

WINTER 2007 UPDATES

CASFAA 2007

BUILDING BRIDGES

The 2007 CASFAA Conference website (<http://casfaa.usask.ca/>) is live and loaded with information relating to:

- *the Schedule
- *Keynote Speakers
- *Hotels and Travel
- *the City of Saskatoon



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Presidents Message

This winter has proven to be a busy yet productive time for CASFAA. Here are but a few of the highlights:

Review of the CMSF (Canada Millennium Scholarship Foundation)

Treasury Board Secretariat of Canada has undertaken an evaluation on the use of federal foundations as a tool for the delivery of public policy goals and objectives. Judy Dyck and I were asked to participate in a discussion regarding the usefulness of the Canada Millennium Scholarship Foundation, its effectiveness, the benefits it yields to target clients and partners, the leverage created from partnerships, as well as the costs of partnering with the Foundation. It is expected that the report will be submitted to the House of Commons Standing Committee on Public Accounts and the Senate Standing Committee on National Finance by the end of fiscal year 2006 (March 31st, 2007).

To summarize some of the main discussion points:

The Foundation:

- Benefits many students in helping mitigate their debt load
- Is responsive to the institutional community
- Provides valuable research studies in the area of student financial assistance; and has added valued because of its targeted, Canadian based research

- Has contributed to an overall positive provincial experience
- Has overcome initial challenges such as displacement of provincial funds
- Improved coordination with provinces and institutions
- Has been responsive to provinces, students, and institutions
- Has been creative in meeting its mandate and student needs

Evaluation of the Canada Student Loan Program (CSLP)

CASFAA was also invited to participate in an evaluation of the Canada Student Loan Program which was conducted through a telephone survey instrument. The results are expected in early spring.

National Advisory Group on Student Financial Assistance (NAGSFA)

We are delighted that CASFAA has been elected to co-chair of the newly reconstituted National Advisory Group on Student Financial Aid. We met in Ottawa on March 7, 2007, and the agenda was an extremely ambitious one covering such topics as:

- Budget Implementation 2006
- Bankruptcy and Discharge of Student Debt
- Canada Access Grant for Students from Low-income Families
- Designation Policy Framework
- Pan-Canadian Communications Strategy Service Provider Recruitment, Selection, and Transition

- Canada Millennium Scholarship Foundation
- Modernization of Canada's Student Financial Assistance system
- Canada Student Loans Program performance scorecard
- Forward looking priorities

CASFAA Board Meeting

Our winter Board meetings were held on February 26th and 27th in Ottawa. In addition to conducting CASFAA business, we met with the Association of University and Colleges of Canada (AUCC), Edulinx, and the Canada Millennium Scholarship Foundation (CMSF). We were also joined by representatives from the Canada Student Loan for an open and informative dialogue on areas of mutual concern such as the reprocurement of the service provider contract, modernization of the CSLP, etc. This afforded us the opportunity to meet with the new Director General, Rosaline Frith, as well as Dale Barbour, Catherine Conrad, and Anne-Marie Julien of CSLP. Minutes of our meetings will be posted on the website.

We look forward to continuing our work in the coming months, and encourage all members to join us in Saskatoon this June.

Suzanne Brunette
CASFAA President

Nova Scotia & Prince Edward Island by Beverley Patterson



“Every accomplishment starts with a decision to try”
Unknown

“To effectively communicate, we must realize that we are all different in the way we perceive the world and use this understanding as a guide to our communications with others”
Anthony Robbins



Nova Scotia

Beginning in the 2007/08 academic year, dependant students from Low Income families (defined as parental contribution less than \$1,000) will be eligible for a non repayable grant of up to \$2,500 in respect of unmet need. This basically extends the unmet need component of the Millennium Access Bursary (currently only available in 1st year) to years 2, 3 and 4. A student applying in the 2007/08 year to the NS Student Assistance Office will automatically be considered for this grant.

