The Role of Guidance in Post-Secondary Planning: New Brunswick Findings

Research Program on Post-Secondary Education and Training Opportunities in New Brunswick

Report #1

January 23, 2007

Undertaken by the Canadian Career Development Foundation with funding provided by the Canada Millennium Scholarship Foundation
Acknowledgments

We would like to acknowledge the following organizations that helped make this study possible:

Undertaken by:
- Canadian Career Development Foundation (CCDF)

Coordinated and funded by:
- Canada Millennium Scholarship Foundation

Prepared for:
- Department of Post-Secondary Education, Training and Labour (PETL)
- Department of Education (ED)

Special thanks to:
- Students, parents and school and district staff who participated so willingly in the gathering of data.
# Table of Contents

Introduction .......................................................................................................................... 1

Executive Summary .................................................................................................................. 2

1.0 Findings From Questionnaires and Interviews ............................................................... 3
   1.1 Formal Career Development Policies ............................................................................. 3
   1.2 Formal Guidance Policies ............................................................................................. 4
   1.3 Information on PSE Options ......................................................................................... 5
   1.4 Information on Student Financial Assistance ................................................................. 6
   1.5 Delivery of Information ............................................................................................... 7

2.0 Findings From Student and Parent Focus Groups ........................................................... 9
   2.1 Career and PSE Information ......................................................................................... 9
   2.2 Sources and Delivery of Information .......................................................................... 9
   2.3 Timing of Information ............................................................................................... 11
   2.4 PSE Plans .................................................................................................................. 12

3.0 Lessons for New Brunswick ............................................................................................ 13
   3.1 Career Development .................................................................................................. 13
   3.2 Guidance Councillors/Programs ................................................................................ 13
   3.3 Information on PSE .................................................................................................... 14
   3.4 Information on Student Financial Assistance ............................................................. 14
   3.5 Future to Discover Pilot Project .................................................................................. 15

Table I: Responses to Questionnaires and Surveys .............................................................. 16
   NB Department of Education and District/School Staff .................................................... 16
Introduction

In New Brunswick, children begin attending school at five years of age, and attendance is mandatory until the age of 18. The Department of Education currently employs nearly 7,500 educators and just over 4,000 non-educational and support staff to serve a total of 85,000 Anglophone and 37,000 Francophone students. The high school graduation rate is among the highest in the country, but enrolments are declining due to provincial demographics. From its peak in 1991-92, when nearly 9,500 Grade 12 students graduated from New Brunswick high schools, the annual total dropped by approximately 2,000 (or 19%) by 2005-06. Between 2006 and 2015, it is projected that the number of New Brunswick Grade 12 students who graduate each year will decline an additional 15% in the Anglophone and 23% in the Francophone sector. That would constitute a total decline – spread out over two decades – of 33%, or 3,000 fewer high school graduates per year.

Throughout the 1990s, New Brunswick experienced one of the most impressive increases in community college and university enrolment in the country, and it is hoped that PSE participation rates will continue to grow. PSE credentials tend to result in increased income, better overall quality of life, and greater employment opportunities and stability. While net employment in New Brunswick and elsewhere in Canada over the past decade grew for workers with PSE, it declined for those with only a high school diploma or less. It is estimated that in the future, 80% of all new jobs created worldwide will require at least two years of post-secondary education or training. Most importantly, a well-educated, trained, bilingual, innovative, and adaptable workforce is crucial for today’s knowledge-based economy, and provides a major attraction for new investment.

As they graduate from high school, New Brunswickers who decide to pursue PSE face a wide range of choices. The province is served by a total of seven university and eleven community college campuses, as well as a growing variety of apprenticeship, private training, and e-learning opportunities, and a growing number of out-of-province education and training placements, especially in health-related fields. Those who decide to pursue PSE will also face a growing array of challenges, including rising tuition and compulsory fees and growing student debt loads.

In 2001, a Working Group on Accessibility to Post-Secondary Education in New Brunswick submitted its final report to the Department of Education. The first three recommendations called upon the provincial government to better inform high school students and their parents about the value of PSE, the range of educational and training opportunities available within New Brunswick, and the types of student financial assistance available to support PSE.

As a follow-up to the recommendations contained within the Working Group report, the provincial government increased the amount of bursaries available each year to New Brunswick post-secondary students, and established an Opportunities Fund that invests $1M per year in provincial and $2M per year in private sector funds in institutional scholarships and bursaries for New Brunswickers in financial need. An interdepartmental Steering Committee on Post-Secondary Education and Training Opportunities was also established, as well as an External Advisory Group composed of external stakeholders, and a research plan was developed to guide future information and intervention efforts designed to improve PSE participation and completion.

This study is the first component of a broader research program examining post-secondary education and training opportunities in New Brunswick. A census questionnaire of Grade 6-12 students was also completed in 2003, as well as follow-up surveys of New Brunswick high school graduates in 2004 and 2005. In response to some of the findings contained within this report, New Brunswick is also participating in a national pilot project on career and PSE planning (Future to Discover) that started during the 2004-05 academic year.
Executive Summary

During early 2002, staff from the Department of Education played a lead role in developing this national study on the role of guidance programs and Counsellors in promoting awareness of and participation in PSE and student financial assistance options. The coordination and funding for the study was provided by the Canada Millennium Scholarship Foundation, and the contractor chosen to undertake the research and analysis was the Ottawa-based Canadian Career Development Foundation (CCDF). The provinces of Manitoba, Newfoundland and Labrador, and Saskatchewan also participated in the national study.

The research undertaken by the CCDF began with a review of background research literature, as well as relevant documents and materials provided by each of the four participating provinces. This was followed by a total of 62 telephone interviews, 28 mail-in questionnaires, and 19 focus groups. Within New Brunswick, 7 Francophone and 15 Anglophone Department of Education officials and school staff - including district officials, principals, teachers, and guidance personnel – were interviewed by telephone, while 7 Francophone and 6 Anglophone officials responded with mail-in questionnaires. The CCDF researchers also organized a total of 8 focus groups throughout New Brunswick composed of Anglophone (5) and Francophone (3) students and parents. The research examined the types and sources of career, PSE and student financial assistance information that is currently available to students and their parents, and the methods with which that information is provided to and processed by students, parents and other influencers of students.

