney.porter@gov.bc.ca](mailto:rodney.porter@gov.bc.ca)

**UPDATED: MARCH 13, 3:05 P.M.**

## **Questions & Answers**

### **Eliminating interest on B.C. gov't student loans**

*Ministry of Advanced Education, Skills and Training*

---

s.13

#### **3. How much will this elimination cost taxpayers?**

- Our gov't is investing \$318 million over 4 years beginning in 2018-19 to eliminate interest on B.C. student loans and help make post-secondary education more affordable.
  - \$224.6 million in 2018-19.
  - \$30.6 million in 2019-20.
  - \$31.1 million in 2020-21.
  - \$31.4 million in 2021-22.

#### **4. What does the \$225 million in 2018-19 pay for? Is this a write-off for existing interest on people with outstanding balances?**

- The \$225 million is an accounting adjustment that covers the cost of shifting to the new 0% interest model as of February 19, 2019.

#### **Q. What were the previous changes to interest on student loans?**

- The student loan interest rate had been Prime + 2.5% since 1996-97.
  - Effective August 1st, 2017, we reduced provincial student loan interest rates by 2.5% to Prime. This provided about \$11 million in interest relief in 2018-19 for about 200,000 people.
  - The elimination of interest on B.C. gov't students loans effective Feb. 19, 2019 reduces monthly payments for approximately 200,000 borrowers and provides approximately \$22 million in interest relief in 2019/20.
-

**5. Why do people still have to pay off the interest accumulated prior to February 19, 2019? Can't you forgive retroactively?**

- Our gov't is investing \$318 million over the next 4 years to eliminate interest on B.C. student loans going forward.
- We're working hard to make life more affordable.
- Budget 2019 lays the groundwork to make sure everyone in B.C. can reach their full potential.
- We're working to make post-secondary education and skills training more accessible to all British Columbians.
- By eliminating interest on B.C. student loans, we're moving in the right direction, making life better, and removing barriers to help people reach their full potential.

**6. Will interest stop accumulating for people in default? Or just loans in good standing?**

- The elimination of student loan interest applies to all loans issued through the B.C. gov't.

**7. What is the average repayment period for B.C. student loans?**

- The Province requires B.C. student loans to be repaid within 10 years of completed study.

**8. What is the range in outstanding student loan amounts?**

- 80% percent of borrowers fall within the range of owing \$2,000 - \$15,000 in B.C. student loans.

**9. What is the maximum outstanding loan in B.C.?**

- The lifetime maximum B.C. gov't student loan funding amount a person can receive in B.C. is \$50,000.

**10. What was the previous interest rate? Was it prime?**

- The previous interest rate was prime (3.95%).

s.13





**From:** [Porter, Rodney GCPE:EX](#)  
**To:** [Finn, Heather GCPE:EX](#); [Grouette, Janine FIN:EX](#); [McConnan, Kelly AEST:EX](#)  
**Cc:** [Robb, Katie GCPE:EX](#); [Marriott, Sarah GCPE:EX](#)  
**Subject:** RE: REVIEW - Additional QAs on student loans  
**Date:** Wednesday, March 13, 2019 3:21:30 PM  
**Attachments:** [QA UBC student loans March13 315pm.docx](#)

---

Updated QA attached with Janine's edits.

---

**From:** Finn, Heather GCPE:EX  
**Sent:** March 13, 2019 3:19 PM  
**To:** Grouette, Janine FIN:EX ; McConnan, Kelly AEST:EX ; Porter, Rodney GCPE:EX  
**Cc:** Robb, Katie GCPE:EX ; Marriott, Sarah GCPE:EX  
**Subject:** RE: REVIEW - Additional QAs on student loans  
Sarah and I have some suggestions but we can wait to see Janine's changes before weighing in.  
**Heather Finn**  
778-679-2104

---

**From:** Grouette, Janine FIN:EX  
**Sent:** March 13, 2019 3:08 PM  
**To:** McConnan, Kelly AEST:EX <[Kelly.McConnan@gov.bc.ca](mailto:Kelly.McConnan@gov.bc.ca)>; Porter, Rodney GCPE:EX <[Rodney.Porter@gov.bc.ca](mailto:Rodney.Porter@gov.bc.ca)>  
**Cc:** Robb, Katie GCPE:EX <[Katie.Robb@gov.bc.ca](mailto:Katie.Robb@gov.bc.ca)>; Finn, Heather GCPE:EX <[Heather.Finn@gov.bc.ca](mailto:Heather.Finn@gov.bc.ca)>  
**Subject:** RE: REVIEW - Additional QAs on student loans  
HI – I've sent necessary edits to Rodney just a moment ago --.hang tight everyone  
**Janine Grouette, CMA-CPA**  
Director, StudentAid BC Finance and Governance  
Ministry of Finance  
250-216-0894

---

**From:** McConnan, Kelly AEST:EX  
**Sent:** March 13, 2019 3:07 PM  
**To:** Porter, Rodney GCPE:EX <[Rodney.Porter@gov.bc.ca](mailto:Rodney.Porter@gov.bc.ca)>; Grouette, Janine FIN:EX <[Janine.Grouette@gov.bc.ca](mailto:Janine.Grouette@gov.bc.ca)>  
**Cc:** Robb, Katie GCPE:EX <[Katie.Robb@gov.bc.ca](mailto:Katie.Robb@gov.bc.ca)>; Finn, Heather GCPE:EX <[Heather.Finn@gov.bc.ca](mailto:Heather.Finn@gov.bc.ca)>  
**Subject:** RE: REVIEW - Additional QAs on student loans  
These look good to me – confirming that I can advise Shannon that QA document is updated to reflect this issue?

---

**From:** Porter, Rodney GCPE:EX  
**Sent:** Wednesday, March 13, 2019 3:02 PM  
**To:** Grouette, Janine FIN:EX; McConnan, Kelly AEST:EX  
**Cc:** Robb, Katie GCPE:EX; Finn, Heather GCPE:EX  
**Subject:** REVIEW - Additional QAs on student loans  
**Importance:** High  
Can you please review and confirm ASAP. Thank you.

s.13

Respectfully

**Rodney Porter, Communications Director**

B.C. Ministry of Advanced Education, Skills and Training

Mobile: **250 889-7494**

Email: [rodney.porter@gov.bc.ca](mailto:rodney.porter@gov.bc.ca)

**UPDATED: MARCH 13, 3:15 P.M.**

## **Questions & Answers**

### **Eliminating interest on B.C. gov't student loans**

*Ministry of Advanced Education, Skills and Training*

---

s.13

#### **3. How much will this elimination cost taxpayers?**

- Our gov't is investing \$318 million over 4 years beginning in 2018-19 to eliminate interest on B.C. student loans and help make post-secondary education more affordable.
  - \$224.6 million in 2018-19.
  - \$30.6 million in 2019-20.
  - \$31.1 million in 2020-21.
  - \$31.4 million in 2021-22.

#### **4. What does the \$225 million in 2018-19 pay for? Is this a write-off for existing interest on people with outstanding balances?**

- The \$225 million is an accounting adjustment that covers the cost of shifting to the new 0% interest model as of February 19, 2019.

#### **Q. What were the previous changes to interest on student loans?**

- The student loan interest rate had been Prime + 2.5% since 1996-97.
  - Effective August 1st, 2017, we reduced provincial student loan interest rates by 2.5% to Prime. This provided about \$11 million in interest relief in 2018-19 for about 200,000 people.
  - The elimination of interest on B.C. gov't students loans effective Feb. 19, 2019 reduces monthly payments for approximately 200,000 borrowers and provides approximately \$22 million in interest relief in 2019/20.
-

**5. Why do people still have to pay off the interest accumulated prior to February 19, 2019? Can't you forgive retroactively?**

- Our gov't is investing \$318 million over the next 4 years to eliminate interest on B.C. student loans going forward.
- We're working hard to make life more affordable.
- Budget 2019 lays the groundwork to make sure everyone in B.C. can reach their full potential.
- We're working to make post-secondary education and skills training more accessible to all British Columbians.
- By eliminating interest on B.C. student loans, we're moving in the right direction, making life better, and removing barriers to help people reach their full potential.

**6. Will interest stop accumulating for people in default? Or just loans in good standing?**

- The elimination of student loan interest applies to all loans issued through the B.C. gov't.

**7. What is the average repayment period for B.C. student loans?**

- The Province requires B.C. student loans to be repaid within 10 years of completed study.

**8. What is the range in outstanding student loan amounts?**

- 80% percent of borrowers fall within the range of owing \$2,000 - \$15,000 in B.C. student loans.

**9. What is the maximum outstanding loan in B.C.?**

- The lifetime maximum B.C. gov't student loan funding amount a person can receive in B.C. is \$50,000.

**10. What was the previous interest rate? Was it prime?**

- The previous interest rate was prime (3.95%).

s.13

**From:** [McConnan, Kelly AEST:EX](#)  
**To:** [Porter, Rodney GCPE:EX](#)  
**Cc:** [Davidson, Philip AEST:EX](#)  
**Subject:** Re: REVIEW: Student loan echo announcement  
**Date:** Tuesday, March 5, 2019 9:03:14 PM

---

Noon tomorrow ok?

