Untapped Potential

Working Together to Open Doors
to Opportunity Through Scholarships

RBC®

Report Authors & Advisors

This report was prepared by CultureFoundry Studios and Medow Consulting.

CultureFoundry   **Medow**

Advisory Group

A full list of those who contributed their insights and expertise to the report are included in the Acknowledgements section at the end of the report. We would also like to thank the young people who participated in focus groups and small-group interviews, and who openly shared their experience and feedback on the scholarship ecosystem.

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Letter from RBC Future Launch

For students seeking postsecondary education, the excitement felt when their acceptance letters arrive can often be overshadowed by other concerns. How will I pay for this? Where can I find help? Do I live at home or on campus? Can I even afford to go to school?

Scholarships can provide essential support to students by addressing barriers and opening doors of opportunity, preparing them for school and the rapidly changing future of work. But the scholarship landscape in Canada is fragmented, with no central, up-to-date information about what scholarships are available and who can access them.

This cannot be the legacy we leave students, our future leaders, as they further their education and begin their careers. We need to do better to ensure our young people have access to scholarships that are intended to help them advance their education goals.

For corporate foundations like ours at RBC, low barrier scholarships that focus on the scholar versus the paperwork show young Canadians that we're partners in their success. RBC Future Launch is helping them gain access to opportunities that will support them in achieving their greatest potential.

That is why we are pleased to present **Untapped Potential**, research that explores the landscape of scholarships in Canada and opportunities for scholarship providers, post-secondary institutions, government, youth-serving organizations and individuals to better serve students as they transition out of high school and eventually into the job market.

Through this report, we sought to understand what was working well and where improvements could be made — not just for RBC's offerings, but also for scholarships across Canada. The research and solution areas provided here will guide RBC Future Launch moving forward, and we hope that others who support youth during the challenging transition from high school to post-secondary education and into the labour market will join us in taking the actions outlined in this report. We know that prosperity for all Canadians is directly linked to our ability to prepare young people to succeed, and that addressing barriers for equity-deserving youth through scholarships is a key piece of that puzzle.

Mark Beckles

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Executive Summary

Scholarships, bursaries and awards can be instrumental in helping young people finance their postsecondary education. And yet, in Canada, we have little knowledge of the collective impact of scholarships[i] and the roles they play. We know a postsecondary credential increases an individual's earning potential in the long run and is good for our economy. However, certain groups of young people consistently face barriers to access these funds and are underrepresented in higher education.

We need to ensure all young people can pursue postsecondary education, that they have the means to finance it, and can more easily transition to the job market. While scholarships can't solve this problem in isolation, they could play a larger and more impactful role, ensuring all young people have the support they need in accessing postsecondary education and transitioning to the labour market.

How can scholarships better support these transitions, and in turn, foster a stronger future workforce? This is what we endeavoured to answer through a year-long study on the scholarship ecosystem in Canada.

What We Wanted to Understand

- What is the student[ii] experience in navigating, applying for and accessing scholarships?

- How do scholarships support the student journey into and out of postsecondary education?

- What solutions exist to make scholarships more accessible to underrepresented students on their path to postsecondary and into the job market?

- What can institutions, scholarship providers, government, student-supporting organizations (the scholarship ecosystem) do to **improve the creation, delivery and impact of scholarships** — in particular for underrepresented students?

What We Learned

- **The scholarship ecosystem is vast and complex.** It's difficult for young people to navigate and creates even more barriers for underrepresented students

- **We have a data problem in Canada.** There is no single source to assess and understand the value and range of scholarships available, or what is accessible to students

- **The application process can be time-consuming, invasive and harmful.** Young people are often asked to focus on hardships instead of their strengths, assets and aspirations for the future

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i   In this report, the primary focus is on scholarships, and the term 'scholarships' is used to denote scholarships, bursaries and awards unless otherwise noted.

ii   For this study, we focused on the undergraduate domestic student experience.

- **Students, and their caregivers, have little or no guidance** on **how a scholarship may impact their government student financial aid** (i.e., it may be clawed back). They also are unaware of how much money is available through the scholarships they may apply to

- **The award or scholarship criteria is often narrow.** We need to reimagine how we assess merit and reflect upon who is included and who is left behind

- **Scholarships are about more than financial support.** The confidence boost that students feel by knowing someone believes in them, along with non-financial supports (i.e., mentorship, system guidance, networking) can have a positive and lasting impact

- **Promising practices need to be celebrated, amplified and replicated.** A growing number of scholarship programs in Canada are taking a more holistic approach beyond financial support, but more providers need to do the same

What Comes Next

We need to take collective action to ensure scholarships are as effective as possible. We have identified solution areas in this report and call on postsecondary education stakeholders to reflect on how they can contribute to change. As a collective, we need to work together to:

1 **Acknowledge and better recognize student perspectives** and barriers when designing and delivering scholarships. Scholarship providers should:

- **Rethink how we assess and understand merit** throughout the entire scholarship process and implement best practices for assessment based on a holistic definition that values the merit of underrepresented students

- **Refocus automatic entrance scholarships** at postsecondary institutions to factor in need and unique barriers

- **Seek to integrate non-financial and programmatic support** into scholarship programs — such as matching students with mentors, helping them navigate the postsecondary transition, and providing them with access to a peer support network

- Consider **expanding eligibility for work-related programs**, such as micro-credentials, work-integrated learning, and other industry training opportunities

2 Improve transparency and clarity for young people navigating the scholarship ecosystem. Postsecondary education stakeholders should:

- Provide information and supports on scholarships **earlier in the student journey**, well before grade 12

- Equip young people with **better tools, resources and guidance** on how to navigate and apply for scholarships/financial support

3 Continue to build more inclusive practices. Expand scholarships to young people who are consistently underrepresented in postsecondary education. Scholarship providers should:

- **Undertake an equity audit** of the application process, examining their review and assessment process, taking into consideration unconscious bias and potential roadblocks; and consider anti-bias training for staff and reviewers

- **Collect better and more accessible data** on the value, use and application of scholarships and *who* receives them

- **Celebrate student strengths** and utilize an asset-based framework in scholarship criteria and the overall application process

4 Maximize the collective impact of scholarships and create more opportunities for collaboration and learning between providers. To build on the foundation already in Canada, all stakeholders should:

- **Expand and strengthen existing networks of Canadian scholarship providers** through dedicated operational support

- **Evaluate the impact of their scholarships** and collect more data around distribution, uptake and application rates of scholarships — and consider how to centralize and share this data as a sector

- Work together to **provide young people, and service providers, with a one-stop shop on available scholarships** – maintained with current and consistent data on value, duration and the application process

- Make the criteria for **student financial aid clawbacks of scholarships more transparent** and assess their intention and design

Together, we can help open doors for young people through scholarships, contribute to their social and economic outcomes and help Canada prosper.
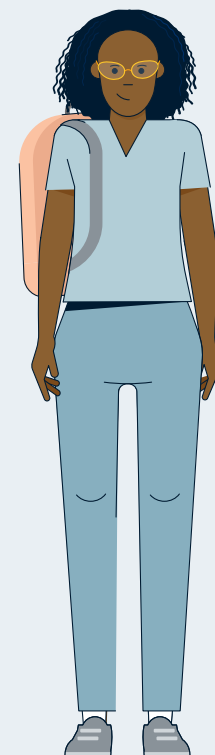
Introduction

Young Canadians' foundations have been rocked. While Canada continues to excel as a global leader in postsecondary education attainment, its young people are facing unprecedented challenges and uncertain futures.

Students are emerging from a pandemic that disrupted their schooling, deepened inequities and impacted their mental health.[1]

- Students who already faced barriers encountered increased challenges — like a lack of access to the technology needed to participate in school

- About one-quarter of 18-to-20-year-olds reported they stopped or postponed their studies in 2021. This trend impacted Indigenous and Black students and students with disabilities disproportionately[2]

- The rising cost of living has made it more difficult to pay for basics like housing and food, on top of covering costs for tuition[3]

- While federal and provincial supports such as the Canada Emergency Student Benefit helped cover costs during the pandemic, the challenges that students experience have persisted[4]

At the same time, the job market has been changing significantly. Many of the traditional features of job security such as a permanent contracts and health benefits have become less accessible over time.[5] The 2018 RBC report *Humans Wanted* noted that economic, social

and technological disruption is accelerating and Canadian youth need a new set of skills in order to compete.[6] And some young people continue to face roadblocks to success more than others. This is especially true for young people from low-income households who are the first in their families to attend postsecondary, as well as those who identify as Indigenous or Black. It's not surprising that the majority of young Canadians are pessimistic about the future and do not believe that they will have a better standard of living than their parents.[7]

Canada can't move forward as a globally competitive country without a skilled and inclusive workforce that welcomes and values youth. For this to happen, we need to build stronger and more coordinated launchpads to opportunity for *all* young people. This is both a social and an economic imperative, as Canada's future prosperity depends on the skills and talents of youth. This means exploring different avenues for opportunities, from high school to postsecondary to the world of work.

This path underpins where and how the RBC Foundation invests in young people. Through RBC Future Launch, RBC has committed to providing $500 million over ten years to help Canadian youth access meaningful employment through work experience, skill-development opportunities, networking solutions, and mental well-being supports and services. One under-explored tool in creating paths to opportunity are scholarships — which this report will unpack.

How do we define scholarships in this report?

Scholarships are non-repayable financial awards for students to help them pay for postsecondary education. Scholarships are by strictest definition merit-based awards, though can be both merit and needs-based. For example, automatic entrance scholarships (scholarships students are eligible for upon entering postsecondary and do not need to apply for) may be open to low-income students who have demonstrated outstanding academic achievement.

Bursaries are typically needs-based financial assistance that may include support for tuition fees, books, technology needs or emergency living costs.

Awards may cover the cost of something specific like books.

While each of these have distinct definitions, the automated scholarships review conducted for this report indicated that terminology is used inconsistently and at times interchangeably. **In this report, we will use "scholarships" as a catch all to describe all three categories, unless otherwise noted, as our primary focus is scholarships.**

All of these supports work alongside core federal and provincial student financial aid systems to support students with costs and sometimes they offer programming, such as mentorship, access to internships and a building their peer network.

Untapped Potential: Why we wrote this report

We produced this report to explore the role scholarships, bursaries and awards (referred to in this report collectively as "scholarships") play in helping young people prepare for the future.

While tens of thousands of scholarships are available each year for undergraduate students in Canada, very little has been written about how much scholarship funding is available, how these types of funds work together (or with government student financial aid systems), and their ability to help young people prepare for the future.[iii] Students — those who should benefit from these financial opportunities — receive little guidance on navigating the scholarship ecosystem and are burdened by inconsistent application processes and complexity. New providers of scholarships have little access to information to understand whether their funding may be impactful, strategic and relevant. In addition, the innovative and impactful programs provided by postsecondary institutions and organizations who offer scholarships are not often recognized, so the opportunity to scale them is

under-explored. This report seeks to close those information gaps by:

1. Providing a student's perspective of the range of scholarships offered to undergraduate Canadian students; and their experience navigating the application process

2. Assessing what role scholarships play in supporting students in their journeys into postsecondary education and in connecting to the world of work

3. Offering solutions to improve the capacity of scholarships to improve access to and success in their postsecondary education and smooth transitions to the job market

Scholarships are not the primary, nor the largest, tool to achieve core objectives for student success. Federal and provincial/territorial student aid, for example, constitute a significantly larger tool. However, scholarships' role in supporting students by covering costs and lessening the barriers is too significant to be overlooked.

