



OOP Panel - CASFAA 2018

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Panel Structure

1. Presentations – Federal, each Province and Territory
2. Group questions – birds of feather
 - Canada
 - US

Canada Student Loan Program

Canada Student Loan Program Updates

2018/19 program year changes

- Skills Boost Grant
- Expanded eligibility for Canada Student Grants and Loans for Part-Time Students
- Expanded Eligibility for Canada Student Grants for Students with Dependants
- Service delivery changes

British Columbia

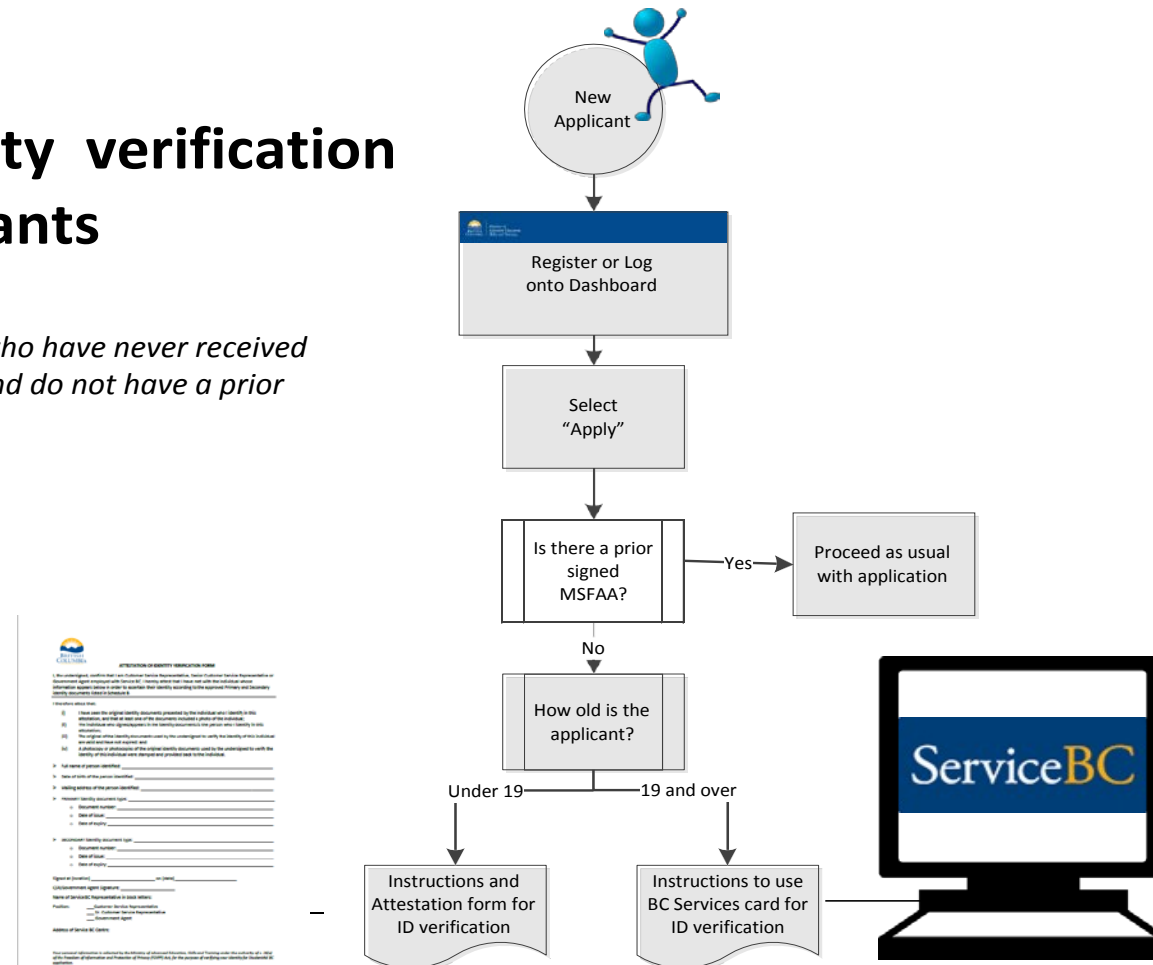
StudentAid BC Identity Management Transformation

Lori Nolt – BC/Yukon Regional Representative



Up-front identity verification for new applicants

New applicants = Applicants who have never received funding from StudentAid BC and do not have a prior signed MSFAA.



