

# The Effects of Higher Tuition on Students:

An Analysis of Student Feedback from the University of Toronto Tuition Consultation Survey

## Same Degree, Same Fee Campaign Committee

A joint committee of the Computer Science Student Union, Bioinformatics and Computational Biology Student Union, Arts and Science Student Union, and University of Toronto Students' Union



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# 1 Executive Summary

We collected data from over 350 students on how higher tuition in Computer Science, Bioinformatics, and Data Science affected their lives. Through this analysis we investigated the impact on accessibility, mental health and pressure (financial, social, familial) of this tuition policy. We concluded that these higher fees substantially deter students from pursuing CS/DS/BCB programs, harmed student mental health and created an unforgiving, competitive, stressful environment in these programs.

## 2 Methodology

### 2.1 Survey

Our primary source of data collection was a survey that we released and promoted through online platforms. This survey has currently reached **334** students, out of which **224** or 67.27% were in CS/DS/BCB programs and **110** or 32.73% were in other programs in the Faculty of Arts and Science at the University of Toronto. We gathered numerous demographic data points from respondents, including their program, gender, year, race/ethnicity and international/domestic student status. Then, we asked the following **5** quantitative questions:

1. Students in Computer Science/Data Science/Bioinformatics pay higher fees than others in the Faculty of Arts and Science. To what degree did these fees affect your decision to study or not to study Computer Science/Data Science/Bioinformatics?
2. To what degree have program fees influenced your decision to continue or change out of your program (currently or in the past)?
3. To what degree have your tuition fees negatively affected your mental health?
4. To what degree do you feel pressured to take on additional part-time employment or to compete for internships, \*as a result of the tuition fees you pay\*?
5. Please indicate how much this sentence applies to you: “I feel/felt greater pressure to compete for marks and jobs as a result of my tuition fees.”

Students would select a value between 1 and 5 which determined how strongly they felt about the statement or to what degree it applied to them:

1. *Very low* 2. *Low* 3. *Neutral* 4. *High* 5. *Very high*

This allowed us to gauge how students are feeling about different issues, as well as allow us to compare answers across programs/gender/race and other categories, allowing us to find issues of high prevalence.

We also asked the two following qualitative questions (for which students had the opportunity to remain anonymous):

1. If you're in Computer Science, Data Science, or Bioinformatics, please describe how, if at all, higher tuition fees have affected your mental health?
2. If you're in Computer Science, Data Science, or Bioinformatics, please describe how, if at all, the higher tuition fees have affected you? Please feel free to touch on any aspect of your life, from financial pressure, to mental health, social life, professional development, or anything else. Your answers will inform the CSSU's advocacy on this issue but will remain confidential, unless you consent to us sharing your response.

These questions allowed us to further investigate individual cases and see if we could piece together a coherent picture of how tuition fees impact different people and the extent to which they do.

Furthermore we asked if students would accept another program because it had a lower tuition cost.

Lastly, we asked what the estimated annual household income was in the students' family, to see if we could find any relations between CS/DS/BCB students and their family income, or to see if lower income families were disproportionately affected by the higher tuition for CS/DS/BCB at UofT.

## 2.2 Tuition Consultations

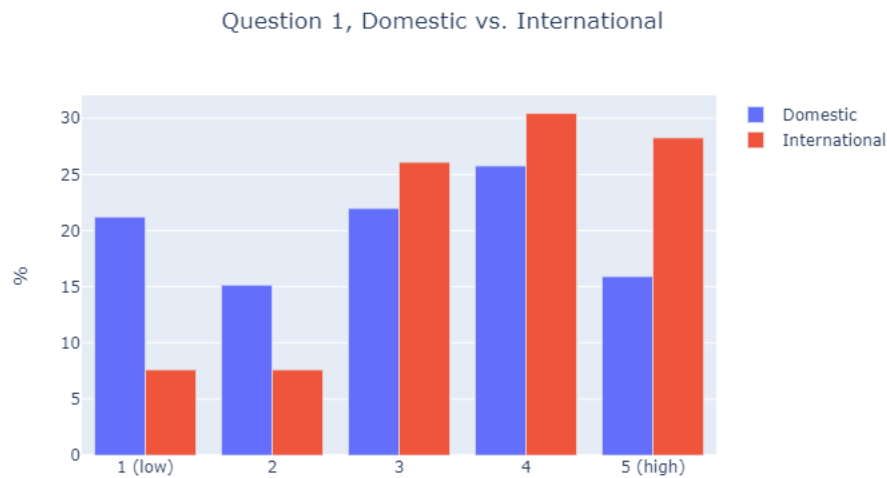
Apart from the survey, the CSSU also held **tuition consultation sessions** where we encouraged students from all programs to come and share their story in a small focus group setting. We interviewed approximately 55 students in this format, and their feedback has been integrated throughout this report.

### 3 Effect of Tuition on Program Decisions & Accessibility

#### 3.1 Decision to Study CS/DS/BCB

In this section, results from the survey will be explored to determine how much higher tuition fees impact students' decision to study Computer Science. To accomplish this, we look to the responses to Question 1.

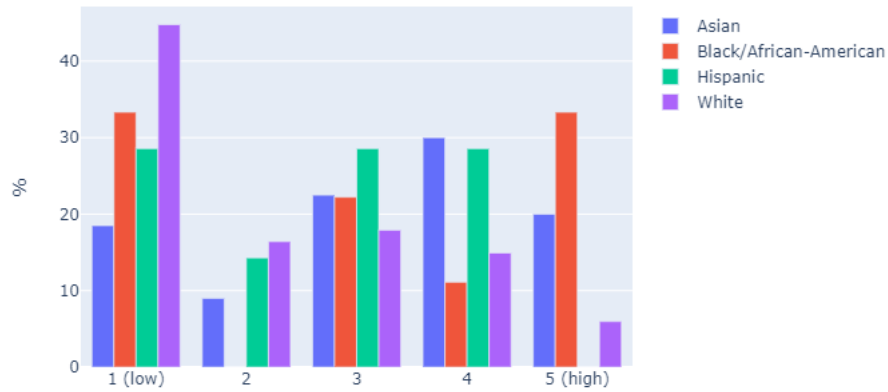
**Question 1: To what degree did these fees affect your decision to study or not to study Computer Science/Data Science/Bioinformatics?**



**58%** of international students and **41%** of domestic students indicated that tuition fees have influenced their decision not to enter these programs to a high or very high degree, showing that the higher tuition has a considerable effect on their choice to study Computer Science. In fact, only **15%** of international students indicated that tuition fees have influenced their decision not to enter these programs to a low or very low degree.

Considering the difference in the amount of tuition fees between domestic and international students, international students would have much more of a financial burden should they choose to study CS/DS/BCB. By decreasing these fees, these programs would be a lot more accessible to all students, allowing them to pursue their passion without having to worry as much about their financial situation.

Question 1, Based on Race



In this plot comparing the responses of students in CS/DS/BCB based on their race, it's clear that there is a disproportionate amount of students who identified as White (**44%**) that said that the fees didn't affect their decision to study CS/DS/BCB. Contrast this with **50%** of students who identified as Asian and **44%** of students who identified as Black/African-American who said that the fees considerably impacted their decision to study CS/DS/BCB. For additional context, **28%** of students who identified as Hispanic and **21%** of students who identified as White indicated that tuition fees have influenced their decision not to enter these programs to a high or very high degree.

This data suggests that the tuition fees more strongly affect the decisions of students from minority groups than that of students who identified as White. In summary, by reducing tuition fees, CS/DS/BCB would be more accessible to minority groups.

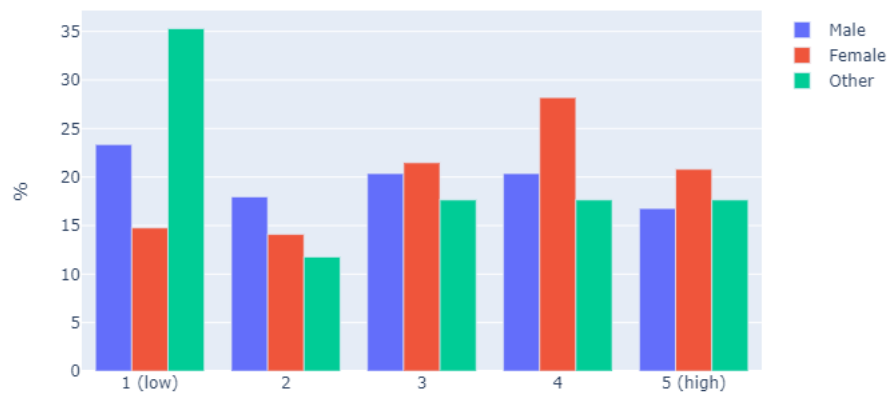
### 3.2 Decision to Continue Pursuing CS/DS/BCB

**Question 2: To what degree have program fees influenced your decision to continue or change out of your program (currently or in the past)?**



44% of the Black/African-American students indicated that program fees have influenced their decision-making to continue or change out of their program to a high or very high degree, illustrating that even once they get into Computer Science, the constantly looming thought of tuition makes them reconsider their program choices. To put the disproportion into perspective, the percentage of students from other races who indicated that the fees have impacted their decision to a high or very high degree put together doesn't even match the percentage of Black/African-American students who did. When almost half the students from a particular race alone rated this question that strongly, it must be said that something should be done to rectify this. Students should continue to study in the program they worked tirelessly to get into without constantly being reminded of the heavy price to pay in exchange.

