

Schools look to lessen student stress over debtloads

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TORONTO — Many of this year's new post-secondary graduates have left the academic world carrying tens of thousands of dollars in debt. Meantime, those heading to college and university this fall will soon contend with steep tuition rates that often result in a similar burden.

While schools attempt to lessen the load by offering financial aid, average student debt appears to be climbing. So some institutions are also responding by beefing up their mental health services to help students cope with life in the red.

"We're worried about one type of debt — student debt — and we want to know how to pay it off as quickly as possible," said Dillon Collet, who is about to enter his final year at the University of Toronto's faculty of law and sat on the dean's advisory committee on financial aid.

The committee organized a financial aid workshop that discussed the psychology of debt. It was well-attended, Collet said, with about 60 students in the room and a lineup outside.

The committee's student representatives also pushed to have tuition fees — and their connection to student stress — to be discussed at the faculty council's meeting each year, Collet said.

"A lot of students suffer silently."

Estimates suggest average student debt in Canada is past the \$25,000 mark.

In 2013-14, graduates finished school with an average of \$12,480 in federal loan debt, according to numbers from the Canada Student Loans Program.

However, that figure doesn't include provincial or private loans. An Ontario student graduating from a four-year university program, for example, shouldered an average of \$22,207 in provincial debt in 2012-2013. That makes for a total debtload of more than \$34,000 if they also borrowed the average sum from the federal government.

The Canadian University Survey Consortium surveyed more than 18,000 graduating university students from 36 Canadian universities for its 2015 annual report. The average debt-ridden student owed \$26,819.

Such a debt load can have an impact on a student or graduate's mental health, though only a small amount of published research exists on the apparent link.

A 2015 journal paper analyzed data from a U.S. Bureau of Labour Statistics survey of more than 8,000 youth in the United States — where tuition fees are significantly higher than in Canada — to determine if debtload and psychological well-being were connected.

"Students who took out more student loans were more likely to report poor mental health in early adulthood," said one of the paper's authors, Katrina M. Walsemann, an associate professor at the University of South Carolina.

Canadian experts have also noticed a link, even though Canadian students don't generally go into as much debt as their American cohorts.

Jillian Yeung Do, York University's director of student financial services, witnessed it while working with a student. While she couldn't provide much detail for privacy reasons, she said she became really concerned about a student.

"After that encounter, I decided that it would be a good idea to — for myself, personally, and as well for the entire

team — to be trained in having these conversations with students," she said.

The university's health educator taught the financial services staff how to identify students in distress, listen to them and provide proper referrals. York University also plans to launch a new financial literacy campaign soon, she said.

The University of Toronto's faculty of law staff, including its financial aid workers, will also have training on mental health issues next month, said Alexis Archbold, the assistant dean of the JD (juris doctor) program. She's also the chair of the dean's advisory committee on mental health and wellness, formed this past academic year.

Archbold and the committee spent the year listening to students' primary concerns. Unsurprisingly for a professional program, she said, high tuition and the anxiety of the corresponding debtload emerged as one of the common themes.

The school's new academic, personal and wellness co-ordinator will work with Archbold this summer to develop a wellness strategy, she said.

The committee will continue to hear from students on how to improve the strategy, which seems to fall in line with at least some of what the students want.

"We want a platform in which we can engage with the faculty and the administration," said Collett, "and we can really talk about the nuts and bolts."

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