

Fall 2006



canadian association of student financial aid administrators

association canadienne des responsables de l'aide financière aux étudiants



CASFAA/ACRAFE Communiqué

CASFAA 2007 Conference will be hosted by the University of Saskatchewan. Inspiration for this year's theme "Building Bridges" came in part from the location - Saskatoon, the City of Bridges - but the word bridge itself is meaningful on many levels. Among the dictionary definitions of the word "bridge" we find: something that provides a link, connection or means of coming together; to create a means of communication or understanding between people; and to create a means of reconciling differences.

Dr. George Kuh will be the keynote speaker for this event. Dr. Kuh's research includes assessing students and institutional performances to enhance student success and to improve the quality of the undergraduate student



experience. Dr. Kuh has published about 250 items, including 17 books and 150 articles. He has also contributed to several major reports including the annual summary of findings from the National Survey of Student Engagement. Please watch for further details on this conference by book marking the CASFAA web site! (www.casfaa.ca) CASFAA 2008 Conference

is tentatively slated for the East Coast, stay tuned for further information.

Interested in hosting CASFAA 2009? Please review the accompanying Conference Proposal form and get in on this fun opportunity!

By the way, 2009 will mark CASFAA's 30th Birthday!!

Canada Millennium Scholarship Foundation (CMSF)/CASFAA Conference

Enhancing Access to Post-Secondary Education Recent Progress and Future Challenges 2006 joint research and policy conference of CASFAA and CMSF was held September 15-16, 2006 in Ottawa Ontario.

The conference reviewed challenges facing Canada with

the anticipation of declining demographics and high student debt.

While no solution was reached in reference to this very complicated issue of student debt, it is clear that all stakeholders present at the conference

want the continuation of bursary resources currently offered through the Canada Millennium Scholarship Foundation.

The end of these resources would further jeopardize students access to Post-Secondary Education.

Inside this issue:

Table with 2 columns: Item and Page Number. Items include 2007 Conference (1), CMSF/CASFAA Conference (1), House Of Commons Standing Committee (2), CASFAA Web site (2), T4As (3), Regional Reports (3-5), Board of Directors (6).

CASFAA Quick Facts

- June 1979 CASFAA was formally established as a division of CACUSS.
A motion at the 2000 AGM established CASFAA as an independent organization.



House of Commons Standing Committee on Finance: Pre-Budget Consultations

Suzanne Brunette, CASFAA President, completed a submission to the House of Commons Standing Committee on Finance September 5, 2006. The report focused on "Canada's Place in a Competitive World".

Summary of Recommendations are as follows:

Recommendation 1:

CASFAA recommends that the Canada Access Grant for Low Income Families be extended to students in subsequent years of their programs, up to a maximum of four years.

Recommendation 2:

CASFAA recommends that the federal government review its education related tax credits and give serious consideration to redirecting a portion of the funding towards means tested programs that support high need and underrepresented groups.

Recommendation 3:

CASFAA strongly encourages the government to continue the Foundation's mandate beyond 2010. If the Foundation's mandate is not renewed, we recommend that the federal government create another program that would provide non-repayable assistance at the level currently being disbursed by the CMSF.

Recommendation 4:

CASFAA recommends that the CSLP in-study work exemption be increased to \$100 per week from the current \$50 per week.

Recommendation 5:

That a federal student Work Study program be implemented. In addition to contributing necessary financial support, these programs also provide valuable career related experience.

Recommendation 6:

That all need-based awards administered by post-secondary institutions be exempted from the CSL need assessment calculation.

Recommendation 7:

CASFAA recommends that the federal government reduce the interest rates for Canada Student Loans to prime + 1/2% (floating), and prime + 3% (fixed).

Recommendation 8:

CASFAA recommends that a review process to adjust the weekly assistance limits be implemented, and that such a review be undertaken at a minimum of every 3 years.

Recommendation 9:

That the weekly lifetime limits be increased to allow for the completion of graduate and doctoral programs.

Recommendation 10:

That the federal government implement an unsubsidized parental loan program to fund post-secondary educational costs.

Recommendation 11:

It is imperative that the federal government, in conjunction with stakeholders, implement a comprehensive information system to support all aspects of the delivery of student assistance in Canada. This information "warehouse" would contain all information relating to student assistance at federal and provincial levels and would be accessible to students, government, service providers, and post-secondary institutions.

"Perseverance is a great element of success; if you only knock long enough and loud enough at the gate you are sure to wake up somebody."

Henry Wadsworth Longfellow

CASFAA Web site is getting an upgrade!

A team of highly motivated CASFAA Board members (and interested others) are in the process of re-designing the CASFAA web site to better serve our Membership.

Please review the existing web site at "www.casfaa.ca" and send suggestions for revision to the Web Re-Design Team consisting of Joanne Premak, Maryse Bergevin, Tony Norrad and

Shelley Clayton.