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iii   For one of the most comprehensive reviews of scholarships in Canada, written almost 20 years ago, see Gucciardi, 2004.

Especially when we consider the recipients consistently missing from the scholarship ecosystem — young people who face barriers to access and those from low and middle-income families. When we consider scholarships, how can we elevate their role in providing access to those who otherwise would not be able to pursue or pay for postsecondary education?

The aim is for this report to generate a conversation that will lead to transformational changes in the postsecondary ecosystem and to help young people better understand the range of scholarships available to them. It will also help key actors in the postsecondary ecosystem (postsecondary institutions, governments, non-institutional scholarship providers and community-based organizations) to understand how they can support young people who face multiple barriers by reframing their approach to the design and delivery of scholarships.

When we remove obstacles to success and help students, they flourish and can better contribute to a strong and prosperous Canadian economy now, and in the future.

What we did

Over the past year, we undertook comprehensive research and analysis of scholarships. Our work was grounded in:

- The lived experience of students, scholarship providers and postsecondary experts engaged through interviews, roundtable discussions, focus groups, and the (U.S.) National Scholarship Providers Association Conference

- An extensive review of the quantitative and qualitative literature, as well as public policy and practice analysis on both scholarships and the postsecondary ecosystem

- New quantitative data gathered and studied for this report. It includes two new data sources: an **automated scholarship review**, an innovative data mining process that collected information from various websites and a **manual scholarship review**, a manual data collection process of postsecondary institution scholarships for domestic undergraduate students who were not department specific. In both scans, data on scholarships, bursaries and awards was collected

More information on approaches and methodology can be found in the Research Methodology and Technical Appendix.

Postsecondary Education
A Launchpad to Student Success

Before exploring the findings on scholarships, we will unpack how they connect to the bigger picture of postsecondary education, provide background on who is not gaining access to this ecosystem, and who could benefit most from the support of scholarships. Further context on how scholarships connect to this system is included in the Research Methodology and Technical Appendix.

One of the key reasons students decide to attend postsecondary education is to prepare for the job market.[8] Although the transition can be complex and challenging, most students do begin working after graduating. Almost 90% of graduates are employed three years after graduating and about 80% were working in their chosen fields.[9] Postsecondary graduates experience an "earnings premium," earning more than than peers without postsecondary education. This is especially true for students from the lowest income families. Compared to their counterparts who did not attend postsecondary, graduates earned $33,000 more with a university degree and $15,000 more with a college degree.[10] However, not all young people are benefiting financially. Some are consistently running into roadblocks and are underrepresented in postsecondary institutions.

Who Runs Into Roadblocks?

More students are attending Canadian colleges and universities than ever before, but the path is not without obstacles. Obstacles disproportionally impact certain groups of students. As a result, there are key groups of students underrepresented in postsecondary institutions.[iv] While each of these groups face a range of barriers, it is important to remember that students may identify with more than one group at a time, which may increase the number of barriers they face.

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iv   There are different ways that this can be measured. One way to measure this is by assessing who has postsecondary attainment in a certain age group of the population who are close to postsecondary or after postsecondary age. Another way is to measure who is enrolled. However, Canada lacks up-to-date enrolment data that would enable a clearer picture of student enrolment.

Key student populations underrepresented in postsecondary

Students from low-income households[11]

Postsecondary attendance rates among 19-year-olds were 47.1% among families in the bottom income quintile and 78.7% among families in the top income quintile in 2014

First generation students whose parents did not complete postsecondary[16]

56% of students from families with no parents who completed postsecondary education obtained a credential compared to 89% of students from families that had two parents who completed postsecondary education in 2014

Indigenous students[12]

13.7% of Indigenous students received a bachelor's degree or higher credential compared to 41.2% of non-Indigenous students in 2021

Students living in rural or remote areas[17]

The postsecondary education participation rate among rural students was 65% compared to 72% for urban students in 2016

Black students[13v]

32.4% of Black Canadians had a bachelor's degree or higher, slightly less than the general population, though there is variation based on immigration and generation status in 2021. For example, those Black individuals who were born in Canada with Canadian-born parents had bachelor's attainment rates of 15.8%[14]

Youth in care of a children's aid society[18]

Youth aging out of care are estimated to participate in postsecondary education at around half the rate of the general population

Students with disabilities[15]

30.8% of women and 23.2% of men with disabilities who were employed had a bachelor's degree or higher postsecondary credential in 2017

Students with precarious or undocumented immigration status[19]

Young people with a precarious immigration status face challenges in their ability to apply to postsecondary education, impacting their ability to attend

First-generation (students whose parents did not attend postsecondary), LGBTQI+ students, Indigenous students, and students with disabilities are more likely to view postsecondary as a space in which they do not belong in the years before they reach PSE.[20] And, for some of these students, barriers will persist and deepen in the job market. These circumstances lead to a group of young people consistently being left out of meaningful school and employment opportunities.

v   For a more extensive look at the experiences of Black youth and education, see James, 2021.

Barriers: It's beyond money

There is a wide range of reasons why students run into barriers on their journey from high school to postsecondary. Having enough money to pay for school and to cover costs during that time is certainly one of them. However, these barriers go beyond the question of money, even though they can be exacerbated by and closely tied to not having enough money. According to stakeholders who work with youth facing barriers, many factors contribute to students questioning early on — even in elementary school — if attending postsecondary will be a valuable and meaningful experience for them. We provide a summary of these barriers below and unpack them further in the Technical Appendix.

Barriers to accessing postsecondary education and scholarships

The high cost of living and attending postsecondary

Tuition is playing a bigger role in the revenue of postsecondary institutions.[21] While student financial aid has also grown, some students see the high tuition and prospect of going into debt through student loans as deterrents. On top of this, the cost of housing, food, and other living expenses has been growing and straining students.[22]

Experiences in elementary and secondary (K-12) education outside of a student's control can impact student performances

Grades and extracurricular participation during K-12 impact if a student can get into postsecondary and get access to a scholarship. However, we know family income influences grades, not all students have access to extracurriculars, and disciplinary actions and streaming practices that have disproportionately harmed Black and Indigenous students. These can all impact the path to postsecondary.[23] Many young people interviewed for this project spoke of the inequity in the scholarship application process itself — not just from the academic rigour and community involvement required — but the time commitment itself, with many likening the application process to a full-time job.

Student responsibilities at home

Postsecondary systems are largely designed around younger students who most often transition directly from high school and who have no dependents.[24] For those students who care for children, siblings or other dependents, part-time attendance may be the only realistic option. Stakeholders interviewed told us part-time attendance means a different set of rules and regulations and less access to scholarships. In our automated scholarship review, we found very few scholarships available for part-time students.

Complexity navigating postsecondary

It is not easy for students to figure out how to apply to and navigate postsecondary, much less the supports like scholarships. Information about programs, costs and prospects can help students make decisions to access postsecondary education.[25] However, this information is not often easily available. This was illustrated in part through our automated scholarship review: many records were out of date or incomplete, had inconsistent requirements and varying terms, and at times provided little to no information on the value or length of an award.

Exclusion of diverse students and their cultural traditions and expectations

Much work has been done to ensure postsecondary institutions are welcoming and inclusive spaces for all students, but much work is also left to be done. Stakeholders we interviewed pointed out the alienation and lack of belonging racialized and Indigenous students can feel in postsecondary when cultural traditions and expectations that differ from the dominant culture are not given space to flourish, accommodated, or even understood by postsecondary institutions.

So how do students receive support to navigate these barriers and access postsecondary? And how do finances, including scholarships come into play?

Gaining Access: The Support Ecosystem

There are a range of actors who can help address either the cost-related barriers of attendance and transition into the job market or the non-cost-related barriers. Postsecondary institutions like universities, colleges and Indigenous Institutes play a core role. However, non-institutional actors play key roles as well (Figure 1).

Figure 1

Postsecondary education stakeholders influencing access, completion, and transition into the job market

Post-secondary Institutions
offer scholarships, bursaries and awards; and a range of programs including access and bridging programs, work-integrated learning and career supports

Provincial Governments
regulate postsecondary education, fund 40% of student financial aid, and play a role in funding work-integrated learning

Federal government
funds 60% of student financial aid; funds research; delivers specific postsecondary funding for First Nations, Métis and Inuit students; and funds work-integrated learning

Indigenous Governments
play multiple roles, including program administration, policy development, advocacy, and administering and delivering funding for Indigenous students

Student

Representative bodies in the postsecondary education sector
advocate for different groups such as students and institutions

K-12 Schools
prepare students for postsecondary education, help students transition into colleges and universities and provide career counselling

Non-institutional scholarship, bursary and award providers
help students reduce the cost of postsecondary education and provide supports

Employers
partner with postsecondary institutions and others to help students transition into organizations and build workplace skills

Researchers
inside and outside academia study issues and advocate for solutions

Nonprofits
help students access, stay in and graduate postsecondary education through programming, and convene partners

Even though students may get help paying for postsecondary costs, the primary source of support for students is existing family and individual income. In addition, students can receive help covering the costs of postsecondary through a few different means, which we will unpack with a lens toward how they interact or connect to scholarships. In Figure 2, we see that 35% of graduating university students use scholarships, bursaries or awards, which is not far from the percentage of students who use job earnings (43%) or government financial aid (45%). Yet, scholarships, bursaries and awards often cover a much lower amount of financial support (an average of $2,590 a year) compared to government financial aid (an average of $8,440 a year).

Figure 2

Students utilize scholarships for comparatively lower amounts of money: Sources of funding for university, source and average amount of money used, graduating students for current year, Canada, 2021[vi]
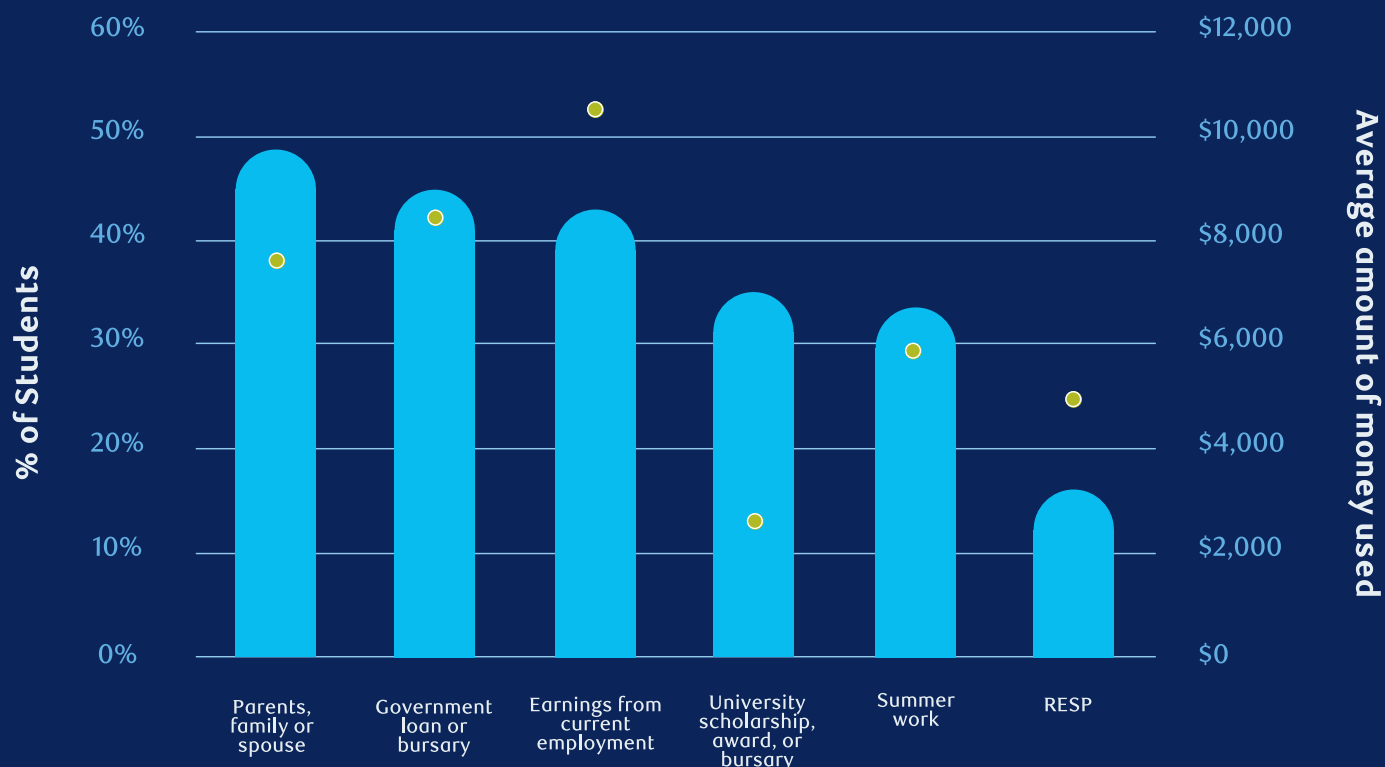
Source: Canadian University Survey Consortium & Prairie Research Associates, 2021.