Sent from my iPhone

On Mar 5, 2019, at 8:16 PM, Porter, Rodney GCPE:EX <[Rodney.Porter@gov.bc.ca](mailto:Rodney.Porter@gov.bc.ca)> wrote:

Hi Kelly and Phil;

Do you mind reviewing the attached draft materials for the UBC budget echo event scheduled for next Thursday.

- News release
- QAs
- Speaking notes
- Key messages
- Invitation – to go Monday, March 11
- Media advisory – to go Wednesday, March 13
- Guestlist – anyone to add from your perspective?

Respectfully

**Rodney Porter, Communications Director**

B.C. Ministry of Advanced Education, Skills and Training

Mobile: **250 889-7494**

Email: [rodney.porter@gov.bc.ca](mailto:rodney.porter@gov.bc.ca)

**From:** [Porter, Rodney GCPE:EX](#)  
**To:** [McConnan, Kelly AEST:EX](#)  
**Cc:** [Davidson, Philip AEST:EX](#)  
**Subject:** REVIEW - UFV budget echo  
**Date:** March 7, 2019 3:18:28 PM  
**Attachments:** [KM UFV student loans March5 5pm.docx](#)  
[NR UFV student loans March7 9am.docx](#)  
[QA UFV student loans March7 8am.docx](#)  
[SN UFV student loans March7 3pm.docx](#)

---

Hello Kelly and Phil;

We're planning a second budget echo event at UFV next Friday.

The materials are essentially duplicates of UBC's with some obvious changes like the location, date, minor tweaks to the lede / headline / quotes.

I did update the QAs to reflect the 'issues of the day' QAs.

Please let me know of any concerns.

Respectfully

**Rodney Porter, Communications Director**

B.C. Ministry of Advanced Education, Skills and Training

Mobile: **250 889-7494**

Email: [rodney.porter@gov.bc.ca](mailto:rodney.porter@gov.bc.ca)

## **Key Messages**

### **Eliminating interest on B.C. government student loans**

- Budget 2019 is about making life better for people and opening the door to opportunity, so everyone can reach their full potential.
- Higher education should open doors for people, not make it harder to get ahead.
- Students graduating from post-secondary institutions have been saddled with high levels of debt for too long.
- That's why Budget 2019 eliminates interest on all B.C. student loans going forward.
- As of February 19<sup>th</sup>, all B.C. student loans stopped accumulating interest.
- This means everyone who is working to pay off their student loan will get immediate relief.
- For example, a typical student who graduates with about \$28,000 in combined B.C. and federal student loans will save approximately \$2,300 in interest charges over a 10-year repayment period.
- With this decision, we're helping young people and new families get off to a good start in their lives and careers.
- We're working to make higher education more accessible.
- Making life more affordable means more young people can feel confident about putting down roots and building a life right here in British Columbia.



---

## NEWS RELEASE

For Immediate Release  
[release number]  
March 15, 2019

Ministry of Advanced Education, Skills and  
Training

### **Students at UFV celebrate the elimination of interest on B.C. student loans**

ABBOTSFORD – Students at the University of the Fraser Valley are celebrating the elimination of interest from B.C. student loans as part of Budget 2019 as the decision will help to alleviate the burden of debt on post-secondary students.

B.C. student loans stopped accumulating interest, effective Feb. 19, 2019, all

Melanie Mark, Minister of Advanced Education, Skills and Training was joined by students, representatives of the student union society and UFV president Joanne MacLean at the student union building to mark the historic announcement.

“Students can now focus on their studies and graduates can put their energy into their next steps in life instead of worrying about growing debt,” said Mark. “We’re opening doors and creating pathway to affordable education and training. Too many students had been left behind for too long. Students throughout B.C. told us about their affordability concerns. I’m proud that our government listened by eliminating interest on loans in Budget 2019.” **NOT APPROVED**

Students have been advocating for interest-free loans in B.C. for many years. The elimination of interest on provincial loans levels the cost of education for everyone – students who can’t afford to pay up-front and who rely on student loans will no longer pay more for their education than those who don’t need the assistance.

“Students have been asking for B.C. to remove student loan interest for year,” said Gurvir Gill, president of UFV’s student union society. “The decision to eliminate provincial interest makes education and training more affordable and helps graduates pay back loans, not the interest.” **NOT APPROVED**

“Budget 2019 certainly contained good news for students,” said Joanne MacLean, UFV president. “Continued investments in adult upgrading as well as eliminating interest on B.C. student loans will make post-secondary education much more accessible and affordable.” **NOT APPROVED**

The elimination of interest on student loans means that low- to middle-income students are not paying thousands of dollars more for their education than their peers who can pay up front.

Not only will eliminating interest on provincial student loans benefit current and future students but the impact will be felt by borrowers who are still paying off their student loans and accruing debt.

A typical undergraduate borrower has \$11,200 in B.C. student loan debt, and \$28,000 in total student loan debt including both federal and provincial loans. Eliminating interest on the provincial debt will save this borrower \$2,300 over the 10-year repayment period.

**Quick Facts:**

- The UFV Student Union Society is a non-profit organization run by students and for students at UFV. Through a body of elected student executives, faculty representatives, hired student staff, and a small group of permanent staff, the SUS is able to offer services to its members, advocate for post-secondary education on their behalf, connect them with student clubs and associations, and provide them with many opportunities to get involved on campus.
- StudentAid BC delivers the Canada – British Columbia integrated student financial assistance program. The federal government sets the interest rate for the federal component. Interest on the federal loan remains prime + 2.5%. Integrated loans are based on 60/40 split between federal and provincial funding respectively.
- There are 200,000 BC student loans representing \$1.24 billion in principal outstanding. Borrowers will collectively save about \$22 million in interest payments on these loans in 2019/20.
- The student loan interest rate in B.C. had been Prime plus 2.5% since 1996-97. Government first reduced interest from Prime +2.5% to Prime on Aug. 1, 2017.

**Learn More:**

B.C. Budget 2019: [www.bcbudget.gov.bc.ca/2019/](http://www.bcbudget.gov.bc.ca/2019/)

Media contacts:

Rodney Porter  
Ministry of Advanced Education, Skills and Training  
250 889-7494  
[rodney.porter@gov.bc.ca](mailto:rodney.porter@gov.bc.ca)

Dave Pinton  
Director of Communications  
778 808-5661  
[dave.pinton@ufv.ca](mailto:dave.pinton@ufv.ca)

**UFV SUS media contact**

**UPDATED: MARCH 7, 8:00 A.M.**

## **Questions & Answers**

### **Eliminating interest on B.C. gov't student loans**

*Ministry of Advanced Education, Skills and Training*

**1. How much will this elimination cost taxpayers?**

- Our gov't is investing \$318 million over 4 years beginning in 2018-19 to eliminate interest on B.C. student loans and help make post-secondary education more affordable.

**2. What does the \$225 million in 2018-19 pay for? Is this a write-off for existing interest on people with outstanding balances?**

- The \$225 million is an accounting adjustment that covers the cost of shifting to the new 0% interest model as of February 19, 2019.

**3. Why do people still have to pay off the interest accumulated prior to February 19, 2019? Can't you forgive retroactively?**

- Our gov't is investing \$318 million over the next 4 years to eliminate interest on B.C. student loans going forward.
- We're working hard to make life more affordable.
- Budget 2019 lays the groundwork to make sure everyone in B.C. can reach their full potential.
- We're working to make post-secondary education and skills training more accessible to all British Columbians.
- By eliminating interest on B.C. student loans, we're moving in the right direction, making life better, and removing barriers to help people reach their full potential.

**4. Will interest stop accumulating for people in default? Or just loans in good standing?**

- The elimination of student loan interest applies to all loans issued through the B.C. gov't.

**5. What is the average repayment period for B.C. student loans?**

- The Province requires B.C. student loans to be repaid within 10 years of completed study.

**6. What is the range in outstanding student loan amounts?**

- 80% percent of borrowers fall within the range of owing \$2,000 - \$15,000 in B.C. student loans.

**7. What is the maximum outstanding loan in B.C.?**

- The lifetime maximum B.C. gov't student loan funding amount a person can receive in B.C. is \$50,000.

**8. What was the previous interest rate? Was it prime?**

- The previous interest rate was prime (3.95%).

s.13

**UPDATED: MARCH 7, 3:00 P.M.**

**SPEAKING NOTES FOR  
MELANIE MARK, MINISTER OF ADVANCED  
EDUCATION, SKILLS AND TRAINING**

**Eliminating interest on  
B.C. gov't student loans**

**University of the Fraser Valley  
UFV Student Union Building  
33844 King Road, Room SUB 1109  
Abbotsford**

**Friday, March 15**

**11:00 a.m.**

**Speaking Time: 3 minutes**

**CHECK AGAINST DELIVERY**

**Contact at the event:**

Marlene Behrens, GCPE events, 778 584-1253

**Parking:**

Parking is available at TBC  
Minister will be meet by TBC

**Notable attendees:**

Dr. Joanne MacLean, UFV President  
Gurvir (Gee) Gill, UFV Student Union Society President

**Event description:**

Budget 2019 echo event to celebrate the elimination of interest on B.C. gov't student loans. The event at UFV with the SUS is one of several echo events at PSIs.

