

DECEMBER  
2010



# CASFAA/ACRAFE NEWSLETTER

## President's Message

The fall term was an exciting time for the CASFAA membership. We started with a CASFAA Membership Strategy Survey at the end of November. The survey was designed to provide insight to the CASFAA's Board Planning for 2010-11. I have listed below a brief overview of the responses received to date (membership response rate is 14% as of December 14<sup>th</sup>).

There is **still time** to provide your opinion, please link to:

<http://www.unb.ca/survey/index.php?sid=210>

**1. Can you please list your most important concerns for your region? The concerns can be both federal and/or provincial in perspective.**

**ANSWERS:**

- The Development of a Parent loan for non-qualifying student aid borrowers;
- Timely up-dated information from provincial student aid offices;
- Research related to integrated student loan delivery;
- Staff cuts affecting smooth delivery of service to students and Financial Aid Officers (FAOs);
- Ensuring effective and reliable communication to students through the National Student Loan Service Centre (NSLSC);

- US Student loan issues related to process, system delivery and time consuming aspects associated with application and approval;
- Processing time for Part-Time CSLP;
- Student Loan Debt;
- Sufficient student loan funds—unmet need is escalating;
- Funding/Provincial communication re: Interest Free Standing, Common-law definition, etc.;
- Student Loan user friendliness;
- Student Access Guarantee reduces institutional flexibility;
- Direct deposit needed;
- Increasing applications and staff demands for PT CSLP;

**2. Can you please list any research information that you feel is missing from the government/private/public sector that would assist you in the performance of your job as a Financial Aid Officer?**

**ANSWERS:**

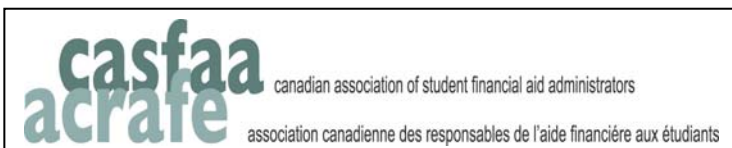
- Overview of federal/provincial grants/loans provided to students by province;
- What influences "First Generation" students to attend Post-secondary Education (PSE);

- Addressing labour shortages with education and part-time employment opportunities;
- Why don't students access government student loans/grants;
- On-going research on demographics, debt levels and access to PSE;
- FAOs Best Practices information and research;
- Provincial student loan forgiveness programs;
- CND recruitment and retention research related to PSE;

**3. Any recommendations that you wish to make to the Board in reference to the improvement of the CASFAA web site?**

**ANSWER:**

- Membership list with contact information;
- Create section on past research and create a section to house membership surveys;
- E-mail alerts to members with every website update;
- FAOs Best Practice Section including institutional surveys;
- Keep information current and up-dated;





## President's Message (continued)

**3 (CONTINUED).** Any recommendations that you wish to make to the Board in reference to the improvement of the CASFAA web site?

**ANSWER:**

- Develop a Message Board;

The Board met in Ottawa on November 26 and 27<sup>th</sup> and explored the survey results as to help us develop our many plans and strategies for the up-coming calendar year.

Prior to the Board Meeting, I had the privilege of speaking before the House of Commons Standing Committee on Finance on October 21, 2010 in Ottawa Ontario on borrowing and debt. Please log onto our Reports and Briefs Section of the CASFAA website to download current and past articles: <http://www.casfaa.ca/en/reports.html>

On November 25, 2010 Phyllis Bosnick, VP (Executive) co-chaired the National Advisory Group on Student Financial Assistance (NAGSFA) meeting held in Ottawa, Ontario. I want to thank the CASFAA Membership for all of their discussions via the list-serve over the fall term. The issues raised by CASFAA members provided a great framework for the day.

Some of the issues raised in the survey remind me that it is time that I update the *newer* members on CASFAA website resources. Did you know that the *CASFAA Insider* is a compendium of research reports that I have found useful in and as a result have posted them to the site for all to enjoy.