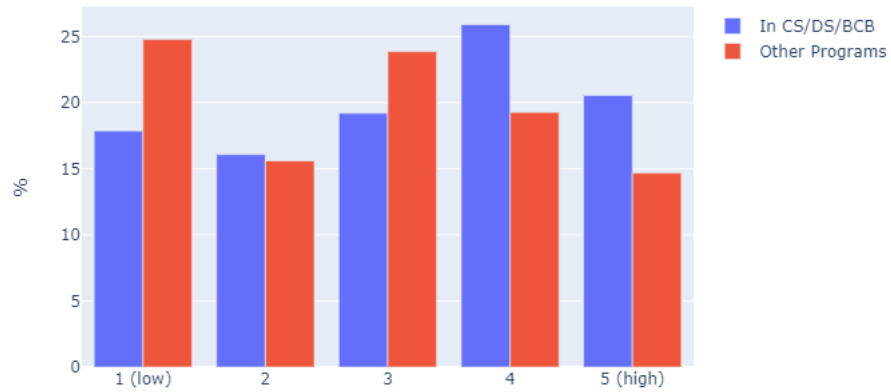
Question 2, Based on Gender



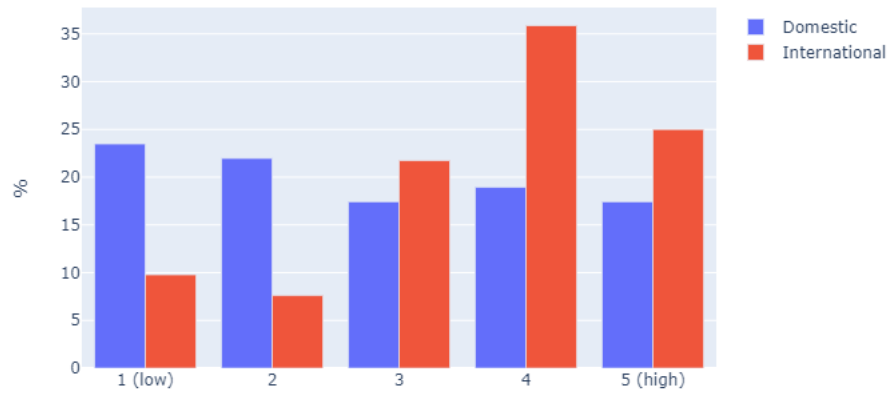
In this plot comparing the responses of students in CS/DS/BCB based on their gender, it's clear that more women indicated that program fees have influenced their decision-making to continue or change out of their program to a high or very high degree than men and other genders. More specifically, 8% more women than men and 10% more women than other genders indicated the fees have impacted their decision to a high degree and 4% more women than men indicated the fees have impacted their decision to a very high degree. This suggests that women seem to be affected more by the higher tuition fees and are more inclined to change out of CS/DS/BCB than students of other genders. With a current lack of women in Computer Science, the higher tuition fees only seem to further increase that disparity.

CS/DS/BCB should be programs that people want to pursue and stay in and these fees are only pushing people away from them. Some simply can't afford to pursue or continue pursuing their passion for CS/DS/BCB, having to pursue an alternative when they should be free to do what they enjoy doing.

Question 2, CS/DS/BCB vs Other Science Programs



Question 2, Domestic vs. International



The findings showed that the University’s policy of higher tuition for CS, BCB, and DS students makes access to these programs less equitable. Of students not in CS, BCB, or DS, **31%** of students indicated that the higher fees in CS, DS, and BCB affected their decision not to enter these programs by a high or very high degree. Of students in CS, DS, or BCB, many students indicated



that fees have been a factor that has motivated them to consider switching to a different program: **36%** of domestic students and **61%** of international students indicated that program fees have influenced their decision-making to continue or change out of their program to a high or very high degree.

Here are quotes from students on this issue:

*“I’ve been plagued by indecision since deciding on the program. As a first year I haven’t committed yet, so almost every other night I get anxious about my future finances, pull up the academic calendar, look at other programs - any other deregulated program - to see if I think I’d enjoy them instead, and I try to rewrite my schedule to take it instead. I’ve reviewed the options countless times, and I’m fully decided on CSC and BCB rationally, but I still feel anxious about it and feel pressured to find another option.”*

*“I only study part time because I can’t afford full time tuition, while continuing to work in a field which I’m not interested in. Because of this, it’s also hard to work on any side projects because I’m working most of the time. (I can’t get OSAP as I already have an old outstanding loan that went into phase 2 of repayment assistance - I’m currently doing a second degree. There are a lot of programs available for students who can’t afford tuition, but most of them aren’t available to me because I’m not eligible for OSAP.) I think it’s assumed that a lot of students live rent-free during the pandemic, but as an older student I have to pay rent as well. Due to these financial pressures, I most likely have to delay my studies.”*

*“Originally when I entered U of T, I didn’t plan on even entering CS, and so entered based on the fact that I would pay the regular U of T tuition. However, I discovered in my first year that CS was my true passion - only to find out that my tuition fees would nearly double as a result of switching to it. This caused me to seriously doubt my decision to switch despite knowing it was what I really wanted to do. I ended up still going into CS in the end because I knew it would kill me to have to sit by and do something else while my true path that I wanted to follow lay inches away, but it’s caused a large financial burden for me, and so I’ve been quite stressed recently especially given the current economy that I have to be able to find a well paying internship for essentially every year to be able to graduate without an outrageous amount of debt at the end of my degree.”*

Here are some of the over-arching themes that were present in the qualitative responses.

- A number of first year students said that they are seriously considering not entering the Computer Science or Bioinformatics program, because of uncertainty of their family’s ability to pay for the higher fees.

- Similar sentiment was described by students in their second year considering transferring into Computer Science, but who chose to study other programs so as to avoid paying extra tuition ‘retroactively’ for all the years they have been completing their undergraduate degree.
- Numerous students decided to study a Computer Science *minor*, so as to avoid the higher fees of the major and specialist program: *“I chose not to major in Computer Science (even though I took all the required courses and I really enjoy the program) and opt for a minor instead because of the fees. I feel very limited by the high tuition fees because I really like studying Computer Science and feel very uncertain about whether this would affect my future employability.”*

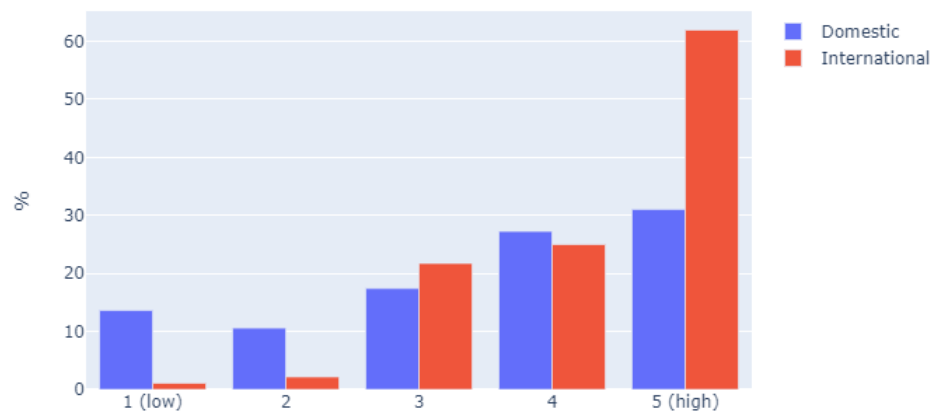
## 4 Effect of Tuition on Student Mental Health

### 4.1 Mental Health

In this section, results from the survey will be explored to determine how much higher fees for CS/DS/BCB programs impact the mental health of students. First we will look at quantitative answers to Question 3.

