

T e r r i p l a n
CONSULTANTS

NWT STUDENT FINANCIAL ASSISTANCE PROGRAM REVIEW

Final Review Report

March 2012

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EXECUTIVE SUMMARY

Project Purpose and Objectives

The intent of this review was to complete an examination of the NWT Student Financial Assistance program from 2000 to 2011. The specific objectives of this review were to:

- Assess whether the NWT SFA program levels are sufficient financial support to assist students in their postsecondary education;
- Assess whether the NWT SFA program is contributing to the GNWT's intended goal of developing a healthy, educated workforce; and
- Assess whether the NWT SFA program is contributing to the GNWT's intended goal of developing skills and resources to meet the needs of our northern communities.

Methodology

To best achieve the objectives of the engagement, the Project Steering Committee noted the review be structured around the following pillars (or focus areas):

- **Program Purpose** – current alignment of the NWT SFA program in light of the GNWT Income Security Model and the current postsecondary environment; alignment of program documents with GNWT policies and objectives;
- **Benefits** – appropriateness of all benefit levels and loan/grant types (including living allowance, travel allowance), student categories, and residency requirements in meeting students' needs; appropriateness of repayment policies (interest, rate of payment, remission process); success of SFA policies to encourage graduates to return to NWT to work; alternative delivery approaches; potential for SFA benefits to upgrading students; benefits and return to service agreements to students;
- **Policy (Communications)** – ease of navigating SFA documents, success in communications to encourage Northerners to access SFA; and
- **Loan Recovery and Remission** – appropriateness of Interest Relief and RPP program; return on investment of loan repayment; remission process.

This evaluation was designed as a comprehensive review of the SFA Program. The main goal of the review was to examine the efficiency and effectiveness of the program, with a view to defining the benchmarks that will allow for continuous program evaluation and delivery while meeting client needs.

The findings, conclusions and recommendations presented in this report are based on the collection, analysis and triangulation of information derived from following multiple lines of evidence:

- a review of previously published documents related to student financial assistance in the NWT;
- a literature review of best practices and processes related to student financial assistance in jurisdictions across Canada;
- stakeholder consultations – including on-line and telephone surveys, focus groups, and interviews with key informants;
- an analysis of program data – including numbers of applicants and clients of the program since 2000; and
- analysis of program budget and financial information based on 7209 unique student records from 2000 through 2011; and collective budget for the program during that time of \$160,000,000.

Context

Young people represent the fastest growing segment of the NWT population. A growing population can mean more need for postsecondary and skills training, as new graduates enter the work force. However, in order to access continuing education opportunities (whether they are postsecondary education, short-term skills training, apprenticeship programs, etc.) students often need a high school diploma. For a postsecondary degree, it also means the required high school courses for admissions. While high-school completion rates in the NWT have been improving over recent years, rates are still below the reported Canadian average. High school completion and the K-12 system can impact students' ability to gain access to postsecondary education, as well as their ability to access funding.¹

The operating environment in the Northwest Territories presents some challenges to improving postsecondary education in the NWT, as well as challenges to students trying to access postsecondary education. These include remote communities which mean people often have to leave their home for postsecondary and an economic environment that can offer opportunities that require graduate degrees many people do not have access to. Additionally, a number of socio-economic factors such as employment, health, well-being, and quality of life (e.g., housing shortages, lower literacy rates, mental health, high costs of living) can students' access to postsecondary education opportunities (as well as influence their need for, and access to, student funding).

The NWT Student Financial Assistance program is managed by the Income Security Programs division of the GNWT Department of Education, Culture and Employment. Income Security Programs are intended to address cost of living; compensate for low income; maintain family income when an earner returns to school, becomes unemployed, or retires; and provide support to those who, because of a disability or illness, are unable to earn an income.² Education levels are directly linked to income and earnings, so SFA can contribute to clients' potential earnings, as well as improve quality of life and security.

The guiding principles of the GNWT's Income Security Framework are:³

- Encourage self-reliance through linking developmental programs with financial benefits;
- Ensure all clients are treated with respect and dignity when accessing Income Security Programs;
- Establish a coherent policy direction;
- Target benefits to those most in need of government support; and
- Target programs to fit within government initiatives.

Overall responsibility for determining the eligibility of SFA applicants resides with the Deputy Minister. Management and delivery of the program is the responsibility of the Manager of Income Security Programs and the Supervisor for the SFA program⁴. Three units manage and operate the program: Operations Unit (responsible for accepting and processing applications, and collecting loans once they are in repayment); Information Systems Unit (information systems and technology), and the Policy, Planning and Information Services Unit (develops policy and research, develops communications materials, evaluates the program, and participates on teams and committees, including federal/provincial initiatives).⁵

¹ OAG. (2010). Education in the Northwest Territories-2010: Department of Education, Culture and Employment.

² GNWT ECE. July 2007. Income Security – Breaking Down the Barriers of Poverty, Promoting Self Reliance. P. 3.

³ GNWT ECE. July 2007. Income Security – Breaking Down the Barriers of Poverty, Promoting Self Reliance. P. 4.

⁴ GNWT ECE. Northwest Territories Student Financial Assistance Annual Report – September to August 2007/2008. Page 4.

⁵ GNWT ECE. Northwest Territories Student Financial Assistance Annual Report – September to August 2007/2008. Page 5.

Key Findings

Program Purpose and Success

The evaluation noted across the various lines of evidence that SFA provides assistance to students wishing to pursue postsecondary education and is done so as a shared responsibility between the successful applicant and the GNWT. SFA is meant to supplement student financial resources, rather than fully fund postsecondary education. This is consistent with the structure of other funding programs across Canada.

Post-secondary program and service delivery is primarily the responsibility of Aurora College. ECE works closely with the College to ensure the rapidly changing territorial educational milieu is reflected in the types of programs and services offered. Many NWT residents elect to leave the NWT to pursue postsecondary educational opportunities elsewhere; primarily schools in Alberta.

From 2000/01 to 2010/11:

- 7,209 unique SFA students
- \$160,043,426 total SFA payments
- \$22,201 average SFA payment per student
- 65% of SFA students are female
- 48% of SFA students are Aboriginal
- 46% of SFA students who received funding for one year or less

Overall, SFA recipients are younger presently compared to those in 2000; however the age trend is not significant. With respect to gender, women have outnumbered men as recipients of SFA two to one. Approximately half of clients are non-Aboriginal; and 46% have received SFA funding for one year.

A key success for the NWT SFA program is that it does not discriminate based on family income. When compared to other jurisdictions across Canada, the NWT SFA program is one of the best in the country. Many of the Aboriginal organizations engaged in this evaluation noted how they have tried to incorporate many aspects of the NWT SFA programs into their own student assistance programs because they think it works well.

Unlike other social programs, SFA has remained true to its objectives and DOES NOT try to be “all things to all people” – such scope and mandate can have significant consequences on the efficiency and effectiveness of a social program. Staying within its mandate and delivering on its objectives has resulted in many efficiencies and successes for SFA, including the provision for clients to become more independent and responsible for education, budget, and personal choices.

Any program, even an effective one, has room for enhancements. ECE has been responding to several of the Internal Audit Bureau recommendations which have resulted in further efficiencies and effectiveness.

As noted, SFA is not intended to cover all costs (i.e. it is a benefit, not a right): the SFA program defines the level of assistance it provides to eligible clients. These overarching purpose and objectives are not fully understood or appreciated by applicants and the general public. The data collected from the regional focus groups, interviews and surveys note that AC and ECE representatives have a high level of understanding for the SFA program (as well as some 3rd party organizations). However, students do not

fully understand program purpose and objectives, while the general public has overall limited understanding of SFA.

SFA allows for student independence and life skills development (e.g., budgeting). Hence there is a need to clarify the purpose of the SFA program with applicants, possible future applicants, parents and the general public.

Program Benefits

While the majority of jurisdictions provide student assistance in a manner similar to NWT SFA Program, few jurisdictions provide the same variety of funding options as the NWT. As noted later in Section 3, most jurisdictions take into account student situation, program duration, professional program expenses and other criteria when calculating both maximum loans /funding available (as well as students' funding per semester).

While there are many similarities between the jurisdictions, there are select items that vary. For example, lifetime limits:

- Some jurisdictions base lifetime loan limits on the Canada Student Loan program (CSLP) lifetime limit for number of weeks of funding (340 weeks for an undergraduate degree) (MB, NB, YK, NS)
- Some jurisdictions limit students in how many degrees and diplomas for which they can access funding
- Other jurisdictions limit students for a specific amount of loan (BC, AB, ON)
- QC bases loan and grant limits on the type of school, the program and the student's situation

Further, most jurisdictions do not provide travel grants to students. Those that do, typically provide a one-time grant to assist students in getting to their institution. As discussed later travel represents 56% of all funding for SFA, therefore, further examination is warranted to best identify the most cost effective travel benefit options for NWT SFA.

Benefits or funding for books and supplies also varies. While many of the participants engaged in this evaluation noted the benefits related to books and supplies was "too low", the benefit amount from the NWT is consistent or better than other jurisdictions:

- Saskatchewan: books and supplies will be allowed as an expense up to a maximum of \$3,000
- Nova Scotia: books, instruments, related computer costs up to \$1,800
- Ontario Textbook and Technology Grant (TTG): \$150 for full-time students
- PEI provides Computer-Related Costs: up to a maximum of \$300 dollars towards computer-related costs each academic year

The NWT SFA program does not provide benefits for those enrolled in Adult Literacy and Basic Education (ALBE). As noted earlier in this report, various lines of evidence as well as feedback provided by various participants as part of the evaluation of SFA noted a desire for the program to be expanded to include ALBE. Many other jurisdictions provide benefits for those enrolled in skills training or upgrading including:

- British Columbia Adult Basic Education Student Assistance Program
- Alberta Scholarship Programs - Adult High School Equivalency Scholarships
- Saskatchewan Provincial Training Allowance
- Manitoba Adult Learner Bursary
- New Brunswick Training and Skills Development Program

- Yukon Student Training Allowance

Gaps in benefits that the GNWT could consider attempting to address by adjustments and enhancements to the SFA program include:

- SFA is not meeting the needs of part-time students. Currently, the pool of potential clients for part time benefits is extremely small and likely prevents many candidates from accessing the program for part time studies.
- As noted earlier, funding for ALBE students is currently outside the mandate of SFA. SFA could make exceptions for ALBE that facilitate the maintenance of employment or improve employability.
- Book allowance is too low to meet students' needs.
- Tuition grant only covers tuition at Aurora College (i.e. does not proportionally cover tuition in southern institutions).
- Living allowance maximums are too low to meet students' needs – SFA has not had a cost of living adjustment for a considerable amount of time.

A positive of the SFA program is that it includes a study Grant for Students with Permanent Disabilities. However, many individuals are unwilling to self-declare as “disabled” because of associated stigma. Regardless, SFA should increase the benefit since the one-time ‘assessment’ amount allotted to prove a disability is too low: the grant provides up to \$1000, when some assessments can cost as much as \$5000.

The largest spending category over the review period was ‘Living Allowance’, accounting for 26% of total SFA payments. Tuition and Fees accounted for 23% of total payments. Remissible Loans accounted for 21% of total spending while Repayable Loans accounted for 15%. Spending on Travel made up 7% of total payments and Books accounted for 5%. Study grants for the disabled and payments to part-time students are included in the ‘Other’ category and together accounted for less than 3% of total payments. Table 20 below presents the payment shares in dollar terms.

A comparison of program initiation with length of SFA participation by all students over the 2000/01 to 2010/11 review period suggests that while three quarters (74%) of SFA participants are entering programs of more than one year in length, almost half of SFA participants are involved in the program for only one year. Only 9% participated for the four years that would typically be required to earn a bachelor’s degree.

Overall, the majority of the respondents indicated that the benefits for tuition (57.9%), books (61.1%) and monthly allowance entitlements (69.5%) were too little. More than two thirds of respondents thought the benefits on travel expenses from home community to the nearest approved institution was just right and less than 30% indicated it was too little. Approximately 60% of respondents thought that the repayable load amount (up to \$1,400/month) was just right; while 14.2% thought it was too much and 25.9% thought it’s too little.

According to Statistics Canada’s *Survey of Tuition and Living Accommodation Costs for Full-time Students at Canadian Degree-granting Institutions* (September 2011), average undergraduate tuition fees for full-time Canadian students were \$5,138 in 2010/11. At present, the maximum SFA tuition rate is \$1,925 per semester, or \$3,850 per year. Thus, the SFA program will cover, for qualifying NWT students, up to 75% of the average undergraduate tuition fees for full-time Canadian undergraduate students.

In terms of costs for books, a 2010 research study found that the average cost for books for an undergraduate degree at Canadian universities was \$1,285 per academic year. At present, the maximum SFA program rate for books is \$400 or \$800 per year. Thus, the SFA program will cover, for qualifying NWT students, up to 63% of the average cost of books for full-time Canadian undergraduate students.

The same 2010 research study found that the SFA program provides for approximately 60% of living costs (rent, utilities/transportation and food/personal care) for a student attending the University of Alberta in Edmonton. The SFA program provides for approximately 50% to 60% of the living costs for students attending educational institutions in the major NWT centres of Inuvik, Yellowknife and Fort Smith.

Program Policy (Communications)

The 2010 SFA student survey reported that students were generally satisfied with program services - 88.5% agreed or strongly agreed with the statement “the application was processed in a timely manner. In addition, the 2010 survey reported that 44% of students found the website very useful, but 83% still completed their SFA application on paper, not online.

There is limited understanding and appreciation for the SFA program by applicants and the public. The GNWT was aware of this issue and over the last year has been conducting education and outreach session in NWT communities – specifically with high school students. Many interviewees, focus group participants and survey respondents noted this was as a very successful strategy and was enhancing communications and understanding of SFA.

Other suggested improvements include:

- Higher reliance on plain language (i.e. replace ‘remissible’ with ‘forgivable’).
- Increased strategies to reach target audience.
 - More reliance on current technology (e.g., SFA ‘apps’)
 - Refresh material on website more often
 - Improve on-line system
 - Social media
- More clarity and training for program staff to ensure consistency in messaging and information exchange regarding SFA.
- Engage students and their parents or guardians in grade nine throughout their high school years.
- A more simplified and coordinated funding application process for all streams of funding would be beneficial for students

Expansion of communications and outreach would facilitate greater understanding of SFA mandate (benefit not a right); reduce examples of miscommunications between clients and GNWT staff; clarify limits to program funding including repayment and remiss of loans; and, facilitate the application process. Findings from the online survey of SFA applicants and the general public also support these findings as well as providing further insight into improvements for policy and communications. The survey included a question that asked respondents to rate the usefulness of SFA communication methods. Approximately 85% found the SFA website useful (a combined rating of “Very Useful” and “Somewhat Useful”) and 81% indicated that the SFA Student Handbook is useful. In contrast, nearly 60% stated the Policy & Procedures Manual useful; while close to 11% indicated that the manual is not useful and 29.4% have never used it. Almost half (48.4%) found the SFA Newsletter useful and 38.1% indicated they have never used the newsletter.

Given feedback on the usefulness of the SFA website, greater consideration should be given to further electronic communication methods. Further, the application process should also be focussed more online through the website – this is also an efficiency for the program reducing paper based applications and handling.

Loan Recovery and Remission

The data was analyzed to assess SFA participation and remission. The analysis reveals a steady increase in the number of remitting participants which increased from 280 in 2000/01 to 500 in 2009/10. The remission rate, based on the number of program participants, increased from 21% in 2001/02 to 36% in 2009/10. There was a similar pattern of increase in terms of the value of SFA remissions which rose from 5% in 2001/01 to 11% in 2009/10. This is a key success of the program. It also sheds further light on concerns that SFA clients were not coming back to the NWT – in fact it is working and more clients are coming back to the NWT. Simply put, the number of participants has remained constant but the remission rate has almost doubled in 10 years as has the value of remissions from \$630,000 to \$1,600,000. However, the remission rate (or value of SFA payments) has been inconsistent – while it has more than doubled since 2000, it has been relatively consistent the last 4 years.

There was a general consensus across the various lines of evidence that the current interest and repayment rate is reasonable. A series of enhancements were proposed for repayment/remission procedures including:

- Inaccuracy in program records;
- Inconsistent follow-up;
- Lack of communication with GNWT Department of Finance; and
- Suggested that consideration be given to decreasing grants and increasing loans with remission for return-for-service.

It is important to note that the GNWT has already initiated such enhancements and has improved the efficiency and effectiveness for this aspect of the SFA program.

Participants also noted a series of challenges that inhibit graduates with remissible loans to return to the NWT to live and work:

- Lack of employment opportunities in graduates' fields;
- Lack of affordable housing;
- Significant cost-of-living differences between southern cities and northern communities make it more cost effective for graduates with remissible loans to work in southern cities, even if their loans become repayable;
- Students trained using the latest tools and techniques – resources not available in the NWT; and
- Graduates (e.g., doctors or nurses) being schooled in the importance of work-life balance – return to the NWT where they find themselves overworked and understaffed.

Overall, nearly 87% of the respondents agreed (a combined percentage of “Strongly Agree” and “Agree”) that remissible loans were an effective way to encourage students to return to the NWT. Two thirds of respondents (66.1%) indicated that forgiveness should be the same regardless of the community in which the student lives.

Recommendations

A series of observations, considerations and recommendations are offered to further enhance the NWT SFA program to better align with the needs of clients.

Successes

Recommendation No. 1: introduce a tracking measure that allows for the identification of students who successfully complete a program of study and use this information for future evaluation and tracking regarding program completion.

Benefits

Recommendation No. 2: Increase the course reimbursement component for part-time students.

Recommendation No.3: Consider less restrictive eligibility criteria for Part-time students

Recommendation No.4: Examine whether NWT SFA should continue to provide support to eligible Aboriginal Nunavut students

Recommendation No.5: Consider increasing the lifetime benefits cap consistent with increase to cost of living and implement options such as revolving with repayable/ remissible loan (also see Recommendations 8 and 16)

Recommendation No.6: Increase the Disability Grant

Recommendation No. 7: Introduce online travel booking (where possible and appropriate) and fixed sum to each student who requires Travel south of NWT

Recommendation No. 8: Increase benefits for tuition, books and living costs to better reflect current costs faced by students.

Recommendation No.9: Expand SFA to include support for ALBE students

Policy and Communications

Recommendation No.10: Build on community engagement successes and start outreach with students and parents in Grade 9 (enhanced career planning).

Recommendation No. 11: Streamline Application Process for repeat clients.

Recommendation No.12: Enhance SFA Communications Products

Recommendation No.13: Streamline Information Exchange with 3rd Parties who are Supporting Clients.

Loan Remission and Recovery

Recommendation No.14: Continue to work proactively with financial staff within ECE and across the GNWT to further improve data and information collection and management.

Recommendation No.15: SFA students to have priority for GNWT intern type position.

Recommendation No.16: establish a floating ceiling for lifetime benefits limits linked to remission and repayment

Recommendation No.17: Create a financial incentive that will encourage students to match their field of study with current NWT labour market demands.

Recommendation No.18: Continue to monitor remission rates to better assess whether they should increase.

ACRONYMS

AB	Alberta
AC	Aurora College
AFE	Aide Financiere aux etudes
ALBE	Adult Literacy and Basic Education
BC	British Columbia
CAE	Community Adult Educator
CLC	Community Learning Centre
CMAS	Case Management Administrative System
CSLP	Canada Student Loan program
ECE	Education Culture and Employment
FANS	Financial Assistance for Nunavut Students
FY	Fiscal Year
GoC	Government of Canada
GNWT	Government of the Northwest Territories
GN	Government of Nunavut
HSS	Health and Social Services
NFLD	Newfoundland and Labrador
HRSDC	Human Resources and Skills Development Canada
MB	Manitoba
MBS	Management Board Secretariat
NB	New Brunswick
NS	Nova Scotia
NSLSC	National Student Loan Service Centre
NWT	Northwest Territories
NU	Nunavut
OAG	Office of the Auditor General
OC	Occupational Certification
ON	Ontario
PD	Permanent Disability
PEI	Prince Edward Island
PT	Part Time
RAP	Repayable Assistance Program
RMAF	Results-based Management Accountability Framework
SC	Steering Committee
SFA	Student Financial Assistance
TOR	Terms of Reference
TTG	Textbook and Technology Grant
WG	Working Group
YG	Yukon Government
YK	Yukon

1 INTRODUCTION

This introduction outlines the purpose of the Student Financial Assistance (SFA) Program Evaluation Final Report, presents the goals and objectives of the assignment, describes the program review approach, highlights the limitations and data gaps, and outlines the basic structure and organization of the report.

1.1 PURPOSE OF THE REPORT

The primary objective of this report is to present the findings of an examination of the NWT SFA program for the time period 2000-2010/11, with a primary focus of the present context of the program. Historical data was utilised to serve as the basis for examining and describing the current context within which the NWT SFA program provides benefits to students. The report includes the analysis, synthesis, and compilation of qualitative and quantitative program data.

It also includes summaries of practices from other Canadian jurisdictions, the methodology behind the SFA Review, findings from key informant interviews, surveys, and focus groups, and finally conclusions and recommendations. The nature of the analytical, statistical and research work is oriented to an audience who are involved in and/or responsible for Student Financial Assistance in the NWT.

1.2 REVIEW OF OBJECTIVES AND SCOPE

As outlined in the Terms of Reference, the specific objectives of this review are to:

- Assess whether the NWT SFA program levels are sufficient financial support to assist students in their postsecondary education;
- Assess whether the NWT SFA program is contributing to the GNWT's intended goal of developing a healthy, educated workforce; and
- Assess whether the NWT SFA program is contributing to the GNWT's intended goal of developing skills and resources to meet the needs of our northern communities.

The Terms of Reference, along with information obtained during the Project Steering Committee initial meeting indicated that the review be structured around the need to address the following issues:

- **Program Purpose** – current alignment of the NWT SFA program in light of the GNWT Income Security Model and the current postsecondary environment; alignment of program documents with GNWT policies and objectives;
- **Benefits** – appropriateness of all benefit levels and loan/grant types (including living allowance, travel allowance), student categories, and residency requirements in meeting students' needs; appropriateness of repayment policies (interest, rate of payment, remission process); success of SFA policies to encourage graduates to return to NWT to work; alternative delivery approaches; potential for SFA benefits to upgrading students; benefits and return to service agreements to students;
- **Policy (Communications)** – ease of navigating SFA documents, success in communications to encourage Northerners to access SFA; and
- **Loan Recovery and Remission** – appropriateness of Interest Relief and RPP program; return on investment of loan repayment; remission process.

1.3 PROGRAM REVIEW APPROACH

The approach taken by the consultants with respect to project organization and management of the review was a collaborative one. This collaborative approach was founded on three guiding principles:

Principle #1: The approach must recognize a wide range of parties and interests and specifically accommodate these in the project design

The project design needed to collaboratively involve the various stakeholders in this project (i.e., ECE leadership and study team; general public, clients, Aurora College; teacher and principals, ECE Regional staff; NWT Bureau of Statistics; and the Terriplan Consultants) in a manner that addressed the various interests, information requirements, and need for involvement.

Principle #2: The project design is supported by collaborative teamwork

Teamwork and effective communications were key elements that contributed to the design of this project. Close collaboration and regular, frequent communications among the key stakeholders on project progress, meeting results, potential issues, changes in direction or procedure needed to be communicated quickly and effectively.

Principle #3: Decision-making should be based on collaborative solutions

A well-designed project can succeed in developing solutions that will have the support of all parties. To achieve this, it was essential that information was freely shared, key concerns and priorities discussed, differing viewpoints explored, and outstanding issues resolved.

In addition to collaboration with ECE (external collaboration), this project also involved collaboration among specialists within the Terriplan team (internal collaboration). Each member of the Terriplan team brought their own unique knowledge, skills, insights and experience to this project.

1.4 PROJECT PERSONNEL AND ROLES

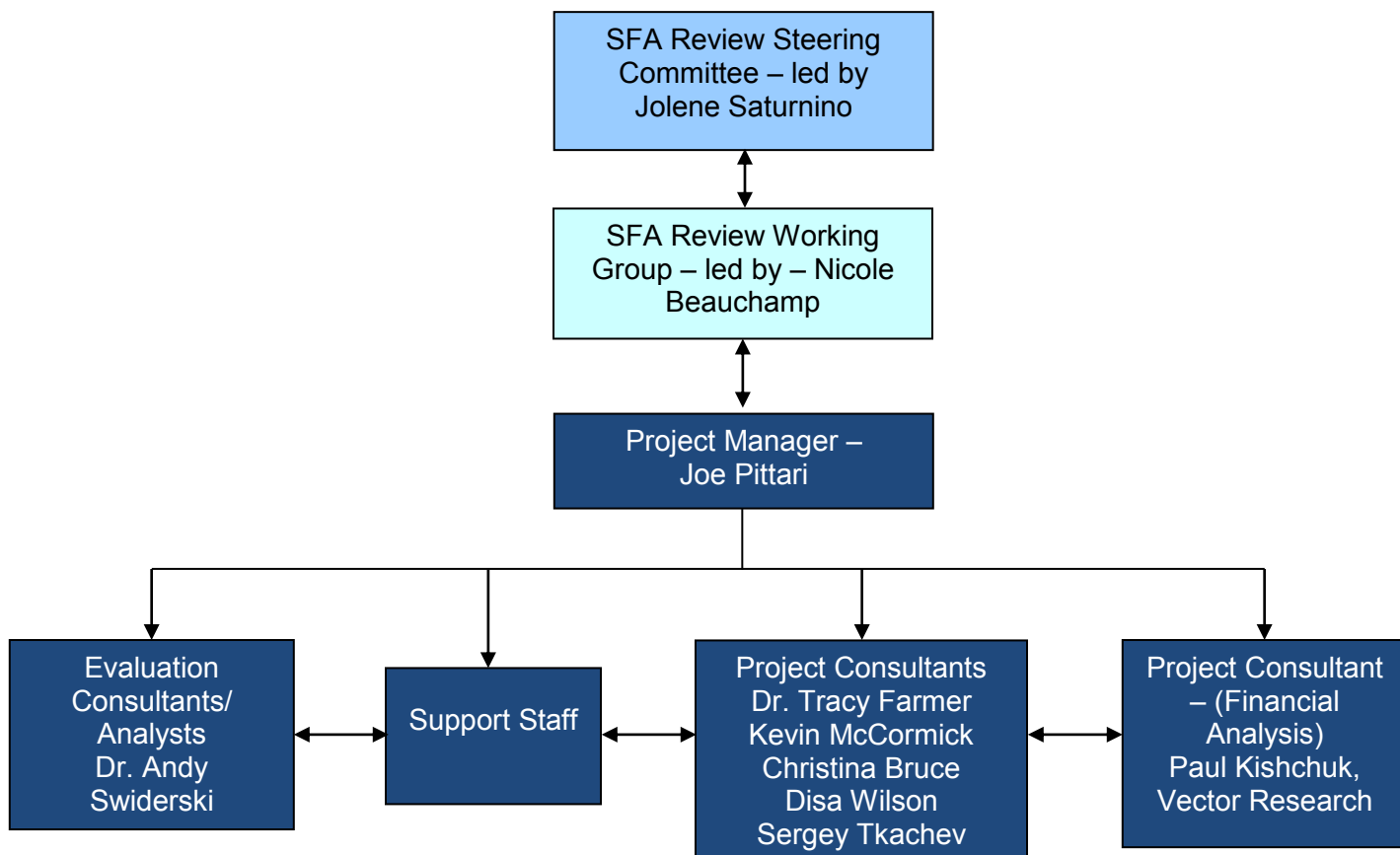
The main contacts from the ECE client team were Nicole Beauchamp, SFA Supervisor and Jolene Saturnino, Director Income Security Programs.

The ECE client team was also supported by a Project Steering Committee (SC) comprised of representatives from Aurora College, an Aboriginal Organization and ECE (both Headquarters and Regional staff). The SC was supported by a Working Group which regularly engaged and worked with the consulting team. The working group would also review and edit deliverables prior to submission to the steering committee. The consultants met with the SC four times during the review to help guide the process. These meetings also served as an opportunity for the consultants to report on the progress of the review.

One of the goals of the review was to ensure that each member of the SC had full working appreciation and knowledge of all key dimensions of the project: policy analysis, quantitative methods, consultation and strategic analysis – as they would be taking the program forward and actively managing it once the review was completed.

The project organizational structure is depicted in Figure 1.

Figure 1: Project Organizational Structure



1.5 STRUCTURE OF THE REPORT

This report is structured as follows:

1. Introduction
2. Background
3. Methodology
4. Evaluation Findings
5. Observations, Considerations and Recommendations

The report includes 5 appendices:

- Works Cited
- Evaluation framework
- Engagement strategy and engagement tools
- Online survey findings summary
- Telephone survey findings summary

2 METHODOLOGY

This following section outlines the overall methodology for the review, including: the general principles underpinning the review; the specific methodologies employed for the project; and a discussion of the review framework and the key evaluation questions which were examined.

2.1 GENERAL REVIEW PRINCIPLES AND GUIDELINES

Program evaluation is the systematic collection and analysis of information about program activities and outcomes, which are designed to make judgments about the program, improve program effectiveness, and/or inform decisions about future programming.⁶ Programs are usually evaluated on a regular basis (every 5 to 10 years) to see whether in fact they are achieving what they intended.

In the federal system, program evaluation was officially introduced in the late 1970's to help improve management practices and controls. The 1977 Evaluation Policy mandated that evaluation be a component of the management of each department. It recognized program evaluation as an integral part of the managerial responsibilities of deputy heads of departments and agencies. Evaluation findings and recommendations were to be used by deputy heads to make more informed decisions on management and resourcing, be accountable for the programs for which they were responsible, as well as provide quality advice to ministers. Program evaluation became more standardized with the revisions to the Evaluation Policy in 2001, and the development of the Results-based Management and Accountability Framework (RMAF) – which is now the standard for program evaluations for the Government of Canada.⁷

Within the GNWT, the Budgeting and Evaluation Division of the Management Board Secretariat (MBS) takes the lead in providing assistance to departments in the areas of budget management, program design and evaluation, and performance measurement.⁸ Although there is no one standardized format for program evaluation within the GNWT, the RMAF format is slowly becoming one of the most used. The review of the SFA Program utilized many of the elements of an RMAF (discussed below in sections 2.3 and 2.4).

This evaluation utilized the services of an independent third-party consultant to review the program. The benefits to this approach are that a neutral, unbiased analysis of the program is provided, and that ECE is not seen to be “marking their own homework”.

2.2 PROJECT METHODOLOGY

This evaluation was designed as a comprehensive review of the SFA Program. The main goal of the review was to examine the efficiency and effectiveness of the program, with a view to defining the benchmarks that will allow for continuous program evaluation and delivery while meeting client needs.

In order to achieve this goal, the consultants undertook a variety of social research methodologies:

- a review of previously published documents related to student financial assistance in the NWT;

⁶ Canadian Evaluation Society (CES) Essential Skills Series – Module 1, p1.

⁷ Treasury Board Secretariat of Canada. Centre for Excellence in Evaluation website, accessed April 21, 2007 (http://www.tbs-sct.gc.ca/eval/common/us-nous_e.asp).

⁸ Financial Management Board Secretariat website, accessed April 21, 2007 <http://www.gov.nt.ca/FMBS/about/budget.html>. See for example the documents “Program Managers Survival Guide to Program Evaluation” and “How to Work With an Evaluation Consultant”, which are listed on the FMBS library.

- a literature review of best practices and processes related to student financial assistance in jurisdictions across Canada;
- stakeholder consultations – including on-line and telephone surveys, focus groups, and interviews with key informants;
- an analysis of program data – including numbers of applicants and clients of the program since 2000; and
- analysis of program budget and financial information.

2.2.1 Background Documents

An in-depth review of NWT SFA documents identified by the ECE Contract Authority, in consultation with the Steering Committee and Working Group, was reviewed in order to provide context to the primary data collection findings (i.e., interviews, survey, on-site interviews and focus groups). Additionally, preliminary data analysis was conducted on NWT SFA recipient data (funding, demographics, etc.).

The review of materials provided information on such variables as: programming objectives, program participant numbers and progress (trends over time), programming costs, funding mechanisms, roles and responsibilities of staff, and gaps in resources. The document review also provided information on SFA funding amounts, benefit categories, and other contextual information that formed the basis for conducting consultation activities and producing the overview paper for public dissemination.

Materials and data were forwarded to Terriplan from the Contract Authority. Documents and literature consulted included resources that highlighted: strategic plans, frameworks, legislation, program delivery, and program policies. Documents were reviewed for information on each of the areas identified in the Terms of Reference (TOR) as well as to gain insight on evaluation issues and relevant information gaps that may affect the evaluation findings.

For a full listing of the documents reviewed, please see Appendix A - Bibliography.

2.2.2 Cross Jurisdictional Review

Another important component of the evaluation was an analysis of Canadian jurisdictions and their Student financial Assistance Programs. The Terriplan team looked at all Canadian jurisdictions. It was also intended to provide contextual information on funding amounts, funding maximums, etc., for comparison with NWT SFA. Terriplan reviewed program document(s) (e.g., policy guidebook) for each jurisdiction to collect information on purpose and objectives, benefit amounts, eligibility, and other criteria for comparison with NWT SFA. Student Financial Assistance programs are currently available in every province and territory in Canada, managed jointly by provincial/territorial agencies and the National Student Loan Service Centre.

The intent of this review was to gather data on best practices for programming, and funding levels across Canada, to see how the NWT program stood in comparison.

2.2.3 Stakeholder Consultations

The stakeholder consultations component of the review encompassed three separate elements:

- stakeholder surveys;
- focus group; and
- key informant interviews.

Copies of letters of introduction, questions and background papers are provided in Appendix C, for each stakeholder consultation format.

Two surveys (on-line and telephone) were designed and administered by the NWT Bureau of Statistics to gather feedback from stakeholders (i.e. students, parents, the public, and other identified stakeholders) about their experiences and perspectives regarding the SFA program, including their understanding of the program purpose, identified needs and gaps in funding levels, as well as factors influencing student financial need and part time SFA. The surveys were tailored to a both clients/applicants and the general public and included both closed ended and open ended questions. A total of 593 online surveys were completed as well as 1444 telephone surveys were conducted. Results of the online survey are detailed in Appendix D, while Telephone survey results are provided in Appendix E.

A series of focus group sessions were held in seven communities across the NWT from November 2011 to January 2012. These communities included Inuvik, Norman Wells, Yellowknife, Fort Smith, Hay River, Fort Simpson and Behchoko. The consultation process was the same for each community: a focus group session with stakeholders to solicit feedback on the strengths, weaknesses and effectiveness of the program. In preparation for each session confirmed participants were provided with a brief SFA background paper and the focus group questions in advance to facilitate preparation for their involvement in the dialogue.

Table 1: On-site Visits

Community	Dates
Yellowknife	November 22, 2011
Fort Smith	November 30 – December 02, 2011
Inuvik	November 28-30, 2011
Behchoko	January 10, 2012
Fort Simpson	November 28-29, 2011
Hay River	December 13-14, 2011
Norman Wells	January 31, 2012

Individuals representing the following organizations/groups/positions were invited to participate in the on-site visit review process:

- ECE regional staff (Career Development Officers, Client Services Officers, Regional Superintendents)
- Aboriginal Governments and organizations
- Aurora College Educational Professionals/Campus Directors, Learning Centres / coordinators
- Aurora College staff (Student Services)
- K-12 Education Professionals (Principal / counselors); French schools
- Parents and Students (through Aurora College contacts)
- All MLAs (invited via letter to participate)
- General public
- Disability associations (e.g., NWT Council of Persons with Disabilities)

A number of key informant interviews were also held in the fall of 2011. The key informant list was developed by the SC to gather input from key experts on the program from across the NWT. In developing that list, the SC tried to create a balance between the different types of stakeholders (clients, administrators, educators, politicians, etc.), as well as ensure that all regions across the NWT were represented. Again, to assist with preparing for the interview, participants were sent a copy of the

questions prior to the scheduled time. A total of 30 key informant interviews were carried out with individuals representing the following:

- ECE Senior Management and Program Managers/Specialist
- Program Delivery Staff
- MLAs
- Aurora College representatives (Student Services, Registrar, Office of the President)
- Aboriginal Government Representatives and Leaders
- Other Funders (e.g. ASETS holders, Income Assistance)

2.2.4 Program Data

The SFA program has generated a mass of administrative data. The most important source is ECE's Case Management and Administrative System (CMAS) program data. To address the financial aspects of the SFA program review, a Student Financial Assistance Database was constructed by extracting records for each SFA-related transaction between the 2000/01 to 2010/11 review period. The financial transactions database was supplied by CGI in Excel spreadsheet format. It is the SFA program experiences of individual students (and not individual financial transactions as would be the case for a financial audit) that is of interest for purposes of the review. As such, the dataset was modified using SPSS to total the financial transactions for each SFA student in each year of the review period. The analysis which follows was undertaken on an Excel version of the SPSS dataset.

Several large data sets were generated from the CMAS database. These included: the numbers of approved clients each year; demographic information on each client registered; the school being attended; and their status within the program (whether they were still currently active, whether they had completed the program, or whether they had withdrawn from the program). The CMAS data covered clients enrolled between the 2000/2001 to the current fiscal year, and allowed the evaluators to determine program trends during that timeframe.

2.2.5 Program Budget and Financial Information

ECE provided program financial information for this review. This included: details of the program payment dedicated to administration; repayable loans and remissible loans. The intent was to examine the cost-effectiveness of the program as well as appropriateness of funding levels for SFA.

2.3 EVALUATION FRAMEWORK AND KEY EVALUATION QUESTIONS

A key component to undertaking a successful program review is the program evaluation framework. There are three primary review issues that need to be considered within any review framework:

The Terms of Reference, along with information obtained during the Project Steering Committee initial meeting indicated that the review be structured around the need to address the following issues:

- **Program Purpose** – current alignment of the NWT SFA program in light of the GNWT Income Security Model and the current postsecondary environment; alignment of program documents with GNWT policies and objectives;
- **Benefits** – appropriateness of all benefit levels and loan/grant types (including living allowance, travel allowance), student categories, and residency requirements in meeting students' needs; appropriateness of repayment policies (interest, rate of payment, remission process); success of SFA policies to encourage graduates to return to NWT to work; alternative delivery approaches; potential for SFA benefits to upgrading students; benefits and return to service agreements to students;
- **Policy (Communications)** – ease of navigating SFA documents, success in communications to

- encourage Northerners to access SFA; and
- **Loan Recovery and Remission** – appropriateness of Interest Relief and RPP program; return on investment of loan repayment; remission process.

The evaluation framework for NWT SFA Program is the following pages, however further details can be found in Appendix B. It contains questions relating to each of these three areas, as well as additional research questions posed through the project TOR.

Additionally, the evaluation framework also includes:

- the indicators for answering each of the relevant review questions (i.e. input from clients and employers, program staff and managers, and other stakeholders throughout the NWT); and
- how that data is to be obtained (including document review, interviews, focus groups, and surveys).

Table 2 presents the review matrix which is composed of evaluation themes/issues, high level questions guiding the evaluation and indicates the lines of evidence to be employed in addressing the questions. The matrix is based on the TOR, discussions with the Steering Committee as well as a background review of materials provided to Terriplan. The contents of Table 2 form the construct for the development of the questions for the data collection tools (to be developed as part of the Consultation Plan). Where appropriate, Terriplan interviewers will have relevant definitions available to facilitate the interview process.

Table 2: NWT SFA Review Matrix

Evaluation Issues/Questions	Lines of Evidence					
	GNWT Document / Admin Data Review	Jurisdictional Scan: Canadian SFA Programs	Financial Data Review	Key Stakeholder Interviews	Web Survey	On-Site Visits: Focus Groups / Interviews
Program Purpose						
To what extent are the purpose, goals and objectives of the NWT SFA Program understood?	x			x	x	x
To what extent do the purpose, goals and objectives of the NWT SFA Program align with the GNWT's Income Security Model?	x			x		
Given today's post-secondary environment, how realistic and reasonable are the purpose, goals and objectives of the NWT SFA Program?	x	x	x	x		x
To what extent do the purpose, goals and objectives of the NWT SFA align with other student financial assistance programs across Canada?	x	x		x		
Benefits						
To what extent do the student categories, current benefit types, and limits (annual and lifetime) meet the needs of students (in light of today's postsecondary environment)?	x		x	x	x	x
To what extent does the living allowance benefit meet the needs of students across all regions of the NWT? Outside the NWT?	x		x	x		x
What are the alternative delivery options for the travel portion of the basic grant?		x		x		
What factors (internal/external) influence the financial assistance needs of NWT students?	x		x	x	x	x
How reasonable are the current residency requirement policies and regulations?	x	x		x		
What are the gaps in the existing Income and Expenses Considerations Policy?	x			x		
What are the options for providing SFA to upgrading students?	x	x		x	x	x
What options and best practices are available for implementing benefits and return to service agreements?	x	x		x		
What factors inhibit students from accessing part-time SFA funding?				x	x	x

Evaluation Issues/Questions	Lines of Evidence					
	GNWT Document / Admin Data Review	Jurisdictional Scan: Canadian SFA Programs	Financial Data Review	Key Stakeholder Interviews	Web Survey	On-Site Visits: Focus Groups / Interviews
What alternative models of delivery exist for the NWT SFA program?		x		x		
Policy (Communication)						
How effective are SFA communications and documents in terms of: <ul style="list-style-type: none"> ▪ Ease of navigation ▪ Clarity of program purpose / goals ▪ Reaching Northerners to encourage them to access SFA 	x			x	x	x
To what extent do SFA program documents align with ECE policies and regulations?	x			x		
Loan Recovery and Remission						
To what extent is the loan remission process, including eligibility requirements, residency and rates, appropriate compared to existing policies, other jurisdictions, compliance, cost-effectiveness, and today's post-secondary environment?	x	X	x			
To what extent is the loan repayment process, including interest and rate of payment, appropriate compared to existing policies, other jurisdictions, compliance, cost-effectiveness, and today's post-secondary environment?		X	x	x		x
To what extent is the Reduced Payment Plan (RPP) program and Interest Relief program efficient and effective?	x	x	x	x		
Are there ways in which the GNWT can more effectively encourage graduates to return to the NWT?		x		x	x	x
Is the loan repayment and remission process cost-effective based on return on investment?			x	x		

3 BACKGROUND

A key component of this review was to contextualize the SFA program within today's postsecondary environment and alignment with the program purpose of other SFA programs across the country. This background section is included to address these questions as well as provide information about the current NWT SFA program.

3.1 POSTSECONDARY EDUCATION IN CANADA

Continuing education is increasingly important for individual, family, and community well-being. Education is an important determinant of health, and a person's income often heavily depends on their level of education. Between 1990 and 2007, the number of jobs requiring postsecondary education graduates almost doubled. Only half as many jobs were available for those who had not completed high school. More people who had completed high school reported being in excellent or very good health as compared to those who had not; and it is generally accepted that lifelong learning is a strong indicator of wellness among adults.

