

Fall 2011

Membership
Newsletter

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Membership Newsletter Fall 2011

President's Message

Greetings from CASFAA 2011 President

On behalf of the 2011-12 CASFAA Board, welcome to the 2011 fall term!

CASFAA is a national professional association that represents financial aid administrators at Canada's universities, colleges and technical institutes. As a professional association, CASFAA serves as a liaison between our members and the federal government, service providers, financial institutions and various other stakeholders in student financial aid; advocates on behalf of members by providing input on student financial assistance programs and policies; and provides professional development opportunities for members, including our annual conference.

The world of financial aid is one of continuous change — federal/provincial integration, enhancements to student borrowing, new non-repayable grants along with improvements to repayment assistance programs for students.

We are very proud of our annual conferences which give our members the opportunity to meet and catch up with colleagues, welcome new members and receive up-to-date information on student financial aid issues from across Canada. Your Board is working hard to ensure that our annual



Phyllis Bosnick,
CASFAA 2011-2012 President

conference tradition continues. If you would like to play host to our conference, please contact myself or one of the other Board members — you provide the venue while we plan the conference agenda.

Warm regards

Phyllis Bosnick

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Ontario



Karen Pypstra
Ontario Representative

CASFAA Report for Ontario Submitted by Karen Pypstra .

This year , Ontario implemented a new on-line application process for PTCSL. The application has many of the same features of the corresponding full-time application, including an estimate upon submitting the application. Students can check the status of their part-time application online. In 2012-2013 Ontario is anticipating a re-vamp of OSAP

system and its processes. This is expected to include a new Multi Year Master Loan Agreement, new on-line functionality for Confirmation of Enrolment, new security access and complete electronic transfer of both loan and grant funding. We are current awaiting updates from the Ministry on the new changes and enhancements.

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Martina Brewer
Alberta/Northwest
Territories/Nunavut
Representative

Alberta/Northwest Territories/Nunavut

Alberta:

What 's New Quick Facts for 2011-2012:

- 37,500 Alberta students will receive \$71 million in scholarships from the Alberta Scholarship Programs.
- New scholarships introduced in 2010:
 - Dr. Gary McPherson Leadership Scholarship 100 @ \$2,000
 - WorldSkills Legacy Scholarships \$500 for those who win gold at the provincial and national levels
 - David Johnston Law Scholarship \$10,000 for two students
- As of August 1, 2011, the Loan Relief Program will only be issued to students who complete their program of study on or after August 1, 2011 and students must meet the academic requirements to receive their post-secondary credential.

- “Can’t Meet Need Letter” which required students to document how they would make up a funding shortfall will no longer be sent and documents will no longer be required. The shortfall will be mentioned in the Notice of Assessment to encourage proper planning.

Changes and Updates:

- Parental/spousal personal and financial information is now hidden from students and educational institutions on the Students Finance System. The information is only disclosed to the parent/spouse in question.
- Effective June 1, 2011, students with a provincial grant overpayment that is not in collections will have the option of converting the overpaid amount to Alberta student loan and add it to their outstanding loan balance at EDULINX. RAP is available on the converted amount as well.

- Scheduled for implementation in October, Student Finance System (SFS) will be modernized and updated resulting in greater automation, seamless processing of applications and better online confirmation options for schools and improvement to navigation and look-and-feel for students.

Fall Numbers:

- 53,000 applications processed. This is similar to 2010-2011.

Alberta / Northwest Territories / Nunavut Representative

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Alberta/Northwest Territories/Nunavut (continued)

Northwest Territories

There are no new updates at this time.. Fall Numbers: A breakdown of how many applications were received and approved for the last 4 years. Keep in mind, the 2011-12 academic year is still in progress and the numbers will increase throughout the year.

Academic Year	Applications Received	Received Funding
2011-12	1969	1014
2010-11	2227	1325
2009-10	2102	1199
2008-09	2028	1247

Nunavut

There are no new updates in the FANS program for 2011-2012

New Brunswick / Newfoundland and Labrador

New Brunswick Regional Report

The Government of New Brunswick has announced funds to improve access and success in post-secondary education. Publicly funded universities and colleges are invited to submit funding proposals for innovative projects to address “the persistent gaps in participation in post-secondary education” such as:

- *Aboriginals;
- *Persons with disabilities;
- *Low-income earners;
- *rural youths; and
- *young people whose parents did not obtain post-secondary credentials.

To view the entire article, visit http://www2.gnb.ca/content/gnb/en/news/news_release.2011.09.0970.html

IMPORTANT CHANGE

The reinstatement of the parental contribution to the New Brunswick Provincial Student Loan is negatively influencing many students ability to pay their current costs of post-secondary attendance. New Brunswick became the sole province to eliminate parental contribution in 2006 under the Liberal government.

