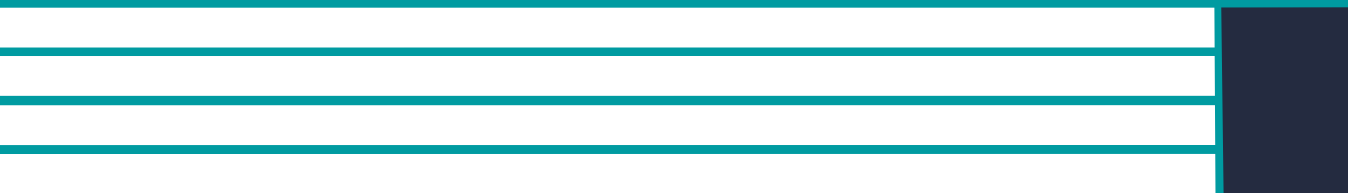
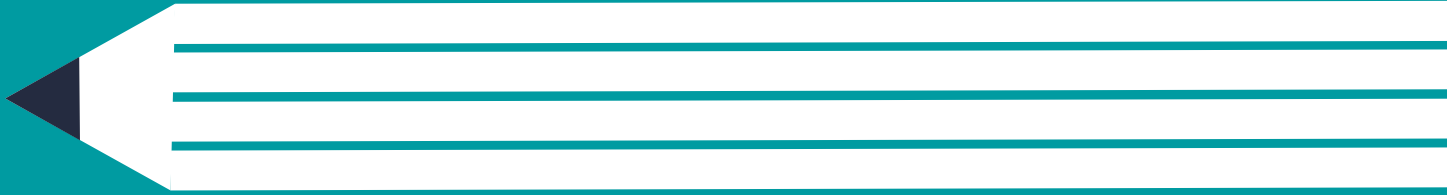


INVEST IN US

2022 - 23 Advanced Education Lobbying Document



Created by University of
Saskatchewan Students' Union

Our Vision

The University of Saskatchewan Students' Union strives to be the recognized leader in enhancing the student experience.

Our Mission

The University of Saskatchewan Students' Union exists to represent, serve and support the academic and non-academic needs of undergraduate students of the University of Saskatchewan through accountable, dynamic and unified leadership. It also serves to protect and maintain the integrity of quality, accessible public education.

Our Values

The following principles shall guide the University of Saskatchewan Students' Union in all of its endeavours: innovation, integrity, mutual respect, professionalism, service, social, economic and environmental responsibility, teamwork, and trust.

Land Acknowledgement

As Student Unions that gather on Treaty 6, Treaty 4 territories, the homeland of the Cree, Saulteaux, Blackfoot, Métis, Dene and Dakota people. We acknowledge the harm that colonial institutions have done. We remember that there were centuries of governance and education on this land before the settlers arrived and that these forms of education and governance are continuing today. We honour and reaffirm our relationships with one another and the land that we are on as we work to dismantle the systematic barriers to education that First Nations, Métis, Inuit and other marginalized people face.

Recommendations Overview

Saskatchewan's future is in the hands of post-secondary students. Supporting higher education in Saskatchewan is the greatest way to achieve impactful research, economic development, and dynamic employment sectors. All students in this province need a pathway to affordable and accessible education. We are presenting these recommendations to the Ministry of Advanced Education in order to encourage the prioritization of Advanced Education and for ongoing collaboration with Saskatchewan undergraduate students to address and alleviate systemic challenges. Investing in students means investing in Saskatchewan.

Recommendation One

Eliminate Saskatchewan Student Loan Interests.

Recommendation Two

One Year Student Loan Repayment Grace Period.

Recommendation Three

Increase Scholarships, Grants and Bursaries for Indigenous and International Students.

Recommendation Four

Policies to Expand Reviews of Sexual Violence Preventative Measures at Post-Secondary Institutions Every Three Years.

Recommendation Five

Increased Support and Funding for Student Wellness and Mental Health Resources for Northern Communities.