**Question 3: To what degree have your tuition fees negatively affected your mental health?**

Question 3, International vs Domestic

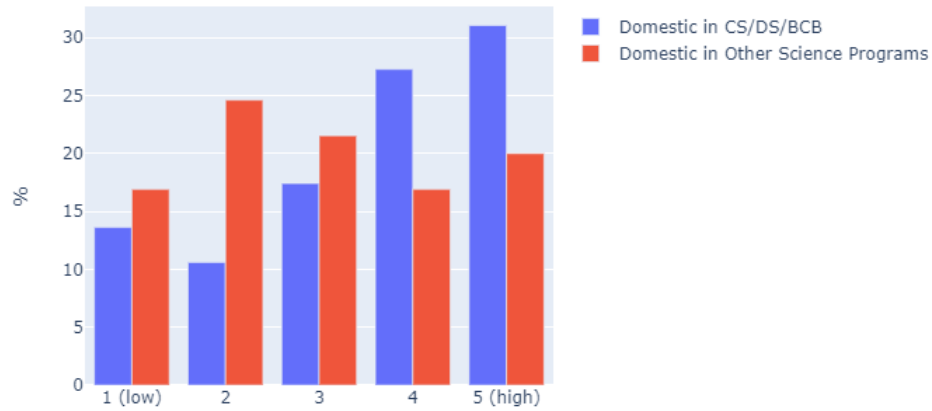


The displayed data is for both international and domestic students in CS/DS/BCB programs.

**87%** of international students in CS/DS/BCB programs indicated that the tuition fees have negatively impacted their mental health to a high or very high degree, showing just how much their tuition fees negatively impact their mental health. In fact, only **3%** of international students indicated that the impact of higher tuition impacted their mental health to a low or very low degree. It must be taken into consideration that international tuition fees are far higher across the board for all faculties and programs, not just CS/DS/BCB, so that would definitely factor into this gathered data, however, it is clear that removing the higher tuition fees for these programs would definitely help international students improve their well being.

Looking at domestic students in CS/DS/BCB, **58%** indicated that tuition fees have negative impacted their mental health to a high or very high degree. This means that over half of the domestic students believe that their tuition fees

Question 3, Domestic (in CS/DS/BCB) vs Domestic (Other Science Programs)



The displayed data is for domestic students in CS/DS/BCB programs and domestic students in other science programs.

**58%** of domestic students in CS/DS/BCB programs said that their tuition fees negatively impact their mental health to a high or very high degree. Comparing this to the **37%** of domestic students in other science programs who reported the same, we find that there were **56%** more domestic students who felt this way in CS/DS/BCB than in other science programs, showing the impact the higher tuition fee has on the mental health of students in CS/DS/BCB programs.

Regardless of whether students have international or domestic status, the higher fees for students in CS/DS/BCB programs clearly negatively impact their mental health at a very high rate.

Here are a few quotes from a student on the impact of tuition on their mental health showing the direct impact of tuition fees on mental health:

*“The immense burden that is the high tuition fees makes me take more courses than I can manage to avoid having to take an extra year I cannot afford, when I don’t do well I panic because I need to be able to get a good internship or I might not be able to finish my program, the bad state of my mental health has made me seriously consider dropping out or reduce my course load but I feel too guilty for all the money I’ve already spent to be in this program.”*

*“As a CS student, we already have a lot of competition, so we have to perform our best in studies. But we also have one of the highest fees. Hence we also have to work part-time/full-time jobs. A part time job is roughly 20 hours of work (that we are forced to do). It is tiring*

*and the work life itself causes a lot of mental stress. And on top of that, we have to perform our best in school as well. When we have to pay more fees, it is an instinctive decision to want to successfully complete the degree with an outstanding GPA. All this put together very negatively impacts mental health of Computer Science, Data Science and Bioinformatics students.”*

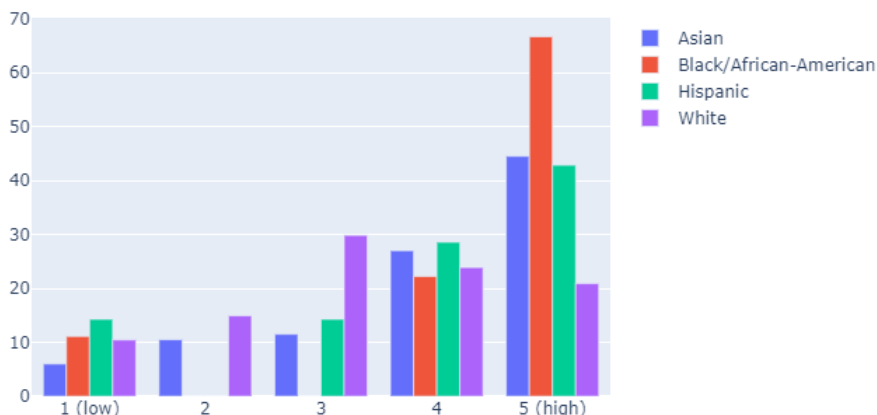
*“It is mentally devastating having to constantly worry about paying the fee off.”*

*“The higher tuition fees have made taking a year for PEY necessary to help reduce my debt coming out of university. Graduating a year sooner would’ve allowed me to get a full-time full-salary job a year sooner as opposed to having an intern salary, but I need the money now to limit the amount of debt I’ll have when graduating. The cost of tuition has also been a contributing factor to my struggles with anxiety, as the pressure of having debt has made me anxious about spending money and made me very stingy about buying anything, including essentials. I got to the point in second year where I tried to minimize my spending on food to save more money, and I wasn’t feeding myself enough.”*

*“My courses, especially 1st year POST, was/are mentally draining and having to think about the loans on my higher tuition without a clear indication of my future often sends me into deep spirals of depression and anxiety. I don’t like the notion that because of my program and the fact that I pay higher fees means that I for sure will graduate into a high paying job. It makes me nervous of the fact that I may not live up to this expectation and it’s hard to talk about it socially because everyone has that expectation of you.”*

*“Financials contributed to my moderate to severe depression in 2nd and 3rd year.”* Numerous students expressed that they struggled with depression related to the financial burden of tuition in Computer Science, Bioinformatics, and Data Science.

Question 3, Across Different Races



The displayed data is for CS/DS/BCB students, organised by the race they self-identified with.

**89%** of students who identified as Black/African-American indicated that the tuition fees have negatively impacted their mental health to a high or very high degree. This shows how much the higher tuition fees in these higher-fee programs are disproportionately impacting minority groups. Hispanic students and Asian students rank next, with **71%** of Hispanic students and **72%** of Asian students indicated that their tuition fees have negatively impacted their mental health to a high or very high degree. For the group of students that self-identified as White, there are **44%** of students who indicated that their tuition fees have negatively impacted their mental health to a high or very high degree.

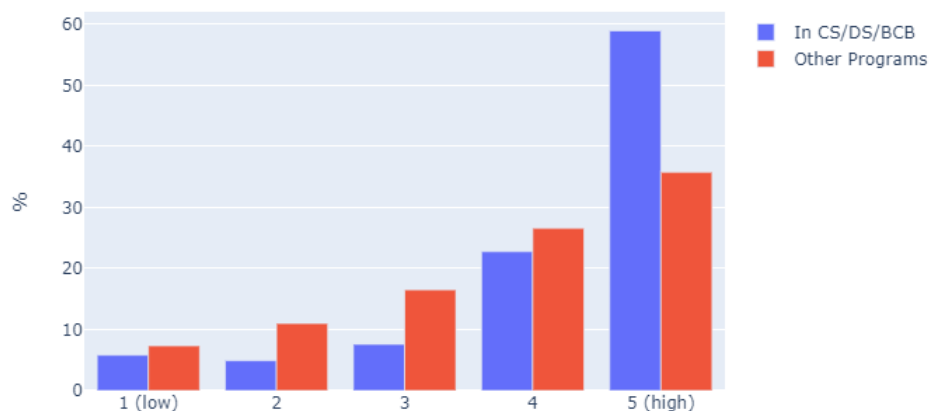
There is clearly a trend here. Minority groups can clearly be seen to have their higher tuition impact their mental health far more on average than students who identified as White.

## 4.2 Pressure

Another issue that directly contributes to mental health is pressure. Questions 4 and 5 on our survey addressed this and gathered data on how much pressure was being put on students due to their higher tuition fees in CS/DS/BCB programs.