The aggregate national findings from all four provinces were published in 2003 by the Canada Millennium Scholarship Foundation (The Role of Guidance Programs and Counsellors in Promoting Opportunity in Post-Secondary Education). Those interested in the topic might also want to consult another recent study conducted by the Organization for Economic Cooperation and Development (OECD), OECD Review of Career Guidance Policies: Canada Country Note, which contains similar policy data provided by British Columbia, Saskatchewan, Manitoba, Ontario, Québec, and Prince Edward Island.

In the report that follows, a detailed summary of the provincial findings from New Brunswick is presented in three parts:

1.0 Findings from Questionnaires and Interviews
2.0 Findings from Student and Parent Focus Groups
3.0 Lessons for New Brunswick

In the concluding section, this study identifies the following as areas for possible improvement in the existing school guidance program, especially as it relates to providing PSE and student financial assistance information:

- Although career education is provincially mandated as part of the school curriculum, there may still be a need to enforce mandatory participation by all schools.
- Students need individual help in developing their self-awareness and career planning, and in choosing PSE and financial assistance options. Guidance Counsellors were found to be key players in providing this individual assistance.
- PSE institutions and the Department of Education have a major role to play in providing effective information about PSE programs and options to high school student and their parents.
- Some student financial assistance information is already provided to the schools, and can also be accessed through the Internet and published materials, but students do not always follow through in applying, and the application procedures appear to be overly complex for school and guidance personnel, students and parents.

The Department of Education would like to thank the students, parents, and school and district staff who participated so willingly in the gathering of data for this study. We would also like to thank the Canada Millennium Scholarship Foundation for funding the research, and for agreeing to partner on the Future to Discover pilot project that will test new information and intervention strategies to improve career and PSE awareness in New Brunswick high schools.
1.0 Findings From Questionnaires and Interviews

During the first phase of this study, Department of Education officials and staff in a selection of New Brunswick school districts and schools were asked to respond to electronic and mail-back questionnaires, after which they were interviewed by telephone. The questions focused on five broad topics, all of which are summarized below:

1.1 Formal Career Development Policies
1.2 Formal Guidance Policies
1.3 Information on PSE Options
1.4 Information on Student Financial Assistance
1.5 Delivery of Information

1.1 Formal Career Development Policies

There are significant differences between the curriculum and organization of the Francophone and the Anglophone sectors in New Brunswick’s K-12 education system. New Brunswick became officially bilingual in 1969, and established two parallel but separate education systems in 1974 in recognition of the Province’s linguistic duality. There are currently five Francophone and nine Anglophone school districts, and each linguistic sector is responsible for its own curriculum and assessment.

Anglophone schools are expected to provide a Comprehensive and Developmental School Counselling Program that includes four components. One is the Personal Development and Career Planning Curriculum for K-12 students, the outcomes of which are aligned with the *Blueprint for Life/Work Designs*. Within the second component, Individual Planning, educators help students clarify their goals, values, abilities, aptitudes and interests (i.e. their self-knowledge), and use this information in their personal, educational and occupational decision-making. Student development of the career and educational personal portfolio begins in Grade 6, and the portfolios are particularly important because they help students connect career exploration with information about PSE options, all linked to individual student achievements.

The Department of Education has also produced and distributed the document, *Resource for the Transition of Students with Exceptionalities*. Other career development activities that are emphasized in Grades 9-12 within the Anglophone sector include the *Take Our Kids to Work* program (Grade 9), 45 hours devoted to the Personal Development and Career Planning Curriculum (Grades 9 or 10), and participation in other career-related activities such as career days and post-secondary expos. Elective courses such as Cooperative Education and Broad Based Technology Modules are also available.

In the Francophone sector, support for the personal and social development of students and for guidance services is provided to school districts by the Department of Education. The “Formation personnelle et sociale” program is offered from K-10, while guidance services are available for students in Grades 9-12. Both the program and the guidance services in the Francophone sector have been reviewed, and in the new program outcomes related to career development are aligned with the *Blueprint for Life/Work Designs*.

The new framework for career Counselling services in the Francophone school system is presented in the 2003 document “L’orientation scolaire et professionnelle” and is partly based on the guidance-oriented approach initiated in Quebec. As in the Anglophone sector, the Francophone sector also conceives of career education as a team effort of Counsellors, teachers, administrators, parents, and local business and community leaders. The goal is to guide students in the development of their individual identities and help them plan their “life-work planning”. Guidance Counsellors work in collaboration with teachers to help them incorporate relevant career-related activities into their courses. The new curriculum, “Formation personnelle et sociale,” also includes a career development component in which career-related topics are presented to students to help them connect with their personal interests and strengths.

Developing a career portfolio is not a mandatory activity in the Francophone sector. However, guidance Counsellors encourage and help students to develop and maintain a portfolio of their own, and guidelines and support are offered to students. All Francophone high schools are also involved in *The Take Our Kids to Work* program, and Grade 9-12 students also participate in career-exploration activities such as work place visits, job shadowing, and post-secondary expos and career fairs.

In both the Anglophone and Francophone sectors, separate funding for the guidance/career development program is not provided to the school districts or to individual schools. Instead, all expenditures must be covered out of the block funds provided each year by the Department of Education. The Province purchases and distributes some career materials/programs, however, and some of the more commonly used materials available to New Brunswick schools, besides their own websites, are the following:
Approximately 70% of the district and school officials and personnel who responded to the questionnaires and interviews indicated that all categories of career information are currently available to teachers and administrators, guidance personnel, students, and parents, and a majority were sure that the information actually reaches them. However, 9% said that adequate information on pathways and educational prerequisites for careers is not provided to the schools, and 23% said that further improvement is needed in providing career development information to all target audiences.

10% of the respondents also indicated that information on apprenticeships is not adequately provided to the schools. While it is generally available from the provincial Apprenticeship Branch, and guidance Counsellors are reported to be familiar with the program and able to help students take advantage of it as one way to prepare for a career in an apprenticeable trade, most respondents concluded that neither the teachers nor the students seem to make good use of the information. Furthermore, while some school staff said they were familiar with the programs and felt at ease in explaining them to students, others said the available information was not adequate.

Most respondents agreed that guidance personnel and the students they are targeting know how to use career information, but they were not so sure that all teachers/administrators do. A significant number of respondents also insisted that a concerted effort must be made by the Department of Education, the districts, and the schools to improve the preparation and dissemination of information on pathways for careers, and the education/training and financial resources required. A number of Counsellors in the Francophone sector also said that such information should be made available to Grade 7-8 students to have a maximum impact on student attitudes and career planning.