For applicants who cannot visit a Service BC location

- Students who apply for funding while studying outside of BC, and are unable to visit a Service BC location, can have their identity verified
- These students will be required to contact StudentAid BC to request an **Attestation of Identity Verification Form – Guarantor**
- The Guarantor Form is available exclusively from StudentAid BC and will be sent to the student's dashboard
- Student arranges to meet with a guarantor and provides the Guarantor Form and two pieces of original identification, one PRIMARY piece of ID and one SECONDARY piece of ID.



The guarantor can be a:

Financial Aid Officer at a SABC designated institution

Medical doctor or Dentist

Chiropractor

Lawyer

Notary (in Quebec)

Notary public

Optometrist

Pharmacist

Chartered Professional Accountant (CPA)

Member of Provincial Teachers Association or College



Acceptable Primary Identity Documents

- B.C. Identification (BCID) card
 - B.C. Driver's Licence
 - Non-B.C. driver's license
- Passport (Canadian or foreign)
- Secure Certificate of Indian Status/Indian Status Card issued by Indigenous and Northern Affairs
- Original citizenship papers or immigration documents: Record of Landing (IMM1000), Sponsorship Undertaking: Confirmation of Permanent Residence (IMM5292), Permanent Resident Card, Canadian Citizenship Certificate (after February 1, 2012), and a refugee protection claim or Temporary Resident Permit (IMM1442)
- Canadian Citizenship Certificate issued prior to February 1, 2012 (wallet sized card with photo)

Acceptable Secondary Identity Documents

- Bank/Credit card (name must be imprinted on the card and must be signed)
 - Birth certificate
 - Employee ID card with photo
 - Social insurance Card/Letter
- Canada Revenue Agency Notice of Assessment - T1 General Income Tax and Benefit Return
 - Student card (school ID)
- Any identity documents listed above as "Primary"



Sample scenario: McGill student living in Montreal and applying for their first student loan in September after commencing their studies

Step 1 – Visit the SABC website for instructions about completing the full-time aid application.

Step 2 – Contact SABC to ask if they are eligible for an “Attestation of Identity Verification Form – Guarantor”

Step 3 – If eligible, SABC sends the form to the student’s SABC dashboard

Step 4 – Student takes the form and the required ID to their school to ask a financial aid officer to confirm their identity

Step 5 – Student uploads the completed form and copies of ID to their SABC dashboard

Step 6 – In 4 to 5 days student receives a notice from SABC advising that they are approved to complete the full time application



Yukon

No changes for the upcoming academic year 2018-19

Alberta

Alberta

- New Year applications available in early June
 - Alberta Master Student Loan Agreement – new instructions
 - Part-time certificates
 - To date there are no new Alberta grants or loans
- Rebranding - references to Students Finance System will be replaced with
 - Alberta Student Aid Account (student messages)
 - Alberta Student Aid System (school messages)


Alberta

- Increase monthly living allowances
- Alberta Funding Guide available within application
- Full-time application changes:
 - Added expected reduced yearly income
 - Parental Information – did you parents live in Alberta?
 - Spousal schedule 2 – expected reduced yearly income
- Part-time application changes:
 - Page B reflects new income thresholds, eligibility and the \$1800.00 max.
 - New page C, which list criteria
 - Still owes on previous part-time loan? – removed
 - New question for the school representative – Has this course(s) previously been taken?

Alberta

- Out-of-province pilot project
 - 5 institutions to provide their program dates and cost by uploading a spreadsheet (similar to the process for Private Career Colleges) which will then populate the online applications with session information for the participating schools.
 - Benefits:
 - Decrease the manual processing involvement in out of province applications
 - more applications would be provided with correct information.
 - Participating schools: University of British Columbia University of Victoria University of Saskatchewan Waterloo University and University of Toronto

Northwest Territories



Northwest Territories

- Application deadline changes:
 - Summer from July 15 to June 30
 - January intake from November 15 – October 31.
- **New!** Outstanding student loans are being reported to the credit bureau.

