

Canadian Association of Student Financial Aid Administrators (CASFAA) Policy Positions for 2023/24

As our economic reality continues to shape itself following the challenges imposed during the COVID-19 pandemic, CASFAA welcomes the opportunity to re-visit our policy positions to ensure we continue to make education accessible and affordable for students. To adapt to some of the new challenges that presented themselves, over the past few years, we will need to explore all possibilities of how we can help to mitigate rising costs and negate the impacts of inflation by maintaining levels of spending on education.

CASFAA believes that the following recommendations will improve student success, access and experience of the Canada Student Financial Assistance (CSFA) Program, ensuring that all Canadians have the option of contributing to national prosperity by completing a post-secondary education.

The summary below is followed by more detailed explanations.

Recommendation 1	CSFA Program permanently implements the increase of Federal loans and grants to students to help counter inflationary living and education costs.
Recommendation 2	Exempt institutional merit-based scholarships and need-based bursaries from the CSFA Program assessment.
Recommendation 3	Encompass digital equity by separating the computer allowance and maintaining the current amount allocated for books, and provide additional, dedicated funding for this purpose.
Recommendation 4	CSFA Program undertake a holistic review of the Part-Time program in order to increase accessibility and support lifelong learning/ career development for students who have entered the workforce.
Recommendation 5	Establish harmonious residency requirements across the country, as well as create a direct pathway for student to apply to CSFA Program directly for federal funding when their residency is in dispute, to ensure their rights as a Canadian are not infringed upon.

The affordability of education

The Federal government has demonstrated that during times of immense financial pressures, they can implement impactful changes. The adjustments made to the CSFA Program to help alleviate financial barriers placed on students and their families during the pandemic helped to ensure students could continue to access education. These pressures continue to present themselves as Canadian students feel the continued increase in the cost of living. Over the past year the Consumer Price Index (CPI) was 6.8%, this is the change in prices faced by a Canadian consumer. As the cost of living has risen, the loan and grants thresholds have remained relatively constant. In order to ensure affordability to an education the Federal needs to consider a long-term solution by permanently increasing loan and grant maximums.

As modes of delivery change and become more accessible to students this places more emphasis on the need for digital equity in the CSFA program. Many students need to purchase computers, wifi, software, online books- costs which are not adequately covered under current CSFA policy.

Recommendation

CSFA Program permanently implements the increase of Federal loans and grants to students to help counter inflationary living and education costs.

Encompass digital equity by separating the computer allowance and maintaining the current amount allocated for books, and provide additional, dedicated funding for this purpose.

Institutional Needs-Based Awards

Educational Institutions often participate in helping students address financial need (after considering maximum government aid and other resources) in the form of merit-based scholarships and need-based bursaries. The implementation of the fixed student contribution need assessment addressed parental contribution and student contribution by implementing a cap on the contribution amount. Student part time earnings during the study period are no longer assessed against the student but are recognized as a supplement to CSFA Program funding. While these changes were a positive impact for students CSFA considers all merit and need-based awards over and above \$1,800.00 as student resources. This creates a disincentive for schools to invest more in financial assistance, as exceeding this threshold means their funds may replace rather than supplement government aid.

Changing the role of institutional aid to an additive resource would support students by increasing accessibility

Recommendation

CASFAA urges the government to exempt institutional merit-based scholarships and need-based bursaries from the Canada Student Financial Assistance Program assessment so that students can be supported through educational institutions' own supplemental access programs.

Part-time Students and Programs

Many students pursue post-secondary study along a spectrum of full and part-time studies. Depending on circumstances (work, personal, etc.), students can also fluctuate between both statuses during an academic year and or degree, diploma, or certificate program

In addition, PSE delivery has changed over the years in an attempt to accommodate new student demographics (e.g. mature learners) and create more flexibility in student access. Non-traditional academic program delivery has rendered some students unable to access aid funding. Scenarios include part-time only programs as well as some programs structured whereby certain semesters are not considered a full-time course load, as well as Micro-credentials Research undertaken by SRDC on behalf of the BC and Ontario government in the report "Assessing Impact of Student Financial Assistance Eligibility on Targeted Part time Programs at Public PSEs" (2017) supports the need for policy change.

Recommendation

CSFA Program undertake a holistic review of the Part-Time program in order to increase accessibility and support lifelong learning/ career development for students who have entered the workforce.

Residency Requirement

Global movement of students and immigration has resulted in some students facing challenges in establishing provincial residency for student aid funding, particularly newcomers to Canada and Canadians who have never lived in Canada. These students can face long delays while a decision is being made between jurisdictions, sometimes not being resolved. Residency requirement policy and interpretation vary across jurisdictions. This lack of consistency results in students being left in a funding limbo.

Recommendation

Establish harmonious residency requirements across the country, as well as create a direct pathway for student to apply to CSFA Program directly for federal funding when their residency is in dispute, to ensure their rights as a Canadian are not infringed upon.

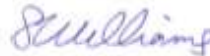
On behalf of the CASFAA Board and our members representing PSE institutions from every region across the country, we thank you in advance for your consideration.

Respectfully submitted,



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