Legend

■ Percent of graduating students who used financial supports for university

● Average amount of money used by financial support type for university

vi   Comparable data is not available for college students.

Government Support through Student Financial Aid

In order to help expand access to postsecondary education for qualified students who may not have the financial means, federal and provincial/territorial governments provide billions of dollars in supports every year through a variety of programs including needs-based grants, loans, savings incentives and tax credits.
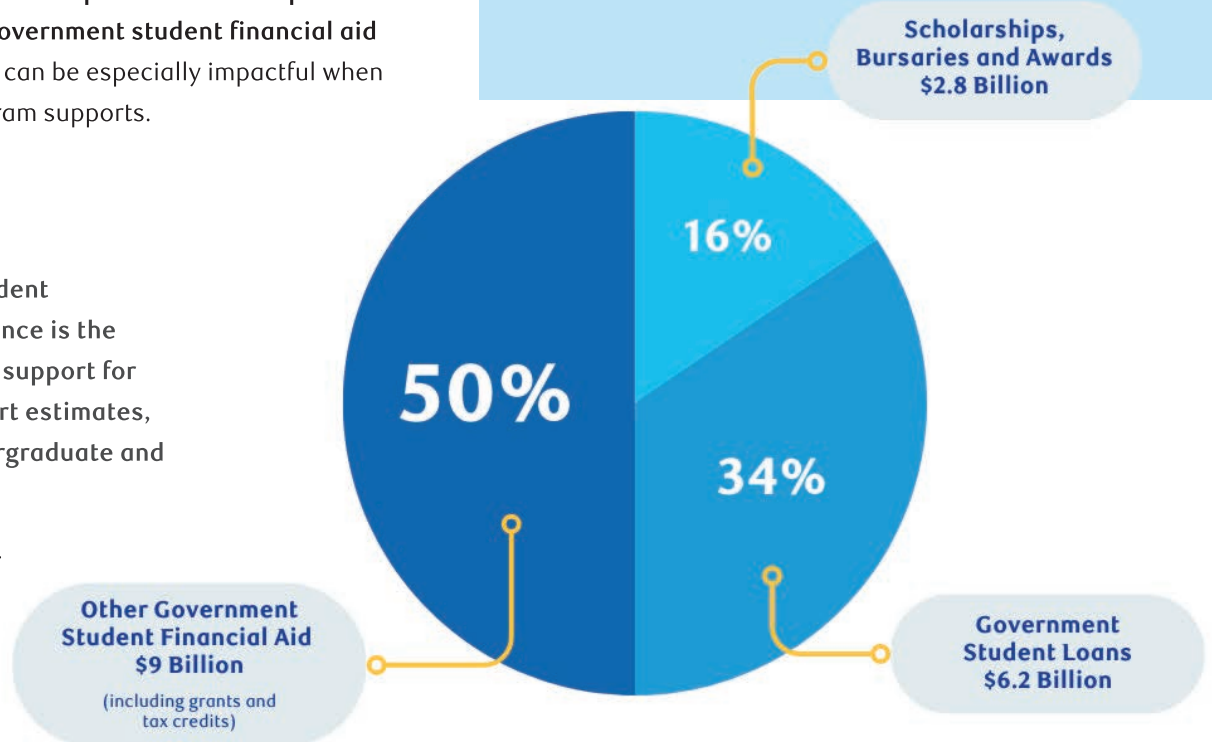
Overall, the vast majority of financial assistance comes from the federal and provincial/territorial governments through these aid programs. The figure below shows how much is spent on government financial aid for both graduates and undergraduates, as well as the scholarship support that comes from postsecondary institutions. It is important to note that 34% of this support for students comes in the form of loans, which means most students will carry this debt past graduation.[vii]

While they compose a smaller piece of the pie, **institutional scholarships serve as an important compliment to government student financial aid programs** — and can be especially impactful when paired with program supports.

What is Student Financial Aid?

Student financial aid is provided by the federal and provincial/territorial governments directly to students to help offset the costs of their higher education. Needs-based financial aid means that the amount of grant and/or loan funding a student can receive is based on the amount of money they need in order to be able to complete their program of study. The amount of financial need a student has is calculated by subtracting a student's costs from the student's resources. Students who do not have any financial need (i.e., students whose resources exceed their anticipated costs, such as students from high-income families) are not eligible to receive student loans or grants from the government.[viii] There is also dedicated funding for First Nations students from the federal government called the Postsecondary Student Support Program (PSSSP), which provides funding directly to First Nations or First Nations-designated organizations who distribute funds to students.[26] Similar programs are in place for Métis and Inuit students.

Figure 3

Government student financial assistance is the most significant support for students: Support estimates, 2020-2021, undergraduate and graduate

Source: Usher, 2021.

Scholarships, Bursaries and Awards $2.8 Billion — 16%

Government Student Loans $6.2 Billion — 34%

Other Government Student Financial Aid $9 Billion (including grants and tax credits) — 50%

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vii   There is insufficient data in Canada to narrow this down to undergraduates.

viii   While there are no exact figures on the number of students who do not qualify for SFA, 2019-20 data indicates that there were 741,917 recipients of federal SFA and 2,183,973 students enrolled in postsecondary education, suggesting that approximately one third of students qualify for and receive some amount of SFA, (Government of Canada, 2022: Employment and Social Development Canada, 2021; Statistics Canada, 2022c).

Do scholarships help students access postsecondary?

There is limited evidence of a direct relationship between scholarships and access to postsecondary. **Though they may make a significant difference for individual students who receive them,** it is unlikely scholarships play a significant role in overall student access to postsecondary. There are a few reasons for this:

1. Government student financial aid is explicitly designed to support access to postsecondary whereas scholarships and awards have more often been designed to reward merit than support access. Though by this standard, bursaries would more likely contribute to access due to their response to the financial need of students.

2. Students most often receive scholarships after accepting an offer to attend a postsecondary institution, so they will have already made the decision to attend.

3. There are a range of award amounts, and the smaller awards tend to have less impact than a larger financial award, especially a larger award that is paired with wraparound services or programming.

Thus, scholarships do not play a substantial role in access on a system-wide level. For those students who do receive scholarships, bursaries and awards, this support can help mitigate some of the cost-related barriers, validate student achievement and improve their sense of belonging.

Support Programs

Outside of finances, the postsecondary ecosystem also has different support programs to help address non-cost-related barriers students experience. Mitigating non-cost-related barriers is especially important today, as post-pandemic challenges such as mental health issues and academic needs become more prevalent.

For example, both colleges and universities provide a range of institution-specific programs to help students access, complete and graduate from the institution and then transition to the job market. These may include financial system navigation through offices of financial aid, mental health counselling, support for Indigenous students, support for students with disabilities and other programming. Support can also include access and transition/bridging programs, which support students who do not have the formal entrance requirements or those who have educational gaps to connect to postsecondary.[27]
 Postsecondary education serves many functions but critical among these is preparing students for a rapidly changing future.[28]

Support programs also include employment-related services such as work integrated learning (WIL) curriculums and career services counselling (see

Technical Appendix). Some non-institutional scholarship providers also provide supports such as mentoring, tutoring, leadership development, system navigation supports, networking and career counselling.

Promising practices of providing support beyond money

Non-institutional scholarship providers have also implemented impactful and comprehensive scholarships and awards that combine income and programming support.

- Both Loran Scholars Foundation awards and TD Community Leadership Scholarships set a bigger picture vision to support students with financial and non-financial supports as a means toward developing leaders that will contribute to Canadian society. Key to their work is a cohort model that creates a built-in network of students and a range of programming including mentorship and other leadership-related support

- In RBC's Gaming Grant, a scholarship program focused on e-sports, an internship program is integrated into the scholarship experience

In the automated scholarship review very few scholarships indicated they had programming associated — indicating programs either do not exist or are difficult to find. This is consistent with what we know about a limited number of more established non-institutional award providers offering program support.[29] However, some scholarship providers do offer programming which can include creating student peer groups so they may learn from one another.

Figure 4 below, shows a theoretical hierarchy of the support provided by scholarships from least to most comprehensive. At the top of the pyramid are renewable flexible financial supports with program supports. The more robust the support, the fewer the scholarships, though it is likely those scholarships are most impactful. In this case, flexible financial support is the ability to spend on different components of your own financial need without the funding being restricted (to tuition or books for example).

While the data is currently limited, the stories of young people we spoke with validated the impact of holistic scholarship programs that include support programs. Whether it was connection to a mentor, the alleviation of

stress knowing a scholarship was there for multiple years, or access to a new community — young people spoke of the more "human" elements of their experience and how it helped them in navigating and completing their studies. One student, when reflecting on their renewable scholarship, said they could focus on extracurriculars and discover new interests to complement their studies, versus having to work part-time to pay for school. According to students, receiving renewable awards lessened financial pressure and stress.