For one time only - each full-time Nova Scotian student enrolled in a Nova Scotia university, during the academic year 2006-2007, was granted a \$440.00 Canada Nova Scotia Student Bursary. Part-time students were granted \$220.00.

Prince Edward Island

A debt reduction grant can be issued for up to \$2,000 per year of study, with the maximum funding based on the required length of the program plus 1 year. The grant will be paid following a student's year of graduation, directly to the lending institution and applied against the Prince Edward

Island Student Loan balance only. Applicants must apply for this grant within 1 year from their study period end date and meet eligibility requirements.

Important changes to Deadline dates:

Traditional two-semester university or college programs

- November 10, 2006 for full year assistance. Any application received after this deadline will only take costs for second semester into consideration.
- March 9, 2007 for second semester assistance.

Quebec by Maryse Bergevin

The Quebec Liberal Party has announced its intention, if reelected, to lift the 12-year freeze on tuition fees. Under the proposed plan, fees would be increased by \$50 per session or \$100 per academic year. At the end of the Liberals' five year mandate, students would be paying \$2168, a 30 % increase over today's fees.

To help needy students cope with the increase, the Liberals are planning to invest some \$25,6 million in the loans and

bursaries program over the same period.

The Quebec Federation of University Students' president, Christian Bélair, has labelled the proposal a 'declaration war' and is holding meetings to plan the students' next move. Since 1994, tuition fees in Quebec have been kept artificially low at \$1668 per academic year compared to the national average of \$5046.

The announcement follows recent presentations made by the heads

of a few Quebec universities, including McGill, to the *Commission de l'éducation de l'Assemblée nationale du Québec*. The government was asked to lift the freeze on tuition fees and consider other measures as well to increase funding to universities, to allow them to remain competitive.

The Liberals are also promising to invest an additional \$200 million in universities and colleges over their next mandate.

New Brunswick and Newfoundland by Shelley Clayton

New Brunswick

There have been many changes to the New Brunswick Student Loan program as a direct result of the new Liberal document entitled *Charter for Change: High Hopes for Higher Education*. Following are the most salient points in reference to post-secondary education.

A Liberal Government will:

- Offer a one-time grant of \$2,000 to every full-time, first year New Brunswick university student attending a provincial university.
- Establish the NB Hopes Scholarship program that will cover a portion of a student's tuition, based on achievement and need, for those already in university.
- Remove the assessment of parental and spousal income

from student loans.*

**(Please bear in mind that this only affects the provincial portion of the student loan assessment).*

- Offer a tax rebate to New Brunswick high school graduates who complete post-secondary education and choose to stay in, or return to, New Brunswick.

Alberta, Northwest Territories and Nunavut by Becky Lore

Alberta

Alberta Advanced Education conducted a major review last year and produced an "Affordability Framework". The framework was announced and approved but implementation of the various initiatives is subject to funding; however, with a new premier and minister of Advanced Education, many initiatives in the framework may not see the light of day. The tuition increase policy was initiated and increases cannot exceed the annual CPI.

RAPPS (Raising Awareness about Planning for Post-Secondary Studies) is underway with a few different approaches: Student Ambassadors going to Jr. & Sr. High Schools with Learning Clicks. A mentoring initiative through the Boys and Girls Club is in progress. Transition Guide for Students with Disabilities and their Parents is in progress. There is also a Transition Guide for Grade 5 & 6 students being developed. (There was interest shown at the CASFAA conf. in Vancouver and ASF wanted me to include this info in this update, although RAPPS is currently available in Alberta only).

The Power of Attorney form for Alberta Students Loans is no longer available as a printable form on the website.

Students must request a POA form from the Student Funding Contact Centre. Students who wish to revoke their Power of Attorney must now complete a Revocation of Power of Attorney form. This form must also be requested from the Student Funding Contact Centre. The new forms are 4-part NCR forms and do not require the student to obtain Notary Public signatures.

The Millennium Rural Incentive Bursary did not have a big "take up" this year. ASF is still requiring the student complete a different section of the 07/08 application, but the new application will prompt those eligible to complete the section for the Bursary.