**Background:**

Budget 2019 eliminates interest on B.C. gov't student loans effective Feb.19, 2019 by including \$318 million over 4 years – including a one-time adjustment in 2018-19. StudentAid BC delivers the provincial and the federal component of the student financial assistance program. The federal gov't sets the interest rate for the federal component. Integrated loans are based on 60/40 split between federal and provincial funding respectively.

As of March 31, 2018, approximately 202,000 people have student loans worth a total of \$1.2 billion including: 58,000 in study, 119,000 in repayment and 25,000 in default. Government first reduced interest from Prime +2.5% to Prime on Aug. 1, 2017.

**What does the audience want to hear?**

Budget 2019 is about making life better for people and opening the door to opportunity, so everyone can reach their full potential.

Gov't listened to students and delivered on its mandate to eliminate interest on B.C. government student loans.

Gov't is working hard to make post-secondary education more affordable and accessible.

## Framework

### Ha'awa:

- Territory: Stó:lō peoples. Neighbouring Matsqui, Sumath and Kwantlen peoples.
- I'm the Minister of Advanced Education, Skills and Training, and MLA for Vancouver Mount Pleasant.
- Third visit to UFV: whirlwind tour for Abbotsford and Metis Community Support Worker program at Chilliwack campus in May 2018.
- Acknowledge students, Student Union Society and UFV president.

### Why are we here:

- Interest on B.C. student loans was among the highest in the country.
- Within 16 days, we cut interest on provincial loans by 2.5%.
- Acted quickly to make education and training more affordable and accessible as too many students were left behind for too long.

### What are we doing:

- Opening doors and creating pathways to affordable education.
- Eliminating interest on B.C. loans levels the cost of education for everyone.
- 100% of repayments now go toward reducing the principal.
- 200,000 borrowers will save about \$22 million in interest payments on these loans in 2019/20.
- Example: A typical undergraduate borrower with \$28,000 in total student loan debt will save \$2,300.

### Call to action:

- I didn't take this job to maintain the status quo.
- Proud of Premier John Horgan and our gov't.
- Students spoke, and we listened. Keep advocating.
- Budget 2019 is about making life better for people and opening the door to opportunity, so everyone can reach their full potential.
- Keep studying, researching and innovating.
- You are helping us build the best B.C.

**Ha'awa:**

- Good morning, everyone.
- I'd like to acknowledge the traditional, unceded, and beautiful territory of the Stó:lō people, the people of the river.
- I'd also like to recognize the neighbouring Matsqui, Sumath and Kwantlen peoples
- My name is Melanie Mark.
- I'm the Minister of Advanced Education, Skills and Training, and MLA for Vancouver Mount Pleasant.
- Third visit to UFV– whirlwind tour in August 2017 and Metis community support worker announcement at the Chilliwack campus in May 2018.
- Shout out to students, the UFV Student Union Society and UFV president Dr. Joanne MacLean.



**Why are we here:**

- When I first became Minister of Advanced Education, Skills and Training, getting out on the road to meet with students was a priority.
- Students told me of their hopes and dreams, but also what was holding them back.
- Debt was one of the biggest issues.
- Interest on B.C. student loans was among the highest in the country.
- Within 16 days, we cut interest on provincial loans by 2.5%.
- We acted quickly to make education and training more affordable and accessible as too many students were left behind for too long by the old gov't.

**What are we doing:**

- Our gov't is opening the door and creating pathways to affordable post-secondary education and training.
- Effective February 19th, 100% of repayments now go toward reducing the principal.
- Eliminating the interest on BC student loans levels the cost of education for everyone.
- Students who can't afford to pay up-front and who rely on student loans will no longer pay interest.
- 200,000 borrowers will save about \$22 million in interest payments on these loans in 2019/20.
- For example, a typical undergraduate borrower with \$28,000 in total student loan debt will save \$2,300.
- Instead of worrying about growing debt, students can focus on learning and graduates can put their energy into their next steps in life.

**Conclusion:**

- I didn't sign up for this job to maintain the status quo.
- I'm so proud of Premier John Horgan and the work of our gov't.
- Students spoke, and we listened.
- Your advocacy is helping make education more affordable.
- Budget 2019 is about making life better for people and opening the door to opportunity, so everyone can reach their full potential.
- Keep studying, researching and innovating.
- You are helping us build the best B.C.
- Ha'awa.

**From:** [Porter, Rodney GCPE:EX](#)  
**To:** [Grouette, Janine FIN:EX](#); [McConnan, Kelly AEST:EX](#)  
**Cc:** [Davidson, Philip AEST:EX](#); [Korinowsky, Alexandra GCPE:EX](#)  
**Subject:** UVIC echo news release  
**Date:** March 12, 2019 3:21:34 PM  
**Attachments:** [NR UVic Student Loans March12 3pm.docx](#)

---

Here's the fourth and final budget echo news release.  
Please let me know of any errors...  
Or if you want to see all four NRS!

Respectfully

**Rodney Porter, Communications Director**

B.C. Ministry of Advanced Education, Skills and Training

Mobile: **250 889-7494**

Email: [rodney.porter@gov.bc.ca](mailto:rodney.porter@gov.bc.ca)

## NEWS RELEASE

For Immediate Release  
[release number]  
March 14, 2019

Ministry of Advanced Education, Skills and  
Training

### UVic students applaud elimination of interest on B.C. student loans

VICTORIA – Students at UVic are celebrating the Province’s Budget 2019 decision to eliminate interest from B.C. student loans, providing immediate relief for about 200,000 people and making education more accessible for all.

As of Feb. 19, 2019, all B.C. student loans stopped accumulating interest.

Minister of Education Rob Fleming was joined by students and UVic President Jamie Cassels on campus to mark the historic announcement.

“Post-secondary education is meant to open doors for people, not create a barrier to getting ahead,” said Fleming. “By eliminating interest on B.C. student loans, we’re helping young people get off to a good start in their lives and careers. Budget 2019 is about making life better for British Columbians, and access to education plays such a big role in helping people reach their full potential.” **NOT APPROVED**

Students have been advocating for interest-free loans in B.C. for many years. Instead of worrying about growing debt, students can focus on learning and graduates can put their energy into their next steps in life.

“Students have been advocating for the elimination of interest on student loans for a very long time,” said Ainsley Kerr, University of Victoria Student Society, Director of Campaigns and Community Relations. “Budget 2019’s move to do this is long overdue and will help level the playing field to ensure more people can access the opportunities they need to set the course for their future. We welcome the B.C. government’s decision and thank them for listening to student voices.” **NOT APPROVED**

There are about 200,000 B.C. student loans representing \$1.24 billion in principal outstanding. Borrowers will collectively save about \$22 million in interest payments on these loans in 2019-20.

“This provincial budget delivered tremendous news for post-secondary students – news students have been waiting to hear for years,” said Jamie Cassels, President of the University of Victoria. “We know the power of post-secondary education in terms of helping people grow and live successful lives. Eliminating interest on provincial student loans is a step toward helping more students achieve their dreams.” **NOT APPROVED**

The elimination of interest on student loans means that low- to middle-income students are not paying thousands of dollars more for their education than their peers who can pay up front.

**Comment [KAG1]:** EVENT DETAILS  
TBC

Not only will eliminating interest on provincial student loans benefit current and future students, but the impact will be felt by borrowers who are still paying off their student debt.

A typical undergraduate borrower has \$11,200 in B.C. student loan debt, and \$28,000 in total student loan debt including both federal and provincial loans. Eliminating interest on the provincial debt will save this borrower \$2,300 over a 10-year repayment period.

**Quick Facts:**

- The University of Victoria Students' Society (UVSS) is a social justice based non-profit run by students. Separate from the university, the students' society exists to provide advocacy, representation, services, and events for its members. The UVSS works on issues affecting students, such as post-secondary funding, public transit, sexualized violence, campus sustainability, student employment and affordable housing.
- StudentAid BC delivers the Canada – British Columbia integrated student financial assistance program. The federal government sets the interest rate for the federal component. Interest on the federal loan remains prime + 2.5%. Integrated loans are based on 60/40 split between federal and provincial funding respectively.
- The 200,000 B.C. student loans includes about 55,000 people in study, about 120,000 people in repayment and about 25,000 people in default.
- The student loan interest rate in B.C. had been Prime plus 2.5% since 1996-97. Government first reduced interest from Prime +2.5% to Prime on Aug. 1, 2017.

