Changes to online loan application frustrate university students

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August 7, 2015

Mikayla Donovan, 21, a fourth year kinesiology student at the University of New Brunswick.
Photo: Tara Chislett/The Daily Gleaner

When Mikayla Donovan sat down to complete her student loan application, the 21-year-old University of New Brunswick student figured it would take about 45 minutes.

Applying for a loan wasn't a new experience for her – the fourth-year kinesiology student has had a loan every year of her studies, and although it's a lot of questions, the process was pretty straightforward.

"It was just filling out forms," she said. "It wasn't difficult."

But this year was a different story, she said, noting a change to the browser compatibility of the online application turned the process into a two-hour endeavour. Unlike the online application available for students during the 2014-15 academic year, which was compatible with any browser, the 2015-16 application will only work with Internet Explorer 8 or higher, with active scripting enabled.

Donovan, who first tried to complete her application on a Macbook using Google Chrome, said the change added more steps to the process for her. After the application failed to load in Chrome, she tried on a different computer using Internet Explorer 11 – and still had problems with a drop down menu not loading properly.

She said it took a trip to financial services at UNB and a call to tech support to make the application work.

"I could use whatever web browser I wanted last year and it was fine," she said. "I kept thinking why are they making it so hard for us to get money? Why is it so hard to pay for school?"

Donovan isn't the only student who has encountered problems with the online application – something officials with the Department of Post-Secondary Education, Training and Labour acknowledge.

Vicky Deschênes, a spokeswoman with the Department of Post-Secondary Education, Training and Labour, said a note was placed on the department website to alert students to the browser restriction, along with a link to additional technical help on the first page of the application.

"This isn't a technical glitch, it's a browser compatibility issue and this situation usually happens when your computer contains an older version of the software," she said in an email.

When asked if there are plans to address the compatibility issues, Deschênes said the notice was put on the website as a way of helping those applying for loans.

"Unfortunately this is new technology," she said. "We understand that some students might have issues with the browser situation and that is why we have a message on the website alerting them."

Alerted or not, Andrea Laskey said she was surprised by how many problems she encountered trying to apply for her loan.

The 18-year-old Woodstock High School graduate, who received a new laptop running Windows 8 from her father for graduation, said she printed off the paperwork, filled it out by hand to make sure she had everything she needed, before sitting down at the computer to plug all the information into the online form.

That's where things went off the rails, she said.

"It was perfect. Then I went down to sit down and plug it all in online and submit it. I got to the second page,

it said to choose which loan I wanted to apply for, I went and chose, it was a multiple choice type thing, and there was no enter button," she said.

Laskey said her aunt looked at the website and confirmed there was no enter option on the page. She was initially using Google Chrome, she said, but even switching it over to Internet Explorer didn't fix the problem.

In the end, she ended up taking all her paperwork to the bank, where her aunt works, and using a fax machine to send it off.

"I was like how do I even do this? What's a fax?" she said of the process. "Who owns a fax nowadays? Nobody...if I would have had everything online, it would have been much easier."

Laskey, who plans to study business at New Brunswick Community College in Woodstock in the fall, said she's now worried her loan application won't be processed on time.

"First semester I should be OK, but I'm kind of worried about the process," she said. "It's overwhelming."

Students aren't the only ones confused about the province's browser of choice for student loan applications.

Natalia Stakhanova, an assistant professor at the University of New Brunswick's computer science faculty and the NB Innovation Research Chair in Cyber Security, questions the provincial decision.

Stakhanova said Internet Explorer isn't the most secure browser, and in the coming months, Microsoft won't be supporting Internet Explorer 8 – the minimum system requirement – anymore.

"It's not the most popular browser," she said. "I would not be surprised if IE, with it's long history of vulnerabilities and security problems, is the least popular browser. So even if this is dictated by compatibility issues with their current software, I do find this choice of browser one-sided."

Based on data collected by StatCounter, which aggregates information based on a sample exceeding 15 billion pageviews per month collected from more than three million websites in its network, Internet Explorer was the second most used browser over the first six months of 2015.

However, the difference between Internet Explorer and front runner Google Chrome was substantial - Google Chrome's usage share was about 49.45 per cent, compared to Internet Explorer's 18.38 per cent.

Firefox came in third at 16.51 per cent, while Safari was about 10.28 per cent. Opera was at 1.66 per cent. The remaining 3.72 per cent was deemed "other".

The data used by StatCount is based on more than 15 billion page views per month recorded across more than three million websites. To get an accurate picture of browser usage, StatCount bases its stats on page views, not unique visitors, which means it takes into account how frequently browsers are used. It also tracks multi-browser usage by individuals.

From a security standpoint, Stakhanova said the fact that running the online application requires enabling active scripting is also a concern.

"Generally, scripting allows some random code to be executed on client browser side," she said.

"This poses a huge risk from simple phishing of backing credentials and login information to malware installation. As such, it is recommended for active scripting capabilities to be disabled on your browser."

That said, Stakhanova said many websites use scripting to deliver dynamic content, like advertisements or online surveys, to users – something users would not have access to if scripting was disabled entirely.

As technology advances, she said the risks associated with active scripting have increased as more code means more vulnerabilities and potential security holes.

"I'd generally recommend disability scripting selectively, i.e., for untrusted websites," she said.

Stakhanova said picking the most secure browser is tough.

"All popular browsers Firefox and Chrome are somewhat similar in terms of security, they have their own strengths and weaknesses," she said.

"Chrome used to be viewed as the most secure mostly due to its design. It does not seem to be true any longer although Google seems to be on top of things, i.e., patching vulnerabilities. IE on the other hand has been known to have severe security vulnerabilities for a long time. Using IE requires constant and timely updates and customized configuration."

Donovan said although it's frustrating to see the process made more challenging than it needs to be, her advice for other students is simple: start early and call tech support if you need help.

"They will talk you through it. I'm sure they're doing a lot of that," she said. "It's the same process once you get moving."