Promising practices of providing flexible support that leads to social and economic benefits

Indspire, a national Indigenous registered charity, has distributed more than $190 million to students in scholarships, bursaries and awards since 1996. Their funding model enables students to spend money in the way they best see fit — tuition, living expenses, cultural support, travel or other needs.[30]

Indspire is one of very few scholarship programs in Canada to publish comprehensive impact reports; we can see the effectiveness of this funding model and how it contributes to both social and economic outcomes. Almost 85% of recipients graduate within two years and about 90% are employed.[31]
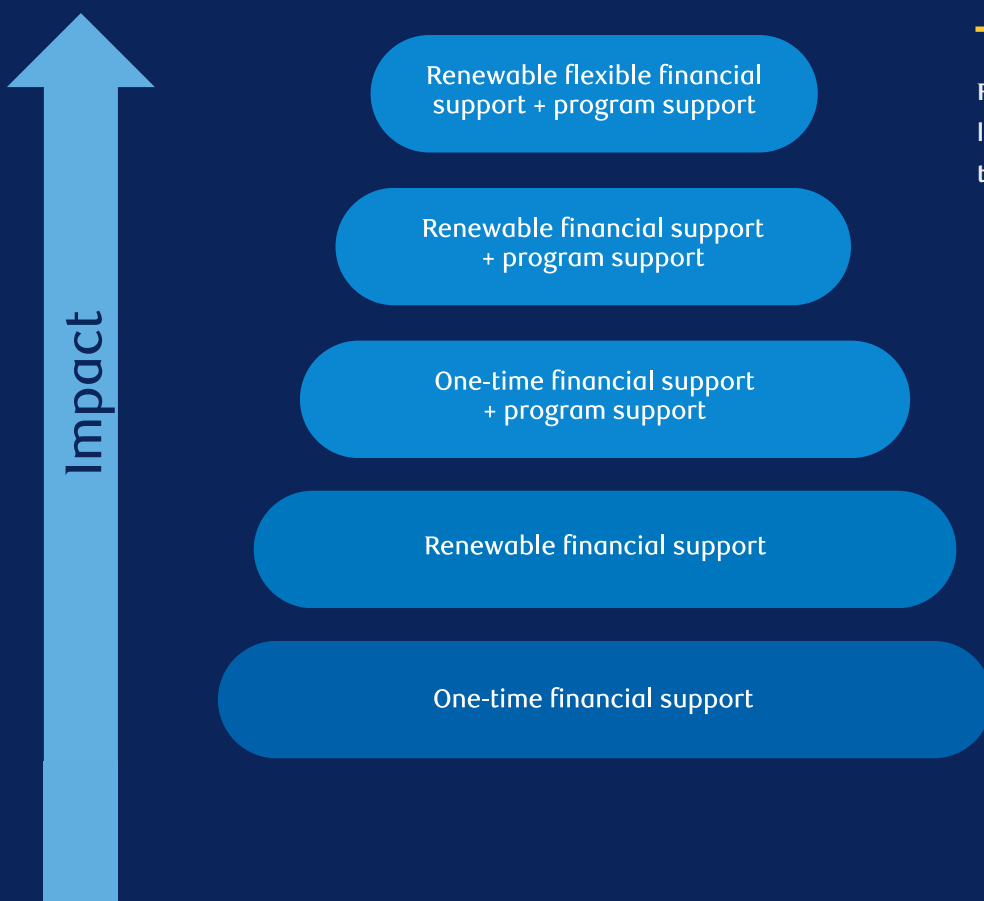
Figure 4

Flexibility, programming and length of time can increase the impact of scholarships

Impact

- Renewable flexible financial support + program support
- Renewable financial support + program support
- One-time financial support + program support
- Renewable financial support
- One-time financial support

Scholarships, Bursaries and Awards

Scholarships, bursaries and awards represent millions of dollars of financial support provided through postsecondary institutions, and other non-governmental actors such as scholarship providers and community service providers.

Our automated review found that the vast majority of listed scholarships were provided by postsecondary institutions — about 94%, which echoes earlier research.[32] We do know that private sources such as non-profit scholarship providers, foundations and others play a role and that government sources do offer scholarships as well.[33] The automated review showed that, while private sources may offer larger individual awards to students, there are a greater number of scholarships coming from postsecondary institutions due to the number of smaller, niche scholarships available there. In addition, the automated review as well as other sources found that universities are a significantly larger provider of scholarships, bursaries and awards than are colleges.[34]

How much money are we talking about?

There is no existing precise data on how much money is spent on undergraduate scholarships and by whom. The best understanding we have is through general estimates of spending, which come from different data sources. These estimates are:

- $700 million annually that comes from postsecondary institutions, which includes both spending for merit-based and need-based supports.[ix][35]

- $200 million annually that comes from sources outside of postsecondary institutions or government, an estimate which was made 20 years ago.[36] There are estimates that an increasing level of funding for scholarships is coming from the private sector, but we do not know how much.[37]

Key types of scholarship, bursary and award providers

- Postsecondary institutions[38]

- Provincial, territorial, federal and municipal governments

- Charities and non-profits

- Private companies and financial institutions[39]

- Unions [40]

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ix   The $700 million is based on an estimate of 25% of the $2.8 billion dollars of annual spending on graduates and undergraduates being set aside for undergraduates.

Scholarships and their purpose
more than just rewarding merit

Scholarships are most commonly awards developed for the purpose of rewarding merit. However, there are myriad definitions of merit beyond the traditional notion of grade point average (GPA) and additional reasons why providers might offer an award, including the financial need of a student.

In our automated and manual scholarships reviews, after excluding awards with no clear merit or financial need requirement listed, about three quarters of scholarships involved some form of merit. About half were purely based on merit with an additional one quarter a hybrid of merit and financial need. The remaining quarter were purely based on financial need (Figure 5).

Figure 5

From a student perspective, merit plays a significant role in eligibility

Requires Merit & Financial Need 24%

Requires Merit 51%

Requires Financial Need 25%
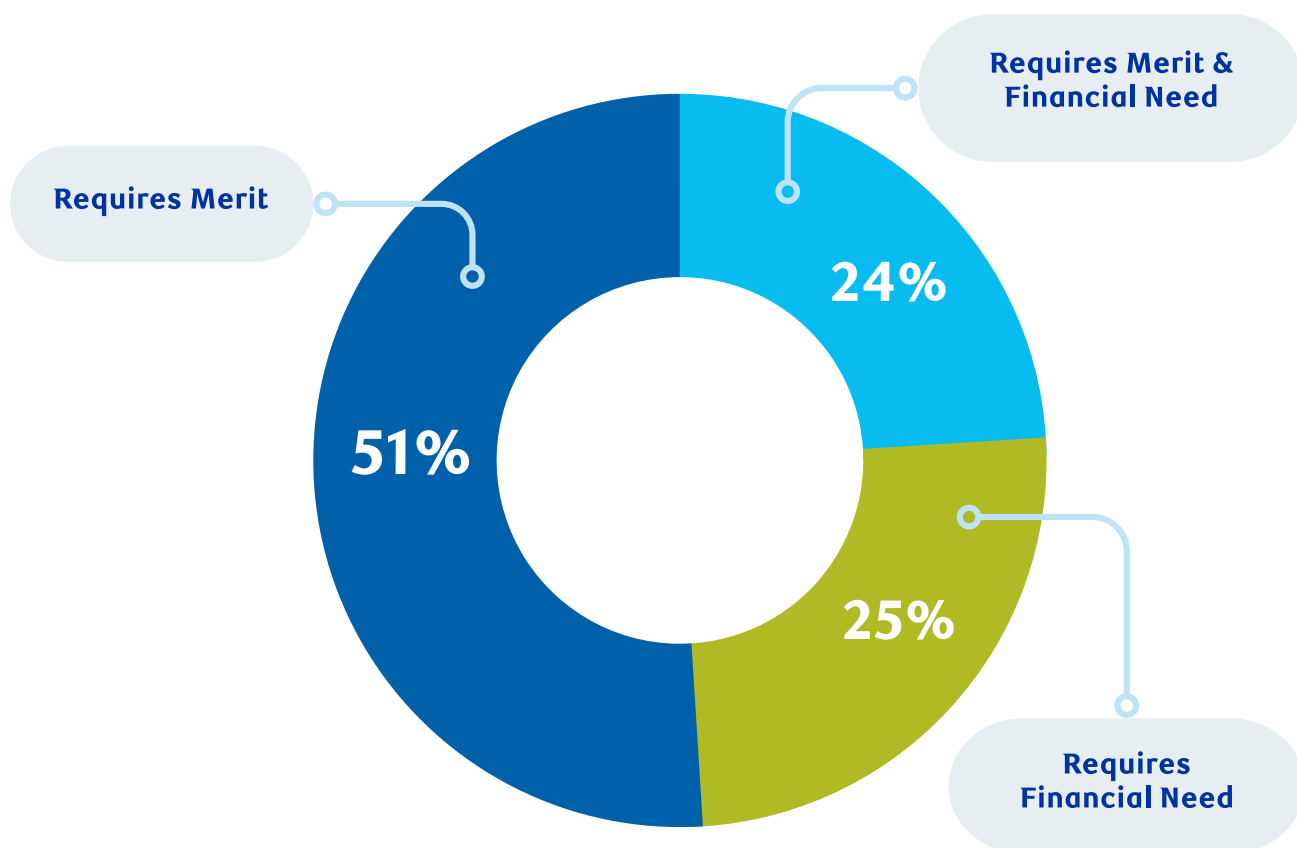
Source: Automated Scholarships Review

Merit can indicate students were selected based on a range of potential categories, which may or may not be published by the award provider. These categories can include:[41]

- **Academic achievement** that generally centre on GPAs. This can include both application-based and automatic consideration awards for which students do not need to apply to be considered. Automatic consideration awards are offered by postsecondary institutions primarily as a means of recruitment

- **Extra-curricular** achievement such as community involvement, leadership, and volunteering

- **Athletic** scholarships based on achievement in sport

- **Talent** scholarships that may include skill-based competitions

- **Completion** scholarships connected to completion of specific years or courses

Figure 6

From a student perspective, most merit-based scholarships are academic

(based on merit and merit-financial need hybrids)[x]

78%	Academic
11%	Athletic
27%	Extracurricular
2%	Talent
9%	Completion
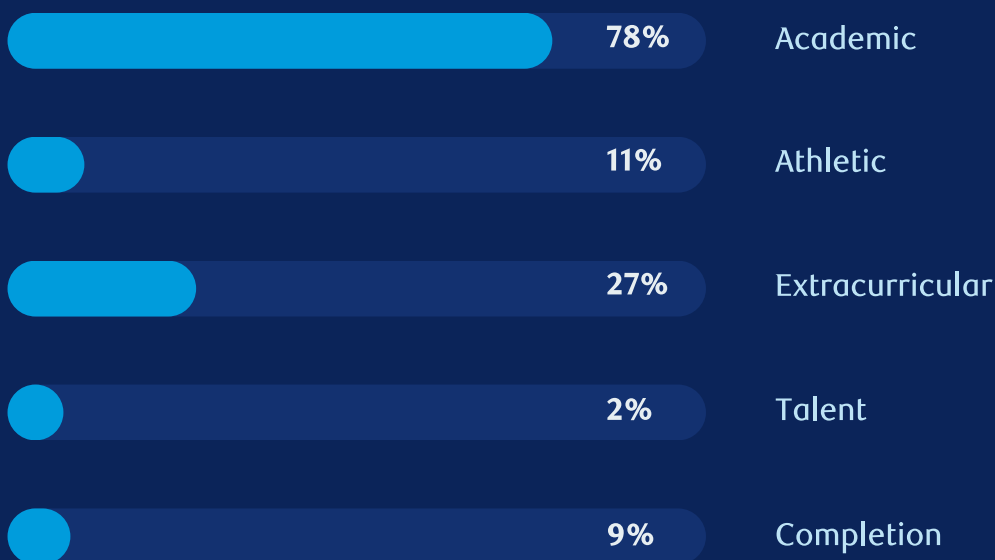
Note that most of the records have a requirement for multiple forms of merit. For this reason, when counting number of records that mention an individual merit category, the numbers will not add up the total number of records or 100%.

x   Scholarships were individually classified into one or more types of merit (where applicable) by matching keywords found in their text descriptions and names. Different keyword groups were included or excluded to classify records into each merit type. This was calculated for the automated scholarships review only and not possible for the manual scholarships review.