In 2009-10 undergraduate students paid on average almost \$5,000 for their tuition (3.6% higher than the previous year); and graduate tuition on average was over \$6,000 (4.7% higher than the previous year).⁹ This increase was nearly double the increase in the Canadian Consumer Price Index from 2009 to 2010 (which increased 1.8%)¹⁰. In fact, undergraduate tuition fees increased 36.4% between 2000-2001 and 2008-2009, and since 1996-1997, the rise in undergraduate tuition costs has exceeded the rise in the Consumer Price Index every school year except 2005-2006.

Despite increasingly high tuition, 85% of 15-year-old Canadians expect to attend university or college, and nearly 70% of students 17 or younger had parents who saved for their postsecondary education.¹¹ Enrolment in postsecondary education is increasing – but so is students' debt load to finance their education. Both the number of students borrowing and the average amounts they borrowed has increased substantially in recent years. Additionally, 40% of parents expected their children to receive scholarships based on academic performance, while only 15% of postsecondary education students actually received this type of funding; and the proportion of students who relied on financing from banks, personal loans or credit cards is 2.5 times than parents expected.

Some of these factors partially explain why, according to the Canadian Federation of Students, in September 2011 the debt load carried by students for Canada Student Loans only (and which excludes provincial or territorial loans) was nearly \$14 billion dollars¹².

3.2 EDUCATION IN THE NORTHWEST TERRITORIES

Young people represent the fastest growing segment of the NWT population. A growing population can mean more need for postsecondary and skills training, as new graduates enter the work force. However, in order to access continuing education opportunities (whether they are postsecondary education, short-term skills training, apprenticeship programs, etc.) students often need a high school diploma. For a postsecondary degree, it also means the required high school courses for admissions. While high-school completion rates in the NWT have been improving over recent years, rates are still

⁹ Canadian Council on Learning. March 30, 2010. 2009–2010 State of Learning in Canada: A Year in Review. P. 35.

¹⁰ <http://www40.statcan.ca/l01/cst01/ECON09A-eng.htm>

¹¹ Canadian Council on Learning. March 30, 2010. 2009–2010 State of Learning in Canada: A Year in Review.

¹² <http://www.cfs-fcee.ca/html/english/home/index.php>

below the reported Canadian average. High school completion and the K-12 system can impact students' ability to gain access to postsecondary education, as well as their ability to access funding.¹³

The operating environment in the Northwest Territories presents some challenges to improving postsecondary education in the NWT, as well as challenges to students trying to access postsecondary education. These include remote communities which mean people often have to leave their home for postsecondary and an economic environment that can offer opportunities that require graduate degrees many people do not have access to. Additionally, many of the socio-economic factors that can influence Northerners' access to employment, health, well-being, and quality of life (e.g., housing shortages, lower literacy rates, mental health, high costs of living), can all influence students' access to postsecondary education opportunities (as well as influence their need for, and access to, student funding).

In the Northwest Territories, Aurora College is the only public postsecondary school, with the Department of Education, Culture and Employment working closely with the College. Other agencies in the NWT – such as private vocational training institutions, professional associations, non-government organizations, government departments, municipalities, Aboriginal organizations, and school boards – are also involved in providing postsecondary education. Additionally, a number of NWT residents elect to leave the territory to pursue postsecondary educational opportunities in other jurisdictions across Canada, the United States, and elsewhere.

3.3 STUDENT FINANCIAL ASSISTANCE IN CANADA

Every province and territory in Canada has student financial assistance programs in place to provide funding for postsecondary education. Additionally, the Canada Student Loan Program is available in many jurisdictions, though in some provinces provincial/territorial loans and Canada student loans are consolidated (students receive money from both the province and Government of Canada, but it is integrated into one student loan, managed by the Government agency). Some provinces also administer their own student loan programs, which means the Government of Canada may provide transfer payments to support the program, but program policies and administration is carried out only by the province or territory. In the Northwest Territories, SFA is managed this way – that is, the Government of the Northwest Territories receives a transfer payment from the GoC, which it then uses to fund its own student loan program, SFA. Table 3 outlines the jurisdictions reviewed.

Table 3: Jurisdictions

Jurisdiction	Agency / Service Provider
National	Canada Student Loans Program (available in certain provinces/territories)
British Columbia	StudentAID BC
Alberta	Alberta Students Finance
Saskatchewan	Saskatchewan Student Financial Assistance
Manitoba	Manitoba Student Aid
Ontario	Ontario Student Assistance Program
Quebec	Aide financière aux études (AFE)
New Brunswick	New Brunswick Student Financial Services
Nova Scotia	Nova Scotia Student Assistance
Prince Edward Island	PEI Student Financial Services / PEI Student Loans Program
Newfoundland and Labrador	Student AID NFLD
Yukon	Yukon Student Financial Assistance
Nunavut	Financial Assistance for Nunavut Students (FANS)

¹³ OAG. (2010). Education in the Northwest Territories-2010: Department of Education, Culture and Employment.

3.3.1 Canada Student Loan Program

The Canada Student Loan Program is available in most jurisdictions, though in some provinces provincial/territorial loans and Canada student loans are consolidated (see Table 4).

Table 4: Canada Student Loan Administration¹⁴

Province or territory of permanent residence	One loan or two?	Explanation	Administered by
British Columbia Alberta Manitoba Nova Scotia Prince Edward Island	2	One from the Government of Canada (the Canada Student Loans) and one from your provincial government.	NSLSC for Canada Student Loan Financial institution or service provider for provincial or territorial student loan
Saskatchewan Ontario New Brunswick, or Newfoundland and Labrador	1	One Integrated Student Loan, delivered jointly by the federal and provincial governments.	NSLSC
Quebec Northwest Territories Nunavut	1	These jurisdictions operate their own provincial or territorial student loan programs and do not participate in the Canada Student Loans Program. <i>These programs are partly funded by federal government transfers.</i>	Provincial or Territorial Government
Yukon	1	A Canada Student Loan. <i>Yukon offers a grant program, but not a student loan program.</i>	NSLSC

3.3.1.1 Program Purpose / Goals / Objectives

Students are limited to:

- 340 weeks for a full-time student who received a Canada Student Loan for the first time on or after August 1, 1995;
- 400 (340 + 60) weeks enrolled in full-time doctoral studies; or
- 520 weeks for a student with permanent disabilities¹⁵.
- Full-time definition¹⁶:
 - Be enrolled in a degree, diploma or certificate program of at least 12 weeks' duration within a period of 15 consecutive weeks at a designated post-secondary educational institution.
- Part-time definition¹⁷
 - Be enrolled in 20% to 60% of a full-time course load at a designated post-secondary educational institution.

¹⁴ HRSDC. 2009. Guide to Federal Student Financial Assistance. P. 7.

¹⁵ HRSDC. 2009. Guide to Federal Student Financial Assistance. P. 9.

¹⁶ HRSDC. 2009. Guide to Federal Student Financial Assistance. P. 5.

¹⁷ HRSDC. 2009. Guide to Federal Student Financial Assistance. P. 5.

3.3.1.2 Program Benefits / Types of Assistance Offered

There are two types of benefits available through the Government of Canada: Canada Student Loans (or the Canada Student Loan Program (CLSP) and Canada Student Grants.

Canada Student Loan Program Eligibility:¹⁸

- Be a Canadian citizen or a permanent resident of Canada, or be designated a “protected person” under the Immigration and Refugee Protection Act¹ ;
- Be a permanent resident of a province or territory that issues Canada Student Loans;
- Demonstrate financial need;
- Be enrolled in a designated educational institution (universities; colleges; technical and vocational schools; and private institutions).¹⁹

The amount of funding a student may receive under the CSLP is 60% of a students’ assessed need, or a maximum of \$210 per week of study; the remaining 40% may be provided by the province or territory of permanent residence in the form of provincial or territorial student loans.²⁰ Expenses Covered by the CSLP include educational, living and transportation costs. Several Canada Student Grants are available; students are assessed for many of them as part of their application to the Canada Student Loan Program.

Program Delivery Method(s)

- The National Student Loan Service Centre (NSLSC) manages CSLP files and applications. Students can apply and access their information on canlearn.ca.

3.3.1.3 Loan Recovery and Remission

- Loan repayment process
 - Criteria: Students begin the repayment process who have
 - Graduated;
 - Left school; or
 - Exceeded the maximum lifetime limit (i.e. 340 weeks for full-time study).
 - There is a six month ‘grace period’ before students have to begin to repay their loans; interest accumulates though students are not required to make payments.
 - Many jurisdictions (e.g. Ontario), once students are in repayment, consolidate students’ Canada Student Loans and provincial loans into one loan, managed by the NSLSC. Students are required to sign a consolidation agreement.

Repayment Assistance Measures (Debt Management Programs)

The Canada Student Loan program offers several options to students who are unable to repay their Canada Student Loans (see Table 5).

¹⁸ HRSDC. 2009. Guide to Federal Student Financial Assistance. P. 5.

¹⁹ HRSDC. 2009. Guide to Federal Student Financial Assistance. P. 5.

²⁰ HRSDC. 2009. Guide to Federal Student Financial Assistance. P. 6.

Table 5: Canada Student Loan Program Repayment Assistance Measures²¹

Program	Description
Revision of Terms	If you are unable to repay your student loans, Revision of Terms can help students decrease monthly payments by extending the amount of time over which the loan is paid back; however, more interest will accumulate.
Repayment Assistance Plan	<p>The Repayment Assistance Plan (RAP) helps borrowers who are having financial difficulty repaying their student loans. RAP makes it easier for student loan borrowers to manage their debt by paying what back they can reasonably afford.</p> <p>Under this plan:</p> <ul style="list-style-type: none"> ▪ No borrower should have a repayment period of more than 15 years (or 10 years if the borrower has a permanent disability). ▪ Affordable loan payments are based on the borrower's income and family size. ▪ Borrowers will not make payments exceeding 20 per cent of their income towards loans covered by RAP. ▪ In certain cases borrowers may not have to make any loan payments until their income increases. <p>The RAP has two stages to help student borrowers fully repay their student loan within 15 years, depending on their financial circumstances.</p> <p>Stage I: This stage applies to the first five years of the Plan. For the first five years under the RAP, student loan borrowers who qualify will make affordable payments (or no payment) toward their loan principal. Paying the loan principal first reduces the total debt. The Government of Canada will cover the interest amount owing that the borrower's calculated affordable payment does not cover. Borrowers will not make payments exceeding 20 per cent of their income towards loans covered by RAP.</p> <p>Stage II: This phase starts once the borrower completes Stage I, or has been in repayment for 10 years. The Government of Canada will continue to cover interest and begin to cover the principal of the loan not met by the borrower's affordable loan payment. The balance of the loan should be gradually paid off so that no student loan debt remains after 15 years (or 10 years for persons with permanent disabilities). Throughout this period, borrowers will need to meet the same eligibility criteria, application process, and affordable payment as in Stage 1.</p>
Repayment Assistance Plan for Borrowers with a Permanent Disability	<p>The Repayment Assistance Plan for Borrowers with a Permanent Disability (RAP-PD) helps borrowers with a permanent disability that are having difficulty paying their student loans. RAP-PD makes it easier for student loan borrowers to manage their debt by paying what back they can reasonably afford.</p> <p>Under this plan:</p> <ul style="list-style-type: none"> ▪ Loan payments are based on income, ability to pay and disability accommodation costs (uninsured medical expenses, special care and other expenses). ▪ Borrowers will not make payments exceeding 20 per cent of their income towards loans covered by RAP-PD. ▪ In certain cases borrowers may not have to make any loan payments until their income increases. ▪ Students with a permanent disability go directly to Stage II of the RAP-PD and fully repay their student loan within 10 years after leaving school.
The Permanent Disability Benefit	<p>If a student has a severe permanent disability that prevents them from working and will never be able to repay their loans, the option may exist to be able to have the loans immediately forgiven. Students with a severe permanent disability who received loans between 1995 and 2000 will be eligible for immediate loan forgiveness regardless of when the disability occurred.</p> <p><i>Note: Ontario doesn't participate in the Permanent Disability Benefit program. Instead, Ontario borrowers can apply for the Medical Loan Forgiveness Program.</i></p>

²¹ Adapted from: HRSDC. 2009. Guide to Federal Student Financial Assistance.

3.4 FEDERAL FUNDING PROGRAM FOR STATUS INDIAN AND INUIT STUDENTS

The Federal government operates the Post-Secondary Student Support Program (PSSSP). This program provides financial assistance to Status Indian and Inuit students who are enrolled in eligible post-secondary programs, which includes: community college and CEGEP diploma or certificate programs; undergraduate programs; and advanced or professional degree programs²².

To be eligible, students must be Registered Status Indians (residing on or off-reserve) who have been residing in Canada for 12 consecutive months prior to the date of application for funding. Students must be enrolled in a certificate, diploma or degree program in an eligible post-secondary education institution and must maintain continued satisfactory academic standing within that institution.²³

Inuit students who have been residing outside of the Northwest Territories or Nunavut for 12 consecutive months could be eligible for funding through the Post-Secondary Student Support Program. Inuit students residing in these territories are eligible for funding support from their respective territorial governments.²⁴

Financial assistance may be provided in the following areas:

- **Tuition support** for part-time and full-time students that may include fees for registration, tuition and the cost of books and supplies required for courses.
- **Travel support** for full-time students who must leave their permanent place of residence to attend college or university. Students may qualify for funding to return home twice per academic year.
- **Living expenses** for full-time students to help cover the costs such as food, shelter, and transportation.²⁵

Administration of the program is done through the First Nation or designated First Nation organization that determines the funding and selection criteria in accordance with national guidelines. First Nation students who want to pursue post-secondary studies and access available funding programs should contact their local band office. Whereas, Eligible Inuit students seeking more information on how to apply for available funding for post-secondary education should contact the designated organizations or the INAC regional office in the province where they have resided for the past 12 consecutive months.²⁶

3.4.1 Additional Federal Assistance for Aboriginal Students

There are other sources of Federal assistance for Aboriginal Students including:²⁷

- *CanLearn* - Canada Student Loans and Grants, together with provincial or territorial student assistance programs, can help make getting an education more affordable for students from low and middle income families;
- *Learning and Post-Secondary Education* - Human Resources and Skills Development Canada (HRSDC) helps Canadians learn and improve their skills by providing financial assistance and information to students and apprentices, helping and encouraging parents to save for their children's post-secondary education, and providing support for student exchanges and

²² <http://www.aadnc-aandc.gc.ca/eng/1100100033682>

²³ *ibid*

²⁴ *ibid*

²⁵ *ibid*

²⁶ *ibid*

²⁷ *ibid*

international academic mobility;

- *Aboriginal Skills and Employment Partnership (ASEP)* - The ASEP is a nationally managed and project-based program that promotes increased participation of Aboriginal people in major economic developments. It achieves this through a collaborative approach of Aboriginal, private-sector, and provincial/territorial partnerships. The program supports multi-year training strategies developed by Aboriginal organizations and industry employers, leading to long-term skilled jobs for Aboriginal people in existing and emerging economic opportunities. It is a proposal driven process; and
- *National Aboriginal Achievement Foundation* - The National Aboriginal Achievement Foundation (NAAF) is a nationally registered nonprofit organization dedicated to raising funds to deliver programs that provide the tools necessary for Aboriginal youth to achieve brighter futures. NAAF also provides awards to First Nation, Inuit and Métis.

More than \$10 million in bursaries and scholarships is available to Canadian Aboriginal students for their post-secondary education. Many organizations, institutions and private sector businesses offer bursaries to students who want to continue their studies in college and university after high school.

3.5 JURISDICTIONAL FINDINGS

The following section provides a summary of the key findings from the jurisdictional scan completed for this evaluation. The key findings focus on those areas of most relevance to the NWT SFA program.

3.5.1 Program Purpose, Goals and Objectives

While each jurisdiction strives to support their own SFA purpose, goals and objectives there are many commonalities in the overall approach. All jurisdictions offer some form of comprehensive package of financial aid to post-secondary students. The main program is often a combination of repayable loans and non-repayable assistance in the form of grants and debt reduction measures, with awards based on calculated financial need. As well a variety of other special programs to complement the main program are offered thereby providing alternate sources of funding to specified populations.

All jurisdictions operate their programs to ensure equality in access to post-secondary education based on financial need and/or academic merit. Often a goal is also to enhance province-wide egalitarianism and opportunity by aligning newly created programs with labour market demands and addressing social and economic barriers to ensure those in greatest need receive encouragement and support. Finally the programs are often built to support timely and successful completion of post-secondary programs of study.

In order to be eligible for funding students must hold a Canadian citizenship and reside in the jurisdiction from which they are attempting to receive aid (residency requirements vary by province/territory). Applicants must also be able to demonstrate a financial need, but are often required to demonstrate good financial standing. Institutions must be designated as eligible prior to a student's start date and special consideration is usually required for out of province/territory institutions.

3.5.2 Part-time Studies

Uniformly jurisdictions adopt the same definition of part-time and full-time studies. Students are considered full-time if they are enrolled in a minimum of 60% of a full-time course-load, the part-time designation is applied to students who carry a course loads between 20 and 59%. Exemptions are made

for students with permanent disabilities who are considered full-time if they are enrolled in 40% of a full-time post-secondary course-load and part-time if they hold a 20-39% course-load. Quebec uses a comparable system considering full time at 20 course hours per month (with an expanded definition for exemptions to qualify for full-time consideration including single parents with children under 12, couples with children under 6, students 20 weeks pregnant, students with serious episodic disorders and students participating in the Réussir Program of the Ministère de l'Emploi et de la Solidarité sociale).

Part-time status is institution dependent with secondary school vocational training and colleges requiring 76 to 179 course hours and university enrollment ranging from 6 to 11 course hours. For jurisdictions with approved private vocational institutions, students must be enrolled in 100% of the program to be eligible for funding. Additional funding, beyond what is offered by the Canada Student Loan program (up to \$10,000 with the PT-CSL, up to \$1,200 for the CSGP-PT, and up to \$1,920 for the CSGP-PTDEP) is only available in Ontario (up to \$500/academic year) and Quebec (\$8,000 total for up to 14 study terms, for all levels of education combined).

3.5.3 Program Benefits

Table 6: Approximate Costs by Institution (based on Two Semesters)

Institution	Tuition	% covered by SFA	Books	% Covered by SFA
Concordia University	\$6,688	58%	\$1,300	62%
Dalhousie University	\$6,800	57%	\$1,200	67%
Grand Prairie Regional College	\$3,936	98%	\$2,000	40%
Grant MacEwan College	\$5,256	73%	\$1,200	67%
Lethbridge Community College	\$4,287	90%	\$1,300	62%
McGill University	\$7,008	55%	\$1,200	67%
Memorial University	\$3,047	126%	\$1,200	67%
Mount Royal University	\$5,845	66%	\$1,300	62%
NAIT	\$4,812	80%	\$1,200	67%
Queens University	\$5,907	65%	\$1,200	67%
Simon Fraser University	\$4,719	82%	\$1,200	67%
University of Alberta	\$5,101	75%	\$1,200	67%
University of British Columbia	\$4,429	87%	\$1,200	67%
University of Calgary	\$5,161	75%	\$1,500	53%
University of Lethbridge	\$5,806	66%	\$1,200	67%
University of Manitoba	\$3,597	107%	\$1,200	67%
University of New Brunswick	\$5,482	70%	\$1,200	67%
University of Northern BC	\$5,479	70%	\$1,200	67%
University of Ottawa	\$5,590	69%	\$1,500	53%
University of PEI	\$5,586	69%	\$1,250	64%
University of Regina	\$4,832	80%	\$1,250	64%
University of Saskatchewan	\$4,511	85%	\$1,200	67%
University of Toronto	\$6,006	64%	\$1,500	53%

University of Victoria	\$3,115	124%	\$1,200	67%
University of Waterloo	\$5,900	65%	\$1,300	62%
University of Winnipeg	\$3,350	115%	\$1,000	80%
York University	\$5,760	67%	\$1,500	53%
Average	\$5,111	79%	\$1,285	63%
Maximum	\$7,008	126%	\$2,000	80%
Minimum	\$3,047	55%	\$1,000	40%

Table six compares the approximate cost by institution for tuition and books and indicates the percentage funded through SFA (or equivalent) – based on two semesters. The average amount of tuition funded through SFA programs to eligible students is 79%, with McGill University [Quebec] students receiving the least amount of support (55%) and students enrolled at Memorial University [Newfoundland and Labrador] receiving an amount that exceeds the monetary demands of tuition (126%). The amount provided to offset the cost of books is less comprehensive with an average contribution of 63%. The University of Winnipeg offers students the best support (at 80%) and Grand Prairie Regional College provide the least amount of funding to students for books at 40%.

The majority of programs are quite comprehensive with regard to manner in which SFA funding is to be applied (refer to tables seven and eight). The majority of jurisdictions base the amount of support received based on choice of residence (with or away from parents) and number of dependents (supported spouse and/or children).

Table 7: Monthly Living Allowance Paid/Funded by Jurisdiction

Jurisdiction	Single Student/home	Single Student/away	Married with child(ren)	Single Parent with child(ren)
British Columbia*	\$473	\$473	\$602	\$602
Alberta	N/A	N/A	N/A	N/A
Saskatchewan	\$449	\$1,031	\$2,008 + \$479/child	\$1,384 + \$479/child
Manitoba	\$453	\$986	\$1,160 + \$530/child	\$1,831 + \$530/child
Ontario	\$1,560	\$1,560	\$2,427 (\$560/week)	\$2,427
Quebec	\$345	\$758	+\$234/child*	+\$234/child* + \$62/month <18, \$175/month ≥18
New Brunswick	\$417	\$864.30	\$1724.30 + 438.60/child	\$1,156.70 + 438.60
Nova Scotia**	\$688	\$688	+\$86	+\$86
Prince Edward Island***	\$709.50	\$709.50		
Newfoundland and Labrador	\$404.20	\$877.20	\$1,750.10 + \$438.60/child	\$1,173.90 +404.20/child
Yukon****	Up to \$1466.10		Up to \$1921.90	
NWT	\$700/month	\$700/month	\$700 - \$1,100/child plus \$200 for each additional dependent (up to three – after 3, it is \$50 for further dependents) per month. Variation in amount depends on marital status and whether spouse has income.	

* Funding amount is determined on a case-by-case basis dependent on need.

**Additional support is available for childcare (\$62/month for subsidized care and \$175 for unsubsidized care).

***Amount reflects Nova Scotia Student Assistant Amount, and additional \$250 - \$100/wk dependent on family income is available through the Canada Student Loan Program. Dependents increase amount of assistance received by \$200/month for each child
Yukon

***Yukon Grant, per quarter (3 months) \$701; per semester (4 months) \$1,049. Yukon residents are also eligible for a Student Training Allowance. Students without dependents can receive \$417.10/month, with 1 dependent \$597.70/month, 2 dependents \$696.60/month, 3 dependents \$782.60/month, and 4 or more dependents \$872.90. In addition a travel allowance of \$1,800 is provided.

Table 8: Allowable Expenses by Jurisdiction

Jurisdiction	Tuition/ Fees	Books / Supplies	Transportation	Computer	Total Allowance
British Columbia	X	X	X	X	
Alberta	X	X		X	
Saskatchewan	X	X		X	\$3000
Manitoba	X	X		X	\$3000 + \$500 for computer and computer related costs
Ontario*	X	X	\$300 - \$500		
Quebec**	X	X	X	X	
New Brunswick					Information not available
Nova Scotia***		X		X	\$1800 + actual tuition + living expenses
Prince Edward Island****	X	X	X	\$300	
Newfoundland and Labrador					Information not available
Yukon	\$350-\$525	\$106-\$162	1 return trip	X	
NWT	\$1,925/semester	\$400/semester	Travel to nearest institution		\$6975 (basic grant based on 3 semester per year) + living expenses (i.e. supplementary grant) + travel

* The Ontario Distance Travel grant is available for full-time dependent students living away from home with their parent's permanent home address 80 km or more from the closest university of college (\$300) or to commuting full-time students with a permanent address living 80km away from the closest college or university.

** Public transit costs are covered for students who reside with their parents, students residing in areas without public transit or equivalent services who reside with their parents receive an additional \$89/month. Students residing in 'outlying areas' are awarded an additional \$67/month.

*** For students living away from home two return trips are allowed annually between home in Nova Scotia and the academic institution

**** Return travel allowances are available dependent on which province/territory the student is receiving training/education. The amounts range from \$250/year for students studying in PEI, to \$1,200 for students receiving education in Yukon or the Northwest Territories.

3.5.4 Adult Literacy and Basic Education Students

Minimal support is available for students seeking financial aid in order to upgrade or receive high school equivalency diplomas. Based on the jurisdictional scan carried out for this evaluation currently the only jurisdictions within Canada to provide such support are British Columbia, Alberta (\$500), and New Brunswick. Manitoba offers a unique bursary program eligible to students who graduate from the Adult Learning Program, and British Columbia, Saskatchewan, and New Brunswick provide funding to students who require training for workforce development or quick skills training.

Table 9: Funding Support for Upgrading Students by Jurisdiction

Jurisdiction	
British Columbia	Provincial Training Allowance – cost of living allowance for low income students enrolled in full-time basic education, workforce development or quick skills training nor eligible for student loan funding. Support based on program, fiscal need and family size.
Alberta	Alberta Scholarship Programs offer the Adult High School Equivalency Scholarships of \$500 to assist mature students attain high school equivalency
Saskatchewan	Provincial Training Allowance based on low-income families and funding is dependent on

	income levels and family size. Students are eligible to receive funding only after they have been admitted into a skills training or workforce development program.
Manitoba	Adult Learner Bursary. The program does not cover costs associated with degree acquisition from Adult Learning Centers, but is limited to its graduates. Graduates receive \$5000 in their first year, \$4000 in their second year, \$3000 in their third year and \$2000 in their fourth year.
Ontario	None listed
Quebec	None listed
New Brunswick	Training and Skills Development program is available for a maximum of one year of upgrading at the 7 to 9 level, 2 consecutive years for grade levels 10 – 12 level, two consecutive years of regular training programs and a maximum of three consecutive years for co-operative training programs. Funding is determined by an Employment Counsellor and may cover books, tuition and other training expenses
Nova Scotia	Upgrading, fully-funded transition programs and courses not credited toward a degree, diploma or certificate are NOT approved for financial aid
Prince Edward Island	None listed
Newfoundland and Labrador	None listed
Yukon	None listed
Nunavut	None listed
NWT	NWT does not currently provide funding for upgrading students (ALBE). It does provide support to those enrolled in Access programs who require upgrading.

3.5.5 Loan Recovery and Remission

Table 10: Lifetime Loan Maximums by Jurisdiction

Jurisdiction	Number of Weeks			Dollar Amount
	Post-Secondary	Doctoral Studies	Permanent Disabilities	
British Columbia	340	400	520	\$50,000
Alberta	N/A			\$60,000 (BA) - \$150,000(MD)
Saskatchewan	340	400	520	
Manitoba	340	400		
Ontario	340	400	520	
Quebec	378.4*			
New Brunswick	340	400	520	\$26,000
Nova Scotia	340	400		
Prince Edward Island	340			
Newfoundland and Labrador	340	400	520	
Yukon				
Nunavut				\$26,000 - \$36,000
NWT				\$60,000 and 20 semesters of funding

*Students in university programs or the equivalent qualify for financial assistance for an overall maximum of 88 months

Most jurisdictions maintain the same lifetime loan maximum of 340 weeks for undergraduate degrees, and additional 60 weeks of support for doctoral studies and 520 weeks awarded to students with permanent disabilities. Some programs track student progress and award funding based on degree/diploma completion and/or progress. For example Manitoba will only fund students for the length of their particular program of study plus one additional year, New Brunswick allows students to

fund two certificate or diploma programs²⁸, Nova Scotia allows funding for two degrees and one diploma or two diplomas and one degree at the undergraduate level and only one degree for each level for graduate studies will be supported, and Yukon stipulates that students must maintain an average 65% or better to be eligible to receive 100% of their Yukon Grant funding.

Table 11: Canadian Student Financial Aid Interest Rates by Jurisdiction

Jurisdiction	Floating	Fixed	Duration
British Columbia	Prime + 2.5%	Prime + 5%	9.5 years (option to extend to 14.5 years)
Alberta	Prime +2%	Prime + 2.5%	9.5 years (option to extend to 14.5 years)
Saskatchewan	Prime	Prime +2.5%	9.5 years (option to extend to 14.5 years)
Manitoba	5.5%	8%	9.5 years (option to extend to 14.5 years)
Ontario	Prime +1%	Prime + 2.5%	9.5 years (option to extend to 14.5 years)
Quebec*	2.75%-3.50%	3.50%-5.75%	
New Brunswick	N/A	N/A	9.5 years (option to extend to 14.5 years)
Nova Scotia	Prime + 0.5%	Prime + 3.0%	9.5 years (option to extend to 14.5 years)
Prince Edward Island	n/a	n/a	9.5 years (option to extend to 14.5 years)
Newfoundland and Labrador	0%	0%	
Yukon			
Nunavut	1% below prime set the year repayment begins		
NWT	1% below prime rate as of January 1 in the year student ceased studies		

* Dependent on data of graduation/withdrawal from program

Interest rates vary considerably by jurisdiction with Newfoundland and Labrador providing residents with interest-free loans while rates as high as 8% are accrued in Manitoba. The majority of programs stipulate that borrowers' payments are not to exceed 20% of their family income and limit repayment periods to a maximum of 15 years. Each jurisdiction offers a variety of debt management programs to aid funding recipients decrease and ultimately pay off their student loans as well as tax credits to help compensate for lost earnings. A six month grace period after withdrawal or completion is awarded to students to allow them to transition from school to the workforce. A few provinces (like Prince Edward Island and Quebec) allow students to defer payments on their loans if they are in a situation where they are required to complete training or residency. Loan forgiveness, if it is offered, often has the requirement for timely completion; that is, students must have completed their program in a certain timeframe (often the normal academic timeframe plus one year).

The Northwest Territories offers one of the most comprehensive loan remission programs in Canada. Yukon and Quebec also provide loan remittance wherein upon graduation students are not required to pay back Student Training Allowance or monies received through the Yukon Grant program. In Quebec the AFE will forgive 15 per cent of the student loan debt of any person who completed his or her studies within the prescribed period and who has received a bursary under the Loans and Bursaries Program for every year of study.

A number of jurisdictions promote students to remain in the province or territory in which they received their education. The British Columbia Pacific Leaders BC Loan Forgiveness Program promotes BC public service as a potential employer to new post-secondary graduates and a progressive employer to current employees by forgiving their outstanding BC student loan debt at a rate of one-third per year. If they continue to work for the BC public service for three years, their BC student loan will be paid off in

²⁸ Additional schooling is possible but students must demonstrate an additional certificate or diploma represents academic progression, leading to an increased lifelong earning potential.

full. The Saskatchewan Graduate Retention Program (effective January 1, 2008) provides a rebate up to \$20,000 of tuition fees paid by eligible graduates who live in Saskatchewan and who file a Saskatchewan income tax return. The New Brunswick Tuition Rebate allows anyone, from anywhere in the world who lives and works in New Brunswick and pays New Brunswick personal income tax to be eligible for a non-taxable rebate of 50% of their tuition costs with a maximum lifetime rebate of \$20,000. Finally the Nova Scotia Graduate Retention Rebate allows University graduates (bachelor, master and doctorate) in 2009 and after are eligible to reduce their Nova Scotia income taxes by a maximum of \$2,500 per year in the year of graduation and in each of the next five years to a maximum of \$15,000 over the six-year period. For individuals who completed diploma or certificate programs (from college or university) in 2009 and after, the Graduate Retention Rebate provides a tax credit worth a maximum of \$1,250 per year, totaling a maximum of \$7,500 over the six-year period.

While Manitoba does not have a return-for-service or remission program borrowers may apply to have their Manitoba Student Loan principal reduced by 50% of their loan balance up to \$6,667. This program provides assistance to borrowers who have exhausted Interest Relief and who experience long-term financial difficulty paying back their student loans.

3.6 NWT STUDENT FINANCIAL ASSISTANCE

The NWT Student Financial Assistance program is managed by the Income Security Programs division of the GNWT Department of Education, Culture and Employment. Income Security Programs are intended to address cost of living; compensate for low income; maintain family income when an earner returns to school, becomes unemployed, or retires; and provide support to those who, because of a disability or illness, are unable to earn an income.²⁹ Education levels are directly linked to income and earnings, so SFA can contribute to clients' potential earnings, as well as improve quality of life and security.

The guiding principles of the GNWT's Income Security Framework are:³⁰

- Encourage self-reliance through linking developmental programs with financial benefits;
- Ensure all clients are treated with respect and dignity when accessing Income Security Programs;
- Establish a coherent policy direction;
- Target benefits to those most in need of government support; and
- Target programs to fit within government initiatives.

3.6.1 Program Delivery

Overall responsibility for determining the eligibility of SFA applicants resides with the Deputy Minister. Management and delivery of the program is the responsibility of the Manager of Income Security Programs and the Supervisor for the SFA program³¹. Three units manage and operate the program: Operations Unit (responsible for accepting and processing applications, and collecting loans once they are in repayment); Information Systems Unit (information systems and technology), and the Policy, Planning and Information Services Unit (develops policy and research, develops communications materials, evaluates the program, and participates on teams and committees, including federal/provincial initiatives).³²

²⁹ GNWT ECE. July 2007. Income Security – Breaking Down the Barriers of Poverty, Promoting Self Reliance. P. 3.

³⁰ GNWT ECE. July 2007. Income Security – Breaking Down the Barriers of Poverty, Promoting Self Reliance. P. 4.

³¹ GNWT ECE. Northwest Territories Student Financial Assistance Annual Report – September to August 2007/2008. Page 4.

³² GNWT ECE. Northwest Territories Student Financial Assistance Annual Report – September to August 2007/2008. Page 5.

Approximately 2,200 applications are received by the program per year, and according to the NWT Bureau of Statistics, just under 1,400 individuals were SFA recipients in 2008 (which would suggest roughly 60% of applications result in students receiving funding). For the majority of the program's existence, the number of Aboriginal and non-Aboriginal recipients were roughly matched (736 non-Aboriginal compared to 639 Aboriginal recipients in 2008).

According to a recent (2010) survey of over 400 students, generally students were satisfied with services provided by SFA, with little variation between different demographic groups³³. However, 149 students or 11.5% disagreed or strongly disagreed with the statement "the application was processed in a timely manner"³⁴, which mirrors findings cited in a 2002 report that "in the past there have been some problems with timeliness"³⁵.

3.6.2 Program Benefits

Together with Nunavut and Quebec, the Northwest Territories is one of three jurisdictions in Canada which does not participate in the Canada Student Loans program. Instead, the Government of the Northwest Territories delivers the Student Financial Assistance Program. Assistance is provided to full-time and part-time Northwest Territories residents attending accredited post-secondary institutions and programs in Canada. The purpose of the Student Financial Assistance Program is to supplement the cost of obtaining a postsecondary education through a combination of grants and loans.

Like other provinces, the NWT SFA program is delivered through a combination of grants and loans to students to offset the costs of accredited postsecondary education; and, like other regions of Canada, the cost for postsecondary is understood to be a shared responsibility – that is, shared between the student, who is responsible for contributing resources to their education. SFA is meant to supplement student financial resources, rather than fully-fund educational programs.

To be eligible for the Student Financial Assistance Program, program participants must:

- be a Canadian citizen or a permanent resident of Canada;
- be a resident of the NWT according to program criteria;
- study at a designated institution; and,
- be enrolled in an approved postsecondary program or course of study.

Program participants must also be in good standing with the Student Financial Assistance Program and may not be receiving student financial aid from another provincial, territorial or federal program.

The definition of resident is as follows:³⁶

- Actually residing in the NWT for a 12 continuous months or more (not in full-time postsecondary studies),
- The person, or his/her spouse, is temporarily posted in a place of employment outside of the NWT, where the place of business is in the NWT. (There is no definition of temporary. Our current practice is 2 years or less. As well, we are also applying a medical condition untreatable in the NWT as a temporary absence – acceptable proof must be included.),
- The person, or his/her spouse, is in full-time approved postsecondary studies and was

³³ NWT Bureau of Statistics. 2010. Student Financial Assistance 2010 Client Satisfaction Survey.

³⁴ NWT Bureau of Statistics. 2010. Student Financial Assistance 2010 Client Satisfaction Survey.

³⁵ Terriplan Consultants and Martin Spigelman Research Associates. 2002. Policy Review: Decentralizing the Administration of the Student Assistance Program in the Northwest Territories.

³⁶ GNWT ECE. 2009. Policy and Procedures Manual - Northwest Territories Student Financial Assistance. P. 10-11.

considered actually or ordinarily resident before they left the NWT, and/or

- The person is in K-12 outside of the NWT where the parent who ordinarily resides with the person is actually a resident of the NWT under a), b) or c).
- If you have been out of the NWT for more than 12 continuous months, but you have not resided in one specific province, territory or country for 12 continuous months, you are still considered ordinarily resident of the NWT.

For full-time students are eligible for assistance in the form of one or more following types of payments:

- Basic Grant (for tuition, books and travel);
- Supplementary Grant (monthly living allowance);
- Remissible Loan (monthly living allowance);
- Repayable Loan (for tuition, books, travel and monthly living expenses); and,
- NWT Study Grant (for students with permanent disabilities to cover costs of tutoring, special assistants, and special equipment).

Students undertaking post-secondary studies on a part-time basis are also eligible for financial assistance in the form of:

- course reimbursement (for tuition, admission or enrollment fees, textbooks, child care, and internet fees); and,
- NWT Study Grant (for students with permanent disabilities).

The table below outlines the benefit levels for eligible students.³⁷

Table 12: Benefit Levels for Eligible Students

Benefit Type	Allotted Benefits				
Repayable Loan	Up to \$1,400 per Month				
NWT Study Grant for Students with Permanent Disabilities	Up to \$8,000 per Academic Year				
Basic Grant	Up to \$1,925 for Tuition and Fees per Semester Up to \$400 for Books per Semester Travel to the Nearest Institution				
Supplementary Grant OR Remissible Loan	Per month	Single	Single Parent	Spouse, no Income	Spouse, with Income
	Single Student	\$700	N/A	N/A	N/A
	0 Dependents	N/A	N/A	\$900	\$700
	1 Dependent	N/A	\$1,100	\$1,100	\$900
	2 Dependents	N/A	\$1,300	\$1,300	\$1,100
	3 Dependents	N/A	\$1,500	\$1,500	\$1,300
	Each Additional Dependent	N/A	\$50	\$50	\$50
Course Reimbursement (Part-Time)	Up to \$500 per Course				
Course Reimbursement: NWT Study Grant for Students with Permanent Disabilities (Part-Time)	Up to \$1,000 per Full Credit Course				

Program funding is provided to students according to three distinct student categories:

- **Northern Indigenous Aboriginal Residents** can receive up to 12 semesters of the Basic Grant

³⁷ Recreated from: GNWT Education, Culture and Employment, Student Financial Assistance Policy and Procedures Manual.

and Supplementary Grant or a Remissible Loan (they must choose one, and cannot receive a combination of both Supplementary Grant and Remissible Loan). Students in this category may also be eligible for a needs-assessed repayable loan.

- **Northern Residents Schooled in the NWT** can receive one semester of the Basic Grant and Remissible Loan for each grade between one and 12 successfully completed while ordinarily resident in the NWT. Students in this category may also be eligible for a needs-assessed repayable loan. They are not eligible for a Supplementary Grant.
- **Northern Residents Schooled in the NWT** can receive a needs-assessed repayable loan.

The chart below outlines the types of assistance available for each of the three student categories.

Table 13: Types of Student Financial Assistance

Assistance Type	Northern Aboriginal	Northern Schooled	Northern Resident
Basic Grant	X	X	
Supplementary Grant	X, OR		
Remissible Loan	X	X	
Study Grant for Students with Permanent Disabilities	X	X	X
Course Reimbursement	X	X	X

Source: GNWT Education, Culture and Employment, Student Financial Assistance Handbook.

According to recent discussions in the legislature, living allowances have not increased since 2000, while CPI has increased 27%,³⁸ and according to a 2007 report on the GNWT’s Income Security Framework, SFA recipients have not seen an increase in funding levels since 2001. Because of this, the Framework suggested adjusting benefit rates on a regular basis “to ensure that the level of need of income security recipients does not increase”.³⁹

Based on the maximum allowable funding, and the possible funding available per semester as detailed, students may receive their maximum allowable funding prior to completion of a 4-year program.

The following table presents estimates for several universities which accept Aurora College programs as transfer credits. The maximum Basic Grant allotment covers less than 50% of tuition at most of these universities. These estimates are based on undergraduate courses, with full course load (i.e., 5 courses per semester).

Table 14: Basic Grant Allotment

Basic Grant Allotment	\$1,925 per semester
Aurora College	\$1,285 per term, estimated fees ⁴⁰
University of Alberta	\$3,344 total per semester; Nursing (BSc): \$4,213.85 ⁴¹
University of Calgary	\$3,131 estimated tuition and fees per semester ⁴²
University of Lethbridge	\$2,650 estimated tuition and fees per term ⁴³
University of Victoria	\$2,790 estimated tuition and fees per semester ⁴⁴

³⁸ MOTION Increase to Student Financial Assistance Living Allowances

³⁹ GNWT ECE. July 2007. Income Security – Breaking Down the Barriers of Poverty, Promoting Self Reliance. P. 18.

⁴⁰ Aurora College. 2011. Academic Calendar 2011-2012.

⁴¹ <http://www.registraroffice.ualberta.ca/Costs-Tuition-Fees/FallWinter-Tuition-for-Canadian-Citizens-and-Permanent-Residents/Sample-FallWinter-Assessments-for-Canadian-Students.aspx#general>

⁴² http://www.ucalgary.ca/registrar/files/registrar/FEES_CHART.pdf

⁴³ <https://discover.ulethbridge.ca/highschool/tuition.ezc>

⁴⁴ <http://web.uvic.ca/calendar2011/uvicCal-Undergrad-2011-1.pdf>

Yukon College	\$1,750 total estimated tuition and fees per term ⁴⁵
Nunavut Arctic College (10-11)	\$2,720 per year for Certificate or Diploma programs, \$3,400 per year for Degree programs ⁴⁶

The maximum allotment for course reimbursement (\$500) would cover most of the estimated cost of a 3-credit course at many of the same universities, but would cover less than half of a part-time course load (i.e., two courses per semester).

3.6.3 Loan Repayment and Remission

All loans, including remissible loans, are structured as interest-bearing repayable loans at the time of loan award. Repayment or application for loan remission is required when a student stops full-time studies for a period of six months or longer. The interest rate applied to the loan amount is the Bank of Canada's Prime Rate less 1% on January 1 of the same year a student ceases to be a full-time student.