**Question 4: To what degree do you feel pressured to take on additional part-time employment or to compete for internships, \*as a result of the tuition fees you pay\*?**

#### Question 4, Across Programs



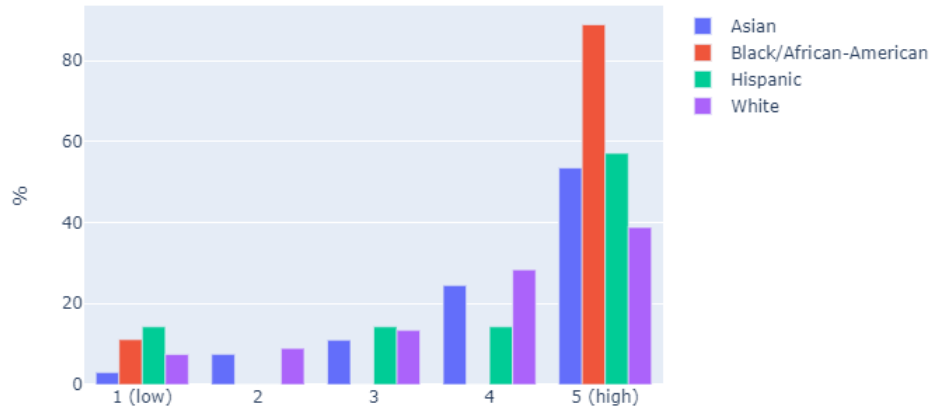
The displayed data is for students in either CS/DS/BCB or other science programs at UofT.

**81%** of students in CS/DS/BCB indicated that they feel pressured to a high or very high degree to take on additional part-time employment or compete for internships for Question 4, which shows that there is pressure on more than  $\frac{4}{5}$  students in these programs to compete for job opportunities or seek part-time employment.

Contrast this to the **61%** of students not in CS/DS/BCB who feel pressured. This means that **20%** more students in these higher-fee programs feel the need to compete for additional employment than students in other programs.

This pressure takes a toll on the mental health of students especially in CS/DS/BCB and contributes to the cut-throat competitive nature of these programs that is so despised by students in these programs.

#### Question 4, Across Races



The displayed data is for students in CS/DS/BCB organised by the race they self-identified with.

Similar to the figure for mental health (Q3), a very high proportion **88%** of students who identified as Black/African-American indicated that they extremely feel pressured to take on additional part-time employment or compete for internships. This is very disproportionate, as all of the other groups of students didn't indicate so to nearly that rate. This again shows the inordinate impact the higher fees have on Black / African-American students. They feel extremely pressured to compete for jobs and this pressure on top of the pressures of doing well academically is a lot to bear and something the University should seek to address.

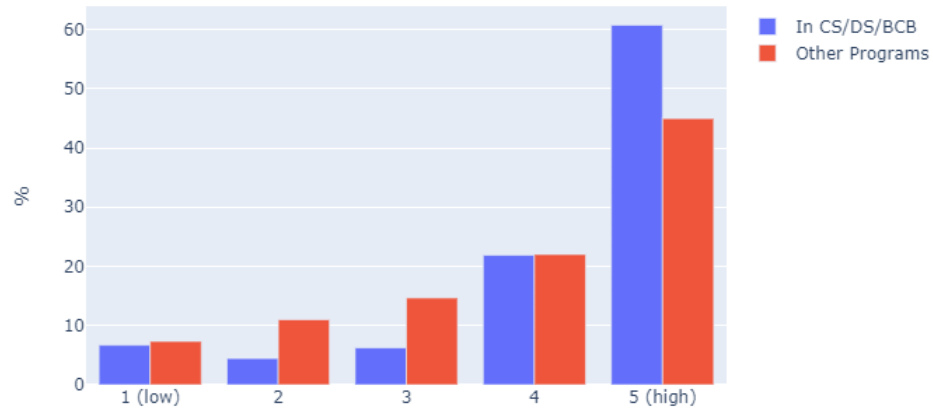
The next groups who feel the most pressure to seek external employment are Asian students (**78%**) and Hispanic students (**71%**). **67%** of students who identified as White felt similarly. Thus, across the board, regardless of race there is definitely a huge portion of students who feel this additional pressure which must definitely take a toll on their mental wellbeing.

#### **Question 5: Please indicate how much this sentence applies to you:**

**"I feel/felt greater pressure to compete for marks and jobs as a result of my tuition fees. "**



### Question 5, Across Programs

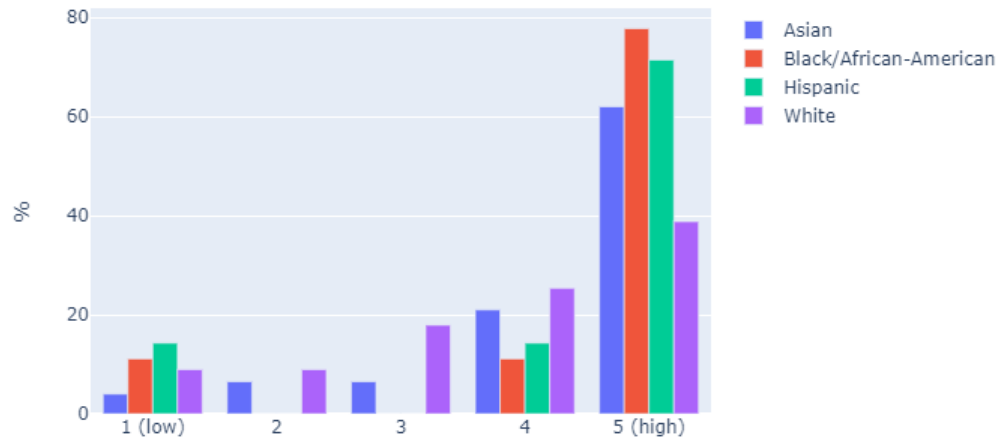


The displayed data is for students in either CS/DS/BCB or other Science programs at UofT.

**83%** of students in CS/DS/BCB programs indicated the sentence strongly applied to them, showing the severe pressure their higher tuition fees place on them in competing for high marks or jobs. Contrast this to the **62%** of students not in these other science programs who felt the same way. This means that **21%** more students in the higher-fee programs felt this pressure than students in other programs showing a clear and obvious consequence of this tuition schema.

On top of all of the regular pressures faced by CS/DS/BCB students such as having to achieve certain marks to ensure they remain in the program, there are immense additional pressures directly due to their tuition fees as can be seen clearly by these survey results.

### Question 5, Across Races



The displayed data is for students in CS/DS/BCB categorized by their self-identified race.

Looking at this distribution we can clearly see that there is a greater impact of higher tuition fees on marginalised groups and how they feel pressure due to their fees to compete for marks and compete for jobs.

**89%** of students who identified as Black/African-American felt immense pressure to achieve high marks or compete for jobs due to their tuition fees (rating high or very high), followed very closely by the **85%** of Latino students who also felt the same way. A very comparable **83%** of Asian students also ranked this question 'high' or 'very high'. When more than 4 out of 5 students in each of these groups feel as though their higher tuition fees directly contribute to pressure to achieve high marks and compete for jobs, it is very evident that there is a problem with the system. **63%** of White students also feel this additional pressure which is still a very high number of students.

Here are a few quotes from students on how their higher fees increase the pressure they feel to compete for internships, find additional employment or maintain a high GPA.

*"It puts a lot of stress on my dad and on me because I have to do better academically, and also outperform others for an internship opportunity, which I've been unable to do so far. My brother is also*

*in university (Trent), and so we have to pay extra. This high fees is leading me to do extra courses per semester so that I can graduate a semester early, and save \$30K CAD, since our finances are stretched thin. Therefore, I'm unable to actually thrive in any of my courses, because the deadlines just keep piling up, and only some professors give extensions. I have also really suffered from not being able to meet ANY of my friends, even before lockdown. It's a lot to handle, and I don't know how we've been handling it all this time, but I'm barely hanging on. ”*

*“It has bred unhealthily high stress over assignments and tests, and a more competitive and elitist atmosphere.”*

*“I have to work a part time job, as well as full time to pay for my tuition. My summer's recently have been filled with working 40-80 a week to pay my tuition, I am paying for everything myself as a student. There is a lot of stress that comes from not having time to relax and to focus on money. I am also on student loans and that is always on the back of my mind. I just wish I had more time, I know there have been plenty of times where my job had conflicted with my lecture times, and time related to working on group projects and assignments.”*

*“I've pretty much had to eliminate my social life. Social life = less time to study = higher chance to fail = need to pay to take course again. The fees are just too high to take that kind of risk. It's heavily affected the amount of time I can spend with my family. I've had to make decisions to ignore my family at times I wish I hadn't.”*

### 4.3 Summary of Results

As shown in the gathered data, the higher tuition fees severely impacts the mental health of students in CS/DS/BCB programs. With high percentages of students feeling pressures to compete for marks and compete for internships, it is evident that this burden will only serve to worsen their mental well-being. Students face enough pressure from school as it is. It is concerning that over **80%** of students regardless of race, student status, gender or economic background, feel as though the degree to which their extra fees impact their mental health is ‘high’ or ‘very high’.