The figure below looks at the range of merit types and when financial need was offered as a factor. In most categories, financial need was considered about one-third of the time for merit-based scholarships.

Figure 7

From a student perspective, most merit-based scholarships do not have a need-based component: financial need requirement by type of merit

Legend

■ Financial Need: Not Required

■ Financial Need: Required
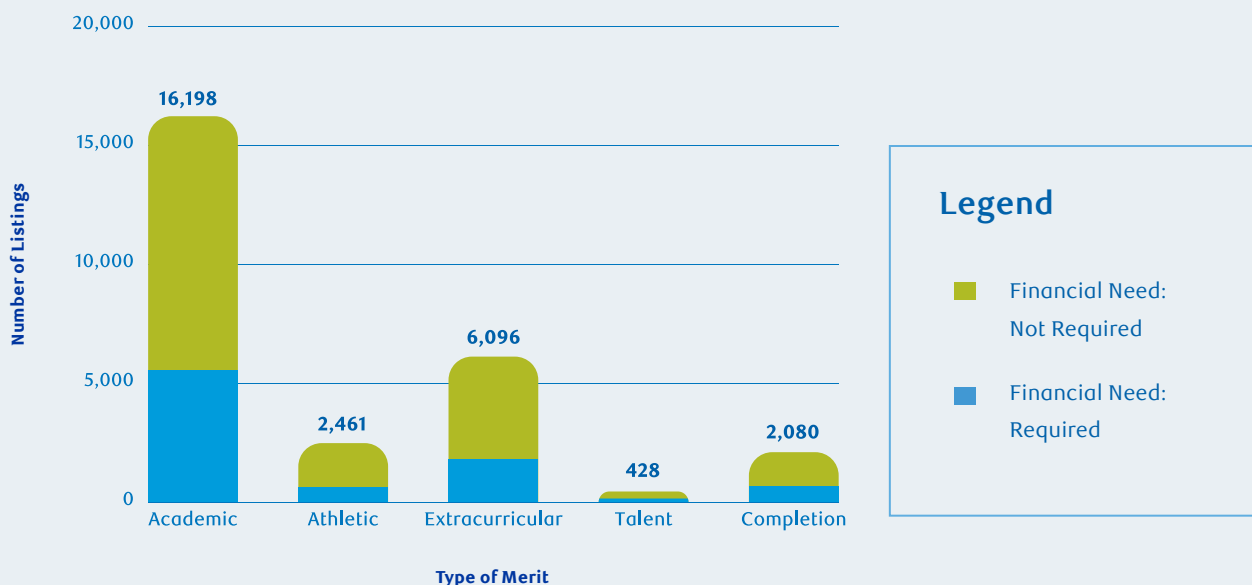
Source: Automated review of scholarships

From providers, there may be a range of reasons to offer scholarships in addition to rewarding merit or supporting students with financial need:

- Providers wish to influence growth in the workforce, in a certain segment of the workforce, or a specific sector; to boost employee engagement; and to support goals related to reconciliation, diversity, equity and inclusion.

- Notably, fewer than 5% of the scholarships considered in our automated review were for specific ethno-cultural or Indigenous groups. Of those, the vast majority (over 85%) were for Indigenous students.

- There was a similar pattern for the manual scholarships review, with about 15% of scholarships being set aside for equity-seeking groups. In this data, the top groups were Indigenous students, women, people with disabilities and Black students.

Postsecondary institutions use scholarships as a marketing and recruitment tool to incentivize students to attend their specific institution. While the purpose is to attract students with high marks, these types of scholarships also tend to attract more privileged students who face fewer barriers to academic achievement:

- About one-third of the scholarships in both data sets were described as automatic consideration scholarships (31% of the automated scholarships review and 28% of the manual scholarships review).

Many scholarships recognize a specific type of student excellence or life experience. These niche scholarships often reflect the experiences, interests, or priorities of a donor or honouree, and can involve very focused criteria. In this regard, scholarships are frequently used as a form of memorialization. Universities, colleges, and other scholarship

providers work with private individuals to fund these scholarships.

The application process: the student view

Applications for higher value scholarship programs may be significantly more rigorous and competitive than applications for lower value scholarships. Other scholarships may be automatically granted based on acceptance or in course enrolment to a postsecondary institution. While some providers, particularly smaller ones, may simply provide funds to recipients, other, more established providers have scholarship programs with which recipients will interact throughout their postsecondary education and potentially beyond that as part of an alumni network. Only about 5% of scholarships in our automated review were noted as renewable, (i.e., available beyond the first year received). The vast majority either were not renewable or did not indicate availability. For the manual scholarships review, about 10% indicated they were renewable, 9% were non-renewable and 81% did not indicate either way.

It is notable that almost half (44%) of scholarship listings in our two reviews have no value assigned to them.[xi] If students don't know the amount available to them it makes it difficult to plan and budget or to understand if it's even worth applying.

Figure 8

Nearly half of scholarships don't communicate how much funding is available

Did not have a value ascribed to it

44%

56%

Had value ascribed to it
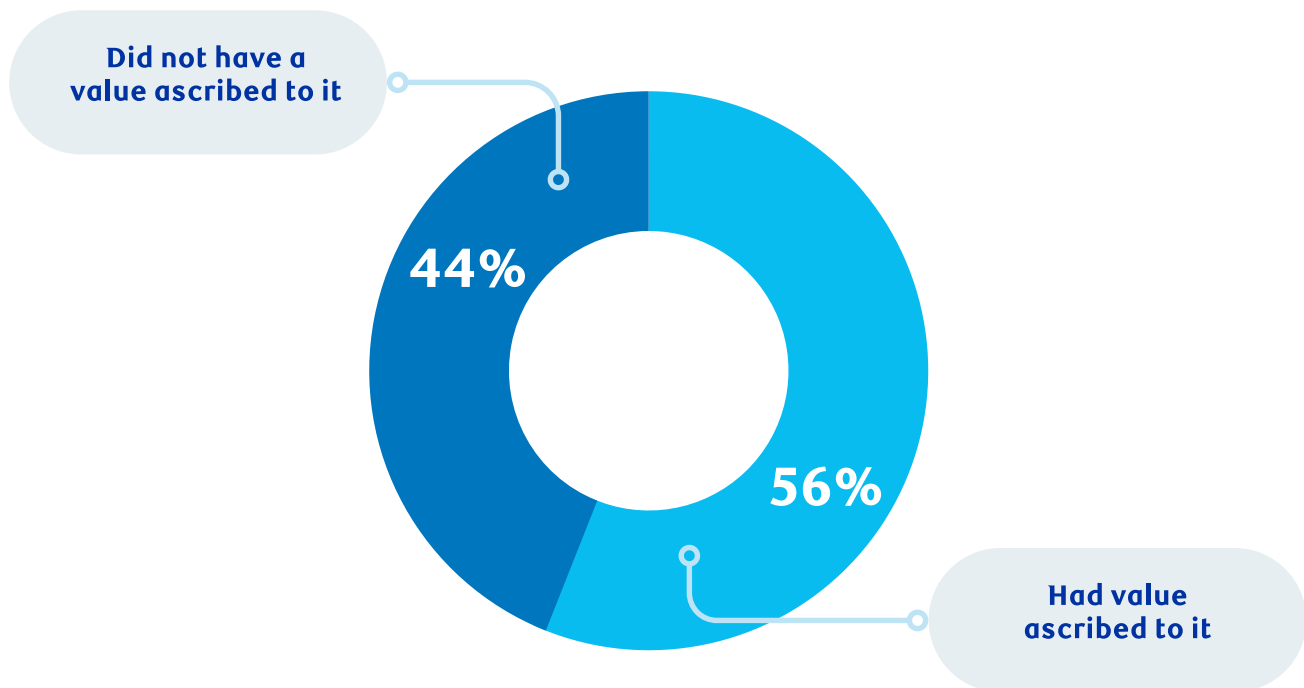
Source: Automated review of scholarships

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xi   It may be the case that funds are listed somewhere on websites. However, they are not listed consistently in the upfront information that a student sees.

The amount available and distributed for scholarships in Canada is constantly changing, making estimating the full range of awards accurately at any given time nearly impossible. For example, postsecondary institutions may offer a $1,000 entrance scholarship, but not know the exact number available and distributed for the coming year; this will depend on the number of applications, the qualifications of students and the acceptances for that year. For endowed funds, providers may not know how much the award will be or how many awards they can distribute because of the variability of annual interest earned on endowed funds. Such data is also not published after the fact. The automated review found most (84%) of scholarships, offered are $2,500 or less (Figure 9). It's most common for students to see scholarship less than $500 or between $501-$1,000.

Figure 9

From a student perspective, most scholarships are valued between $501 and $1,000 annually

Number of Scholarships by Scholarship Value

Source: Automated review of scholarships

Unused, unallocated and unclaimed funds

An idea that has persisted for years is that many scholarships are never allocated, and that there are millions of dollars in unused scholarship funds that are 'left on the table' each year. Arriving at a true value of "unused funds" is challenging due to the lack of data on available and used scholarship funds. However, extensive conversations with those in the field showed that stringent and niche scholarship criteria and a lack of knowledge on how to recruit students for scholarships can leave funds unused, unallocated or unclaimed.

For example, scholarships may be offered for athletes from a specific region, area of study and heritage that can make the pool of candidates quite small. Some providers said that on occasion, students may not claim funds they have successfully been selected for. This can be due to various reasons including the knowledge that student financial aid may be reduced due to receipt of scholarship funds.

Some stakeholders interviewed noted that institutions and private foundations could spend greater sums out of their endowments on scholarships. These resources could potentially be used for scholarships, as opposed to being unspent funds in existing scholarship programs. New requirements in Canada, introduced in 2023, for increased annual spending from foundations on charitable activities could potentially lead to increased support for scholarships.[42]

The impact and outcomes of scholarships

The lack of data and research on scholarships in Canada means there is limited knowledge of the number of scholarships available, the amount of money available, and the demographics of scholarship recipients. One of the additional results of having limited data is that the impacts of scholarships are not well known.

The evidence that does exist on the impacts of scholarships in Canada indicates that scholarships can improve the quality of life of recipients and ease burdens for those faced with obstacles. Scholarships can impact when students attend postsecondary. Research showed that Canadian youth who did not receive grants or scholarships were more likely to delay entry into postsecondary after graduating from high school.[43] Scholarships can also reduce the number of hours that students may need to work to generate income to pay for their studies, allowing them additional time to focus on studies and potentially improve well-being.

Young people we spoke with talked about being able to graduate with little or no financial debt, the time that would have otherwise been spent working to pay for the cost of living to focus on extracurriculars and volunteering (which helped some work on graduate study applications, references, and funding applications), new connections and networking opportunities and the ability to be "laser focused" on studies as positive impacts associated with receiving a scholarship.

Promising practices on validation and well-being

The impact of scholarships can benefit underrepresented groups in postsecondary education. For example, youth in care of a children's aid society who received financial support from the Children's Aid Foundation noted that scholarship support led to improved quality of life and well-being, and higher academic performance.[44] In particular, recipients of Children's Aid Foundation financial support felt validated by receiving the awards, noting that it meant someone believed in them. Young people interviewed shared that the sense of belonging and achievement was more impactful than the dollars — someone believed enough in them to invest in their future success.