Nunavut

Nunavut

- Financial Assistant for Nunavut Students (FANS) travel benefit has been increase to include 26 more gateway cities for a total of 30 gateway cities.
- Email communication and electronic notification:
 - FANS@gov.nu.ca
 - FANSLoans@gov.nu.ca
 - FANSTravel@gov.nu.ca

Nunavut

- Electronic notification system: all notices are now sent via email directly to the student email address.
 - The primary means of communication is now email based.
 - In the event that email communication has proven unsuccessful, a paper copy is send out via Canada Post.
- 3 specified email address for students to contact Nunavut office:
 - FANS@gov.nu.ca
 - FANSLoans@gov.nu.ca
 - FANSTravel@gov.nu.ca
- Email response time has been reduced to 2 days.

Manitoba and Saskatchewan



Manitoba



May 2, 2018 – The province announced changes to Manitoba Student Aid to streamline the process and help more students. More than \$8.6 million in new supports will be available for students as of the 2018-19 program year.

Education and Training Minister Ian Wishart announced that the provincial government is streamlining the application process for Manitoba Student Aid and Manitoba Bursary to help more low-income and Indigenous students access funding.

“We’re introducing a simplified user-friendly service model that is more predictable so students can save and budget accordingly,” said Wishart. “With easier access to loans and bursaries, we expect more students to enroll in post-secondary education, which opens doors to success. Plus, students can continue to work while they’re in school, as we will no longer scale back loans or bursaries because of employment.”.



Manitoba



The province plans to distribute up to \$8.6 million in additional loans for the 2018-19 program year.

Based on changes by the federal government to the Canada Student Loan program, the province is implementing the following changes:

- a fixed student contribution rate for student loans and grants,
- a three-year Skills Boost pilot program to top-up adult learners with \$200 per month, and
- an exclusion of First Nations band funding as part of the student financial assessment so more Indigenous students are eligible for grants.

The fixed contribution model requires students to pay a set amount between \$1,500 and \$3,000 per academic year, based on income.



Manitoba



The former system required students to estimate their earnings and financial assets to determine their contribution, which was time-consuming and required substantial document verification. However, there may be an increase in appeals due to the fixed contribution amounts.

Currently there is no document to appeal the fixed contribution and one may not be forth-coming; only a **Request to Review Expected Parental Contribution** is available at this time. We may see a change to the appeal and change reporting forms available in June, when the 2018-19 program is launched. The forms are available here: <http://www.edu.gov.mb.ca/msa/forms.html>



Manitoba



Students who apply for Manitoba Student Aid are automatically considered for Manitoba Bursary, an upfront grant up to \$2,000 per school year available to low-income students, as well as the federal Canada Student Grant of up to \$3,000.

The province is increasing Manitoba Bursary by \$2.7 million to a total of \$13.2 million this academic year by redirecting under-used bursaries and grants to be distributed more equitably among students. This includes:

- \$1 million for a top-up grant (\$500 to \$1,500) to approximately 750 low-income Indigenous students this upcoming school year; and
- \$1.7 million to expand eligibility to approximately 150 students at Manitoba's private religious institutions and 900 out-of-province students at Canadian institutions, of which \$870,000 will be used to increase bursary amounts to student aid recipients as a result of the fixed contribution model.



Manitoba



Types of Funding Available for Out-of-Province Students:

- **Canada Student Loan (CSL)**
- **Manitoba Student Loan (MSL)**
- **Canada Student Grants (CSG) for Students from Low-Income Families, Middle-Income Families & for Students with Dependents**
- **Canada Student Grant for Students with Permanent Disabilities**
- **Canada Student Grant for Services and Equipment for Students with Permanent Disabilities**
- **Aboriginal Education Award** - helps Indigenous students with the costs of tuition, books and supplies. Visit: [Business Council of Manitoba – Aboriginal Education Awards](#)
- **Medical Student/Resident Financial Assistance Program Grant** – Note: Full-time practice (minimum 40 hours a week) is required in Manitoba. For more information visit: [Medical Student Financial Assistance Program](#)

No Longer Available:

- **Prince of Wales/Princess Anne Award** – was available to eligible Canadian Indigenous students who are studying in Canada.
- **Aboriginal Medical Student Financial Assistance Program Grant** - As part of the changes to the Manitoba Bursary, Manitoba will be phasing out the Aboriginal Medical Student Financial Assistance Program (AMSFAP). Beginning August 1, 2018, students pursuing their medical studies may be eligible for the newly enhanced Manitoba Bursary, if they apply for financial assistance through Manitoba Student Aid.