Recommendation Six

Career Development.

Provincial Student Loans

The *Saskatchewan Post-Secondary Multi-Year Operating Funding Memorandum of Understanding* was established. One of the focal points was an annual four percent cap on increasing domestic students' tuition.¹ While this is an important initiative to start protecting students from unreasonable tuition hikes, there are still ongoing gaps in securing the futures of students in post-secondary education. Furthermore, students have faced tremendous hardships due to the ongoing impacts on their education, finances, and mental health due to the COVID-19 pandemic.

On average, students in Saskatchewan experience around \$28,000 debt due to student loans.² This is thousands of dollars more than the average Canadian student as costs for Saskatchewan's post-secondary education remain one of the most expensive in the country.³ The student debt crisis is overwhelming and concerning, especially as we have seen an annual increase in tuition rates for more than the last ten years. Students should not be punished for simply trying to aim for success through post-secondary education.

The majority of Saskatchewan students who enrol in post-secondary education are mainly seeking to advance their careers.⁴ Yet, the current conditions surrounding student loans are unsustainable for the futures of many, as they are left with limited options and choose between giving up their personal finances or educational paths in striving for their careers. The steps most students take to repay student loans are based on cutting back on personal spendings.⁵ Borrowers who do not pay student loans risk bad credit. Students cannot invest in themselves for their long-term goals as such monetary barriers cause limited opportunities to start a family, buy a house or car, retirement planning and emergency savings and more.⁶ These restrictions also cause ongoing

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1. Government of Saskatchewan, "2021-22 Budget Letter - University of Saskatchewan," April 6, 2021, <https://www.usask.ca/ipa/resource-allocation-and-planning/2021-22-budget-letter---university-of-saskatchewan.pdf>
 2. Saskatchewan Ministry of Advanced Education, "2014 Graduate Outcomes Study Report (Revised)," Government of Saskatchewan, July 2017, <https://publications.saskatchewan.ca/api/v1/products/87415/formats/104068/download>
 3. Logan Bright, "Tuition Fees Across Canada," Scholarships Canada, April 14, 2021, <https://www.scholarshipscanada.com/Discover/Article/1/5467/Tuition-Fees-Across-Canada>
 4. Saskatchewan Ministry of Advanced Education, "2014 Graduate Outcomes Study Report (Revised)," Government of Saskatchewan, July 2017, <https://publications.saskatchewan.ca/api/v1/products/87415/formats/104068/download>
 5. Saskatchewan Ministry of Advanced Education, "2014 Graduate Outcomes Study Report (Revised)," Government of Saskatchewan, July 2017, <https://publications.saskatchewan.ca/api/v1/products/87415/formats/104068/download>
 6. BC Federation of Students, "Get The Facts," (2019), https://www.knockoutinterest.ca/get_the_facts

harm to Saskatchewan's living conditions. In order to pay off their student loan debts, many students are often pushed to work in private sectors instead of community-improvement focused workplaces.⁷

Recommendation One

Eliminate Saskatchewan Student Loan Interests.

In the province's current student loan consolidation process, interest is accumulated on student loans for full-time study even during the six-month grace period after a student graduates, transfers to part-time studies or withdraws from their degrees.⁸ Those extending their repayment periods will pay an increased amount of interest.⁹ Saskatchewan students currently pay a fixed interest rate of 2.5% on their student loans. Forcing students to pay money they could be using to help the economy or enter the housing market, and other milestones. Bridging this gap could be resolved by eliminating provincial student loan interests.

Five provinces have already eliminated their interests on student loans, including British Columbia, Manitoba, Newfoundland and Labrador, Nova Scotia, and Prince Edward Island. Interest is an added fee that constricts financial autonomy from students on top of the rates they pay for tuition. On average, provincial student loans make up approximately a significant 40% of owed student loans.¹⁰ With the money students could save from eliminated interest rates, students could use this money to save and invest directly into our economy, becoming more independent and in the long-term moving away from financial aid resources. Current and future borrowers would be positively impacted by this shift.