Running into Roadblocks with Scholarships

Many scholarships are providing impactful, consistent results. However, this report is taking a birds-eye view of how scholarships operate to identify recurring themes and challenges, including not just the scholarships themselves, but also how they interact with broader systems of support. The purpose of this section is to set the stage for improvements to support those students who run into obstacles as they access and complete postsecondary education, and transition into the job market.

Entering a labyrinth
The Process of Gaining Access to and Navigating Scholarships

There are several elements of the scholarship application process that make finding out about, applying for and retaining scholarships quite challenging. At the root of these challenges is an inconsistent level of transparency and clarity about scholarships.

1 **It's often unclear to students where they should start and how to find information.** This was consistently noted by youth and those working across the postsecondary ecosystem as a challenge. The number one way the scholarship recipients interviewed said they learned about a scholarship they applied for was word-of-mouth (a neighbour, teacher, social worker, program staff); other sources cited included open-ended online searches and social media posts. None of the young people indicated knowledge or use of a scholarship database, and most spoke of a lack of knowledge about the opportunities available within their postsecondary institution.

2 **Students reported complex application requirements were an impediment for applying for scholarships.** They felt that applications that were particularly time-consuming may not be worth the effort. A significant number of requirements and resources necessary to apply can dissuade some potential applicants, as can concerns about rejection. [45] Some of the reasons cited for these concerns was competition for scholarships and limited availability of scholarships. [46] A study of Canadian students from families with lower than the average income and low parental educational achievement[xii] noted that some students who viewed scholarships as important found them difficult to understand

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xii   Defined as having no credential from postsecondary study of two or more years in duration.

and, as a result, few submitted applications.[47] Indigenous students also noted challenges with the complexity of application processes for scholarships, indicating they were uncertain if they were eligible. Students also noted that most materials were only available in English.[48]

3 Students say the application process can feel invasive and exploitive. Young people felt victimized or pitied when they are asked to recount challenging life experiences through essays and interviews — instead of focusing on their strengths and aspirations for the future. Providers also noted this, with many wrestling with how to recognize barriers without reducing students to being defined by their barriers. Young people also indicated the number of essays and long-form answers often required in applications favours "high achievers" and those with strong writing skills.

Overall, ongoing challenges in the application process include a lack of information on:

- How to apply for scholarships, including tips on what to include in an application
- How to find references
- How much time to spend searching for, and completing applications
- How to determine if a scholarship is worth the time to apply
- What the review process includes

Receiving scholarships and bursaries can lead to reduction of student financial aid

For students

The receipt of scholarships and bursaries can reduce the amount of federal and provincial student financial aid available to them in confusing and unclear ways.

There is an $1,800 federal exemption for scholarships and bursaries, meaning that the first $1,800 of any scholarship and bursary funding is not counted as a student resource for the purpose of calculating the expected student contribution. Students who receive more than $1,800 in scholarships or bursaries can see their federal student financial aid package reduced, or 'clawed back,' as a result (though there are exceptions). Provinces may or may not make the same deductions in their needs assessments for the provincial portion of student aid. Only some provinces publish their own needs assessment processes, so it is difficult to say definitively which do and which do not apply the same approach as the federal government. The ultimate financial implications of receiving many forms of scholarships and bursaries are unclear for students with financial need in receipt of government student financial assistance.

For scholarship providers

Funds provided to students with financial need (as assessed by government student financial aid systems) can potentially be recovered by government student financial aid systems. As a result of clawbacks, scholarship providers' monies may end up in government treasuries instead of with students.

The Canadian Association of Student Financial Aid Administrators suggests the current approach "creates a disincentive for schools to invest more in financial assistance, as exceeding $1,800 means their funds may replace rather than supplement government aid."[49] The same logic could extend to other scholarship providers as well. Our automated review found most awards (71%) are below the threshold for potential student financial aid clawbacks; however, receipt of multiple scholarships can still trigger clawbacks.

The following journey maps illustrate how a student might move through the process of gaining financial support to attend postsecondary, including by receiving support from the student financial aid system as well as scholarships outside of government student financial aid.

A student's journey through getting financial support for postsecondary can be less complicated with higher family income

Tomika is a dependent student with two parents working white collar jobs and a younger sibling. She is called a dependent student because she is dependent on her parent's income. Her parents make $180,000 annually. Both of them attended postsecondary so they are able to give Tomika advice on how to apply, enroll in courses, and seek out scholarships.

Their advice, combined with Tomika's high secondary school grades and track record of extracurricular involvement, enable Tomika to obtain a $1,000 entrance scholarship upon enrolling in university. She also attended a well-resourced secondary school in an urban environment, where the guidance counsellor informed her of a $5,000 scholarship that she applied for and obtained. Because of Tomika's high family income, she does not qualify for government grant funding, and because her parent's income as well as her scholarship is above the anticipated costs of attending postsecondary education, she does not qualify for government loan funding. Tomika is able to use her scholarship to pay for the majority of the compulsory tuition and fees for the first year of her 4-year arts undergraduate degree, with her parents covering her remaining expenses. Following completion of her postsecondary, Tomika is able to quickly obtain an entry-level position in her field due to her parents' well-established professional networks.

Figure 10
Tomika's Journey

1 Tomika graduates secondary school

2 Tomika applies for postsecondary

3 Tomika is accepted and enrolls in postsecondary

4 Tomika receives $1,000 entrance scholarship

5 Tomika applies for and receives $5,000 scholarship

6 Tomika applies for government Student Financial Aid

7 Student Financial Aid needs assessment

8 Tomika does not have any assessed need, so she does not qualify for grant or loan funding

9 Tomika's scholarships and family pay her tuition and living costs

10 Tomika enrolls in courses for each subsequent year of postsecondary

11 Tomika applies for government Student Financial Aid for subsequent years

12 Student Financial Aid needs assessment

13 Tomika does not have any assessed need, so she does not qualify for grant or loan funding

14 Tomika's scholarships and family pay her tuition and living costs

15 Tomika completes her 4 year degree

16 Tamika finds employment in her field due to her parents' network

A student's journey through getting financial support for postsecondary can be complicated and involve their funding being clawed back

Terry is a dependent student with one parent working in the service sector and one younger sibling. He is called a dependent student because he is dependent on his parent's income. Terry's parent makes $50,000. Terry's parent did not attend postsecondary, so they're not able to advise him on how to navigate the application process and apply for funding. Terry also had additional home responsibilities during secondary school, needing to work to help his family and care for his sibling, so while his grades are sufficient to be accepted into postsecondary, they are not exceptional.

Nonetheless, Terry does manage to apply for a few scholarships, obtaining one from a private provider for $2,500 and one from his university for $500. When he applies for government student financial aid, his costs exceed his resources, so he is eligible to receive financial aid, in a combination of grants and loans. However, a portion of his scholarships count towards his total resources, which reduces his provincial grant. Unfortunately, Terry struggles to find work in his field upon graduating, in part because his parent's professional networks do not extend into his field. Terry applies for and receives another scholarship during the course of the year but rejects it due to fear of clawbacks.

In Terry's case, he rejects a scholarship due to fear of student financial aid clawbacks. When students are accepted for and receive this funding, but end up not taking it, this results in a few potential impacts: This means that students like Terry potentially will not receive validation, a sense of belonging, access to support programs or a network of students and alumni. This also means the scholarship providers may end up with unallocated funds, and other students may not be able to benefit from these funds.

Figure 11
Terry's Journey

1 Terry graduates secondary school

2 Terry applies for postsecondary

3 Terry is accepted and enrolls in postsecondary

4 Terry receives $500 entrance scholarship

5 Terry applies for and receives $3,000 scholarship

6 Terry applies for government Student Financial Aid

7 Student Financial needs assessment

8 Terry has assessed need, but his family income puts him above the income cut-off for grants

9 Terry applies for bursary from postsecondary institution

10 Terry's scholarships, bursary and student assistance contribute to paying his tuition and living costs

11 Terry enrolls in courses for each subsequent year of postsecondary

12 Terry applies for government Student Financial Aid for subsequent years

13 Student Financial Aid needs assessment

14 Terry has assessed need, but due to his family income and scholarship amounts, only receives loans

15 Terry applies for another scholarship but rejects it due to fear of clawbacks

16 Terry's scholarships, family, and assistance contribute to paying his tuition and living costs

17 Terry completes his 4 year degree

18 Terry struggles to find employment in his field and pay off his loan

Promising practices of governments related to scholarships

Provincial and Federal governments that operate student financial aid systems have taken positive steps related to scholarships.

1   Some provincial governments, including British Columbia and Alberta, have published their student financial aid policy manuals which provide a foundation for analyzing how need and scholarship/bursary exemptions are calculated in those provinces.

2   The federal government also funded a large-scale effort to promote student access and excellence, and to assess the effectiveness of student supports through the Canada Millennium Scholarship Foundation that existed from 1998 to 2008.[xiii] This initiative resulted in research and learnings that continue to be applied today.

3   There have been previous efforts to introduce a system of net-tuition billing to add institutional aid and scholarships to the first tuition bill to allow students to see the "bottom-line cost" of their postsecondary program considering all available public supports.[50] While these efforts regarding net-tuition billing have not remained in place over time, there is opportunity to re-evaluate them for future application.

Missing the mark on merit:
bias in eligibility and assessment processes

The evaluation process for scholarships is considered essential to developing a diverse pool of scholarship award recipients. However, there can be challenges with the criteria, the reviewers, and the process. Most prevalently, the stringent criteria for viewing merit through the lens of grades and sometimes extracurricular participation, has meant that only a narrow slice of talented youth are viewed as "worthy" of scholarships. This means the very people who are critical to the future of Canada — talented and diverse young people from all backgrounds and incomes — are running into obstacles in accessing scholarship funding.

In many cases, selection criteria for excellence is based on more traditional academic and career paths (i.e., the linear path of an upper middle-class student born in Canada who participates in postsecondary education directly after high school). This can make it difficult for those who are taking non-linear paths to postsecondary education to access scholarships.[51] This is especially true for part-time students, who are more likely to have other responsibilities preventing them from attending school full-time. Under student financial aid programs, part-time students have a different set of rules that apply to them and often do not qualify for scholarships.

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xiii   See the full record of published works from the Foundation housed at Queen's University here: https://qspace.library.queensu.ca/handle/1974/5549.

Promising practices on providing scholarships for 'non-traditional' pathways

RBC's Future Launch scholarships offer $1,500 for students who are either part-time or not enrolled in school at all. These scholarships provide financial support for skills development training and micro-credentials outside of full-time enrollment in postsecondary education.

The way merit has been traditionally defined in scholarships has often favoured those who are well-represented in postsecondary. Some students, such as Indigenous youth in rural communities, may be engaged in activities that postsecondary systems wouldn't typically recognize as extracurriculars. For example: language learning, cultural practices, food harvesting, community support and land stewardship. They may not have access to traditionally recognized extracurriculars. Other students may have lower grades as they are from lower-income families who need them to work as part of the household income. These young people are helping to sustain the family, and still others may be skilled at managing home life by taking care of siblings or elders.

In addition, the concept of excellence is often embedded with bias. Students whose work is deemed "excellent" are often those whose work aligns with the status quo of privileged identities.[54] Young people interviewed for this project cited exclusionary language in applications causing them to "opt out" and not see the scholarship as one they would qualify for. This can undermine goals to support equity through scholarships and result in supports being provided to students who already have fewer barriers to participation.