Comments and/or suggestions can be forwarded to the CASFAA Web site Re-design Committee Chair, Shelley Clayton (clayton@unb.ca).

I will offer my extreme gratitude for outstanding suggestions!



T4As

Canadian Association of University Business Officer (CAUBO) asked the question on whether T4As are still required for exempt scholarship.

The answer is yes. T4As are required even in cases where the payer knows the scholarship qualifies for full exemption.

I have been advised by Ms. Sandra Short (with Income Tax Legislative Affairs, Legislative Policy Directorate of CRA) that

“Finance does not intend to amend Regulation 200(2)(a). Accordingly, T4As should continue to be issued in all cases, taxable or not. Part of the reasoning is that while many slips issuers know whether the recipient student is entitled to the education tax credit,

some/many do not. If it assists, draft legislation is now in the public domain. the Department of Finance requests public commentary by, I believe, September 22nd.”

For those interested, the draft legislation can be viewed at: <http://www.fin.gc.ca/news06/06-042e.html> (click on "Legislative Proposals" 1/2 down then see section 6(3) for amendments to subsection 56(3) of the Income Tax Act).

The scholarship/fellowship/bursary exemption applies to scholarships/fellowships/bursaries received in 'connection' to the students enrolment in an educational program that entitles the taxpayer to claim the education tax credit. This is yet another provision

that makes it more critical that the T2202A forms are completed accurately (this form is required for an individual to claim the education tax credit). The lifelong learning plan is also tied to the individual's eligibility to claim the education tax credit and likely the new book tax credit will also rely on the information on the T2202A form.

“Never let formal education get in the way of your learning.”

[Mark Twain](#)

Ontario Access Grant by Teresa Alm

In the March 2006 provincial budget the Government of Ontario announced the expansion of the Ontario Access Grant.

These grants will be available to Ontario students who are studying at a designated post-secondary institution.

Effective 2006/2007 the OAG has been expanded to assist middle income families with grant funding for tuition in all years of a direct-entry undergraduate program of studies:

- for a first-year student, from lowest income, when combined with Canada Access Grant or Millennium/Ontario Access Grant up to full tuition to a maximum of \$6,000
- for second-fourth year students; depending on family income and size of family, either 50% of tuition or up to 25% of tuition. This will result in an increase of more than 28,000 new grants, as compared to 2005/2006,

by more than doubling the income threshold for a family with two children from about \$35,000 to \$75,000.

Detailed information on the OAG and OSAP available at: <http://osap.gov.on.ca>



NS/PEI by Beverley Patterson

Nova Scotia 2006-07:

Parental Contribution has been decreased by 25% for the provincial loan portion only.

Debt Management Program - NS Student loan has introduced a new Debt Management program, which will 'replace' Interest Relief. The new Repayment Assistance Program would provide graduated debt relief to

students by identifying an affordable payment calculation, based on established debt to income ratios.

Graduate Tax Credit - There will be a \$1000 reduction in taxes payable on income earned in Nova Scotia within 3 years of graduation.

Prince Edward Island 2006-07:

Millennium PEI Access Grant

The Millennium PEI Access Grant will provide \$1,000 to each eligible dependent student from low-income families to enhance their persistence in post-secondary education.

New Brunswick & Newfoundland by Shelley Clayton

Current updates in NB:

NB continues to experience growing pains since the integration of their loan system in May, 2005. As of the date of this report, the status inquiry screen is still not up and working. Financial Aid Officers have to contact Student Financial Assistance through their toll-free telephone number (1-800-667-5626) or access their e-mail inquiry system at the following website <http://www.studentaid.gnb.ca/>.

NB Student Financial Services now has the following warning on their web site for the current year due to computer processing delays:



"Your completed application with all required information should be received a minimum of four weeks before the start date of your program in order to receive notice of your funding for the start of classes."

Prior to 2006/07 students were notified of the status of their application in 5-7 business days.

Current updates in NL:

NL is working on a Student Loan Manual for students detailing the loan process from application to repayment. The document is currently in a draft state, however, over the next month Student Financial Assistance will forward this document to Atlantic Region CASFAA members for review and comment.

"The reward of a thing well done is to have done it."

Ralph Waldo Emerson

Alberta, NWT & Nunavut by Becky Lore

Alberta Students Finance:

Pilot project with 3 out of province schools (Queen's, UBC, UVIC) has begun. This project allows access to secure information regarding the assessment detail of a student's loan application. Possible outcomes: expand the offer to other schools (this involves a signed MOA); expand the electronic confirmation of registration to out of province schools.

Any out of province school can apply for access to the "Extranet" which houses the helper guide and "operations communications".

