# Alberta Tuition Framework





#### **Alberta Tuition Framework**

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### 1.0 Introduction

Post-secondary education is one of the most important and rewarding investments an individual can make. Alberta has a strong and internationally recognized adult learning system that contributes significantly to Alberta's economic prosperity. It provides people from all walks of life the skills they need to compete in a dynamic 21st century labour market. This system not only helps individuals secure employment, but also helps them contribute to their communities, and fosters Alberta's economic growth through research and innovation. In this way, post-secondary education is one of the critical cornerstones of the province's bright future.

While post-secondary education has myriad benefits for Alberta from a number of perspectives, it comes at a considerable cost. This cost is, and always has been, shared between students, institutions and government. Government also has a vital role to play in regulating most student contributions to ensure that students pay a fair, but manageable and sustainable, proportion of the education from which they benefit.

This document outlines the broad framework through which government regulates most student tuition and fees at 20 institutions across the province. The framework encompasses statutory, and regulatory requirements for institutions, government, and student associations. It provides a high-level understanding of what is required from each, allowing for students, institutions and the public to know the parameters of tuition policy in Alberta. This document

does not provide detail on individual post-secondary programs, nor does it provide detailed operational requirements for institutions. This framework is intended to provide a transparent explanation of tuition policy, thereby helping Albertans make informed choices about their education.



<sup>&</sup>lt;sup>1</sup> The institutions not subject to this framework are Ambrose University, The Banff Centre, Burman University, Concordia University of Edmonton, The King's University, and St. Mary's University.

## 2.0 Changes to the Alberta Tuition Framework

In December 2019, a number of changes were made to the <u>Post-secondary Learning</u> <u>Act</u> and <u>Tuition and Fees Regulation</u>, which have been reflected in this document.

Changes that have been made include the following:

- The replacement of the Consumer Price Index (CPI) cap with a seven per cent cap
  for the 2020-21, 2021-22, and 2022-23 academic years. This applies to academic
  program tuition, apprenticeship tuition, and apprenticeship material and service
  fees (the CPI cap will be re-introduced in the 2023-24 academic year for each).
- The removal of the requirement that student associations approve exceptional tuition increase proposals. While student approval and signature is no longer required for an exceptional tuition increase proposal to be submitted, student consultation is still required.
- The removal of the Executive Graduate Programs designation. Existing executive programs will now be subject to the Tuition and Fees Regulation.
- The removal of the 10 per cent limit to increases to Mandatory Noninstructional Fees (MNIFs) that are currently charged below cost-recovery rates. Institutions are free to increase MNIFs to cost-recovery levels at whatever pace they choose. However, once an MNIF is charged at cost-recovery, increases are dictated by the cost to deliver the goods or services.

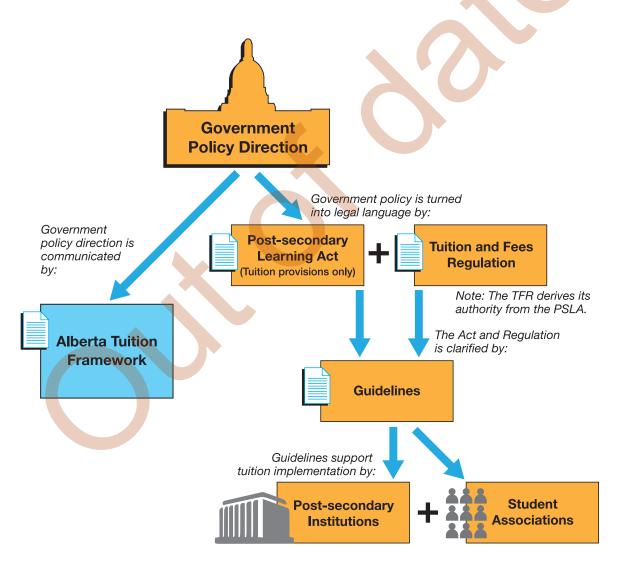
These changes take effect beginning in the 2020-21 academic year, with some aspects of implementation already underway.

