



**Support the elimination of loans by absorbing the costs of transportation and overseas medical expenses for refugees**  
**Meeting with a Member of Parliament**

**1. Plan the meeting**

- Plan your remarks carefully and be selective. You can't hope to communicate everything. It is better for the MP to go away with a clear message, than to be confused by too much information.
- If possible, find out in advance a bit about what the MP has done or said relating to refugees in general, or the impacts of transportation loans in particular (you can do a search on the Parliamentary website at: [www.parl.gc.ca](http://www.parl.gc.ca))

**2. During the meeting**

Keep your comments brief to leave time for an engaging discussion with the MP and ask them for their commitments, instead of presenting to the MP for the entire meeting. Insist on a straight answer. Does your representative agree or disagree with you? Will they act on your request?

*This structure is meant to serve as a guideline, not as a rigid and only approach to your meeting with the MP.*

**a) Introduction / Ice Breaker (1 minute)**

- Thank the MP for the opportunity to speak to them. Present yourself and if you live/work in the constituency.
- Explain that you are part of a nation-wide organization representing over 180 organizations, the Canadian Council for Refugees, dealing with refugee and immigration issues. CCR members and allies are visiting MPs to discuss the importance of eliminating transportation loans for refugees by having the government absorb the costs.
- Explain your/your organization's interest in this issue.

**b) Identify the Issue (2 minutes)**

Refugees resettled to Canada must pay for their medical exam and their travel to Canada. Since most refugees of course can't afford these expenses, Canada offers them a loan. As a result, refugee families start their new life in Canada with a debt of up to \$10,000. They must repay this loan with interest.

The burden of the transportation loans is having a painful impact on thousands of refugees and on Canadian society. It undermines refugees' ability to integrate and to contribute to their full potential in their new home.

The cost to the federal government of absorbing the medical and transportation expenses would be insignificant in terms of the overall budget. It would also be a good investment as it would enable refugees to integrate much more quickly and contribute to the economy.

- underline the importance of Canada's role in welcoming refugees to a permanent new home where they can rebuild their lives and that of their children in safety

- contrast this welcome with the starting burden of up to \$10,000 dollars to repay Canada for medical exams and travel expenses

**c) Present what is at stake (5 minutes)**

- Highlight some of the impacts of this loan burden on refugees and on Canadian society:

- Teenagers struggle to keep up with their high school studies while working to contribute towards loan payments.
- Refugees postpone upgrading their skills and qualifications while working at low-end jobs to meet the monthly loan payments.
- Refugee youth sacrifice ambitions of pursuing higher education because they must work to pay off their debt.
- Parents working multiple jobs to meet loan payments are hardly at home and can't give their children the support they need.
- Refugee families making their loan repayments may not have enough money for basic living costs, including food.
- Refugees struggling with the trauma of persecution and exile and the stresses of adapting to a new country are particularly vulnerable to feelings of acute anxiety over the huge debt burden.
- Though the loan repayment rate is above 91% (an astonishing rate given the sacrifices of repayment for many refugees), the risks of defaulting on the debt are long-term consequences such as lack of access to mortgages, educational loans and the possibility of sponsoring family members

- Highlight some local examples of families/individuals having to repay transportation loans.

**d) Present the nominal costs of the government absorbing the costs of the loans (1 minute)**

- There would be a minimal impact on the overall government budget: only \$38 million are needed to forgive existing loans and \$13 to \$15 million annually to absorb the transportation and medical expenses for resettled refugees.
- The government would save on the administrative costs for the loan program.
- Acknowledge that the current global economic crisis means that the government is not looking for new expenses to take on, but note that newly arrived refugees are among those most vulnerable to the effects of economic downturn and therefore particularly need relief in these difficult times.

**e) Questions from your MP**

- Your MP may have questions about the transportation loans and their impacts. Refer to the document *Ending the burden of transportation loans for refugees* for possible answers to your MP's questions, available online at: <http://www.ccrweb.ca/transportationloans.htm>
- If you are meeting with the MP in person, give the MP the booklet *End the burden of transportation loans* (<http://www.ccrweb.ca/documents/loansEN.pdf>) which outlines the issue.

**f) Solutions/Requests to MP (1 1/2 minutes)**

- Ask for the MP's support and to have him/her contact the Minister of Finance and the Minister of Citizenship and Immigration to urge them to have the government absorb the cost of transportation and medical exams for resettled refugees.
- \*Try to leave the meeting with a straight answer from the MP.\*

**g) Thank You and Follow-up (1 minute)**

- Thank the MP for his/her time. Recap the commitments made and promise to follow up with their office.

March 2009