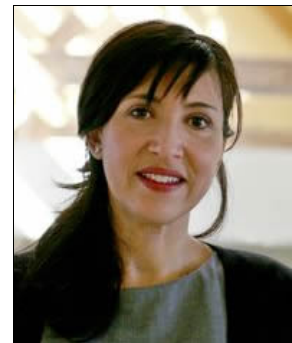
Newfoundland and Labrador

The Government of Newfoundland and Labrador continue to

strengthen literacy skills for adult learners with literacy awards. For more information on the Council of the Federation Literacy Awards, visit www.councilofthefederation.ca/literacyaward/literacy.html.

New Brunswick / Newfoundland and Labrador Representative

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**Margaret Ann Esparza-Lee,
 New Brunswick/
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 Labrador**



We did not change as we grew older; we just became more clearly ourselves.

— Norman Vincent Peale





Bronwyn Rice
Quebec Representative

Quebec

Fall has officially arrived! While this is traditionally a time for starting up indoor activities 1700 of McGill's support staff are outside beating the drum to familiar tunes with lyrics of their own making. While the strike is going on students are back to school and still need their government funding or are realizing that they are unprepared financially to cover their school expenses and are looking for help. Our office is open and has been coping with the September 'rush' with the usual cooperation and understanding of our students. Below is some regional information that might be of some interest to the CASFAA membership.

August 17, 2011 - Mr. Raymond Lesage has been nominated Deputy Minister, administration and aide financière aux études

August 11, 2011 Updates to the on-line application for special needs allowances have been made. Since 2010 students have been

able to apply on line for financial support for special services. Costs for note-takers, interpreters, readers and attendants as well as allowable expenses for transportation and housing are recognized for eligible students.

July 21, 2011 - Good news for students who are parents on Quebec government student loans. Amendments to the calculation process indicate that child support payments will be excluded from the student's income considered by Aide financière aux études.

Pursuant to the judgment of the Québec Court of Appeal, an exceptional review process is now in place for those who filled for assistance between the 2006-2007 and 2009-2010 award years. New assessments will be performed for persons who file an application for review with a view to exempting the full amount of child support payments received from the income considered by Aide financière aux études.

If the student wishes to file an application for review, they should consult the section [Review process – Child support payments](#). They will find all the related information regarding eligibility, procedures and how to follow up on an application for review.

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John Boylan
BC & Yukon
Representative

British Columbia and Yukon

INTEGRATION

This fall (August 1, 2011), was the inauguration of Phase I of two financial assistance programs - the Canada Student Loans Program and StudentAid BC. The main objective of integrating both programs was to simplify the management of the loans for the borrower. These loans will now be managed as a **single Canada – BC integrated loan**. Even though there are still

two lenders, the governments of Canada and British Columbia, the loan will be processed through one administrator, the National Student Loans Service Centre (NSLSC), where they will disburse payments, provide information on loan balances, accept payments, and adjudicate the Repayment Assistance Program (RAP). This new structure will be very beneficial to student borrowers, as they need only to deal with one point of contact and

the process has been streamlined. For example, students will complete less documentation such as the Master Student Financial Assistance Agreement (MSFAA) - a multi-year joint loan agreement that only needs to be signed once; therefore, enabling both governments to become more efficient in the delivery of their programs. Currently, there are four other

British Columbia and Yukon

provinces who are administering a similar type of program: Saskatchewan, Ontario, New Brunswick, and Newfoundland and Labrador. Phase 2, the Repayment Assistance Program, will launch in July 2012. Students will receive one consolidation agreement and only have to make a single loan payment – where it will be applied proportionally to their outstanding Canada and BC loans. During this period BC, will begin to align itself with other debt management initiatives offered through the Canada Student Loans Program (CSLP). But, in the meantime, StudentAid BC will continue to administer their own provincial repayment programs such as the BC Loan Reduction Program, Loan Remission, Loan Forgiveness, and the Pacific Leaders Program..¹

ABESAP

This September, collaborative talks got underway on the review of the Adult Basic Education Student Assistance Program (ABESAP) for the 2012/12 program year. Representatives of the Ministry of Advanced Education met with guests and board members from the Association of Student Awards Personnel (ASAP) to discuss three key areas: accountability and reporting, eligibility requirements, and funding methodology. ABESAP is a needs-based financial assistance program designed to assist learners who are enrolled in programs such as Adult Basic Education, English as a Second Language, and Adult Special Education, with educational-related costs: tuition, fees, books, unsubsidized daycare, and transportation. It was first established by the provincial government in 1981 and maintains a budget of \$5.7 million today. Each school participating in ABESAP receives a yearly allocation from the Ministry to administer the program within their organization. Conversations will continue to progress during the next few months.