While these changes alter the framework governing tuition and fees in the province, a number of aspects of the previous framework remain in place, including the following:

- Institutions establish the tuition rate for academic programs, and the Minister sets apprenticeship tuition and material and service fees.
- The requirement for institutions to consult students on a regular and ongoing basis (e.g. institutions are required to have at least two meetings with their student association(s) to discuss tuition and fee increases).
- The 10 per cent cap on all tuition increases (and increases to apprenticeship material and service fees) for domestic students.
- The requirement that current students in a program subject to an exceptional tuition increase be grandfathered.
- The tuition guarantee model for international students.
- The requirement that MNIFs must be cost-recovery, cannot be comprehensive, and in the case of new MNIFs, must be approved by the institution's student association(s).

### 3.0 Policy Connections

The Alberta Tuition Framework is a high-level policy document that reflects formal government policy direction on tuition and fees at most institutions. While this framework reflects the policy direction, the policy direction is given legal effect through the *Post-secondary Learning Act*, and the Tuition and Fees Regulation. In addition to the framework and the legislation/regulation, a guidelines document helps institutions and student associations with implementation of the Act and Regulation by providing detailed operational instructions for implementing the framework. Tuition compliance documents feed into this process to ensure accountability. Therefore, while the framework is not a legal document, it is government direction and informs the legal and operational/compliance components of tuition in Alberta.



### 4.0 The Alberta Tuition Framework

The policy framework governing tuition and fees in Alberta largely falls into five categories, described below. Those categories are:

- How tuition is set
- How tuition increases
- Exceptional tuition increases
- International student tuition
- Mandatory non-instructional fees



#### Student Involvement, Consultation and Publication

Before discussing the specific aspects of the framework, it is important to address the role of students in tuition policy in Alberta. Students are at the heart of the mandate and work of post-secondary institutions. Particularly on matters related to tuition, student voices are very important, and must be considered from several perspectives. In a modern adult learning system such as Alberta's, students need to be treated as an important stakeholder in order to ensure they can reach their educational objectives, and acquire skills that lead to meaningful employment and fulfilling careers.

The importance of students is reflected in a number of ways in this framework. One of the most critical ways in which students are involved is through institutions' regular, ongoing consultations with them. Institutions are required to have at least two consultation meetings with the student association (or student associations, if the institution also has a graduate student association) each year to discuss tuition and fee increases. Institutions are also required to provide the student association(s) with anticipated increases to tuition and fees for a four-year period. This consultation is expected to be meaningful, inclusive and substantive, where student input is considered and addressed, rather than obligatory and superficial. Student associations, in turn, are expected to provide meaningful and helpful input to institutions that respects the institution's budgetary needs, and that reflects the fact that students must share in the cost of adult learning. Student associations should also represent a range of perspectives from the diverse group of students they serve, including students who are most vulnerable to tuition changes. In addition, the confidentiality of the budgeting process is to be respected by all parties. Students are also expected to be active and constructive participants in tuition deliberations at board of governors meetings.

For transparency, institutions are required to publish all of their tuition and fees, so the rates of tuition and fees are made clear to students.

### 4.1 How Tuition Is Set

When an institution begins offering an academic program,<sup>2</sup> the tuition is set by the institution's board of governors. When offering apprenticeship technical training, tuition fees (referred to in the *Post-secondary Learning Act* as "apprenticeship instructional fees") and apprenticeship material and service fees are set by the Minister.

- For academic programs for domestic learners, when an institution wants to offer a new program, the board of governors sets the tuition and program fees, which are submitted to the Minister as a part of the program approval process. If the program is approved, the tuition and program fees in the application become the tuition costs for students in the first year.
- Apprenticeship tuition is set by the Minister.
- Apprenticeship material and service fees are set by the Minister.

Tuition is set in this way to ensure the Minister plays a role in consumer protection for students. Institution boards of governors, which are accountable to the Minister, set tuition rates for all academic programs. Similarly, because the government develops and administers the overall apprenticeship system, the Minister sets apprenticeship tuition and material and service fees for those programs.

### How Tuition Is Set:

- Academic program tuition ->
   Institutional boards of governors
- Apprenticeship tuition -> Minister
- Apprenticeship material and service fees -> Minister



<sup>2</sup> For the purposes of this document, "academic programs" includes most programs of study, which are defined in the *Post-secondary Learning Act* as a group of credit courses that, on completion, leads to the granting of a degree, diploma, or certificate. It also includes programs approved under the *Student Financial Assistance Act*. It does not, however, include apprenticeship technical training programs. These programs are approved under the *Apprenticeship and Industry Training Act*, and their tuition and fees are governed by the *Post-secondary Learning Act*. Tuition and fee policies differ between these two types of programs.