**Learn More:**

B.C. Budget 2019: [www.bcbudget.gov.bc.ca/2019/](http://www.bcbudget.gov.bc.ca/2019/)

The AMS of UBC: [www.ams.ubc.ca](http://www.ams.ubc.ca)

**Media contacts:**

Rodney Porter  
Ministry of Advanced Education, Skills and Training  
250 889-7494  
[rodney.porter@gov.bc.ca](mailto:rodney.porter@gov.bc.ca)

Denise Helm  
Director of Media Relations and Public Affairs  
University of Victoria  
250 721-7656  
[dhelm@uvic.ca](mailto:dhelm@uvic.ca)

**From:** [van Baarsen, Amanda AEST:EX](#)  
**To:** [Porter, Rodney GCPE:EX](#); [Flesh, Cindy AEST:EX](#); [Snoddon, Michael AEST:EX](#)  
**Cc:** [Fernandes, Jennifer GCPE:EX](#)  
**Subject:** RE: Comms materials - UBC budget echo event - March 14, 11am  
**Date:** March 11, 2019 12:57:22 PM

---

No to the roundtable.

**Amanda van Baarsen**

Ministerial Assistant to

Hon. Melanie Mark, Minister of Advanced Education, Skills, and Training

Room 133 | Parliament Buildings, Victoria, BC | V8W 9V1

(P) 778-974-5075 (C) s.17

*Pronouns: she/her*

---

**From:** Porter, Rodney GCPE:EX  
**Sent:** March 11, 2019 12:54 PM  
**To:** [Flesh, Cindy AEST:EX <Cindy.Flesh@gov.bc.ca>](#); [van Baarsen, Amanda AEST:EX <Amanda.vanBaarsen@gov.bc.ca>](#); [Snoddon, Michael AEST:EX <Michael.Snoddon@gov.bc.ca>](#)  
**Cc:** [Fernandes, Jennifer GCPE:EX <Jennifer.Fernandes@gov.bc.ca>](#)  
**Subject:** RE: Comms materials - UBC budget echo event - March 14, 11am

Hi Cindy; Just got the information from UBC. Updated speaking notes and itinerary attached with that information.

- Parking space reserved
- Andrew Parr confirmed as emcee

Any update on whether the minister has time for a 30 minute roundtable?

---

**From:** [Flesh, Cindy AEST:EX](#)  
**Sent:** March 11, 2019 12:33 PM  
**To:** [Porter, Rodney GCPE:EX <Rodney.Porter@gov.bc.ca>](#); [van Baarsen, Amanda AEST:EX <Amanda.vanBaarsen@gov.bc.ca>](#); [Snoddon, Michael AEST:EX <Michael.Snoddon@gov.bc.ca>](#)  
**Cc:** [Fernandes, Jennifer GCPE:EX <Jennifer.Fernandes@gov.bc.ca>](#)  
**Subject:** RE: Comms materials - UBC budget echo event - March 14, 11am

Hello – looking for parking information for March 14<sup>th</sup> - thanks

---

**From:** Porter, Rodney GCPE:EX  
**Sent:** March 7, 2019 10:25 AM  
**To:** [van Baarsen, Amanda AEST:EX <Amanda.vanBaarsen@gov.bc.ca>](#); [Snoddon, Michael AEST:EX <Michael.Snoddon@gov.bc.ca>](#)  
**Cc:** [Flesh, Cindy AEST:EX <Cindy.Flesh@gov.bc.ca>](#); [Fernandes, Jennifer GCPE:EX](#)

<Jennifer.Fernandes@gov.bc.ca>

**Subject:** Comms materials - UBC budget echo event - March 14, 11am

UBC budget echo communications materials attached.

Questions:

Can we build in time for a 30 minute roundtable with students?

Do you need program support on the ground?

- Guestlist – with UBC / AMS to populate
- Invitation – to go Monday
- Itinerary – Marlene is going to call you to ensure Minister Eby is available at 11am
- Key messages
- Media advisory – to go Wednesday
- News release – need quote approval
- Q&As
- Speaking notes

Respectfully

**Rodney Porter, Communications Director**

B.C. Ministry of Advanced Education, Skills and Training

Mobile: **250 889-7494**

Email: [rodney.porter@gov.bc.ca](mailto:rodney.porter@gov.bc.ca)



**From:** [van Baarsen, Amanda AEST:EX](#)  
**To:** [Porter, Rodney GCPE:EX](#); [Flesh, Cindy AEST:EX](#); [Snoddon, Michael AEST:EX](#)  
**Cc:** [Behrens, Marlene GCPE:EX](#); [Fernandes, Jennifer GCPE:EX](#); [Nienaber, Janice GCPE:EX](#)  
**Subject:** Re: Budget echo event at UBC - March 14  
**Date:** March 5, 2019 3:51:33 PM

---

yes.

Sent from my Samsung Galaxy smartphone.

----- Original message -----

From: "Porter, Rodney GCPE:EX" <[Rodney.Porter@gov.bc.ca](mailto:Rodney.Porter@gov.bc.ca)>  
Date: 2019-03-05 3:50 PM (GMT-08:00)  
To: "Flesh, Cindy AEST:EX" <[Cindy.Flesh@gov.bc.ca](mailto:Cindy.Flesh@gov.bc.ca)>, "van Baarsen, Amanda AEST:EX" <[Amanda.vanBaarsen@gov.bc.ca](mailto:Amanda.vanBaarsen@gov.bc.ca)>, "Snoddon, Michael AEST:EX" <[Michael.Snoddon@gov.bc.ca](mailto:Michael.Snoddon@gov.bc.ca)>  
Cc: "Behrens, Marlene GCPE:EX" <[Marlene.Behrens@gov.bc.ca](mailto:Marlene.Behrens@gov.bc.ca)>, "Fernandes, Jennifer GCPE:EX" <[Jennifer.Fernandes@gov.bc.ca](mailto:Jennifer.Fernandes@gov.bc.ca)>, "Nienaber, Janice GCPE:EX" <[Janice.Nienaber@gov.bc.ca](mailto:Janice.Nienaber@gov.bc.ca)>  
Subject: Budget echo event at UBC - March 14

Can we move the event to 11am?

1015am – tour of the AMS Nest building  
1045am – pre-brief  
11am – event  
1130am – media avail  
1145am – minister departs

Respectfully

**Rodney Porter, Communications Director**

B.C. Ministry of Advanced Education, Skills and Training

Mobile: **250 889-7494**

Email: [rodney.porter@gov.bc.ca](mailto:rodney.porter@gov.bc.ca)

**From:** [Porter, Rodney GCPE:EX](#)  
**To:** [van Baarsen, Amanda AEST:EX](#); [Snoddon, Michael AEST:EX](#)  
**Cc:** [Flesh, Cindy AEST:EX](#); [Fernandes, Jennifer GCPE:EX](#); [Behrens, Marlene GCPE:EX](#); [Finn, Heather GCPE:EX](#)  
**Subject:** UPDATE - UBC budget echo event  
**Date:** March 12, 2019 7:34:32 AM  
**Attachments:** [EMCEE UBC student loans March11 11am.docx](#)  
[Itinerary UBC student loans March11 11am.docx](#)  
[KM UBC student loans March5 5pm.docx](#)  
[MA UBC student loans March11 330pm.docx](#)  
[NR UBC student loans March7 245pm.docx](#)  
[Provincial Government Invitation - UBC - March 14.docx](#)  
[QA UBC student loans March7 8am.docx](#)  
[SN UBC student loans March11 11am.docx](#)  
[UBC Map Parking the Nest for Minister Mark.pdf](#)  
[Guest list UBC student loans March12+7am.xls](#)

---

Good morning.

Just ensuring you have the latest and greatest UBC materials – the subject line indicates the time stamp. s.22

1. Invitations - went out last night and we're correcting a few email address
2. Guestlist – minor tweaks to correct a handful of emails
3. Media advisory will go Wednesday, March 13 around 11am
4. Speaking notes - no change from yesterday
5. Itinerary – no change from yesterday
6. Itinerary – no change from yesterday
7. Parking map – no change from yesterday
8. News release – pending M3's quote approval
9. Q&As – no change
10. KMs – no change
11. Emcee notes for Andrew Parr

Respectfully

**Rodney Porter, Communications Director**

B.C. Ministry of Advanced Education, Skills and Training

Mobile: **250 889-7494**

Email: [rodney.porter@gov.bc.ca](mailto:rodney.porter@gov.bc.ca)

**UPDATED: MARCH 11, 11:00 A.M.**

EMCEE NOTES FOR  
ANDREW PARR, INTERIM VP STUDENTS

Eliminating interest on  
B.C. gov't student loans

University of British Columbia  
AMS Offices, The Nest  
6133 University Blvd.  
Vancouver

Thursday, March 14

11:00 a.m.

CHECK AGAINST DELIVERY

**Event description:**

Budget 2019 echo event to celebrate the elimination of interest on B.C. gov't student loans. The event at UBC with the AMS is one of several echo events at PSIs.

**Background:**

Budget 2019 eliminates interest on B.C. gov't student loans effective Feb.19, 2019 by including \$318 million over 4 years – including a one-time adjustment in 2018-19.

StudentAid BC delivers the provincial and the federal component of the student financial assistance program. Integrated loans are based on 60/40 split between federal and provincial funding respectively.