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7. Sara Birrell, "The Great Saskatchewan Tuition Crisis," July 2, 2020, <https://saskdispatch.com/articles/view/the-great-saskatchewan-tuition-crisis>
 8. The Government of Canada & the Government of Saskatchewan, "Canada-Saskatchewan Integrated Student Loan Handbook," Accessed November, 22, 2021, <https://publications.saskatchewan.ca/api/v1/products/113030/formats/127113/download>
 9. Sara Birrell, "The Great Saskatchewan Tuition Crisis," July 2, 2020, <https://saskdispatch.com/articles/view/the-great-saskatchewan-tuition-crisis>
 10. BC Federation of Students, "About," (2019), <https://www.knockoutinterest.ca/about>

Recommendation Two

One Year Student Loan Repayment Grace Period.

Grace periods are not a time for students to ignore their debt, but rather a time to methodize and plan for financial organization towards repayment, recognizing that this will have to be an ongoing monthly process. More than half of the recent-graduate students have student loans.¹¹ Loan repayment has not been easy for students in previous years and especially now due to this last year and a half of extraordinary circumstances during the COVID-19 pandemic.

The pandemic caused an added layer of distress for students. As the pandemic continues to disrupt the job market, students have experienced severe opportunity and employment barriers. For example, Statistics Canada cites May through August of this last year, the student average employment rate was 50.3 percent, which is about 10 percent higher than the averages for the summer of 2020.¹² This is especially concerning for individuals with marginalized identities such as minority women who's joblessness reached up to 10%.¹³ Students' mental healths have also been negatively impacted as many have lost jobs, opportunities, internships, and more. The gap in their resumes will be difficult to cover when applying to future employment scopes.

A year-long student-loan repayment grace period is essential for students now more than ever. Students need time to figure out the next steps and how they will adjust to a post-pandemic world. This action would allow students more time to get back on track and acknowledge that recent graduates deserve an opportunity to improve their financial situation and future in Saskatchewan.

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11. "Student Debt Crisis - A Generation Buried in Student Debt," Hoyes (2018), <https://www.hoyes.com/press/joe-debtor/the-student-debtor/#:~:text=This%20number%20rises%20to%2050,their%20student%20loans%20in%20full>.
 12. Statistics Canada, "Labour Force Survey, August 2021," September 10, 2021, <https://www150.statcan.gc.ca/n1/daily-quotidien/210910/dq210910a-eng.htm>
 13. Julie Gordon, "Black, minority women in Canada left behind in COVID-19 job recovery," December 15, 2020, <https://www.reuters.com/article/us-health-coronavirus-canada-employment-idUSKBN28P2O2>

Equitable Resources

Recommendation Three

Increase Scholarships, Grants and Bursaries for Indigenous and International Students.

Indigenous students and International students face a vast array of underlying financial challenges to their post-secondary education. While the challenges imposed on Indigenous students and International students are distinct from one another, it is still important to recognize that these challenges stem from institutional barriers to their identities.

The Ministry of Advanced Education has expected to increase enrolment by 60% by 2021 (from 2013) for Indigenous students. Plans for a new enrollment goal for International students are expected to be released.¹ While an increasing number of Indigenous and International students enrolling in post-secondary education is a positive outlook, it is crucial that following these increases, students receive adequate financial support to succeed in their studies.

There are many factors to the financial struggles Indigenous and International students face. Firstly, unemployment rates among Indigenous and International students remain high after graduation. Indigenous students, compared to non-Indigenous students, face a higher unemployment rate. Similarly, International students face higher unemployment rates compared to domestic students.² Unemployment rates show a trend of monetary inaccessibility for these students even after attaining their degrees. Additionally, the pandemic also increased the barriers to job attainability for students at large.³