#### 4.2 How Tuition Increases

For academic program tuition for domestic learners, tuition increases are generally capped – unless an exceptional increase has been applied (see section 4.3). For the 2020-21, 2021-22, and 2022-23 academic years, this cap is set by the Tuition and Fees Regulation at no more than seven per cent. This can be applied on an institution-wide basis (i.e. given the cap is seven per cent, individual programs may vary by more or less than seven per cent, provided that the overall average per learner across the institution is no more than seven per cent).

Beginning in the 2023-24 academic year, the tuition cap will be based on annual changes to an inflationary measure (CPI) which will be determined using data provided by Statistics Canada. Institutions will be given a CPI figure, which is the maximum average tuition increase that can be applied across the institution, though individual programs can vary by more or less than that amount.

For apprenticeship tuition, the Minister may increase fees by no more than the seven per cent cap for the 2020-21, 2021-22, and 2022-23 academic years – unless an exceptional increase has been applied

#### **How Tuition Increases:**

- Academic program tuition ->
  - For 2020-21, 2021-22, and 2022-23, up to seven per cent average increases across the institution
  - For 2023-24 and beyond, up to CPI average increases across the institution
- Apprenticeship tuition and material and service fees ->
  - For 2020-21, 2021-22, and 2022-23, seven per cent increases
  - For 2023-24 and beyond,CPI increases
- Individual programs -> No greater than 10%

(see section 4.3). Similarly, the Minister may increase apprenticeship material and service fees generally by no more than the seven per cent cap for all apprenticeship programs (barring an exceptional increase) for the same three academic years. Like academic program tuition, increases to apprenticeship tuition and apprenticeship material and service fees will be capped at CPI in the 2023-24 academic year and beyond (barring exceptional increases).

For all domestic students in academic programs, and for apprenticeship programs, there is also a 10 per cent cap on tuition increases – except in cases where an exceptional tuition increase applies (see section 4.3). This means that no domestic student will pay more than 10 per cent higher than what students paid the previous year. For academic programs, this means that while institutions have flexibility to apply the seven per cent/ CPI cap across their institution, that flexibility is limited by a requirement that tuition does not increase in any program by more than 10 per cent. For future years, once the CPI cap is in place, if the CPI cap was higher than 10 per cent, the 10 per cent cap would ensure that

no domestic student's tuition (either those taking academic programming, or apprentices) would increase by more than 10 per cent over what they paid the previous year.

The Minister also has the authority in legislation to freeze all regulated tuition (such a freeze of tuition would not apply to international students). Therefore, the increase mechanisms outlined above only apply in years where tuition is not frozen.

Unless it is frozen, tuition increases annually to reflect the fact that institutions face higher costs to deliver programming each year. It increases by no more than the seven per cent/CPI cap, in addition to the 10 per cent limit, in order to provide a high degree of predictability to students.

### 4.3 Exceptional Tuition Increases

For academic programs, institutions can apply to the Minister for an increase to program tuition that does not count against the seven per cent/CPI cap, and which can be (though not necessarily) more than 10 per cent, only if the increased tuition would result in improvements in program quality. Institutions must consult the affected student association before submitting a proposal (i.e. if the proposal is for a graduate program, the graduate student association must be consulted, whereas for undergraduate programs, the undergraduate association is appropriate).

If the Minister is convinced that the proposal will improve the quality of the program in a way that justifies the increase, the Minister can approve the proposal. Examples of improvements could include program instructional improvements, new program resources, program delivery improvements, additional learner services and supports, meeting new regulatory requirements (in some cases), etc.

### Exceptional Tuition Increases:

- Academic program tuition -> institution submits proposal to Minister
  - Student association consulted
  - Affected students grandfathered
  - No more frequently than once every five years for a program
- Apprenticeship tuition and material and service fees -> Minister decision
  - Consultation required with apprentices and institutions offering apprenticeship classroom instruction
  - No more frequently than once every five years
  - Cannot be implemented until the subsequent academic year

In addition to the requirement that the institution must consult the appropriate student association, proposals for exceptional increases are subject to the following additional requirements:

- Institutions cannot submit a program for an exceptional increase more frequently than once every five years.
- If the proposal is approved, students in the impacted programs must be grandfathered, meaning the new higher tuition rate will not apply to them (it will only apply to new cohorts). Existing students' tuition will continue to be set according to the seven per cent/CPI cap and 10 per cent limit rules outlined above, although they are entitled to the benefits of the quality improvements in their program.