As of March 31, 2018, approximately 202,000 people have student loans worth a total of \$1.2 billion including: 58,000 in study, 119,000 in repayment and 25,000 in default.

Gov't first reduced interest from Prime +2.5% to Prime on Aug. 1, 2017.

- Good morning, everyone.
- I'd like to acknowledge the unceded territory of the Musqueam, Tsleil-Waututh and Squamish peoples.
- My name is Andrew Parr, Interim Vice-President, Students at UBC.
- I'd like to introduce our speakers:
  - The Honourable **Melanie Mark**, Minister of Advanced Education, Skills and Training.
  - UBC president, Professor **Santa Ono**.
  - Alma Mater Society of UBC president **Marium Hamid**.
  - Alma Mater Society of UBC VP external **Cristina Ilnitichi**.
- Please welcome our first speaker, Minister Mark.

[MINISTER MELANIE MARK SPEAKS]

- Thank you, Minister Mark.
- Your advocacy for students is well recognized.
- I'd also like to thank you for your support of UBC including the investments by your government in graduate scholarship and tech-related spaces.
- It's always a pleasure to have you on campus.
- I'd like to invite our next speaker to the podium. Please welcome Professor Ono.

#### **[PROFESSOR ONO SPEAKS]**

- Thank you, Professor Ono.
- The Budget 2019 announcement that eliminated interest on provincial loans was welcomed by students throughout B.C.
- Not least the Alma Mater Society here at UBC.
- I'd like to invite Marium and Cristina to the podium.

**[MARIUM AND CRISTINA SPEAK]**

- Thank you to Marium and Cristina, and to all our speakers.
- In closing, I'd like to acknowledge the support of the provincial government.
- Post-secondary education goes hand-in-hand with opportunity and success.
- Providing greater opportunity for students regardless of their ability to pay is great news.
- Our speakers will be available to speak with the media off to the side.
- But first I'd like to invite all our speakers for a group photo with the audience. Thank you

**[PHOTO OP: GROUP PHOTO]**

**Advanced Education, Skills and Training Minister Melanie Mark  
Eliminating Interest on Provincial Student Loans  
UBC, The Nest, Lower Atrium, 6133 University Blvd.**

Date: March 14, 2019

Time: 11:00 a.m.

Time	Event Itinerary
8:00 am	A/V set up – Marlene Behrens
10:15 am	Minister Mark arrives and tours The Nest. Tour is led by Marium Hamid and Cristina Initchi (mobile s.22 )
10:45 am	Pre-brief in s.15 led by Marlene: <ul style="list-style-type: none"> <li>• Melanie Mark, Minister Advanced Education, Skills and Training</li> <li>• Interim Vice-President Students Andrew Parr</li> <li>• Santa Ono, UBC president</li> <li>• Marium Hamid, AMS President</li> <li>• Cristina Initchi, AMS VP External</li> </ul>
10:58 am	Proceed from pre-brief room to event space
11:00 am	First Nations welcome
11:05 am	Andrew Parr introduces speakers, invites Minister Mark to the podium
11:06 am	Minister Mark speaks
11:11 am	Andrew Parr thanks Minister Mark, invites Professor Ono to the podium
11:12 am	Professor Ono speaks
11:15 am	Andrew Parr thanks Professor Ono, invites Marium and Cristina to speak
11:16 am	Marium and Cristina speak
11:22 am	Andrew Parr thanks Cristina and Marium, thanks all speakers and guests. Advises that speakers will be available to speak with media off to the side.  Cristina invites speakers for a group photo with audience.
11:25 am	<b>Photo-Op: Group photo of Minister Mark, Andrew Parr, Santa Ono and AMS with all students</b>

Marlene Behrens  
Government Communications and Public Engagement  
778 584-1253  
[marlene.behrens@gov.bc.ca](mailto:marlene.behrens@gov.bc.ca)

EVENT COORDINATOR



## **Key Messages**

### **Eliminating interest on B.C. government student loans**

- Budget 2019 is about making life better for people and opening the door to opportunity, so everyone can reach their full potential.
- Higher education should open doors for people, not make it harder to get ahead.
- Students graduating from post-secondary institutions have been saddled with high levels of debt for too long.
- That's why Budget 2019 eliminates interest on all B.C. student loans going forward.
- As of February 19<sup>th</sup>, all B.C. student loans stopped accumulating interest.
- This means everyone who is working to pay off their student loan will get immediate relief.
- For example, a typical student who graduates with about \$28,000 in combined B.C. and federal student loans will save approximately \$2,300 in interest charges over a 10-year repayment period.
- With this decision, we're helping young people and new families get off to a good start in their lives and careers.
- We're working to make higher education more accessible.
- Making life more affordable means more young people can feel confident about putting down roots and building a life right here in British Columbia.

March 13, 2019

MEDIA ADVISORY – Ministry of Advanced Education, Skills and Training

VANCOUVER – Students at UBC are welcoming the Budget 2019 decision to eliminate interest on B.C. government student loans.

Celebrating the decision will be Melanie Mark, Minister of Advanced Education, Skills and Training, UBC president Santa Ono and students from UBC.

Event Date: Thursday, March 14, 2019

Time: 11:00 a.m.

Location:

Lower Atrium  
AMS Student Nest  
6133 University Blvd.  
UBC Campus, Vancouver

Media Contacts:

Rodney Porter  
Ministry of Advanced Education, Skills and Training  
250 889-7494  
rodney.porter@gov.bc.ca

Eric Lowe  
AMS Marketing and Communications Manager  
604 822-1961  
ericlowe@ams.ubc.ca

Clare Hamilton-Eddy  
UBC Media Relations  
604 822 3213 | 604 837 7831  
clare.hamilton-eddy@ubc.ca

---

## NEWS RELEASE

For Immediate Release  
[release number]  
March 14, 2019

Ministry of Advanced Education, Skills and  
Training

### **UBC students applaud elimination of interest on B.C. student loans**

VANCOUVER – Students at UBC are celebrating the Budget 2019 announcement to eliminate interest from B.C. government student loans saying the decision will help alleviate the burden of debt on post-secondary students.

As of Feb. 19, 2019, all B.C. student loans stopped accumulating interest.

Melanie Mark, Minister of Advanced Education, Skills and Training was joined by students and UBC president Santa Ono at the student union building, The Nest, to mark the historic announcement.

“Post-secondary education and skills training should be opening doors for people, not making it harder to get ahead,” said Mark. “Students spoke, and our government listened. For too long, students graduating from post-secondary institutions have been saddled with high levels of debt. That’s why Budget 2019 eliminates interest on all B.C. student loans going forward.” **NOT APPROVED**

Students have been advocating for interest-free loans in B.C. for many years. Instead of worrying about growing debt, students can focus on learning and graduates can put their energy into their next steps in life.

“The elimination of interest on B.C. student loans has had an immediate impact on students who are burdened by debt,” said Cristina Ilnitshi, Alma Mater Society, VP of External Affairs. “Students have been asking government to reduce the interest on provincial loans for years. We welcome the fact that the provincial government has recognized that action was needed to alleviate the difficult financial situations students face during their studies and after they leave their studies.”

“This budget has good news for post-secondary students,” said Santa Ono, UBC president. “Post-secondary education and opportunities go hand in hand. Eliminating interest on B.C. student loans and continued investments in additional tech-related spaces is welcome news for many UBC students.”

The elimination of interest on student loans means that low- to middle-income students are not paying thousands of dollars more for their education than their peers who can pay up front.

Not only will eliminating interest on provincial student loans benefit current and future students but the impact will be felt by borrowers who are still paying off their student loans and accruing debt.

A typical undergraduate borrower has \$11,200 in B.C. student loan debt, and \$28,000 in total student loan debt including both federal and provincial loans. Eliminating interest on the provincial debt will save this borrower \$2,300 over the 10-year repayment period.

**Quick Facts:**

- The Alma Mater Society of the University of British Columbia is a non-profit student society that works to improve the quality of the educational, social, and personal lives of the students of UBC. Representing over 56,000 undergraduate and graduate students at UBC's Vancouver campuses the AMS advocates to the university and all levels of government for issues that are in the interest of students. The AMS also administers a student health and dental plan, provides essential support services, operates the Sexual Assault Support Centre, and organizes social events.
- StudentAid BC delivers the Canada – British Columbia integrated student financial assistance program. The federal government sets the interest rate for the federal component. Interest on the federal loan remains prime + 2.5%. Integrated loans are based on 60/40 split between federal and provincial funding respectively.
- There are 200,000 B.C. student loans representing \$1.24 billion in principal outstanding. Borrowers will collectively save about \$22 million in interest payments on these loans in 2019/20.
- The student loan interest rate in B.C. had been Prime plus 2.5% since 1996-97. Government first reduced interest from Prime +2.5% to Prime on Aug. 1, 2017.