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1. Government of Saskatchewan, "Ministry of Advanced Education - Plan for 2021-22," Accessed November 22, 2021, <https://publications.saskatchewan.ca/api/v1/products/112414/formats/126400/download>
 2. Saskatchewan Ministry of Advanced Education, "2014 Graduate Outcomes Study Report (Revised)," Government of Saskatchewan, July 2017, <https://publications.saskatchewan.ca/api/v1/products/87415/formats/104068/download>
 3. Statistics Canada, "Impacts of the COVID-19 Pandemic on Postsecondary Students," May 12, 2020, <https://www150.statcan.gc.ca/n1/daily-quotidien/200512/dq200512a-eng.htm>
 4. Saskatchewan Ministry of Advanced Education, "2014 Graduate Outcomes Study Report (Revised)," Government of Saskatchewan, July 2017, <https://publications.saskatchewan.ca/api/v1/products/87415/formats/104068/download>

Challenges for Indigenous Students

Call to Action #2 on The Truth Reconciliation Commission Report asks explicitly for the provincial participation with the federal government in bridging educational and employment gaps for Indigenous peoples. Recognizing the historical and ongoing colonial challenges Indigenous students face in institutions is critical and must be addressed.

About half of Indigenous graduates reported difficulties repaying their government student loan debt compared to non-Indigenous graduates.⁴ Indigenous students in post-secondary education encounter a lack of resources and a range of obstacles, resulting in ongoing negative effects on their learning.⁵ Recognizing challenges such as many Indigenous students from rural and remote communities facing a lack of accessibility to technology remains an ongoing issue in educational attainability. Band funding can also be inaccessible to certain Indigenous students. There can be additional barriers to their treaty statuses that prevent Indigenous students from accessing funding opportunities.

Challenges for International Students

Most International students pay double or more in tuition compared to domestic students across Saskatchewan's post-secondary institutions. They are also often not eligible for student loans. Additionally, International students can only work 20 hours per week during their study periods, creating an overall gap in their financial sustainability. Most of these students also do not qualify for the Saskatchewan Advantage Scholarship.

International students in Saskatchewan play a large role actively in fostering community growth and serving key roles in the labour market. Currently, 66% of International students are open to the possibility of staying in the province after graduating. However, the Saskatchewan Post-Secondary Multi-Year Operating Funding Memorandum of Understanding is not encompassing for International students. With the current trends, tuition rates are allowed to grow exponentially for these students.

5. Emma Greenfield, "Supporting Indigenous Students in Post-Secondary Education," <https://www.socialconnectedness.org/wp-content/uploads/2020/09/PDF-Supporting-Indigenous-Student-Success-Visual.pdf>

6. Joe Garcea and Neil Hibbert, "International Students in Saskatchewan: Policies, Programs, and Perspectives," (2014), <https://usaskstudies.coop/documents/social-economy-reports-and-newsletters/international-students-in-sk.pdf>

Campus Safety

Recommendation Four

Policies to Expand Reviews of Sexual Violence Preventative Measures at Post-Secondary Institutions Every Three Years.

Increasingly high rates of sexual violence across Canada remain an ongoing issue. The rates of sexual violence in Saskatchewan are higher compared to provincial averages across the nation.¹ Individuals with minority identities are more likely to experience acts of sexual violence based on their marginalized identities relating to race, gender, disability etc.

The Missing and Murdered Indigenous Women and Girl's inquiry calls for justice, call 13.2 states, "We call upon the federal, provincial, and territorial governments to fund further inquiries and studies in order to better understand the relationship between resource extraction and other development projects and violence against Indigenous women, girls, and 2SLGBTQQA people."² Indigenous women also face more than triple the amount of sexual violence than non-Indigenous women.³

Sexual violence can also impact anyone regardless of gender, including 4% of men in post-secondary education who have experienced sexual violence.⁴ These acts of violence can include assault, harassment, and abuse. The impacts can vary within the individual experience and can create trauma and detrimental harm to students' lives. Survivors may require ongoing physical and mental health support. In university spaces where students come to learn and gain knowledge, students should not be faced with a lack of security and safety, and the right to education.