Within the schools, it seems that career education is seen as important for all students, not just the “university streamers”. Guidance Counsellors and the teachers who work most closely with students in career planning frequently encourage their students to consider careers that require a variety of PSE options, from private institutions to community colleges and universities.

Many provincial officials and district and school staff also noted that parents play an important role in the career development of their children, but are not typically included as a “target audience” for career information materials and websites. In fact, parents are most likely to obtain career information relevant to their children’s futures from their own children. Some parents find good information on the Internet or in the newspaper, and then discuss it with their children. However, most respondents felt that parents do not have adequate opportunities to fully understand how to help their children make good use of career information, and that they need to be more proactive in seeking that information.

Francophone sector respondents in particular noted that students know much more about career and PSE opportunities than their parents. Another respondent pointed out that working and single parents are at a particular disadvantage. In many cases, they simply do not have the time or the opportunity to find the information on their own, so they are often less equipped to help their children.

1.2 Formal Guidance Policies

No respondent was aware of any designated funding to support guidance and counselling services in New
Brunswick K-12 schools, and because of the different systems, the recommended ratio of guidance counsellors to students varies from 1:450 in the Francophone sector (Grades 9-12) to 1:537 in the Anglophone sector (K-12, with school psychologists included).

The Department of Education implemented a Comprehensive and Developmental School Counselling Program in the Anglophone sector several years ago outlining the roles and responsibilities of guidance counsellors, but few respondents in the interviews could recall seeing an actual document. In both sectors, the provision of career information is largely left to the guidance Counsellors, while teachers and school administrators have a less active role. Still, many schools rely on teachers to provide assistance to students in choosing a career path and planning PSE options.

It is believed that in the Anglophone sector, up to 30% of Grades 9-11 students receive at least some individual attention and assistance from guidance counsellors, rising to all students in Grade 12. In the Francophone sector all students in Grades 9-12 have an opportunity to meet individually with a guidance counsellor at least once per school year. Several Francophone sector respondents were adamant, however, that students must have more than one individual session with a guidance counsellor each year to plan properly for a career and to identify the appropriate form of PSE. It was suggested that more emphasis on career orientation should be included in the “Formation personnelle et sociale” program. The new Francophone curriculum now includes a career development component that is introduced at the Grade 6-8 level with a greater emphasis during Grades 9 and 10. In the high schools, the career development component is also enriched with the addition of teacher resources.

1.3 Information on PSE Options

In New Brunswick, the four publicly funded universities and eleven community colleges provide a wide range of PSE opportunities. Even though the number and variety of private education/training institutions and programs are growing, there is still only limited awareness of the latter among many of the respondents to this study.

A formal approach also does not currently exist in the career development program of New Brunswick’s schools for including information on PSE options or student financial assistance, nor is there any mention in the school funding formula of resources to provide such information. In the Anglophone sector, class sessions on these topics are included in Grades 9 or 10 as part of the Personal Development and Career Planning Curriculum, but specific information on PSE is not always given even though many respondents indicated that it should be. In the Francophone sector, information on PSE opportunities is included in group sessions conducted as a part of the Grade 9-12 guidance program.

Most schools do communicate the expectation that students go on to PSE, and PSE and student financial assistance information is expected by teachers and Counsellors to be part of the career guidance curriculum. Most PSE materials are sent to the school principal, and guidance staff typically distribute those materials to the students. Visits to schools by PSE institutions are also arranged by the principal or guidance staff, and the latter try to attend sessions where university and colleges discuss PSE programs and student financial assistance opportunities (scholarships, loans, and bursaries).

From the responses to the survey, it seems that teachers, administrators and Counsellors are generally familiar with the various community college and university programs offered within the province. Almost all of the respondents felt that information on university and community college programs and institutions, as well as course prerequisites, is widely available to teachers/administrators, guidance Counsellors, and students.

They also expressed the view that teachers and guidance Counsellors generally know how to help students make good use of the information. A majority of high schools seem to have some regular and consistent contact with publicly funded post-secondary institutions. A number of private education/training institutions such as Compu College also make their programs known and undertake some regular activities within the high schools.

A majority of the respondents, however, noted that most types of PSE information only reach parents indirectly through their children. School staff reported that not all parents understand a great deal about PSE in New Brunswick. It was felt that parents need to have better access to information on university, community college, and apprenticeship programs. Some parents do undertake research on their own, but school staff believe that many do not take advantage of the opportunities provided by the high schools to inform them about PSE. For example, respondents in one school reported that on Parent’s Night for PSE, only 30 parents on average show up from a population of more than 1,000 students, while on Course Selection Nights, an average of just 40-50 parents attend.

Respondents expressed mixed views about the role of teachers in providing PSE and financial assistance information. Some said that this should not be a concern of teachers, and that it is the guidance Counsellor’s role. Others felt that teachers are important participants in the
career development of students, and can be quite influential in determining if students undertake a PSE program after high school.

The use by post-secondary institutions of published calendars and pamphlets to provide PSE information is declining. Increasingly, school staff, students and parents are getting information on the Internet. A difficulty with this is that teachers and Counsellors find they have too little time to help students in finding their way through the web-delivered information. Indeed, some guidance Counsellors commented that they do not have the time needed to give individualized help to students on career and PSE selection. Many of the school staff said they also lack the Internet skills to really help the students, though guidance Counsellors and teachers are able to make good use of information on PSE that is produced by the federal Department of Human Resources and Skills Development (formerly HRDC).

PSE visits to schools and student visits to the universities and community colleges were cited by an equal number of respondents as the most useful formats for the presentation of information to potential PSE participants. The next most useful format seems to be booklets (including institutional calendars), followed by PSE websites.

### 1.4 Information on Student Financial Assistance

Financial assistance information related to scholarships, bursaries, and loans for PSE is typically available from the Financial or Student Services offices in the different PSE institutions, and the current study did not include data collected from people in those offices. At least in part for that reason, as many as three quarters of the respondents in this study felt they were not able to adequately address with students the issue of financial assistance for completion of PSE. Most reported seeing “financial assistance information packages” of various types, including from the Canada Millennium Scholarship Foundation, and most felt that information about bursaries, student loans, and scholarships for admission to PSE generally reaches teachers/administrators, guidance Counsellors, students, and some parents.