**Learn More:**

B.C. Budget 2019: [www.bcbudget.gov.bc.ca/2019/](http://www.bcbudget.gov.bc.ca/2019/)

The AMS of UBC: [www.ams.ubc.ca](http://www.ams.ubc.ca)

**Media contacts:**

Rodney Porter  
Ministry of Advanced Education, Skills and Training  
250 889-7494  
[rodney.porter@gov.bc.ca](mailto:rodney.porter@gov.bc.ca)

Eric Lowe  
AMS Marketing and Communications Manager  
604 822-1961  
[ericlowe@ams.ubc.ca](mailto:ericlowe@ams.ubc.ca)

Clare Hamilton-Eddy  
UBC Media Relations  
604 822 3213 | 604 837 7831  
[clare.hamilton-eddy@ubc.ca](mailto:clare.hamilton-eddy@ubc.ca)



**The Honourable Melanie Mark**  
Minister of Advanced Education, Skills and Training

Invites you to attend an important announcement celebrating the  
Budget 2019 decision to eliminate interest on B.C. government student loans.

**11:00 a.m.**  
**Thursday, March 14<sup>th</sup>, 2019**

Lower Atrium, AMS Student Nest  
6133 University Blvd  
UBC Campus, Vancouver

---

Please RSVP to Marlene Behrens at:  
[Marlene.Behrens@gov.bc.ca](mailto:Marlene.Behrens@gov.bc.ca)

**UPDATED: MARCH 7, 8:00 A.M.**

## **Questions & Answers**

### **Eliminating interest on B.C. gov't student loans**

*Ministry of Advanced Education, Skills and Training*

**1. How much will this elimination cost taxpayers?**

- Our gov't is investing \$318 million over 4 years beginning in 2018-19 to eliminate interest on B.C. student loans and help make post-secondary education more affordable.

**2. What does the \$225 million in 2018-19 pay for? Is this a write-off for existing interest on people with outstanding balances?**

- The \$225 million is an accounting adjustment that covers the cost of shifting to the new 0% interest model as of February 19, 2019.

**3. Why do people still have to pay off the interest accumulated prior to February 19, 2019? Can't you forgive retroactively?**

- Our gov't is investing \$318 million over the next 4 years to eliminate interest on B.C. student loans going forward.
- We're working hard to make life more affordable.
- Budget 2019 lays the groundwork to make sure everyone in B.C. can reach their full potential.
- We're working to make post-secondary education and skills training more accessible to all British Columbians.
- By eliminating interest on B.C. student loans, we're moving in the right direction, making life better, and removing barriers to help people reach their full potential.

**4. Will interest stop accumulating for people in default? Or just loans in good standing?**

- The elimination of student loan interest applies to all loans issued through the B.C. gov't.

**5. What is the average repayment period for B.C. student loans?**

- The Province requires B.C. student loans to be repaid within 10 years of completed study.

**6. What is the range in outstanding student loan amounts?**

- 80% percent of borrowers fall within the range of owing \$2,000 - \$15,000 in B.C. student loans.

**7. What is the maximum outstanding loan in B.C.?**

- The lifetime maximum B.C. gov't student loan funding amount a person can receive in B.C. is \$50,000.

**8. What was the previous interest rate? Was it prime?**

- The previous interest rate was prime (3.95%).

s.13

**UPDATED: MARCH 11, 11:00 A.M.**

SPEAKING NOTES FOR  
MELANIE MARK, MINISTER OF ADVANCED  
EDUCATION, SKILLS AND TRAINING

Eliminating interest on  
B.C. gov't student loans

University of British Columbia  
Lower Atrium, The Nest  
6133 University Blvd.  
Vancouver

Thursday, March 14

11:00 a.m.

Speaking Time: 3 minutes

CHECK AGAINST DELIVERY



**Contact at the event:**

Marlene Behrens, GCPE events, 778 584-1253  
Cristina Ilnitich, AMS, s.22

**Parking:**

Parking is reserved for the Minister at the south entrance of The Nest. It will be indicated with a reserved sign.

Minister will be meet by AMS president Marium Hamid and AMS VP External Cristina Ilnitich

**Notable attendees:**

Santa Ono, UBC President  
Andrew Parr, Interim VP Students  
Marium Hamid, AMS President  
Cristina Ilnitich, AMS VP of External Affairs

**Event description:**

Budget 2019 echo event to celebrate the elimination of interest on B.C. gov't student loans. The event at UBC with the AMS is one of several echo events at PSIs.

**Background:**

Budget 2019 eliminates interest on B.C. gov't student loans effective Feb.19, 2019 by including \$318 million over 4 years – including a one-time adjustment in 2018-19. StudentAid BC delivers the provincial and the federal component of the student financial assistance program. Integrated loans are based on 60/40 split between federal and provincial funding respectively.

As of March 31, 2018, approximately 202,000 people have student loans worth a total of \$1.2 billion including: 58,000 in study, 119,000 in repayment and 25,000 in default. Gov't first reduced interest from Prime +2.5% to Prime on Aug. 1, 2017.

**What does the audience want to hear?**

Budget 2019 is about making life better for people and opening the door to opportunity, so everyone can reach their full potential.

Gov't listened to students and delivered on its mandate to eliminate interest on B.C. gov't student loans effective Feb. 19<sup>th</sup>, 2019.

Gov't is working hard to make post-secondary education more affordable and accessible..

## Framework

### Ha'awa:

- Territory: Musqueam, Tsleil-Waututh and Squamish peoples.
- I'm the Minister of Advanced Education, Skills and Training, and MLA for Vancouver Mount Pleasant.
- Third visit to UBC: whirlwind tour and seismic announcement in 2017.
- Acknowledge students, UBC Alma Matter Society and UBC president.

### Why are we here:

- Interest on B.C. student loans was among the highest in the country.
- Within 16 days, we cut interest on provincial loans by 2.5%.
- Acted quickly to make education and training more affordable and accessible as too many students were left behind for too long.

### What are we doing:

- Our gov't is making post-secondary education and training more accessible and affordable for all British Columbians.
- Eliminating the interest on BC student loans makes education more affordable. 100% of repayments now go toward the principal.
- 200,000 borrowers will save about \$22 million in interest payments on these loans in 2019/20.
- Example: A typical undergraduate borrower with \$28,000 in total student loan debt will save \$2,300.
- UBC investments: tech spaces, grad scholarships.

### Call to action:

- I didn't take this job to maintain the status quo.
- Proud of Premier John Horgan and our gov't.
- Students spoke, and we listened. Keep advocating.
- Budget 2019 is about making life better for people and opening the door to opportunity, so everyone can reach their full potential.
- Keep studying, researching and innovating.
- You are helping us build the best B.C.

**Ha'awa:**

- Good morning, everyone.
- I'd like to acknowledge the unceded territory of the Musqueam, Tsleil-Waututh and Squamish peoples.
- My name is Melanie Mark.
- I'm the Minister of Advanced Education, Skills and Training, and MLA for Vancouver-Mount Pleasant.
- Great to be back at UBC Vancouver for a third visit – whirlwind tour in August 2017 and seismic-resistant concrete in October 2017.
- Shout out to students, the UBC Alma Matter Society and UBC president Dr. Santa Ono.
- Unfortunately, my colleague David Eby, MLA for Vancouver-Point Grey and Attorney General, is unable to join us.

**Why are we here:**

- When I first became Minister of Advanced Education, Skills and Training, getting out on the road to meet with students was a priority.
- Students told me of their hopes and dreams, but also what was holding them back.
- Debt was one of the biggest issues.
- Interest on B.C. student loans was among the highest in the country.
- Within 16 days, we cut interest on provincial loans by 2.5%.
- We acted quickly to make education and training more affordable and accessible as too many students were left behind for too long by the old gov't.

## **What are we doing:**

- Our gov't is working hard to make post-secondary education and training more accessible and affordable for all British Columbians.
- Eliminating the interest on BC student loans makes education more affordable.
- Effective February 19th, 100% of repayments now go toward reducing the principal.
- 200,000 borrowers will save about \$22 million in interest payments on these loans in 2019/20.
- For example, a typical undergraduate borrower with \$28,000 in total student loan debt will save \$2,300.
- Instead of worrying about growing debt, students can focus on learning and graduates can put their energy into their next steps in life.
- It levels the cost of education for everyone.
- We're investing in tech spaces and grad scholarships.

**Conclusion:**

- I didn't sign up for this job to maintain the status quo.
- I'm so proud of Premier John Horgan and the work of our gov't.
- Students spoke, and we listened.
- Your advocacy is helping make education more affordable.
- Budget 2019 is about making life better for people and opening the door to opportunity, so everyone can reach their full potential.
- Keep studying, researching and innovating.
- You are helping us build the best B.C.
- Ha'awa.