The GNWT Student Financial Assistance Program is designed to provide a strong incentive for students to return to the Northwest Territories upon completion of their studies. A portion of a student's financial assistance may be remised (or, forgiven) if a student:

- has ceased full-time studies for a period of six months or longer;
- has made an application for loan remission;
- provided official transcripts showing successful completion of the required course load in each semester of studies; and
- demonstrated they have physically resided in the NWT for a period of at least three continuous months.

Students enter their repayment period once they cease to be a full-time student. Ceasing to be a full-time student can be the result of many things.⁴⁷

- Finishing the program of studies;
- Being enrolled part-time;
- Have withdrew, or are withdrawing from school;
- Taking a semester off; or
- Dropping a class or two, putting the student below the course load of a full-time student.

Students have a six-month grace period before they are required to start paying off their loan. Interest on the loan starts once the grace period ends. If students make payments, it goes directly to the principal of the loan. This grace period is generally the same as most other provinces/territories and the Canada Student Loan Program. Once that six month period is up, students are required to begin repayment of their loan, or remission of their loan. Should students begin full-time schooling once more (i.e., go back to school while in repayment), they can apply to have interest-free status once more.

Repayable Loans under the NWT SFA Program operate much like other jurisdictions: students are able to borrow money interest-free during their studies. Once students have completed their studies, they have a 6-month grace period before interest begins accruing. This is comparable to most jurisdictions and the Canada Student Loan Program. Interest is set at 1% below the Bank of Canada's prime rate as of January 1st in the year students ceased studies.⁴⁸

⁴⁵ http://beta.yukoncollege.yk.ca/future_students/pages/tuition_fees

⁴⁶ <http://www.arcticcollege.ca/en/component/k2/item/4370-nunavut-tuition-fees-information>

⁴⁷ GNWT ECE. November 12, 2009. SFA Policy and Procedures Manual, p. 66.

⁴⁸ GNWT ECE. November 12, 2009. SFA Policy and Procedures Manual.

Remissible Loans function much like Repayable Loans; however students can be eligible to have part-to-all of their loan forgiven (meaning they do not have to pay the loan back). They are distributed the same as Supplementary Grants (i.e., the same amounts per month depending on number of dependents), but function as a loan. Students can only apply for either a Remissible Loan or Supplementary Grant; they cannot have a combination.

The lifetime loan limit for both Repayable and Remissible loans is \$60,000, and 20 semesters of funding.

Once students have entered the repayment period (six months after they complete their schooling), they can apply to have their loans remitted, instead of having to pay them off like a Repayable Loan. In order to qualify, students must:⁴⁹

- Successfully complete the required percentage of a 100% full course load of studies during each semester a Remissible Loan was received
- Physically reside in the NWT for a period of at least three continuous months, and
- Provide adequate proof of residency in the NWT.

For each three month period a student returns to the Northwest Territories to live, a certain amount of their loan can be forgiven. At the conclusion of three months residency, returned students who live in Fort Simpson, Fort Smith, Hay River, Inuvik, Norman Wells or Yellowknife qualify to have \$1,000.00 of their loan forgiven. Students who continue to live in the NWT beyond three months qualify for further remission of their loans. The three-month return incentive is doubled for students who reside in one of the NWT's smaller and/or more remote communities. At the conclusion of three months residency, returned students who live in one of the communities listed below will qualify to have \$2,000.00 of their loan forgiven.

The residency requirements for remission mean that students must be physically living, eating, sleeping and carrying his or her normal activities in the Northwest Territories, and absences must not be for work, or be longer than 3 months.

During the repayment period, students have two options should they be unable to make the required payments: the Interest Relief and Reduced Payment Plan Programs. Both programs are intended to temporarily assist students who are having difficulties in meeting loan payments because of low household income.

When granted Interest Relief, students are not required to make a monthly loan payment. The Government of the NWT absorbs the interest (interest does not accumulate) but does not reduce the loan principal. Interest Relief is granted for a period of 3 months, up to a maximum of 36 months. As noted previously in this section, most jurisdictions provide interest relief for a period of six months, not three.

During periods when students are on a Reduced Payment Plan, students are able to make a lower monthly loan payment than normally required for a period of 3 months, up to a maximum of 36 months. Again, the majority of provinces and territories provide students with a reduced payment plan for a period of six months, not three.

⁴⁹ GNWT ECE. November 12, 2009. SFA Policy and Procedures Manual, p. 71.

3.6.4 Veterinary Students

The Western College of Veterinary Medicine at the University of Saskatchewan accepts applicants who are residents of the four western provinces and the northern territories. The number of applicants admitted from each western province is determined by an allotment system, with 1 space for students from the Territories.⁵⁰ The GNWT previously put aside specialized funding for one student per year – depending on whether there was a suitable candidate for the program. A recent motion in legislature was put forth to reinstate funding for this student placement, and to extend \$25,000 per year (\$100,000 in four years) to a student in order to pursue Veterinary Sciences, with funding reallocated when no student was enrolled in the program. Additionally, it was proposed that the funding include some form of return-to-service agreement so the student would return to the Northwest Territories to practice.

⁵⁰ http://www.usask.ca/wcvm/undergraduate_program/regional_nature.php

4 EVALUATION FINDINGS

This section presents the key findings of the Evaluation of the NWT SFA Program as they relate to the themes of relevance (program purpose), benefits, policy and communications, and loan recovery/remission. Information and analysis for the various lines of evidence are provided for each question noted within the evaluation framework.

4.1 RELEVANCE – PROGRAM PURPOSE

The following discussion attempts to answer the questions noted in the evaluation framework related to the relevance of the program.

To what extent are the purpose, goals and objectives of the NWT SFA Program understood?

To what extent do the purpose, goals and objectives of the NWT SFA Program align with the GNWT's Income Security Model?

Given today's post-secondary environment, how realistic and reasonable are the purpose, goals and objectives of the NWT SFA Program?

To what extent do the purpose, goals and objectives of the NWT SFA align with other student financial assistance programs across Canada?

The evaluation noted across the various lines of evidence that SFA provides assistance to students wishing to pursue postsecondary education and is done so as a shared responsibility between the successful applicant and the GNWT. SFA is meant to supplement student financial resources, rather than fully fund postsecondary education. This is consistent with the structure of other funding programs across Canada.

Post-secondary program and service delivery is primarily the responsibility of Aurora College. ECE works closely with the College to ensure the rapidly changing territorial educational milieu is reflected in the types of programs and services offered. Many NWT residents elect to leave the NWT to pursue postsecondary educational opportunities elsewhere; primarily schools in Alberta (see Figure 6).

From 2000/01 to 2010/11:

- 7,209 unique SFA students
- \$160,043,426 total SFA payments
- \$22,201 average SFA payment per student
- 65% of SFA students are female
- 48% of SFA students are Aboriginal
- 46% of SFA students who received funding for one year or less

Figures 2 through 5 illustrate the age distribution, gender breakdown, ethnicity and length of participation for SFA client over the timeframe of the evaluation. Overall, SFA recipients are younger presently compared to those in 2000; however the age trend is not significant. With respect to gender, women have outnumbered men as recipients of SFA two to one. Approximately half of clients are non-Aboriginal; and 46% have received SFA funding for one year.

Figure 2: Age Distribution of SFA Participants

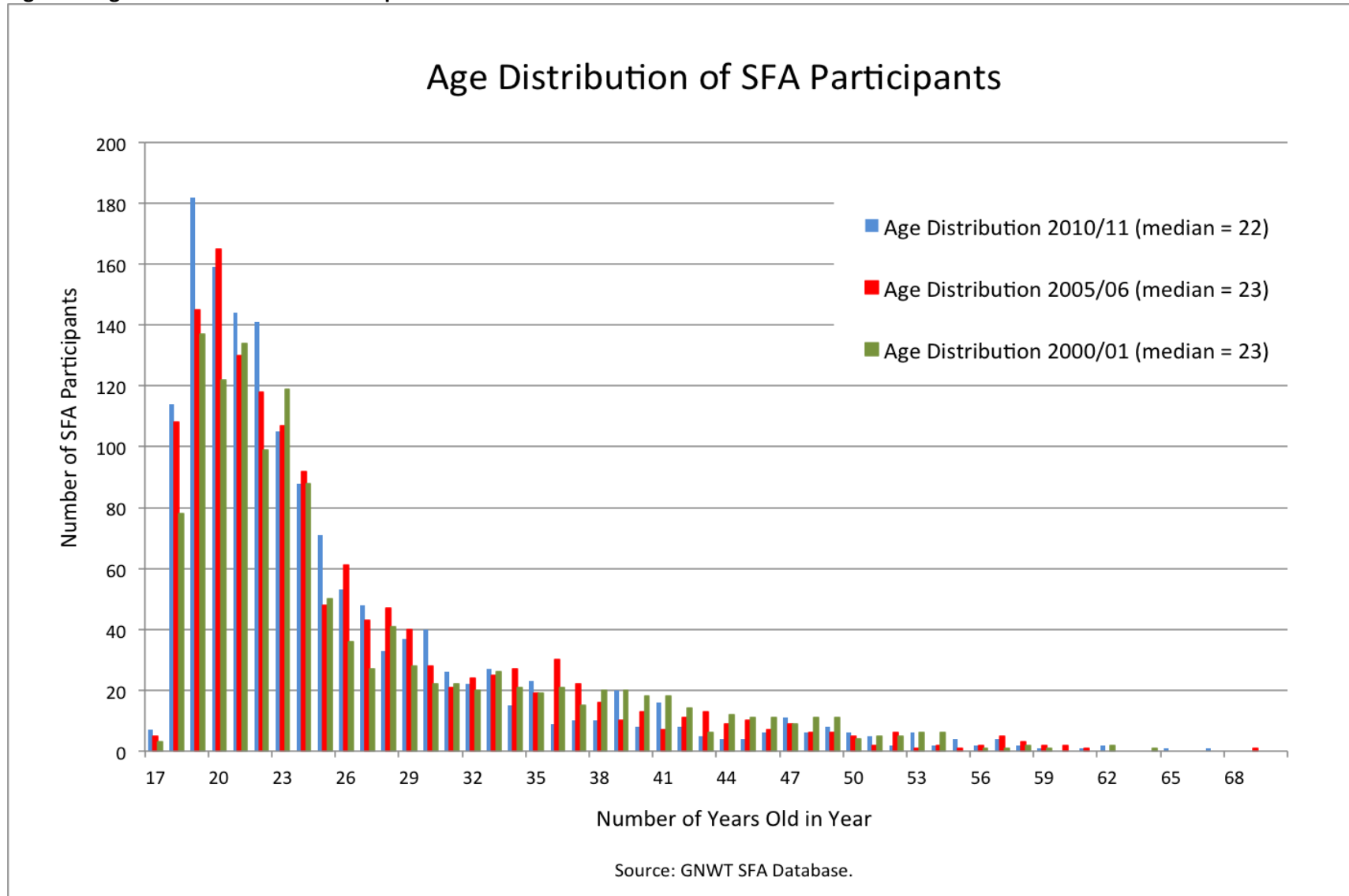
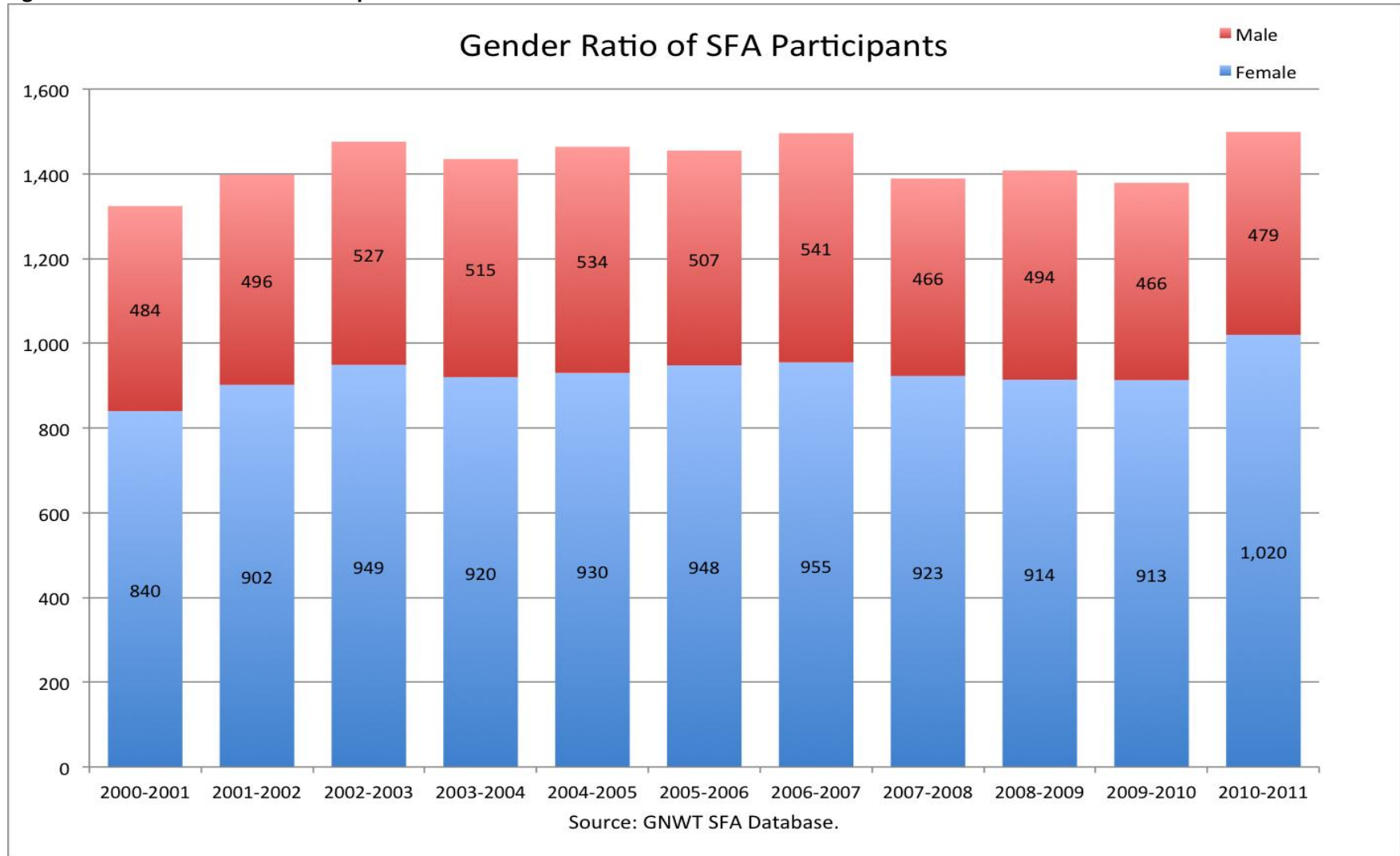


Figure 3: Gender Ratio of SFA Participants



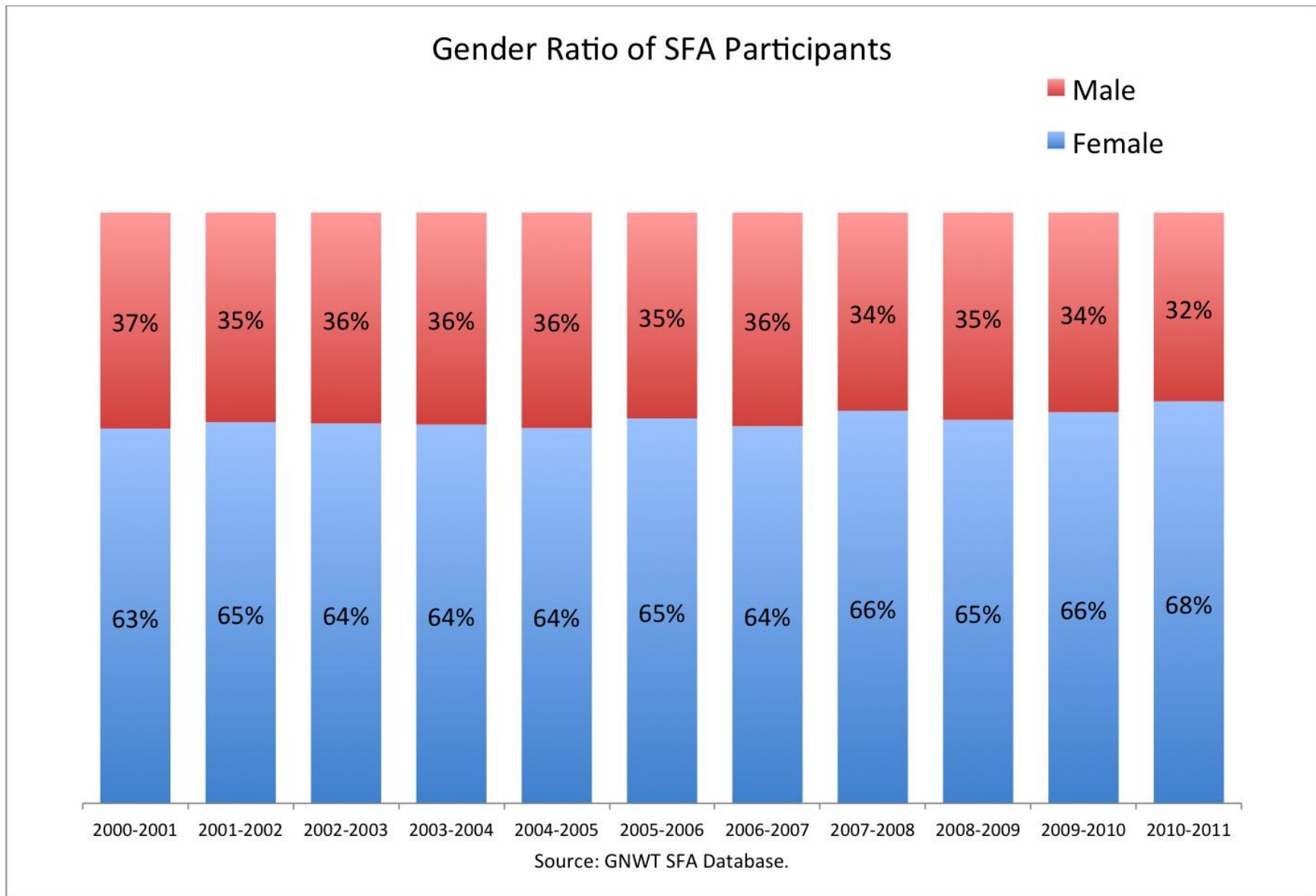
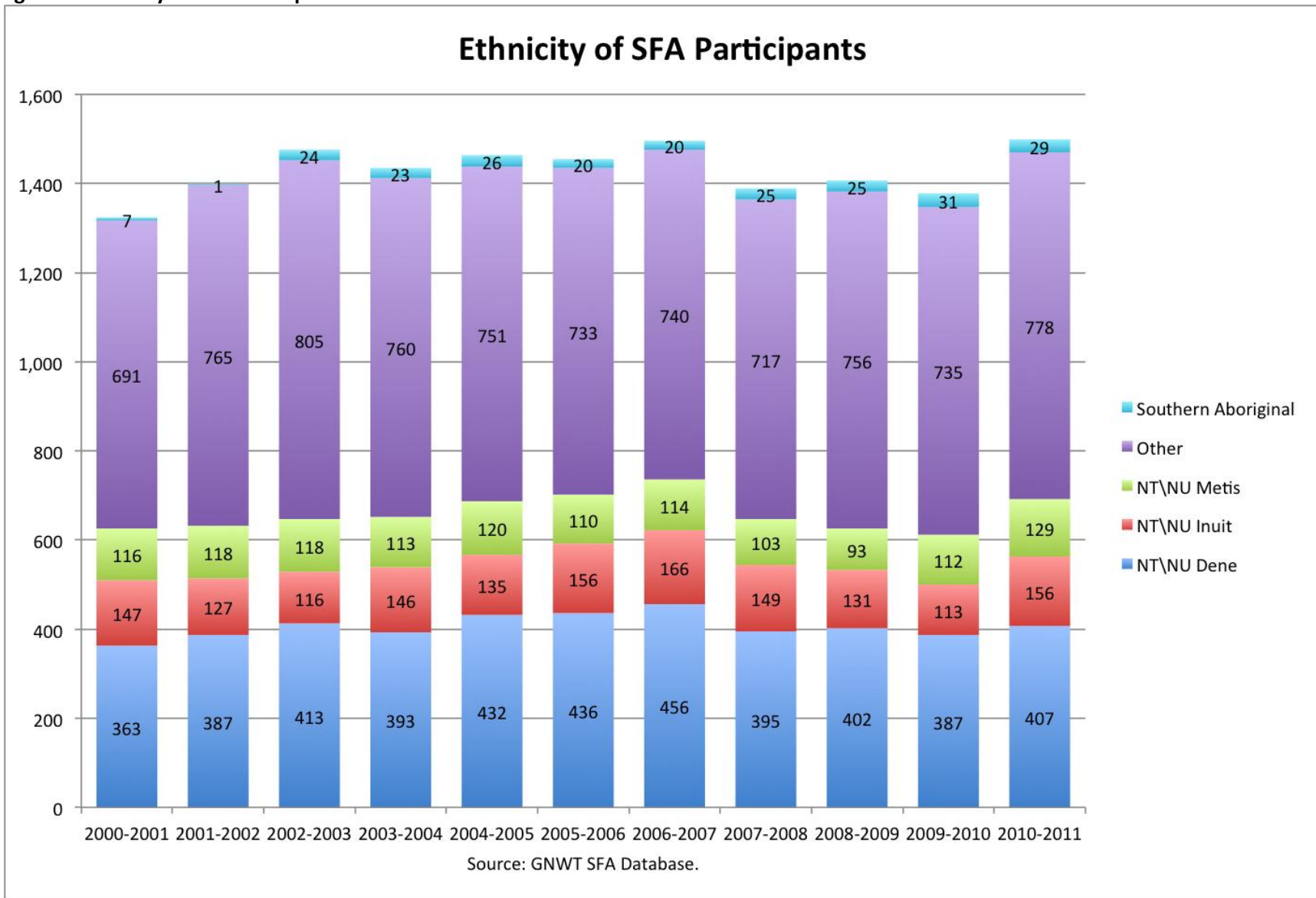


Figure 4: Ethnicity of SFA Participants



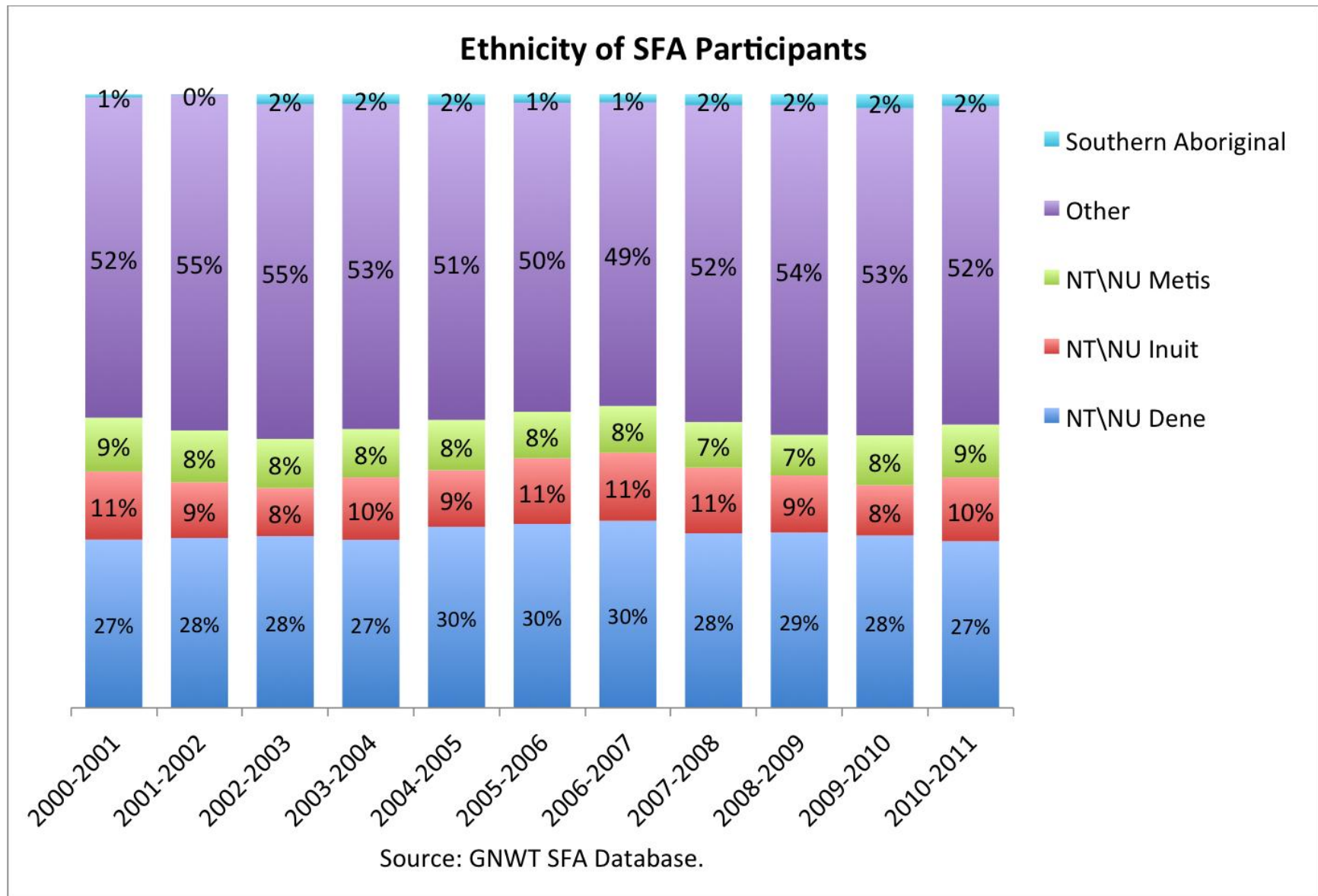


Figure 5: Number of Years Accessed SFA

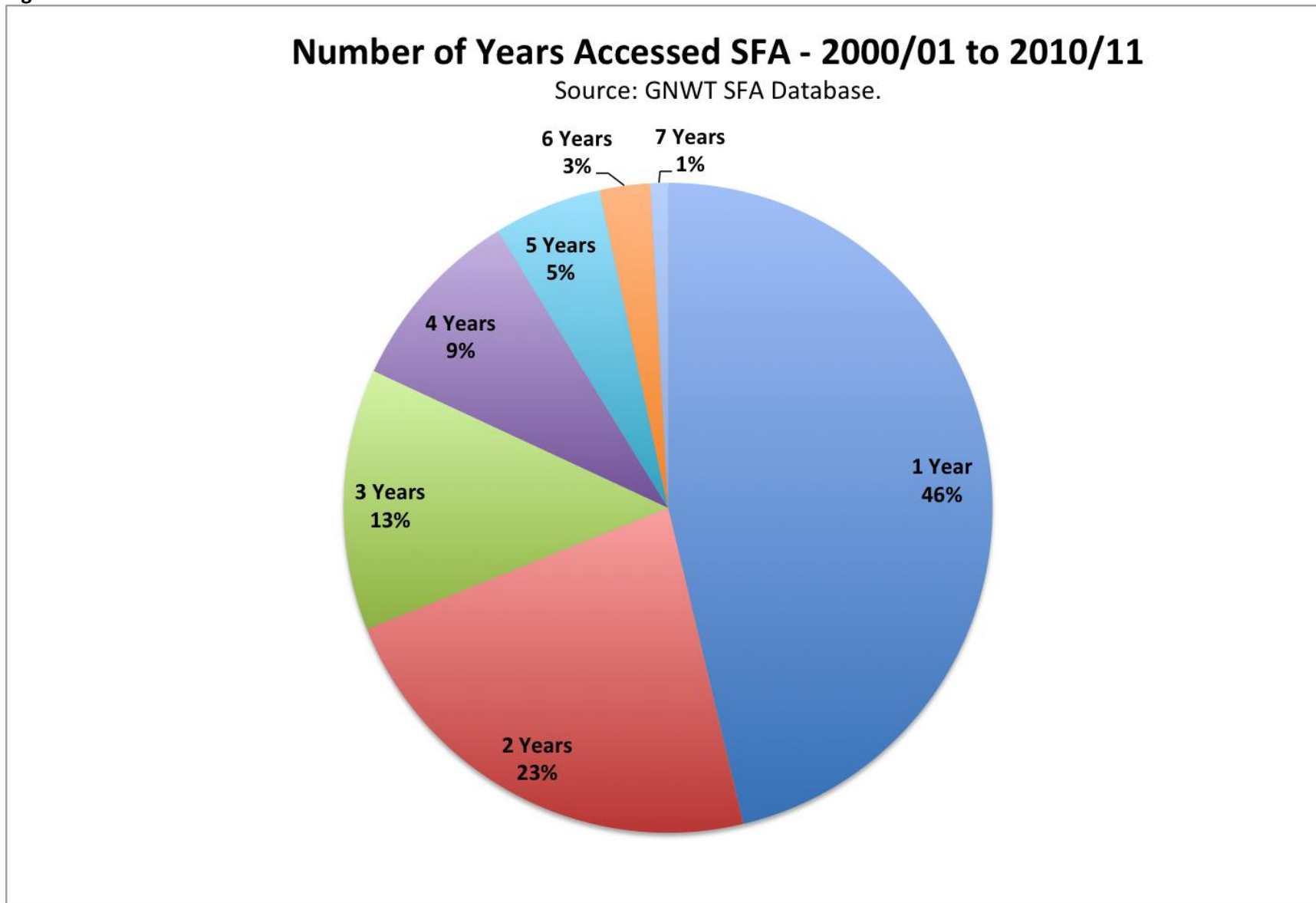


Figure 6: Top 40 Destination Institutions for SFA Participants 2000/01 to 2010/11

Institution	Count of Student Years
Aurora College, Yellowknife Campus	1,751
Aurora College, Thebacha Campus	1,487
University of Alberta	1,178
Aurora College, Aurora Campus	1,076
Academy Of Learning – Yellowknife	910
University of Calgary	546
Grant MacEwan University	501
Mount Royal University	472
University of Lethbridge	442
Grande Prairie Regional College	431
Red Deer College	379
University of Victoria	326
Northern Alberta Institute of Technology (Main Campus)	326
University of Saskatchewan	274
Augustana Faculty, University Of Alberta	248
Southern Alberta Institute of Technology (Main Campus)	246
Lethbridge Community College	212
University of British Columbia - Vancouver	145
Athabasca University	135
Carleton University	117
Yukon College	116
Aurora College, Fort Simpson Campus	111
Dalhousie University	98
Vancouver Island University	97
Thompson Rivers University	95
University of Regina	93
Camosun College	91
McGill University – Montreal	89
Aurora College, Fort Providence CLC	87
University of Manitoba	78
Acadia University	73
University Of British Columbia Okanagan	69
University of Toronto	64
University of New Brunswick - Fredericton	61
University of Northern British Columbia	61
Concordia University College Of Alberta	61
NAIT - Patricia Campus - 12204 - 149 St.	61
Memorial University Of Newfoundland	59
Aurora College, Behchoko Campus	58
Capilano University, North Vancouver Campus	58

Source: GNWT SFA Database

The SFA mandate is to provide assistance to eligible NWT residents to help them with their postsecondary education-related expenses. As part of the GNWT's Income Security programming, SFA falls under GNWT's Income Security Policy Framework. The guiding principles of the framework are:

- Encourage self-reliance through linking developmental programs with financial benefits;
- Ensure all clients are treated with respect and dignity when accessing Income Security Programs;
- Establish a coherent policy direction;

- Target benefits to those most in need of government support; and
- Target programs to fit within government initiatives.

As noted in Section 3, every province and territory in Canada has postsecondary student financial assistance programs, with the Canada Student Loan and Grant Programs also available in many jurisdictions. In some jurisdictions, P/T loans and Canada student loans are consolidated whereby students receive money from both the P/T and GoC, but it is integrated into one student loan managed by the GoC. IN contrast, some jurisdictions (such as the NWT) administer their own student loan programs, whereby the GoC provides transfer payments but program policies and administration are managed by the P/T.

Virtually all provinces and territories base full-time eligibility for student assistance on similar requirements - 60% of a full course load (this is the CSLP requirement). Overall, the mandate of the NWT SFA program aligns with other Canadian jurisdictions.

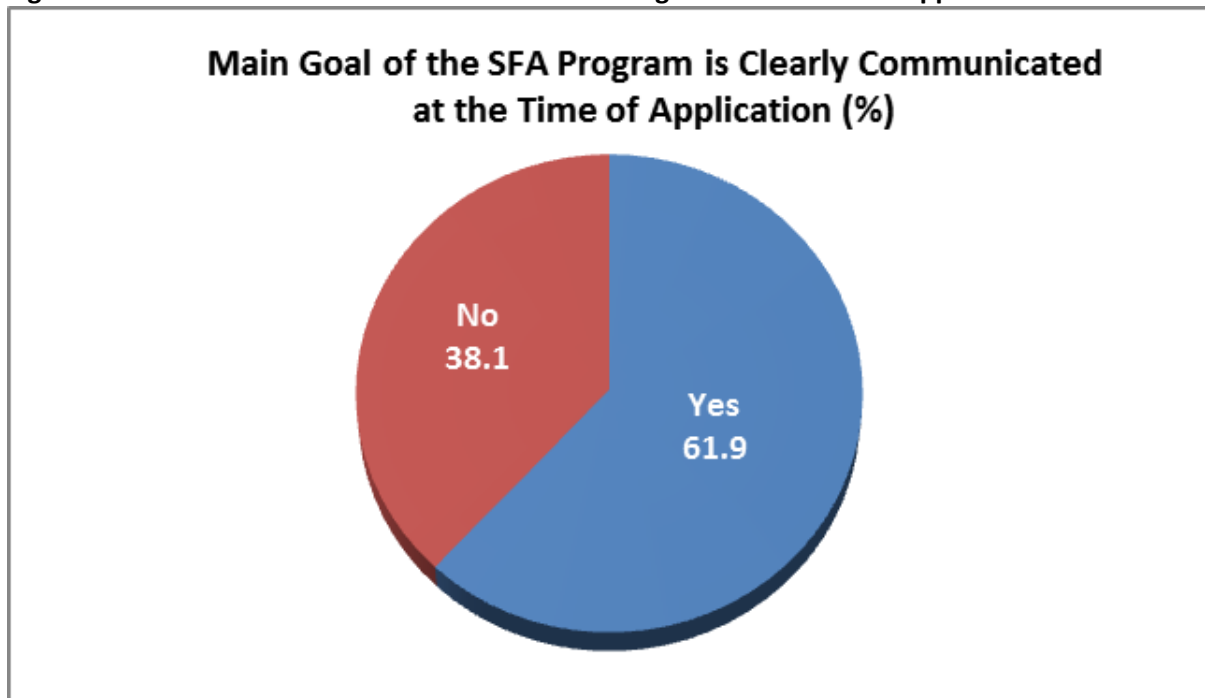
As noted, SFA is not intended to cover all costs (i.e. it is a benefit, not a right): the SFA program defines the level of assistance it provides to eligible clients. These overarching purpose and objectives are not fully understood or appreciated by applicants and the general public. The data collected from the regional focus groups, interviews and surveys note that AC and ECE representatives have a high level of understanding for the SFA program (as well as some 3rd party organizations). However, students do not fully understand program purpose and objectives, while the general public has overall limited understanding of SFA.

Those participants in the evaluation who have knowledge of SFA believe them to be well aligned with other P/T programs; generally agreed, that while enhancements may be necessary, SFA is a generous program.

As a benefit, SFA allows for student independence and life skills development (e.g., budgeting). Hence there is a need to clarify the purpose of the SFA program with applicants, possible future applicants, parents and the general public.

For example, a question in the survey of applicants and the general public was *"The main goal of the SFA program is to assist with the cost of postsecondary education, not to cover all expenses. Do you feel this goal is clearly communicated at the time of application?"* Nearly 62% felt that the main goal of the program was clearly communicated while 38% indicated otherwise.

Figure 7: Communication of Main Goal of the SFA Program at the Time of Application



Many interviewees, survey respondents and focus group participants also were unclear as to what is considered postsecondary education and which programs qualify under SFA. Despite the fact ECE has developed, communicated and distributed various materials that clearly indicate who and what qualifies for SFA. Opportunities to improve communications, education and outreach are further presented in sub-section 4.4 and Section 5.

Many participants in the evaluation noted that SFA should be expanded to provide funding for Adult Literacy and Basic Education (ALBE) students. The rationale provided was adult literacy rates in the NWT should be taken into account when addressing the question of whether to fund 'upgrading' through SFA; funding ALBE should be viewed as a positive step for SFA - provided that courses lead directly to further education and/or employment; and, that limited funding is available elsewhere for students to upgrade. This issue of funding for ALBE and upgrading is further explored later in Sections 4 and 5.

4.2 BENEFITS

The following section examines the evaluation framework questions related to the benefits of the SFA program. It presents findings and analysis of the consulting team based on several lines of qualitative and quantitative information.

To what extent do the student categories, current benefit types, and limits (annual and lifetime) meet the needs of students (in light of today's postsecondary environment)?

To what extent does the living allowance benefit meet the needs of students across all regions of the NWT? Outside the NWT?

What are the alternative delivery options for the travel portion of the basic grant?

What factors (internal/external) influence the financial assistance needs of NWT students?

How reasonable are the current residency requirement policies and regulations?

What are the gaps in the existing Income and Expenses Considerations Policy?

What are the options for providing SFA to upgrading students?

What options and best practices are available for implementing benefits and return to service agreements?

What factors inhibit students from accessing part-time SFA funding?

What alternative models of delivery exist for the NWT SFA program?

As noted in Section 3, to receive benefits from the SFA program, one must be:

- a Canadian citizen or a permanent resident
- considered 'ordinarily resident' of the NWT for at least 12 continuous months prior to attending full-time studies

There are six types of funding (i.e. benefits) available to three categories of students - Northern Indigenous Aboriginal Residents, Northern Residents Schooled in the NWT, and Northern Residents Not Schooled in the NWT.

Table 15: SFA Benefits for Full-time Students

SFA Benefits for Full-time Students				
Repayable Loan	Up to \$1,400 per Month			
NWT Study Grant for Students with Permanent Disabilities	Up to \$8,000 per Academic Year			
Basic Grant	Up to \$1,925 for Tuition and Fees per Semester Up to \$400 for Books per Semester Travel to the Nearest Institution			
Supplementary Grant/Remissible Loan	Single	Single Parent	Spouse, no Income	Spouse, with Income
Single Student	\$700	N/A	N/A	N/A
0 Dependants	N/A	N/A	\$900	\$700
1 Dependant	N/A	\$1,100	\$1,100	\$900
2 Dependants	N/A	\$1,300	\$1,300	\$1,100
3 Dependants	N/A	\$1,500	\$1,500	\$1,300
Each Additional Dependant	N/A	\$50	\$50	\$50

The category a student falls under determines the type of assistance they qualify (Tables 16 and 17).

Table 16: Assistance Type

Assistance Type	Indigenous Aboriginal	Resident Schooled	Resident Not Schooled
Basic Grant	x	x	
Supplementary Grant	x		
Remissible Loan	x	x	
Repayable Loan	x	x	x
Study Grant for Students with Permanent Disabilities	x	x	x

Table 17: Full-time Benefits

Type of Assistance	Expenses	Amount
Basic Grant	Tuition	up to a maximum of \$1,925 per semester
	Books	up to a maximum of \$400 per semester
	Travel	home community to the nearest approved institution
Supplementary Grant	Rent, Utilities, Local Transportation, Food and Personal Care	Based on Family Size
Remissible Loan	Rent, Utilities, Local Transportation, Food and Personal Care	Based on Family Size
Repayable Loan	Tuition/Fees, Books, Rent Utilities, Local Transportation Food and Personal Care	Up to a maximum of \$1,400 per month
Study Grant for Students with Permanent Disabilities	Tutor, Interpreter (oral/sign), Note taker, Reader, Transportation, Attendant Care, Special Equipment and Medical Assessment	Up to \$8,000 per academic year

Part time benefits are limited and only available to a smaller proportion of the population (Table 18).

Table 18: Part-time Benefits

Type of Assistance	Expenses	Amount
Part-time Reimbursement	Tuition/Book Costs, Admission, Postage, Childcare Fees, Internet Fees	Up to \$500 per eligible course Up to \$1,000 per eligible course for Students with a Permanent Disability

Regardless of the benefits, SFA does have lifetime limits (Table 19).

Table 19: Lifetime Limits

Benefit Type	Maximum Lifetime Limit
Full-time Assistance (Basic Grant and Supplementary Grant/Remissible Loan, Repayable Loans and Study Grant for Students with Permanent Disabilities)	20 semesters
Basic Grant and Supplementary Grant/Remissible Loan Funding	12
Remissible and/or Repayable Loans	\$60,000
Part-time Assistance/Course Reimbursement	\$5,000

While the majority of jurisdictions provide student assistance in a manner similar to NWT SFA Program, few jurisdictions provide the same variety of funding options as the NWT. As noted in Section 3, most jurisdictions take into account student situation, program duration, professional program expenses and other criteria when calculating both maximum loans /funding available (as well as students' funding per semester). Many jurisdictions base student loan funding on the following formula: 60% of a student's assistance is to come from federal loans (typically up to \$210 per week) and 40% to come from provincial loans/grants.

While there are many similarities between the jurisdictions, there are select items that vary. For example, lifetime limits:

- Some jurisdictions base lifetime loan limits on the CSLP lifetime limit for number of weeks of funding (340 weeks for an undergraduate degree) (MB, NB, YK, NS)
- Some jurisdictions limit students in how many degrees and diplomas for which they can access funding
- Other jurisdictions limit students for a specific amount of loan (BC, AB, ON)
- QC bases loan and grant limits on the type of school, the program and the student's situation

Further, most jurisdictions do not provide travel grants to students. Those that do, typically provide a one-time grant to assist students in getting to their institution. The Yukon and NU provide students with an adjusted airfare grant in a similar fashion to the NWT SFA program, but NU students receive funding to a 'gateway' city only. NS provides two return trips annually between home and institution. NWT SFA budget used to fund travel is the single most costly aspect of the program (discussed in more detail later in this sub-section).

Benefits or funding for books and supplies also varies. While many of the participants engaged in this evaluation noted the benefits related to books and supplies was "too low", the benefit amount from the NWT is consistent of better than other jurisdictions:

- Saskatchewan: books and supplies will be allowed as an expense up to a maximum of \$3,000;
- Nova Scotia: books, instruments, related computer costs up to \$1,800;
- Ontario Textbook and Technology Grant (TTG): \$150 for full-time students; and
- PEI provides Computer-Related Costs: up to a maximum of \$300 dollars towards computer-related costs each academic year.