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1. Mandy Vocke, "Sexual violence a prevalent issue in Saskatchewan: researchers," April 30, 2020, <https://globalnews.ca/news/6885493/sexual-violence-issue-saskatchewan-researchers/>
 2. "Calls For Justice: Reclaiming Power and Place: The Final Report of the National Inquiry into Missing and Murdered Indigenous Women and Girls," June 2019, https://www.mmiwg-ffada.ca/wp-content/uploads/2019/06/Calls_for_Justice.pdf
 3. Department of Justice Canada, "Victimization of Indigenous Women and Girls," July 5, 2017, <https://www.justice.gc.ca/eng/rp-pr/jr/jf-pf/2017/docs/july05.pdf>
 4. Statistics Canada, "One in ten women students sexually assaulted in a postsecondary setting," September 14, 2020, <https://www150.statcan.gc.ca/n1/daily-quotidien/200914/dq200914a-eng.htm>

About 3/4 of post-secondary students in Canada see or experience sexual violence in post-secondary contexts.⁵ One in ten women face sexual violence throughout their post-secondary education.⁶ Protective services at the University of Saskatchewan received 11 reports of sexual violence in 2019, and 6 went forward to hearings.⁷ Sexual violence remains highly underreported in post-secondary institutions due to fear of repercussions, victim blaming, and lack of supports. Many of the resources universities have to rely on surrounding sexual violence prevention are based on their policies to support students and connect with local organizations for added resources.

Saskatchewan also does not currently have policies surrounding preventive measures for sexual violence in post-secondary institutions.⁸ Various community organizations in Saskatchewan have recognized sexual violence as an issue on campuses. The Sexual Assault Services of Saskatchewan's (SASS) Sexual Violence Action Plan, action #8 specifically calls to expand Sexual Violence First Responder training to include individuals, community leaders, employers, faculty and staff in post-secondary institutions and all human services sectors. Rising concerns surrounding sexual violence on campuses have also been brought to the attention of Saskatoon Sexual Health and Saskatoon Sexual Assault & Information Centre.

Governmental reviews of sexual violence policies on Saskatchewan campuses were last conducted in 2018. However, sexual violence prevention needs to be an ongoing action. The Saskatchewan government must take proactive steps to implement continuous reviews of sexual violence prevention measures on campuses every 3 years. These reviews should be recurring to equally encompass all gender identities and recognize all forms of sexual misconduct. These reviews should also encompass values of being trauma-informed, intersectional and take survivor based approaches. Safety for students on campus should be a number one priority.

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5. Marta Burczycka, "Students' experiences of unwanted sexualized behaviours and sexual assault at postsecondary schools in the Canadian provinces, 2019," September 14, 2020, <https://www150.statcan.gc.ca/n1/pub/85-002-x/2020001/article/00005-eng.htm>
 6. Statistics Canada, "One in ten women students sexually assaulted in a postsecondary setting," September 14, 2020, <https://www150.statcan.gc.ca/n1/daily-quotidien/200914/dq200914a-eng.htm>
 7. Global Anna, "USask students wary to report sexual violence amid high rates nationally," September 24, 2020, <https://globalnews.ca/news/7355629/university-of-saskatchewan-sexual-violence-assault-reporting/>
 8. Rebecca Akong, "Campus Sexual Violence Support & Prevention Offices, Part 1/4: Prairies Edition," November 30, 2020, <https://www.couragetoact.ca/blog/csvspo-prairies>

Recommendation Five

Increased Student Wellness Support

During the fall of 2020, one in four Canadians aged 18 to 34 reported needing mental health care. Of these people, 53.0% reported their need for care was unmet or partially unmet.¹ In 2021, 1,288,400 people ages 18-34 reported their mental health as fair or poor. Compared to all other age groups, 18-34 had the highest percentage of people with fair or poor mental health.²

Based on results of the ACHA- National College Health Assessment III Spring 2022 survey for Canadian Reference Group consisting of 11322 respondents and 16 campuses:³