ASF has a contract with Edulinx until summer of 2008. It is not known if this contract will be renewed with the CSLP service provider contract going to Resolve.

Although this information isn't in the Helper's Guide yet, students can be eligible for interest free status for provincial loans in a medical residency program or on parental leave.

Nunavut and Northwest Territories:

NWT: Posts a newsletter for students on their website advertising any information the student may need to know about funding.

Last newsletter was Fall 2006.

NU: Work to their web site seems to have made some progress, but still has 2005/06 funding information on it.



"We make a living by what we get, we make a life by what we give."

Winston Churchill

New Brunswick and Newfoundland by Shelley Clayton (continued)

- Establish a Commission on Post-Secondary Education that will examine the higher education needs of New Brunswickers.
- Add 12,000 new spaces at the New Brunswick Community College over five years.
- Create a new community college campus in Fredericton.

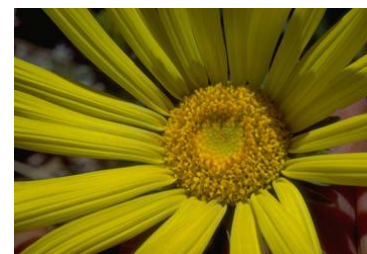
More positive changes may take place provincially after the work of

the Commission on Post-Secondary Education has been completed. I will keep you posted on the progress of this commission.

Newfoundland

Newfoundland has just completed a Student Loan Manual detailing federal/provincial processes for student loan assistance. This manual was sent to all the Atlantic

Membership CASFAA members for review and comment in early 2007.



"If you enjoy your job, you never have to go to work."

Unknown

Ontario by Teresa Alm

Student Access Guarantee

As indicated in earlier reports the Government of Ontario will be requiring public Ontario post-secondary institution to implement the Student Access Guarantee (SAG) as part of the tuition framework that was introduced effective the 2006/2007 academic year. This will replace what was previously referred to as *Tuition Set-Aside*. The Government of Ontario has been consulting with COU (Council of Ontario Universities) and ACAATO (Association of Colleges of Applied Arts and Technology) with respect to the design of the program.

We are expecting the specific program elements to be announced shortly which will take effect for the 2007/2008 academic year. We are expecting the SAG to essentially require public educational institutions to be responsible for providing non-repayable institutional student financial assistance for students with a demonstrated financial need for their tuition, mandatory fees, books, supplies and professional fees.

The government has established thresholds for each of these categories which they will consider to be allowable and we are expecting the post-secondary educational institutions will be responsible for providing institutional funding where the expense is greater than the threshold amounts. See below table for example:

We are hoping there will be flexibility as it pertains to students who are in higher cost professional programs (e.g. medicine, dentistry, law and other second-entry programs) where the tuition, fees, books, supplies and professional fees may be quite substantial.

OSAP Access Window

On February 5, 2007 the Government of Ontario announced the launch of the new OSAP Access Window. The Access Window is designed to provide a self-service tool where students can obtain the approximate costs of their post-secondary education, financial assistance available to assist students to pay for their educational-related expenses, a repayment calcula-

tor for estimating monthly loan payments after graduation, and other information to make decisions about post-secondary education. A key element of the Access Window is a calculator to estimate the amount of OSAP that the student may qualify for, along with an indication of the expected payable and repayable amounts. The site is targeted towards Ontario students who are planning to study at a public post-secondary institution in Ontario.

The Student Access Guarantee has also been incorporated into the OSAP Access Window where students are informed of the SAG and are then encouraged to visit the websites of the postsecondary institutions to obtain more information with respect to the student financial assistance available from the specific college or university.

A link to the site is available from the OSAP website: <http://osap.gov.on.ca/>

	If OSAP Allowable Expense	If Institutional Expenses (Cost Code)	Then, "Shortfall" and therefore SAG expectation
Tuition and Mandatory Fees	\$4500	\$5500	\$1000
Books, Supplies, Professional Fees	\$1000	\$1500	\$500
Minimum SAG Expectation			\$1500



"Do not follow where the path may lead. Go instead where there is no path and leave a trail."

