

# CANADIAN FEDERATION OF MEDICAL STUDENTS



March 6, 2026

Hon. Doug Ford  
Premier of Ontario

Hon Nolan Quinn  
Minister of Colleges, Universities,  
Research Excellence and Security

Dear Premier Ford and Minister Quinn,

On behalf of the **Canadian Federation of Medical Students (CFMS)**, the national body which represents over 9,000 medical students across Canada, including those training at Ontario medical schools, we are writing to express our concern regarding the recently announced changes to the Ontario Student Assistance Program (OSAP).

The changes raise serious concerns for medical students across Ontario and appear to have been developed without adequate consideration of the **unique financial realities of medical students**, where tuition and training structures differ substantially from other undergraduate education programs. Under the new framework, OSAP grants will be capped at 25% of total assistance, compared to previous structures that allowed for significantly higher proportions of non-repayable support for eligible students. In addition, institutions will be permitted to increase tuition by up to 3% annually.

Medical education in Ontario currently costs approximately \$25,000 per year in tuition alone, excluding ancillary fees and living expenses. Over four years, this amounts to roughly **\$100,000 in tuition costs for Ontario medical students**. When housing, transportation for clinical placements, licensing examinations, and interest accrual are considered, the overall cost of training is substantially higher. Medical education is a

full-time and intensive program, with limited opportunities for outside employment. As a result, medical students rely heavily on OSAP grants and loans, in addition to professional lines of credit, to finance their education.

In 2024, medical students in Canada graduated with a median debt of \$90,000, according to the Association of Faculties of Medicine of Canada.<sup>1</sup> Sixteen per cent of graduates reported debt exceeding \$200,000 upon completion of their medical degrees. Research further suggests that higher levels of debt can meaningfully shape career decisions, with graduates carrying greater debt more likely to pursue higher-earning specialties and less likely to enter fields such as family medicine, or more likely to leave Ontario to practice in provinces that offer substantially higher physician compensation.<sup>2</sup> At a time when Ontario is seeking to strengthen access to primary care and rural health services, these trends warrant careful consideration.

For some students, **the reduction in the grant proportion represents a projected loss of up to \$30,000 in non-repayable funding** over the course of a four-year medical degree. This shift increases reliance on repayable loans and contributes to rising overall debt burdens. These financial pressures may disproportionately affect students from lower-income backgrounds, first-generation learners, rural communities, and groups historically underrepresented in medicine. Financial accessibility is closely tied to efforts to diversify the physician workforce and improve health equity across the province.

We recognize and appreciate the Government of Ontario's recent investments in expanding medical education capacity, including the opening of new training opportunities at Toronto Metropolitan University and commitments related to York University, alongside broader efforts to address physician workforce shortages. These initiatives align with a shared goal of strengthening access to care for Ontarians. At the same time, changes that significantly increase the financial burden of medical training may create additional barriers for students at a critical time in workforce planning.

Medical students are committed to serving communities across Ontario. Ensuring that student financial assistance frameworks reflect the structure and cost of professional education is essential to maintaining accessibility and supporting the long-term sustainability of the physician workforce.

1. Association of Faculties of Medicine of Canada (AFMC). (2024). *The AFMC Student Questionnaires - Graduation Questionnaire National Report 2024*. [https://www.afmc.ca/wp-content/uploads/2024/06/AFMC\\_GQ\\_2024\\_National\\_Report\\_EN.pdf](https://www.afmc.ca/wp-content/uploads/2024/06/AFMC_GQ_2024_National_Report_EN.pdf)

2. Pisaniello MS, Asahina AT, Bacchi S, Wagner M, Perry SW, Wong ML, Licinio J. Effect of medical student debt on mental health, academic performance and specialty choice: a systematic review. *BMJ Open*. 2019 Jul 2;9(7):e029980. doi: 10.1136/bmjopen-2019-029980. PMID: 31270123; PMCID: PMC6609129.

The CFMS respectfully ask that the proposed changes be reconsidered and, if not reversed, that **an exemption be introduced for medical students** given the unique financial structure of their training.

We would welcome continued dialogue on how student aid policies can best support medical trainees while advancing broader healthcare priorities in Ontario.

Sincerely,



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