Respondents said a particularly good job is done of making information on bursaries available to the schools. They also felt that teachers/administrators and guidance Counsellors understand and use the information that is available to them. It seems that teachers, administrators, and guidance Counsellors in many high schools are familiar with and actively promote student applications for bursaries. A list of bursaries is available in most schools, and students are encouraged to research them. As mentioned earlier, information arrives in the schools as a “package” that includes information on bursaries for entry to PSE and for continuing PSE studies. Students are less interested, staff said, in the information about bursaries for continuing studies. Their focus is on getting the money needed for the first year of PSE.

Teachers and guidance Counsellors said that there are numerous scholarships available for students planning to attend a PSE institution. In particular, schools promote the Canada Millennium Scholarship Foundation Excellence Awards, and encourage student and parent interest by displaying posters that are provided to the school and by mentioning the Excellence Awards during presentations on scholarships at the school.

Some high schools include scholarship information in school newsletters, on school radio talk shows, on TV’s around the school, and as intercom announcements. The application process is often confusing, however, and school staff report that many students feel they will not qualify, and that they have a better chance of getting locally available scholarships.

Parents seem to get the majority of their information on bursaries, student loans, and scholarships from their children. Some parents research the subject on their own, but often only rather late in the student’s final year of high school. Parents have the opportunity to learn about PSE and financial assistance during Parent Nights, but as mentioned earlier, school staff indicated that these events, which are held as often as twice each year, are generally not well attended. Most respondents also reported that while a lot of information on student loans is available, it is often difficult to understand, and loan processes are too complicated.

Financial assistance booklets are also provided to the schools for distribution to students, and information sessions are given in some high schools where presenters are brought in. At times, however, the schools receive the information booklets too late (at the end of the school year), and some teachers commented that the information presented is still not detailed enough. Teachers and guidance Counsellors said that students also complain about the complexity of the student loan, bursary, and scholarship application forms. There are all kinds of rules, and it is very difficult for students to get answers to many simple questions such as “do I qualify?”

It was suggested that guidance Counsellors be asked how scholarship applications should be designed. The guidance Counsellors indicated that scholarship application forms are too long, their font size is too small, and they are awkward to use and hard to read. Internet scholarship and student
loan forms are no better, said teachers and Counsellors, and are generally difficult to use. The websites should have a telephone number that students and/or school staff could call for assistance.

In general, teachers, principals, and guidance Counsellors say that students do not understand the nature of student loans, especially the fact that an individual’s eligibility is dependent on the level of parental income, and the fact that the money has to be paid back soon after graduation from PSE. Since many students are seeking increased independence after graduation from high school, many are frustrated by the fact that decisions on loans continue to be based on parental income.

Overall, the most useful means of providing financial assistance information to students considering PSE are the visits by representatives of PSE institutions to high schools, while the second most widely used form of information is websites.

1.5 Delivery of Information

Overwhelmingly, respondents indicated that the most effective means of providing both PSE and student financial assistance information was personal contacts. That contact usually comes when Student Services representatives from PSE institutions give presentations at the high school. These individuals are often recent high school graduates themselves, and they periodically visit to explain PSE options and how to finance PSE. On occasion, the Department of Education’s Student Financial Services Branch has also hired staff to present information (normally just to Grade 12 students) on PSE financial assistance options in the high schools. These presenters are sought after by guidance Counsellors, who feel there is not a sufficient number.

Deciding among PSE options is a demanding task, and teachers and guidance staff feel that students really need much more “one-on-one” help than they typically get. Counsellors have suggested that their schools try to have the presentations by PSE representatives given to smaller groups of 30 or so, allowing the students to have a Q&A session. This is often difficult to arrange, however, given the number of students who want and need to hear about the PSE programs. Most often, the sessions have to be held for a large group of students in the school auditorium.

The frequency of visits by PSE and other representatives is also important. Teachers and counsellors said that students often do not grasp the first time around all of the information needed to make a sound decision on PSE planning. For this reason the Université de Moncton, for example, may send representatives to some high schools as often as 2-3 times a year.

Many respondents noted the important role of the guidance Counsellor in this process. The Counsellor’s role goes beyond simply arranging the sessions, and includes actually participating as the one who knows the most about what the students will have to do in order to apply. Having the Counsellor spend time with students individually after the session is also seen as very important if students are to be encouraged to follow through with an application.

Many students also participate in organized visits to PSE institutions. This is considered to be equally valuable in helping the students decide on a PSE option. Teachers and Counsellors both say that student visits to PSE institutions are most valuable when the students are prepared in advance by teachers/Counsellors (e.g. students are given specific questions to be answered upon return).

There is a growing use of websites to disseminate PSE and financial assistance information, and all PSE institutions have their own websites. There are also provincial and national sites that feature information on university and community college programs. Accessing the information on the web is appealing to students and their parents as they can obtain the information they need without waiting to see a Counsellor or hear back from a PSE institution. While the web is not seen at the moment as a replacement for PSE visits to the high schools or student visits to PSE institutions, it is regarded as the wave of the future.

In the Francophone sector, teachers, Counsellors, parents, and students seem to get much of their information on bursaries from websites. Moreover, scholarship, bursary, and PSE information is presented and discussed by guidance Counsellors with students and parents at meetings held no less than four times each school year.

Direct funding is not provided to high schools to develop PSE information delivery mechanisms, such as pamphlets and websites. Most PSE and student financial assistance materials also lack clear directions on how to work with or use them, and there are no formal procedures for following up on PSE and student financial assistance information. That is why it is difficult to say for sure whether certain types of information have been disseminated, received, and were actually used by the target audiences (teachers, guidance Counsellors, students, and parents).

Most guidance Counsellors said they follow up informally with students whenever they can either by telephone or by handing out short questionnaires asking “what is hot and what is not in the ways I helped you”. Several teachers/ Counsellors also indicated that there was a need to follow
up more thoroughly on the student personal portfolios, which has now been part of the Anglophone school curriculum for six years. The teachers feel it is time to find out if they are actually helpful to the students in developing ideas about careers and learning.

Teachers/Counsellors also suggested that it would be useful if they could be provided with some templates to assist in the drafting of reference letters for students applying for scholarships and bursaries. One Counsellor even suggested that the province install a 1-800 telephone inquiry line for students and school guidance staff to ask questions about scholarships, bursaries, and student loans. Respondents were not aware of any strategy to use promotional materials to market PSE and student financial aid information, and did not feel any were necessary.