AB Centennial Premier's Scholarship: Links were added to the ALIS web site for: Manitoba, New Brunswick, Prince Edward Island, Saskatchewan, and Yukon. The Alberta Scholarships program would appreciate

web-links from other provinces when available.

Nunavut and NWT:

NWT: Students can apply for assistance on-line www.nwtsfa.gov.nt.ca. The Basic Grant increased tuition maximums by \$175/semester (to \$1,925) and book maximums by \$100/semester (to \$400).

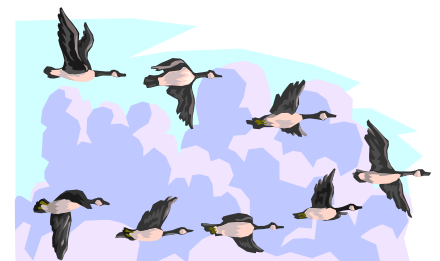
Quebec by Maryse Bergevin

So far, Quebec students and financial aid administrators are off to a smooth start to the 2006-2007 academic year.

The highlight of the fall activities will most likely be the conference organized by AFÉ in lieu of its annual meeting. The title of the conference is "Parlons d'avenir" (*"Let's talk about the Future"*). The two-day event will start off with a review of the history of financial aid in Quebec before looking at up-

coming changes in student populations from vocational to graduate schools over the next few years, and at ways to adapt the current program to meet these new challenges.

On another note, AFÉ is reducing its interactive phone service since students now have access to all relevant information on their internet file.



Saskatchewan & Manitoba by Jane Lastra

Manitoba Regional Report:

September statistics from Manitoba student aid show 9,194 applications received to date for the 2006/2007 year (down 8.3 % from the same period last year).

Manitoba student aid reports a low uptake in the number of Millennium Manitoba Opportunity Grants for Aboriginal students. This grant covers tuition costs up to \$4,000 or assessed need, whichever is less. Students are automatically considered for this assistance when they apply for Manitoba student aid and self-identify as an aboriginal student.

Current statistics show that roughly

90% of all applicants for Manitoba student aid are applying online.

The University of Manitoba and the University of Saskatchewan are involved in a consortium of five Canadian universities across Canada (Manitoba, Saskatchewan, Dalhousie, Victoria, and McGill), to develop and implement a new Canadian financial aid module (know as CASA – Canadian Student Aid). Implementation date is set for 2008.

Saskatchewan Regional Report:

Access Grants

The policy has changed so that institutions can now deduct outstanding tuition and fees from the Access Grant

allocations. At least in Saskatchewan, this policy change was not communicated to students and consequently the University of Saskatchewan's advocate is concerned that this change will negatively impact students who believed the process would be the same as last year. The University of Saskatchewan is interested in how other institutions are handling this change and whether or not it has caused difficulties.

“Friendship's the
wine of life.”

Edward Young

British Columbia & Yukon by Barbara Crocker

The BCSL lifetime limit will increase to \$50,000 from \$35,000. This is to recognize the elimination of the BC Grant. Limits under the old policy only included BCSL and did not include grant.

Current tracking includes all BCSL, even if the debt is reduced through the BC Loan Reduction Program. Students who have reached the limit under the old policy will have a restriction in place that will carry forward. Appeal rights remain in place.

Increase to Weekly Loan Limit for Students with Dependents

The weekly BC Loan limit for students with dependents will increase by \$30. Total funding available to students with dependents will now be \$510 per week, including CSL, BCSL and CSG.

Master Student Loan Agreement

BCSAP will move to a once only student loan agreement from the current once per application agreement. This means that students will only have to process the agreement through the post office once and by doing so, will agree to repay any money loaned to them in BC.

Electronic Confirmation of Enrolment for Interest-Free Documents

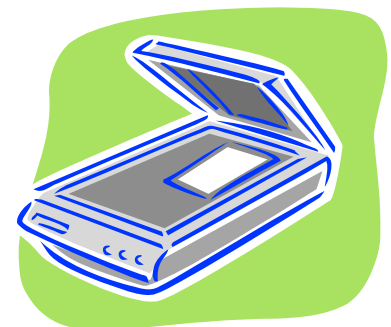
The Student Services Branch is in discussion with institutions to pilot an electronic confirmation of enrolment for interest-free documents. This electronic confirmation process would result in a better service to students as well as significantly reduce the paperwork for the institutions. We will continue to follow the progress on this initiative.

Looking to volunteer for CASFAA?

CASFAA is looking for someone — a volunteer — to scan past documents and materials to establish a CASFAA archives for the membership.

The establishment of the CASFAA Archives is an important step in the recognition of all past contributors to this outstanding organization.

If you have past documents or are looking to volunteer your services as a scanner, please contact Ms. Suzanne Brunette, CASFAA President at sbrunette@laurentian.ca



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