1. www.aved.gov.bc.ca/studentaidbc/integration

British Columbia / Yukon Representative

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Nova Scotia and Prince Edward Island

John Mayich (Cape Breton University), AACUSS Financial Aid Rep, Margaret Esparaza-Lee, NB / NL CASFAA Rep and myself are planning a meeting of regional financial aid administrators meeting **Wednesday, November 9, 2011 from 11 a.m.-3 p.m.** at Nova Scotia Agricultural College in Truro, NS. John is in the process on inviting student assistance directors from the four Atlantic Provinces to join us in Truro for a face-to-face meeting ... to update us and get feedback.

There will be a session dedicated to the Direct Lend program as well.

Nova Scotia

Spurred by the O'Neill Report, tabled in the Fall of 2010 (which labeled NS as having the weakest student loan program in the country), the NS Government acknowledged that the program needed to improve. The result was an unprecedented increase to NSSA of \$12M.

In addition to the improvements reported on in June, NSSA loan limit will

increase to \$160 per week of study for all NS students.

In the Works:

1. CRA (Canada Revenue Agency) Data sharing will begin in the 2011-12 academic year. Students will not have to provide proof of income for themselves, parents and/or spouses.
2. Information



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

*Ralph Waldo
 Emerson*



Frances Cody
 Nova Scotia and Prince
 Edward Island
 Representative

Nova Scotia and Prince Edward Island (continued)

In the Works (continued):

Information will be retrieved from CRA for audited students.

2. While it is still in the preliminary stages, NS is looking at implementing a MSFAA (Master Student Financial Aid Agreement). They are working with CSLP towards a 2012-13 implementation.
3. Using the same portal they currently use for NS COE, NS is working with CSLP towards an Electronic Confirmation of Enrollment (ECE). Again, they are looking at possible implementation for 2012-13.

NSSA held an information meeting on August 31, 2011 with financial aid administrators from the region to announce and discuss changes and plans for their program.

Prince Edward Island

The assessment process remains the same, with no changes that are of any great benefit to students. One positive outcome this year, however, is that the number of online applicants has increased significantly which has resulted in a faster assessment response time to students.

A few administrative changes have taken place within Student Financial Services over the past nine (9) months:

- the Province has become a direct lender to students through a partnership with Edulinx - PEI
- the Credit Unions of PEI are no longer the provincial loan service provider. They have now partnered with Edulinx - PEI, which basically is a subsidiary of the D + H group (Davis & Henderson better known as the NSLSC)
- PEI Student Financial Services now has its own provincial Act and Regulations ... a first.

Mr. Currie mentioned that there is an election next week on PEI and the political parties have mentioned a few items that could directly benefit students but at this point they are only campaign promises. He also mentioned that they, too, are looking at implementing an electronic certificate process in the foreseeable future.

Manitoba and Saskatchewan

Manitoba Student Aid

Applications by University of Manitoba students have increased this year by 4.4% (from 3,569 applications in 10/11 to 3,726 for 11/12).

To date, Manitoba Student Aid has approved and issued a total of \$8,129,917 in funding to 2,930 University of Manitoba students.

Saskatchewan Student Aid

Nothing to report at this time.

Saskatchewan / Manitoba Representative

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*Luck is what happens when
 preparation meets opportunity.*

Darrell Royal



Award of Merit

Judy Dyck

CASFAA's 1st Recipient of the Award of Merit

Initiated in 2011, the Award of Merit is the highest honour the Association gives to one of its members. The presentation of the Award is made at the annual CASFAA Conference.

The Award of Merit is in recognition of:

- Significant achievement and distinguished contribution to the development and promotion of student financial assistance across Canada, and;
- Active participation within the Association itself. Active participation is defined as a long-standing attendance at annual CASFAA conferences, facilitating workshops, giving presentations and/or serving on the CASFAA Executive.

It gives us great pleasure to inform the CASFAA Membership that Judy Dyck was selected as CASFAA's 1st Award of Merit recipient. Judy recently retired from her position as the Director of Awards & Financial Aid at the University of Winnipeg in Manitoba.

Judy's breadth of experience with CASFAA has been vast. She has fulfilled many positions on the Board from President to Past-President and Vice-President (Conference Services) ~ the list is endless. Judy has also volunteered many hours in establishing the CASFAA Policy Manual and presenting to various government agencies such as the House of Commons Committee on Student Finance on behalf of both the Association and the needs of students for affordable education.