When asked about the possibility that students choose not to go on to PSE because of perceived financial barriers, most respondents believed that this took place frequently. Respondents, however, also cited other factors that might be even more influential in persuading students not to continue on to PSE:

**Financial:**
- They do not believe they will ever qualify for a scholarship;
- They see PSE as a big investment they are unwilling to undertake until and unless they are able to get all the money needed;

**Career:**
- Uncertainty about their career choices;
- A desire to explore careers a little more before deciding on anything;

**Personal:**
- Waiting to see what their peers are going to do after high school;
- They are not ready to make decisions;
- A lack of focus on long term goals beyond high school graduation;
- Fear of leaving home and the community;
- Low self-esteem and doubts about their ability to succeed in PSE;
- Lack of parental support;
- General lack of motivation;

**Academic:**
- Failure to complete high school courses needed for the desired program;
- Lack of knowledge about the range of programs that suit their needs;
- The program they want to take is not offered in the community;
- Failure to qualify for admission to the desired PSE program.

Respondents to the questionnaires and interviews were also asked to list the PSE issues that both students and parents were probably best and least informed about:

**Best informed about:**
- Traditional occupations (e.g., nursing and teaching);
- What the universities offer;
- Available funding for PSE;
- High school courses required for admission to PSE;
- Location of PSE institutions;
- Entrance requirements for university and community college programs;
- How to apply for university or community college admission;

**Least informed about:**
- The need for independence in order to succeed;
- Self-knowledge;
- Financial requirements to begin and complete PSE;
- All of the available sources of student financial assistance;
- Breadth of PSE and training options;
- Apprenticeship opportunities;
- Locally available jobs (e.g., the trades are always looking for people);
- Employment prospects for PSE graduates (what is really out there);
- The effort required to complete a PSE program;
- Changes in occupations and trends in the job market.
2.0 Findings From Student and Parent Focus Groups

The students and parents who volunteered to participate in the eight focus groups undertaken in New Brunswick were asked for their responses to a series of probing questions. These can be grouped into four general areas:

- 2.1 Career and PSE Information
- 2.2 Sources and Delivery of Information
- 2.3 Timing of Information
- 2.4 PSE Plans

2.1 Career and PSE Information

Students and parents felt that students currently obtain a great deal of help from guidance Counsellors, especially in Grade 12. They see the Counsellors regularly as they explore careers and decide what to do upon completion of high school. They also have a lot of contact with the Counsellors in Grade 9 when they select their high school courses. Students and parents both said that the guidance Counsellor is the single most important source of information, help, and encouragement when it comes to making career choices and deciding on a PSE program. They found, however, that the Counsellors themselves were experiencing time restraints when assisting students in making their career and PSE decisions.

Students also said they take personal interest and aptitude tests as part of career planning. The test results are used in conjunction with the CHOICES/CHOIX program to help the students explore and better understand the different career fields available to them. Every participating student had used the CHOICES/CHOIX program at some time during the previous two years.

According to the students, the school’s Job Shadowing, cooperative education, and volunteer programs also helped them to see what the working world is like. They said the experiences were generally encouraging, leading them to think more deeply about what they would like and what they might be able to do. The students were also familiar with the Youth Apprenticeship Program.

Students also said that they became more aware of “what they are good at” through regular courses, and through conversations with certain teachers. Some teachers figured prominently in the decisions they made about their chosen career path and selection of a PSE program. However, they said that teachers tend to focus on university programs and careers requiring a university education, although a few community college programs are also promoted.

Some students had looked for career and PSE information outside of the high school setting, but this was not a common practice. The students said the centre of activities for career and PSE information remains the school. Parents agreed with this assessment. They said their children seemed to be able to choose a career path and decide on where to go to university or community college based largely on the help received from guidance Counsellors.

The students said they typically like to talk to someone about their career and PSE aspirations and possibilities. The presenters who came to the school from the universities and community colleges (e.g. at Post-Secondary Expos) were helpful. These “PSE sessions” worked best for them, they said, when they had the chance to ask questions and discuss the various options with the presenters. The students thought the information sessions with presenters from various occupations and professions were also very helpful, noting that there is nothing like getting information directly from people who are actually doing the job.

Students felt a greater clarity about their choice of a PSE institution (university or community college) after they had the chance to visit the campuses to attend workshops or orientation sessions. Many of the female students felt particularly encouraged about their futures after participation in the University of New Brunswick’s Engineering Day for Women.

The school staff and guidance activities organized by the high schools were reported to exert the biggest influence on the students. Many students also reported that their parents also have a big role to play in helping them to decide what they want to study or do for a living after graduating from high school.

2.2 Sources and Delivery of Information

According to the students and parents who participated in the New Brunswick focus groups, the school is and should be the main source of information on career and PSE opportunities. Parents felt that their sons and daughters spend a lot of time each day in school, making it the logical place to receive this type of information. Parents also consider the guidance Counsellors to be trained in this area, and believe that they have the expertise needed to properly inform their children about career and PSE opportunities. Parents also said that their teenage children do not listen to them a large part of the time, so the school should take over the primary role of information provider.
Students and parents also agreed that it is clearly the role of the school to advise students in Grade 9 about the high school courses needed in order to be well prepared for entry to various career fields. They also believed that it was the role of the school to obtain information about labour market and career issues, such as occupations in demand and current and future trends, and provide it to the students in a useful format. Parents and students also believed that the school should be the key provider of information on scholarships, loans, and bursaries, and that they should not have to search for this information themselves.

Students, meanwhile, reported that they first learn about various careers and the education needed for those careers from the experiences of parents, siblings, and family friends. For real insight, they may turn to a personal contact or family member who is currently involved in an occupation that interests them. They turn to the guidance Counsellors next for specific information and help in planning their steps toward a certain career. Generally speaking, the students were satisfied with the type and amount of help provided by guidance Counsellors. More and more, students said, they are also using the Internet to find out about careers, university and community college programs, and how to get the financial assistance needed to attend a PSE institution, and they felt the schools should do more to help them in using the Internet for this.

Students often approach their parents indirectly about career or PSE information, but parents may lack the needed information. While parents view guidance Counsellors as being most responsible for ensuring that students get the information they need, they also see it as their responsibility to try to stay up-to-date on current career trends. Parents have to encourage their children to make a firm career choice, select the kind of PSE they need, and then apply. Parents also see it as their role to help their children finance their PSE, whether through loans or savings.