Once an approved exceptional tuition increase has been implemented, the increased rate becomes the new tuition rate (for non-grandfathered domestic students), subject to regular seven per cent/CPI cap and 10 per cent limit.

The Minister can also order an exceptional increase to the apprenticeship tuition or material and service fees for one or more apprenticeship programs once every five years. Before doing so, the Minister must consult with apprentices and institutions that provide apprenticeship classroom instruction (technical training), and may also consult with student organizations. If such an increase is introduced, it cannot be applied until the following academic year. Once an approved exceptional increase in apprenticeship tuition or material and service fees is implemented, the fees for that program will continue to be subject to regular seven per cent/CPI cap and 10 per cent limit at the new rate(s).

A mechanism for exceptional tuition increases is in place to allow institutions flexibility to improve the quality of programming in a way that benefits students. This mechanism ensures that programs do not necessarily get stuck in a revenue model that prevents students from accessing top quality programs, while also putting in place safeguards to protect current students.

### 4.4 International Student Tuition

Institutions' boards of governors have the authority to set tuition for international students at their own discretion. Similarly, the rates at which international student tuition increase are entirely at the discretion of institutional boards. This provides institutions with flexibility to set tuition rates at a level that reflects both the cost to deliver the program and the requirements of attracting international students.

While institutions maintain considerable flexibility, they are required to inform international students of the tuition the student will pay for each year of their studies in approved programs. These tuition rates are guaranteed as long as the student remains in that program for the regular duration of the program. Institutions are not able to increase those tuition rates higher than what has been guaranteed (even if an exceptional tuition increase is approved for domestic students). These guaranteed tuition rates must be communicated to the international student in their offer of admission. This ensures that an international student is fully aware of the tuition they will pay

each year of their program, and will not be subject to unpredictable and unaffordable surprise tuition increases, which can jeopardize their continuation in the program.

Registered apprentices taking formal classroom instruction (technical training) must be Canadian citizens, permanent residents, convention refugees, or protected persons, and would not qualify as international students. Therefore, rules related to international students only apply to approved academic programs.

### International Student Tuition:

- Institutions can set and increase tuition as they choose
- Students in approved programs must be guaranteed their tuition rates in their offer of admission

This approach to international student tuition ensures that institutions have the flexibility to set international student tuition at a rate that reflects the market and the cost of delivery, and that international students in approved programs have full knowledge of what they will pay in their program in Alberta in advance, and can make an informed decision before committing to studying here. It provides a balance

between financial flexibility for institutions and predictability for international students.

### 4.5 Mandatory Non-instructional Fees

Mandatory Non-instructional Fees are fees that students (including apprentices and international students) must pay for specific goods or services that typically enhance the student experience. They are not related to instruction in a specific program and are not optional. Examples include fees for student athletics and recreation, health services, sexual assault centres and WiFi access. Student association membership fees are not considered

MNIFs because students have the independent authority in the *Post-secondary Learning Act* to set these fees, meaning government does not regulate them.

MNIFs provide important goods and services to students, and students have expressed a willingness to pay for them, provided the goods and services are offered in a transparent fashion. MNIFs must be for specific goods or services, or for a group of related goods and services (e.g. an MNIF for athletic services such as access to a track, weight room and locker room, etc.). Comprehensive

### Mandatory Noninstructional Fees:

- Comprehensive MNIFs prohibited
- MNIFs must be no more than cost-recovery
- Student association(s) sign-off is required prior to introducing a new MNIF

MNIFs are not permitted, meaning an MNIF cannot charge for a basket of unrelated goods and services. It is important for students to be able to understand the exact goods and services for which they are paying, which can be obscured by comprehensive MNIFs.

MNIFs are required by the *Post-secondary Learning Act* to be no more than cost-recovery (institutions cannot charge students more than is needed to offer the goods and services, thereby generating excess revenue). The rate of increase for an MNIF depends on the cost to deliver the good or service.

If an institution wishes to introduce a new MNIF, either at or below cost-recovery, students must consent. The student association (or both student associations, if the institution also has a graduate student association and the MNIF is to be charged to members of both student associations) must approve the new fee prior to its introduction. Similarly, if an institution wishes to make substantive changes to an existing fee, the consent of the student association(s) is also required. A substantive change would include a change to the scope of what goods and services are supported, or the students to whom the fee is charged. Student consent is not required for minor or administrative changes to existing fees.