Overview of Saskatchewan Student Loan Program Changes 2018-19 Loan Year

New MSFAA Process

- Full-time borrowers requiring a new full-time Canada-Saskatchewan MSFAA will:
 - Have their identity validated using the Electronic Identity Verification process; and
 - Complete and sign their MSFAA electronically online.
 - This new process was implemented in April 2018.

Grant Only Option

- Students applying for funding for programs starting on or after August 1, 2018 will have the option to apply for grant funding only.
- Students in a typical 8-month diploma or degree program can access about \$4,000 in combined federal and provincial up-front grant funding.
- Students will be able to apply for loan funding during the year if they change their minds.

Canada Student Loan Changes

- Saskatchewan will implement all Canada Student Loan changes for the 2018-19 loan year.
- Saskatchewan has not made any other significant changes to the provincial program for 2018-19.

Scholarships, Bursaries, and Grants

- [Awards](#) - Find Saskatchewan honours and awards that acknowledge the achievements and contributions of Saskatchewan students.
- [Grants and Bursaries](#) - Students can apply for government financial assistance and access non-repayable funding with federal and provincial student grants.
- [Scholarships](#) - A number of scholarships are available to support students' secondary and post-secondary education.

More info. on these programs is available online here:

www.saskatchewan.ca/residents/education-and-learning/scholarships-bursaries-grants

Ontario

Net Estimates

For 2018- 2019 an online comparison tool will compare the cost of education from institution to institution, program to program, at the time of application in order to better inform the financial decision of attending postsecondary.

Assessments

The application(s) below have been submitted for processing and your OSAP assessment is available. Don't forget - you can only get OSAP funding from one school for each study period so it's important that you close the other applications.



Why your assessment may be different than your estimate.

	Tuition	OSAP grants	OSAP loan	School awards	Other awards	How much tuition I pay & what's left for other costs
McMaster University Honours Bachelor of Arts – Sociology Sep 4/18 - Apr 25/19 Hide school	\$6,715	\$8,885	\$7,140	\$1,000	\$0	Free tuition! Your OSAP grants and awards will cover the cost of your tuition. What's left for other costs is \$10,310: <ul style="list-style-type: none">• \$3,170 grants/awards• \$7,140 loan
Dalhousie University Bachelor of Science in Nursing Sep 4/18 - Jul 27/19 Hide school	\$4,665	\$8,154	\$7,025	Not reported by school	\$0	Free tuition! Your OSAP grants will cover the cost of your tuition. What's left for other costs is \$10,514: <ul style="list-style-type: none">• \$3,489 grants• \$7,025 loan



Indigenous Travel Grant



- A new grant introduced to combat financial barriers for Indigenous Learners from remote First Nations Communities in Ontario
- The Ministry will administer this for out of province institutions
- More information will be announced shortly



Student with Disability Verification Form

Beginning in 2018-19, all students must provide an OSAP Disability Verification Form, including students with a learning disability.

This applies to all new students who indicate they have a permanent disability

Forms can be uploaded by the student to their profile or mailed directly to the Ministry (out of province institutions)



OSAP Disability Verification Form

Purpose of this form

This form is used to collect information about your disability, including documentation from your health care provider (doctor or other regulated health care professional). This information is used to verify your status as a person with a disability for Ontario Student Assistance Program (OSAP) purposes.

If verified, you may get additional disability-related funding or the rules for getting OSAP may be adjusted (such as allowing a reduced course load). You may also qualify for other funding through the "Bursary for Students with Disabilities and the Canada Student Grant for Services and Equipment for Students with Disabilities". This program, which requires a separate application, helps students with the costs of their disability-related educational services and equipment, such as note-takers, tutors, or technical aids. A copy of the application is available on the OSAP website (ontario.ca/osap).

Help is available



Spousal and Parental Contributions

Revision to the expected spousal and parental contributions have been made:

For 2018-2019

Spousal contribution

25% for the first \$7,000 of actual net income, 50% for the next \$7,000 and 70% of the remaining net income.