The NWT SFA program does not provide benefits for those enrolled in ALBE. As noted earlier in this report, various lines of evidence as well as feedback provided by various participants as part of the evaluation of SFA noted a desire for the program to be expanded to include ALBE. Many other jurisdictions provide benefits for those enrolled in skills training or upgrading including:

- British Columbia Adult Basic Education Student Assistance Program;
- Alberta Scholarship Programs - Adult High School Equivalency Scholarships;
- Saskatchewan Provincial Training Allowance;
- Manitoba Adult Learner Bursary;
- New Brunswick Training and Skills Development Program; and
- Yukon Student Training Allowance.

The various lines of evidence note the residency requirement to receive benefits is reasonable. Yet many participants (interviews, focus groups and survey respondents) noted a desire reduce or ease

residency requirements. Some participants suggested that the SFA Program adopt HSS paperwork process for Northern Aboriginal status. However, the SFA Program does include an option to review special cases of residency – this aspect of the program is not well understood by clients (or prospective clients).

Select perceptions among some lines of evidence noted gaps in benefits provided by SFA:

- Life-time loan limit does not allow for changing originally chosen field of study or the acquisition of professional/advanced degrees. While this may have some merit, in examining the program data from 200 to present, this was only an issue for less than 1% of all SFA students.
- Daycare/Childcare – lack of funding for this living expense. Daycare can range in cost from \$1,000 to \$1,500 per month. While not every SFA client requires such support, it is a significant after-tax living expense that can be a hardship for some clients.
- Student accountability – ‘too much handholding’ in the process. Given that SFA is a benefit and not a right, many felt that clients should have greater accountability and autonomy to manage their own finances. One could argue that it is not the government’s role to intervene for financial management issues for clients.

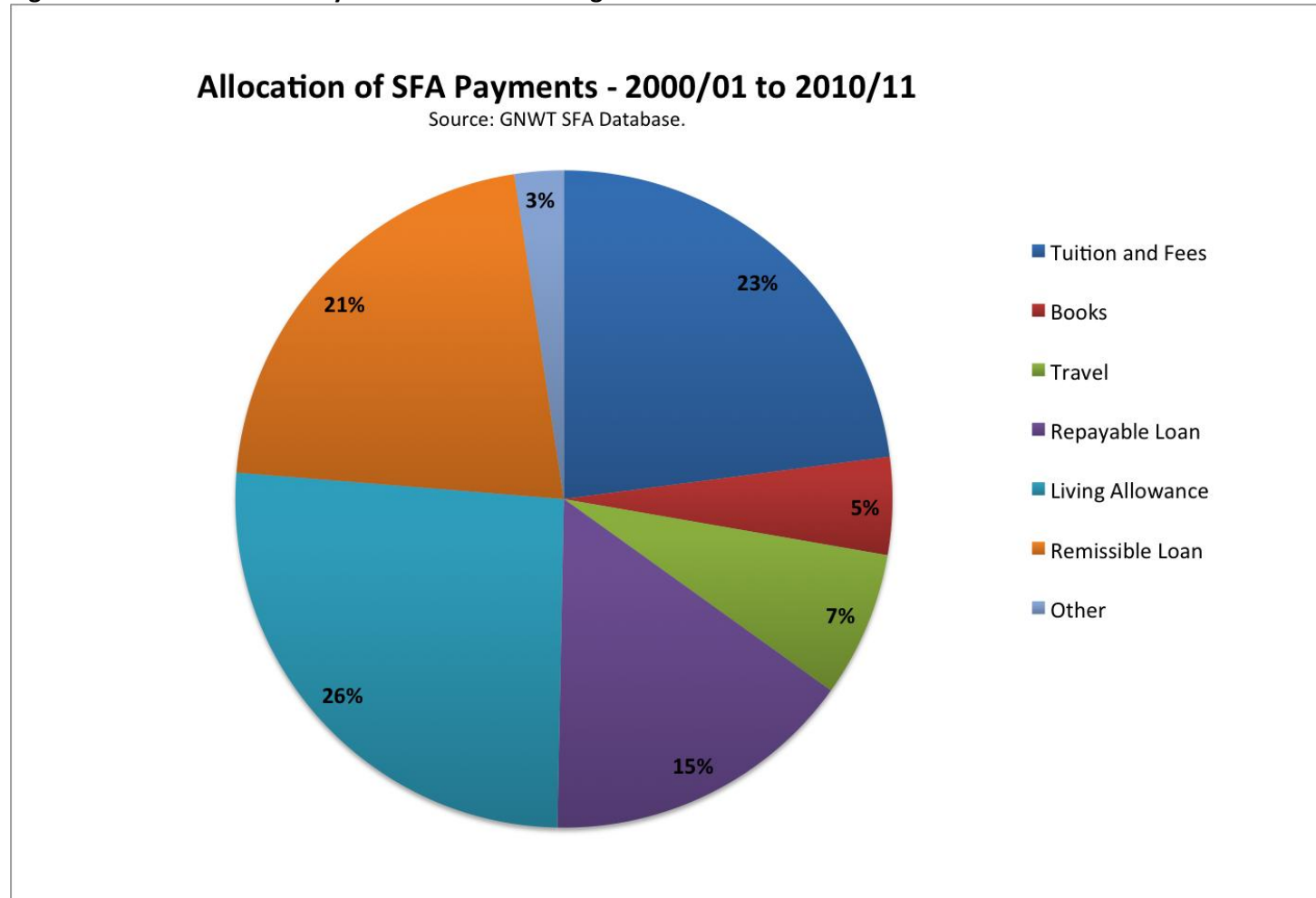
Valid gaps in benefits that the GNWT could consider attempting to address by adjustments and enhancements to the SFA program include:

- SFA is not meeting the needs of part-time students. Currently, the pool of potential clients for part time benefits is extremely small and likely prevents many candidates from accessing the program for part time studies.
- As noted earlier, funding for ALBE students is currently outside the mandate of SFA. While the SFA program could be expanded to provide support for ALBE students it is unclear as whether it should since it does not resolve the broader issue. SFA could make exceptions for ALBE that facilitate the maintenance of employment or improve employability.
- Book allowance is too low to meet students’ needs.
- Tuition grant only covers tuition at Aurora College (i.e. does not proportionally cover tuition in southern institutions).
- Living allowance maximums are too low to meet students’ needs – SFA has not had a cost of living adjustment for a considerable amount of time.

A positive of the SFA program is that it includes a study Grant for Students with Permanent Disabilities. However, many individuals are unwilling to self-declare as “disabled” because of associated stigma. Regardless, SFA should increase the benefit since the one-time ‘assessment’ amount allotted to prove a disability is too low: the grant provides up to \$1000, when some assessments can cost as much as \$5000.

Over 2000/01 to 2010/11 review period, SFA program payments totaled \$160.0 million. Figure 8 below illustrates the breakdown of SFA program payments over the eleven year review period. Over the 11 years, a total of 7,209 unique students received benefits from the SFA program. With total program payments of \$160 million, the average payment per student was \$22,201. A total of 141 unique students received funding for part-time studies and 37 unique students study grants for the disabled.

Figure 8: Allocation of SFA Payment from 2000 through 2011



As noted in Figure 8, the largest spending category over the review period was 'Living Allowance', accounting for 26% of total SFA payments. Tuition and Fees accounted for 23% of total payments. Remissible Loans accounted for 21% of total spending while Repayable Loans accounted for 15%. Spending on Travel made up 7% of total payments and Books accounted for 5%. Study grants for the disabled and payments to part-time students are included in the 'Other' category and together accounted for less than 3% of total payments. Table 20 below presents the payment shares in dollar terms.

Table 20: SFA Program Spending 2000/01 to 2010/11

	\$ millions
Tuition and Fees	36.7
Books	7.7
Travel	11.5
Repayable Loan	24.7
Living Allowance	41.6
Remissible Loan	34.1
Other	3.9
Total	160.0

Source: GNWT SFA Database

In terms of which communities students are traveling from, Table 21 below outlines travel payments by the three main types (airfare to attend school, mileage and holiday airfare) for each community where travel amounts were paid to students over the 2000/01 to 2010/11 review period. As can be seen from the table, approximately half of total travel payments were attributable to students from Yellowknife with students from Inuvik, Hay River, Fort Smith and Deline rounding out the top five communities with the highest level of travel payments.

Table 21: SFA Travel Payments by Community 2000/01 to 2010/11

	Airfare to Attend School	Mileage to Attend School	Airfare to Return for Holidays	Total
	-- \$ 000's --			
Yellowknife	2,916	1,070	1,895	5,881
Inuvik	674	77	181	932
Hay River	185	214	219	618
Fort Smith	231	174	181	585
Deline	392	13	55	460
Fort Simpson	196	77	130	403
Fort McPherson	218	17	50	285
Fort Good Hope	228	4	22	255
Rae	146	61	46	253
Tuktoyaktuk	203	8	35	247
Holman	179	4	24	207
Norman Wells	122	5	44	171
Tulita	120	2	31	152
Aklavik	97	4	24	125
Lutsel K'e	105	7	4	116
Wha Ti	83	8	11	102
Paulatuk	91	1	9	101
Sachs Harbour	75	11	8	94
Fort Providence	34	29	9	72
Tsiigehtchic	62	8	2	72
Rae Lakes	43	3	4	50
Fort Liard	26	5	16	47
Colville Lake	37	1	5	43

Fort Resolution	17	14	6	37
Fort Wrigley	12	7	7	26
Trout Lake	15	3	3	21
Enterprise	3	3	-	6
Hay River Reserve	0	3	2	6
Nahanni Butte	-	1	3	4
Edzo	3	1	1	4
Belle River	-	2	-	2
Detah	-	0	1	1
Total	6,529	1,841	3,033	11,403

Source: GNWT SFA Database.

Table 22 below illustrates patterns in program uptake over the 2000/01 to 2010/2011 review period. As can be seen from the table, the size of the “program draw” has steadily increased over the review timeframe. In the 2000/01 fiscal year, 42% of participants received more than \$10,000 while by the 2010/11 fiscal year, 65% of participants received more than \$10,000. At the same time, the percentage of students accessing more than \$20,000 has remained relatively steady, increasing from 2% in 2000/01 to 4% in 2010/11.

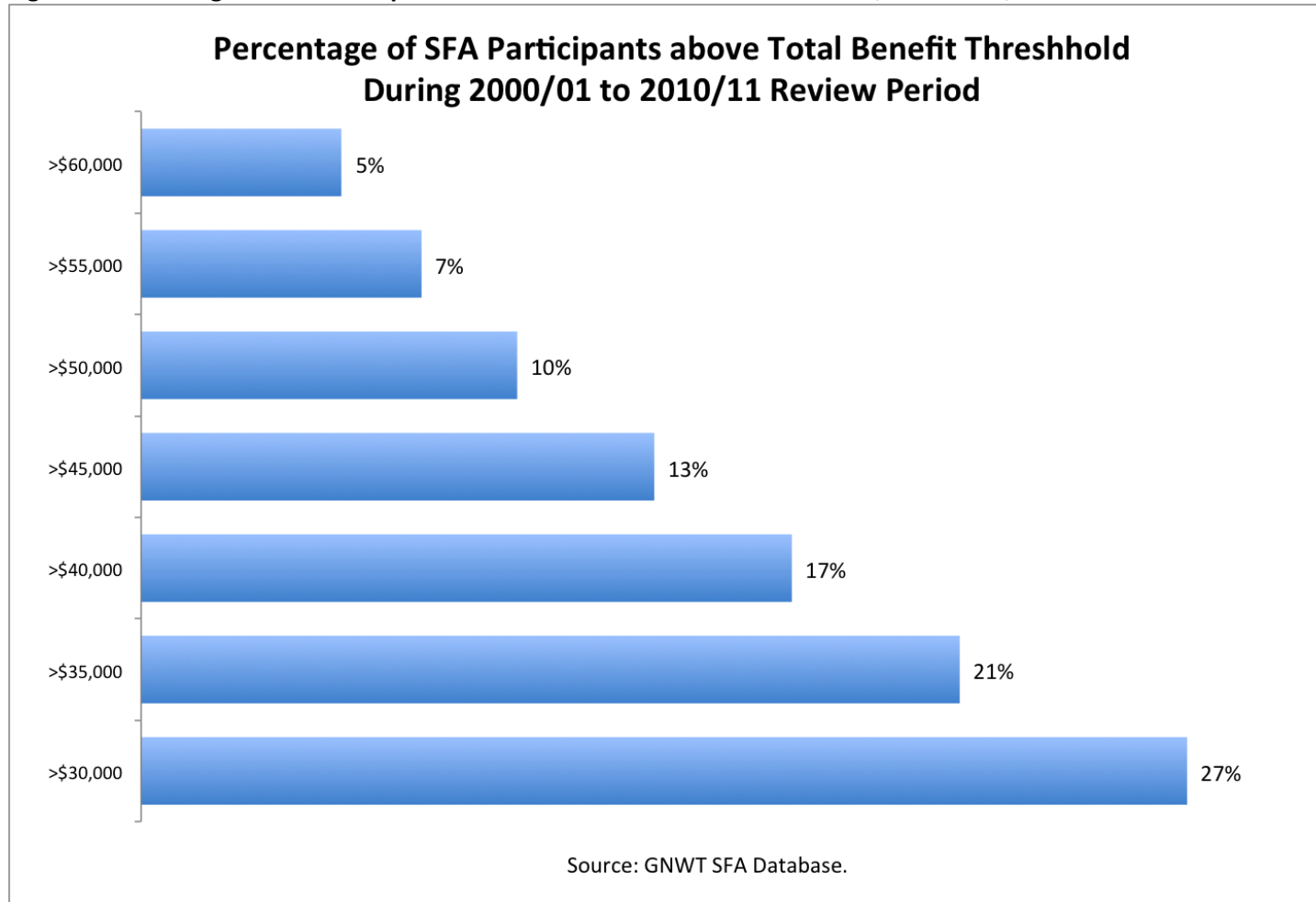
Table 22: Percentage of SFA Participants above Threshold Amount of Benefits

	>\$2,500	>\$5,000	>\$7,500	>\$10,000	>\$12,500	>\$15,000	>\$17,500	>\$20,000
2000/01	96%	81%	68%	42%	17%	8%	3%	2%
2001/02	97%	83%	71%	52%	21%	9%	5%	2%
2002/03	97%	82%	71%	53%	23%	11%	6%	2%
2003/04	98%	85%	72%	54%	24%	12%	6%	3%
2004/05	98%	83%	69%	55%	26%	12%	6%	3%
2005/06	98%	83%	71%	54%	27%	13%	7%	3%
2006/07	97%	85%	68%	54%	25%	11%	5%	3%
2007/08	97%	84%	70%	61%	26%	14%	7%	3%
2008/09	98%	88%	72%	63%	29%	15%	6%	3%
2009/10	98%	89%	75%	67%	26%	14%	6%	3%
2010/11	98%	89%	75%	65%	26%	13%	7%	4%

Source: GNWT SFA Database

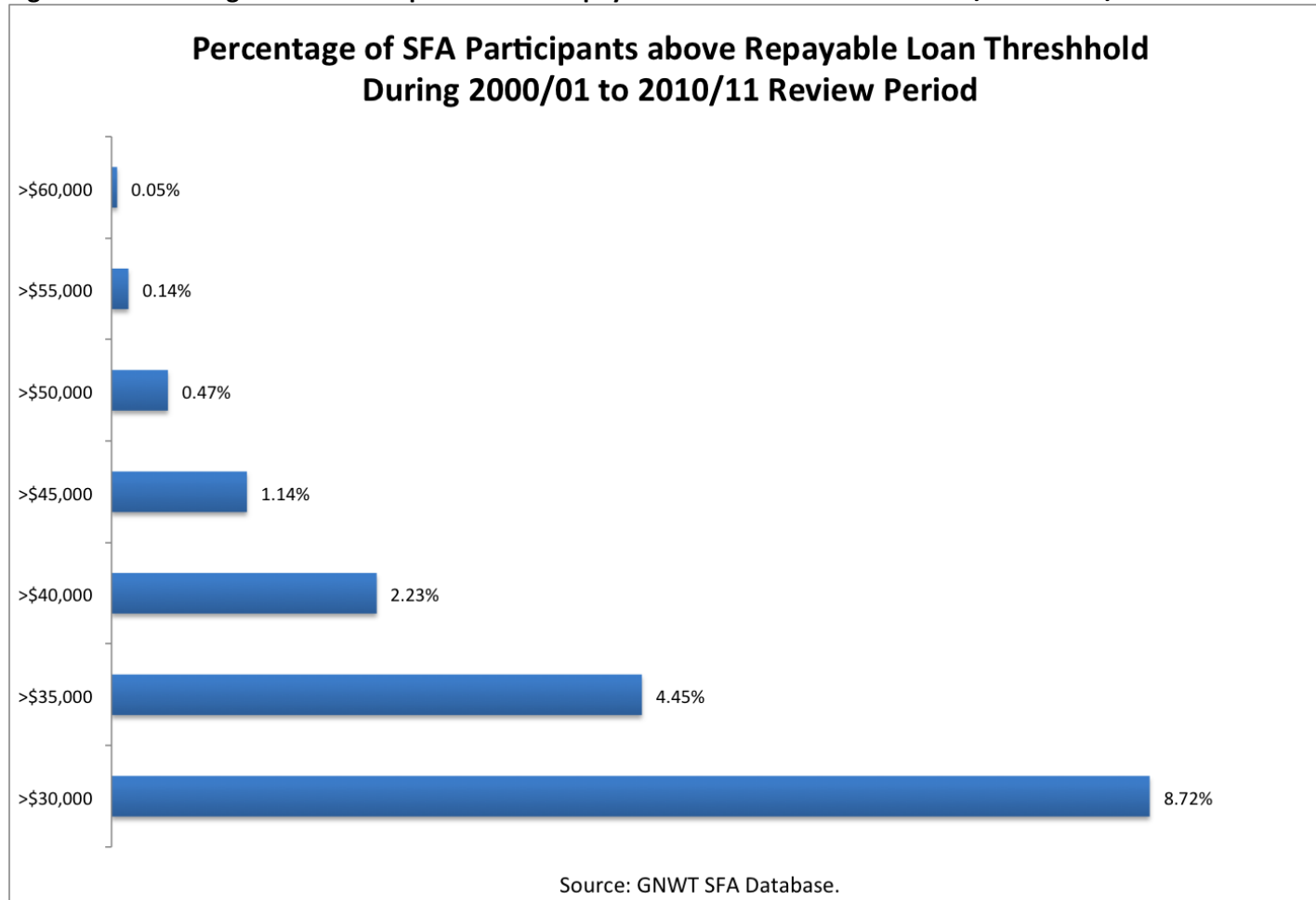
Figure 9 considers the adequacy of overall SFA benefit levels on a “lifetime” basis – it shows the percentage of all SFA participants who received funding of all types in an amount greater than the threshold level indicated on the left of the chart. As inferred on the chart, almost three-quarters of SFA participants (73%=100% less 27%) received less than \$30,000 in benefits over the 2000/01 to 2010/11 time period. Ten percent of SFA participants received more than \$50,000 and 5% received more than \$60,000 in benefits.

Figure 9: Percentage of SFA Participants above Total Benefit Threshold – 2000/01 to 2010/11



Further, Figure 10 considers the adequacy of overall SFA repayable loan levels on a “lifetime” basis – it shows the percentage of all SFA participants who received repayable loans in an amount greater than the threshold level indicated on the left of the chart. As can be seen from the chart, 8.72% of SFA program participants received more than \$30,000 in repayable loans, 0.47% received more than \$50,000 and 0.05% received more than \$60,000.

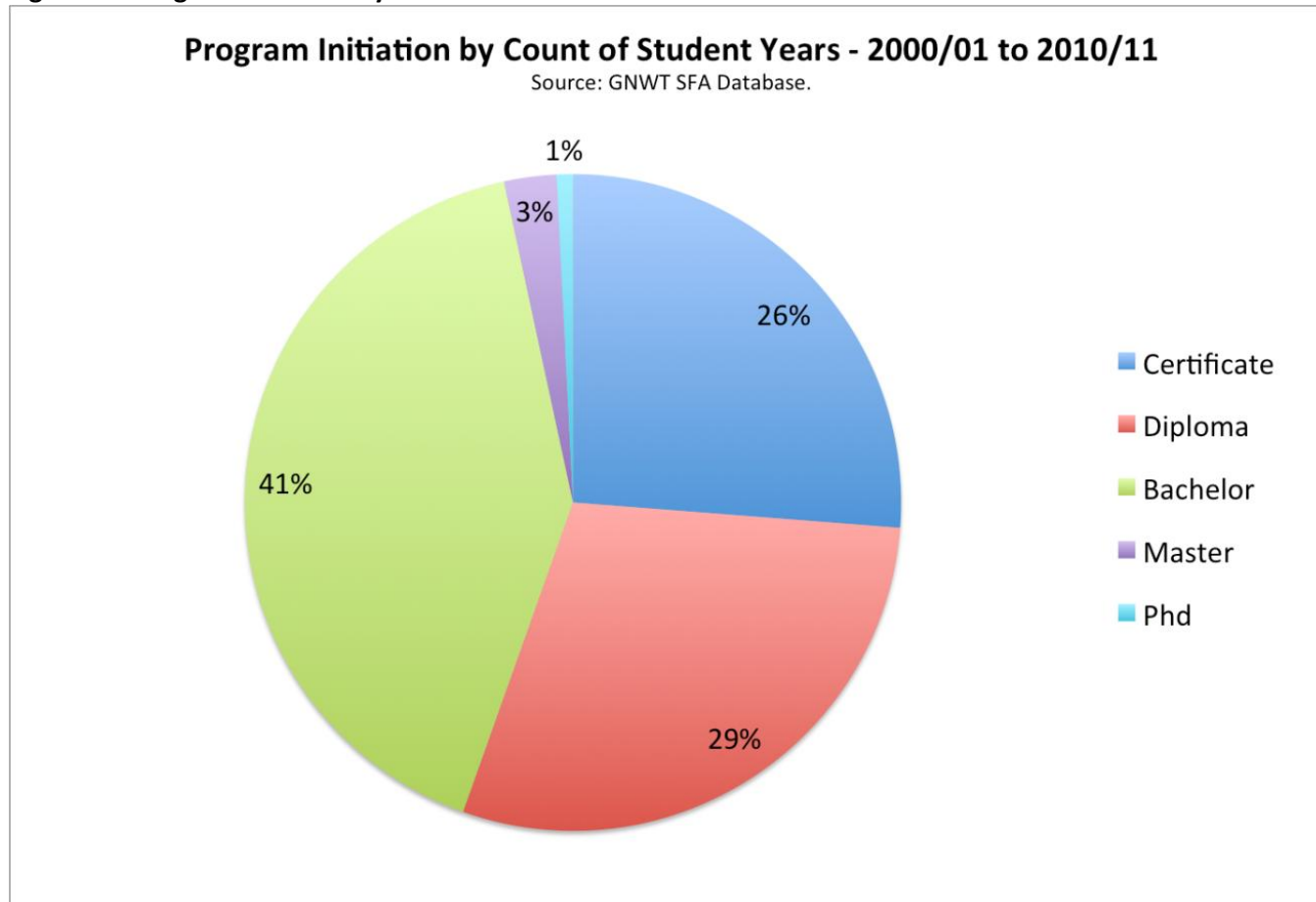
Figure 10: Percentage of SFA Participants above Repayable Loan Threshold from 2000/01 to 2010/11



The next chart (Figure 11) presents the percentage of SFA participants initiating studies at various levels of program study over the 2000/01 to 2010/11 review period. Twenty-six percent initiated studies at the certificate level (typically a one year program) with associated payments of \$35.8 million. Studies at the diploma level (typically a two year program) were initiated by 29% of SFA participants with associated payments of \$48.5 million. More than a third (41%) of SFA program participants initiated their studies at the bachelor level of study with associated payments

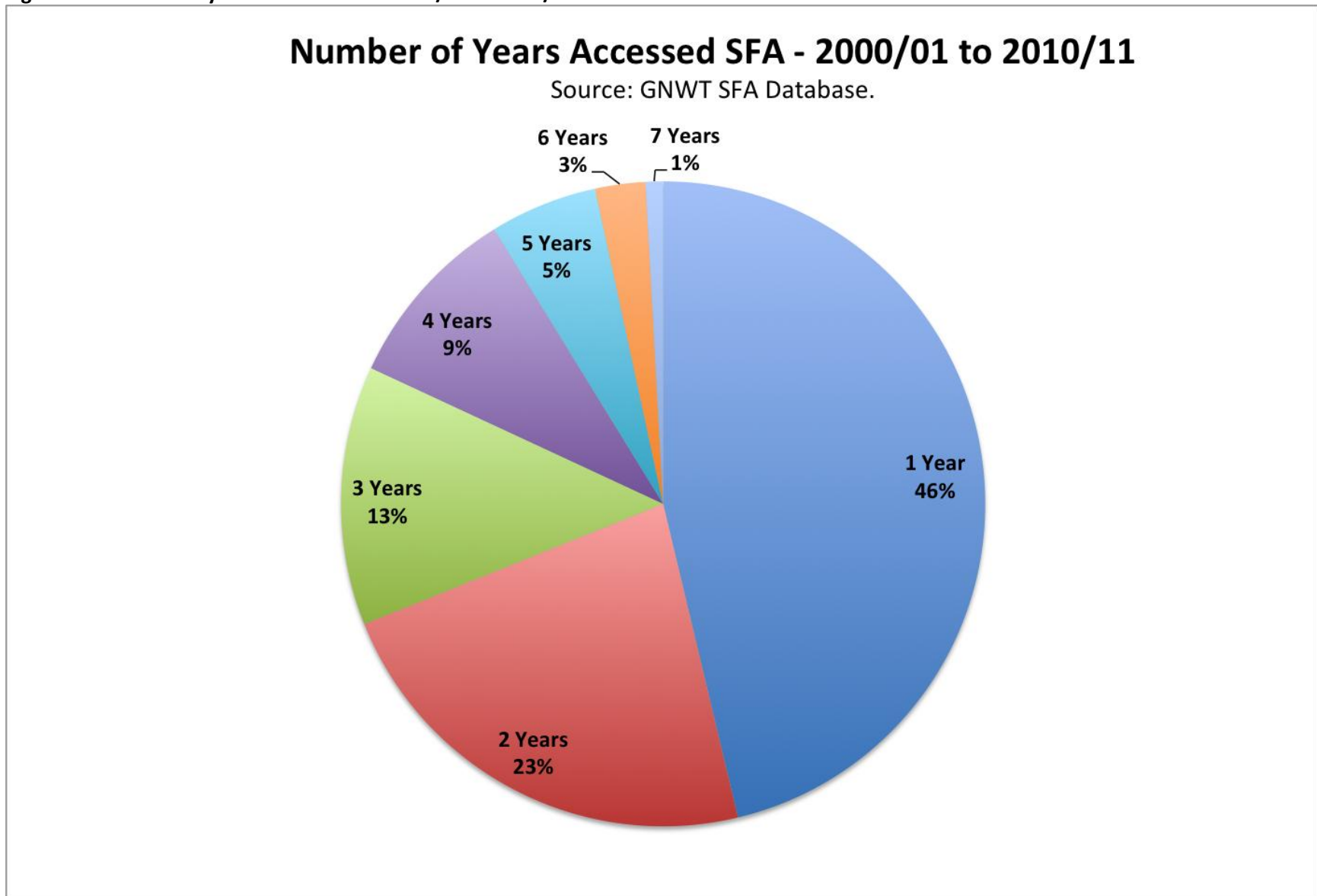
of \$68.9 million. Four percent of SFA participants initiated studies at the post-graduate level – Master’s (3%) or PhD (1%) with combined associated payments of \$6.3 million.

Figure 61: Program Initiation by Count of Student Years



A comparison of program initiation with length of SFA participation by all students over the 2000/01 to 2010/11 review period suggests that while three quarters (74%) of SFA participants are entering programs of more than one year in length, almost half of SFA participants are involved in the program for only one year. As shown Figure 12, 46% of students participated in the SFA program for one year, and 23% participated for 2 years. Only 9% participated for the four years that would typically be required to earn a bachelor’s degree.

Figure 12: Number of years Accessed SFA 2000/01 to 2010/11



In analyzing the 7209 unique student cases within the dataset, funding (or benefits) can be conveyed as follows:

- 26% of student years were for programs initiated at the certificate level of study, associated payments were \$35.8 million;
- 29% of student years were for programs initiated at the diploma level of study, associated payments were \$48.5 million;
- 41% of student years were for programs initiated at the bachelor level of study, associated payments were \$68.9 million;
- 3% of student years were for programs initiated at the masters level of study, associated payments were \$4.7 million; and
- 1% of student years were for programs initiated at the PhD level of study, associated payments were \$1.6 million.

The data was mined further to examine the home community for SFA recipient. Yellowknife SFA applicants received \$92.6 million (58% of total payments) funding over the 2000/01 to 2010/11 review period. SFA applicants from Inuvik, Fort Smith and Hay River accounted for an additional 22% of SFA payments:

- Inuvik - \$13 million (8%);
- Fort Smith - \$11.3 million (7%); and
- Hay River - \$11.1 million (7%).

The next six communities among the 10 communities home to SFA applicants receiving the largest share of SFA payments were:

- Rae - \$5.2 million (3%);
- Fort Simpson - \$4.4 million (3%);
- Fort McPherson - \$ 2.5 million (2%);
- Fort Providence - \$2.1 million (1%);
- Tuktoyaktuk - \$2.0 million (1%); and
- Deline - \$2.0 million (1%).

In summary, 80% of total SFA payments were made to applicants from four communities and 91% of total SFA payments were made to applicants from 10 communities. The remaining 9% of total SFA payments were spread among applicants from all other NWT communities.

Payments were also examined by ethnicity (Table 23). Over the period of the evaluation period, \$44.3 million were provided to NT/NU Dene SFA clients; nearly \$16 million for NWT/NU Inuit SFA clients; nearly \$13 million for NWT Métis SFA clients; over \$2 million for Southern Aboriginal SFA clients; and, approximately \$85 million on all others.

Table 23: Allocation of SFA Payments by Ethnicity (in \$ Millions)

	NWT\NU Dene	NWT\NU Inuit	NWT Metis	Other	Southern Aboriginal
2000-2001	3.3	1.4	1.2	6.3	0.0
2001-2002	3.8	1.4	1.1	7.3	0.0
2002-2003	4.0	1.2	1.3	8.0	0.2
2003-2004	3.9	1.4	1.2	7.8	0.2
2004-2005	4.1	1.4	1.2	7.8	0.3
2005-2006	4.4	1.6	1.1	7.7	0.2
2006-2007	4.2	1.7	1.1	7.6	0.2
2007-2008	3.9	1.5	1.0	7.7	0.3
2008-2009	4.2	1.3	1.0	8.3	0.2
2009-2010	4.0	1.2	1.2	8.0	0.3
2010-2011	4.3	1.7	1.3	8.4	0.2
Total	44.3	15.9	12.8	84.9	2.2

Source: GNWT SFA Database

Table 24 on the following page presents the top 50 destination institutions for SFA participants during the 2000/01 to 2010/11 review period, ordered according to total value of payments made to students corresponding to the institution first attended by a student. The top-ranked institution within the NWT was the Yellowknife Campus of Aurora College, which benefited from 1,751 student years of attendance with an associated \$16.2 million in SFA funding paid to students. The top-ranked institution outside of the NWT was the University of Alberta in Edmonton, which benefited from 1,178 student years of attendance with an associated \$12.7 million in SFA funding paid to students.

Table 24: Top 50 Destination Institutions for SFA Participants 2000/01 to 2010/11

Institution	Count of Student Years	Value of Associated Payments (\$)
Aurora College, Yellowknife Campus	1,751	16,155,756
Aurora College, Thebacha Campus	1,487	14,028,492
University of Alberta	1,178	12,720,190
Aurora College, Aurora Campus	1,076	10,619,253
Academy Of Learning - Yellowknife	910	9,135,765
University of Calgary	546	5,849,066
Grant MacEwan University	501	5,393,569
University of Lethbridge	442	4,737,524
Mount Royal University	472	4,522,581
Grande Prairie Regional College	431	4,469,974
University of Victoria	326	3,616,949
Red Deer College	379	3,557,200
Northern Alberta Institute of Technology (Main Campus)	326	3,297,513
University of Saskatchewan	274	3,021,840
Augustana Faculty, University Of Alberta	248	2,570,987
Southern Alberta Institute of Technology (Main Campus)	246	2,558,934
Lethbridge Community College	212	2,185,720
University of British Columbia - Vancouver	145	1,475,497
Carleton University	117	1,390,954
Dalhousie University	98	1,156,224
Thompson Rivers University	95	1,022,930
Vancouver Island University	97	1,010,732

Institution	Count of Student Years	Value of Associated Payments (\$)
University of Regina	93	988,789
Yukon College	116	984,982
Athabasca University	135	946,408
McGill University - Montreal	89	925,160
Acadia University	73	864,931
Camosun College	91	854,118
University Of British Columbia Okanagan	69	758,910
University of Manitoba	78	749,277
University of New Brunswick - Fredericton	61	701,255
University of Toronto	64	692,176
Aurora College, Behchoko Campus	58	671,488
Queen's University	57	667,418
St. Francis Xavier University	54	645,581
Capilano University, North Vancouver Campus	58	621,776
University of Northern British Columbia	61	603,762
Aurora College, Fort Simpson Campus	111	602,471
Vancouver Film School	32	591,271
Concordia University College Of Alberta	61	587,608
NAIT - Patricia Campus - 12204 - 149 St.	61	579,305
University of Waterloo	55	549,278
Aurora College, Fort Providence CLC	87	548,635
Memorial University Of Newfoundland	59	531,910
Concordia University	50	490,983
Marvel College - Edmonton Campus	36	480,748
University of Guelph	44	474,514
Trent University	42	459,736
Keyano College	46	454,625
Alberta College Of Art & Design	41	424,262

Source: GNWT SFA Database

To more clearly appreciate the perspective of the adequacy of the levels of benefits available via SFA, participants across various lines of evidence were asked to rate a series statements pertaining to benefits. For example, the online survey asked respondents if the following benefits to NWT residents based on their student category was *“too much, just right or too little”* (Table 25).

Table 25: Assessment of SFA Benefits from 2011 Online Survey

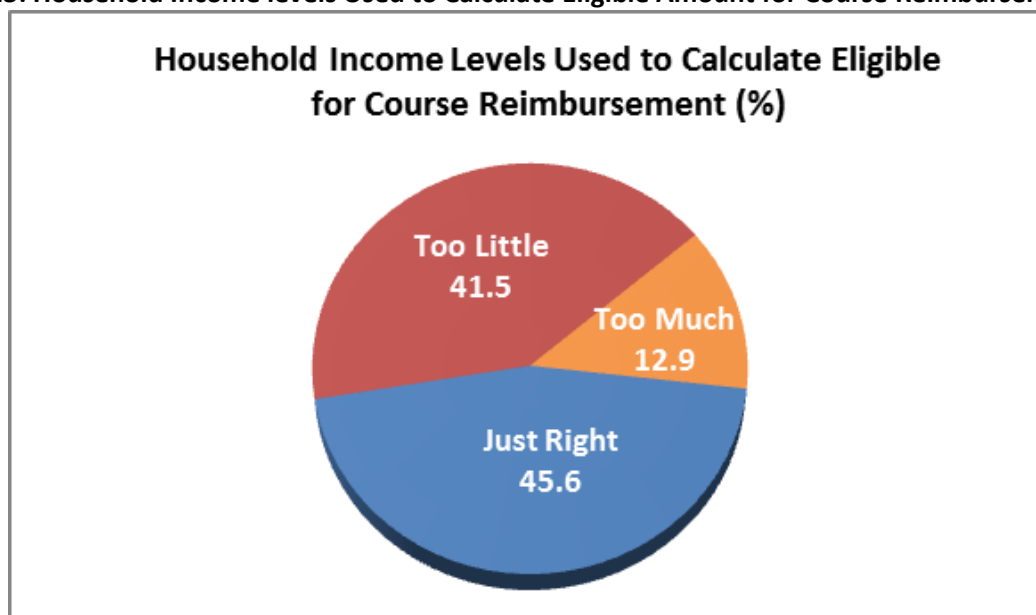
Benefits	Too Much	Just Right	Too Little
Up to \$1,925 per semester for tuition for Northern Aboriginal and Northern Schooled residents	1.4%	40.7%	57.9%
Up to \$400 per semester for books for Northern Aboriginal and Northern Schooled residents	1.4%	37.5%	61.1%
Travel expenses from home community to nearest approved institution for Northern Aboriginal and Northern Schooled residents	3.4%	67.1%	29.5%
Do you think the monthly living allowance entitlements (for example, \$700/month for a single student) for Northern Aboriginal and Northern Schooled Residents are...	2.4%	28.1%	69.5%
Do you think the repayable loan amount of up to \$1400/month for Northern Aboriginal, Northern Schooled and Northern Residents is...	14.2%	59.9%	25.9%

Source: NWT Bureau of Statistics SFA Survey 2011 Data

Overall, the majority of the respondents indicated that the benefits for tuition (57.9%), books (61.1%) and monthly allowance entitlements (69.5%) were too little. More than two thirds of respondents thought the benefits on travel expenses from home community to the nearest approved institution was just right and less than 30% indicated it was too little. Approximately 60% of respondents thought that the repayable load amount (up to \$1,400/month) was just right; while 14.2% thought it was too much and 25.9% thought it's too little.

Survey respondents were also asked to rate the household income levels used to calculate eligibility for course reimbursement (Figure 13). Nearly 46% indicated the household levels used are 'just right'; approximately 42% indicated it was 'too little', while 12.9% said it is 'too much'. The results indicate a split between those who feel the amount is appropriate versus those who believe more benefits are needed.

Figure 13: Household Income levels Used to Calculate Eligible Amount for Course Reimbursement



Key aspects of the evaluation framework for benefits included examining whether SFA should be expanded to include upgrading (previously discussed), more support for part-time students (also previously discussed in this subsection) and whether, overall the benefits seem appropriate (Table 26).

Table 26: Level of Agreement related to SFA Funding Administration

Funding Administration	Strongly Agree	Agree	Disagree	Strongly Disagree
The benefits provided by SFA make sense.	14.8%	57.8%	18.6%	8.7%
Financial assistance should be available to students who need upgrading prior to attending a postsecondary institution.	38.4%	40.3%	14.5%	6.8%
More students would attend postsecondary institutions on a part-time basis if grants and loans were available to part-time students.	44.7%	44.4%	9.2%	1.7%

Source: NWT Bureau of Statistics SFA Survey 2011 Data

Overall:

- 72.7% of the respondents agree or strongly agree that the benefits provided by SFA make sense;
- 78.7% of the respondents agree or strongly agree that financial assistance should be available to students who need upgrading prior to attending a postsecondary institution; and
- 89.1% of the respondents agree or strongly agree that more students would attend postsecondary institutions on a part-time basis if grants and loans were available to part-time students.

According to Statistics Canada's *Survey of Tuition and Living Accommodation Costs for Full-time Students at Canadian Degree-granting Institutions* (September 2011), average undergraduate tuition fees for full-time Canadian students were \$5,138 in 2010/11. At present, the maximum SFA tuition rate is \$1,925 per semester, or \$3,850 per year. Thus, the SFA program will cover, for qualifying NWT students, up to 75% of the average undergraduate tuition fees for full-time Canadian undergraduate students.

In terms of costs for books, a 2010 research study found that the average cost for books for an undergraduate degree at Canadian universities was \$1,285 per academic year. At present, the maximum SFA program rate for books is \$400 or \$800 per year. Thus, the SFA program will cover, for qualifying NWT students, up to 63% of the average cost of books for full-time Canadian undergraduate students.

The same 2010 research study found that the SFA program provides for approximately 60% of living costs (rent, utilities/transportation and food/personal care) for a student attending the University of Alberta in Edmonton. The SFA program provides for approximately 50% to 60% of the living costs for students attending educational institutions in the major NWT centres of Inuvik, Yellowknife and Fort Smith.

4.3 POLICY AND COMMUNICATIONS

Two key questions were articulated as part of the evaluation framework with respect to policy and communications.

How effective are SFA communications and documents in terms of:

- ***Ease of navigation***
- ***Clarity of program purpose / goals***
- ***Reaching Northerners to encourage them to access SFA***

To what extent do SFA program documents align with ECE policies and regulations?

The 2010 SFA student survey reported that students were generally satisfied with program services - 88.5% agreed or strongly agreed with the statement “the application was processed in a timely manner. In addition, the 2010 survey reported that 44% of students found the website very useful, but 83% still completed their SFA application on paper, not online.

As noted in section 4.1 there is limited understanding and appreciation for the SFA program by applicants and the public. The GNWT was aware of this issue and over the last year has been conducting education and outreach session in NWT communities – specifically with high school students. Many interviewees, focus group participants and survey respondents noted this was as a very successful strategy and was enhancing communications and understanding of SFA.

Other suggested improvements include:

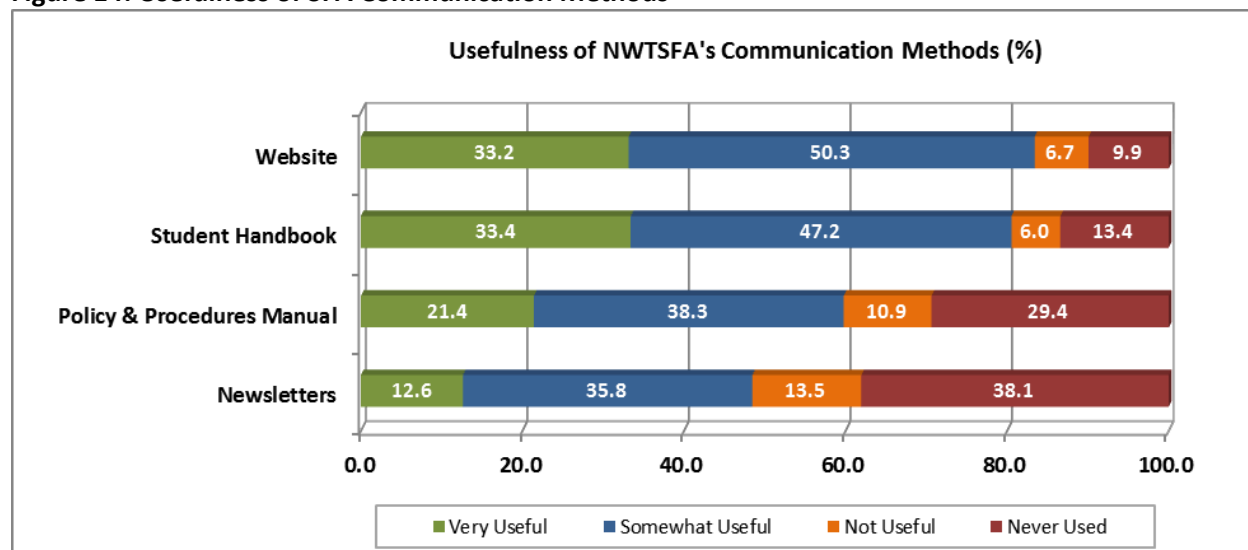
- Higher reliance on plain language (i.e. replace ‘remissible’ with ‘forgivable’).
- Increased strategies to reach target audience.
 - More reliance on current technology (e.g., SFA ‘apps’)
 - Refresh material on website more often
 - Improve on-line system
 - Social media
- More clarity and training for program staff to ensure consistency in messaging and information exchange regarding SFA.
- Engage students and their parents or guardians in grade nine throughout their high school years.
- A more simplified and coordinated funding application process for all streams of funding would be beneficial for students.