- 33%** reported serious psychological distress
- 43%** reported ongoing or chronic anxiety diagnosed or treated in the last 12 months
- 30%** reported ongoing or chronic depression diagnosed or treated in the last 12 months
- 32%** reported receiving psychological or mental health services within the last 12 months
- 40%** who had received services were provided to them by their campus health and/or counseling center

1. McDonald, Haileigh. Self-perceived mental health and mental health care needs during the COVID-19 pandemic. Government of Canada, Statistics Canada, September 8, 2021

2. Statistics Canada. "Perceived Mental Health, by Age Group." Perceived mental health, by age group. Government of Canada, August 26, 2022

3. American College Health Association. American College Health Association-National College Health Assessment III: Canadian Reference Group Executive Summary Spring 2022. Silver Spring, MD: American College Health Association; 2022

Increased Funding for Student Wellness

In recent years, students have reported decreased mental health and well-being. The National College Health Assessment surveyed in spring 2022 polling from 16 Canadian post-secondary institutions. They found that 33% of students reported serious psychological distress. 43% reported ongoing or chronic anxiety diagnosed or treated in the last 12 months. 30% reported ongoing or chronic depression diagnosed or treated in the last 12 months, and 32% reported receiving psychological or mental health services within the previous 12 months.

The University of Saskatchewan has participated in NCHA surveys and found that USask students report “an overall decline in self-reported overall health and well-being and an upward trend in suicidality” (citation needed). The University of Saskatchewan also has a campus located in northern Saskatchewan. In northern Saskatchewan, suicide is the leading cause of death for people 10-46 (citation needed). Other provinces have taken note of this issue, including the Government of Ontario, funding 19.25M worth of mental health-related projects supporting student mental health. One of the initiatives is putting 4.45M into a mental health worker grant. The grant is “for front-line mental health service workers on campuses, ongoing annual support to 45 colleges and universities to offset the costs of hiring front-line, campus-based mental health workers (citation needed).

USask and other provincial post-secondary institutions would benefit from funding for more mental health professionals, fitness instructors, and food security initiatives. These are all supports that can aid in wellness and prevent harm.

Mental Health Resources for Northern Communities

Students at northern campuses, such as Northland College and North West College, significantly lack access to wellness resources. With the suicide rate in Northern Saskatchewan being three times higher than the national average, there must be mental health professionals and resources accessible to our northern students. It is also necessary to address wellness concerns, particularly Indigenous peoples, as more than 80% of the northern population identifies as Indigenous (citation needed). Effects of colonization have a detrimental impact on the mental health of Indigenous peoples, and students wishing to pursue education in these communities need to be fully supported throughout their academic careers. A current problem facing northern communities is a lack of mental health professionals. Northern campuses would benefit from subsidies to employ psychologists and registered therapists available specifically for post-secondary students.

Recommendation Six

Career Development

The *Saskatchewan Growth Plan* emphasizes population growth and immigration to the province and the development of the labour force in general. Post-secondary education plays a large role in developing and attracting talent, providing an incentive to move to Saskatchewan, and equipping graduates with the skills and training needed to flourish. Numerous programs already exist that target external talent at either the recruitment or post-graduation stage, such as the *Saskatchewan Agent Training Program* and the *Saskatchewan Student Ambassador Program*. Other programs generally apply, such as the *Graduate Retention Program*.

Create an Undergraduate Student Research Award

Canada's current support for research, development, and innovation has fallen behind other comparably wealthy nations. According to the Naylor Report, "Canadian gross domestic expenditure on R&D from all sources relative to GDP... has been declining slowly over the last 15 years, as contrasted with our G7 peers and key East Asian nations."¹ To address this issue, *The Saskatchewan Growth Plan* highlights transforming Saskatchewan's Economy through Innovation and Technology.