© rev. July 2016 Campus & Community Planning

s.15

## Guest List - UBC budget echo event, March 14, 11:00 a.m.

RSVP	First Name	Last Name	Organization	Email
	Annabree	Fairweather	CUFA BC	<a href="mailto:coordinator@cufa.bc.ca">coordinator@cufa.bc.ca</a>
	Shannon	Baskerville	AEST	<a href="mailto:shannon.baskerville@gov.bc.ca">shannon.baskerville@gov.bc.ca</a>
	Blair	Littler	RUCBC	<a href="mailto:Blair.Littler@rucbc.ca">Blair.Littler@rucbc.ca</a>
	Jacqueliine	Holler	President, CUFA BC	<a href="mailto:president@cufa.bc.ca">president@cufa.bc.ca</a>
	Kelly	McConnan	AEST	<a href="mailto:kelly.mcconnan@gov.bc.ca">kelly.mcconnan@gov.bc.ca</a>
	Deena	Rubliak	UBC FA	<a href="mailto:deena.rubuliak@ubc.ca">deena.rubuliak@ubc.ca</a>
	Robin	Jane Roff	UBC FA	<a href="mailto:robin.roff@ubc.ca">robin.roff@ubc.ca</a>
	Valerie	Nickel	UBC FA	<a href="mailto:valarie.nickel@ubc.ca">valarie.nickel@ubc.ca</a>
	Sarah	Hornstein	UBC FA	<a href="mailto:sarah.hornstein@ubc.ca">sarah.hornstein@ubc.ca</a>
	Jan	Gunn	UBC FA	<a href="mailto:jan.gunn@ubc.ca">jan.gunn@ubc.ca</a>
			UBC BoG	<a href="mailto:board.secretariat@ubc.ca">board.secretariat@ubc.ca</a>
	Santa	Ono	UBC	<a href="mailto:presidents.office@ubc.ca">presidents.office@ubc.ca</a>
	Kuol	Akuechbeny	AMS	<a href="mailto:VPFINANCE@AMS.UBC.CA">VPFINANCE@AMS.UBC.CA</a>
	Aaron	Benwic	AMS	<a href="mailto:ASSM@AMS.UBC.CA">ASSM@AMS.UBC.CA</a>
	Piers	Fleming	AMS	<a href="mailto:SERVICES@AMS.UBC.CA">SERVICES@AMS.UBC.CA</a>
	Marium	Hamid	AMS	<a href="mailto:PRESIDENT@AMS.UBC.CA">PRESIDENT@AMS.UBC.CA</a>
	Chris	Hakim	AMS	<a href="mailto:VPADMIN@AMS.UBC.CA">VPADMIN@AMS.UBC.CA</a>
	Max	Holmes	AMS	<a href="mailto:VPACADEMIC@AMS.UBC.CA">VPACADEMIC@AMS.UBC.CA</a>
	cristina	Ilntichi	AMS	<a href="mailto:vpexternal@ams.ubc.ca">vpexternal@ams.ubc.ca</a>
	Jonathan	Tomalty	AMS	<a href="mailto:avpfinance@ams.ubc.ca">avpfinance@ams.ubc.ca</a>
	Karen	Ranalletta	CUPE	<a href="mailto:president@cupe2950.ca">president@cupe2950.ca</a>
				<a href="mailto:office@cupe2950.ca">office@cupe2950.ca</a>
	Jeff	Vasey	AEST	<a href="mailto:jeff.vasey@gov.bc.ca">jeff.vasey@gov.bc.ca</a>
	David	Eby	MLA for vancouver point grey	<a href="mailto:david.eby.MLA@leg.bc.ca">david.eby.MLA@leg.bc.ca</a>
	Andrew	Szeri	Provost	<a href="mailto:provost.vpa@ubc.ca">provost.vpa@ubc.ca</a>
	Robin	Ciceri	Vice-President, External UBC	<a href="mailto:robin.ciceri@ubc.ca">robin.ciceri@ubc.ca</a>
	Adriaan	de Jager	Associate Vice-President, Government Relations and Community Engagemen	<a href="mailto:adriaan.dejager@ubc.ca">adriaan.dejager@ubc.ca</a>
	Andrew	Parr	Interim Vice-President, Students	<a href="mailto:andrew.parr@ubc.ca">andrew.parr@ubc.ca</a>
	Kate	Ross	Associate Vice-President, Enrolment Services and Registrar	<a href="mailto:kate.ross@ubc.ca">kate.ross@ubc.ca</a>



	Darran	Fernandez	Associate Registrar and Director	<a href="mailto:darran.fernandez@ubc.ca">darran.fernandez@ubc.ca</a>
	Janet	Teasdale	Managing Director, Student Development and Services	<a href="mailto:janet.teasdale@ubc.ca">janet.teasdale@ubc.ca</a>
	Stephanie	Smith	BCGEU	<a href="mailto:president@bcgeu.ca">president@bcgeu.ca</a>
	Noah	Berson	Alliance of BC Students	<a href="mailto:chairperson@bcstudents.ca">chairperson@bcstudents.ca</a>
	Aran	Armutlu	BCFS	<a href="mailto:a.armutlu@thebcfs.ca">a.armutlu@thebcfs.ca</a>
	Colin	Ewart	BC Colleges	<a href="mailto:cewart@bccolleges.ca">cewart@bccolleges.ca</a>
	Shelley	Gray	ITA CEO	<a href="mailto:sgray@itabc.ca">sgray@itabc.ca</a>
	Debbie	Jeffrey	FNESC	<a href="mailto:djeffrey@fnesc.ca">djeffrey@fnesc.ca</a>
	Tyrone	McNeil	FNESC	
			FNESC	<a href="mailto:melissad@fnesc.ca">melissad@fnesc.ca</a>
	Thane	Bonar	FNESC	<a href="mailto:thaneb@fnesc.ca">thaneb@fnesc.ca</a>
	Ruth	Wittenberg	BCAIU	<a href="mailto:ruth.wittenberg@ufv.ca">ruth.wittenberg@ufv.ca</a>
	Michael	Evans	BC Career Colleges Association	<a href="mailto:info@bccca.ca">info@bccca.ca</a>
	George	Davison	FPSE	<a href="mailto:gdavison@fpse.ca">gdavison@fpse.ca</a>
	Paul	Faoro	Regional VP President British Columbia	<a href="mailto:pfaoro@cupe.bc.ca">pfaoro@cupe.bc.ca</a>
	Barb	Nederpel	Regional Regional VP British Columbia	<a href="mailto:bnederpel@cupe.bc.ca">bnederpel@cupe.bc.ca</a>
	Sarah	Bjorknas	Regional VP Metro Vancouver	<a href="mailto:sarahcupe23@gmail.com">sarahcupe23@gmail.com</a>
	Cindy	McQueen	General VP	<a href="mailto:cindymcqueen@yahoo.ca">cindymcqueen@yahoo.ca</a>
	Karen	Ranalleta	General VP	<a href="mailto:kranalleta@gmail.com">kranalleta@gmail.com</a>
	Tayna	Paterson	General VP	<a href="mailto:local4078@atcomponent.com">local4078@atcomponent.com</a>
	Michelle	Waite	General VP	<a href="mailto:pres.cupe3479@nic.bc.ca">pres.cupe3479@nic.bc.ca</a>
	Daren	Hancott	Private Degree Granting Insitutions Association	<a href="mailto:dhancott@yorkvilleu.ca">dhancott@yorkvilleu.ca</a>
	Ken	Tourand		<a href="mailto:ktournard@nvit.bc.ca">ktournard@nvit.bc.ca</a>
	Kathy	kinloch		<a href="mailto:kathy_kinloch@bcit.ca">kathy_kinloch@bcit.ca</a>
	Paul	Dangerfield		<a href="mailto:pdangerfield@capilanou.ca">pdangerfield@capilanou.ca</a>
	Sherri	Bell		<a href="mailto:sbell@camosun.bc.ca">sbell@camosun.bc.ca</a>
	Henry	Reiser		<a href="mailto:reiserh@cnc.bc.ca">reiserh@cnc.bc.ca</a>
	Ken	Burt		<a href="mailto:kburt@coastmountaincollege.ca">kburt@coastmountaincollege.ca</a>
	Kathy	Denton		<a href="mailto:mtarko@jibc.ca">mtarko@jibc.ca</a>
	Gillian	Siddall		<a href="mailto:dentonk@douglascollege.ca">dentonk@douglascollege.ca</a>
	Michel	Tarko		<a href="mailto:gsiddall@ecuad.ca">gsiddall@ecuad.ca</a>
	Alan	Davis		<a href="mailto:alan.davis@kwantlen.ca">alan.davis@kwantlen.ca</a>
	Lane	Trotter		<a href="mailto:ltrotter@langara.ca">ltrotter@langara.ca</a>
	Bryn	Kulmatycki		<a href="mailto:bkulmatycki@nlc.bc.ca">bkulmatycki@nlc.bc.ca</a>
	Jim	Hamilton		<a href="mailto:jhamilton@okanagan.bc.ca">jhamilton@okanagan.bc.ca</a>