The data also shows that marginalised groups get ‘hit harder’ by their extra fees and the higher tuition fees impact the mental health of students in these groups even more.

International students already pay significantly higher tuition than domestic students. It is clear from the survey results that their mental health and well being is immensely impacted by their tuition fees (in rates much higher than

even domestic students). On top of this international/domestic difference in fees, students in CS/DS/BCB programs also pay these additional fees. The stress placed on international students is evident, and should be adhered to as well.

## 5 Other Effects of Tuition on Students

Higher tuition fees is a constant worry to the overwhelming majority of students we surveyed. While their effects vary from situation to situation, there are common patterns in the student's responses.

The most common concern comes from students claiming to feel incredibly overwhelmed by the responsibility to perform imposed by parents given their high investments. Many students also mentioned that such constant worry escalated to cases of severe anxiety and depression.

While some students feel distressed about this uncomfortable situation, many are forced to halt their studies due to the high tuition fees. Here, we quote some of our surveyed candidates representing most of the struggles we hear from students.

*“I currently work part time teaching students, and despite earning money in that way, I still feel pressured by tuition fees, and holidays feel like extra time for me to work. I often feel depressed and anxious about my future as a UofT student.”*

Students are often compelled to alter their career trajectory in different ways to account for their tuition payments.

*“I am uncertain about my ability to continue in the program because of the high tuition, and it's difficult to plan for the future when I don't know if I can afford it. (...) This is also why I am considering PEY - I really don't want to lose an academic year but \$13,000/year needs to be paid somehow.”*

In many ways, the lack of financial support causes students to work extra hours and cut down ties with family members.

*“Higher tuition fees is a constant reminder of the debt that I must repay, adding in more pressure to how I must perform in my courses. Higher tuition fees has significantly reduced spending in our family as we try to save as much as possible to make ends meet and reduce the amount in debt.”*

In some situations, even the decision to interrupt studies driven by lack of financial support adds to the guilt students have with regards of losing their parents money.

“I feel incredibly guilty for having to cost my parents so much. Out of fear of going into debt, I have been too afraid to spend any of my money on myself at all. Finances are the first thing that cross my mind whenever I consider doing anything. I have been incredibly stressed and anxious and tried to focus on my studies above all so that I can maybe get an award. ”

## 6 Conclusion

We set out to see how higher tuition fees in CS/DS/BCB programs affected students on an individual level. After analyzing this data, there are a few themes that are evident.

Firstly, the higher tuition causes accessibility issues for students. Nearly **31%** of students not in CS/DS/BCB programs indicated that the higher tuition fees were an influential factor in their decision to not study the program they are passionate about. Close to half of the students in CS/DS/BCB programs also considered changing to a program with lower fees.

There is also a significant impact of the higher tuition fees on the mental health of students' in these programs. Whether it be financial pressure, family pressure or even pressure to not fail, there is a lot of stress placed on students on top of their difficult coursework.

In both themes, racially marginalized students appeared to be most significantly affected by the higher tuition in CS/BCB/DS.

All in all, the data shows that this tuition policy greatly impacts the quality of life and mental well being of students in CS/DS/BCB programs, and the equity of access to these programs. The University should act to alleviate these serious mental health and equity concerns caused by the higher fees in the Computer Science, Data Science, and Bioinformatics Program.

# Appendices

## A Quotes on Mental Health and Pressure

- *“I currently work part time teaching students, and despite earning money in that way, I still feel pressured by tuition fees, and holidays feel like extra time for me to work. I often feel depressed and anxious about my future as a UofT student.”*
- *“There is huge financial pressure on me individually, despite the help from my father the fees are unreasonably high, and I have lost social life due to part time jobs and university study life.”*
- *“Just look at the international tuition fee. If you don’t get a panic attack for not living up to what your family has invested into you, I don’t know what will.”*
- *“It puts a lot of stress on my dad and on me because I have to do better academically, and also outperform others for an internship opportunity, which I’ve been unable to do so far. My brother is also in university (Trent), and so we have to pay extra. This high fees is leading me to do extra courses per semester so that I can graduate a semester early, and save \$30K CAD, since our finances are stretched thin. Therefore, I’m unable to actually thrive in any of my courses, because the deadlines just keep piling up, and only some professors give extensions. I have also really suffered from not being able to meet ANY of my friends, even before lockdown. It’s a lot to handle, and I don’t know how we’ve been handling it all this time, but I’m barely hanging on. Also, a lot of our plans have been put on hold, and I understand that it’s normal for university, but it shouldn’t be to this extent.”*
- *“It has increased the amount of stress I have and added to the already competitive pressure of the program, it feels too much at a time.”*
- *“I receive additional pressure from my family to find an internship or a job as well as achieve higher marks in my courses as a result of the high program fees. They expect me to pay part of my degree fees on my own. However, the job market and the courses are already very competitive so this causes me a lot of stress.”*
- *“It’s very stressful in combination with the high living costs in Toronto. I have to visit the food bank to get by, and that is with maxed out student loans.”*
- *“I felt a stronger pressure to not fail/do poorly in my courses because I know so much money is going into my tuition fees, and I always don’t want that to be a waste. This pressure has definitely affected my mental*

*health at times, especially when I am not doing as well as I would have hoped. ”*

- *“When I think about repaying my student loans while also living on my parents’ money, it makes me feel really bad when I fail at my studies. If I have to retake a course, I feel like I need to repay this by working part-time, or taking summer internships.”*
- *“The immense burden that is the high tuition fees makes me take more courses than I can manage to avoid having to take an extra year I cannot afford, when I don’t do well I panic because I need to be able to get a good internship or I might not be able to finish my program, the bad state of my mental health has made me seriously consider dropping out or reduce my course load but I feel too guilty for all the money I’ve already spent to be in this program. ”*
- *“It has bred unhealthily high stress over assignments and tests, and a more competitive and elitist atmosphere.”*
- *“My student debt is high, and I feel a lot of pressure to find a way pay it off quickly at all costs so I can remove that burden from my life. This, combined with the general academic pressure and poor pandemic learning conditions (bad value in terms of educational quality), and is putting a significant strain on my mental health.”*
- *“I feel like the higher tuition fees give me more pressure to do well in school since my parents are paying more and I don’t want to disappoint them or waste their money.”*
- *“The already high competition for jobs and internships gives me a lot of stress.”*
- *“The more my parents support my during school, the more stressful I am to find a good job, which makes me want to escape from the reality of competitive recruitment. ”*
- *“Covid has had an impact on my family’s health and income. My study permit requires me to be full time in order to obtain a work permit after school and therefore a gap year was out of the question. Online school doesn’t make up for even 1% of the fees that I’m barely able to pay. I hope they realize the bad after taste they are leaving with their students. ”*
- *“The pressure that I must perform well, is stressing me a lot”*
- *“There is a lot of pressure from both family and school to perform well in order to maintain the grades to stay within the program. I touch upon this a lot more in the following question’s response.”*

- *“There is a great deal of pressure, particularly what it does to me mentally and financially. At this point, having been in the program for even a year, there is a sunk cost effect going on where I can’t just leave the program. After spending so much on just a couple years of tuition, there’s so much pressure to continue because stopping would feel like losing more. One small decrease in a mark makes such a big impact, regardless of its actual effect; getting a slightly bad mark feels awful with this much pressure. In addition to the massive academic pressure and the mental health decline, I take so much time out of my day to focus on school that it’s hard to manage relationships with family and friends. ”*
- *“If I did not get a 4.0, I’m stressed because I have paid so much tuition.”*
- *“Every time I get a bad score, I would be very sorry for myself and my parents. And in order to save money, I have decided to take 6 credits of courses every year. That’s not easy work.”*
- *“As a CS student, we already have a lot of competition, so we have to perform our best in studies. But we also have one of the highest fees. Hence we also have to work part-time/fulltime jobs. A part time job is roughly 20 hours of work (that we are forced to do). It is tiring and the work life itself causes a lot of mental stress. And on top of that, we have to perform our best in school as well. When we have to pay more fees, it is an instinctive decision to want to successfully complete the degree with an outstanding GPA. All this put together very negatively impacts mental health of Computer Science, Data Science and Bioinformatics students.”*
- *“Mostly stress from needing to not only hit a certain grade each semester, but also ensure I take a certain number of courses each semester so I don’t prolong my degree and end up paying more over time.”*
- *“I’ve pretty much had to eliminate my social life. Social life = less time to study = higher chance to fail = need to pay to take course again. The fees are just too high to take that kind of risk. It’s heavily affected the amount of time I can spend with my family. I’ve had to make decisions to ignore my family at times I wish I hadn’t”*
- *“High tuition fees make me feel that I need to work harder to justify being in the program, and this burns me out.”*
- *“The high fees limit the amount of extracurricular and social activities I can do.”*
- *“First, I have to worry about getting a job to set off at least some of the tuition. Also, I feel stressed whenever I’m underperforming because I am always thinking about how I’m spending too much on tuition that underperforming feels like it isn’t an option or I’ll be wasting all my money. Moreover, I am constantly worried about whether or not I’ll be able to*