Harold R. McAlindon



Manitoba & Saskatchewan by Jane Lastra

Manitoba

The tuition freeze remains in place. Both the Progressive Conservatives and the Liberals have indicated that they will support the continuation of the freeze. The College Expansion Initiative (CEI) was created to

fulfill the Government's pledge to increase college enrolment in certificate and diploma programs (endorsed by Assiniboine Community College, École technique et professionnelle, Red River College, and University College of the North). CEI

was created to address the need to reverse the chronic underdevelopment of colleges, address labour market needs by reducing important skill shortages, enhance youth participation rates, and improve student success by concentrating on retention and graduation rates.

Manitoba & Saskatchewan by Jane Lastra (continued)

The Canada Millennium Scholarship Foundation initiated a series of Pilot Projects, which are underway British Columbia, Manitoba, Ontario, and New Brunswick. The longest of these will extend over six years. Two projects which are directed to Manitoba residents are *Future To Discover* and *Making Education Work*.

Future To Discover – joint project of the Governments of New Brunswick and Manitoba and CMSF. Launched in 2004 and will run over six years. 1,050 students are participating in Manitoba at 21 sites. “Explore Your Horizons” (a component of FTD) helps students to understand the range of occupational and post-secondary choices and make

meaningful decisions about their futures. (CMSF website, February 2007).

Making Education Work – a five year joint project with the Government of Manitoba and several First Nations communities. The pilot will involve 330 students at six sites located in Northern Manitoba (targeting students both on and off reserves). The project is designed to increase the postsecondary participation rate of Aboriginal students through a comprehensive set of interventions that includes better information, academic support, mentoring, community involvement (work experience, internships, job shadowing, summer employment, community volunteerism and career exploration) and an Aboriginal curriculum

(elective courses in Aboriginal Studies, Aboriginal Languages and Law). Workshops, activities, and training sessions with parents and guardians are designed as part of the project to help parents better understand and assist their children with their educational needs and objectives. (CMSF website, February 2007).

Regional representative has started the first phase of a membership drive for SK/MB. The University of Manitoba and the University of Saskatchewan continue their work to develop and implement a new Canadian financial aid module (know as CASA – Canadian Student Aid).

Saskatchewan Regional Report
Nothing to report at this time.

British Columbia & Yukon by Barbara Crocker

BCSAP updates for the program year of 2006/2007

1) **Withdrawal and Unsuccessful Completion Policy**

Withdrawals and unsuccessful terms are counted separately. Students will be allowed 2 withdrawals, or unsuccessful terms of up to 68 cumulative weeks, before being declared ineligible for further funding from BCSAP.

2) **Lifetime limit for BCSL**

The lifetime limit for BCSL increased from \$35,000 to \$50,000 to recognize the elimination of the BC grant program. Students who have reached the limit under the old policy will continue to have a restriction in place, which will be carried forward; students in this category have the option to appeal.

3) **Increase weekly limit for students with Dependants**

The weekly BCSL limit for students with dependants increased by \$30 total funding available to students with dependants is \$510 per week. This weekly amount includes CSL, BCSL, and CSG

4) **Master Loan Agreement**

BCSAP moved to a Master Loan Agree-

ment which meant students will only have to process the agreement through the post office once.

5) **Changes to Confirmation of Enrolment Process (Out of Province Schools)**

Paper confirmation of enrolment forms are sent to schools rather than the student. School signing officials must complete and sign the form and fax it or mail it back to SSB (Student Service Branch). Also introduced a re-confirmation of enrolment process (if student did not negotiate the Master Loan Agreement and 30 days have passed since the initial confirmation of enrolment was received), SSB (Student Service Branch) will re-issue confirmation of enrolment form and mail it to the school requesting re-confirmation of enrolment.