If you are interested in this resource tool, please log on to the address listed below. I will try my best to post new information weekly (normally Friday) pending availability of time and related articles. Please access this site by logging onto: <http://blog.casfaa.ca/bbpress/>

**Are you also aware that all** members have access to:

- **a membership directory** by linking to the secure section of the website and accessing **CASFAA DIRECTORY**;
- **Out-of-Province Student Aid Summary** by logging into the secure site and accessing **FINANCIAL RESOURCES—new 2010-2011 Summary will be posted in the New Year**. I will send the new summary as an e-mail attachment in winter 2011.

To log on to the secure section of the CASFAA website, please use the following:

**MEMBERS AREA LOGIN:** casfaa

**PASSWORD:** \$\$\$\$8

Remember, **all** of the CASFAA Board members **volunteer** their time and energy to assist you (see last page for contact information) the member with questions/concerns surrounding Student Financial Assistance. Feel free to contact a Board Member if you have an issue that you wish to bring forward.

**HAVE A SAFE AND HAPPY HOLIDAY SEASON.**

*"Strangers are just family you have yet to come to know."  
~ Mitch Albom ~*



# Regional Reports December 2010

## British Columbia and Yukon by Stephanie Williams

### British Columbia

#### **Integration**

Integration is being rolled out in a two stage process for 2011/12. First time borrowers will be moved to the integration model for August 1, 2011 and previous direct lend borrowers will move to the integrated system Feb 1, 2012.

Students will have a Master Loan Agreement called the Master Student Financial Assistance Agreement. The agreement will no longer be lifetime, as it has previously been for BC student loans, but will be valid as long as a student has less than a 2 year gap in studies.

The final stages of negotiations are taking place. StudentAidBC (SABC) confirmed the following policies will change:

- Amortization will move from 14.5 yrs to 9.5 for students borrowing for the first time in 2011/12. It will be blended for students who already have direct lend loans.
- Prime rate will be calculated per the federal calculation (average of 5 banks) vs BC which used the CIBC rate.
- Change in definition of loan default: 150 days will align with the 270 days the feds use. In Feb 2012, BC will roll over the 150 day arrears students to the new 270 days. This change will likely reduce the provincial default rates as the BC data shows many students rehabilitate their loans between the 150 and 270 days.
- Lifetime max will change to 340 borrowed weeks. BC will no longer use the 520 weeks (INTF and loans). However, it will be 520 weeks for PD students.

Outstanding integration issues for BC:

- BC currently requires all students to have a bank account while the feds will issue cheques to those who do not have a bank account. BC has asked, and the feds are seriously considering, requiring a bank account.
- Online interest free application: BC stopped using paper interest free forms for federal and provincial loans several years ago. With integration, BC may lose the online process.
- Loans will not be integrated at the End of stage 1 of RAP. BC deciding whether to bring on stage 2 of RAP or to build a separate component which would cost as much as doing stage 2 of RAP.
- BC Loan Forgiveness Program, Pacific leaders: BC currently pays down a third of a student's provincial loan each year for three years and pays any outstanding interest that accumulates during that time. Feds will not allow for the interest to be paid.
- Defaults: feds send to CRA, BC sends to HP Advanced Solutions for collections. Discussion taking place on whether collections could be integrated.

*Stop worrying about the potholes in the road and celebrate the journey!*  
*Barbara Hoffman*



## Regional Reports December 2010 (continued)

### Alberta, Northwest Territories and Nunavut by Mark Jacober

#### **Alberta:**

##### *Repayment Assistance Program*

Alberta Student Finance will be implementing a Repayment Assistance Program (RAP) on November 1, 2010 for Alberta direct student loans which will completely align with the Federal program. The provincial program will have similar rules and benefits as the federal RAP. Students who are currently accessing the Alberta Interest Relief Program will automatically be transitioned into RAP. As well, students who apply for the Federal RAP program will automatically be considered for the Alberta RAP. The only slight difference between the two falls with disability students. If there are borrowers with permanent disabilities and they are able to apply for Alberta RAP, there will be no special version of the program exclusively for them as there is with the Federal RAP.

##### *Fall Numbers*

It has been a busy fall season for Alberta students and Alberta Student Finance. At this point, ASF reports the volume of students applying for loans is up 15% from last year. Given that the numbers from last year were up a further 24%, it's safe to say all who work in the financial aid world (both at the government and institutional levels) have been extremely busy the past few months. .