*continue at university because I do not even know if I'll be able to pay the tuition of next semester."*

- *"I'm stressful because I have to do really well in courses and the cost of not doing well and taking them again is too high for me."*
- *"It makes me feel guilty that I am not working hard enough in my courses for the amount paid by my parents which negatively affects my performance as well"*
- *"Higher tuition fees have a great negative impact on my mental health, one that is sustained over the entire time I am in school, and pressures me to choose between necessary steps toward managing my mental health, and paying the tuition. "*
- *"University already comes with great pressure to find work immediately after leaving to pay off debt as well as to just survive. But to work part time, and be in 5 courses, or even 6 a semester to save money/pay off tuition has a ripple effect on all parts of life. It takes time away from hobbies that can help destress, mind you destress from the financially precarious position the tuition puts you in. As well as isolating you from peers as you all strive to out compete each other in grades, in work, in anything that might give you an edge later on. This creates a very precarious situation only amplified by outside of school stresses like family life, health, housing, and more."*
- *"It puts a lot of pressure on me, and makes me feel stressed out if I can't find an internship or job."*
- *"It sucks, first computer science is already super taxing, the amount of work you do is crazy. Then added on the fact that you are paying so much money, just to suffer, while other people in other unis or programs are paying much less, and they don't suffer as much either, makes you wonder why the heck i signed up for this in the first place."*
- *"I feel a huge burden to succeed and do well in my studies, else the money would be wasted. Plus i feel guilty because the money is not mine, its my parents. Therefore it really does push myself to find a job and get my own income, to make it seem less worse. Plus I don't feel comfortable sharing my tuition fees with friends."*
- *"It is not worth to be in a such competitive environment with such high tuition fees on the back. Competition is good, but does not work well when paying too much tuition fees."*
- *"Higher tuition fees seem to make getting 4.0 more of a necessary and must-do thing which is not healthy."*

- *“As an international student, there’s more pressure to excel since there’s quite a great price paid literally to get to attend university. We don’t have as much leeway to take things easy; we can’t usually get a lower course load or slack off at any point.”*
- *“You begin to lose yourself trying to keep food on the table while trying to learn so much, making it twice as hard to develop a professional network and maintain friendships.”*
- *“It makes me deter students from attending u of t for computer science. It makes me stressed and constantly concerned.”*
- *“Feeling like not putting all effort and doing well would be a disregard and waste of my parents’ effort. A minute of unfocusing can be seen as a countable waste. Worrying about when I can recompense. ”*
- *“I’m taking 6 courses this term just to avoid taking class in summer and paying extra fee.”*
- *“Anytime I don’t meet my expectations, I am pressured into thinking I am just gonna have to quit.”*
- *“I feel extremely pressured in that I have to achieve high grades to make my degree ”worth the money” and also that I have to find an internship while in school, and a job right after graduation.”*
- *“They push me to study more seriously, but it’s very stressful. And I think this is a common sentiment among CS students.”*
- *“When I struggled with classes or finding an internship, my mind would immediately make the situation worse by reminding me that the fees I’m paying are very high and that I should be doing better, otherwise I’m paying these fees for nothing. ”*
- *“I don’t understand that the school raised tuition fees during the epidemic, because the epidemic has affected the income of many families. My parents were under a lot of pressure so I was under a lot of stress. I have no choice but to pay such a high tuition fee”*
- *“Because of higher tuition, if I do poorly in any course, it gives me a lot of anxiety because retaking it means I have to stay in university and pay more for my already expensive education.”*
- *“Since U of T charges students the same price whether they are taking 4, 5 or 6 courses, I have spent most semesters taking 5 courses, even though I find this to be a heavy course load. As I am scheduled to graduate this year, I am looking back on my years at U of T and realizing that I didn’t have much of a life outside of school. I did a couple of extracurricular sports but I didn’t make friends from that, and I never joined any clubs at U of T. I would say that this was primarily caused by my lack of free*

*time, as I would spend nearly all of my time attending lectures, working on assignments or commuting to and from school. I feel that this contributed negatively towards my mental health, as I didn't have a good balance between school and my life outside of school. If tuition had been cheaper, then I likely would have considered taking an extra year and doing four courses per semester. However, given the expensive price that computer science students need to pay each year, I didn't feel that it would have been wise for me to pay for an extra year of tuition, which would have been necessary if I had done 4 courses each semester. So I decided to take 5 courses most semesters throughout my undergrad, with a lower mental health and a reduced enjoyment of school."*

- *"I feel very aware of the gap in tuition between myself and other Arts Science students, and that leads to a feeling of obligation to achieve more as justification for getting my dollar's worth of my parents' money, which is the main funding source of my degree (as well as student loans). Of course this leads to a sense of despair when I inevitably fail to reach some of the goals I set for myself. Achievements don't feel like something I should celebrate, they feel like a must, and yet failure is felt with crushing despair that I am squandering this privilege of education. "*
- *"Only mental aspect is the usual effect of sleep deprivation and possible caffeine OD."*
- *"feeling extremely stressed about my marks, so that experience anxiety and panic attacks"*

## B Quotes on Accessibility or Choosing Other Programs

- *“Originally when I entered U of T, I didn’t plan on even entering CS, and so entered based on the fact that I would pay the regular U of T tuition. However, I discovered in my first year that CS was my true passion - only to find out that my tuition fees would nearly double as a result of switching to it. This caused me to seriously doubt my decision to switch despite knowing it was what I really wanted to do. I ended up still going into CS in the end because I knew it would kill me to have to sit by and do something else while my true path that I wanted to follow lay inches away, but it’s caused a large financial burden for me, and so I’ve been quite stressed recently especially given the current economy that I have to be able to find a well paying internship for essentially every year to be able to graduate without an outrageous amount of debt at the end of my degree. I’m worried about having to maintain my mental health through all this among all other stressors that come with online school, so I truly hope that this part of the CS program can be changed.”*
- *“I am uncertain about my ability to continue in the program because of the high tuition, and it’s difficult to plan for the future when I don’t know if I can afford it. The added pressure of working full time while studying part time causes a lot of stress. ”*
- *“I only study part time because I can’t afford full time tuition, while continuing to work in a field which I’m not interested in. Because of this, it’s also hard to work on any side projects because I’m working most of the time. (I can’t get OSAP as I already have an old outstanding loan that went into phase 2 of repayment assistance - I’m currently doing a second degree. There are a lot of programs available for students who can’t afford tuition, but most of them aren’t available to me because I’m not eligible for OSAP.) I think it’s assumed that a lot of students live rent-free during the pandemic, but as an older student I have to pay rent as well. Due to these financial pressures, I most likely have to delay my studies. ”*
- *“The first thing that came to mind when COVID quarantine started was how many shifts I could manage to get now that the mall where I work at is on lockdown. As we were and currently are only accepting delivery orders, less personnel are needed in store and thus less and shorter shifts. I’ve been stressing about how my paychecks have been smaller than my spendings as now I only manage to get 1-2 days of 4 hour shifts a week. I’m starting to worry that I’m now dipping into the money that I had saved up since I started my part-time job in First year, making it harder to pay off my debt when I graduate. I’ve also never dropped a course despite how much I hated it and how badly I was doing as I do not want to be in school any longer than I need to (more time in school = more debt)”*