For a fee classification tool that assists institutions in determining which fees should be regulated as MNIFs, and which fees should be classified otherwise, see Appendix 2.

Although policies vary by institution, apprentices taking technical training are generally required by institutions to pay MNIFs on a pro-rated basis, recognizing the shorter duration of their programs, and the fact that they typically do not access as many services.

The Minister also has the authority in legislation to freeze all MNIFs, including those charged to international students. Therefore, the cost-recovery increase requirement outlined above would only take effect in years in which MNIFs are not frozen, even if student approval is provided.

MNIFs pay for goods and services that many students want and need, and students have indicated a willingness to pay for them. This approach ensures students have full knowledge of what they are paying for and do not pay for more than what they are receiving. It also ensures that new MNIFs are supported by students and pay for goods and services students genuinely want or need.

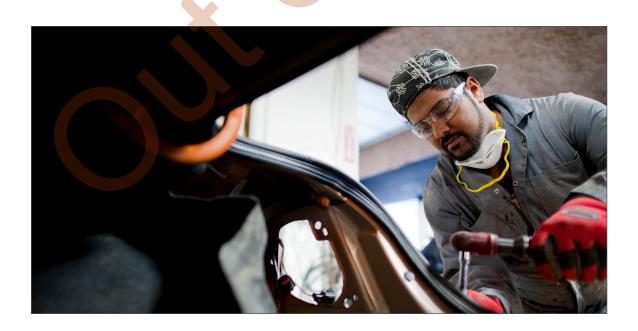
### 5.0. Exclusions

This framework covers most of the tuition and fees paid by the majority of students, including registered apprentices, at publicly-funded post-secondary institutions in Alberta (other than the excepted institutions, noted previously). This includes tuition, program fees, apprenticeship tuition, apprenticeship material and service fees, and MNIFs.

However, there are a handful of tuition and fee categories that are not regulated and fall outside of the framework. These fees are not controlled by the Government of Alberta in any way, and institutions can charge the amount they deem necessary for these fees. These categories are:

- Tuition for courses taken by distance delivery by individuals living outside Alberta
- Tuition for courses offered outside Alberta on a cost-recovery basis
- Tuition for courses provided under a third-party contract
- Tuition for non-approved programming, such as continuing education
- Fees for equipment or materials that are retained or leased by students
- Fees for some work placements or practicum experiences (those where the organization providing the placement or practicum is not financially supported by government)
- User fees (non-mandatory fees for goods and services such as lockers, parking, etc.).

For a more detailed description of the various types of fees (both regulated and not), see Appendix 3. For additional detail on the tuition and fees included and not included in this framework, see Appendix 4.

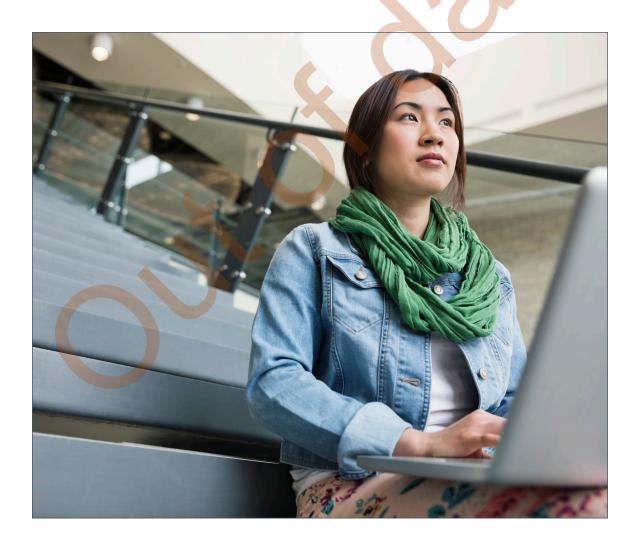


### 6.0. Conclusion

Adult learning is a key foundation to a prosperous future for Albertans.

Tuition and fees are the primary mechanism through which students share in the investment required in their education in a fair and reasonable way. This framework seeks to strike a balance between ensuring that post-secondary institutions have the revenues needed to provide a quality education, and ensuring students pay a reasonable amount. This will help students get the education they need, leading to good jobs.

By making certain that tuition and fees are controlled in a way that is fair, transparent and flexible, Alberta can continue to have a post-secondary system that provides learners with the tools to reach their personal, academic and career goals. This will help ensure that Albertans get the skills they need to compete in the labour market of the future, and help the province continue to innovate, lead, and address the challenges of the 21st century.