Promising practices on reimagining how merit is assessed and who is included in merit

The Posse Foundation is a program based across the United States that has awarded $1.9 billion in scholarships since 1989.[52] It is a merit-based scholarship that aims to recruit talented diverse students who might be missed by traditional assessment criteria. Posse's postsecondary partners provide these students with full-tuition leadership scholarships. The Posse Foundation's Dynamic Assessment Process identifies students with extraordinary leadership and academic potential.

This model is an excellent example of how reimagining merit can lead to both economic and social outcomes: The Posse Foundation's impact includes a 90% graduation rate, and often prestigious pathways for alumni.[53]

Promising practices on reducing bias

Milwaukee's Finest Scholarship Foundation is a scholarship provider in the U.S. After a period of reflection on how they could better reach underrepresented students, they introduced new practices to reduce bias in the application process, which successfully increased applicants. These measures included bias training for Board Members and the Scholarship Review Committee and changes to the language used.

When Milwaukee's Finest Scholarship Foundation introduced asset-based language that spoke to the strength of students, using terms such as "hard working" instead of "working class" and "under-resourced" instead of "at risk" they were able to expand the pool of diverse candidates who were applying.

There are other ways in which bias can be built into the selection process. Selection criteria may also focus solely on marks and not recognize the range of barriers that may have led to low marks such as care responsibilities.

What young people said about merit

Who is eligible and why was a recurring topic of discussion in the youth focus groups. When asked about their experiences applying for scholarships, young people spoke empathetically and passionately about the need to expand criteria and focus scholarships more on investing in potential versus rewarding "excellence." Ideas and reflections included:

- The current process is limiting — you end up missing the people who need the money to access education
- Consider work experience, community involvement and lived experience in making award decisions — especially for young people who face barriers
- Use a more holistic application process that showcases a person's passion and interpersonal growth, not just their academic performance and grades

One young person summarized it well, "Instead of focusing on rewarding high achievement, scholarships should be about saying 'let's see what your potential is — let's remove the burdens and barriers and see what happens next.'"

Postsecondary institutions grant automatic entrance scholarships frequently to students with high marks, in part to incentivize such students to enroll after they have been accepted. There is mixed evidence of automatic entrance scholarships' success in this regard. For instance, some research indicates entrance scholarships have been found to attract stronger students to an institution,[55] while others suggest they have little impact on student decisions.[56] In either case, this widespread practice can direct significant resources toward students exhibiting one form of excellence only, to the potential exclusion of others.

Promising practices on reimagining automatic entrance scholarships

Postsecondary institutions are actively involved in innovative work done alone and in partnership with others that have led to improved support for students facing barriers via their scholarship systems. The University of British Columbia took bold moves in the past decade by shifting its funding from automatic entrance scholarships to application-based scholarships, better enabling the institution to factor in need and other barriers to its enrolment scholarships.[57]

The opportunity to boost the impact of scholarships

Scholarships are often thought of as an end — not a means — toward student success, which may result in missed opportunities to make a bigger impact. When the objective is to provide a small financial award to offset costs for recipients, this is treating a scholarship as an end. When the objective is to ensure student success in postsecondary or the job market, this is treating a scholarship as a means, or a tool in the toolkit for student success.

Support programs, paired with financial awards or on their own, can bolster student success by addressing some of the non-financial factors associated with attending and staying in school. These barriers include not knowing how to navigate postsecondary education systems or understanding how best to transition from school to work after graduation.

The challenge is that such programs can be costly, and it's unclear where additional funds could come from. Stakeholders interviewed suggested these funds might come from provincial governments, philanthropic organizations, or from reallocating internal resources at postsecondary institutions such as the resources put toward automatic entrance scholarships.

Promising Practices on bolstering scholarship impact

There are a range of actors in the postsecondary ecosystem who focus on student success and use scholarships as a means to achieve these ends. Though these awards may be smaller, they allow the providers to focus on students and communities who face obstacles.

- One example is the Mastercard Foundation's EleV program, which works directly with Indigenous communities to identify needs and solutions. For example, one participating community identified that early childhood educators (ECEs) were needed, and EleV funded the career development of ECEs in that community. EleV then identifies when scholarship or bursary funding should complement this activity.

- Similarly, Pathways to Education Canada identifies what students need to achieve success and adapts their support to meet those needs. An example of this flexible approach includes helping students facing financial barriers in the form of grocery gift cards or transit fare to attend school. Pathways also provides financial literacy programming designed to promote long-term economic well-being, such as help setting up a bank account or assistance navigating financial aid options. As part of Pathways' core supports, students also receive a scholarship upon high school graduation to lessen the economic barriers they face when transitioning to postsecondary education or training. An evaluation of Pathways to Education's work found that the return on investment for a single student was 50% over 25 years.[58]

Another way providers have been bolstering their impact is by working together to share practices through the Canadian Scholarship Providers Roundtable. This group brings together institutional and non-institutional scholarship providers to share challenges, opportunities and potential solutions.

When asked to reflect on the role their scholarship played in helping to access and complete postsecondary, students overwhelmingly talked about how the non-financial factors have contributed to their social and economic successes:

- Access to a mentor and caring adult helps navigate the ups and downs of student life

- Knowing someone had enough faith in them to invest dollars in their education boosts confidence

- Access to a network of peers (for recipients who were part of a cohort) helps them feel connected and troubleshoot issues on their respective campuses

- Connections with alumni from the scholarship creates career and networking opportunities

As one student stated, "The dollars helped, but everything else — the new friends, guidance, mentors — helped so much more."

Range of program options offered by scholarship providers

- Mental health counselling
- Mentorship
- Tutoring
- Career counselling
- Networking with peers or alumni
- System navigation support for students and families
- Paid summer employment and internship opportunities

Solving for Roadblocks
Reimagining Scholarships for the Future

Canada has robust and world-leading public systems of postsecondary education. These systems and their students require growing, sustained and coordinated government investment to thrive, along with the philanthropic initiatives that also play a role in contributing to a thriving postsecondary education sector. These investments are not only required for the well-being and success of individual students, but for the well-being and success of all of Canada.

Funded by multiple public and private sources, scholarships can and do support students who face obstacles in their path to success — though in their current state that impact is limited at a systems-level. By scaling promising practices and reconsidering how awards work together, interacting with government student financial aid and support programs, there is an opportunity to make a big difference. Taken collectively, the scholarship ecosystem matters to the future of youth

in Canada and to our economy.

The following set of solution areas will lay out how scholarships can be reimagined to:

1 Recognize and acknowledge student perspectives

2 Improve collective transparency and clarity

3 Continue to build more inclusive practices

4 Maximize the collective impact of scholarships

These recommendations apply at different levels, including individual and collective actions of scholarship providers of all types and sizes and changes to public policy.

1. Recognize and acknowledge student perspectives

The complexity and barriers faced by students today are often not well understood. Young people have had to adapt to unprecedented challenges. They face both new and evolving challenges, such as a rising cost of living, discrimination and inequitable treatment, and learning losses from school closures during the COVID-19 pandemic.

Student perspectives and experiences are often not sufficiently recognized or acknowledged by scholarship providers and the onus is on students to find and access supports. For example, it may be easier for providers not to list their range of available scholarship funds, but this

doesn't help students who need to budget and plan for funding.

One of the key challenges is that there are groups of young people currently underrepresented in postsecondary who could benefit from more support on their path to postsecondary and into the job market. However, the challenges they face are not always factored into the cost-related and non-cost-related supports that are available to them.

There is an opportunity for providers, as well as others in the student financial aid system, to shift their focus to

better understand student perspectives and needs, and to use these insights to inform their programs. This could then better support larger goals of contributing to an inclusive and prosperous future for all.

1.1 Assess for need

Institutional and non-institutional scholarship providers should assess if their merit-based scholarships might have more impact if they became hybrid merit and need-based scholarships or shifted to be need-based bursaries.

In this case, need may be defined as a financial or non-financial barrier as noted throughout this report. Barriers might include being a first-generation student without knowledge of how to navigate the system or being a rural student who may need support with travel.[59] Merit-based scholarship providers should evaluate how a shift to need-based bursaries might align to organizational objectives. They should also assess whether losing a merit frame would also mean potential negative impacts such as the loss of name recognition as a recipient of a prestigious scholarship, validation from having merit recognized, and access to other support programs like mentorships, which do not often accompany bursaries.

Provincial governments could also help postsecondary institutions support students by giving them access to student financial need information (as some provinces currently do). With this information, institutions can better focus their supports on students with need, filling gaps. Such information sharing could extend to non-postsecondary institution scholarship providers as well — with proper data protocols and student consent. These providers may be able to reach students more effectively and align their awards with government student financial aid.

1.2 Reimagine how merit is assessed

It is critical to Canada's future prosperity that the leadership, skills and talents of students beyond their grade point averages are recognized and celebrated. A core challenge is that scholarship providers are not always considering the merits of a vast group of students critical to the nation's future prosperity — those who are currently under-represented in postsecondary.

Merit-based scholarship providers should reimagine how

they are assessing merit and who is captured by their definition. This shift in frame of what is considered merit can also apply to other postsecondary programs that have merit-based eligibility requirements, such as work-integrated learning. In the future, this might mean talented high school students who use their organizational, communications and interpersonal skills to balance school, work and care responsibilities, are seen for their skills and aspirations and better supported to connect to postsecondary and the world of work.

1.3 Refocus automatic entrance scholarships

Postsecondary institutions can shift their approach to merit by refocusing automatic entrance scholarships to be application-based scholarships which can factor in need or unique barriers. This would allow a system that recognizes merit automatically through tuition discounts to be refocused into a system that factors in merit alongside barriers and needs.

Postsecondary institutions could also consider how to shift spending to better support the extensive need-based access and bridging programs in which they are already involved. As a feature of "competition" between institutions for needed student enrollment, changes like this may require collective work of postsecondary institutions and governments.

1.4 Enhance with additional programming

Recognize and acknowledge student barriers by pairing financial support with programs, services and other forms of support. Programming can be costly, so it is important for providers to assess how partnerships could help minimize costs. Utilizing partnerships and collaborating with other postsecondary experts can enable these programs to be funded by scholarship providers without needing to develop and run them themselves. As an example, the RBC Future Launch Scholarship for Black Youth leverages a Community Partner model in which community-based organizations receive funding to provide locally and culturally relevant wrap-around programs and services to scholarship recipients.

To put students at the centre of this work, it's critical to recognize the range of barriers they face that cannot be addressed by money alone.[60] Scholarship providers should

strongly consider if there are possibilities to attach programming, like mentoring, counselling, tutoring and other supports, to their financial award amounts to help students enter into and continue participating in postsecondary. Scholarship providers might also consider a model in which the family is the recipient and not just the student, so parents may be more involved in conversations on system navigation and finances. In addition, utilizing the cohort models used by the Loran Scholars Foundation, TD Community Leadership Scholarships, and the U.S.-based Posse Foundation would enable young people to have a network of students and later alumni to rely on for career supports and networking opportunities.

1.5 Expand eligibility for future of work related support

The scholarship ecosystem could enhance the tools it offers by broadening its focus to include support for costs associated with work-integrated learning (WIL), taking a micro-credential, or other industry training, and by opening eligibility to youth who are currently employed.