- *“It’s basically every average kid’s situation, the dilemma of not wasting the money and risking our GPA to stay in a course without knowing the grades which are always released after the last day to drop classes, or choosing to save the GPA but suffering from the loss \$\$\$”*
- *“I frequently question myself if the program is worth the fees and if I make the right choice to be in the program”*
- *“Computer Science students have to pay a lot higher than other degrees, and the degree is extremely expensive for international students. To top it off, I feel like studying in India, so far away from UofT, definitely feels like I am “wasting” money on tuition fees. I have to study all by myself and there is very little scope for experimentation. The high fees pressurises me to study and do well and has definitely taken a toll on my mental health. I do not get to enjoy what I’m studying. Studying CS right now is more of completing assignments instead of experimentation of interests. ”*
- *“I still have yet to apply for PoST however, the decision to pursue CS and Bioinformatics was a bit of a stretch at first. I originally intended on studying Engineering at another institution but due to other reasonings, including higher fees, I had to settle for Life Sciences at UofT. By all means, I was glad to hear about being able to do a BCB Specialist and CS major however, when I heard about the higher tuition fees, I had to sit with my parents as to whether this would be a realistic option financially wise. As someone who wants to pursue Biomedical Engineering in grad school, I wanted an advantage in my learning to get familiar with CS and the medical side of thing. However, these deregulated fees may hinder my option, however, it is still yet to be decided whether or not I will get in to the program. If I do, the extra tuition will be an extra burden.”*
- *“As a student who is interested in Bioinformatics and Computer Science, but not completely certain about future career paths, the higher tuition fees have made me feel more pressured to make a decision to graduate with the program or decide to switch out as soon as possible. I also feel more pressured to be “successful” after I graduate as the higher tuition fees suggest a higher standard for CS-related program graduates. ”*
- *“I feel pressured and often lose interest in pursuing my dreams. I feel the burden of higher fees will greatly affect my future career and my mental health.”*
- *“higher tuition fees have made me have to take extra shifts at work, which means less time to dedicate to school, and this greater stress.”*
- *“Higher tuition fees is a constant reminder of the debt that I must repay, adding in more pressure to how I must perform in my courses.”*
- *“I originally came to UofT for Rotman Commerce and decided to change my program of study after my first year. I knew I wanted to try to get into*

CS but knew it would be competitive, so I went into general AS studying human/urban geography and geographic information systems as a backup in case 148 and 165 didn't pan out. In a way, they did as I finally received an invitation into the CS Major program in 2020 but that was after my 4th year at the University. What hit me hard and really reconsider whether I wanted to continue to pursue my interests was when I suddenly found out I had to pay \$15k+ upfront in order to enroll in any courses at all due to "retroactive fees". An email response from the school told me that the idea behind these retroactive fees is to ensure that everyone who comes out with a CS degree is paying roughly the same amount. The idea sound ok to me, but why should I be paying over \$10k a year for previous academic sessions where I was just in general arts and science studying geography? With this method and provided I finish my major with no other unforeseen circumstances, I absolutely will not have paid "roughly the same amount" as my peers. Ever since the day I casually opened ACORN in the summer and found out I owed \$15k within a matter of days, I have found myself under significant pressure and stress regarding my financial status and academic performance. Even then, I acknowledge that I am of enough privilege to be able to cough up this sum of money with the help of my parents. I could only imagine how much more stressful and difficult this would be on those with less financial flexibility."

- "I joined as a second degree student and at the time I was planning on quitting my full-time job so that I can focus on my studies. However, after finding out about the increased tuition fees for CS, I realized that I didn't have enough money saved to support myself and my family during my studies so I continued working full-time while also studying full-time for my first year. It was a nightmare. I don't think I've ever been more stressed in my whole life. But I managed to get through it and finally save enough to quit my job. I don't think it's fair for CS students to have this extra financial burden, and its associated mental health/social life/professional development challenges. I hope future CS students will have to pay the same tuition as other Arts Science students."
- "It affects my performance negatively, it puts a lot of burden on my parents and me. It makes me consider other programs or even switching universities"
- "I was formerly in BCB specialist but dropped out due to higher fees and being financially pressured to be able to continue on in the program. I ended up dropping down to cs minor and my specialist which is regular tuition fees as a domestic student"
- "I've been plagued by indecision since deciding on the program. As a first year I haven't committed yet, so almost every other night I get anxious about my future finances, pull up the academic calendar, look at other programs - any other deregulated program - to see if I think I'd enjoy

*them instead, and I try to rewrite my schedule to take it instead. I've reviewed the options countless times, and I'm fully decided on CSC and BCB rationally, but I still feel anxious about it and feel pressured to find another option."*

- *"There is a certain amount of pressure that comes along with having higher tuition. Having to pick jobs on the prospect of salary instead of interest is a hard internal conflict I have to struggle with which affects my mental health. "*
- *"My family, we paid an extremely high tuition fees, send me to study in Canada. If I did not get into computer science program, or I graduate with a poor GPA, and could not find a decent job or get into graduate school. it wastes the intention of coming here. It wastes my parents money. "*
- *"The higher tuition has made me focus on joining the industry as a software engineer, through summer internships and PEY. This is not optimal for me because my long term goals do not lie in the industry, as I would like to focus on research and take classes over the summer."*

## C Quotes on Financial/Family Pressure

- *“Constant pressure to make up for the higher tuition fees by finding a part-time job or compete for a summer internship.”*
- *“Did not account for higher fees for computer science because I expected to have the same fees as everyone else. Now I have to cut down on expenses as I don’t have enough money to pay for my fourth year. Might have to take a gap year and earn money for my fourth year.”*
- *“I feel pressured to end my studies fast and when I don’t i feel like i’m adding to family debt and it doesn’t feel nice to be wasting 46000 dollars for university. ”*
- *“Having to pay for higher tuition fee means having to do part time jobs and it affects my studying and being unable to extracurricular stuff is not nice.”*
- *“I currently have to balance a part time job with my full time studies, which has put quite a strain on me mentally and physically. This would have been even worse had I not saved money on residence this year due to the current global situation.”*
- *“It feels like failure is even worse when there is 60k dollars on the line each year. I feel as if taking another year is not even reasonable with the financial strain it causes on my family. I could never force my family to suffer just to make school easier for me, so I have to deal with a full load of classes each year no matter the strain on my sanity.”*
- *““Because of the higher tuition fees, I put a higher priority on financial compensation when considering internships. This means that the workplace environment becomes a less important factor, and I’m inclined to accept a position even if the company has a known reputation for unethical practices (ex. frequent unpaid overtime). I also feel guilty if I spend a lot of time on things other than studying, because I feel like I’m not ””making the most”” of my very expensive degree. This negatively affects my social life, and thus also my mental health.””*
- *“I have to work a part time job, as well as full time to pay for my tuition. My summer’s recently have been filled with working 40-80 a week to pay my tuition, I am paying for everything myself as a student. There is a lot of stress that comes from not having time to relax and to focus on money. I am also on student loans and that is always on the back of my mind. I just wish I had more time, I know there have been plenty of times where my job had conflicted with my lecture times, and time related to working on group projects and assignments.”*
- *“The tuition fee has definitely affected my family’s financial situation. ”*



- *“Additional financial stress and the mental burden of how much I owe in student loans”*
- *“I have an extreme amount of anxiety about not being able to find a well paying job with my degree”*
- *“There is an added pressure to get a job with competitive salaries in the future (which is what the higher fees insinuates). This dry internship season has made things worse, where I’m questioning my self worth and future ability to get a job with a high paying salary right out of college.”*
- *“As an international student, my parents are only allowed to transfer me a certain amount each year, where there are barely enough left only for my rent after tuition. I have always struggled between school work and part time job so that I don’t have to ask my parents for money. Also CS always has such heavy workloads that my schedule is never easy. The high tuition has also made me give up on applying for Masters, because I don’t want my parents to pour so much money on me.”*
- *“Firstly, as an international student, the fees I have to pay is eve higher than normal. I was only able to study this year as I received a scholarship, so I need a job to ensure that I can pay my living expenses and educational expenses such as a laptop as well. Furthermore, as I’m in the computer science stream the work is very stressful in order to get a high grade so that I can enter POST, and so this doesn’t give me enough time to find a job, which makes balancing expenses difficult. Secondly, with the extra pressure to get good grades to enter POST, I have virtually no time to socialize or participate in extracurricular activities or professional development, as I only study and sleep mostly.”*
- *“With every course I do poorly in, I need to evaluate whether I let it tank my GPA or if I can afford the extra thousands of dollars to retake it as an international student. My family is lower middle class, so every course I retake means less they have for retirement or less my siblings have for their future scholarship.”*
- *“There is significant financial pressure to do well, as an international student I need to pay a ridiculous \$5k to retake a course if I fail. Failing four courses would put me on a new full course load of \$35k or so which is insane. That’s two entire years of domestic tuition for four courses. When Canadian families struggle with even that, there is no chance of success for immigrants. The further pressure to do well means a large sacrifice in anything except for schoolwork which stunts growth and leaves students at UofT less competitive than their peers who can pursue more projects, attend more hackathons, and pursue outside research, all to bolster their resumes and CVs.”*
- *“Financial pressure is a big one. Applying for jobs / part time work takes time away from studying. ”*