##### *What's New Quick Facts*

- The Loan Relief Benefit, Alberta Opportunities Bursary and Northern Student Supplement (all provincial grant programs) have been discontinued due to the economic downturn. That money will be replaced with Alberta Student Loan monies.
- Lifetime loan limits have risen across the board with increases anywhere between \$10,000 for undergraduate programs and \$55,000 for Medicine and Dentistry.
- Base living allowances for married students and students with dependants increased by approximately 7% from last year. All other living allowance remained the same.
- The provincial spousal net earnings exemption has increased from \$200/month to \$800/month. Due to this change, the minimum expected spousal contribution has been removed.
- Self-employed parents of dependant students will no longer need to report business net worth, only parental income from line 150 of tax return.

### Northwest Territories & Nunavut

No updates at this time

### New Brunswick and Newfoundland by Margaret Ann Esparza-Lee

#### **New Brunswick Regional Report**

On November 23, 2010 the Speech from the Throne opened the first session of the 57<sup>th</sup> Legislative Assembly of New Brunswick. The Speech from the Throne detailed the following actions that the provincial government will take as it related to education:

- The New Brunswick Timely completion Benefit will be enhanced to be more responsive to the needs of university and college students.
- Predictable sources of multi-year funding will be provided for New Brunswick's publicly funded post-secondary institutions.

#### **Newfoundland and Labrador**

The Department of Education Annual Report for 2009-10 was released on September 30, 2010 and is now available online [http://www.ed.gov.nl.ca/edu/publications/annualreports/doe\\_ar0910.pdf](http://www.ed.gov.nl.ca/edu/publications/annualreports/doe_ar0910.pdf). This report outlines the Strategic Plan Objectives for 2010-11 as it pertains to post-secondary education and NF region.

## Regional Reports December 2010 (continued)

### Manitoba and Saskatchewan by Jane Lastra

#### Manitoba Regional Report

**More money in the hands of students!** The Province of Manitoba and the Universities of Manitoba and Winnipeg, have created the Manitoba Student Success Grant to assist students in the provincial program that experience unmet financial need. In order to be eligible to receive an award, a student must be a resident of the Province of Manitoba; be eligible for funding from the provincial program; be enrolled as full-time students in an approved course of study that is at least 30 weeks in duration; have unmet need as assessed by the provincial program of no less than \$500; and be an undergraduate student in a non-professional program (programs excluded are Medicine, Dentistry, Pharmacy, and Law). Each student who meets the eligibility criteria will receive up to \$10,000 in funding. The province will make an award equivalent to their level of unmet need to a maximum of \$5,000. The institution will make an award of up to \$5,000, insofar as it has the financial capacity to do so, for the remainder of the unmet financial need for each student who meets the eligibility criteria.

To date, Manitoba Student Aid has approved and issued a total of \$399,652 in funding to 227 students. The average award is \$1,760.

**Manitoba Student Aid** – applications by University of Manitoba students have increased this year by 9.6% (from 9,599 applications in 09/10 to 10,522).

#### Saskatchewan Regional Report

Medical residents may be eligible for the **Graduate Retention Program (GRP)**. Under GRP, graduates may be eligible for up to \$20,000 in tuition rebates depending on when they graduated and how long they remain in Saskatchewan. Check the following web site for more information on GRP [www.aeel.gov.sk.ca/grp](http://www.aeel.gov.sk.ca/grp).

Saskatchewan student aid has seen a 10% increase in loan applications for the 2010/11 years.

### Nova Scotia and Prince Edward Island by Frances Cody

#### Changes to Nova Scotia Student Loan for Co-op Students

Representatives from the Co-op offices, Financial Services and Financial Aid offices from a number of Nova Scotia universities met with Nova Scotia Student Assistance (NSSA) over the summer months to review the NS student loan process for co-op students. As a result of these meetings, NSSA has changed its policy on the signing of Schedule 2s. Formerly, universities could not sign Schedule 2s for co-op students on work terms. If students happened to find themselves in back-to-back co-op placements, they went into repayment after six months. Schedule 2s will now be able to be signed while students are on work terms. This will prevent their student loans from going into repayment as the student will be recognized as a full-time student. After more consultation and meetings with key stakeholders, additional changes regarding the possibility of assessing student loans during work terms are expected for 2011-12. The expectation is that, effective August 1, 2011, co-op work terms may be funded. The big benefit of this is that co-op income will become *study-period income* rather than *pre-study income* for the next academic term.