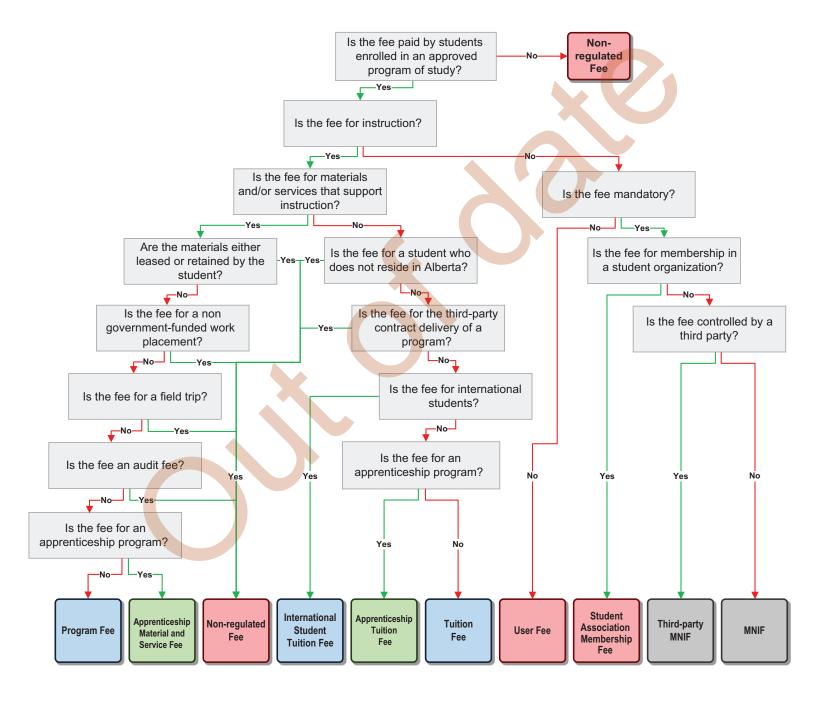


# Appendix 1: Alberta Tuition Framework at-a-Glance

Component	Type of Tuition or Fee	Policy	
4.1 How Tuition	Academic Program Tuition	By board of governors (through program approval proces	
is Set	Apprenticeship Tuition	By Minister	
	Apprenticeship Material and Service Fees	By Minister	
4.2 How Tuition Increases	Academic Program Tuition	<ul> <li>For 2020-21, 2021-22, and 2022-23, increases capped at seven per cent average applied across the institution</li> <li>For 2023-24 and beyond, increases capped at CPI average applied across the institution</li> <li>No program can increase by more than 10%</li> </ul>	
	Apprenticeship Tuition	<ul> <li>For 2020-21, 2021-22, and 2022-23, increases are seven per cent for all apprenticeship programs</li> <li>For 2023-24 and beyond, increases capped at CPI for all apprenticeship programs</li> <li>No apprenticeship program can increase by more than 10%</li> </ul>	
	Apprenticeship Material and Service Fees	<ul> <li>For 2020-21, 2021-22, and 2022-23, increases are seven per cent for all apprenticeship programs</li> <li>For 2023-24 and beyond, increases capped at CPI for all apprenticeship programs</li> <li>No apprenticeship program can increase by more than 10%</li> </ul>	
4.3 Exceptional Tuition Increases	Academic Program Tuition	<ul> <li>Institution submits proposal to the Minister after consulting with student association</li> <li>Affected students must be grandfathered</li> <li>Cannot propose the same program for an exceptional increase more frequently than once every five years</li> </ul>	
	Apprenticeship Tuition and Material and Service Fees	<ul> <li>Minister decision</li> <li>Consultation required with apprentices and institutions providing apprenticeship classroom instruction (technical training)</li> <li>No more frequently than once every five years</li> <li>Cannot be implemented until the academic year following the Minister's decision</li> </ul>	
4.4 International Student Tuition	International Student Tuition	<ul> <li>Boards of governors can set and increase tuition</li> <li>International students are guaranteed their tuition rates for the duration of their program in their offer of admission</li> </ul>	
4.5 Mandatory Non-instructional Fees	Mandatory Non- instructional Fees	<ul> <li>Comprehensive MNIFs are prohibited</li> <li>Institutions can charge no more than cost-recovery for MNIFs</li> <li>Student association(s) must approve any new MNIFs</li> </ul>	