	Philip	Steenkamp		<a href="mailto:Philip.Steenkamp@royalroads.ca">Philip.Steenkamp@royalroads.ca</a>
	John	Bowman		<a href="mailto:John.Bowman@nic.bc.ca">John.Bowman@nic.bc.ca</a>
	Angus	Graeme		<a href="mailto:agraeme@selkirk.ca">agraeme@selkirk.ca</a>
	Andrew	Petter		<a href="mailto:petter@sfu.ca">petter@sfu.ca</a>
				<a href="mailto:president@tru.ca">president@tru.ca</a>
	Dan	Weeks		<a href="mailto:daniel.weeks@unbc.ca">daniel.weeks@unbc.ca</a>
	Ralph	Nilson		<a href="mailto:ralph.nilson@viu.ca">ralph.nilson@viu.ca</a>
	Peter	Nunoda		<a href="mailto:pnunoda@vcc.ca">pnunoda@vcc.ca</a>
	Andrew	Cassells		<a href="mailto:pres@uvic.ca">pres@uvic.ca</a>
	Santa	Ono		<a href="mailto:presidents.office@ubc.ca">presidents.office@ubc.ca</a>
	Colleen	Hodgson	Metis Nation BC - Director, Ministry of Education	<a href="mailto:chodgson@mnbc.ca">chodgson@mnbc.ca</a>
	Madame Pre	Clara Morin	President, Metis Nation BC	<a href="mailto:cmorin-dalcol@mnbc.ca">cmorin-dalcol@mnbc.ca</a>
	Colette	Trudeau	Metis Nation BC - Directory, Ministry of Youth, ORAAP Program Director	<a href="mailto:ctrudeau@mnbc.ca">ctrudeau@mnbc.ca</a>
	Katie	Trace	Metis Nation BC - Youth & Community Program Director	<a href="mailto:ktrace@mnbc.ca">ktrace@mnbc.ca</a>
	Nikki	Dionne	Metis Nation BC - Program Coordinator (Metis Community Support Worker)	<a href="mailto:ndionne@mnbc.ca">ndionne@mnbc.ca</a>
	Kennedy	Stewart	City of Vancouver	<a href="mailto:mayor@vancouver.ca">mayor@vancouver.ca</a>
	Rebecca	Bligh		<a href="mailto:CLRbligh@vancouver.ca">CLRbligh@vancouver.ca</a>
	Christine	Boyle		<a href="mailto:CLRboyle@vancouver.ca">CLRboyle@vancouver.ca</a>
	Adriane	Carr		<a href="mailto:CLRcarr@vancouver.ca">CLRcarr@vancouver.ca</a>
	Melissa	de Genova		<a href="mailto:CLRdegenova@vancouver.ca">CLRdegenova@vancouver.ca</a>
	Lisa	Dominato		<a href="mailto:CLRdominato@vancouver.ca">CLRdominato@vancouver.ca</a>
	Pete	Fry		<a href="mailto:CLRfry@vancouver.ca">CLRfry@vancouver.ca</a>
	Colleen	Hardwick		<a href="mailto:CLRhardwick@vancouver.ca">CLRhardwick@vancouver.ca</a>
	Sarah	Kirby-Yung		<a href="mailto:CLRkirby-yung@vancouver.ca">CLRkirby-yung@vancouver.ca</a>
	Jean	Swanson		<a href="mailto:CLRswanson@vancouver.ca">CLRswanson@vancouver.ca</a>
	Michael	Wiebe		<a href="mailto:CLRwiebe@vancouver.ca">CLRwiebe@vancouver.ca</a>
	<b>Dave</b>	<b>Lance</b>	President, CUPE116	<a href="mailto:davelance@cupe116.com">davelance@cupe116.com</a>
	<b>Andrea</b>	<b>Han</b>	President, APPS (Association of Administrative & Professional Staff)	<a href="mailto:andrea.han@ubc.ca">andrea.han@ubc.ca</a>
	<b>Laura</b>	<b>Bulk</b>	President, CUPE 2278	<a href="mailto:president@cupe2278.ca">president@cupe2278.ca</a>

## Saadati, Negin AEST:EX

---

**From:** Saadati, Negin AEST:EX  
**Sent:** March 11, 2019 11:51 AM  
**To:** Snoddon, Michael AEST:EX  
**Subject:** RE: UBC & UFV

Yeap can do !

---

**From:** Snoddon, Michael AEST:EX  
**Sent:** March 11, 2019 11:49 AM  
**To:** Saadati, Negin AEST:EX <Negin.Saadati@gov.bc.ca>  
**Subject:** FW: UBC & UFV

Hi negin,

Can you please prepare an event binder for me for both of these events (attached)

Thanks,

Michael

---

**From:** van Baarsen, Amanda AEST:EX  
**Sent:** March 10, 2019 3:19 PM  
**To:** Snoddon, Michael AEST:EX <Michael.Snoddon@gov.bc.ca>  
**Subject:** UBC & UFV

Attached both events for Thurs/Fri. Filled the binder for the Minister.

Guest lists need some work. You ok to engage with them on Monday? Add larger stakeholder list.

Rodney does not believe both quotes have been approved. Do you know if the Minister had a chance to see them yet?

Re: UBC – Eby cannot emcee as he has another event he is speaking at and needs to travel to it. Rodney is looking for another. I changed the itin. to reflect "Emcee TBD"

**Amanda van Baarsen**  
Ministerial Assistant to  
Hon. Melanie Mark, Minister of Advanced Education, Skills, and Training  
Room 133 | Parliament Buildings, Victoria, BC | V8W 9V1  
(P) 778-974-5075 (C) <sup>s.17</sup>  
*Pronouns: she/her*

## Saadati, Negin AEST:EX

**From:** Passenger Services <PassengerServices@helijet.com>  
**Sent:** March 13, 2019 11:05 AM  
**To:** Saadati, Negin AEST:EX  
**Subject:** Thank you for choosing to take off with Helijet!



Please review your reservation below.

If you have any questions or concerns regarding your reservation please call us at Helijet Reservations 1.800.665.4354.

We look forward to welcoming you aboard your flight soon!

### Customer Information

<b>Account</b>	<b>Customer #</b>	<b>s.22</b>
	<b>Name</b>	Michael Snoddon
	<b>Company</b>	Bc Government

### Booking #s.22

**Wednesday, March 13, 2019**

**Invoice s.17**

**858**

**18:40 Victoria Harbour (Downtown)**

**19:15 Vancouver Harbour (Downtown)**

**35 minutes**

**Confirmed**

**1 Passengers - Full-Fare**

**Michael Snoddon, Male**

[Add to Calendar](#)

FARE-YWH-FULL\_Winter2019 \$333.33

+ GST \$16.67

Billing \$333.33

Taxes \$16.67

**Grand Total \$350.00**

Helijet fares are fully Changeable / Refundable up to 5pm the day prior to departure.

After 5pm all next-day travel is non-refundable and only changeable for same-day travel. Any cancellations will result in a non-refundable cancellation fee equal to the value of the

one-way travel.

Failure to change 1 hour prior or check-in 20 minutes prior to departure will also result in the cancellation of any onward and/or return reservations (additional cancellation fees may apply)

**THIS ITINERARY IS YOUR OFFICIAL TRAVEL DOCUMENT, PLEASE READ FULLY**

Carriage is subject to applicable tariffs, conditions of carriage and related regulations which are available at the Helijet International administration offices. Carriage here under is subject to the rules and limitations relating to the liability established by the Warsaw Convention.

**GST#:**

R102320165

**Passenger Travel Information:**

For detailed Travel Information visit [helijet.com](http://helijet.com) or call Helijet Reservations 1.800.665.4354

**Payment:**

Credit Card is required at time of booking to hold reservations, and will be charged in-full at time of check-in, or if change/cancellation or no-show fee applies.

**Passenger Check-in:**

Passengers are required to check-in at least 20 minutes prior to scheduled flight departure time. When flight boarding commences, seats will be forfeited & any onward/return flights may be cancelled.

**Changes/Cancellations & No Show Penalty:**

Unless otherwise stated, all fares may be cancelled, changed and refunded up to 5pm the day prior to departure. All same-day bookings are non-refundable.

After 5pm, all next-day travel is non-refundable and only changeable for same-day travel; a fare upgrade may be required. On the day of travel, changes must be made at least 1 hour prior to departure or the cancellation fee, equal to the value of the one-way travel, will apply. Failure to check in prior to departure will also result in any onward and/or return reservations being cancelled, with any applicable cancellation fees applied.

**Terminals:**

Helijet scheduled flights operate from four terminals, please ensure you are aware of your flight departure/arrival locations;

Vancouver Harbour Heliport: 455 West Waterfront Road, Vancouver BC (\*note: pedestrian access via Waterfront Station requires Compass Card or Fare Payment)

Vancouver International Airport: 5911 Airport Road South, Richmond BC

Victoria Harbour Heliport: 79 Dallas Road, Victoria BC

Nanaimo Harbor Heliport at Nanaimo Cruise Ship Welcome Centre: 100 Port Drive, Nanaimo BC

**Parking:**

Free Parking (7 days maximum) is included with tickets purchased on Helijet Scheduled Flights. Space may be limited, please observe signage in designated parking areas. Note: some locations are secured after-hours, ask at check-in for information.

**Aircraft Type:**

Scheduled flights are operated by 12 passenger Sikorsky S-76 helicopters