Judy Dyck has been instrumental to the establishment of CASFAA's role as a leader in post-secondary student financial assistance. It is through the tireless work of many current and past CASFAA members (including Judy) that we as an Association have been sought after for our opinion and expertise in the area of student finance. Congratulations Judy, we recognize and honour your contributions to the development of this Association by providing you with the first CASFAA Award of Merit.



It is not because things
are difficult that
we do not dare,
it is because
we do not dare that they
are difficult.

Seneca



Financial Consumer Agency of Canada (FCAC)

Financial Literacy Month: Working together to help young people manage their personal finances

November 2011 will be the first edition of Financial Literacy Month in Canada, an event organized by the **Financial Literacy Action Group (FLAG)**, a coalition of seven non-profit organizations working in collaboration with the **Financial Consumer Agency of Canada (FCAC)**.

Unfortunately, too many young Canadians leave school without basic financial knowledge and are not aware of the hard financial facts they will be dealing with in “the real world.” As a result, they often make costly mistakes that can have long-lasting impacts on their personal finances.

As part of its mandate to protect and inform consumers in financial matters, FCAC plays a key role in improving financial literacy levels in Canada. In partnership with other financial education providers, the Agency has prepared a series of financial literacy publications and programs..

One of these programs, *Financial Basics*, helps young adults improve their financial knowledge. In this hands-on, interactive workshop, participants learn how to draw up a budget, manage expenses, understand credit and debt management, protect themselves from fraud and save for their future. The workshop materials are ready to use, and the kit includes a presenter’s manual, participant’s handbook and promotional resources. It’s also free of charge and available to all.

As a teacher, tutor or facilitator, you can help prepare young people to meet the financial challenges they’ll face after they leave school. You can begin right away to give them the tools they’ll need, by using the *Financial Basics* educational resource.

To find out more about *Financial Basics*, a program developed by FCAC in collaboration with the Investor Education Fund (IEF) and author journalist (Ellen Roseman), visit fcac.gc.ca. For additional information on Financial Literacy Month, visit financialliteracymonth.ca or communicate directly with:

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Empowering Consumers
Promoting Compliance

Donner aux consommateurs les moyens d'agir
Promouvoir la conformité

Acadia University	Olds College
Alberta College of Art and Design	Queen's University
Algonquin College	Red Deer College
Assiniboine Community College	Regent College
Athabasca University	Royal Roads University
AUCC - Association des universités et collèges du Canada	Ryerson University
B.C. Institute of Technology	Saint Mary's University
Bethany Bible College	Sault College of Applied Arts & Technology
Brandon University	Seneca College
Brock University	Sheridan College Institute of Technology & Advanced Learning
Campion College - University of Regina	Simon Fraser University
Canadian Mennonite University	St. Mary's University Collage
Canadian Merit Scholarship Foundation	St. Stephen's University
Canadian University College	Student Awards Inc
Canadore College	The Canadian College of Naturopathic Medicine
Cape Breton University	The King's University College
Capilano University	Thompson Rivers University
Carleton University	Trent University
Centennial College	UNB Saint John
College of the Rockies	Université de Moncton, Campus de Moncton
Columbia Bible College	Université de Montréal
Concordia University	Université de Sherbrooke
Concordia University College of Alberta	Université du Québec à Montréal
D + H Ltd Partnership	Universite Laval
Dalhousie University	University College of the North
Douglas College	University of Alberta
Durham College	University of Alberta - Augustana Faculty
Durham College/University of Ontario Institute of Technology	University of British Columbia
Emily Carr University of Art & Design	University of Calgary
Fanshawe College	University of Guelph
George Brown College	University of King's College
Grande Prairie Regional College	University of Lethbridge
Grant MacEwan University	University of Manitoba
Herzing College	University of New Brunswick
Kwantlen Polytechnic University	University of New Brunswick (Fredericton Campus)
Lakehead University	University of Northern British Columbia
Lakeland College	University of Ontario Institute of Technology
Langara College	University of Ottawa
Laurentian University	University of Prince Edward Island
Lethbridge College	University of Regina
McGill University	University of Saskatchewan
McMaster University	University of the Fraser Valley
Medicine Hat College	University of Toronto
Memorial University of Newfoundland	University of Toronto (Scarborough)
Mount Allison University	University of Victoria
Mount Royal University	University of Waterloo
Mount Saint Vincent University	University of Western Ontario
Nipissing University	University of Western Ontario, King's University College
NorQuest College	University of Windsor
Northern Alberta Institute of Technology	University of Winnipeg
Northern Ontario School of Medicine	Vanier College
Nova Scotia Agricultural College	Wilfrid Laurier University
Nova Scotia College of Art and Design	York University
ICAD University	
Okanagan College	