### Appendix 2: Fee Classification

### Fee Classification Flow Chart



### Appendix 3: Fee Types and Definitions

Tuition Fees	Fees identified in an institution's calendar or in a supplement to its calendar as tuition fee or fees for instruction for courses that are part of programs approved by the Minister under the Programs of Study Regulation (except exclusions).	Tuition includes <b>Program Fees</b> , which are fees paid by a student to the institution in courses that are part of programs approved by the Minister under the Programs of Study Regulation (except exclusions).  International Student Tuition Fees: Tuition fees charged to an international student.
Apprenticeship Fees	Apprenticeship Instructional Fees: Fees to be paid by a student in respect of instruction in apprenticeship technical training.	Apprenticeship Material and Service Fees: Mandatory fees to be paid by a student to an institution for materials and services that facilitate instruction in apprenticeship technical training, but does not include fees for equipment or materials that are retained or leased by the student.
Mandatory Non-Instructional Fees (MNIFs)	<ul> <li>MNIFs: Fees charged to students that support specific goods and services that enhance the student experience, and that are:</li> <li>not tuition fees as defined in the TFR,</li> <li>required in order to complete programs approved under the Programs of Study Regulation or designated under the Apprenticeship and Industry Training Act, and</li> <li>not membership fees for a student organization.</li> </ul>	Third-Party MNIFs: MNIFs whose levels are entirely determined by a third party and whose revenues are entirely flowed through the institution to the third party.
Fees Not Regulated by the TFR	User Fees: Fees for goods, services or activities that students may access on an as-needed basis. Students are not required to pay these fees in order to enroll in or complete their program of study.  Student Association Membership Fees: Fees levied on the membership of a student association for the maintenance of the association.  Exclusions to Tuition Fees: Tuition fees for:  • non-approved programming (e.g. continuing education),  • courses taken as part of a distance delivery program by individuals who do not reside in Alberta,  • off-campus cost-recovery programs offered outside Alberta, and  • courses provided under a third-party contract.	Exclusions to Program Fees: Mandatory fees for the following materials and services that facilitate instruction:  equipment and material retained or leased by the student,  work placements for which provincial funding has not been provided, and  travel for field trips and/or practicums.  Exclusions to Material and Service  Fees: Mandatory fees for materials and services that facilitate instruction in apprenticeship technical training that are retained or leased by the student.

# Appendix 4: Tuition and Fees Included and Not Included

Included in this Framework	Not Included in this Framework
<ul> <li>Tuition         <ul> <li>e.g. fees for instruction in an Administrative Professional certificate program</li> </ul> </li> <li>Program fees         <ul> <li>e.g. laboratory fees for a course in biology</li> </ul> </li> <li>International student tuition guarantees         <ul> <li>e.g. a guarantee to an international student for both years of an Advanced Care Paramedic diploma program</li> </ul> </li> <li>Apprenticeship tuition         <ul> <li>e.g. instructional fees for the technical training for the Electrician apprenticeship program</li> </ul> </li> <li>Apprenticeship material and service fees         <ul> <li>e.g. fees for copper wires for the technical training for the Electrician apprenticeship program</li> </ul> </li> <li>Mandatory non-instructional fees         <ul> <li>e.g. fees to access institutional recreation facilities</li> </ul> </li> </ul>	<ul> <li>Distance delivery course tuition         (for non-Albertans)         <ul> <li>e.g. fees for instruction in an English degree program taken online by a resident of Manitoba</li> </ul> </li> <li>Cost-recovery course tuition         (offered outside Alberta)         <ul> <li>e.g. fees for instruction in a Psychology program offered in another province or country (not through distance delivery)</li> </ul> </li> <li>Non-approved programming tuition         <ul> <li>e.g. fees for instruction in continuing education courses not approved by the Minister</li> </ul> </li> <li>Third-party contract-delivered course tuition         <ul> <li>e.g. fees charged by contract to a corporate entity for instruction to its employees</li> </ul> </li> <li>User fees         <ul> <li>e.g. fees to rent a locker</li> </ul> </li> <li>Some work placement/practicum fees         <ul> <li>e.g. fees for a co-operative education placement</li> <li>Equipment or materials fees (if retained or leased by students)</li> <li>e.g. fees to lease medical equipment</li> </ul> </li> </ul>



Alberta