Expansion of communications and outreach would facilitate greater understanding of SFA mandate (benefit not a right); reduce examples of miscommunications between clients and GNWT staff; clarify limits to program funding including repayment and remiss of loans; and, facilitate the application process.

Findings from the online survey of SFA applicants and the general public support such findings as well as provide further insight into improvements for policy and communications. The survey included a question that asked respondents to rate the usefulness of SFA communication methods. As illustrated in Figure 14, approximately 85% found the SFA website useful (a combined rating of “Very Useful” and “Somewhat Useful”) and 81% indicated that the SFA Student Handbook is useful. In contrast, nearly 60% stated the Policy & Procedures Manual useful; while close to 11% indicated that the manual is not

useful and 29.4% have never used it. Almost half (48.4%) found the SFA Newsletter useful and 38.1% indicated they have never used the newsletter.

Figure 14: Usefulness of SFA Communication Methods



Given feedback on the usefulness of the SFA website, greater consideration should be given to further electronic communication methods. Further, the application process should also be focussed more online through the website – this is also an efficiency for the program reducing paper based applications and handling.

4.4 LOAN RECOVERY AND REMISSION

The following subsection presents information from the various lines of evidence aimed at addressing the following questions noted in the evaluation framework.

To what extent is the loan remission process, including eligibility requirements, residency and rates, appropriate compared to existing policies, other jurisdictions, compliance, cost-effectiveness, and today's post-secondary environment?

To what extent is the loan repayment process, including interest and rate of payment, appropriate compared to existing policies, other jurisdictions, compliance, cost-effectiveness, and today's post-secondary environment?

To what extent is the Reduced Payment Plan (RPP) program and Interest Relief program efficient and effective?

Is the loan repayment and remission process cost-effective based on return on investment?

Are there ways in which the GNWT can more effectively encourage graduates to return to the NWT?

In the NWT, the interest rate applied is prime less 1% on January 1 of the same year a student ceases to be a full-time student. Also noted in Table 27 below, interest rates for repayment vary across the country. NWT, and NU have the best rates, followed by ON and AB.

Table 27: Interest rates by Jurisdiction for Student Loan Programs

Jurisdiction Student Loans	Fixed Interest Rate	Floating Interest Rate
Canada	prime plus 5%	prime plus 2.5%
BC	prime plus 5%	prime plus 2.5%
AB	prime plus 2%	prime plus 2.5%
MB	reflect the current CSLP rates	
ON	interest rate is prime plus 1%	
QC	partial exemption interest rates ('grace period') range from 2.75% - 3.50%; variable interest rates range from 3.50% - 5.75%, depending on the date	
NS	on or after November 1, 2007: prime plus 3.0% before November 1, 2007: fixed rate of prime +5%	on or after November 1, 2007: prime plus 0.5% before November 1, 2001: prime plus 2.5%
NU	1% below prime	
NWT	1% below prime rate as of January 1 of the year student ceased studies	

Source: Websites for the various jurisdictions

Unlike other programs, in the NWT, after a graduate's six-month grace period, those with remissible loans can apply to have their loan forgiven. Remission is dependent on the successful completion of studies and physically residing in the NWT for 3 consecutive months. Graduates must provide proof of residency in the NWT to qualify for remission; and, absences from the NWT must not be for work, or be longer than 3 months. Table 28 denotes the rates of remission for each community in the NWT.

Table 28: Rates of Remission by Community

Communities	Rate of Forgiveness
Fort Simpson, Fort Smith, Hay River, Hay River Reserve, Inuvik, Norman Wells, Yellowknife	\$1,000 / 3 months
Aklavik, Behchoko, Colville Lake, Deline, Enterprise, Fort Good Hope, Fort Liard, Fort McPherson, Fort Providence, Fort Resolution, Gamètì, Jean Marie River, Kakisa, Lutselk'e, Nahanni Butte, Paulatuk, Sachs Harbour, Trout Lake, Tsiigehtchic, Tuktoyaktuk, Tulita, Ulukhaktok, Wekweètì, Whatì, Wrigley	\$2,000 / 3 months

As noted in Section 3, most jurisdictions do not offer remissible/forgivable loans. However, there are some exceptions:

- BC graduates are forgiven part of their provincial loan if they are employed by the provincial government, but all other loans are repayable.
- Quebec will forgive 15% of student loan debt of any person who completed their studies within the prescribed period and who has received a bursary under the Loans and Bursaries Program for every year of study.

Most jurisdictions have Repayment Assistance Programs and Interest Relief programs comparable to the NWT SFA program and CLSP (which ensures that borrowers are not asked to make payments exceeding 20% of their income, or have a repayment period of more than 15 years). Examples of additional loan assistance available in other jurisdictions:

- BC Loan Forgiveness Program;
- Quebec Postponed Repayment for Professional Training Period Required by a Professional Association;
- New Brunswick Timely Completion Benefit;
- PEI Debt Reduction Grant;
- NL and Labrador Debt Reduction Grants Program; and
- Yukon Grant.

Data extracted from the GNWT Public Accounts over the period 2000/01 to 2009/10 (the 2010/11 Public Accounts have not yet been released) provide an illustration of funding flows over the 10 year period. The authorized SFA loan limit was stagnant at \$33 million between 2001/02 and 2008/09 before being increased to \$36 million in 2009/10. As can be seen from Figure 15, the volume of loans receivable has been steadily increasing over ten year period which suggests that, if the trend in SFA loan drawdowns is sustained, the authorized loan limit may again need to be increased.

Figure 15: Student Financial Assistance Loan Fund Overview

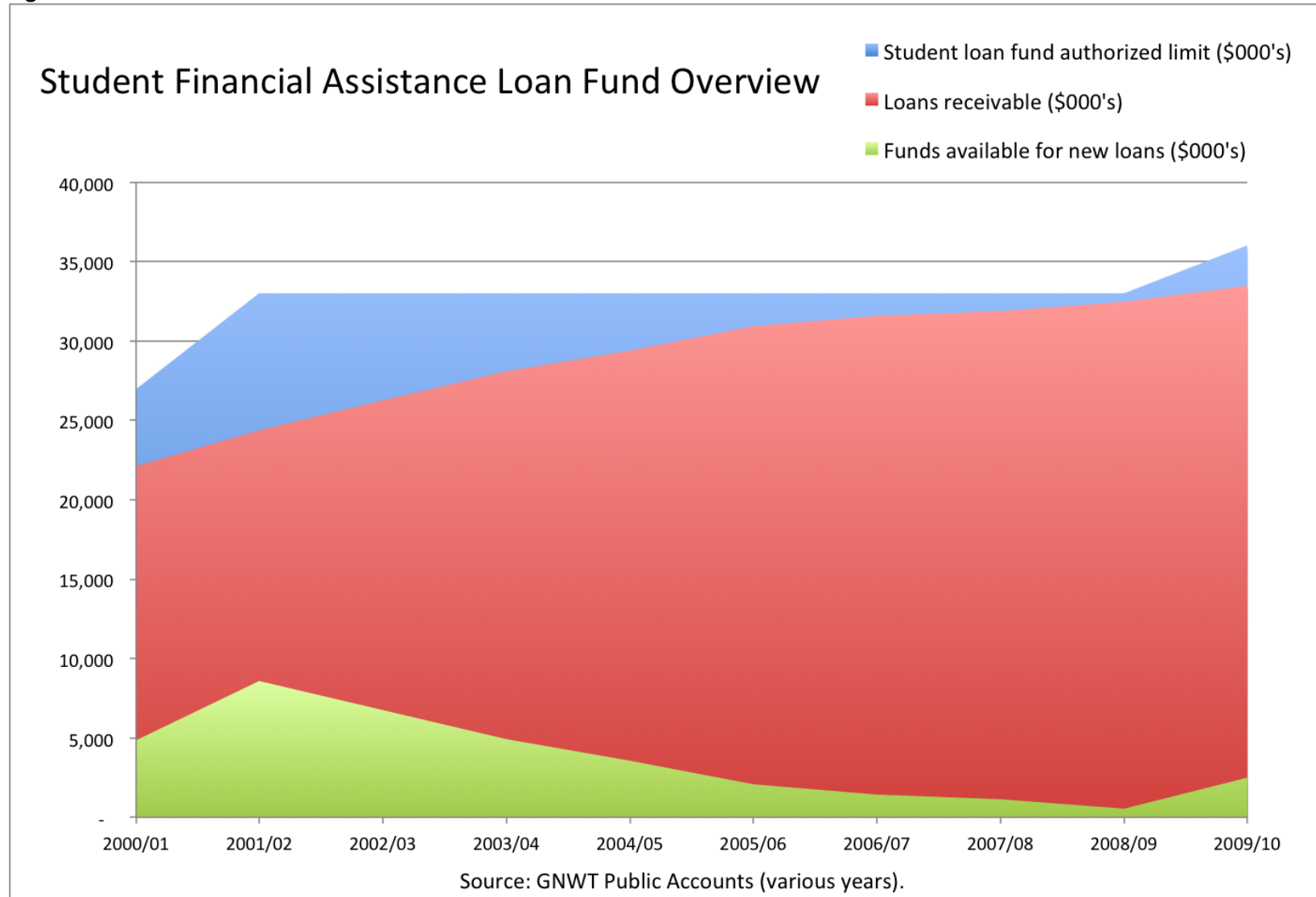
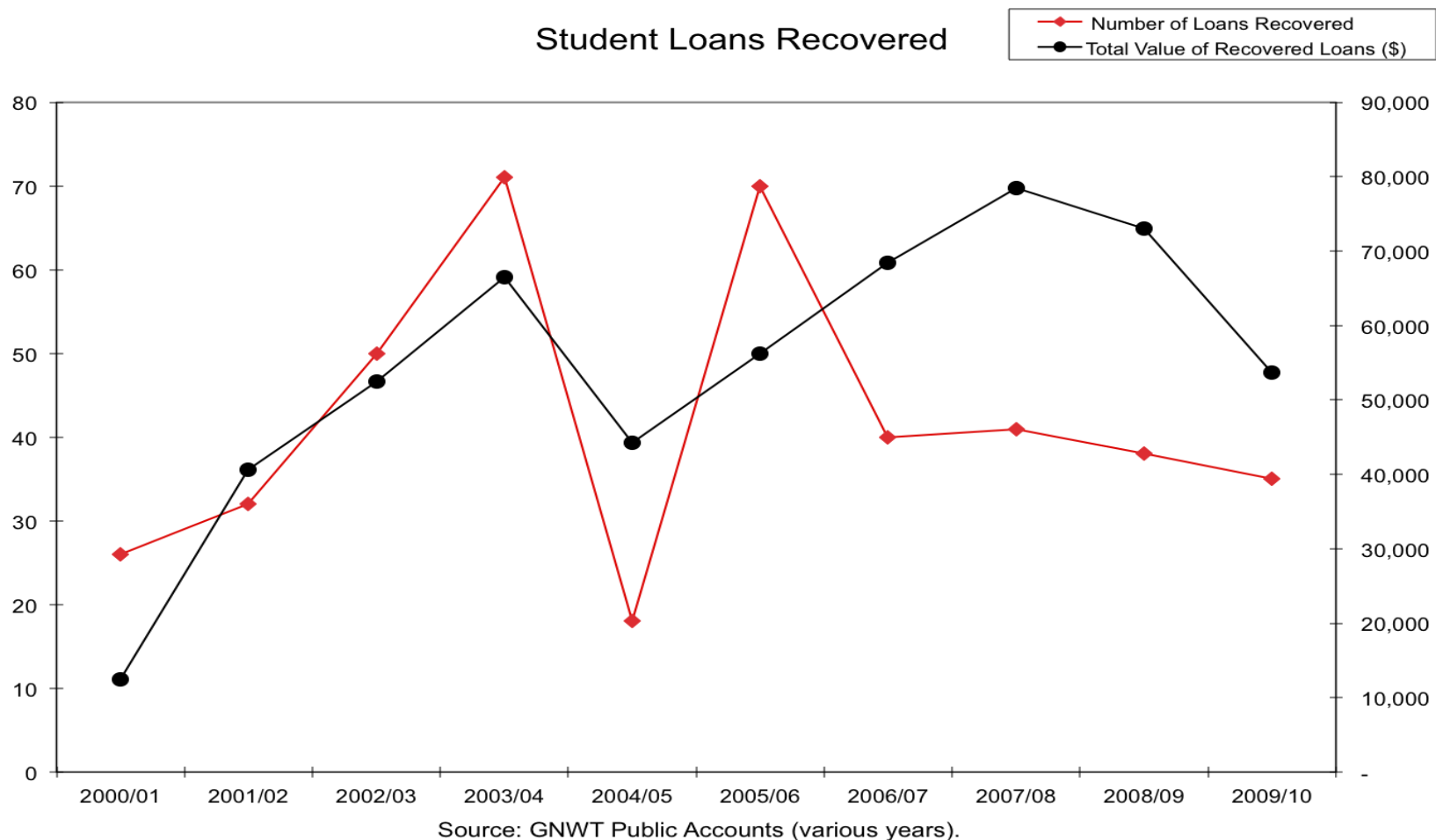


Figure 16 illustrates the pattern of student loan recoveries over the 2000/01 to 2009/10 period. The number of recovered loans ranged from a low of 18 in 2004/05 to a high of 71 in 2003/04. Over the same time period, the value of recovered loans ranged from a low of \$12,409 in 2000/01 to a high of \$78,524 in 2007/08.

Figure 16: Recovery of Student Loans



The data was analyzed to assess SFA participation and remission. Table 29 below matches data from the GNWT SFA database with public accounts data from corresponding years to illustrate patterns in SFA loan remissions. The analysis reveals a steady increase in the number of remitting participants which increased from 280 in 2000/01 to 500 in 2009/10. The remission rate, based on the number of program participants, increased from 21% in 2001/02 to 36% in 2009/10. There was a similar pattern of increase in terms of the value of SFA remissions which rose from 5% in 2001/01 to 11% in 2009/10. This is a key success of the program. It also sheds further light on concerns that SFA clients were not coming back to the NWT – in fact it is working and more clients are coming back to the NWT. Simply put, the number of participants has remained constant but the remission rate has almost doubled in 10 years as has the value of remissions from \$630,000 to \$1,600,000.

Table 29: SFA Participation and Remission Summary

	Number of SFA Participants in Year	Total SFA Payments in Year (\$)	Number of Remitting SFA Participants in Year	Total Value of Remissions (\$)	Average Value of Remissions (\$)	Remission Rate (Number of Participants)	Remission Rate (Value of SFA Payments)
2000/01	1,324	12,242,030	280	631,829	2,257	21%	5%
2001/02	1,398	13,618,143	331	1,098,568	3,319	24%	8%
2002/03	1,476	14,645,975	369	1,246,157	3,377	25%	9%
2003/04	1,435	14,477,640	466	1,606,825	3,448	32%	11%
2004/05	1,464	14,819,233	361	1,079,802	2,991	25%	7%
2005/06	1,455	14,926,427	393	1,181,252	3,006	27%	8%
2006/07	1,496	14,959,449	455	1,577,953	3,468	30%	11%
2007/08	1,389	14,415,485	447	1,460,822	3,268	32%	10%
2008/09	1,408	15,072,887	460	1,534,587	3,336	33%	10%
2009/10	1,379	14,820,318	500	1,607,441	3,215	36%	11%

Source: GNWT Public Accounts (various years) and GNWT SFA Database.

Note: 2010-2011 Public Accounts not yet available (24 January 2012).

There was a general consensus across the various lines of evidence that the current interest and repayment rate is reasonable. Some participant in focus groups, interviewees and select survey respondents noted a disconnect between first-priority hiring and remission policies as it can influence/potential to drive people to live and work outside of the NWT.

A series of enhancements were proposed for repayment/remission procedures including:

- Inaccuracy in program records;
- Inconsistent follow-up;
- Lack of communication with GNWT Department of Finance; and
- Suggested that consideration be given to decreasing grants and increasing loans with remission for return-for-service.

It is important to note that the GNWT has already initiated such enhancements and has improved the efficiency and effectiveness for this aspect of the SFA program.

Participants also noted a series of challenges that inhibit graduates with remissible loans to return to the NWT to live and work:

- Lack of employment opportunities in graduates' fields;
- Lack of affordable housing;
- Significant cost-of-living differences between southern cities and northern communities make it more cost effective for graduates with remissible loans to work in southern cities, even if their loans become repayable;
- Students trained using the latest tools and techniques – resources not available in the NWT; and
- Graduates (e.g., doctors or nurses) being schooled in the importance of work-life balance – return to the NWT where they find themselves overworked and understaffed.

To address the challenges, the following are options to mitigate them:

- Additional incentives such as housing and food subsidies for new graduates to make cost-of-living more comparable;
- Adjust the rate of loan remissibility to more appropriately reflect cost-of-living in each region;
- Ensure additional positions (e.g. training positions, mentoring) are created for graduates to address possible capacity challenges and decrease the chance of burnout; and
- Reinstate the GNWT Graduate Transition Program (or similar) for the private sector.

The online survey asked respondents to rate remissible loan amounts. Nearly 54% thought forgiving \$1000 for students living in Fort Simpson, Fort Smith, Hay River, Inuvik, Norma Wells and Yellowknife (every three months or established residency) was just right; while 42% indicated it was too little.

When asked about the \$2000 remissible loan for students living in NWT communities other than the ones described above, 62% thought it was just right; while 19.7% indicated it was too much.

Overall, nearly 87% of the respondents agreed (a combined percentage of “Strongly Agree” and “Agree”) that remissible loans were an effective way to encourage students to return to the NWT. Two thirds of respondents (66.1%) indicated that forgiveness should be the same regardless of the community in which the student lives. Also, 55.5% of the respondents agreed that students should be required to repay grants if they do not return to the NWT; while 44.5% disagreed.

5 OBSERVATIONS, CONSIDERATIONS AND RECOMMENDATIONS

The following section presents the observations, considerations and recommendations for the SFA evaluation. A series of 18 recommendations are presented, grouped into the following themes: success; benefits; policy and communications; and, loan remission and recovery. Each recommendation is prefaced by a conclusion which summarizes the findings and analysis from previous sections of the evaluation.

5.1 SUCCESSES

A key success for the NWT SFA program is that it does not discriminate based on family income. When compared to other jurisdictions across Canada, the NWT SFA program is one of the best in the country. NWT and Nunavut are the only jurisdictions that offer the ability to remise loans. Many of the Aboriginal organizations engaged in this evaluation noted how they have tried to incorporate many aspects of the NWT SFA programs into their own student assistance programs because they think it works well.

Unlike other social programs, SFA has remained true to its objectives and DOES NOT try to be “all things to all people” – such scope and mandate can have significant consequences on the efficiency and effectiveness of a social program. Staying within its mandate and delivering on its objectives has resulted in many efficiencies and successes for SFA, including the provision for clients to become more independent and responsible for education, budget, and personal choices.

Any program, even an effective one, has room for enhancements. ECE has been responding to several of the Internal Audit Bureau recommendation which has resulted in further efficiencies and effectiveness. A specific example is the Internal Audit Bureau recommendation for loans files and agreements – through improved processes and enhanced relationships and tools between and across other GNWT agencies have resulted in the GNWT collecting an additional \$500,000 in student loans in FY2010/11⁵¹.

While some issues were raised in regards to the application process for SFA, when compared to other jurisdiction – in particular those who have CSLP – the SFA program is easier to navigate and simpler for students. The CSLP paperwork is more complicated with more rules – this is another success for the NWT SFA program. However, enhancements can be made to the NWT SFA application process (noted later in this section).

Recommendation No. 1: introduce a tracking measure that allows for the identification of students who successfully complete a program of study and use this information for future evaluation and tracking regarding program completion.

As illustrated in the SFA dataset, there is a significant discrepancy between program initiation length and the length of time students participates in the SFA program. For example, while 41% of students initiated a program of study of four years in length, only 9% of student participated in the SFA program for 4 years. CMAS reporting could be enhanced to better cleanse information regarding length of time accessing SFA and program length. Such cleansing could better inform whether students only need SFA for a shorter period of time, if program length is shorter, or dropped out of the program, etc.

⁵¹ Validated by ECE executive staff and Department of Finance staff during interviews

Once such information is known, ECE can further its proactivity such as considering new incentives to assist students to stay in their programs. For students, eligible for remissible loans, one approach could be to introduce an incentive where students who complete their programs of study become eligible for a larger remission amount or reduce the duration to achieve remission (i.e. from 3 months to 2).

Students who have received only the supplementary grant could, for example, become eligible for a nominal cash incentive (e.g., \$500). Regardless, the point of the recommendation is to best equip ECE and the SFA program to be proactive as possible in meeting the program's objectives.

Success related to communications and outreach for SFA is acceptable, but there is room for improvement. Recommendations for enhancements related to communications are noted in Subsection 5.3.

Others felt the program could be more successful if the benefits were expanded to provide support to ALBE students. This is further explored in Section 5.2.

5.2 BENEFITS

A series of observations, considerations and recommendations are offered to further enhance the NWT SFA program to better align with the needs of clients.

Recommendation No. 2: Increase the course reimbursement component for part-time students.

The very small number of part-time students participating in the program (141 unique students over the 2000/01 to 2010/11 period) suggest that the \$500 per course cap for course reimbursement is too low given current costs for professional courses making application to the program 'not worth the bother'. For example, a population destination for SFA clients is Athabasca University: the average cost of course/fees/books is more than \$750⁵². If NWT was to increase coverage to 80% of these costs (see recommendation 8), then the course reimbursement amount would be at least \$600 in this example – a 20% difference.

Based on the available data for part time students (recall 141 unique cases in 11 years), the overall cost impact of increasing support for part-time students is minimal. Uptake patterns could be examined after two years to determine if more part-time students were induced to participate in the SFA program thereby helping to develop improved skills and resources to meet [the continuing] needs of the NWT's northern communities.

The two year pilot will also better inform whether there is a need to increase the lifetime limit (potentially by \$5,000).

Recommendation No.3: Consider less restrictive eligibility criteria for Part-time students

Most applicants for part time studies are over the household income test and are rejected or cannot apply. The pool of candidate potential clients who meet the existing criteria for part time studies is extremely small. Many persons may want to obtain additional educations and skills yet have employment and/or personal obligations that inhibit their ability to attend school full time. This is not

⁵² Tuition is \$466, learning resource fee is \$10, student union and alumni fees is \$11, out of province fee is \$105 = \$762.

consistent with one of the objectives of the SFA program which is to support those residents who wish to enhance literacy and educational attainment. By easing the eligibility criteria, the GNWT will be supporting resident to improve their lives.

Given that household income is not considered for full-time benefits, then it should not be considered for part-time support either.

Recommendation No.4: Examine whether NWT SFA should continue to provide support to eligible Aboriginal Nunavut students

Historically, the SFA program allowed for the inclusion (i.e. grandfathering) Nunavut Aboriginal students. Given that, Nunavut has its own program SFA program, and the territory has been in existence for over ten years; it is suggested that current eligible Aboriginal NU students, no longer qualify for benefits under the NWT SFA program. Further, in 2010, Nunavut revised its SFA legislation to remove a reciprocal clause. It is suggested that staff further explore the issue, and if appropriate, establish a date to stop providing grants to Aboriginal Nunavut students.

Recommendation No.5: Consider increasing the lifetime benefits cap consistent with increase to cost of living and implement options such as revolving with repayable/ remissible loan (also see Recommendations 8 and 16)

While the lifetime limit could inhibit support both under-graduate and graduate studies collectively, the significant majority of graduate programs provide students with scholarships, research grants, teaching assistant positions – all of which offset most costs – SFA could be a top up. Further, the review of SFA data only identified less than 10 cases in the last 11 years which came close to the lifetime limit. Therefore, it is recommended that the lifetime limit amount be increased in recognition of inflation and the consumer price index (i.e. cost of living). From 2000 to 2011, the average annual CPI adjustment was 2.12%. This means \$100 of consumer goods in the year 2011, now costs \$125.99. The net change in this time is 25.99%. Hence, the lifetime limit could be increased to at least \$70,000. It is suggested that SFA staff further examine the long term cost implications of such an increase.

It is suggested that along with the revolving repayable/remissible loans, that the 20 semester funding limited be removed or also revolve with repayments/remissions.

Based on the available data from CMAs (i.e. less than 1 case per year) the impact could be negligible. However, anecdotal comments received during interviews noted many students who expressed a desire to continue education but had reached either the semester and/or lifetime benefits cap.

Recommendation No.6: Increase the Disability Grant

GNWT should consider revising the amount of the disability grant as the medical assessment to establish disability (not including travel) can cost (at a minimum) \$2,800, but student only receives \$1,000. This is currently a negative incentive and could hinder the disabled from accessing the financial support.

There are current two Canada Study Grants (for persons with disabilities) which total \$10,000 per year. Increasing the NWT SFA Disability grant to \$10,000 (since it does not participate in CSLP) would facilitate its consistency with other jurisdictions.

Recommendation No. 7: Introduce online travel booking (where possible and appropriate) and fixed sum to each student who requires Travel south of NWT

Given that travel accounted for \$11.5 million over the review period, and that travel arrangements are made using a traditional travel-agent type delivery model, alternative delivery approaches such as online booking hold significant potential for cost savings as a third-party organization operating at a much larger scale could take advantage of the technological shift in travel booking that has taken place in the last few years.

Cost savings from current travel payment levels could then be used to increase basic grant payments (tuition and books) and supplementary grants / remissible loans. For example, given that travel payments in 2010/11 totaled \$1.0 million, cost savings of 10% could result in an additional \$100,000 of funding available for an increase in basic grant payments

Travel administration can be simplified, enhanced and made more efficient by allocating a fixed sum to each student requiring travel South of NWT and let them make own travel arrangements. The current process can take up to two weeks. The use of a fixed sum and reduction of staffing requirements could reduce the travel proportion of the NWT SFA program budget.

The Yukon Government, for example provides a single student \$1,800 for travel per year (as a flat rate). The NWT could consider a similar amount (i.e. no more than \$2000 for single person) as a flat rate. While reimbursement is an option, it would not facilitate the same efficiencies given that staff time would still be required to review receipts, approve (or follow up) and process payments. A family travel amount could also be established consistent with the approach used for living allowance (based on size of family unit). An amount of \$4,000 for an average family is likely adequate.

Recommendation No. 8: Increase benefits for tuition, books and living costs to better reflect current costs faced by students.

Current benefit levels cover 79% of tuition costs, 63% of costs for books and 60% of living costs for students studying outside the NWT. Given that SFA benefit levels are not indexed to inflation, it may be prudent to adjust benefit levels to better reflect current costs and then index benefit levels to a measure of price inflation in future years.

It is suggested that SFA increase its coverage for tuition, fees and books to 80% (in recognition of the SFA program objective of *assisting* students in their postsecondary education). To achieve 80% coverage, maximum tuition rates would need to increase by \$120, the maximum book rate would need to increase by \$25.

It is also suggested that living allowance rates be increased to cover 80%. The cost of the increase to the increase in living allowance would be \$232. Adjustments in the living allowance can be examined every 5 years after 2012 in line with increases to CPI.

Based on 1,500 students participating in the SFA program in 2010/11, incremental program costs would be in the order of \$575,000.

Using Yellowknife as the example, the annual rate of inflation based on the Consumer Price Index (CPI) was 3.1% for 2011 (note: Yellowknife is the only locality in the NWT for which CPI is available). With

payments for tuition, books and living costs totaling \$8.9 million in 2010/11, application of the inflation rate to the sum of the base cost (\$8.9 million) and the incremental cost (\$0.6 million) indicates that an additional appropriation of approximately \$300,000 would be required to keep pace with inflation in the next fiscal year.

For administrative efficiency purposes, it is suggested that living allowance rates not vary location to location. Rather that it be one rate based on family size.

Recommendation No.9: Expand SFA to include support for ALBE students

Support for NWT residents who want to upgrade their education (literacy and numeracy) levels is important. Much information presented in this evaluation suggests that benefits should be extended to support those clients for ALBE: focus group participants, many interviewees, and survey respondents indicated that the program benefits be extended. Other Canadian jurisdictions also offer support in their programs for adult literacy and basic education. SFA currently provides benefits for “Access” students but not ALBE or Apprenticeship/Occupational Certification. While federal support exists for those entering Apprenticeship/OC programs, it is minimal and is not consistently available to all that apply (i.e. limited funding pot and it is “first come, first serve”).

The findings from this evaluation are also consistent with the observations and recommendations noted in the recently completed evaluation of the Adult Literacy and Basic Education Program. Further, (for consistency purposes), it is suggested that SFA be extended (which is in line with the program objectives).

5.3 POLICY AND COMMUNICATIONS

Understanding of the SFA program is still limited amongst students and parents. There is also the continued need to address the perception of SFA as a right versus a benefit.

Recommendation No.10: Build on community engagement successes and start outreach with students and parents in Grade 9 (enhanced career planning).

There is a need to build off the current successes of community outreach by developing coordinated messaging and partnering with the K-12 system and the schools initiate information exchange starting in grade 9. The enhancements could also include ambassadors in the schools (mentor program) – these could be post-secondary school graduates who used SFA and came back to NWT. This will also assist the GNWT to continue to manage the SFA right perception early on (linked to early education/outreach).

Recommendation No. 11: Streamline Application Process for repeat clients.

The SFA application form is relatively comprehensive. Once a student fills in the application the first time – and presuming it is approved, the client should only have to do a short form in following years presuming information has not changed. This is an efficiency that streamlines the process for GNWT staff and students. The consulting team was informed that this type of initiative was attempted in the past and was met with limited success. It is suggested that this knowledge be further explored and lessons learned inform future streamlining enhancements. The intent of the recommendation is to establish efficiencies – if the implementation of such an action would not result in significant efficiencies then it should not be exhaustively explored.

Recommendation No.12: Enhance SFA Communications Products

The current SFA Handbook is acceptable however; it could be enhanced with more graphics and a decision tree (i.e. process map).

The SFA website could be improved by including more frequent updates, greater use of social media to connect with younger demographic accessing the support, relay more current information, etc. Enhancements to the website could also improve efficiencies by encouraging more people to complete applications online versus paper based.

The use of plain language would also improve client and public understanding of the program – for example the use of the term forgivable instead of remissible.

Recommendation No.13: Streamline Information Exchange with 3rd Parties who are Supporting Clients.

ECE should send a letter to 3rd party organizations (e.g. Tree of Peace and Academy of Learning) if student has approved disclosure of their information. This allows for 3rd party organizations to access student information and assist them in receiving funding from other sources in a more timely manner, as well as communicating whether students have been approved for funding.

ECE could also provide standard rejection letter to 3rd parties to facilitate access to Band funding on behalf of applicants.

Internally within ECE, additional support (\$) is available to some applicants (i.e. income assistance), but clients are reluctant to apply due to social stigma and paperwork. Consider adding a field to the SFA form whereby an applicant can apply for additional cost of living support: the request can then be routed to Income Assistance program “behind the scenes”.

5.4 LOAN REMISSION AND RECOVERY

Loan recovery and remission also includes a discussion on the ability of the SFA program to attract clients to return to the NWT if studying abroad.

Recommendation No.14: Continue to work proactively with financial staff within ECE and across the GNWT to further improve data and information collection and management.

As noted in Subsection 5.1, ECE has been responding to several of the audit committee recommendation which has resulted in further efficiencies and effectiveness. A specific example is the audit committee recommendation for loans files and agreements – through improved processes and enhanced relationships and tools between and across other GNWT agencies have resulted in the GNWT collecting an additional \$500,000 in student loans in FY2010/11.

Recommendation No.15: SFA students to have priority for GNWT intern type position.

The rationale for loan remission is to provide incentives to SFA clients to return to the North and apply their knowledge and skills acquired abroad locally. However, the cost of living can be less in the South, and therefore a deterrent for students to return to NWT for loan remission. Further, limited employment options (in particular for those in specialized field and/or in smaller communities) and the lack of housing options inhibit clients from returning and deciding to stay South and repay the loan (versus return and remiss).

The Government of Nunavut offers a junior “training” position for its student financial assistance clients. Other jurisdictions provide minimal financial incentives to employers (e.g. pay for 20% of salary up to a ceiling amount). This may assist in overcoming one of the key deterrents for SFA clients returning North.

It is suggested that ECE in collaboration with the HR department examine the merits of such an option for the NWT.

Recommendation No.16: establish a floating ceiling for lifetime benefits limits linked to remission and repayment

Any amount paid/remised could be credited back to client benefits limit. Similarly, the floating ceiling could apply for the 20 semester limit. This could serve as an incentive to have Northerners continue education and loan possibilities.

Recommendation No.17: Create a financial incentive that will encourage students to match their field of study with current NWT labour market demands.

As the NWT is likely to experience skill shortages similar to the rest of Canada over the coming years as a result of retirements within the baby boom age cohort, better targeting of SFA funding may prove prudent. Similar to recommendation 3, the incentive could be designed to be revenue neutral by increasing the interest rate on repayable SFA loans (currently the among the lowest in Canada) from prime plus 1% to prime plus 2% with an exception of prime plus 0% granted to those students who pursue studies in field of study for which a skill shortage has been identified.

Recommendation No.18: Continue to monitor remission rates to better assess whether they should increase.

Based on the available program data, it suggests that the number of students remising is increasing – almost doubling from 2000 to 2011. However, the remission rate (or value of SFA payments) has been inconsistent – while it has more than doubled since 2000, it has been relatively consistent the last 4 years.

It is suggested that SFA staff further monitor remission rates to better assess the feasibility and/or need to increase remission rates.

A. Documents, Literature, Data References

List of Documents / Records / Data / Communiqués

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Correspondence

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 - False Statements/Misrepresentations
 - Audit and Penalty Process

- Internal Review – Arguments and Concepts to Consider

Motions in Legislature

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27. *Motion: Increase to Student Financial Assistance Living Allowance*; NWT Legislative Assembly; Moved by Mr. Yakeleya, Seconded by Mr. Beaulieu, May 2011.
28. *Student Financial Assistance Regulations*; GNWT
29. *Motion: Expanding Student Financial Assistance Program*; NWT Legislative Assembly; Moved by Mr. Bromley, Seconded by Mr. Yakeleya, November 2010.

Data

30. NWT Student Financial Assistance: Appeals Log.
31. NWT Student Financial Assistance: student funding levels, demographics and other data variables, for the academic years 2000-2001 to 2011-2012, broken down by student.

B. Evaluation Framework

**NWT STUDENT
FINANCIAL
ASSISTANCE
PROGRAM REVIEW**

Final Evaluation Plan

September 2011

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APPENDICES

Appendix A: Document, Literature and Data References

ACRONYMS

ECE	Education Culture and Employment
GNWT	Government of the Northwest Territories
NGO	Non-government Organization
NWT	Northwest Territories
SFA	Student Financial Assistance
SRS	Student Records System
TOR	Terms of Reference

1 OVERVIEW OF THE NWT SFA PROGRAM REVIEW EVALUATION PLAN

The NWT Student Financial Assistance (SFA) Program Review Evaluation Plan (referred to as the Plan) Report is intended to provide overall direction and guidance for the review of the Department of Education, Culture and Employment's SFA program. The Plan is based on Terriplan's original proposal, the Request for Proposal Terms of Reference, a review of documents (provided to Terriplan), feedback received during the orientation meeting with the SFA Review Steering Committee and Working Group (July 27, 2011) as well as incorporation of comments and edits from the Working Group and Steering Committee on the draft version of this document.

The report is structured as follows:

- Overview of the NWT SFA Program Review Evaluation Plan
- Purpose and Objectives of the Project
- Review Issues and Questions
- Methodology
- Limitations and Challenges
- Schedule
- Appendices

2 PURPOSE AND OBJECTIVES OF THE PROJECT

The primary objective of this review is to review the NWT SFA program for the time period 2000-2010/11, with the focus of consultations to be conducted within the present context. Historical data will be utilised as the basis for examining and describing the current context within which the NWT SFA program provides benefits to students. As outlined in the Terms of Reference, the specific objectives of this review are to:

- Assess whether the NWT SFA program levels are sufficient financial support to assist students in their postsecondary education;
- Assess whether the NWT SFA program is contributing to the GNWT's intended goal of developing a healthy, educated workforce; and
- Assess whether the NWT SFA program is contributing to the GNWT's intended goal of developing skills and resources to meet the needs of our northern communities.

There are four areas of interest identified in the Terms of Reference to be reviewed as part of this assignment: Program Purpose; Benefits; Policy (Communications) and Loan Recovery and Remission.

The Terms of Reference breaks down the scope of work for this Review into the following activities:

1. Program Purpose
 - a. Review with respect to the GNWT Income Security Model
 - b. Analyse the program's purpose in the current postsecondary environment
 - c. Perform jurisdictional scan of other Canadian SFA models' purposes
 - d. Conduct consultations on the purpose, goals and objectives of the SFA program with various stakeholders

2. Benefits [Funding allocations]
 - a. Review benefit types and student categories to see if benefits are meeting students' needs
 - b. Examine living allowances to see if allowances meet students' needs inside and outside the NWT
 - c. Determine if changes are required to benefits and limits based on current cost of postsecondary education
 - d. Evaluate the travel portion of the basic grant to determine alternatives or other options for delivery
 - e. Review current policies and regulations regarding residency requirements
 - f. Review repayable loan's 'Income and Expenses Considerations Policy' and identify existing gaps
 - g. Evaluate options for providing SFA benefits to students in upgrading programs
 - h. Recommend options for implementing benefits and return to service agreements to students attending programs for occupations that are in high demand in the NWT
 - i. Evaluate SFA part-time benefits to understand why more students are not accessing these benefits
 - j. Determine whether program modifications are required and provide alternative approaches or delivery models on all of the above
3. Policy (Communications)
 - a. Evaluate the ease of navigating SFA documents
 - b. Evaluate how program documents provide clarity and compliance with our policies and regulations
 - c. Evaluate communication documents that encourage Northerners to access SFA
 - d. Determine whether program communication modifications are required, and provide alternative approaches or delivery models on all of the above
4. Loan Recovery and Remission
 - a. Review the remission process, including eligibility requirements, residency and rates
 - b. Review loan repayment process, including interest and rate of payment
 - c. Review efficiency and effectiveness of the Reduced Payment Plan (RPP) program and Interest Relief program
 - d. Recommend options for implementing benefits and return to service agreements to students
 - e. Conduct analysis on how the GNWT can more effectively encourage graduates to return to the NWT
 - f. Review return on investment of the loan repayment and remission
 - g. Determine whether program modifications are required and provide alternative approaches or delivery models on all of the above.

Terriplan has reviewed the presented scope of work, as well as the Income Security Model Policy Framework and other background sources, and used these sources to create this work plan and the Evaluation Framework presented in Section 3 below.

3 REVIEW ISSUES AND QUESTIONS

The Terms of Reference, along with information obtained during the Project Steering Committee initial meeting indicated that the review be structured around the need to address the following issues:

- **Program Purpose** – current alignment of the NWT SFA program in light of the GNWT Income Security Model and the current postsecondary environment; alignment of program documents with GNWT policies and objectives
- **Benefits** – appropriateness of all benefit levels and loan/grant types (including living allowance, travel allowance), student categories, and residency requirements in meeting students' needs; appropriateness of repayment policies (interest, rate of payment, remission process); success of SFA policies to encourage graduates to return to NWT to work; alternative delivery approaches; potential for SFA benefits to upgrading students; benefits and return to service agreements to students
- **Policy (Communications)** – ease of navigating SFA documents, success in communications to encourage Northerners to access SFA; and
- **Loan Recovery and Remission** – appropriateness of Interest Relief and RPP program; return on investment of loan repayment; remission process.

Table 1 presents the review matrix which is composed of evaluation themes/issues, high level questions guiding the evaluation and indicates the lines of evidence to be employed in addressing the questions. The matrix is based on the TOR, discussions with the Steering Committee as well as a background review of materials provided to Terriplan. The contents of Table 1 form the construct for the development of the questions for the data collection tools (to be developed as part of the Consultation Plan). Where appropriate, Terriplan interviewers will have relevant definitions available to facilitate the interview process.

Table 1: NWT SFA Review Matrix

Evaluation Issues/Questions	Lines of Evidence					
	GNWT Document / Admin Data Review	Jurisdictional Scan: Canadian SFA Programs	Financial Data Review	Key Stakeholder Interviews	Web Survey	On-Site Visits: Focus Groups / Interviews
Program Purpose						
To what extent are the purpose, goals and objectives of the NWT SFA Program understood?	x			x	x	x
To what extent do the purpose, goals and objectives of the NWT SFA Program align with the GNWT's Income Security Model?	x			x		
Given today's post-secondary environment, how realistic and reasonable are the purpose, goals and objectives of the NWT SFA Program?	x	x	x	x		x
To what extent do the purpose, goals and objectives of the NWT SFA align with other student financial assistance programs across Canada?	x	x		x		
Benefits						
To what extent do the student categories, current benefit types, and limits (annual and lifetime) meet the needs of students (in light of today's postsecondary environment)?	x		x	x	x	x
To what extent does the living allowance benefit meet the needs of students across all regions of the NWT? Outside the NWT?	x		x	x		x
What are the alternative delivery options for the travel portion of the basic grant?		x		x		
What factors (internal/external) influence the financial assistance needs of NWT students?	x		x	x	x	x
How reasonable are the current residency requirement policies and regulations?	x	x		x		
What are the gaps in the existing Income and Expenses Considerations Policy?	x			x		
What are the options for providing SFA to upgrading students?	x	x		x	x	x
What options and best practices are available for implementing benefits and return to service agreements?	x	x		x		

Evaluation Issues/Questions	Lines of Evidence					
	GNWT Document / Admin Data Review	Jurisdictional Scan: Canadian SFA Programs	Financial Data Review	Key Stakeholder Interviews	Web Survey	On-Site Visits: Focus Groups / Interviews
What factors inhibit students from accessing part-time SFA funding?				x	x	x
What alternative models of delivery exist for the NWT SFA program?		x		x		
Policy (Communication)						
How effective are SFA communications and documents in terms of: <ul style="list-style-type: none"> ▪ Ease of navigation ▪ Clarity of program purpose / goals ▪ Reaching Northerners to encourage them to access SFA 	x			x	x	x
To what extent do SFA program documents align with ECE policies and regulations?	x			x		
Loan Recovery and Remission						
To what extent is the loan remission process, including eligibility requirements, residency and rates, appropriate compared to existing policies, other jurisdictions, compliance, cost-effectiveness, and today's post-secondary environment?	x	X	x			
To what extent is the loan repayment process, including interest and rate of payment, appropriate compared to existing policies, other jurisdictions, compliance, cost-effectiveness, and today's post-secondary environment?		X	x	x		x
To what extent is the Reduced Payment Plan (RPP) program and Interest Relief program efficient and effective?	x	x	x	x		
Are there ways in which the GNWT can more effectively encourage graduates to return to the NWT?		x		x	x	x
Is the loan repayment and remission process cost-effective based on return on investment?			x	x		

4 METHODOLOGY

In order to ensure that the findings of this review are as robust as possible, multiple lines of evidence will be examined. These include: a GNWT / program document review, a jurisdictional scan, an administrative and financial data review, key informant interviews, a web survey and an on-site visit interview/focus groups. Utilizing multiple methods to collect information will help to improve the reliability and validity of the review findings and subsequently strengthen the conclusions and recommendations.