There have been numerous research grants and opportunities for graduate students but a little for undergraduate students. This is problematic given that future health researchers and humanities and social sciences researchers stand to benefit equally from experiential learning opportunities, including direct participation in research projects.²

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1. Investing in Canada's Future: Strengthening the Foundations of Canadian Research (Canada's Fundamental Science Review, 2017), 17. Accessed online: [http://www.sciencereview.ca/eic/site/059.nsf/vwapj/ScienceReview_April2017.pdf/\\$file/ScienceReview_April2017.pdf](http://www.sciencereview.ca/eic/site/059.nsf/vwapj/ScienceReview_April2017.pdf/$file/ScienceReview_April2017.pdf)
 2. https://assets.nationbuilder.com/casaacae/pages/1307/attachments/original/1500482296/Investing_in_Innovators_CASA's_Vision_for_Research_and_Innovation_in_Post-Secondary_Education.pdf?1500482296
 3. <https://www150.statcan.gc.ca/n1/pub/36-28-0001/2021009/article/00003-eng.htm>

Greater Support for Undergraduate International Students' Entrepreneurial Ventures

The Saskatchewan Growth Plan emphasizes the growth of small businesses and the reduction of government red tape. Additionally, the Growth Plan speaks to developing local businesses and tourism. Entrepreneurship is vital to development in this sector, and immigrants play an outsized role.³

The *Saskatchewan Immigrant Nominee Program* (“SINP”) offers an “entrepreneur stream”⁴, which allows for temporary work permits for newcomers with an interest in starting a business, and an “International Graduate Entrepreneur Stream,” which targets post-secondary graduates. Neither stream applies to undergraduate international students; the former imposes high standards for net worth, investment in Saskatchewan, and previous managerial experience, while the latter applies only to post-secondary graduates.

Thus, entrepreneurial-minded international students must either wait for graduation or possess substantial assets and experience before applying. Additionally, the *Saskatchewan Business Corporations Act*⁵ imposes a requirement that 25% of the directors of a corporation be “resident Canadians” as defined. This harmonizes with similar federal legislation⁶ but imposes additional red tape on international student entrepreneurs who must find partnerships with Canadian citizens.

International students thus lack support for their entrepreneurial ventures. Coupled with the difficulties in finding seasonal work, this demographic is excluded from traditional career development streams and sources of income. This imposes financial hardship and disincentivizes the year-round presence in Saskatchewan. International students thus graduate with a financial and experiential disadvantage relative to their domestic peers.

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4. <https://www.saskatchewan.ca/residents/moving-to-saskatchewan/live-in-saskatchewan/by-immigrating/saskatchewan-immigrant-nominee-program/browse-sinp-programs/entrepreneur/applicants-entrepreneurs>
 5. s.100(3), <https://www.canlii.org/en/sk/laws/stat/rss-1978-c-b-10/latest/rss-1978-c-b-10.html>
 6. <https://laws-lois.justice.gc.ca/eng/acts/C-44/page-1.html>

Student-Specific Technology Sector Funding

The *Saskatchewan Growth Plan* emphasizes innovation and technology, with the “30 Goals for 2030” section explicitly aiming to triple the growth of the province’s technology sector. As with all emerging or infant industries, a degree of government cooperation is necessary to cultivate a functioning economic sector.

Innovation Saskatchewan already provides the *Saskatchewan Advantage Innovation Fund* (SAIF), which aims at funding commercially viable research and development in the mining, energy, manufacturing, and healthcare sectors. Grants through SAIF must be proposed with cooperation from private-sector partners throughout the supply chain. This assumes an established, industry-entrenched applicant; start-ups and student entrepreneurs are unlikely to have these levels.

The technology sector is well-supported,⁷ but again focuses on the industrial sector. Government support for innovation in the industrial sector is healthy, but other areas, such as software, are less supported. These areas are more difficult for low-capital entrepreneurs to flourish in; industry grants are targeted at large companies with established R&D departments. There needs to be more funding available specifically for students, especially given the high costs of entry into the industrial sector. As such, we recommend student-specific funding and funding in low-capital areas such as software development.

7. <https://innovationsask.ca/technology/funding-options-for-technology-companies->