Parents felt they have too little contact time with school staff on these issues, and that simply going to a “Parent Night” once a year is not good enough. They said that the schools need to find more ways of involving them in activities related to career and PSE planning. One way would be to schedule several parent sessions each year on the subject, rather than just one. Parents said they need to be as informed as possible because their children expect them to give good advice, and they have to decide as well how to support their children in their PSE plans. Parents also feel they should be able to attend career workshops held at the school. They want to have more information about careers, as well as a list of universities and community colleges offering programs that equip students to enter those fields. They said they know too little about these things to communicate well with their children.

Parents in the Francophone sector were adamant that they and their children should be able to meet together with a guidance Counsellor to discuss career and PSE issues more frequently than is currently the case.

Parents said their children look to them to confirm what they have heard or learned about careers and about continuing on to PSE after high school, and for overall support and approval. But they have trouble learning enough about how to help finance PSE for their children. Their children seem to get good information on bursaries and scholarships from the guidance Counsellors, and from presentations at the school by representatives from PSE institutions. According to parents and students, guidance Counsellors are less helpful when it comes to finding relevant information on student loans and how to apply.

Students and parents were asked about the types of information they use to understand career and PSE trends, where they currently obtain the information, and their preferred sources of information. To better identify relevant programs of PSE study, students said they currently look for information on the following topics:

- Forecasts of job prospects;
- Stories about people employed in certain fields;
- Institution and program calendars and literature;
- Ratings of schools and the quality of education they provide (e.g. in Maclean’s magazine’s annual university ranking);
- Information on how to obtain scholarships, bursaries, and student loans;
- Bursaries available in their region;
- Courses and grades required to enter certain university or community college programs;
- Information on how to get into an apprenticeship program.

In order to assist them in guiding their children in their career and PSE choices, parents said they need information that describes occupations, gives forecasts of job prospects in different fields, describes the various university and community college programs available, clearly spells out course and other prerequisites, and tells them where they can go to get financial assistance (whether loans or grants).

To really understand their career options and preferences, students said they prefer to talk to someone who is actually employed in a related occupation. That individual is often a personal contact (friend, family member, neighbour). Sometimes, students simply choose to “follow in their parents’ footsteps”.
To understand the academic programs available at the various PSE institutions, students said they like to talk to representatives from the universities and community colleges. According to the students, personal meetings with speakers brought to the school from a business or from local PSE institution is a good way to get information. Most students also noted that they always look at the university and community college calendars (either in the high school guidance office or on the Internet).

Students cited the following as their main sources of information on PSE at present:

- Internet;
- Guidance Counsellors;
- Some teachers;
- PSE and other speakers brought to the school;
- Visits to the university;
- Career fairs, especially the NB Community College Career Fair;
- Engineering Day for Women at the University of New Brunswick;
- Working as a volunteer;
- The CHOICES/CHOIX career exploration software program available in all high schools.

Parents reported that they obtain most of their career, PSE, and student financial assistance information from:

- Banks;
- Employment centres;
- Other people employed in different fields;
- Universities;
- The guidance department at the high school;
- The “blast telephone messages” given to them by the school (they would, in fact, like to see this method also used to inform their children of different opportunities such as career presentations).

In terms of their favorite ways to get information, the students said they would prefer to go to:

- The Internet;
- Guidance Counsellors;
- Face-to-face personal contact with people working in a career field;
- The job shadowing program at the school;
- Campus visits to universities and community colleges;
- The “Student Success Program” run by UNB Saint John, where graduates from the university who are successful in their field are brought in to speak to the high school students.

For parents, the favorite ways of obtaining career, PSE, and financial assistance information are from the high school guidance office and through workshops arranged for parents.

Students observed that there is a lot of information on careers, PSE, and student financial aid (scholarships, bursaries, and student loans) available, but it is all “bits and pieces”. They said they find it difficult to sort through the information and find the important stuff. The information, they say, needs to be organized and promoted in a simple and clear way.

Students said they are introduced to information about scholarships and student loans by school teachers and the guidance Counsellors, but it is the scholarships that are pushed by school staff. They hear about bursaries just once or twice during high school during information sessions on financial assistance. Students also said they prefer not to resort to loans unless it is absolutely necessary because they are considered a last resort. Parents also do not want their children to accumulate large amounts of debt for PSE, and complained that they receive little information on scholarships and nothing on bursaries.

For parents and students, websites are seen as a good source of information on careers, work, and PSE and financial assistance options. Both students and parents said there is also a need to provide the information in print format.

2.3 Timing of Information

Parents and students were asked when career and PSE information is currently being received, and when they feel it should be received. Students said they were first introduced to careers in the elementary grades. They recalled some activities that had them choose a career and then research what it was all about. They still remember, for instance, who in their class played the grocery store owner, banker, and so on. But the real “career program,” as they see it, started in Grades 8 or 9 for Anglophone students with the requirement to develop the career and educational portfolio.

Most students said they did not make many high school course choices that would affect their PSE choices until Grade 10. In the Anglophone sector, they said they began to explore careers in greater depth in Grades 9 or 10 when they participated in Personal Development and Career Planning Curriculum activities. In the Francophone sector, most career exploration for students in Grades 9-12 takes place as a part of meetings with guidance Counsellors, in group career sessions, or during “career days”. In general, the students felt that Grade 10, but especially Grade 11, is a bit late to begin thinking about a career. They said it would
have been better to start in Grade 9, giving them more time to plan and to start taking the right courses.

Others believed that really serious career planning should only begin in Grade 11 because prior to that, they just “want time to be kids”.

A majority of the parents felt that their children first started to receive guidance and help on choosing a career in Grade 11. In their view, this is probably the best point to start, because before Grade 11 their children are just not mature enough. However, some parents also felt that career exploration should begin as early as Grade 6.

2.4 PSE Plans

Most students said they planned to undertake some form of PSE, though some said they were not sure they would be accepted into the program they wanted. All expressed concern about the costs of PSE, and wondered where they would get the money. A majority intended to apply anyways, and then see what happens later.

When asked about obstacles to realizing their aspirations after high school, many students said that money is a “huge issue”, especially the cost of PSE. Regarding the total costs of going on to post-secondary study, they reported the following:

• They may have trouble getting a student loan because of their parents’ income, and they cannot understand why that is a factor;
• Although they are expected to raise the necessary money themselves, many indicated that their parents may help out, and a few said their parents were trying to get a loan to help them go to PSE;
• Student loans are alright when you get them, but in the long run you could still be paying them many years down the road;
• There is always the possibility that they might decide for some reason to switch to another university or community college program;
• Deciding on a career area and then choosing an appropriate PSE program is stressful because of the longer-term implications;
• Some will have to leave their communities to pursue their PSE plans, which adds to their costs and makes the prospects of leaving home even more daunting;
• The length of time it takes to find a job in a related field after graduating from university or community college is a big concern;
• They will have to balance school and work, as most will need to work part-time to support themselves while in PSE.