Each line of evidence is described in greater detail below.

4.1 DOCUMENT / ADMINISTRATIVE DATA REVIEW AND ENVIRONMENTAL SCAN

4.1.1 Document / Administrative Data Review

An in-depth review of NWT SFA documents and administrative data identified by the ECE Contract Authority, in consultation with the Steering Committee and Working Group, will be reviewed in order to inform the development of the NWT SFA Evaluation Plan and to provide context to the primary data collection findings (i.e., interviews, survey, on-site interviews and focus groups). More specifically, the review of materials is intended to provide information on such variables as: programming objectives, program participant numbers and progress (trends over time), programming costs, funding mechanisms, roles and responsibilities of staff, and gaps in resources. The document review will also provide information on SFA funding amounts, benefit categories, and other contextual information that will form the basis for conducting consultation activities and producing the Background Paper.

Refer to Appendix A for the current list of materials.

It is anticipated that additional materials may be identified and/or provided to the evaluation team during key informant interviews and on-site visits. It is also anticipated that additional administrative and financial data may be provided to the evaluation team for examination during the course of the Financial Data Analysis. Any additional resources will be reviewed and pertinent information integrated into the final synthesis and analysis of the review findings.

4.1.2 Jurisdictional Scan

A jurisdictional scan of other Canadian Student Financial Assistance programs will be undertaken as part of the document review to identify program purpose and possible alternatives to delivery that could inform the NWT SFA Review. Terriplan will review program document(s) (e.g., policy guidebook) for each jurisdiction to collect information on purpose and objectives, benefit amounts, eligibility, and other criteria for comparison with NWT SFA. During the course of the jurisdictional scan, Terriplan will also review identified sources for information on alternative approaches to program delivery in order to inform recommendations developed during the review. This will include relevant research into benefits and return to service agreements.

Student Financial Assistance programs are currently available in every province and territory in Canada, managed jointly by provincial/territorial agencies and the National Student Loan Service Centre. Terriplan will review each jurisdiction for relevance and incorporate findings into the review. Table 2 outlines each jurisdiction and their overarching assistance program / agency.

Table 2: Jurisdictional Scan Sources

Jurisdiction	Agency / Service Provider
British Columbia	StudentAID BC
Alberta	Alberta Students Finance
Saskatchewan	Saskatchewan Student Financial Assistance
Manitoba	Manitoba Student Aid
Ontario	Ontario Student Assistance Program
Quebec	Aide financière aux études (AFE)
New Brunswick	New Brunswick Student Financial Services
Nova Scotia	Nova Scotia Student Assistance
Prince Edward Island	PEI Student Financial Services / PEI Student Loans Program
Newfoundland and Labrador	Student AID NFLD
Yukon	Yukon Student Financial Assistance
Nunavut	Financial Assistance for Nunavut Students (FANS)
National	Canada Student Loans and Canada Student Grants Program

The activities associated with carrying out the document review are outlined in Table 3.

Table 3: Document/Administrative Data Review and Jurisdictional Scan Tasks

Task #	Task
1	Contract Authority, in consultant with the NWT SFA Review Steering Committee and Working Group, to identify and provide copies of key documents and data sets to the evaluation team for review.
2	Identify additional resources required to carry out jurisdictional scan.
3	Develop a comprehensive list of all resources identified.
4	Develop a document summary template, administrative data summary template, and jurisdictional scan summary template based on evaluation issues.
5	Review materials and populate template (n=30-35 resources for document review and jurisdictional scan).
6	Summarize and analyze review findings.
7	Based on the findings, suggest areas in which the review should focus upon.
9	Prepare and submit the Background Paper on NWT SFA.
10	Based on feedback received from the Background Paper, revise the Background Paper and submit a copy of the Final Background Paper.

4.2 FINANCIAL ANALYSIS

A key purpose of the review is to achieve a determination of the extent to which assigned support levels meet current students' financial needs for living allowance, postsecondary funding, in a variety of locales and compared to other jurisdictions. This will require a review of existing costs covered by each program funding component as it relates to students' situations, and comparing results to the current formulae and SFA levels for funding.

Terriplan will finalize a detailed statistical and econometric analysis plan for the project based on the available data as it is provided from the Contract Authority. Once suitable and consistent data were available, the team's econometric and cost effectiveness specialists would propose an appropriate methodology and generate results relevant to the assignment.

In order to adequately compare SFA to cost of living in relevant cities, the team will first identify a sample of schools/regions in which students are currently studying who are accessing SFA (for approximately 2-3 previous years, i.e. 2008-2010, and, if data is available, the school year to be entered as data collection begins (2011-2012)). This will include cost-of-living data from NWT communities as well as areas outside the Territory identified that students have travelled to for postsecondary. We will then break down costs funded by SFA for each region. Finally, the team will compare these findings to SFA funding distributed to students.

Additional analysis (e.g., number of students studying out-of-Territory, per region; number of graduates returning to the Territory per remissible loan status student information) may be identified, including specific measures for intended outcomes of the program.

Table 4: Financial Analysis Tasks

Task #	Task
1	Contract Authority, in consultant with the NWT SFA Review Steering Committee and Working Group, to identify and provide copies of key data sets to the evaluation team for review.
2	Develop a comprehensive list of all resources identified.
3	Develop detailed statistical and econometric analysis plan.
4	Identify sample of schools/regions to focus financial analysis on.
5	Develop a summary template based on evaluation issues and methodology identified.
6	Review materials and populate template.
7	Summarize and analyze review findings.

4.3 KEY STAKEHOLDER INTERVIEWS

Interviews will be carried out in order to gather perceptions, opinions and knowledge about review issues related to NWT SFA program purpose, benefits, policies and communications, and loan recovery and remission. Interviews will be conducted in accordance with the Consultation Plan to be developed. Where appropriate, Terriplan interviewers will have relevant definitions available to facilitate the interview process.

Terriplan's original scope of work included the completion of 25-30 with individuals; it was decided in consultation with the Contract Authority, Steering Committee and Working Group that 10-15 interviews will be conducted. Additional stakeholders will be given the opportunity to provide written responses to the interview questions. Input will be requested (written or verbal) from individuals representing the following positions/organizations:

- ECE Senior Management and Program Managers/Specialist
- Program Delivery Staff
- MLAs
- Aurora College representatives (Student Services, Registrar, Office of the President)
- Aboriginal Government Representatives and Leaders
- Other Funders (e.g. ASETS holders, Income Assistance)

Additional individuals may be asked to participate in interviews during on-site visits.

A list of key informant interview participants, developed based on discussion with the NWT SFA Review Steering Committee, is presented separately in the consultation plan. Terriplan will conduct 10-15 one-on-one interviews. Other key stakeholders will be sent the questions to respond in writing back to Terriplan. The project Working Group and Steering Committee will inform Terriplan on which key stakeholders are to be interviewed in-person and which, of the developed list of key stakeholders, are to be sent the key informant questions to respond to in writing.

Once the list of key stakeholders is finalized and contact information is obtained from the Contract Authority, a database for the tracking of contacts and the scheduling of interviews will be developed and used to organize the interview data collection process. Terriplan will receive confirmation from the Contract Authority regarding which stakeholders to interview in-person / via telephone, and which stakeholders to request written input from.

Terriplan will send (electronically), on behalf of ECE, an initial letter of invitation and introduction of the project and review team. This letter will be developed as part of the Consultation Plan. The email will be followed by a telephone invitation asking these individuals if they are interested and available to participate in the review process. Each potential key informant will be contacted a maximum of three (3) times, after which, if an interview has not been scheduled, no further contact will be made.

Interviews will be conducted by telephone, and in-person interviews whenever feasible (e.g., while conducting on-site visits, located in Yellowknife). Interview questions will be semi-structured and will reflect the review themes under consideration. Detailed notes will be taken during the interviews, transcribed to computer, and the results entered into interview templates according to review theme and review question.

Key informant interview questions will be developed as part of the Consultation Plan. The activities required to conduct the interviews are listed in Table 5.

Table 5: Key Stakeholder Interview Tasks

Task #	Task
1	In consultation with the Contract Authority, the review team will be provided with a final list of potential key stakeholders, along with those contacts identified for interviews and those to be invited to provide written input.
2	Obtain contact information for all potential key stakeholders.
3	As part of the Consultation Plan, develop an introductory email letter, on behalf of ECE, introducing the Terriplan team and explaining the nature and intent of the review. Send out the letter.
4	Develop an interview tracking sheet.
5	As part of the Consultation Plan, develop key stakeholder interview guide(s). Submit to Contract Authority for review; revise if needed.
6	Develop a summary template, in which to enter participant responses, based on review issues and questions.
7	Contact key stakeholders to set up interview dates and times. Send out questions before the scheduled date of the session.
8	Re-schedule interviews as required.
9	Conduct interviews by telephone or in-person and take notes. Receive written feedback from individuals.
10	Transcribe written notes. Incorporate written feedback.
11	Populate the summary template.
12	Review interview findings.

4.4 ON-SITE VISITS

On-site or community case study visits are a crucial aspect of social program evaluation, as they allow the review team to interact with program administrators, program managers, stakeholders, clients and others connected with the program. They also have the potential to provide the review team with access to program files on site, and allow the team members to make direct observations on the physical conditions of the program offices and the communities that they serve. In the case of the NWT SFA Review, on-site visits will allow the team to ensure the community consultation is conducted in accordance with the developed Consultation Plan, as well as to interview local contacts.

On-site visits/community case study visits can help increase our understanding of complex issues and can corroborate what has been found in other lines of evidence. They provide detailed contextual analysis of a limited number of events or conditions and their relationships. A key strength of this method is it involves using multiple sources and techniques in the data gathering process. An additional strength is that they can provide concrete examples of the activities and outcomes of a particular initiative, thus providing an illustration of the larger work of an organization. A weakness of this line of evidence is that it can be difficult to aggregate findings across communities or even between communities and other lines of evidence because contextual information or the lens by which the review examines each case study may be different.

Based on feedback received from the Steering Committee and Working Group, on-site visits are to take place in the following seven NWT communities:

- Yellowknife
- Fort Smith
- Inuvik
- Behchoko
- Fort Simpson
- Hay River
- Norman Wells

The on-site visits will allow the review team to better assess the impacts of the program; successes and best practices; gaps and limitations in data; as well as student needs and the current post-secondary environment. On-site visits will also allow the review team to conduct consultation activities with students, education staff, and other stakeholders, including promotion of the web survey.

During the on-site visits, information will be collected through interviews (individual and groups) and focus group discussions.

The range of individuals per on-site visit to engage will be finalized within the Consultation Plan, and will be developed based on the expertise provided from local contacts. It is anticipated that one to two focus groups will be conducted per location, one of parents/students and one of education staff (e.g., Aurora College staff, career officers). Additional interviews will be conducted during site visits based on community contacts and availability. Questions for on-site interviews and focus groups will be developed as part of the Consultation plan and forwarded to the Working Group when available for review.

Based on the TOR, it is anticipated that individuals representing the following organizations/groups/positions will be invited to participate in the on-site visit review process:

- ECE regional staff (Career Development Officers, Client Service Officers, Regional Superintendents)
- Aurora College Educational Professionals/campus directors, Learning Centres / coordinators
- Aurora College staff (Student Services)
- K-12 Education Professionals (Principal / counselors); French schools
- Parents and Students (through Aurora College contacts)
- All MLAs (invited via letter to participate)
- General public
- Disability associations (e.g., NWT Council of Persons with Disabilities)

While there will be several interview questions for interview and focus group guides, stakeholders are not expected to answer every question; only those of direct relevance to their work, roles, responsibilities and implementation support for NWT SFA. Further, where appropriate, Terriplan interviewers will have relevant definitions available to facilitate the interview process.

Focus groups will also provide key information for this evaluation, as they can stimulate discussion about key program delivery issues that were identified during the interviews. It is important that the focus groups contain a mix of stakeholders that does not entirely duplicate the stakeholders who participate in the interviews. The Terriplan will work closely with community representatives and the client team to best determine who will participate in the focus groups.

Each focus group will have a maximum of 10 participants and will be approximately two (2) hours in duration. It is anticipated that each on-site visit will include two (2) Terriplan team members: one facilitator and one note-taker. Focus group venues will be determined in consultation with the Contract Authority and community contacts; Terriplan team members will make logistical arrangements (venue reservation, audio-visual equipment, refreshments) for focus groups with support from ECE contacts in the community. The Terriplan team has the ability to conduct focus groups simultaneously in communities, if required.

Terriplan will work in collaboration with the client team and community representatives for each location to identify a final list of potential participants during community visits.

Terriplan will send (electronically), on behalf of ECE, an initial letter of invitation and introduction of the project and review team to professionals in each community identified for inclusion in an interview or focus group session (or the letter will be sent to a primary ECE contact in each community (identified by the Contract Authority) who is designated to work with the Terriplan team in organizing the site visit interviews and focus groups). The email will be followed by a telephone call to discuss participation and to determine a date for the community visits and activities to be undertaken during the visit. Based on participant availability, dates for the on-site visits for all communities will be determined. Terriplan will do its best to accommodate as many people's schedules as possible but it should be noted that there may be individuals who are unavailable during the designated visit dates. Focus groups with students / parents will be organized with the assistance of local ECE / Aurora College contacts.

Interview questions will be semi-structured and will reflect the review issues under consideration. Detailed notes will be taken during the interviews, transcribed to computer, and the results entered into interview templates according to review questions. Again, each interviewee will only be asked to respond to the questions they feel most comfortable.

Detailed notes will be taken using flip charts (when possible), transcribed to computer, and the results entered into templates according to review questions.

It is estimated that each on-site visit will take 2-3 days to complete (includes conducting interviews/focus groups and travel to/from sites). Table 6 itemizes the tasks involved in carrying out the on-site visits.

Table 6: On-site Visit Tasks

Task #	Task
1	In consultation with the Contract Authority and as part of the Consultation Plan, the review team will be provided with a final list of potential key stakeholders for each of the on-site visit locations.
2	In consultation with the Contract Authority, and to the extent possible and where applicable, obtain the names and contact information for potential interviewees and focus group participants (it is understood that some individuals will be contacted to participate when the Terriplan representative arrives in the community).
3	Develop an interview and focus group tracking sheet for each of the on-site visit locations.
4	As part of the Consultation Plan, develop an introductory email letter, on behalf of ECE, introducing the Terriplan team and explaining the nature and intent of the review. Send out the letter (email). Note: Where feasible, the team will inform a local contact in smaller communities – likely an ECE or Aurora College contact – of the dates for consultation activities, and provide a poster to notify individuals of meetings.
5	Follow-up the introductory letter with a phone call to each of the identified contacts to address any questions and concerns and to determine their level of interest in participating and available dates. On-site visit dates will be based on being able to access the most number of participants at one time.
6	Set up interview and focus group dates and times (when possible). Send out questions before the scheduled date of the session.
7	Arrange travel and accommodation for visits to each community.
8	Develop an interview summary template based on review issues and questions.
9	Conduct interviews at each site.
10	Transcribe interview notes
11	Populate the appropriate summary templates.
12	Terriplan will determine and book the venue for the focus group session in each community OR, in consultation with the Contract Authority and/or a primary contact in each community, a location will be designated. Terriplan will ensure additional logistical aspects are addressed: appropriate seating and accommodations, etc.
13	Develop a focus group summary template based on review issues and questions.
14	Facilitate the focus groups ensuring that all questions are asked, time is used appropriately, and that all participants are encouraged to participate.
15	Take detailed notes during the focus group discussions.
16	Enter all notes taken into the summary template.
17	Review on-site visit findings.

4.5 STUDENT/PUBLIC SURVEY

A survey will be administered in order to gather information from students, parents, the public, and other identified stakeholders about their experiences and perspectives regarding the SFA program, including their understanding of the program purpose, identified needs and gaps in funding levels, as well as factors influencing student financial need and part time SFA. There will be a need to differentiate individuals as they complete the survey (e.g., general public from students who are receiving or have received SFA funding).

Details regarding the implementation of the survey will be finalized as part of the Consultation Plan. The web survey will be developed and promoted by NWT Bureau of Statistics, with Terriplan taking the supportive role in implementation. Terriplan will conduct the analysis on the final aggregate data sets. Survey questions will be developed as part of the Consultation Plan and provided to the Working Group when available for review.

An introductory package will be emailed to a list of current and past students, to be finalized as part of the Consultation Plan. The package will include information on the review and instructions on how to access the survey. An introductory email will also be emailed to a primary contact at all Aurora Campuses and Community Learning Centres, explaining the nature of the project and survey, and include instructions for individuals to access and complete the survey. Additional promotion activities for other stakeholder groups will be finalized as part of the Consultation Plan.

In order to attract past students, advertisements of the survey may also be posted around communities as part of on-site visits. The clearly written (jargon-free) communication material will briefly outline the purpose of the survey, explain the need for participants, describe of the types of questions to be asked, and provide an explanation of how students can access the survey online. There may also be opportunities for Terriplan team members to connect with additional students and other stakeholders as part of on-site visits, encouraging individuals to complete the web-survey during the visit.

In consultation with the SFA Review Steering Committee and Working Group, it was determined that an online format of the survey would be adopted, with the NWT Bureau of Statistics taking lead on implementation of the survey. In consultation with the client and NWT Bureau of Statistics representatives, Terriplan will develop the introductory package and survey tool, and working with the NWT Bureau of Statistics, pilot the survey. The NWT Bureau of Statistics will host the survey online and contact students and the public, inviting them to participate.

For ease of administration and analysis, and given time constraints, the survey will be composed of primarily close-ended questions (e.g., rating of 1 to 5, yes and no). Respondents will also have the opportunity to comment in more detail about survey questions should they so desire. (Unless otherwise discussed and agreed) Terriplan will receive raw data sets from the NWT Bureau of Statistics for analysis.

The tasks to administer the web survey are detailed in Table 7. **NOTE: as the NWT Bureau of Statistics is taking lead in administering the survey, Terriplan will be peripherally involved in the implementation of the survey.**

Table 7: Web Survey Tasks

Task #	Task
1	As part of the Consultation Plan and in consultation with identified ECE / NWT Bureau of Statistics contact, develop introductory letter, final survey tool (closed- and open-ended).
2	Develop web survey (form and management software) – NWT Bureau of Statistics
3	Pilot-test survey – NWT Bureau of Statistics
4	Distribute survey packages via email (and if identified in Consultation Plan, Overview Paper) to identified contacts and sources in Consultation Plan – NWT Bureau of Statistics, Terriplan support
5	Post survey information (and if identified in Consultation Plan, Overview Paper) to relevant online for a for survey advertisement as described in Consultation Plan – NWT Bureau of Statistics, Terriplan support
6	Enable the online survey and maintain survey link for identified length of time in Consultation Plan – NWT Bureau of Statistics
7	Monitor the returned survey responses and determine the overall response rates – NWT Bureau of Statistics
8	Send reminders to participants who have not responded to the survey protocol as required – NWT Bureau of Statistics
9	Data Cleansing – data examined for errors and corrections are made if required – NWT Bureau of Statistics
10	Data Verification – tests of significance will be conducted to determine if there are any discrepancies in the samples – NWT Bureau of Statistics
11	Import data into a database for statistical analysis – NWT Bureau of Statistics/Terriplan
12	Review findings from web survey.

5 REVIEW CHALLENGES

Based on our understanding of the review assignment, its context, and the team’s experience with evaluation and data collection work, we have identified possible challenges in Table 8. For each challenge, a suggested solution is listed.

Table 8: Potential Challenges and Suggested Solutions

Potential Challenge	Suggested Solution
Political nature of issue: SFA is an important issue to many stakeholders and the public, and there is potential for the review to bring up controversy and/or high feelings within individuals	Terriplan is very experienced in managing large-scale controversial projects, including public consultation projects in northern communities on ‘hot button’ issues. Our team will ensure clear communication, a detailed consultation plan, and equal voice for individuals, as well as ensure to manage expectations of the review with all stakeholders.
Staff Resistance to the Review: review of a program can be a source of anxiety for those who are responsible for its implementation. Staff may be uncomfortable participating in the review process and consequently may not be forthcoming with relevant program data or openly discussing the program challenges/barriers.	Clear communication between the team and stakeholders is essential. Once the staff are convinced that the objective of the review is determining the effectiveness of the program– rather than a review of their performance – they usually become cooperative. Involving staff in the review process is another important way of gaining their trust, confidence and cooperation.
Key Informant Availability: It may be difficult to engage potential key stakeholders in the review process given competing demands. Specifically, past and present students and their parents may pose the most challenge.	Terriplan will provide participants with as much notification as possible with respect to focus groups so that there is a greater likelihood that they can fit them in their schedules. Additionally, web survey implementation has been previously successful in engaging SFA students. Terriplan will also work with program staff (and Aurora College where feasible) to implement an open dialogue to obtain student perspective.
Timeframe: Conducting the on-site visits during the fall (ice break-up) and winter months may lead to delays in completion of visits due to adverse weather conditions that may affect the Terriplan’s ability to travel to communities on the agreed upon dates.	While the evaluation team has the capacity and experience to conduct multiple community visits in a short time, events (such as weather) are out of our control and could ultimately affect the project. Discussions between the review team and the client regarding the degree to which the timeframe for the project as a whole, and the milestones for each deliverable, are flexible. The review team is committed to meeting all agreed-upon deliverable deadlines to the extent possible.

6 SCHEDULE

Task Week	July 27	1	8	15	22	29	5	12	19	26	3	10	17	24	31	7	14	21	28	5	12	19	26	2	9	16	23	30
Task 1: Initial Meeting with Steering Committee / Working Group																												
Task 2: Develop Evaluation Plan																												
<i>Client Review, Evaluation Plan</i>																												
Task 3: Background Document and Literature Review																												
Task 4: Prepare Background Paper on NWT SFA																												
Task 5: Financial Review																												
Task 6: Prepare Project Consultation Plan																												
<i>Feedback / discussion on Consultation Plan with WG</i>																												
Task 7: Revise and Finalize Data Collection Tools																												
Task 8: Prepare SFA Overview Paper																												
<i>Client Review, Task 7 & 8</i>																												
Task 9: Key Stakeholder Interviews																												
Task 10: Focus Groups / Community Visits																												
Task 11: Web Survey																												
Task 12: Summary Overview Report and Key Findings Presentation																												
<i>Client Review, Task 12</i>																												
Task 13: Data Analysis and Synthesis																												
Task 14: Draft Final Review Report																												
<i>Client Review, Task 14</i>																												
Task 15: Final Review Report																												
Task 16: Project Management																												

APPENDIX A: DOCUMENTS, LITERATURE, DATA REFERENCES

Document List from GNWT ECE – SFA

REPORTS:

- SFA Brochure
- *Building Our Success*, Strategic Plan 2005-2015; GNWT- ECE
- *Guide to Federal Student Financial Assistance: Canada Student Loans and Grants*; HRSDC, 2009
- *Policy Review: Decentralising the Administrations of the Student Assistance Program in the NWT* (Draft); Prepared for GNWT ECE by Terriplan Consultants and Martin Spigelman Research Associates, May 2002
- *Towards Excellence: A Report on Education in the NWT*; GNWT ECE, November 2007
- *Student Financial Assistance 2010 Client Satisfaction Survey*; NWT Statistics, June 2007
- *NWT Student Financial Assistance: Annual Report*, September to August, 2007/2008
- *Income Security: Breaking Down the Barriers of Poverty – Promoting Self Reliance*; GNWT, July 2007 (CONFIDENTIAL)
- Northwest Territories Audit Bureau. May 2007. *Education, Culture and Employment – Student Financial Assistance Recoveries April 1, 2003 to July 31, 2006. Operational Audit.*
- Northwest Territories Audit Bureau, GNWT Education, Culture and Employment. *Student Financial Assistance Recoveries – Follow up.*
- SFA Appeals Log

CORRESPONDENCE:

- *Re: NWT SFA Recovery and Suspension Policy*; to Charles Dent, Minister; fr. Laurie Clark, Manager, SFA; June 2004
 - False Statements/Misrepresentations
 - Audit and Penalty Process
 - Internal Review – Arguments and Concepts to Consider

POLICY:

- *Repayable Loan Income and Expense Consideration Policy*; GNWT ECE, June 2010
- *Motion: Supporting Veterinary Education*; NWT Legislative Assembly; Moved by Mr. Bromley, Seconded by Mr. Ramsay, February 2011
- *Motion: Increase to Student Financial Assistance Living Allowance*; NWT Legislative Assembly; Moved by Mr. Yakeleya, Seconded by Mr. Beaulieu, May 2011
- *Student Financial Assistance Act*; GNWT
- *Student Financial Assistance Regulations*; GNWT
- *Canada Student Loans Program – Policy Manual*; HRSDC, June 2011
- *NWT Student Financial Assistance Policy and Procedures Manual*; GNWT ECE, November 2009
- *Motion: Expanding Student Financial Assistance Program*; NWT Legislative Assembly; Moved by Mr. Bromley, Seconded by Mr. Yakeleya, November 2010.

C. Engagement Strategy and Engagement Tools

NWT STUDENT FINANCIAL ASSISTANCE PROGRAM REVIEW

Final Consultation Plan

October 2011

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ACRONYMS

ECE	Education Culture and Employment
GNWT	Government of the Northwest Territories
NGO	Non-government Organization
NWT	Northwest Territories
SFA	Student Financial Assistance
SRS	Student Records System
TOR	Terms of Reference

1 INTRODUCTION

The NWT Student Financial Assistance (SFA) Program Review Consultation Plan (referred to as the Plan) Report is intended to provide specific direction and guidance for consultation activities undertaken as part of the review of the Department of Education, Culture and Employment's SFA program. The Draft Plan is based on Terriplan's original proposal, the Request for Proposal terms of Reference, and feedback received during the orientation meeting with the SFA Review Steering Committee and Working Group (July 27, 2011) and feedback from the Working Group on the Draft Work Plan.

It is Terriplan's understanding that the Plan will be revised and enhanced based on subsequent discussions, comments and suggestions provided by the Steering Committee and the Working Group. The Plan is a working document and, while remaining consistent with the review's Terms of Reference, may be revised as conditions dictate.

This Consultation Plan contains a detailed description of the consultation activities and communication tools proposed for the Review to ensure that all identified stakeholders are consulted and included in the Review. For each consultation and communication activity, four types of audiences are considered:

1. **GNWT ECE** – includes Management, SFA staff, and others, (though differentiation may be made between Program Staff, ECE Senior Management etc.)
2. **Key Stakeholders** – includes community groups and individuals with an interest in the NWT SFA program. Stakeholders may include representatives from:
 - Aurora College;
 - Disability Associations;
 - Aboriginal governments;
 - NGOs;
 - All MLAs;
 - Funders;
 - K-12 Representatives
 - Education Councils
3. **Students and Parents** – includes those students that are receiving/ have previously received SFA funding and those that are not; and their parents.
4. **General Public**

2 CONSULTATION STRATEGY

In order to ensure that the findings of this review are as robust as possible, multiple lines of evidence will be examined. Consultation activities will be undertaken in order to ensure that stakeholders are given opportunities to provide feedback on the NWT SFA program to the Review Team. Every effort will be made to ensure that individuals are provided opportunity to provide input to the Review process.

The activities proposed to engage ECE, stakeholders, students, parents, and the public are:

- Meeting with ECE and the Working Group
- Key Informant Interviews
- On-line Surveys
- On-site Visits to 7 Communities

- General Focus Group / Engagement Meeting
- Targeted Focus Groups
- On-site Interviews

2.1 DEPARTMENTAL AND WORKING GROUP MEETINGS

Many of the stakeholders within ECE have been identified as either Working Group or Steering Committee members. Through regular meetings, the WG and SC will provide valuable feedback on deliverables, ensuring that this key group of stakeholders are apprised of progress and issues arising during the Review. It will also ensure iterative and collaborative development of the Review.

2.2 INFORMATION DISSEMINATION

An NWT SFA Public Paper will be developed (discussed in the Evaluation Plan) to be disseminated to the public. The intent of the Paper is to provide stakeholders with background information on the program. **It is recommended that the Paper be provided online in order to facilitate dissemination, either on the NWT Bureau of Statistics website, or through ECE's website. In this manner, the Paper may be distributed to students as part of the Online Survey Introductory Letter; the Survey can link to the Paper; and other stakeholders may have access to the Paper prior to participating in activities.**

2.3 KEY STAKEHOLDER INTERVIEWS

The Review Team will conduct key stakeholder interviews in order to gather perceptions, opinions and knowledge about review issues related to NWT SFA program purpose, benefits, policies and communications, and loan recovery and remission. Where appropriate, Terriplan interviewers will have relevant definitions available to facilitate the interview process.

Process

Terriplan will interview approximately fifteen individuals in-person or over the phone; the SFA Evaluation Plan lays out the general process for contacting, scheduling, and conducting interviews. In addition to the process set out in the Evaluation Plan:

- Key Stakeholder Interviews will be conducted with a cross-section of identified stakeholders, prioritizing key stakeholders not available during on-site visits.
- Alternates interviewees are identified.
- Terriplan will follow up with in-person/telephone interviewees a total of three times, by email and telephone, to schedule interviews.
- Additional stakeholders will be contacted via email, provided the interview questions, and invited to provide written responses to the interview questions to the Review team. Terriplan will follow up with email stakeholders once.

The confirmed list of stakeholders and their contact information is provided as part of Appendix A.

2.4 ONLINE SURVEY

An online survey will be administered in order to gather information from students, parents, the public, and other identified stakeholders about their experiences and perspectives regarding the SFA program, including their understanding of the program purpose, identified needs and gaps in funding levels, as well as factors influencing student financial need and part time SFA. The NWT Bureau of Statistics (the

'Bureau') will be the lead for development and implementation of the Survey. The Survey will be hosted on the Bureau's website.

It is recommended that development of the Online Survey be completed prior to On-site Visits, in order to promote the online survey within communities (and on materials).

The Online Survey should be able to differentiate from the following six (6) targeted audiences:

5. Post-secondary students receiving SFA funding
6. Post-secondary students who previously received SFA funding, but are not currently receiving funding
7. Post-secondary students who have never received SFA funding
8. Parents of post-secondary students
9. High School Students
 - a. **NOTE: This is an additional consultation activity to address potential gaps in understandings regarding SFA communications and students' accessing SFA. It will be necessary to ensure that the break-out of this category of respondent does not entail additional work. Terriplan will work with the NWT Bureau of Statistics to minimize the scope of this activity.**
10. Members of the general public (i.e., individuals who do not fit within the previous categories)

As part of the survey backend development, it will be important to ensure that SFA recipients / students are provided a unique 'log in' code or other identifier in order to prevent individuals from filling the survey in more than once. It is recommended that the NWT Bureau of Statistics require students to provide their unique SFA number prior to completing the survey. These numbers would NOT be connected to survey answers, but a tally of which SFA recipients had completed the survey. Whether (in providing their SFA number) students would be emailed a unique log-in code to complete the survey, or whether students would be given 'one-time' access to the survey tool, would be discussed with the NWT Bureau of Statistics and finalized based on the technical development of the survey.

Post-secondary students who have never received SFA funding would be invited to provide their current student number and institution. This would be tracked separately from survey answers in order to minimize duplication.

High school students will be invited to submit their name and the name of their secondary school. This would be tracked separately from survey answers in order to minimize duplication.

Parents of post-secondary students, and the general public, would be invited to provide their name and home community; this would be tracked separately from survey answers in order to minimize duplication.

Promotion

The following three groups of stakeholders will be targeted as part of the Online Survey:

1. SFA Recipients (past and present)
2. Post-secondary students (non-recipients)
3. High school students (Grade 11 and 12)
4. Parents and the general public

It is likely there will be some overlap between post-secondary students' and parents' methods of promotion.

Table 1: Suggested Communications Strategy - Online Survey

Audience	Strategy	Details / Responsibility	Schedule
SFA Recipients (past and present)	Direct Email	<ol style="list-style-type: none"> 1. Terriplan to provide 'Online Survey Introductory Letter' with survey instructions to NWT Bureau of Statistics (Bureau) for dissemination; 2. ECE to provide Bureau email list of past and present SFA Recipients; 3. Bureau to disseminate Letter to identified past and present SFA recipients 4. Bureau to follow-up with past and present SFA recipients 	October/November 2011
	Aurora College Posters	<ol style="list-style-type: none"> 1. ECE to include information on Online Survey to Aurora College contacts, and provide poster listing consultation activities – this will include link to Survey 2. Aurora College representatives to ensure posters are visible in key locales on campus and in CLCs 	October 2011
	Internet	<ol style="list-style-type: none"> 1. Bureau to forward link to Survey to relevant Departments for posting on website: ECE; Request Aurora College to post a link to the Survey on AC website 	October 2011
	Direct Promotion	<ol style="list-style-type: none"> 1. During on-site visits Terriplan will promote the survey to individuals during focus groups and meetings. 	October/November 2011
Post-secondary students (non-recipients)	Direct Email	<ol style="list-style-type: none"> 1. Possible method to boost survey numbers: Request current student list from Aurora College Registrar 2. Bureau to disseminate Letter to AC students 	TBD by Bureau of Stats
	AC Posters	See above	
	Internet	See above	
	Direct Promotion	See above	
High School Students	Posters / HS Promotion	<ol style="list-style-type: none"> 1. ECE to request local K-12 representatives provide information to Grade 11 and 12 students regarding the survey 	September/October 2011
	Internet	See above	
Parents and the general public	Internet Promotion	<ol style="list-style-type: none"> 1. Bureau to forward link to Survey to relevant Departments for posting on website: ECE; Request Aurora College to post a link to the Survey on AC website 2. Bureau to forward link to Survey to other relevant websites 	October 2011
	Community Posters	<ol style="list-style-type: none"> 1. Bureau and ECE HQ to include information on Online Survey to Local ECE Representatives, and provide poster listing consultation activities – this will include link to Survey 2. Local ECE Representatives will post poster in relevant public places (e.g., Community Centres, 	October 2011
	Direct Promotion	See above	

Implementation

Terriplan will provide the survey questionnaires to the client and Working Group for approval and sign-off (see Appendix B for draft questionnaires and draft flow-chart for survey design).

Once survey questionnaires have been approved, ECE will forward questions to the NWT Bureau of Statistics (the 'Bureau') for design of the survey. Terriplan will contact the identified Bureau representative to confirm survey design process and answer questions. The Bureau will design the online survey (HTML questionnaire and back-end data collection), and internally test survey tool before pilot test phase. This is anticipated to occur mid/late September 2011.

The design of the Survey will need to include:

- A method to differentiate between target audiences
- A method to prevent duplication of answers for SFA recipients (either unique user-code and password for access, or 'one-time' log-in) that is tracked separately from survey answers
- **SUGGESTION: it may be helpful to provide a telephone number or email contact should individuals have difficulty in accessing the survey. This could be a Terriplan or Bureau contact (may be more useful to provide Bureau contact as they are 'owners' of the survey).**

During the pilot test phase for the survey, Terriplan and the Bureau will pilot-test the survey internally (i.e., staff members will take the survey to ensure clarity). Terriplan and the Bureau will then send the Survey link to a small number of SFA recipients (n=approximately 10), identified by ECE as requesting to be part of the Review process (see Appendix B for list of students). Pilot-tester SFA recipients will be informed that we are looking for their input regarding the Survey's clarity and structure, in order for it to be a useful consultation tool to the Review.

From this pilot test, Terriplan and the Bureau will finalize the Survey (including addressing comments made by recipients regarding the Survey).

Once the survey has been piloted and any modifications made, the Bureau will distribute the Online Survey Introductory Letter (see Appendix B) to all identified SFA recipients (past and present). The Bureau will manage questions and concerns related to the implementation of the survey, track the survey response rate, follow up with SFA recipients who did not complete the survey, and generally manage the database, files, and issues related to data collection for the Survey.

Once the Survey is completed, the Bureau will cleanse data of any potentially identifying characteristics (if necessary, data on response rate per community and survey answers will be split), and forward aggregate data sets for each of the six targeted audiences to Terriplan. The Bureau will also forward basic data on response rates (i.e., percentage of targeted SFA recipients who completed the survey).

Further Consultation

If individuals who participate in the survey wish to provide further feedback to the Review process, contact information and dates for in-person consultation activities will be available after the Survey is completed. Terriplan is able to receive written feedback from individuals for the Review; however, additional telephone feedback (e.g., students who wish to be interviewed as part of the Review process beyond Terriplan's 10-15 Key Stakeholders) is beyond the scope.

NOTE: Should extensive activity occur due to additional feedback from the Online Survey (e.g., twenty students wishing to be interviewed by telephone) a change to scope may be required. Terriplan will work with ECE to identify the most appropriate process for individuals who wish to provide feedback in-person to the Review. It is suggested that ECE provide contact information for a Departmental Contact who is able to receive verbal feedback on the Review, who is then able to submit that feedback to Terriplan in written form.

2.5 ON-SITE VISITS

The Review team will conduct seven on-site visits. On-site or community case study visits are a crucial aspect of social program evaluation, as they allow the review team to interact with program administrators, program managers, stakeholders, clients and others connected with the program. For this review, on-site visits will allow the review team to conduct the following consultation activities:

- Parent/student focus groups;
- General consultation meeting(s) with the public, invited MLAs, other local stakeholders (e.g., Disability organizations)
- Targeted stakeholder focus groups (e.g., local Aurora College representatives)
- On-site interviews (with identified stakeholders who have been identified as requiring a confidential meeting to provide feedback)

Process

The SFA Evaluation Plan lays out the general process for scheduling and conducting on-site visits. We have developed a specific process for handling the logistics of on-site visits with the assistance of local representatives that has been developed from years of community engagement. We utilized a similar engagement approach for another ECE Review our team completed earlier this year. We found that in order to properly engage with students and local community members, buy-in and support from local Aurora College (and ECE) contacts was critical. We have therefore provided a process below that is as specific as possible, with the understanding that things change as circumstances change, and our team will be flexible to meet those challenges.

The specific process the Review Team will utilize to set up on-site visits is as follows:

1. The Terriplan Team member slated to conduct the visit will send an introductory letter to the Local ECE Representative that was identified by the Working Group as being able to provide on-the-ground assistance.
2. The Terriplan Team member will follow up (via telephone) with the Local ECE Representative in scheduling and promoting local consultation activities.
 - a. Should that individual suggest an alternate local representative, the Team Member will contact the alternate to request assistance with the Review
 - b. The Terriplan Team Member will discuss with the Local ECE Representative activities to be undertaken, logistics to be completed, and discuss timing of the visit.
3. The Terriplan Team Member, with advice from the Local ECE Representative, will identify a 2-3 day window during September and October to conduct the visit, plus an alternate 2-3 day timeframe in case other key stakeholders (e.g. Aurora College) are not available
 - a. The Terriplan Team Member will contact key Aurora College contacts to confirm availability of the time frame in order to ensure student participation
 - b. The Terriplan Team Member will confirm the list of Local Community Contacts during these discussions with ECE and Aurora College
4. Based on these discussions with ECE and Aurora College local contacts, the Terriplan Team Member will come up with a draft on-site visit schedule including, at a minimum, the following focus groups (**n=1-2**):
 - a. Targeted Stakeholder Focus Group (see below) **and/or**
 - b. Parent and Student Focus Group **and/or**
 - c. General Public Focus Group / Consultation Meeting
 - d. **NOTE: the final composition and targeted breakdowns of community focus groups will be individualized and take into account the local context (e.g., local contacts may recommend combining the general public and student focus group). Terriplan will take into account: local knowledge, the political landscape, interest, and availability of stakeholders before finalizing consultation activities. These focus group breakdowns are suggestions only.**

5. The Terriplan Team Member will forward an introductory letter to other Community Key Stakeholders inviting them to be part of the review process, to inform them of the proposed focus group date(s), and to invite them to inform the Terriplan Team Member if they wish to attend
6. The Terriplan Team Member will forward a poster, and the introductory letter, to the Local ECE Representative (and local Aurora College representative) so that local contacts can promote consultation activities, and invite additional participants to focus groups
 - a. Aurora College representatives will be asked to promote consultation activities to students and their parents
 - b. Local ECE representatives will be asked to promote consultation activities to the general public (and other community stakeholders)
 - c. The Terriplan Team Member will forward a poster, and the introductory letter, listing dates and locations of consultation activities, to representatives from other communities.
7. Terriplan will follow-up with identified Community Key Stakeholders once via telephone or email to invite them to participate in consultation activities. **NOTE: Due to the tight scope of this project Terriplan will need to rely on local ECE and Aurora College representatives to ensure that consultation activities are adequately attended. Local follow-up and scheduling of focus groups is often very time-consuming and near-impossible without being ‘on the ground’.**
8. Terriplan will confirm the locations of focus groups and any logistics (e.g., refreshments) with the assistance of Local ECE Representatives
 - a. It is proposed that, where possible, Terriplan meet with stakeholders either at their office or, for larger groups, at Aurora College locations. This will be dependent on facilities, timing, and makeup of the focus group.

Locales

Seven locales were identified for on-site visits. Three are Aurora Campus locations; another four are larger population centres within the NWT. Terriplan recognizes that these seven locations only represent a portion of the Northwest Territories’ population, and will therefore send invitation posters to the ECE and Aurora College representatives in other communities so that community members are aware of consultation activities, and have the chance to attend a focus group should they be able.

Table 2: On-site Visit Outreach Communities

On-site visits	Other communities to be invited
Fort Smith	Largest Aurora College campus location; focus groups will be aimed at local community members
Hay River	Fort Resolution, Fort Providence, Enterprise, Kakisa,
Yellowknife	Detah, Lutselk’e
Behchoko	Whati, Gameti
Fort Simpson	Jean Marie River, Trout Lake, Fort Liard, Nahanni Butte
Norman Wells	Wrigley, Tulita, Deline, Fort Good Hope, Colville Lake
Inuvik	Aklavik, Fort McPherson, Tsiigehtchic, Tuktoyaktuk, Paulatuk, Sachs Harbour, and Ulukhaktok

This suggested breakdown of communities is based partially on ECE’s breakdown of Education Councils (see Figure 1 below).