#### Prince Edward Island

Nothing new to report from Prince Edward Island.



*"If the only tool you have is a hammer, you tend to see every problem as a nail."*

*- Abraham Maslow*

## Regional Reports December 2010 (continued)

### Ontario by Karen Pypstra

#### Electronic Transfer of Provincial Grant Cheques

January 2011 - The Ministry will now use the student's banking information provided in January to set up the electronic transfer of provincial grant funding. If there is no banking information then the student will go into a Q. The FAO's will have to manually confirm the enrolment before a cheque's can be released.

#### OGN Number

Introduction of OGN number caused increased traffic for institutions. Many students could not use self service feature provided by the Ministry.

#### OSAP Modernization Committee

Ontario is currently working on new OSAP system to be implemented in Phases.

Some features include :

- On-line Part time application form
- Electronic Confirmation of Enrolment
- Ability to update institutional data on-line e.g. address, contact information.
- New enhanced security access

#### Student Access Guarantee

This year, the Ontario government mandated that institutions must provide SAG funding automatically to first entry students. Although some institutions already met their SAG obligations automatically, other institutions had the option to fund only those student who applied on their internal application. This may mean an increase in spending for some institutions as they now have to fund students who not have previously applied.

### Quebec by Charita Benning

#### New Interim Chief Service of Planification and Programs

Mme. Odette Voyer has maintained the Interim of service since November 1<sup>st</sup>, followed by the departure of Mme. Sonia Léveillé.

#### Update for Government Internal Computer Infrastructure

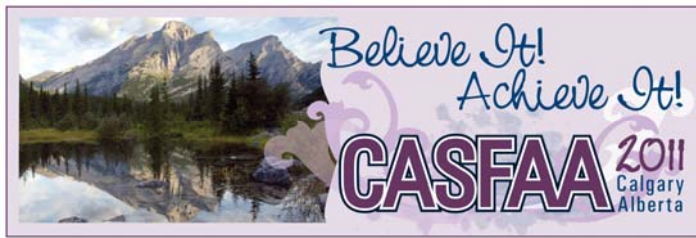
On November 7th, the Government has proceeded with an update on the Computer Infrastructure. This update brings about some changes to our internal system **Contact**. We can note some improvements in relation to the start up and posting of documents in **Contact**.

#### Verification of Income

The verification operation of income began. This operation is initiated on student files that demonstrate a discrepancy amount between the income declared to Aide Financière aux études and those received from Revenue Québec. Therefore, some 1600 files will take part of this verification process and the students concerned will have to provide their income tax return, notice of assessment and a letter of explanation.

***We know what happens to people who stay in the middle of the road. They get run over.***  
***- Aneurin Bevan***





You are invited to the 2011 CASFAA Conference  
At Mount Royal University  
**June 12 - 14, 2011**

The Conference Planning Committee look forward to hosting a conference that provides a balance of information, networking and down home hospitality.

We hope you will come for the pre-conference Sunday afternoon on Financial Literacy, and stay and take in the post-conference June 15, a day trip to Banff and Lake Louise.

**moolala**  
money made simple.

**“Moolala:**

**Why smart people do dumb things with their money (and what you can do about it)”**

You meet a lot of smart young people in your work. But these smart people sometimes do dumb things with their money. You’d like some more resources to give them, so that the financial aid they qualify for will make the most difference for them.

Join us on Sunday, June 12, 2011 where you will learn how to help others:

- **Identify the key mistakes** they’re making with their money.
- **Create a simple plan** to correct those mistakes quickly, and without requiring them to make personal finance their new hobby.
- **Get clarity** on what they need to know and what they don’t, to enable them to make more informed choices about their money.
- **Become more confident** in talking about personal finance, removing the taboos that surround it.