- *“My brother and I are both studying CS, and my parents are paying for the tuition. They have a lot of pressure.”*
- *“I definitely have more stress knowing how much more I will have to pay for university, especially since OSAP no longer covers all of my university fees like it did in my first year.”*
- *“There’s constant pressure to figure out how to pay my tuition fees. Normally I would take summer school, but now every summer I need to scramble for jobs. This is also why I am considering PEY - I really don’t want to lose an academic year but \$13,000/year needs to be paid somehow. ”*
- *“”They have worsened my financial position and forced me to take regular part time employment during the school year (negatively impacting my grades) and seek internships/other jobs during the summer. Even now I am not sure how I’ll pay next year’s tuition, so financial issues are a constant lingering presence. The fact is, my parents won’t pay for my tuition (partly because they can’t afford it) - this is not reflected on OSAP forms bc I ‘live at home’ so the financial burden is entirely on me.”*
- *“I am an international student and I already pay higher fees than domestic students. The higher fee for computer science students gives me more pressure to me and my family and I have to save money on other aspects of life(grocery, clothing) for tuition fees.”*
- *“My parents pay nearly 60,000 CAD every year for my tuition. So I have been really crazy about my grades.”*
- *“It makes me wonder how I can afford living in Toronto, because the tuition fee is higher and the living cost (inside of City of Toronto or nearby cities) is so expensive. It also depresses me often.”*
- *“Higher tuition fees has significantly reduced spending in our family as we try to save as much as possible to make ends meet and reduce the amount in debt.”*
- *“The exorbitantly high tuition fees have put financial stress on my family which has been reflected in my mental health. The stress of my family not being able to make ends meet directly because of my tuition payments has seriously negatively impacted my mental health and I find myself seeking help often because of it.”*
- *“As an international student at UofT, it is hard to get financial support unless the family is having severe financial difficulty. It is not that I cannot afford the tuition, but rather I am pressured to get a job to reduce the burden on my family. With that pressure and my will to gain experience to be independent, I worked for a part-time job for this semester, and this caused me to struggle a lot mentally throughout the semester. Being registered as a computer science student is the same as being registered*

*as any other student in Arts and Science. Having the same fees as other programs will immensely help numerous students who are pursuing this field by not giving them the guiltiness and pressure of being a computer science student.”*

- *“It has made me nervous and anxious about living with debt and concerned about paying it off. As a result of this worry, I am very stingy with my money and am anxious about buying anything from essentials like food to small things for myself. I put a lot of pressure on myself to save as much money as possible.”*
- *“The higher tuition fees have made taking a year for PEY necessary to help reduce my debt coming out of university. While I am enjoying the PEY experience, I now have to graduate a year after most of my peers have left campus. Also, graduating a year sooner would’ve allowed me to get a full-time full-salary job a year sooner as opposed to having an intern salary, but I need the money now to limit the amount of debt I’ll have when graduating. The cost of tuition has also been a contributing factor to my struggles with anxiety, as the pressure of having debt has made me anxious about spending money and made me very stingy about buying anything, including essentials. I got to the point in second year where I tried to minimize my spending on food to save more money, and I wasn’t feeding myself enough.”*
- *“Higher tuition fees deteriorate my mental health because I HAVE to get an internship to pay them. Once I get an internship, I can afford to pay the fees, but then I’m left with nothing. A year’s worth of hard work just gone.”*
- *“Higher financial fees while coming from a low income household is nerve wracking. There is a huge amount of pressure to succeed to begin with and the stress from high fees does not help at all. It is ridiculous that we pay such high fees for no discernible reason. It makes me wonder if the value of my degree is justified. I hate seeing students from other decent universities graduate from low-fee CS programs and still getting good jobs. Computer Science students don’t even have our own designated building/specialized spaces. We have a couple of measly floors in Bahen that we share with engineers and other departments and that’s about it. The price we pay for a Computer Science degree does not match the value provided by the University.”*
- *“Added stress to my life because I was paying 60k+ to get into a very competitive field and get grades the justify the money being spent on my degree”*
- *“Added financial pressure especially during the pandemic when everything is so uncertain and unpredictable ”*

- *“I am an international student, on top of that the extra fee is like robbing us blind. The burden is more on my parents and seeing them spend this much, makes me neglect my study and opt for part time jobs. ”*
- *“The financial pressure increased a lot on my parents and stress too. ”*
- *“The higher tuition fees put a lot of pressure on me to get a job, and it’s been very tough to get a job in my field (computer science). I still haven’t gotten an internship this summer and I feel very pressured to do so because I do not want to put a financial burden on my family. Overall, my mental health has been very negatively affected because of this. If I am unable to find an internship in my field, I may be forced to take a demeaning part time retail or fast food job, which also increases the risk of me getting COVID-19.”*
- *“I earned a scholarship to U of T which would normally pay for a year of study, but for bioinformatics it’s one semester instead. I continually feel pressured to find more sources of income, scholarships, or other money to try to pay for tuition, and since December I’ve been constantly scouring job sites looking for a summer position - which has been a drain on my energy, academics, and well-being. Instead of relaxing the summer before first year began, I worked to prepare myself for the equivalent of the four extra years of tuition I expect to pay. Even when I earn money, it feels half-successful as I think how much further it could have gone to a normal tuition. ”*
- *“Financials contributed to my moderate to severe depression in 2nd and 3rd year”*
- *“With the higher tuition I felt an overwhelming pressure of finding a high paying job after graduation and felt that a lot more was expected from me compared to my friends in other programs. I already felt that my program (Computer Science) was competitive enough and the higher tuition was another burden on top of that.”*
- *“It was hard for me to focus on my courses and do well because I had this looming thought of having to pay back the loans for my higher tuition after graduation. I was scared to talk about my fears with my friends in other programs because they assumed that because I had higher tuition I would be guaranteed a high paying job right out of school. My courses, especially 1st year POST, was/are mentally draining and having to think about the loans on my higher tuition without a clear indication of my future often sends me into deep spirals of depression and anxiety. I don’t like the notion that because of my program and the fact that I pay higher fees means that I for sure will graduate into a high paying job. It makes me nervous of the fact that I may not live up to this expectation and it’s hard to talk about it socially because everyone has that expectation of you.”*

- *“The higher tuition has definitely affected me. After calculating estimated tuition for next year, I was surprised at how expensive it was despite graduating with the same degree. To be honest, having a “probability” to be hired as a computer scientist job (which is higher paying) does not validate at all the reasons why we are paying higher fees. ”*
- *“Higher tuition fees make me so depressed.”*
- *“Financial pressure stresses me out and prevents me from focusing on study.”*
- *“I have large tuition that puts me at a disadvantage to my Ontario peers. Ontario OSAP doesn’t even recognize deregulated fees programs, which means only the federal gov helps with additional loans, etc. Every summer instead of let’s say taking summer school I need to hound for random jobs to be able to pay next year’s tuition. In 2nd years OSAP didn’t get the message and only gave me like \$6000 including loans; this year it’s a bit better but still - a bit strain. ”*
- *“The added pressure has forced me to work beyond my limits, having to work 2 part-time jobs while taking full course load is not only mentally straining but physically painful at times.”*
- *“It puts a strain on me and my family mentally and i feel pressured to not waste my families money as well as pressure to earn money to pay for my high fees. So i would say it affects me heavily.”*
- *“So to fulfill my degree and pay the tuition, I have to find part-time job in my spare time, I feel sorry to my parents that they have to help me to pay my tuition which is quite a large amount of money. Honestly, when I first got my uoft offer, I was thinking not taking it, cause it will be a lot fancial pressure to my parents, but they still convince me to take it, because they want me to receive better education.”*
- *“I feel incredibly guilty for having to cost my parents so much. Out of fear of going into debt, I have been too afraid to spend any of my money on myself at all. Finances are the first thing that cross my mind whenever I consider doing anything. I have been incredibly stressed and anxious and tried to focus on my studies above all so that I can maybe get an award. ”*
- *“I have been on the lookout for any job to take to be able to afford my tuition. I have been forced to be cautious with my money, to the point I had a mental breakdown before deciding to buy myself a desk chair. ”*