



University costs between Canada, America and Japan

PAYING FOR UNIVERSITY

March 16, 2015

Danny Minn: Sure. (Uh-huh) I enjoyed my university days. Uh but it's a different system, right? people, most people have to pay some or all their tuition by themselves.

José Cruz: Mm-hmm. Yeah. Again we're talking about (America) North America.

Danny: Yeah, North America. I don't know about Canada but uh...

José: Ah Canada's biggest difference with the...with uh America is the cost of of of of university. Just to refresh myself with this, um I went to The University of Toronto ah sorry. I went to University of Toronto and I went to **Simon Fraser University's** um websites. And Simon Fraser University has a very handy sort of rough guide to tuition fees and costs. (Mm-hmm) And if you're a Canadian uh resident so properly in the country, or you're you're an immigrant or you're a citizen and you live in town so you know you are going to be living with your parents. Uh tuition and books ah will cost you this much. And it's something ridiculous. It's something like only \$2,000 (Oh) a a year a semester, sorry a semester. (Mm) That's 4,000 dollars that's only like \$16,000. (So almost) It's a pittance compared to America.

Danny: Right. So almost same as The University of Kitakyushu. Or a little...

José: Ah is is it that? Is it that?

Danny: Or probab-. Maybe a little less. haha

José: I would say less, right?

Danny: But American universities will be (Oh) four, five, 10, 20 times more.

José: Wh- do you- was it like that for you in in uh in America?

Danny: No, I was lucky, because uh, I went in the 90's. (Uh-huh) And it was a little more reasonable back then.

José: What happened? (Hehehe) Like this this whole ah this you know this whole things about tuition fees became such a problem. (yeah) Only what? I guess uh at the turn of the of the decade like 2010, 2005 till now? (Uh-huh) What happened?

Danny: What happened?

José: **Because** I don't know I I'm in the middle of the issue. It's a horrible issue. The the the debt load the students have right

now. But when did this begin? if it wasn't in the 90's, do you know when?

And better pay so people just **buy into that**. That system and the...

Danny: No. Ah that's a good question. I think a lot of things ah I think ah banks you know financial aid. I-it's like a space race, right? haha, a loan race. (Oh) It became profitable to give loans to students.

José: I would still agree that generally yes. (Yeah) You're better off getting a university degree.

José: But at the same time, tuition went literally- well not literally, sorry, uh virtually skyrocketing. Um you were quite right **you were saying** four times, (Uh) 10 times more (Mm-hhm) than Canada. And you're not gonna get 10 times, sorry to say, (Uh) you're not **gonna** get 10 times better (haha) the education. Harvard isn't that much better (Uh) than University of Toronto.

Danny: But now if, if tuition is that high and you graduate with a huge debt, you get a good job, but you gotta keep paying-paying that debt off.

José: It's ridiculous. Some kids are leaving university and their literally \$100,000 dollars in debt. (Uh-huh) Some people don't save that much money over a lifetime.

Danny: Haha Yeah.

Danny: Yeah, it's a good question. I don't know

José: Ah it's...

Danny: Hmm... well, people know they think they assume that if you get a college education, you're gonna be more successful, you're gonna get a better job.

Word count	Time	Words/Min.
576	3:38	158.53

Pointers:

Simon Fraser University: A Canadian university in the city of Vancouver. (0:34)

Because: said quickly, it sounds like KUHZ (sometimes written as " 'cuz "). (2:01)

You were saying: José said this very quickly and it's hard to hear clearly. (2:38)

Buy into that: to accept as true. (3:10)

Discussion:

How much is university in your country?

Do you intend to pay for your own university costs?

Is the cost of university worth it?

IMAGES COURTESY STEVEN DEPOLO
<http://bit.ly/1MCRokR>