This doesn't happen in BC because all BC schools are part of the ECE (Electronic Confirmation of Enrolment) process; it was agreed that if SSB didn't receive a w/d from the school, the initial confirmation is still good. Out of province schools still use the paper process.

6) **Allowable Breaks**

Previous policy stated that no breaks exceed 2 weeks. An amendment has been made to allow a 3 week break at

the end of the calendar year to address the Christmas break.

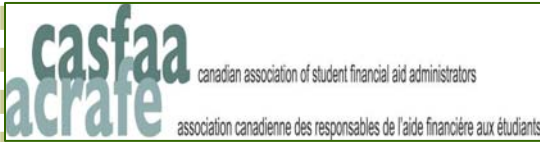
7) **Pan-Canadian Designation Policy Framework**

Schools have received initial data on their BCSL default rate

8) **Electronic Certificate**

BCSAP is moving ahead on implementing an Electronic Interest Free process where students can request an interest free form online and the request for confirmation of enrolment is sent electronically to schools. Schools confirm and information is sent back to BCSAP, and information is then sent to all lenders (CSL, NSLSC, Risk-shared lenders, Guaranteed lenders, and BC student loan service bureau). This will eliminate the multiple forms students pick up at institutions. Expect this to go live in June.

Association of Student Award Personnel will be having their annual conference in April (11-13) in Victoria. As usual, one of the days will be designated as Ministry Day. The Executive is in the process of putting together an agenda to circulate.



**For Membership application,
please contact:**

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**CASFAA web site is getting an upgrade,
please stay tune for new launch site
details!**



Research Paper

March, 2007

The CASFAA Board has engaged the Educational Policy Institute (EPI) to prepare a research paper which follows up on EPI's July 2006 publication, *Student Aid Time Bomb: The Coming Crisis in Canada's Financial Aid System*.

The paper will provide a specific analysis of the \$800 million financial "hole" in the student aid system, identified in the original EPI publication, as it pertains to each province and territory. The paper will identify changes in program spending that have occurred since 1999 for both universal assistance and financial need-based aid. It also will break down current expenditures by type of student financial assistance, provide cost projections based on a series of interest rate scenarios, and examine Canadian Millennium Scholarship Foundation expenditures by jurisdiction, including a calculation of displacement by jurisdiction, based on

implementation of the Foundation's new Access Bursary. Finally, the research paper will examine several educational support scenarios between the federal and provincial governments.

This contract with EPI represents CASFAA's first substantial venture into the research domain. The resulting paper should prove valuable to provincial associations in their government lobbying efforts and to individual financial aid administrators as we brief the members of our senior administrations on these important matters.

It is anticipated that this paper will be concluded by early spring, and it will be made available to all CASFAA members upon its conclusion.

By Judy Dyck
Past President, CASFAA



***"Success means having the
courage, the determination, and the
will to become the person you
believe you were meant to be"***

George Sheehan



SASKATOON June 10-12
BUILDING BRIDGES

The Canadian Association of Financial Aid Administrators presents *Building Bridges: Partnering for Student Success*—a national conference to explore and celebrate partnerships of all types.

Building on last year's theme of Dialogue—bridging in practice—which focused on enhancing each other's perspective, this year's conference will provide a venue to highlight and explore bridges among a wide array of people and units with an interest in access to higher education.

Building Bridges will highlight those partnerships that engage students in their journey towards accessing and achieving their post-secondary goals. Partnerships develop formally and informally, they develop within our institutions, among our institutions, with government and many others in the community at large. CASFAA 2007 will explore the bridges that financial aid administrators build to provide comprehensive and meaningful financial assistance and award services to students.

CASFAA recognizes that we already have many valuable partnerships at our institutions with our colleagues in student services. To acknowledge the benefit of the bridges we have built with colleagues in [CACUSS](#) we are holding our conference concurrently on the University of Saskatchewan campus.

The 2007 CASFAA

Conference website (<http://casfaa.usask.ca/>)