Figure 1: Map of NWT Education Councils¹



¹ http://www.newteachersnwt.ca/education_boards.html

Appendix A: Document and Data Analysis Tools

DOCUMENT REVIEW TEMPLATE

To be filled out while conducting data collection from the document review.

Document Source (APA Style)	
Reviewed by / on	
Purpose of document / Relevance to review	
Issue question answered	Content and context of that answer:
To what extent are the purpose, goals and objectives of the NWT SFA Program understood?	▪
To what extent do the purpose, goals and objectives of the NWT SFA Program align with the GNWT's Income Security Model?	▪
Given today's post-secondary environment, how realistic and reasonable are the purpose, goals and objectives of the NWT SFA Program?	▪
To what extent do the purpose, goals and objectives of the NWT SFA align with other student financial assistance programs across Canada?	▪
To what extent do the student categories, current benefit types, and limits (annual and lifetime) meet the needs of students (in light of today's postsecondary environment)?	▪
To what extent does the living allowance benefit meet the needs of students across all regions of the NWT? Outside the NWT?	▪
What factors (internal/external) influence the financial assistance needs of NWT students?	▪
How reasonable are the current residency requirement policies and regulations?	▪
What are the gaps in the existing Income and Expenses Considerations Policy?	▪
What are the options for providing SFA to upgrading students?	▪

Document Source (APA Style)	
What options and best practices are available for implementing benefits and return to service agreements?	▪
How effective are SFA communications and documents in terms of: <ul style="list-style-type: none"> ▪ Ease of navigation ▪ Clarity of program purpose / goals ▪ Reaching Northerners to encourage them to access SFA 	▪
To what extent do SFA program documents align with ECE policies and regulations?	▪
To what extent is the loan remission process, including eligibility requirements, residency and rates, appropriate compared to existing policies, other jurisdictions, compliance, cost-effectiveness, and today's post-secondary environment?	▪
To what extent is the Reduced Payment Plan (RPP) program and Interest Relief program efficient and effective?	▪
Other Issues Raised	▪

JURISDICTIONAL SCAN REVIEW TEMPLATE

To be filled out while conducting data collection from the document review.

JURISDICTION					
Document Source (APA Style)					
Reviewed by / on					
What are this jurisdiction's Student Assistance Program Purpose, Objectives, and Goals?	▪				
What is the context of today's post-secondary environment (e.g. student population, etc.)?	▪				
What types of grants and loans are available?	Name	Eligibility	Covered Expenses	Funding Amount	Lifetime Limits
	▪	▪	▪	▪	▪
	▪	▪	▪	▪	▪
	▪	▪	▪	▪	▪
	▪	▪	▪	▪	▪
	▪	▪	▪	▪	▪
	▪	▪	▪	▪	▪
Are there alternative delivery options for the travel portion of the basic grant?	▪				
What are the current residency requirement policies and regulations for this jurisdiction's SFA?	▪				
What are the options for providing SFA to upgrading students?	▪				
What options and best practices are available for implementing benefits and return to service agreements?	▪				
What alternative models of delivery exist for the NWT SFA program?	▪				
What loans qualify for a remission process in this jurisdiction, including eligibility requirements, residency and rates?	Loan	Eligibility	Residency	Remission details and rates	
	▪	▪	▪	▪	▪
	▪	▪	▪	▪	▪
	▪	▪	▪	▪	▪
	▪	▪	▪	▪	▪
What are the repayment details for loans requiring repayment in this jurisdiction, including interest rates, rates	Loan	Interest rates	Rates of Payment	Interest Relief / Reduced Payment Plan	
	▪	▪	▪	▪	▪

JURISDICTION					
Document Source (APA Style)					
of payment, and interest relief?	▪	▪	▪	▪	▪
	▪	▪	▪	▪	▪
	▪	▪	▪	▪	▪
Are there ways in which the GNWT can more effectively encourage graduates to return to the NWT?	▪				
Other Issues Raised	▪				

Appendix B: Key Stakeholder Interview Tools

KEY STAKEHOLDER INTERVIEW LIST

To interview in-person or by telephone (up to 15):

Name / Position	Organization	Email	Phone
Jolene Saturnino - Income Security Director	ECE	JOLENE_SATURNINO@gov.nt.ca	867-920-8921
Laurie Morton - Director, Advanced Education	ECE	LAURIE_MORTON@gov.nt.ca	867-873-7552
Lois Walbourne - Manager, Income Security Programs	ECE	LOIS_WALBOURNE@gov.nt.ca	867-873-7746
Nicole Beauchamp - SFA Supervisor	ECE	NICOLE_BEAUCHAMP@gov.nt.ca	867-920-6236
Gloria Iatridis – ADM (Advance Education & Income Security)	ECE	GLORIA_IATRIDIS@gov.nt.ca	867-873-7252
Dan Daniels, Deputy Minister	ECE	Dan_daniels@gov.nt.ca	867-920-6240
Roy Erasmus	ECE	roy_erasmus@gov.nt.ca	867-920-8061
<p>Student case administrators / case officers will be asked to participate in a group interview; additional feedback will be requested via written comments.</p> <ul style="list-style-type: none"> ▪ Cindy Digness - Student Case Administrator ▪ Kathy Monkman - Student Case Officer ▪ Cory Holzer - Student Case Officer ▪ Mike Soloy, Student Case Officer ▪ Andy Penton - Student Case Officer 			
Nona German, Northern Student Services Advisor	ECE	NONA_GERMAN@gov.nt.ca	780-477-6648 Ext. 235
Sarah Wright Cardinal, President	Aurora College	swright_cardinal@auroracollege.nt.ca	867-872-7009
Sandra Elanik – Manager, IEF	Inuvialuit Regional Corporation (ASETS)	Sandra.Elanik@irc.inuvialuit.com	867-777-7029
Margaret Gordon, Manager, Education and Training (ASETS)	Gwich'in Tribal Council	mgordon@gwitchin.nt.ca	867-777-7900
Jim Martin - CEO	Tlicho Community Services Agency (ASETS)	jmartin@tlicho.net	867-392-3003 ext 265 or 867-392-3000
Pearl Bird - Education Coordinator	NWT Métis Nation (ASETS)	training.nwtmn@northwestel.net	(867) 872-2770
Brenda Baton, ASETS Coordinator	Sahtu Dene Council	Brenda_baton@gov.nt.ca	867-589-4719
Kim Burton	Program Specialist SFA	kim_burton@gov.nt.ca	867-873-7195
Lorraine Fillion - Senior Finance Officer	ECE	LORRAINE_FILLION@gov.nt.ca	867-920-3132
Nusrat Iqbal - Finance Officer	ECE	NUSRAT_IQBAL@gov.nt.ca	867-873-7102
Dan Round - Finance Officer	ECE	dan_round@gov.nt.ca	867-920-6224
Corrie Bernard - Finance Officer	ECE	Corrie_bernard@gov.nt.ca	867-873-7441
Dawna Lynn Poitras - ASETS Coordinator	Akaiicho Territory Government	atg_ahrda@northwestel.net	867-394-3313
Nadine Lennie-Misgeld, Field Services Officer	INAC / UCEP – AANDC Field Services	Nadine.lennie-misgeld@inac.gc.ca	867-669-2429
Shirley Gargan	ASETS Coordinator		867-699-7005
Bob Shahi	Director, Internal Audit Bureau	bob_shahi@gov.nt.ca	867-873-7700

Name / Position	Organization	Email	Phone
Val Pond	Senior Collections Officer	val_pond@gov.nt.ca	867-920-3445
Dana Heide	Assistant Deputy Minister	dana_heide@gov.nt.ca	867-873-7737
Jane Arychuk	Vice President, Community and Extensions	jarychuk@auroracollege.nt.ca	867-920-3050
Cecilia Rabesca, Human Resources Director	Tlicho Government	cec@tlicho.com	867-392-6381, ext. 207
Gloria Buboire - ASETS Coordinator	DehCho First Nation (ASETS)	gloria_buboire@dehcho.org	(867) 695-2355 Ext. 237

To send interview questions for **written response** (including any of those key informants noted above once the maximum of 15 interviews is achieved):

Name / Position	Organization	Email	Phone
Jan Lodge – Manager, Student Services	Aurora College	jlodge@auroracollege.nt.ca	867-920-3032
Charles Jacobson - Regional Superintendent	ECE Service Centre, Dehcho	Charles_jacobson@gov.nt.ca	867-695-7332
Robert Charlie - Director, Gwich'in Services	Gwich'in Tribal Council (ASETS)	rcharlie@gwichin.nt.ca	867-777-7902
Eldon Grandy, Manager, Audit and Finance	ECE	eldon_grandy@gov.nt.ca	867-873-7745
Karen Cooper - Manager, Career Development	Hay River ECE Service Centre	karen_cooper@gov.nt.ca	867-874-5052
Michael Saturnino - Manager, Career and Employment	ECE	MICHAEL_SATURNINO@gov.nt.ca	867-873-7488
Marissa Martin – Manager	ECE	MARISSA_MARTIN@gov.nt.ca	867-920-3129
Janet Grinsted	ECE	janet_grinsted@gov.nt.ca	867-873-7673
Jacqueline MacLean	Regional Superintendent	jacqueline_maclean@gov.nt.ca	867-872-7426
Wendy McPherson, Regional Superintendent	ECE	Wendy_mcpherson@gov.nt.ca	867-766-5100
Janine Blake, Manager, Career Development	ECE	Janine_blake@gov.nt.ca	867-777-7435
Meghan Norris	ECE	meghan_norris@gov.nt.ca	867-777-7169
Ethel Chalifoux	ECE	ethel_chalifoux@gov.nt.ca	867-872-7435
Sherri MacDuff	ECE	sherri_macduff@gov.nt.ca	867-587-7157
Darlene Sibbeston	ECE	darlene_sibbeston@gov.nt.ca	867-695-7336
Lisa Mitchell	ECE	lisa_mitchell@gov.nt.ca	867-872-7431
Paul Taylor	ECE	paul_taylor@gov.nt.ca	867-872-7427
Lionel Painchaud	ECE	lionel_painchaud@gov.nt.ca	867-874-5056
Mary Zoe-Chocolate	ECE	mary_zoe-chocolate@gov.nt.ca	867-392-6455
Shauna Zoe	ECE	shauna_zoe@gov.nt.ca	867-392-6827
Amber Simpson	ECE	amber_simpson@gov.nt.ca	867-920-3449
Natasha Harris	ECE	natasha_harris@gov.nt.ca	867-695-7330
Josanne Tanche	ECE	josanne_tanche@gov.nt.ca	867-695-7333
Cathy Taylor	ECE	cathy_taylor@gov.nt.ca	867-587-7161
Celina Jerome	ECE	celina_jerome@gov.nt.ca	867-777-7166
Jeff O'Keefe	Campus Director	jokeefe@auroracollege.nt.ca	867-872-7019
Roberta Cardinal	Aurora College	rcardinal@auroracollege.nt.ca	867-777-7802
Dudley Johnson	Aurora College	djohnson@auroracollege.nt.ca	867-587-7154
Sydney O'Sullivan	Board of Governors		

Name / Position	Organization	Email	Phone
Ted Blondin	Board of Governors	tblondin@tlicho.com	867-573-3012
Dave Hurley	Chair SFA Appeal Board	hurley@theedge.ca	867-873-9750
Joan Langevin - Manager, Student Records & Systems	Aurora College	jlangevin@auroracollege.nt.ca	867-872-7021
Shirley Gargan	ASETS Coordinator		867-699-7005
Lorraine Phaneuf	Executive Director	lorraine@statusofwomen.nt.ca	867-920-6177
Denise McKee	Executive Director	nwtcpded@arcticdata.ca	867-873-8230
Joe LeMouel	Executive Director	treepeace@theedge.ca	867-873-2864
Lillian Crook	President	hrcpd@northwestel.net	867-875-4448
Roberta Bulmer, North Slave Housing	Executive Director		867-873-6699
YK Womens Society	Executive Director	womenyk@theedge.ca	867-873-2566
Lyda Fuller	Executive Director	lyda@ywcanwt.ca	867-920-2777
Stacey VanMetre	Salvation Army	staceyvm@sanorth.ca	867-920-4673
Aggie Brockman, Alternatives North		info@alternativesnorth.ca	867-920-2765
Tanya Silke	Student	tanyasilke@live.ca	867-920-7747
Michelle Tuma	Student	mst069@mail.usask.ca	780-264-8862
Sarah Pope	Student	sarah.gone@gmail.com	780-919-3782

KEY STAKEHOLDER INVITATION LETTER 1: IN-PERSON INTERVIEW

Terriplan CONSULTANTS

5020 – 47th Street, P.O. Box 2335
Yellowknife, NWT
X1A 2P7

Date

A Letter to Potential Key Stakeholders,

Re: Review of the NWT Student Financial Assistance Program – Key Stakeholder Interview Input

Terriplan Consultants has been retained by the GNWT Department of Education Culture and Employment to carry out an evaluation of the NWT Student Financial Assistance (SFA) Program. The project is taking place between August, 2011 and spring 2012.

The overarching objectives of the review include (but not limited to):

- Program background and context;
- Program objectives and purpose;
- Benefits;
- Policy and Communications; and
- Loan Remission and Repayment.

The scope of work for this project includes:

- Reviewing relevant internal documents/records/data
- Conducting key stakeholder interviews
- Conducting focus groups and on-site community visits in seven communities (Fort Smith, Hay River, Yellowknife, Behchoko, Fort Simpson, Norman Wells, and Inuvik)
- Conducting an Online survey

You have been identified as someone with involvement in and/or expertise in issues pertaining to NWT SFA. The purpose of this letter is to inform you about the review and to invite you to participate in an interview in order to hear your perceptions and opinions on issues related to NWT SFA. We are hoping to conduct these interviews during September 2011. We would like to contact you within the next couple of days to set up a time for an in-person or telephone interview.

Once an interview has been booked, Terriplan Consultants will send you the interview questions in advance, as an aid in preparing your responses. We are anticipating that the interviews will take approximately 60 minutes to complete. Please note that the information collected during the interviews will be presented in aggregate form only, interview responses will not be attributed to individuals by name except with their expressed permission.

If you would like more information on NWT SFA, a Background Paper has been prepared for stakeholders' information and can be accessed at the following website: [INSERT] Additional

information on the consultation process (e.g., on-site visit dates, times, and information) will be available shortly.

We appreciate your assistance in participating in this review and look forward to speaking with you shortly. In the meantime, should you have any questions or concerns please do not hesitate to contact me, Joe Pittari (Terriplan Consultants).

Yours truly,

Joe Pittari
Terriplan Consultants
Yellowknife (867) 873-4490 x42
Toll free 1-800-661-8437, x 230
joe.pittari@dpra.com

KEY STAKEHOLDER INVITATION LETTER 2: WRITTEN INTERVIEW

Terriplan CONSULTANTS

5020 – 47th Street, P.O. Box 2335
Yellowknife, NWT
X1A 2P7

Date

A Letter to Potential Key Stakeholders,

Re: Review of the NWT Student Financial Assistance Program – Key Stakeholder Interview Input

Terriplan Consultants has been retained by the GNWT Department of Education Culture and Employment to carry out an evaluation of the NWT Student Financial Assistance (SFA) Program. The project is taking place between August, 2011 and Spring 2012.

The overarching objectives of the review include (but not limited to):

- Program background and context;
- Program objectives and purpose;
- Benefits;
- Policy and Communications; and
- Loan Remission and Repayment.

The scope of work for this project includes:

- Reviewing relevant internal documents/records/data
- Conducting key stakeholder interviews
- Conducting focus groups and on-site community visits in seven communities (Fort Smith, Hay River, Yellowknife, Behchoko, Fort Simpson, Norman Wells, and Inuvik)
- Conducting an Online survey

You have been identified as someone with involvement in and/or expertise in issues pertaining to NWT SFA. The purpose of this letter is to inform you about the review and to invite you to participate in the stakeholder interview process in order to hear your perceptions and opinions on issues related to NWT SFA.

We have attached the interview guide and would like to invite you to send us your thoughts and comments via email, fax, or mail, to:

Email: sfareview@dpra.com

Fax: 867-873-2402

Mail: 5020 – 47th Street, P.O. Box 2335, Yellowknife, NWT

We are hoping to receive feedback by the end of September, 2011. Please note that the information collected during this process will be presented in aggregate form only, responses will not be attributed to individuals by name except with their expressed permission.

If you would like more information on NWT SFA, a Background Paper has been prepared for stakeholders' information and can be accessed at the following website: [INSERT] Additional information on the consultation process (e.g., on-site visit dates, times, and information) will be available shortly.

We appreciate your assistance in participating in this review and look forward to hearing from you shortly. In the meantime, should you have any questions or concerns please do not hesitate to contact me, Joe Pittari (Terriplan Consultants).

Yours truly,

Joe Pittari
Terriplan Consultants
Yellowknife (867) 873-4490 x42
Toll free 1-800-661-8437, x 230
joe.pittari@dpra.com

KEY STAKEHOLDER INTERVIEW GUIDE GROUP 1: ECE DEPARTMENTAL STAFF

Review of the NWT Student Financial Assistance Program Key Informant Interview Questions: ECE Departmental Staff

Interviewee Name / Title or Position:	
Organization:	
Interview Respondent #	
Interviewer:	
Date, time and location of Interview:	
Telephone Interview:	In-person Interview:

ECE retained Terriplan Consultants to undertake a review of the NWT Student Financial Assistance (SFA) Program. The NWT SFA Program is intended to help students finance their post-secondary education. Post secondary in the NWT is considered a shared responsibility – that is, shared between the student, who is responsible for contributing resources to their education. SFA is meant to supplement student financial resources, rather than fully-fund educational programs.

You have been asked to provide feedback on the program purpose and objectives, benefits, loan remission and repayment process, and policy and communications for the program. Don't worry if you can't answer every question; the input you do provide will help improve NWT SFA. **If you would like more information, a Background Paper on the NWT SFA Program is available at: [INSERT WEBSITE]**

Please note that your responses are confidential, and they are being analyzed by an independent 3rd party (not someone from ECE or Aurora College). Only aggregate level data will be reported – so that no one will be able to identify you from your response. Please note, the questions are divided into four main categories: program purpose and objectives, benefits, policy and communications, and loan remission and repayment process.

Overview:

1. What is your involvement with the NWT SFA program?

Program Purpose and Objectives

2. ***NWT SFA Program mandate: provide assistance to eligible NWT residents to help them with their postsecondary education-related expenses.*** Given today's post-secondary environment (current tuition costs, cost-of-living realities, housing situation, training requirements for jobs, other funding opportunities for students aside from SFA, parental contributions, length of program study, other factors), is the current mandate reasonable and appropriate for the NWT SFA program?

3. To what extent do you think the goals/objectives/mandate of the NWT SFA program are understood by stakeholders (e.g., students, parents, Aurora College, program staff, general public)?

mandate to provide “assistance to eligible NWT residents to help them with their postsecondary education-related expenses”. Like other provinces, the program is delivered through a combination of grants and loans to students to offset the costs of accredited postsecondary education; and, like other regions of Canada, the cost for postsecondary is understood to be a shared responsibility – that is, shared between the student, who is responsible for contributing resources to their education. SFA is meant to supplement student financial resources, rather than fully-fund educational programs.

4. To what extent do you think the mandate of the NWT SFA program is aligned with:
 - a. GNWT’s Income Security Model?
 - b. Other student financial assistance programs across Canada?

Program Benefits:

5. To what extent do the existing three student categories meet the needs of students? (refer to Table B1)
 - a. Northern Indigenous Aboriginal Resident
 - b. Northern Resident Schooled in the NWT
 - c. Northern Resident not Schooled in the NWT

Table B-1: Student Categories, Criteria and Funding Availability

Student	Criteria	NWT SFA Funding Available
Northern Indigenous Aboriginal Resident	Member of, or eligible to become a member of, a NWT Dene Band; Person (or descendant) who on or before December 31, 1921, resided in that part of Canada that on April 1, 1999, comprised the NWT and is of Aboriginal descent; Person (or descendant) who is enrolled, or eligible to be enrolled, as a beneficiary under the amended Inuvialuit Final Agreement; Descendant of a person described above; or Person who is enrolled, or is eligible to be enrolled, in the amended Nunavut Inuit Enrolment List, and was ordinarily resident on March 31, 1999, other than as a full-time student, in that part of Canada that on April 1, 1999, comprised the NWT and from and including April 1, 1999, and has continued to reside in the NWT.	12 semesters of Basic Grant and Supplementary Grant or Remissible Loan funding Repayable Loan (needs assessed) Study Grant For Students with Permanent Disabilities Course Reimbursement
Northern Resident Schooled in the NWT	Person who successfully completed one or more of grades 1 through 12 in the NWT; or completed one or more years of schooling outside the NWT where the parent(s) with whom you normally reside were ordinarily resident of the NWT according to program criteria.	One semester of the Basic Grant and Remissible Loan for each Grade between 1 and 12 successfully completed as ordinarily resident of the NWT. Repayable Loan (needs assessed) Study Grant For Students with Permanent Disabilities Course Reimbursement
Northern Resident Not Schooled in the NWT	Person not considered ordinarily resident while attending Grades 1 through 12; or not considered to be a Northern Indigenous Aboriginal Resident.	Repayable Loan (needs assessed) Study Grant For Students with Permanent Disabilities Course Reimbursement

6. The current residency requirements for SFA are: a) Canadian citizen or permanent resident; and b) Ordinarily resident for at least 12 continuous months before you start your program. *Interviewer Note: have copy of policy manual with definition of “ordinarily resident” available for interviewee if necessary.* How reasonable are the current residency requirements (i.e., student category criteria)?

To what extent do the current benefit types and limits (yearly and annual), meet the needs of students? (refer to Table B2)

- a. Are there any gaps?
- b. What are the impacts from these gaps?

Table B-2: Benefit Types and Criteria

Benefit Types	Criteria
Basic Grant (full-time)	Non-repayable funding available for tuition and fees, books, and travel (to the closest region in which your program of choice is available). Up to \$1,925 tuition / fees, plus up to \$400 for books, per semester available funding, for maximum of 12 semesters
Supplementary Grant	Both the supplementary grant and remissible loan are an allowance for living expenses while in school (e.g., rent, food, utilities, local transportation). Not repayable. Monthly limit for both supplementary grant and remissible loan amounts are dependent on number of dependents, maximum of 12 semesters funding available
Remissible Loan	Both the grant and the loan are an allowance for living expenses while in school (e.g., rent, food, utilities, local transportation). A loan that may be forgiven once the student returns to the NWT to live and work after their education. Monthly limit for both supplementary grant and remissible loan amounts are dependent on number of dependents, maximum of 12 semesters funding available Lifetime loan limit (both remissible and repayable) is \$60,000
Repayable Loan	An allowance to cover both school expenses (tuition/fees, books) and living expenses while in school (e.g., rent, food, utilities, local transportation). The Repayable Loan operates similar to other jurisdictions’ national student loans; students enter their repayment period six months after school. Up to \$1,400 per month available funding Lifetime loan limit (both remissible and repayable) is \$60,000
Study Grant for Persons with Permanent Disabilities	Non-repayable grant to cover extraordinary expenses related to an individual’s permanent disability. Up to \$8,000 per Academic Year available funding
Course Reimbursement (part-time)	Reimbursement for certain postsecondary educational expenses (e.g., tuition, admission or enrolment fees, postage, required books, child care expenses and internet). Up to \$500 per course available funding; up to \$1,000 per full credit course for students with permanent disabilities Lifetime limit of \$5,000

7. To what extent does the living allowance benefit meet the needs of students attending post-secondary institutions in the NWT? Outside of the NWT?
8. Are there other ways to address the travel component of the basic grant (i.e., travel - to the closest region in which your program of choice is available)? If so, what are they?

9. What factors influence the financial assistance needs of NWT students (e.g. current tuition costs, cost-of-living realities, housing situation, training requirements for jobs, other funding opportunities for students aside from SFA, parental contributions, length of program study, upgrading, etc.)?
10. What factors influence the ability of students to access part-time SFA funding?
11. What SFA options, if any, are available to students who are upgrading with the intent of attending a post-secondary institution? What other options are available (e.g. Income Assistance?)
12. Are you aware of any innovative ideas or best practices being done elsewhere that we should consider as part of this review of NWT SFA?
13. What alternative models of delivery exist for the NWT SFA program?

Program Communication:

14. How effective are SFA program communication documents?
15. How user-friendly is the SFA program with respect to its:
 - a. Website?
 - b. Informational documents?
 - c. Application process?
16. To what extent do SFA program documents align with ECE policies and regulations?

Loan Recovery and Remission:

17. How suitable is the current GNWT loan repayment process (interest rates, rate of payment) when compared to existing GNWT policies, other jurisdictions, compliance rates, cost effectiveness and today's post-secondary environment?
18. How effective and efficient are the reduced payment plan and interest relief programs?
19. Are there ways in which ECE can more effectively encourage post-secondary graduates to remain in, or return, to the NWT?
20. To what extent is the current loan repayment and remission process a cost effective return on investment (i.e., is the cost worth the benefit)?
21. Are there any other loan recovery and remission comments, challenges or ways to improve?

Thank you for your time and input!

Appendix C: Online Survey – Engagement Tools

ONLINE SURVEY INTRODUCTORY LETTER / EMAIL

Terriplan CONSULTANTS

5020 – 47th Street, P.O. Box 2335
Yellowknife, NWT
X1A 2P7

Date

Re: Review of the NWT Student Financial Assistance Program – Online Survey

As you may be aware, the GNWT Department of Education, Culture and Employment (ECE) is in the process of reviewing NWT Student Financial Assistance Program. As part of this process, the NWT Bureau of Statistics and ECE's program review consultants, Terriplan Consultants, are conducting an online survey for SFA Recipients to get your input and opinions about SFA.

To access the survey, you can go to:

[INSERT WEBSITE]

And provide your unique log-in to access the survey. [_____] INSERT INSTRUCTIONS FROM BUREAU [_____]

NOTE: While your log-in is linked to your SFA number so you can't fill out the survey more than once, none of your answers will be linked to your name or SFA number – all survey responses are saved completely anonymously. The information collected during this process will be presented in aggregate form only, and responses will not be attributed to individuals by name except with their expressed permission. Your log-in information is saved ONLY to prevent people from answering the survey multiple times.

You can only fill out the survey once, so make sure you complete all questions when you log in!

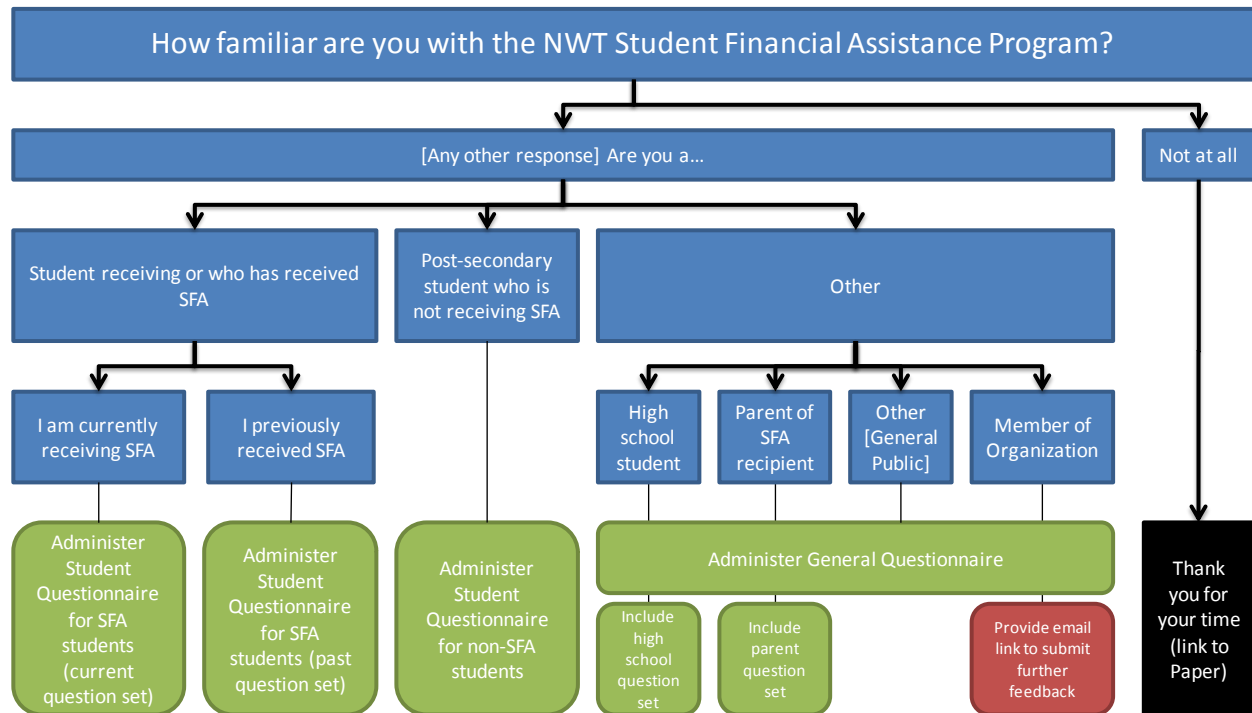
If you would like more information on NWT SFA, a Background Paper has been prepared for stakeholders' information and can be accessed at the following website: [INSERT WEBSITE]

In addition to this survey, Terriplan and ECE are also conducting community and campus visits to Fort Smith, Hay River, Yellowknife, Behchoko, Fort Simpson, Norman Wells, and Inuvik. If you'd like to be involved, more information is available [at local ECE Career Centre locations?].

We appreciate your assistance in participating in this review. If you have any questions about the Review, you can contact Joe Pittari at Terriplan Consultants (joe.pittari@dpra.com | local 873-4490 x42 or toll free 1-800-661-8437, x 230) or [INSERT ECE CONTACT]. If you have trouble accessing the survey, please email [INSERT BUREAU CONTACT] ([_____]).

ONLINE SURVEY: FLOW CHART OF SURVEY QUESTIONNAIRE

The flowchart below is intended to be a guide for the development of the online survey in terms of screening potential participants prior to completing the survey. It will be refined with the assistance of the NWT Bureau of Statistics as the online survey coding is developed.



ON-LINE SURVEY QUESTION FRAMEWORK

It is expected that NWT Bureau of Statistics will develop appropriate questions that provide input in answering the following questions (as per evaluation framework). Terriplan can work with the Bureau in developing questions.

To what extent are the purpose, goals and objectives of the NWT SFA Program understood?

To what extent do the student categories, current benefit types, and limits (annual and lifetime) meet the needs of students (in light of today's postsecondary environment)?

What factors (internal/external) influence the financial assistance needs of NWT students?

What are the options for providing SFA to upgrading students?

What factors inhibit students from accessing part-time SFA funding?

How effective are SFA communications and documents in terms of:

- Ease of navigation
- Clarity of program purpose / goals
- Reaching Northerners to encourage them to access SFA

Are there ways in which the GNWT can more effectively encourage graduates to return to the NWT?

In addition to above, we presume there will be some simple demographic questions to facilitate analysis

Appendix D: On-site Visit Engagement Tools

ON-SITE VISITS: PRELIMINARY CONTACT LIST

NOTE: This is a preliminary list based on Terriplan's experience with previous ECE and Aurora College program reviews, and with the recommendations from the Project Working Group. It will be modified and adjusted based on consultation with local contacts.

Table D-1 lists contacts that have been identified by ECE as potentially being able to offer assistance in organizing community Focus Groups for on-site visits. Table D-2 list key community contacts for each of the communities being visited

Table D-1: On-Site Visits, Primary Contacts

Community	Contact Name	Organization	Contact Information
Fort Smith	Jacqueline McLean - Regional Superintendent	Fort Smith ECE Service Centre	JACQUELINE_MCLEAN@gov.nt.ca 867-872-7426
	Jeff O'Keefe, Campus Director	Aurora College Thebacha Campus	867-872-7500
Hay River	Karen Cooper - Manager, Career Development	Hay River ECE Service Centre	KAREN_COOPER@gov.nt.ca 867-874-5052
	Ken Latour, Community Adult Educator	Aurora College Hay River CLC	KEN_LATOUR@gov.nt.ca (867) 874-6455
Yellowknife	Wendy McPherson - Regional Superintendent	North Slave ECE Service Centre	WENDY_MCPHERSON@gov.nt.ca 867-766-5100
	Jane Arychuk - Campus Director	Aurora College Yellowknife Campus	867-920-3050
Behchoko	Wendy McPherson - Regional Superintendent	North Slave ECE Service Centre	WENDY_MCPHERSON@gov.nt.ca 867-766-5100
	Barb Curtis, Community Adult Educator	Aurora College CLC	867-392-6082
Fort Simpson	Charles Jacobson - Regional Superintendent	Deh Cho ECE Service Centre	
	Currently vacant Community Adult Educator	Aurora College CLC	867-695-7339
Norman Wells	Sherri MacDuff, Career Development Officer	Sahtu ECE Service Centre	SHERRI_MACDUFF@gov.nt.ca (867) 587-7157
	Kathleen Roberts, Community Adult Educator Dudley Johnson, Coordinator, Community Programs	Aurora College CLC	867-587-7154 867-587-7154
Inuvik	Janine Blake, Manager Career Development	Beaufort Delta ECE Service Centre	JANINE_BLAKE@gov.nt.ca (867) 777-7435
	Meghan Norris, Regional Manager, Income Support	ECE	MEGHAN_NORRIS@gov.nt.ca (867) 777-7169
	Doug Robertson - Campus Director	Aurora College, Aurora Campus	867-777-7878

Table D-2: Community Key Stakeholders

Community	Contact Name	Organization	Contact Information
Other ECE Contacts			
Fort Smith	Ethel Chalifoux, career Development Officer	Fort Smith ECE Service Centre	ethel_chalifoux@gov.nt.ca 867- 872-7435
Fort Smith	Paul Taylor - Regional Mgr. Income Security	Fort Smith ECE Service Centre	PAUL_TAYLOR@gov.nt.ca 867-872-7427
Fort Smith	Lisa Mitchell, Client Services Officer	Fort Smith ECE Service Centre	lisa_mitchell@gov.nt.ca 867-872-7431

Community	Contact Name	Organization	Contact Information
Fort Smith	Delphine Paulette, Director Student Services	Aurora College	dpaulette@auroracollege.nt.ca 867-872-7500
Fort Smith	Grant Paziuk, Counselor	Aurora College	gpaziuk@auroracollege.nt.ca 867-872-7522
Fort Smith		Pentecostal SALT College	867-872-3340
Fort Smith	Al Karasiuk, Principal	P.W. Kaeser High School	akarasiuk@ssdec.nt.ca 867-872-4795
Fort Smith	Curtis Brown, Superintendent	South Slave Divisional Education Council	cbrown@ssdec.nt.ca 867-872-5701
Hay River	Ken Latour, Community Adult Educator	Aurora College	klatour@auroracollege.nt.ca (867) 874-4375
Hay River	Lionel Painchaud, Career Development Officer	Hay River ECE Service Centre	LIONEL_PAINCHAUD@gov.nt.ca (867) 874-5056
Hay River	Yvonne Hopkins, Community Adult Educator	Hay River Reserve	yhopkins@auroracollege.nt.ca (867) 874-3107
Hay River	Geoff Buerger, Principal	Diamond Jenness Secondary School	gbuerger@ssdec.nt.ca 867-874-6538
Hay River	Stephane Milette, Principal	Ecole Boreale	867-874-3171
Hay River Reserve	Ian Patterson, Principal	Chief Sunrise Education Centre	ipatterson@ssdec.nt.ca 867-874-6444
Yellowknife	Susan Elvin, Director	Academy of Learning	Susan.elvin@nlci.ca 867-669-2020
Yellowknife	Kent Rose, OMTTP Clinical Educator	Stanton Ophthalmology Clinic	kent_rose@gov.nt.ca (867) 873-9285
Yellowknife	Eileen Erasmus, Principal	K'alemi Dene School	867-920-7260
Yellowknife	Coleen McDonald, Principal	Ecole St. Patrick High School	867-873-4888
Yellowknife	Ed Lippert, Principal	Ecole Sir John Franklin	867-766-5050
Yellowknife	Yvonne Careen, Principal	Ecole Allain St. Cyr	867-920-4647
Behchoko	Mary Zoe-Chocolate, Client Service Officer	ECE Behchoko	MARY_ZOE-CHOCOLATE@gov.nt.ca (867) 392-6455
Behchoko	Barb Curtis, Community Adult Educator	Aurora College	bcurtis@auroracollege.nt.ca (867) 392-6082
Behchoko	Shauna Zoe, Benefits Officer	Tlichon Human Resource Service Centre	SHAUNA_ZOE@gov.nt.ca (867) 392-6827
Behchoko	Amber Simpson, Benefits Officer	Tlichon Human Resource Service Centre	AMBER_SIMPSON@gov.nt.ca (867) 920-3449
Behchoko	Patti Turner, Principal	Chief Jimmy Bruneau School	pturner@tlichon.net 867-371-4511
Fort Simpson	Natasha Harris - Regional Mgr. Income Security	Deh Cho ECE Service Centre	NATASHA_HARRIS@gov.nt.ca 867-695-7330
Fort Simpson	Darlene Sibbeston, client Services Officer	Deh Cho ECE Service Centre	darlene_sibbeston@gov.nt.ca (867) 695-7336
Fort Simpson	Josanne Tanche, Career Development Officer LMD	Deh Cho ECE Service Centre	JOSANNE_TANCHE@gov.nt.ca (867) 695-7333
Fort Simpson	Terry Jaffray, Director	Dehcho Divisional Education Council	terry_jaffray@gov.nt.ca 867-695-7308
Fort Simpson	Robert Byatt, Principal	Thomas Simpson Secondary School	867-695-2315
Norman Wells	Dudley Johnson, Coordinator Community Programs	Aurora College	djohnson@auroracollege.nt.ca (867) 587-7154
Norman Wells	Shannon Barnett, Principal	Mackenzie Mountain School	867-587-2286

Community	Contact Name	Organization	Contact Information
Norman Wells	Seamus Quigg, Superintendent	Sahtu Divisional Education Council	seamus_quigg@gov.nt.ca 867-587-3450
Inuvik	Celina Jerome, Career Development Officer	ECE	CELINA_JEROME@gov.nt.ca (867) 777-7166
Inuvik	Roberta Cardinal, Admissions Officer	Aurora College	rcardinal@auroracollege.nt.ca (867) 777-7802
Inuvik	Cynthia Wicks, Counselor	Aurora College	cwicks@auroracollege.nt.ca (867) 777-7815
Inuvik	Roman Mahnic, Principal	Samuel Hearne Secondary School	867-777-7170
Inuvik	Roy Cole, Superintendent	Beaufort Delta Education Council	roy_cole@gov.nt.ca 867-777-7332

Table D-3: MLAs

Location	Contact Name	Riding	Contact Information
	Michael Nadli	Deh Cho	
	Jackson Lafferty	Monfwi	jackson_lafferty@gov.nt.ca 867-669-2399
	Wendy Bisaro	Frame Lake	wendy_bisaro@gov.nt.ca 867-669-2274
	Kevin Menicoche	Nahendeh	kevin_menicoche@gov.nt.ca 867-695-3780
	Glen Abernethy	Great Slave	glen_abernethy@gov.nt.ca 867-669-2290
	Jackie Jacobson	Nunakput	jackie_jacobson@gov.nt.ca 867-669-2276
	Paul Delorey	Hay River North	paul_delorey@gov.nt.ca 867-874-6301 – Hay River (Constituency Office) 867-669-2234 – Yellowknife (Speaker's Office)
	Bob McLeod	Yellowknife South	bob_mcleod@gov.nt.ca 867-669-2388
	Jane Groenewegen	Hay River South	jane_groenewegen@gov.nt.ca 867-874-6141 – Hay River (Constituency Office) 867-669-2292 – Yellowknife (Member's Office)
	Norman Yakeleya	Sahtu	norman_yakeleya@gov.nt.ca 867-669-2270
		Inuvik Boot Lake	
	J. Michael Miltenberger	Thebacha	michael_miltenberger@gov.nt.ca 867-872-5511 – Fort Smith (Constituency Office) 867-669-2355 – Yellowknife (Minister's office)
	Robert McLeod,	Inuvik Twin Lakes	robert_c_mcleod@gov.nt.ca 867-678-2429 – Inuvik (Constituency Office) 867-669-2366 – Yellowknife (Member's Office)
	Tom Beaulieu	Tu Nedhe	tom_beaulieu@gov.nt.ca 867-669-2287 867-444-8426
	David Ramsay	Kam Lake	david_ramsay@gov.nt.ca 867-669-2296
	Bob Bromley	Weledeh	bob_bromley@gov.nt.ca 867-669-2272
	David Krutko	Mackenzie Delta	david_m_krutko@gov.nt.ca 867-952-2652 – Fort McPherson (Constituency Office) 867-669-2285 – Yellowknife (Member's Office)

Location	Contact Name	Riding	Contact Information
	Robert Hawkins	Yellowknife Centre	robert_hawkins@gov.nt.ca 867-669-2265

ON-SITE VISIT INTRODUCTORY LETTER: ECE AND AURORA COLLEGE KEY CONTACTS

NOTE: This letter may be adjusted for more or less detail dependent on how much contact ECE and Terriplan has had with each individual.

Terriplan CONSULTANTS

5020 – 47th Street, P.O. Box 2335
Yellowknife, NWT
X1A 2P7

INSERT Date

Re: Review of the NWT Student Financial Assistance Program – On-site Community Visit

As you may be aware, the GNWT Department of Education, Culture and Employment (ECE) is in the process of reviewing the NWT Student Financial Assistance (SFA) Program.

The overarching objectives of the review include (but not limited to):

- Program background and context;
- Program objectives and purpose;
- Benefits;
- Policy and Communications; and
- Loan Remission and Repayment.

We are conducting key stakeholder interviews with senior executives in ECE, GNWT, Aurora College as well as with the members of the working Group and Steering Committee. We are also working to implement an online survey for SFA recipients and others. In addition to these activities, Terriplan is conducting community and campus visits to hold public Focus Group Sessions and on-site interviews in seven communities:

1. Fort Smith
2. Hay River
3. Yellowknife
4. Behchoko
5. Fort Simpson
6. Norman Wells, and
7. Inuvik

During these visits we'd like to conduct group interviews and/or 1-2 focus groups with stakeholders such as:

- SFA recipients, post-secondary students and their parents;
- Local ECE representatives
- Aurora College
- Other key stakeholders (K-12 representatives, Aboriginal organizations, other Funders, Disability Associations, MLAs)

- The general public, and
- Other stakeholders you feel we should engage.