Parental Contribution

50% of discretionary income above \$14,000. There is no change to the contribution calculated from income between \$0 and \$14,000



Moderate Standard of Living

Beginning in 2018-19, the Canada and Ontario need assessments use the same moderate standard of living amounts for the calculation of the expected parental contribution

Changes to two year independent definition

- Requirements for single independence after two years have changed to require the following:
 - A student who has worked full-time for at least 24 months in a row as of the start of the study period

Quebec

Quebec

- **Website Updates – New pages**

- Perm code <http://www.afe.gouv.qc.ca/en/digital-transmission/you-do-not-have-a-permanent-code-or-have-lost-it/>
- Tax slips: <http://www.afe.gouv.qc.ca/en/loans-and-bursariesfull-time-studies/applying-for-financial-assistance/tax-slips/>
- Changes to your situation – Changes to your information: <http://www.afe.gouv.qc.ca/en/loans-and-bursariesfull-time-studies/changes-to-your-situation/changes-to-your-information/>

- **Website Updates – Amended pages**

- Applying for Financial Assistance: <http://www.afe.gouv.qc.ca/en/loans-and-bursariesfull-time-studies/applying-for-financial-assistance/>
- Applying for Financial Assistance – Responsibilities: <http://www.afe.gouv.qc.ca/en/loans-and-bursariesfull-time-studies/applying-for-financial-assistance/responsibilities/>
- Payment: <http://www.afe.gouv.qc.ca/en/loans-and-bursariesfull-time-studies/payment/>

Quebec

- **Assessment** - 2017-2018 student financial assistance amount reflects:
 - Cost of living expenses increase
 - Additional cost of living expenses for single parents
 - Increased Part-Time Studies eligibility threshold
 - Increased Deferred Payment Plan eligibility threshold
- **2018-2019 Simulator Calculator**
 - **Simulator:** <http://www.afe.gouv.qc.ca/en/loans-and-bursariesfull-time-studies/assessment/assessment-simulator/>
 - **Form 1120: Studying Outside Quebec - Confirmation of Attendance abolished**
 - **Form 1121: Studying Outside Quebec – Confirmation of Student Status**
 - **Same sex parents (form filled out by 2 mothers)**
 - **Indexation (every year)**
- **ALERT!** Email inquiries are no longer available for out-of-province institutions.
- **TIP!** For processing times you may want to refer to the AFE main web page: <http://www.afe.gouv.qc.ca/en/>

New Brunswick

New Brunswick

- **Expanded Definition of Qualifying Students:** include students who are registered with the federal government as Indian, according to the terms of the *Indian Act*, regardless of Canadian citizenship.

Newfoundland and Labrador

Newfoundland and Labrador

- Added optional field for persons to self-identify as Indigenous:
 - Benefit under the CSL assessment
 - No change under the NL program
- Added optional field for spouse of married students to self-identify as a person with a permanent disability,
 - Benefit under the CSL assessment
 - No change under the NL program
- Removed the question of gender for spouse in section A and parents in Section D
 - No longer confirmed via CRA.

Newfoundland and Labrador

- **New email addresses:**
 - To submit forms and documents (not enquiries) to the Division studentaidmailbox@gov.nl.ca
 - Main email address to distinctly separate the two functions and to focus on enquiries only – studentaidenquiry@gov.nl.ca

Prince Edward Island

Prince Edward Island

- All PEI post-secondary students will receive more money in bursaries starting in fall 2018.
- Students of low and middle-income families can get needs-based support on top of other bursaries. For more than 1,000 PEI residents, this will mean free tuition.
- Students with provincial student loans, who live in PEI within three years of graduating, can get up to \$3,500 per academic year in debt reduction.

Nova Scotia

Nova Scotia

- Nova Scotia Grant: High Need with Dependents - for high-need students with dependents, where high need means the student's calculated need is greater than \$275 per week of study. The maximum amount of this grant is \$20 per week of study.
- Increased assessment:
 - Independents: \$200/week (split at 60% loan, 40% grant)
 - Dependent and Independent at home \$180/week
 - Dependent and Independent away from home \$52/week

Thank you!

Questions ?