Parents said that a major obstacle to their children moving forward in their lives was the making of a career decision. They also felt that decisions made now might well be changed later after the students had completed a year or so of university or community college education. This suggests the importance of expanding career exploration and decision-making programs throughout Grades 9-12.

Students were skeptical about their prospects of getting good enough jobs after completing PSE to repay the kind of loans they think they will need. Most expressed fear about going into some $30,000 of debt to complete their education. Parents also were concerned about the potential debt loads of their children after PSE, but most said they could not afford to pay for their children’s entire PSE costs. Parents felt they would help their children financially, but the amount they could provide would likely be small in relation to the total needed.

In order of where the money will come from, students said they expect to finance PSE from the following sources:

• Their parents;
• Scholarships;
• Summer work;
• Part-time work;
• Student loans;
• Grandparents.

Some students said it was not a good idea to take a year off to work before going on to PSE because most of the time people do not go back to school after the planned interruption. They also feared that they would lose their opportunity to win scholarships. The students said they were aware of the availability of financing from student loans, bursaries, and scholarships, though parents said they did not know a lot. For the parents, their contribution to their children’s PSE will come from bank loans and, for some, from a Registered Education Savings Plan (RESP).
3.0 Lessons for New Brunswick

The research findings for New Brunswick in terms of information on career and PSE planning can be summarized in four broad areas:

3.1 Career Development
3.2 Guidance Programs/Counsellors
3.3 Information on PSE
3.4 Information on Student Financial Assistance

3.1 Career Development

It is important that career development continues to be an integral part of the school curriculum. In the Anglophone sector, New Brunswick has achieved this by implementing a Comprehensive and Developmental Guidance Program for K-12 that includes the Personal Development and Career Planning Curriculum, with links to the Transcript/Report Card.

Educators, students, and parents also identified a need for the province to make the guidance program mandatory for all students, and to publish and distribute an official document clearly outlining its components. A good practice observed in the New Brunswick Anglophone school sector is the decision to provide schools with guidelines for the outcomes that can be expected from the guidance/career development program. The Anglophone sector’s curriculum-based guidance program includes the development by students of a career and educational portfolio. This is introduced to students in Grade 6, and helps prompt them to start thinking about and planning for a career. Educators, students, and parents agree that portfolios are a good career development practice, and that Grade 6 is the right time to begin this type of activity. The Personal Development and Career Planning Curriculum also includes a 45 hour career development course offered in Grades 9 and/or 10. Students and parents believe it is a good practice to offer these courses, and perhaps other career development courses as well, in Grades 11-12, as they are essential to the effective career development of the students.

In the Francophone sector, career education is being integrated throughout the schools. Teachers, Counsellors, and administrators are all committed to assisting their students in life/work planning. In this new approach, participation from parents is very important because they are the biggest influence on the career and PSE planning of most high school students.

3.2 Guidance Counsellors/Programs

Providing individualized assistance to students in developing their self-knowledge and career awareness, and in career planning and choosing among PSE options, is very important to students and parents, and school-based guidance Counsellors are a key player. In New Brunswick, every high school has guidance staff who typically help students with a variety of issues, including personal and educational Counselling, as well as career guidance.

Although the average number of students each Counsellor is responsible for is large, in the Francophone sector all Grade 9-12 students receive help at least once a year, while in the Anglophone sector it is believed that some 30% of Grade 9-11 students and almost all students in Grade 12 receive access to individual help on career and PSE issues. Students and parents believe that having access in Grade 12 to a guidance Counsellor for career planning and decision-making help is critical, and that this level of service provision should be enhanced rather than diminished.

Guidance Counsellors believe it is a good practice to have ALL Grade 12 students meet individually with a Counsellor to examine the student’s career and PSE options. The Counsellors feel that students should not be left entirely on their own to make applications (e.g. for a scholarship or for university admission) because the students will often run into problems and the applications may not be submitted. Individual help to students is also provided through meetings with speakers and presenters brought into the school from business and industry, and from various PSE institutions.

Students say that they get their most useful career and PSE information from these personal contacts. It is a good practice for the schools to look for ways to introduce students to more individuals who can serve both as role models, and as examples of people actually employed in certain trades and professions which may interest them.

Students say they can also make valuable personal contacts by going to workplaces and PSE campuses. Many students believe it would be a good idea to expand the Job Shadowing program run in most New Brunswick high schools. Students and parents believed that initiatives such as the University of New Brunswick’s Engineering Day for Women should also be attempted by other universities and community colleges, and in other career/educational areas.

Another good practice found in New Brunswick is the assembling of students in relatively small groups to hear presenters from various career fields and from PSE institutions. While gathering students in an auditorium
allows a speaker to reach larger numbers, smaller groups of 30 students would allow students to ask more questions and make more personal contact with outside visitors.

### 3.3 Information on PSE

PSE institutions (including universities, community colleges, private training institutions, and provincial apprenticeship organizations) and the Department of Education have a major role to play in providing information on PSE programs and options to high school students and their parents. The vast majority of students sampled in this study said they plan to go on to some form of PSE, and many parents hold the same expectation for their children. This expectation should be reinforced as much as possible, in the view of teachers and guidance Counsellors, with effectively delivered information on PSE and PSE financing options.

Teachers and guidance Counsellors who are involved with career education in the K-12 system continue to be the major sources of information on PSE to students. But the information also has to come from the universities, community colleges, and private training institutions located both within and outside of New Brunswick, and from the apprenticeship organizations within the province. For students and parents, schools continue to serve as the conduit for most of the information they get on PSE, so the effective supply of PSE information involves collaboration between the high schools and the various PSE institutions.

It would be good practice in the future to establish and maintain regular and frequent contact between the high school and PSE institution staff, and to obtain feedback from students and parents on the effectiveness of the various approaches used to provide information on PSE programs and options. Students and parents say that they get their best information on PSE when they hear from institutional representatives, and that arranging frequent visits to the schools by PSE presenters is an effective means of reaching them. The quality of the presenter is also important, as are multiple visits. Since the PSE institutions have a big stake in seeing as many students as possible eventually enroll at their campuses, the institutions should also ensure they send their “best people” to recruit them.