This workshop will help you teach others to:

- Create financial goals that are inspiring to them and connected to what they want in life.
- Address the consequences of behaviour that isn’t working for them in the area of money.
- Develop their ability to talk about money with friends and family so they can support each other in getting what they want.

**Program Highlights:**

- Understand the four key reasons **why smart people do dumb things with their money**.
- Identify how your **family upbringing** impacts how you manage your money as an adult.
- Create a **new context for money** that is both actionable and inspiring to you.
- Practice some **easy conversation starters** to engage your students in the topic of financial well-being.

**About the Speaker**

Bruce Sellery is the Founder of Moolala, a personal finance training company focused on inspiring people to get a handle on their money. He spent a decade with CTV’s Business News Network, as an anchor based in Toronto and as BNN’s Bureau Chief in New York. Prior to his move to broadcasting, he was a brand manager at Procter & Gamble. His first book, “Moolala: Why smart people do dumb things with money (and what you can do about it)”, will be published by McClelland & Stewart in January 2011. **The first 50 people who sign up for the pre-conference will be gifted a book.** Visit his website at [www.moolala.ca](http://www.moolala.ca), email [bruce@moolala.ca](mailto:bruce@moolala.ca) or call 403-366-0811.

Acadia University  
 Alberta College of Art and Design  
 Algoma University College  
 Algonquin College  
 Assiniboine Community College  
 Athabasca University  
 AUCC - Association des universités et collèges du Canada  
 B.C. Institute of Technology  
 Bethany Bible College  
 Bow Valley College  
 Brandon University  
 Brescia University College (UWO)  
 Brock University  
 Champion College - University of Regina  
 Canadian Mennonite University  
 Canadian Merit Scholarship Foundation  
 Canadian University College  
 Canadore College  
 Cape Breton University  
 Capilano College  
 Carleton University  
 Centennial College  
 Collage of the Rockies  
 Concordia University  
 Concordia University College of Alberta  
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 Dalhousie University  
 Douglas College  
 Durham College  
 Durham College/University of Ontario Institute of Technology  
 Emily Carr University of Art & Design  
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 Grande Prairie Regional College  
 Grant MacEwan University  
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 Lakeland College  
 Langara College  
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 Red River College of Applied Arts, Science and Technology  
 Regent College  
 Resolve Corporation  
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 Ryerson University  
 Saint Mary's University  
 SAIT  
 Sault College of Applied Arts & Technology  
 Seneca College  
 Sheridan College Institute of Technology & Advanced Learning  
 Simon Fraser University  
 St. Francis Xavier University  
 St. Mary's University Collage  
 The Canadian College of Naturopathic Medicine  
 The King's University College  
 Thompson Rivers University  
 Trent University  
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 Université de Sherbrooke  
 Université du Québec à Montréal  
 Université Laval  
 University College of the North  
 University of Alberta & University of Alberta - Augustana Faculty  
 University of British Columbia  
 University of Calgary  
 University of Guelph & University of Guelph - Humber  
 University of King's College  
 University of Lethbridge  
 University of Manitoba  
 University of New Brunswick (Fredericton Campus & Saint John Campus)  
 University of Northern British Columbia  
 University of Ontario Institute of Technology  
 University of Ottawa  
 University of Prince Edward Island  
 University of Regina  
 University of Saskatchewan  
 University of the Fraser Valley  
 University of Toronto (at Mississauga & Scarborough)  
 University of Victoria  
 University of Waterloo  
 University of Western Ontario  
 University of Western Ontario, King's University College  
 University of Windsor  
 University of Winnipeg  
 Vancouver Community College  
 Vanier College  
 Wilfrid Laurier University  
 York University  
 Université du Québec à Montréal  
 University of Ontario Institute of Technology  
 St. Stephen's University  
 University of Regina

## 2010 - 2011 Board of Directors

### EXECUTIVE BOARD

#### President (Past-President)

##### Shelley Clayton

Director, Financial Aid Office  
University of New Brunswick –  
Fredericton Campus  
PO BOX 4400  
FREDERICTON NB E3B 5A3  
E-mail: [clayton@unb.ca](mailto:clayton@unb.ca)

