

STATUTORY DECLARATION) IN THE MATTER OF THE SECTION 1503
CANADA) COMPLAINT TO THE UNITED NATIONS
PROVINCE OF BRITISH COLUMBIA) BROUGHT BY THE UBC AMS AND
TO WIT:) TRISTAN MARKLE

I, TRISTAN MARKLE, research assistant, of 133 West 11th Ave. in the City of Vancouver, Province of British Columbia, AFFIRM AND SAY AS FOLLOWS:

1. I am the complainant in this matter and have personal knowledge of the matters and facts hereinafter deposed, save and except where same are stated to be made upon information and belief, in which case I verily believe them to be true.
2. I was born in Toronto, Ontario and I began my university education in 1999 at the University of Toronto ("U of T").

University of Toronto

3. I attended U of T from September 1999 to May 2004. I graduated in 2004 with a Bachelor of Arts with Honours in philosophy and history.
4. While in my first year at U of T, from September 1999 to April 2000, I lived at home with my parents. I did not have to pay for rent or food during that time. My parents also paid approximately \$4000 towards my tuition and student fees for that school year.
5. My parents continued to pay approximately \$4000 per year towards my tuition and student fees during the rest of my time at U of T.
6. In April 2000, I moved out of my parents' home. I began paying for all of my living expenses and a portion of my tuition fees. In order to cover those expenses, I had a series of part-time jobs. My most consistent employment was at the Second Cup coffee shop on the U of T campus from 2001 to 2004 where I earned approximately \$1,500 per 4-month semester.
7. While at U of T, I was afraid of going into debt; in order to avoid taking out student loans or going into credit card debt, I often had to work 25 hours per week to cover living expenses.

8. This negatively affected the amount of time I could spend on school work, and made it challenging to fully focus on my studies. Because of the demands of my schooling and employment, I found that on many nights, I only had time to sleep for a few hours.

University of British Columbia

9. I moved from Toronto to Vancouver in 2005.
10. I attended the University of British Columbia ("UBC") from September 2005 until my graduation in May 2009. I completed a Bachelor of Science with a specialization in biology.
11. During the 2005/2006 and 2006/2007 school years, my tuition was approximately \$6000. During those first two years, I took a higher than normal course load. In 2007/2008, my tuition was approximately 4,800. In 2008/2009, my tuition was approximately \$2,500 because I was attending school on a part-time basis.
12. In addition to paying for tuition, I had to pay annual student fees and buy textbooks and school supplies. The amount for these expenses varied from year to year but usually amounted to at least \$1000 per year.
13. While I attended UBC, I did not receive any financial support from my parents. I paid for all of my tuition fees and living expenses through student loans and employment income.
14. While I was in school, I found it very difficult to find a job that paid more than minimum wage. I also found it very difficult to balance the time that was required for work and school.
15. I was hired as a research assistant in the UBC Department of Chemical and Biological Engineering in 2006. My salary was \$500 per month. This income was not enough to live on but it helped me get by.
16. I received a scholarship award for \$1,500 from the UBC Department of Biology for the 2007/2008 school year. This scholarship covered about 30% of my tuition.

17. From February 2008 to February 2009, I worked as Vice President Administration at the Alma Mater Society of UBC. My salary was \$1500 per month.
18. While at UBC, I became heavily involved in volunteer activities such as student advocacy organizations and student government. I was an elected Science Representative on student council during the 2006/2007 and 2007/2008 school year, and was Vice-President of the AMS Student Society during the 2008/2009 school year. I was also on the Executive of Colour Connected Against Racism during the 2005/2006 school year and of the Social Justice Centre during from 2006 to 2008. I was founder and editor of the Knoll Magazine at UBC and founder and President of Students for a Democratic Society during the 2007/2008 school year. These were all great learning experiences. I believe that all students should have the opportunity to get engaged in student life at their university. However, this work was mostly unpaid, during which time I accumulated significant student loan debt.
19. Taking on this volunteer work and taking full advantage of the opportunities at UBC resulted in a large debt load. As a result of my debt, I was under a lot of stress upon graduation.

Debt

20. At the time of my graduation, I had accumulated \$37,000 in student loan debt. My student loans came from the Ontario Student Assistance Program (as I was an Ontario resident) and the Canadian Student Loan Program. The loans I received from those two programs funded part of my university and living expenses during my first three years at UBC, between 2005 and 2008.
21. I began repaying my student loans in November 2009. I have not yet negotiated my repayment schedule, but I know that the estimated minimum payment will be \$350 per month, approximately \$120 of which will go towards paying the interest on the loan.

22. Following this minimum payment schedule, my final payment will be made in the year 2019.
23. I also accumulated about \$5000 of credit card debt between May 2009 and August 2009 while I was looking for post-graduation employment.


Post-Graduation Employment

24. When I graduated in May 2009, it was very difficult to find a job because of the difficult economic times. It was an extremely poor job climate. It took me four months to find a suitable job. If it had taken any longer, I don't know what I would have done to make a living.
25. Upon completion of university, I did not qualify for Employment Insurance, and I did not consider social assistance for personal reasons. I might have been forced to leave Vancouver to return to Toronto (my town of birth), even though my partner lives in Vancouver. Many of my peers have told me that they have been unable to find appropriate work, and are considering leaving Vancouver to go to other cities where work is more available.
26. My original plan was to pursue graduate work in HIV vaccine research upon graduation from UBC, but with such a large undergraduate debt-load, the prospect of taking on even more debt through a graduate degree was frightening. As a result, I decided to seek a job in my field of interest so that I could pay down my student loan.
27. As of September 2009, I have been employed as a research assistant at Simon Fraser University in the Faculty of Health Sciences. I work 37.5 hours per week. My monthly take-home income is \$2,500. I do not have any other sources of income.
28. I am lucky to have found a job as a research assistant, but on my current salary, it will take many years to get the loan down to manageable levels.
29. My current monthly expenditures include: rent: \$525, phone: \$80, internet: \$60, 2-zone bus pass: \$100, other travel: \$100, food: \$500, household items/furniture: \$150, clothing: \$100, books: \$100, entertainment: \$100, credit

card payments: \$100, student loan payments will be at least \$350 starting in November 2009.

30. If there had been lower tuition fees throughout my undergraduate years, I would not have had to work such long hours, and would have been able to devote more of each day to studying. I would have been less stressed out because I would have had some time off as well as more time to sleep. The financial demands of attending university detracted from my education and my personal well-being.
31. If there was more affordable housing offered on campus, I would have spent less time commuting, and more time volunteering and getting involved in extra-curricular activities at school.
32. If there were more grants and more debt-forgiveness programs, it would allow me to choose my ideal post-graduate career path, rather than whichever one will cover loan payments.
33. In order to fulfil my graduate school objectives, I will need to decrease my current debt load. Given my current income level and the lack of debt-forgiveness programs, I will not be able to attend graduate school as soon as I would like.

SWORN BEFORE ME at the City of
Vancouver, in the Province of British
Columbia, this 24th day of November,
2009.



A Commissioner for taking Affidavits for
British Columbia

KATRINA PACEY



TRISTAN MARKLE

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