Parents are reported to be one of the primary influences on their children when it comes to career and PSE choices. Yet they typically feel “left out of the loop” during the information process, and tend to hear about career and PSE programs and opportunities through their children rather than directly from the schools. Parents believe that guidance to students would be more effective if the school put forth a concerted effort to improve communications with them as well, and involved them more in the career development area.

Along with their children, parents should continue to be invited to “parents night” at the school, where speakers are brought in from the universities, community colleges, and private training institutions. This is already done in many schools, but typically only once each year, and the attendance of parents is reported to be poor. It is a good practice to hold these parents nights more than once a year, and the schools also need to do more to encourage parents to attend. More schools could also make use of the “blast telephone messages” system that some already use to inform parents of special events.

Some representatives from PSE institutions visit high schools to explain the various career and PSE options, and students and parents say they like these presentations. These representatives should also visit more often, and spend more time than they currently do explaining PSE and financial assistance programs and options, as well as the careers they feed into.

### 3.4 Information on Student Financial Assistance

Information on student financial assistance for PSE (bursaries, student loans, scholarships, and the Canada Millennium Scholarship Foundation Excellence Awards) is currently being provided to the schools, usually to the principals, teachers, and guidance Counsellors. Students also access information on financial assistance for PSE through the Internet and various published materials. But students do not always follow through in applying for aid, and the application procedures seem overly complex to school staff, students and parents.

Students and parents said that the financing of PSE is a “huge issue” for them, and they are concerned that the cost of PSE is much greater than their ability to access the money required. They expressed reluctance to rely on student loans due to the fact that post-graduation debts seem intimidating. Students and parents do not seem to lack information on what is available, however, and information on scholarships and bursaries is reaching students, and to some degree parents.

The high schools hold information sessions on scholarships and bursaries, and a list of available bursaries is also provided to the students. When they arrive soon enough to be useful, information booklets are given to the students, and speakers are also frequently brought into the school to explain the scholarships and bursaries. This is considered to be an especially effective practice.
Guidance Counsellors said that they give Grade 12 students as much individual help as they can in identifying various scholarships and bursaries for which they may qualify. Nonetheless, it is difficult to get the students to follow through with the actual applications. Counsellors suggest that the main obstacle to applying is the complexity of the application forms and procedures. They said the forms are poorly designed, and have suggested that they, the Counsellors, be invited to assist in any future redesign of the forms.

New Brunswick has placed considerable emphasis on providing information on student financial assistance to students. The PSE institutions already make representatives available to give information sessions in high schools, and these sessions are reported to be very helpful. Provincial assistance in this area could provide an important contribution in getting students to access available scholarships and bursaries. It has even been suggested that Student Financial Services representatives from the Department of Education should give similar sessions to parents at least once in a year during a “Parent Night”.

Teachers, guidance Counsellors, and students say that highlighting scholarships throughout the year in the school newsletter, on the school radio station, on TVs around the school, and in announcements over the public address system are also effective means of making students aware of the availability of scholarships.

3.5 Future to Discover Pilot Project

In response to the findings contained within this report, the Province of New Brunswick entered into negotiations with the Canada Millennium Scholarship Foundation to launch a six-year pilot project commencing in 2004. All school districts in New Brunswick’s Francophone and Anglophone sectors were invited to take part in Future To Discover. Within each district, the selection of schools was based on several factors, including the population and location of the school, and the costs and logistics of delivering the strategies.

After recruiting 4,000 New Brunswick and 1,000 Manitoba Grade 9 students, and randomly selecting them for one of four program and comparison groups, the pilot project will try to determine whether improved information and/or financial incentives introduced during high school can encourage more students to pursue their choice of post-secondary institution. The Information Strategy of Future To Discover is a direct outgrowth of this study, in fact, and will provide some participating students and their parents/guardians with career exploration activities, and information about career choices, the benefits of PSE, and the different types of post-secondary education and training available (university, community college, apprenticeships, private training, etc.). Students from all income levels will be able to participate in the Information Strategy.

The Financial Incentive Strategy of Future To Discover will measure the impact of a financial incentive on a student’s decision to pursue post-secondary studies. Each participant will have access to a Learning Account of as much as $8,000 created to help finance their future PSE. The Financial Incentive Strategy will be restricted to students who come from families with challenged socio-economic backgrounds. More than half of the students participating in this strategy will be eligible for financial support alone, and an equal number will also participate in the Information Strategy.

For additional information on the pilot project, please call the New Brunswick FTD Office at 1-888-247-4040 or consult the Future To Discover Web site at FTD.millenniumscholarships.ca.
Table I: Responses to Questionnaires and Surveys

NB Department of Education and District/School Staff

Respondents to the telephone interviews and/or written questionnaires were asked to answer a series of questions about the types of information provided, and to indicate how well the different types of information are reaching and are understood and used by the four target audiences (teachers and administrators, guidance staff, students, and parents). The following scale, showing the “most commonly occurring values” assigned by the respondents, was used: v - Very well; w – Well; nsw - Not so well; nvw - Not very well at all. Under Types of information, several listings that were asked of respondents during the original questionnaires are not included in Table 1 below.

<table>
<thead>
<tr>
<th>Types of Information</th>
<th>Audience</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Teachers/Administrators</td>
</tr>
<tr>
<td></td>
<td>Reach</td>
</tr>
<tr>
<td>Career Information</td>
<td></td>
</tr>
<tr>
<td>Pathways for careers</td>
<td>w</td>
</tr>
<tr>
<td>Education/training required for careers</td>
<td>w</td>
</tr>
<tr>
<td>Post-secondary Education (PSE)</td>
<td></td>
</tr>
<tr>
<td>For universities</td>
<td>w</td>
</tr>
<tr>
<td>For colleges</td>
<td>w</td>
</tr>
<tr>
<td>For apprenticeship</td>
<td>nsw</td>
</tr>
<tr>
<td>Student Financial Aid</td>
<td></td>
</tr>
<tr>
<td>Bursaries</td>
<td>w</td>
</tr>
<tr>
<td>Student loans</td>
<td>w</td>
</tr>
<tr>
<td>Scholarships</td>
<td>w</td>
</tr>
<tr>
<td>Millennium Scholarship Excellence Awards</td>
<td>v to w</td>
</tr>
</tbody>
</table>