#### Vice-President (Executive)

##### Phyllis Bosnick

Financial Aid Administrator  
Lakehead University  
955 Oliver Road  
Thunder Bay, On  
E-mail: [phyllis.bosnick@lakeheadu.ca](mailto:phyllis.bosnick@lakeheadu.ca)

#### Vice-President (Conference Services)

##### Lynette Runions

Manager, Student Awards and  
Financial Aid/Mount Royal College  
4825 Mount Royal Gate SW  
Calgary, AB  
T3E 6K6  
E-mail: [lrunions@mtroyal.ca](mailto:lrunions@mtroyal.ca)

#### Treasurer

##### Becky Lore

Coordinator, Scholarships & Student  
Finance  
University of Lethbridge  
4401 University Drive  
LETHBRIDGE AB  
T1K 3M4  
E-mail: [becky.lore@uleth.ca](mailto:becky.lore@uleth.ca)

#### Secretary

##### Renea Sleep

Financial Aid & Awards Advisor  
University of New Brunswick (Saint  
John Campus)  
P.O. 5050  
Saint John, NB  
E2L 4L5  
E-mail: [rsleep@unbsj.ca](mailto:rsleep@unbsj.ca)

#### Member-at-Large – Universities

##### John Boylan

Manager, Student and Financial Award  
Services  
Kwantlen Polytechnic University  
12666 - 72nd Ave  
Surrey, BC  
V3W 2M8  
E-mail: [john.boylan@kwantlen.ca](mailto:john.boylan@kwantlen.ca)

#### Member-at-Large – Colleges

##### Shirley Kamerling-Roberts,

Manager, Student Assistance Programs  
Langara College  
100 West 49<sup>th</sup> Avenue  
Vancouver, BC  
V5Y 2Z6  
E-mail: [skamerli@langara.bc.ca](mailto:skamerli@langara.bc.ca)

### REGIONAL REPRESENTATIVES

#### Nova Scotia / Prince Edward Island Representative

##### Frances C. Cody

Manager, Housing & Financial Aid  
Mount Saint Vincent University  
Halifax, NS  
B3M 2J6  
E-mail: [frances.cody@msvu.ca](mailto:frances.cody@msvu.ca)

#### New Brunswick / Newfoundland and Labrador Representative

##### Margaret Ann Esparza-Lee

Financial Aid and Awards Counsellor  
Mount Allison University  
62 York St.  
Sackville, NB  
E4L 1E2  
E-mail: [mesparzalee@mta.ca](mailto:mesparzalee@mta.ca)

#### Quebec Representative

##### Charita Benning

Financial Aid Officer  
Concordia Université  
1550 De Maisonneuve Blvd W.  
GM Building Room 230  
Montreal, Qc  
H3G-1N2  
E-mail: [charita@faao.concordia.ca](mailto:charita@faao.concordia.ca)

#### Ontario Representative

##### Karen Pypstra

Team Leader,  
Student Financial Aid  
University of Western Ontario  
Room 1100K, Western Student Services  
Bldg London, Ontario N6A 3K7  
E-mail: [kpypstra@uwo.ca](mailto:kpypstra@uwo.ca)

#### Saskatchewan / Manitoba Representative

##### Jane Lastra

Director, Financial Aid & Awards  
University of Manitoba  
422 University Centre  
Winnipeg, MB  
R3T 2N2  
E-mail: [jane\\_lastra@umanitoba.ca](mailto:jane_lastra@umanitoba.ca)

#### Alberta / Northwest Territories / Nunavut Representative

##### Mark Jacober

Student/Financial Aid Advisor, Student  
Resource Centre  
Grant MacEwan University  
Box 1796  
Edmonton, AB  
T5J 2P2  
E-mail: [jacoberm@macewan.ca](mailto:jacoberm@macewan.ca)

#### British Columbia / Yukon Representative

##### Stephanie Williams,

Acting Assistant Department  
Co-ordinator- Financial Aid  
Student Financial Aid and Awards  
British Columbia Institute of Technology  
3700 Willingdon Avenue  
Burnaby, BC  
V5G 3H2  
E-mail: [stephanie\\_williams@bcit.ca](mailto:stephanie_williams@bcit.ca)