The world of work is changing and so are learning pathways young people can access to support their success. For youth taking a traditional postsecondary program, access to meaningful WIL opportunities can make a difference in landing a good job post-graduation. For youth who have already begun this career, access to a micro-credential or other training opportunity can help them get a new job or secure a promotion. However, with some exceptions, scholarships and government student financial aid are focused squarely on traditional postsecondary credentials.

2. Improve collective transparency and clarity

The process of finding, applying for and receiving scholarships can be complex and challenging for students. While some providers are clear and transparent in relation to the funding, supports offered and application process, there is significant variability in how this information is communicated between providers. This doesn't mean providers are intentionally withholding information, but it may indicate scholarship providers are also lacking clarity on issues such as how scholarships and bursaries interact with financial aid.

2.1 Provide information and support earlier

Students decide whether postsecondary is of value and a path for them long before grade 12, and so information and supports could be provided earlier. In fact, stakeholders urged that these conversations be had and supports offered well before high school.

Offering money and supports earlier can help alleviate the challenge students have to accept enrollment to a specific postsecondary institution without first knowing if they will be able to pay for it through student financial aid or scholarships. In addition, timing any non-financial programming supports earlier in high school has also been found to be beneficial.[61] This was previously tested in Canada as "Learning Accounts" that start setting aside funds in Grade 9 in the Explore Your Horizons program in Manitoba and New Brunswick.

2.2 Implement system navigation support

Support that helps students navigate the system of postsecondary is key to improving transparency and clarity.[62] Many of the students and other stakeholders we interviewed identified a need for system navigation supports. This could happen via non-financial support programs such as one-to-one support, K-12 counsellors or teachers in the K-12 system.

It's important to acknowledge that teachers and counsellors are already doing much of this work in K-12 and student financial offices support this in part in postsecondary. However, in both K-12 and postsecondary there is a lack of capacity to meet need. Support from outside of the K-12 system could help remedy this. One example is the Education and Employment Navigators who work on campus to support Indigenous students' navigation needs, established through the EleV partnership with Vancouver Island University (VIU) with the Nuu-chah-nulth, Coast Salish, and Kwakwaka'wakw and Métis Nations.[63] Another example is the Toronto District School Board's new program of Graduation Coaches for Black Students who can at times provide support with finding scholarships and grants.[64]

3. Continue to build more inclusive practices

Some groups continue to be underrepresented in postsecondary, while others experience barriers before, during and after postsecondary. Scholarship providers should implement more inclusive practices to address these inequities.

In order to have more equitable opportunities, it will be important to continue to build on recent gains in postsecondary attainment and to increase both the proportions of students who are attending from underrepresented groups and the quality of experience students have while there.

3.1 Implement equity audits

Equity audits are important to help build culturally relevant and inclusive spaces to ensure all institutions and organizations in the postsecondary ecosystem are welcoming spaces.

One of the less visible barriers experienced by students who come from diverse backgrounds is the feeling that they "do not belong" in some postsecondary institutions,

which are often built around dominant white culture. Postsecondary stakeholder leaders who come from those backgrounds may not see how this type of systemic exclusion can alienate students from diverse backgrounds and even discourage them from attending certain schools.

Equity audits can include a range of steps to address this, including anti-bias training and ensuring staff and selection committees are made up of diverse voices.

3.2 Collect and share disaggregated data

Another challenge is the lack of data overall, and the lack of disaggregated demographic data in particular. This limits the understanding of who is experiencing barriers, and how to better support those young people.

Providers are urged to collect more data about who is benefitting from their scholarships and to consider whether the groups who are underrepresented in postsecondary education are also underrepresented in receiving scholarships. This includes collecting and sharing data that is based on race and Indigenous heritage and factors such as income, parental education and other demographic information.

Implementing this collectively would expedite and improve understanding of the impact by creating comparable data across providers and uncovering a more holistic view. Providers could also use this to assess whether their funds are reaching those student populations who fall through the cracks and do not receive as much support. In implementing this, stakeholders urged that providers give students the ability to opt out of sharing their demographic information.

3.3 Celebrate student strengths

For all postsecondary stakeholders involved in assessing merit and need, it is imperative to focus on student strengths instead of student deficits. Often students who have lived through challenging experiences are asked to recount traumatizing events on applications to receive the support they need. Scholarship providers should consider repositioning these questions to focus on the students' future aspirations or contributions to their families and communities, with optional space to discuss challenges.

An asset-based frame can also help recognize that today students have different ways of communicating than they

did in the past. As such, information should be presented in ways that are best received by students (e.g., designed to work on mobile phones or be shared through social media). This may also mean changing language to celebrate strengths, as Milwaukee's Finest Scholarship Foundation has done (i.e. "hard working" instead of "working class" and "under-resourced" instead of "at risk").

4. Maximize the collective impact of scholarships

Across the scholarship ecosystem, there is a lack of strategy, coordination and collaboration resulting in a missed opportunity to capture and increase the collective impact. Working together as providers can create more opportunities for collaboration and learning, amplifying and replicating best practices, while building upon the foundation that already exists in Canada and learning from abroad.

4.1 Evaluate the impact of scholarships

As a first step, all scholarship providers should take a more strategic view of the impact their funding can make. This can include evaluating if scholarship funding is achieving its core objectives and, if not, what needs to change.[65] Sharing the findings after assessment would also go far in amplifying the good work of various scholarship providers. For instance, Indspire and Children's Aid Foundation report on the impact their scholarships have on recipients. This may include measuring graduation rates, employment outcomes, well-being, or other measures that relate to the mission and vision of the scholarship.

Sharing findings may also help donors understand the impact programs have. This could encourage donors to pool smaller funds into larger or more consistent opportunities to shift the needle on supporting under-represented students.

4.2 Expand and strengthen existing networks of Canadian scholarship providers

Canada needs a learning forum to share, celebrate and replicate best practices, and workshop solutions to shared problems for scholarship providers and other postsecondary education stakeholders. This can build from the foundation of the National Scholarship Provider Association in the United States, which was founded and has grown with Canadian providers among its leadership. Existing networks of Canadian scholarship providers, such as the Canadian Scholarship Providers Roundtable, could consider how pooling resources could help fund and facilitate this type of forum and knowledge exchange.

4.3 Share more information with students and other providers

Individual program providers can benefit from collecting and assessing more data,[66] but collective research like this report can benefit many providers. When information is limited, it's difficult for providers and students to know what works, what doesn't and what's possible.

For example, young people stressed the impact of learning about someone just like them who benefited from scholarships. This included students coming from first-generation households, rural/remote areas, and others who have not been exposed to someone attending postsecondary or benefiting from scholarships.

Growing the network and capabilities of groups like the Canadian Scholarships Roundtable Network can be a first step toward enabling collective voice and research.

Scholarship providers could also implement low cost and high impact changes to improve accessibility. For example, making program details like scholarship amount easy to access and simplifying applications. Scholarship providers could continue assessing the benefits of a shared, free, public platform that lists all scholarship opportunities across Canada, as is currently being piloted in the United States. This could also be a future foundation for a common source of applications for scholarships, similar to theapplications found for Ontario colleges and universities.[67]

4.4 Make student financial aid clawbacks more transparent

Provincial and federal governments could work to make clawbacks more transparent and strategic.

Clawbacks on scholarship and bursary amounts over the $1,800 exemption are not well understood. Currently, there

is much disagreement and lack of clarity around scholarship exemptions and the resulting clawbacks. For instance, it is difficult to ascertain whether a province will deduct grant funding or loan funding based on scholarship receipt.

Addressing this would require governments or other actors in the postsecondary system to publish clear explanations on how the systems work for students and scholarship providers. Governments could publish student financial aid policy manuals (as only a few governments like Alberta and British Columbia do). This may also involve everyone developing a broader understanding of the student financial aid system and how it works. Some providers who do have a better understanding of these clawbacks, such as Pathways to Education Canada, have taken steps to disperse their funds more strategically and spread them over the course of two years instead of one to help students avoid the clawback. Scholarship providers as a sector may need better shared information to take strategic action.

4.5 Assess the intention and design of student financial aid clawbacks

The purpose and rationale behind clawbacks should be assessed holistically with a goal of mobilizing non-governmental funding from scholarship providers of all kinds and enhancing scholarships' impact for students with financial need.

Another step would be for federal and provincial governments to assess the intention, limits, and lack of indexing to inflation of clawbacks. This could be done within a structured process of equity-based policy analysis, such as the federal Gender-based Analysis plus (GBA+) framework, which supports assessment of how policies and programs impact different genders and diverse groups.[68] Given that cost of living has risen dramatically, it could make sense for these clawbacks to be indexed to inflation, with the goal of improving equity of opportunity for those who are most low-income/high need.
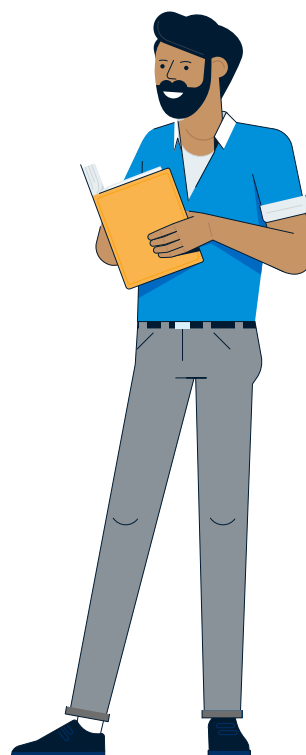
Conclusion

As a funder of organizations who support youth and as a scholarship provider, RBC Future Launch commits to implementing the calls to action in this report in the near and long term and to sharing the findings and recommendations with key postsecondary education stakeholders including other scholarship providers, youth-serving organizations, postsecondary institutions, career counselors/educators, and government actors.

On our part, as a scholarship provider, we commit to the following over the next 18 months:

- A full review of all RBC Future Launch scholarship application processes to ensure that we are taking an inclusive approach and celebrating students' strengths

- Ensuring that all selection committees on RBC Future Launch scholarships receive anti-bias training and guidance embedded in selection criteria that centers equity to advance access to our scholarships among the identified underrepresented groups in this report

- Extending access to all RBC Future Launch scholarships for post-secondary to high school students to support financial planning for youth who may not otherwise consider applying to post-secondary education

- Continuing to build out and fund additional programming for Future Launch scholarship recipients and youth benefiting from other scholarships at organizations whose programming is funded in part by RBC

- Developing a comprehensive evaluation plan to measure and share data and outcomes of RBC Future Launch scholarship programs with the sector, and to create a feedback loop in order to be responsive to the experiences of youth participating in our scholarship programs

- Initiating discussions with other scholarship providers about a funding model that would enable the existing Scholarship Providers Roundtable convened through Universities Canada to increase the sharing of best practices, resources, and learning opportunities similar to the (U.S.) National Scholarship Providers Association

But we cannot do this alone. We all have a stake in empowering the youth of today for the jobs of tomorrow. Scholarship providers, post-secondary institutions, governments, youth-serving organizations and individuals need to take collective action to ensure scholarships, bursaries and awards are as effective as possible.

Scholarships can be much more instrumental in helping young people finance their postsecondary education and support their growing needs. This report can serve as a clarion call for all of us to uncover the untapped potential of scholarships to better support our youth. Together, we can make a difference for all young people through scholarships.

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66   Ibid.

67   Ontario Universities' Application Centre, 2022; Ontario College Application Service, 2022.

68   Government of Canada, 2022. Gucciardi, 2004.