[INSERT ECE NAME AND CONTACT] noted that you may be able to assist us in setting up focus groups for this on-visit, or be able to assist us in identifying someone who may be able to help. We would like to conduct this on-site visit in the week of [INSERT DATE]. I will follow up with a phone call in the next few days to discuss this visit

Thanks very much,

Joe Pittari
Terriplan Consultants
Yellowknife (867) 873-4490 x42
Toll free 1-800-661-8437, x 245
joe.pittari@dpra.com

ON-SITE VISIT INTRODUCTORY LETTER: COMMUNITY KEY STAKEHOLDERS

Terriplan CONSULTANTS

5020 – 47th Street, P.O. Box 2335
Yellowknife, NWT
X1A 2P7

Date

Re: Review of the NWT Student Financial Assistance (SFA) Program – Focus Group Sessions

As you may be aware, the GNWT Department of Education, Culture and Employment (ECE) is in the process of reviewing its Student Financial Assistance (SFA) Program. As part of this process, ECE's program review consultants, Terriplan Consultants, are holding public Focus Group Sessions in seven communities:

1. Fort Smith
2. Hay River
3. Yellowknife
4. Behchoko
5. Fort Simpson
6. Norman Wells, and
7. Inuvik

The Department would like to include your views on the program's purpose, program benefits, policies, and loan remission and repayment, as well as any proposed enhancements (if any) for the GNWT to consider moving forward. You are invited to take part in a focus group session (or interview) to provide your thoughts and ideas. The session will include an overview on key issues and observations resulting from the document review that require further consideration.

Please join us at:

<p>Date - Location - Time -</p>

If you would like more information on NWT SFA, a Background Paper has been prepared for stakeholders' information and can be accessed at the following website: [INSERT WEBSITE]

We ask that you register to enable us to know how many people are attending for planning purposes. To register for one of the Focus group sessions, please email [Identified Terriplan Contact for that community visit] at [REDACTED].

We look forward to seeing you there.

Yours truly,

Joe Pittari
Terriplan Consultants
Yellowknife (867) 873-4490
Toll free 1-800-661-8437, ext. 245
joe.pittari@dpra.com

ON-SITE VISITS: FOCUS GROUP QUESTIONS

Note: These questions will be utilized for all focus groups; however, dependent on the makeup of the group, the review team will address the most appropriate topics relevant to stakeholders.

1. To what extent do you think the goals/objectives/mandate of the NWT SFA program is understood by stakeholders (e.g., students, parents, Aurora College, program staff, general public)? More generally, what should the goals/objectives/mandate of NWT Student Financial Assistance be?
2. **NWT SFA Program mandate: provide assistance to eligible NWT residents to help them with their postsecondary education-related expenses.** Given today's post-secondary environment (current tuition costs, cost-of-living realities, housing situation, training requirements for jobs, other funding opportunities for students aside from SFA, parental contributions, length of program study, other factors), is the current mandate reasonable and appropriate for the NWT SFA program?
3. Do you think the SFA program helps students – that is, are the program categories meeting students' needs?
4. Are the requirements for SFA appropriate?
5. Do you think the amounts provided by SFA are enough to assist students go to school in the NWT? What about outside the NWT?
6. Are the procedures for getting money, repaying money, understood by students?
7. What are the challenges faced by students and their parents in funding a post-secondary education?
8. What are the challenges faced by students and their parents in getting SFA?
9. Why do fewer students get part time SFA funding or go to school part time?
10. What are the options for providing SFA to upgrading students?
11. How could the GNWT encourage graduates to return to the Territory to work after they receive their education?
12. How effective are SFA communications and documents (i. ease of navigation, ii. clarity of program purpose / goals, and iii. reaching Northerners to encourage them to access SFA)?

Cross reference to online survey

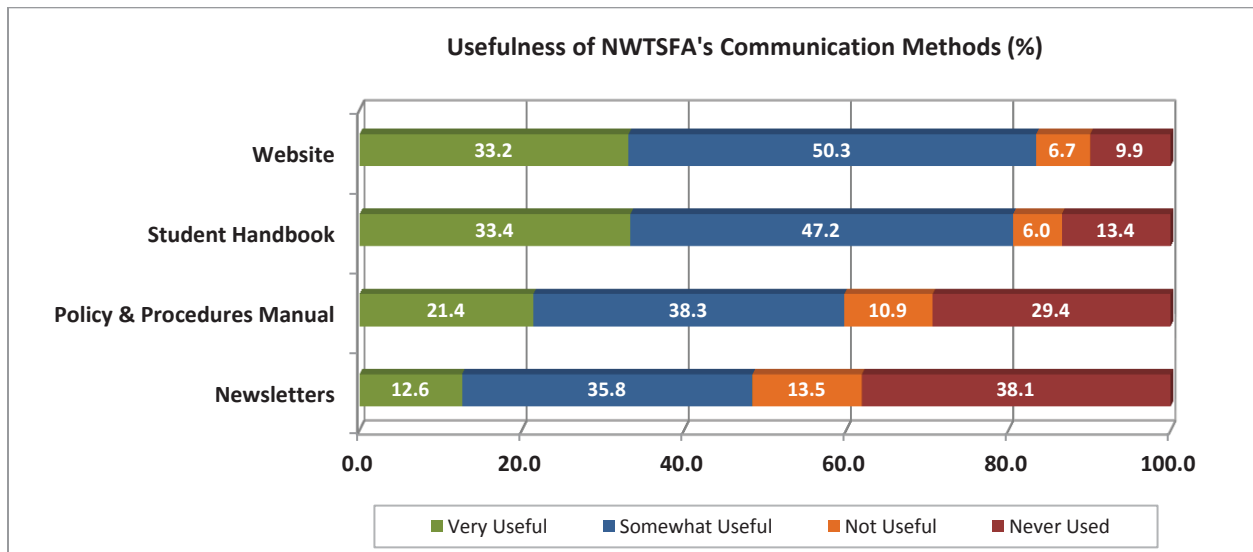
D. Online Survey Findings Summary

2011 SFA Program Review Survey Results

A. NWT SFA COMMUNICATION

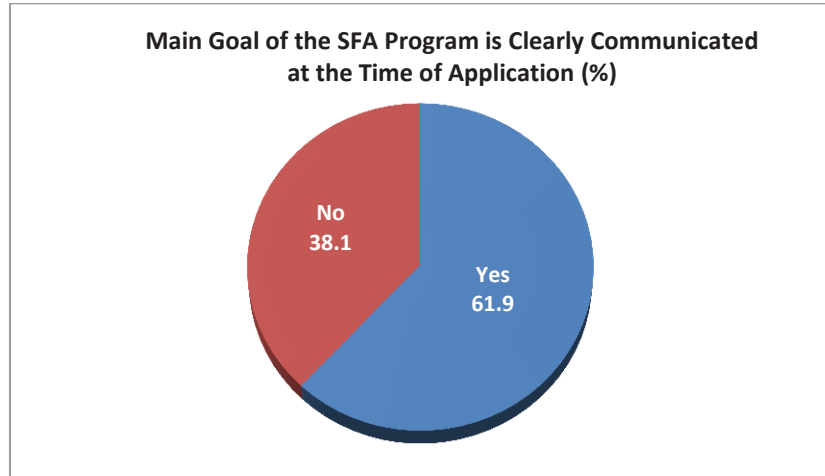
Question 1. First, we would like to ask your opinion on NWT SFA’s communication methods. Please tell us, how useful is the SFA ...?

Over 83.4% of the respondents find the SFA website very useful or somewhat useful. Similarly, nearly 81% of the respondents indicated that the SFA Student Handbook is a very useful or somewhat useful communication tool. On the other hand, 60% of the respondents found the Policy & Procedures Manual very useful or somewhat useful; while close to 11% indicated that the manual is not useful and 29.4% have never used it. Less than half of the respondents (48.4%) found the SFA Newsletter very useful or somewhat useful and 38.1% indicated they have never used the newsletter.



Question 2. The main goal of the SFA program is to assist with the cost of postsecondary education, not to cover all expenses. Do you feel this goal is clearly communicated at the time of application?

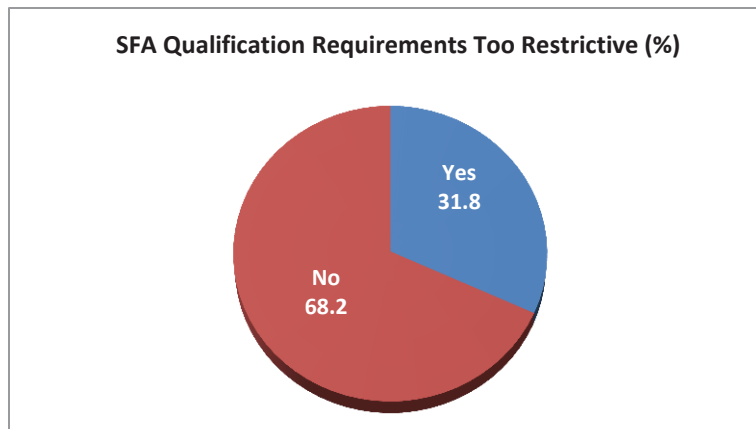
Respondents were asked if they feel the main goal of the SFA program was clearly communicated at the time of application. Nearly 62% of the respondents felt that the main goal of the program was clearly communicated, while 38.1% indicated otherwise.



B. PROGRAM QUALIFICATIONS AND STUDENT CATEGORIES

Question 3. Thinking about the SFA qualification requirements, do you think the qualifications are too restrictive?

Respondents were asked if they think the SFA qualification requirements were too restrictive. Less than 32% of the respondents indicated that the SFA qualification requirements were too restrictive, while 68.2% thought otherwise.



Question 4. Which SFA qualification requirements are too restrictive?

The 188 (out of 593) respondents who answered “Yes” to Question 3, were asked to identify which SFA qualification requirements are too restrictive. Respondents can identify more than one requirement; hence the percentages of cases provided in the table below add up to more than 100%. Forty percent of the respondents indicated “Not be receiving student financial aid from other provinces, territories or the federal government” is a restrictive requirement. In addition, 38% of the respondents felt that “Studying at a designated institution” and the “NWT residency requirements” limited some students from qualifying for the NWT Student Financial Aid (NWT SFA) program. More than 31% of the respondents indicated “Enrollment in an approved, postsecondary program” was too restrictive. Of interest, 3.3% of the respondents indicated that the “Canadian citizenship requirements” limited students from qualifying for the NWT SFA.

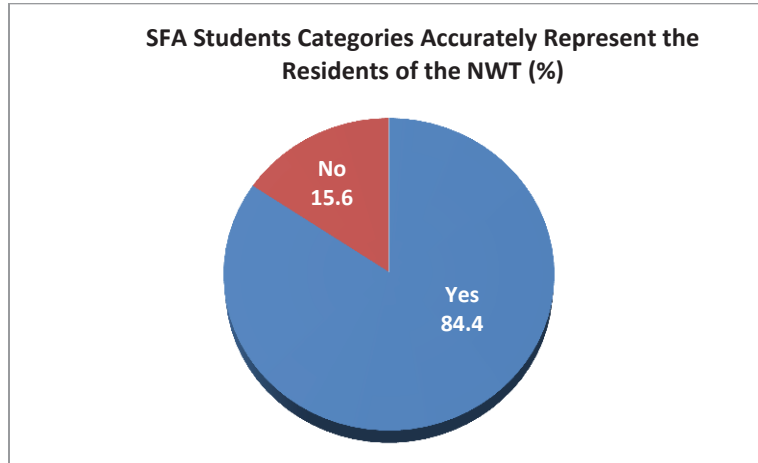
Qualification Requirements	Percentage of Cases	Count (#)
Not be receiving student financial aid from other provinces, territories or the federal government	40.2%	74
Studying at a designated institution	38.0%	70
NWT residency requirements	38.0%	70
Enrollment in an approved, postsecondary program	31.5%	58
Ensuring previous SFA loans/GNWT debts are up-to-date	23.4%	43
Canadian citizenship requirements	3.3%	6
Other	20.7%	38

A number of respondents also indicated other qualification requirements that they found were too restrictive, which included:

- Non-Aboriginal NWT residents should have the same benefit/funding as the Aboriginal NWT residents.
- Not allowing to maintain other source of income, e.g. employment insurance (E.I.), full/part time job income, spousal income, etc.
- Age limit – one respondent indicated that he/she was not qualified for SFA when returned to school at the age of 60.
- SFA does not apply to distance education.

Question 5. Thinking about the SFA student categories, do you think the categories accurately represent the residents of the NWT?

Respondents were asked if they think the SFA student categories accurately represent the residents of the NWT. Over 84% of the respondents thought that the categories accurately represented the residents of NWT, while 15.6% indicated otherwise.



Question 6. Why do you think the SFA student categories do not accurately represent the residents of the NWT?

As a follow up question, respondents who answered “No” in Question 5 (92 out of 593) were asked why they think the SFA students categories do not accurately represent the residents of the NWT. Respondents were given a list of reasons and the opportunity to provide their own inputs as to why they think the student categories did not accurately represent the residents of the NWT. Over 44% of the respondents indicated that all students should have the same opportunity. More than 41% stated that the student categories are too limiting; while 18.5% thought there are too many student categories. Close to a quarter of the respondents (23.9%) thought that there should one category for “all students”.

Reasons	Percentage of Cases	Count (#)
All students should have the same opportunity	44.6%	41
The student categories are too limiting	41.3%	38
There should be one category for all students	23.9%	22
There are too many student categories	18.5%	17
Other	37.0%	34

In addition, a number of respondents (34 out of 92) provided comments on why they thought the SFA student categories do not accurately represent the residents in the NWT, which included:

- A majority of the respondents indicated that students who were born, raised and schooled in the NWT should be in the same student category, regardless of their ethnic background, i.e. Aboriginal or Non-Aboriginal
- Six respondents Some suggested that there should be a category for Aboriginal students who lived/schooled outside of the NWT
- Two (out of 34) respondents suggested to have a category for mature students

C. SFA DISTRIBUTION

Question 7. Do you think the following benefits available to NWT residents based on their student categories are too much, just right or too little ...?

Respondents were asked if the five benefits (described in the table below) available to NWT residents based on their student categories are too much, just right or too little.

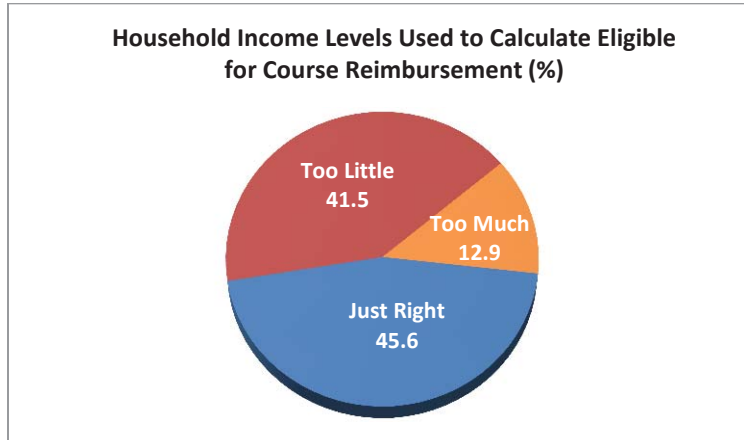
Benefits	Too Much	Just Right	Too Little
Up to \$1,925 per semester for tuition for <i>Northern Aboriginal and Northern Schooled</i> residents	1.4%	40.7%	57.9%
Up to \$400 per semester for books for <i>Northern Aboriginal and Northern Schooled</i> residents	1.4%	37.5%	61.1%
Travel expenses from home community to nearest approved institution for <i>Northern Aboriginal and Northern Schooled</i> residents	3.4%	67.1%	29.5%
Do you think the monthly living allowance entitlements (for example, \$700/month for a single student) for <i>Northern Aboriginal and Northern Schooled Residents</i> are...	2.4%	28.1%	69.5%
Do you think the repayable loan amount of up to \$1400/month for <i>Northern Aboriginal, Northern Schooled and Northern Residents</i> is...	14.2%	59.9%	25.9%

Overall,

- Majority of the respondents indicated that the benefits for tuition (57.9%), books (61.1%) and monthly allowance entitlements (69.5%) were **too little**.
- Over 67% of the respondents thought the benefits on travel expenses from home community to the nearest approved institution was **just right** and less than 30% indicated it was **too little**.
- Nearly 60% of the respondents thought that they repayable load amount (up to \$1400/month) was just right; while 14.2% thought it was **too much** and 25.9% thought it's **too little**.

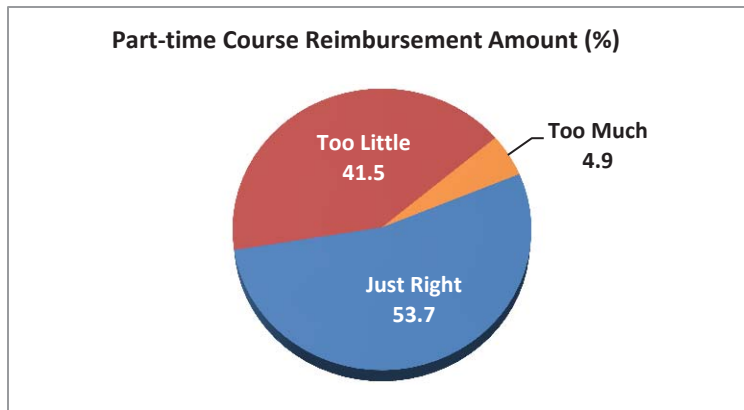
Question 8. Do you think the household income levels used to calculate eligibility for course reimbursement are ...?

Respondents were asked if they thought the household income levels used to calculate eligibility for part-time course reimbursement are too much, just right or too little. Nearly 46% indicated it is just right; on the other hand, similar percentage of respondents (41.5%) thought it was too little.



Question 9. Do you think the part-time course reimbursement amount of up to \$500 per course is ...?

Respondents were asked if they think the part-time course reimbursement amount was too much, just right or too little. The majority of the respondents (53.7%) indicated the reimbursement amount was just right, while 41.5% thought it was too little and less than 5% stated it was too much.



Question 10. Now, we are going to ask you some questions about the way funding is administered. For each of the following statements, please tell us if you strongly agree, agree, disagree or strongly disagree...

Respondents were asked to rate the way funding was administered by indicating the extent to which they agreed with each statement noted in the table below.

Funding Administration	Strongly Agree	Agree	Disagree	Strongly Disagree
The benefits provided by SFA make sense.	14.8%	57.8%	18.6%	8.7%
Financial assistance should be available to students who need upgrading prior to attending a postsecondary institution.	38.4%	40.3%	14.5%	6.8%
More students would attend postsecondary institutions on a part-time basis if grants and loans were available to part-time students.	44.7%	44.4%	9.2%	1.7%

Overall, the majority of the respondents agreed (a combined percentage of “Strongly Agree” and “Agree”) with the way the funding was administered:

- 72.7% of the respondents agreed that the benefits provided by SFA make sense;
- 78.7% of the respondents agreed that financial assistance should be available to students who need upgrading prior to attending a postsecondary institution; and
- 89.1% of the respondents agreed that more students would attend postsecondary institutions on a part-time basis if grants and loans were available to part-time students.

D. LOAN REMISSION

Question 11. The GNWT encourages Northern Schooled Residents receiving SFA to return to the NWT after completing postsecondary studies by offering remissible loans. Do you feel...

Respondents were asked if they thought the amount of remissible load for students living in various communities is too much, just right or too little.

Remissible Loan Amount	Too Much	Just Right	Too Little
Forgiving \$1000 for every three months for students living in Fort Simpson, Fort Smith, Hay River, Inuvik, Norman Wells and Yellowknife is ...?	4.1%	53.9%	42.0%
Forgiving \$2000 for every three months for students living in any other NWT community is ...?	19.7%	62.0%	18.3%

Overall, the majority of the respondents indicated that the amount of remissible loan was **just right**. Nearly 54% thought forgiving \$1000 for students living in Fort Simpson, Fort Smith, Hay River, Inuvik, Norma Wells and Yellowknife was **just right**; on the contrary, 42% indicated it was **too little**. When asked about the \$2000 remissible loan for students living in NWT communities other than the ones described above, 62% thought it was just right; while 19.7% indicated it was **too much**.

Question 12. For each of the following statements, please tell us if you strongly agree, agree, disagree or strongly disagree...

Respondents were asked to rate a few aspects of the loan remission policy by indicating the extent to which they agreed with each statement noted in the table below.

	Strongly Agree	Agree	Disagree	Strongly Disagree
Forgiveness should be the same regardless of the community in which the student lives.	35.1	31.0	28.8	5.1
Remissible loans are an effective way to encourage students to return to the NWT.	37.5	49.4	9.5	3.6
Students should be required to repay grants if they do not return to the NWT.	27.3	28.2	24.8	19.7

Overall,

- Nearly 87% of the respondents agreed (a combined percentage of “Strongly Agree” and “Agree”) that remissible loans were an effective way to encourage students to return to the NWT.
- Two out of three respondents (66.1%) indicated that forgiveness should be the same regardless of the community in which the student lives.
- 55.5% of the respondents agreed that students should be required to repay grants if they do not return to the NWT; while 44.5% disagreed.

Question 13. What could the GNWT do to encourage students to return to the NWT?

Respondents were asked what the GNWT could do to encourage students to return to the NWT. A number of key themes emerged from the responses:

1. Increase full-time job opportunities in the GNWT or in the related fields (private companies) – no one wants to get a higher education and be doing work that does not require specific training.
2. Increase internship/mentoring/co-op programs in the GNWT and the private sectors for students to provide work experience; hold regular job fairs in college/university by both GNWT and private companies; email job opportunities to current students and graduates.
3. Increase financial assistance for high cost of living, especially, for housing – many graduates look for housing options outside of their families or communities, but the high cost of living deterred some from staying the NWT; Some also suggested the need to have better/higher wages in order to offset the high cost living in the NWT compared to southern provinces.
4. Increase the amount of remissible loan and forgiveness as an incentive to attract more people to return to the NWT. Some suggested to revise the forgiveness formula, so that if people choose to work in the smaller communities, their loans will be forgiven.
5. Proper recruitment policy – everyone should have an equal opportunity to employment, regardless of ethnicity and/or personal relationship. Some suggested to eliminate the affirmative action policy; while some indicated that there are incidences where job applicants got special treatment because they were “friends” of the employer.
6. Increase awareness of the SFA program in the community schools – better promotion/education to high-school students, so they can plan ahead.

E. ADDITIONAL INFORMATION

Question 14. Is there anything else you would like to add about the NWT SFA program?

Respondents were asked to provide any additional comments they have about the NWT SFA program. Out of the 320 respondents who provided feedback on this question, around 20% indicated that they were “thankful” for this program. They appreciate the assistance that the GNWT has provided to them in order to get a higher education.

A number of recurring themes were concluded based on the overall comments:

1. Increase the amounts of the various benefits due to the high cost of living and tuition fees - many indicated that the \$700/month living assistance is not enough to sustain a student who goes to school full-time without a part-time job; costs of tuition and books increase continuously, but the SFA benefits kept the same
2. The funding and repayment formulas are dated – need to review and modify, so that they are aligned with the current economic/financial situation, e.g. interest rate; payment options; length of repayment; etc.
3. Better communication, organization and customer service from SFA and staff
4. Increase the amount of remissible loans
5. Equal treatment on funding, benefits, remissible loans, forgiveness and repayment for all applicants (e.g. Aboriginal vs. non-Aboriginal; status vs. non-status; too many student categories; etc.)
6. Provide funding for part-time studies
7. Reintroduce the scholarship programs for professional and graduate degrees

F. OPEN ENDED SURVEY COMMENTS

Question 4. Which SFA qualification requirements are too restrictive?		
#	Survey Id	A07h
1.	347	repayable loan only available to non-NWT schooled even if you have lived and worked here for decades, ethnicity is overemphasized,
2.	98	Full time enrollment qualification was onerous to prove during post-graduate studies. The criteria for proving full time enrollment are clearly designed around undergrad programs and did not take into account the way that grad studies actually occurred,
3.	109	I feel if a resident was born and raised in the NWT they should have their own category and benefit as a northern indigenous person would,
4.	702	Professionals seeking Masters and PhD work with dedicated years in the north,, who return to the north after their study and are non-Aboriginal are required to full repayment. Incentives for graduate and PhD work in the north such as partial forgiven,
5.	611	In order to qualify as an aboriginal person you have to have lived in the NWT all of your life. This requirement is too restrictive should be born here and lived here for the majority of your life...,
6.	300	you should be able to transfer transcript direct to your office?
7.	68	Upgrading for students who have graduated from high school and marks do not meet requirements or the subject not offered at the high school levels.,
8.	662	Tuition and book fees are too low for those who wish to move forward towards getting a degree,
9.	605	the option to stay on e.i. benefits,
10.	354	the need to have graduated high school in the NWT
11.	539	The employment insurance part of it where you have to wait for the refusal of it meanwhile you are going broke got to be a better way ,
12.	699	student allowance amounts,
13.	116	residency requirements do not take into account short-term absences (ex. leave for 1 year) also finishing high school at colleges in southern institutions is a very common way that students are able to complete high school and there should be some,
14.	652	receiving financial aid from other government bodies,
15.	392	receiving assistance as a part time student while still maintaining a full time job above the income threshold,
16.	152	providing education history, esp. if it's a decade ago,
17.	107	Primary loan dependent on time in school in NWT (not good) vs. length of time lived in NWT (good)
18.	41	Not allowing distance learning to be funded ,
19.	282	Northern Aboriginal Resident- Aboriginal students seem to benefit more from The NWT SFA. NWT SFA should be more equitable, like student loan programs in other provinces,
20.	53	Non-Aboriginal resident. Despite an honours master's degree I could only get a loan. The American University I went to for master's #2 gave me a big scholarship.,
21.	304	No funding for distance education due to course load requirements not being met because of non-traditional delivery,
22.	481	No flexibility for post-secondary transfer programs. For example, in a summer semester I completed two months of school at one college and two months at a university equalling four continuous months of class. SFA wouldn't cover anything since I was on,
23.	586	Ineligible due to spouse income,
24.	397	If you're on employment insurance you can't get monthly living allowance. that's not fair,
25.	66	If the student is on academic probation, aid should still be given, even if it is only on a part-time basis,
26.	319	I was disallowed SFA when I returned to school at the age of 60.
27.	224	I attended 8 years of school in the NWT before going south for school in 1998. under the old rules I got a year of benefits for every 3 years I had lived here (so I got 2 years worth). after attending school for 2

Question 4.		Which SFA qualification requirements are too restrictive?
		years, SFA introduced changes that m,
28.	470	Honestly, I don't remember much about SFA, that was in 2006.
29.	82	doesn't cover part-time admission, people fall 2 credits under full-time studies,
30.	471	discrimination between northern residents and northern indigenous aboriginal residents,
31.	232	dictating to students which courses are considered acceptable to a program, and as well, the need to be enrolled in full-time of a program outline (which may not work for some students who are trying to complete a postsecondary degree by distance
32.	513	Current NWT residency requirements. I think you should still be able to access funding if you have been schooled in the north,, but since graduating have lived somewhere else. some people who have taken a year living away lose their funding.,
33.	381	Child Care: Just because our children are back at home, that does not mean we do not support them financially!! They are not given up.,
34.	563	Band Funding,
35.	74	Aboriginal requirement to get remissible loans,
36.	329	12 month residency in the NWT prior to receiving the funding but not being allowed to enroll in full time post-secondary education during those 12 months,
37.	446	restrictions for NWT people who live outside of the NWT do not qualify for education funds. I think it should be available to NWT FN people who live outside of the NWT because it's not fair to us.,
38.	703	race, all students should be treated equally,
39.	261	ancestry benefits - equal for all
40.	629	Already working, but in need of upgrading,
41.	717	2-tier funding is unfair. Aboriginals vs.Non-Aboriginals,
42.	693	\$700 for a student studying in Inuvik is not enough e.g.: food cost more in the North.,

Question 6. Why do you think the SFA student categories do not accurately represent the residents of the NWT?		
#	Survey Id	A09f
1.	321	Why the hell do aboriginal people still get segregated from non-aboriginal people. It's so fucking annoying. I was born in the north.. and have just as equal a chance at succeeding in the north as any aboriginal student. Get over it. ,
2.	71	Why is it so easy for anyone with treaty status to get into school, with extra cash,, extra help, and ultimately higher chances of success. This type of opportunity should be offered to those who also work hard to maintain certain averages, certain go,
3.	545	White Students schooled in the NWT should have the same opportunity as Aboriginal Students (that are schooled in the NWT), because they are both schooled in the NWT which would give them the same opportunity. ,
4.	602	While I am not an Indigenous person or Aboriginal Person I think that there should be another category for Indigenous or Aboriginal from outside the territory that did not go to school in the NWT.,
5.	347	use schooling/non-schooling designation for BOTH ethnic groups - why just non-Aboriginal?,
6.	485	Unfair, racist, restrictive based on parental choices, no exceptions (say for military students),
7.	98	These categories ignore mature students who may live in the NWT the majority of their life, but did not attend school I the NWT. Supporting their ongoing education is of value to the NWT and should be acknowledged in a separate category with fina,
8.	601	There should be consideration for long-term residents not schooled in the NWT,
9.	715	There is a gap regarding Metis students.,
10.	407	Students born, raised and schooled in the territories should benefit just like the Aboriginals do. There should be a difference between students who have had some schooling in the NWT and those who were born, raised and school in the NWT,
11.	638	Students are differentiated by race.
12.	588	Status Dene Should be Separate,
13.	95	specifying cultures, and applying forms repeatedly for ongoing courses,
14.	375	Should be a category for aboriginal residents not schooled in the NWT,
15.	352	SFA pay too cheap students are suffering living in poverty and students are living in aurora college residents in the north. After we pay our rent, the rest goes to food not enough to survive the rest of the month. The rent goes right back to GNWT.
16.	109	Residents born and raised in the NWT should be treated equally to Northern Indigenous Students,
17.	549	Northern Indigenous Aboriginals need a specific category even if they live outside the northwest territories,
18.	718	Northern Indigenous Aboriginal Resident and Residents School In The NWT is too restrictive to those residents whose families have lived in the NWT for generations but are not Indigenous.,
19.	564	Northern born and schooled residents should be the same as indigenous residents born and schooled in the north,
20.	516	non-indigenous aboriginals....,
21.	696	Money is sent from the Feds as per the treaty 8 and 11 obligations and others should not have access to funds that are clearly for aboriginal students this creates hardships for those that want to attend post sec and this limits access to money when ,
22.	625	Long-time northerner.
23.	565	life residents and aboriginal students should be treated the same ,
24.	308	Indigenous BORN in the NWT no matter where they live. should be another category,
25.	235	If you've been schooled in the NWT you should qualify for loans even if you are no longer a resident.,
26.	641	I don't live there and I cannot get any help but have status from the NWT,
27.	287	Doesn't seem to address mature students returning to post-secondary by focusing on grade school education,
28.	702	Category for NWT resident professionals who do graduate and doctorate work - who may have many

Question 6.		Why do you think the SFA student categories do not accurately represent the residents of the NWT?
		professional years in the north and return to work in the north - more consideration to resident (i.e. 5+ yrs) not only northern schooled/northern aboriginal,
29.	395	Being a resident of the north for 6 months then receive all benefits for school. People coming from the south to get FREE education money,
30.	578	As an aboriginal student born and raised in the NWT I don't think we should get special treatment.,
31.	523	All residence of NT should have equal
32.	611	Again - aboriginal students should be defined as ones who are of aboriginal ancestry and are born here and lived here the majority of their life,
33.	600	aboriginal born in NWT
34.	506	Aboriginal students and students who are born and raised in the North should be in the same category.,

Question 12b. What could the GNWT do to encourage students to return to the NWT?	
1.	- job listings sent to students in final year of school. Give a priority for the first 6 months post-secondary graduates to enter work force.
2.	#1 more University co-op programs in departments. #2 University co-op programs should turn into one year work experience after degree is granted. #3 more apprentice trade openings to learn skills, i.e. Electricians for air ports, Electronic tech for NWT Power more equipment operator terms positions at Highways
3.	~Increase wages in the NWT. Alberta's wages in trade and in many careers are competitive to the NWT's. There are more job opportunities in Alberta offering a wider range job path within a field. More choice to do different jobs would be helpful. There are less career paths in the NWT. Increase funding. Create more jobs outside of the GNWT and trades and, increasing wages for other jobs that are not in the trades or government. Decrease the cost of living!!!! The cost to live in the NWT is outrageous! I make more money in Alberta doing what I do then I was offered in the NWT. Even while paying off my remissible loans. Email current and graduating students job opportunities in the NWT related to their field. Draw them back. Hire Employees who have the right level of education and training to do specific jobs. Many people who work in the NWT do not have the accredited qualifications to do specific jobs. Many workers are not forced to have the proper education to attain jobs. Have a living and working in the NWT website that offers information on living and moving to the NWT. I am from Yellowknife and wanted to apply for jobs outside of my home community. It was very hard to find information about housing and other community amenities that I could have access to. EX/ Housing-to buy, rent, etc. How do I move all my belongings to a specific community when there are no roads? What are the regular flight schedules into a community? What's the average cost of living in that community? How does it compare?
4.	1 -Increase funding/loan limits for graduate or professional courses e.g. Medicine, Dentistry, etc. The NWT SFA loan limits of \$60,000 doesn't make sense for students wanting to pursue professions like Medicine, Dentistry, Law or graduate studies. Such students will move to Provinces willing to fund their schooling. 2-Other provinces such as Alberta provide up to \$150,000 in funding for some professional programs like Medicine. GNWT doesn't even provide half the amount. 3-For all students in professional programs, e.g. Nursing, medicine, dentistry,..include loan forgiveness programs for returning to NWT. Provinces like British Columbia has a loan forgiveness program for Nursing students. GNWT can do better. 4-GNWT/NWT SFA should treat all NWT students equal,..like other provinces do,..and not favour aboriginal students, over students of other races.
5.	1) I lived in the NWT as an adult and even though I was a resident when I decided to return to school, I was not eligible for any forgivable grants or loans. And now that I've graduated, I am ineligible for a lot of meaningful and well-paid work due to the fact that I did not grow up in the territories. I would still love to move back if only I could find employment with the government or local municipalities in the north. I have always felt selected out of programs and services because of my childhood residence. 2)The territories government should invest in educational institutions in the territories in order to retain students once they've graduated.
6.	1) Make the remission/forgiveness process easier. Currently because of the fear of abuse, the forgiveness systems, is a bit draconian and getting worse, I am an honest, NWT Born, raised and schooled resident. I went to college here and went university in AB. I am now a GNWT Public servant, and the paperwork and proof of residency requirements for me are way too much, when providing you with my GNWT employee ID should suffice for all of it. I understand we need to keep people from abusing the system but you are also punishing the innocent with this process. Students are VERY vocal about this to new students and it kind of tarnishes what SFA is all about. 2) Make it VERY clear at application time, that we are trying to help educate the student (By facilitating the education through financial assistance) and trying to empower the NWT (by encouraging them to return home with the new skills they have learned.) Highlighting the benefit is not enough, the student has to understand why they are getting it too.
7.	1. Improve the morale and professionalism of the public service so northern people want to work in public sector jobs. 2. Improve support for the non-profit sector so that more northern people want to work in the sector.
8.	a full time job with the opportunity to advance
9.	A full-time job waiting for them with GNWT when they complete their program.
10.	A guarantee of employment of the students field of work that they chose to go to school for. Ensure that aboriginal students have the equal right to that employment as other students otherwise may have.
11.	A job in their field of study.
12.	A lot of the things the government had when I returned home helped I think. For example at that time there was guaranteed employment for nurses, teachers and social workers. Plus also the internship and northern graduate

Question 12b. What could the GNWT do to encourage students to return to the NWT?	
	program are good too. Maybe the GNWT could be more present at job fairs at university. Perhaps they could track what students are majoring in and create a database for employers to access.
13.	A remissible loan is great and all, but there still aren't enough incentives to WANT to come back to the North. The cost of living is still too high. The GNWT is difficult to work for and the affirmative action policy is prejudicial. There are not enough relevant entry level positions for students returning from school.
14.	Abolish the racist policies (affirmative action) and nepotism in hiring process (direct appointments).
15.	actually use the northern graduate intern program for what it is for, i.e. training a recent graduate to take a position within the department. right now most departments see this as a cheap way to get a full time, educated employee each year for less than it costs to hire a casual. Creating opportunities for undergrads who return home to work to link their work in the NWT to future post-grad work and opportunities would further reinforce that the NWT is a desirable place to research, would ensure that these highly educated individuals remain in the north, and would benefit the GNWT indirectly through research grant spending and additional research
16.	after one year if loan is not re paid be forgiven all of amount on a one time basis.
17.	As a student who had all my education in the northwest territories where I was born and raised and my daughter was raised. I would say that after living in Alberta for a few years and deciding to come back and make the northwest territories my home again I was appalled to find out that I did not qualify for SFA at all and had to apply for ALIS. The rule about having to live up north without going to school for a year to re-establish residency is completely without reason or merit. I understand that a person should re-establish residency for a year but they should be allowed to better themselves by going to school instead of sitting on welfare or working minimum wage and in my case supporting a child as a single parent. that rule as explained to me was put in place so people from other places wouldn't come here, go to school for a year, then take out SFA for their remaining years and then leave the north afterwards.
18.	Assist in finding a job in a student's field of study, upon completion or returning from post-secondary schooling.
19.	Assist in job search efforts, and develop positions in the GNWT that target these students to gain the experience they need, however doing so in a fashion that follows the affirmative action policy.
20.	Assist in providing jobs that are relevant to the students area of study, that go beyond internships that only last a year.
21.	Assist returning students with finding employment and housing, or at least direct them towards the resources available. The cost of living in the NWT is very high and if one wants to live on their own and away from parents, it's very hard to find the right kind of housing. Even if someone is lucky enough to find a roommate, unless that person has a well-paying job with a steady income, it's almost impossible to get by without living from paycheck to paycheck. Also, from the perspective of a young adult; I'm not going to lie- I find the atmosphere of my home community to be very creatively stifling and somewhat depressing. The buildings that have the programs I am interested in are in need of either general repair, or a make-over (to say the least). And despite the efforts of a collect few, I find that the art community within the NWT is limited at best. I am going to school for art and one of my biggest concerns when I go home is trying to find a way to get supplies for the projects I would like to do. I'm not sure what needs to be done, but something vital is missing and I feel it everytime I go back home.
22.	Assist student to find jobs before return to their home communities. Marketing the SFA Programs in NWT communities schools.
23.	Assist students in finding appropriate jobs in their trained area. We can go get the education, but do we want to come back to drive taxi or work in a supermarket?
24.	Assist them with job placement upon completion of their educational programs. Pay for more of their educational costs if they are entering highly specialized fields much needed in the NWT as long as they promise to return to the NWT for a specific length of time.
25.	Assistance with accommodations, it's almost impossible to purchase a home there.
26.	available jobs asap.
27.	Beg - offer better jobs and better pay - remind people that life is easy in the north -
28.	Begin working with them in high school to ensure they understand what careers will allow them to remain in the North and find positions. Change grants such as physician grants to ensure the positions they are funded for are actually relevant in the NWT... students are frustrated to discover there is nothing for them in the NWT when they finish some programs, need to make that clear from the beginning.

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29.	Better job opportunities.
30.	Better job placements. The GNWT internship program sucks.
31.	Better job selection, guaranteed employment maybe.
32.	Better to focus on jobs that each community basically needs as I notice within my community although it is a small community we should be training and offering on-the-job training for trades such as an Electrician, Plumber, mechanic...we are lacking that here. In order for our people to gain these qualifications, they need the community to support them financially, with programs that offer on-the-job training.
33.	Bonuses for terms e.g. \$20,000 to stay for 3 years etc...
34.	Boost the one year internship program. Put more pressure on private industry to hire northern grads/interns, but also create more incentives.
35.	come to communities to the schools and organizations to give presentations on SFA and updates on all programs.
36.	Continue employing students during the summer months, as this exposes them to the workplace. It would be helpful if the jobs were in close to where they are thinking of working in. Connect with graduating students to offer employment or help with HR, resumes etc. Housing is an issue for the smaller communities, students don't necessarily want to move back to home if they have to live with their parents again. The GNWT should recognize that many of the early 20 year olds don't want to move back to their home communities just yet, they may want to experience life in a community that has shops, bars, restaurants, places to meet people with things to do.
37.	Continue the GNWT Student summer job program and expand that into post-secondary completion job program to allow for experience and to try out different posts throughout the GNWT. And possibly offer guarantees based on the level of post-secondary education. Certificate equals consideration for employment, diploma equals great consideration, and a degree equals a guarantee or similar of employment within the GNWT.
38.	Continue to offer internships within the GNWT.
39.	Continue to repay their loans and help graduates find employment.
40.	Cost of living is often too high in smaller northern communities. There needs to be more incentives for returning to the NWT especially if you are going to more remote northern communities. The need for gov't housing should be a concern and regulating rent for smaller communities. I would rather live down south, paying half the rent I am now, and pay off my loan out of pocket, than live in high cost housing in a remote community that I can't afford to live in anyways!
41.	Create meaningful, innovative jobs. Many people don't want to return to the NWT, and the thought of coming back just to sit in a cubicle doesn't make it any more attractive. The internship program is a decent start, but a lot of interns don't end up getting the kind of responsibility that they want and are capable of handling.
42.	Create more job opportunities in smaller community, with a possibility of affordable housing. When coming back from school with debts it is hard to get settled in a community when jobs and housing are hard to find, and the payments are thru the roof.
43.	Create more jobs and have more co-op opportunities to come home to.
44.	Create/guarantee Jobs for returning residents
45.	Currently there is too many low paying jobs and the cost of housing is far too high. It's near impossible for a student to live in the north. On top of that in any community other than Yellowknife there is nothing to do other than go to a bar every night because that's all there is in town. Some places don't even have that. Students don't want to go home because of this, how you fix it I don't know.
46.	cut the costs of laundry facilities e.g...doing laundry should be free, not everyone is able to afford to do laundry after buying groceries and paying bills on top of childcare.
47.	Daycare coverage for single mothers and fathers
48.	Depending on where these people are working.
49.	Do a better job of providing information on job opportunities in the north to students prior to the end of their programs.
50.	don't fund them for the next school year unless they return to the NWT for the summer or fall season.
51.	Don't screw the students who take a loan but cannot return immediately to the NWT because their spouse is attending a post-secondary institution in the south. The current system would have a couple split so that one partner who has finished their education return to the NWT while the other stay in the south at school. Use common sense

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	and amend the policy. This system has left a sour taste in my mouth such that my wife and I are not concerned about ever coming back to the North.
52.	Educate community members (small communities across NWT) about the availability and information about the Loan and SFA.
53.	eliminate grants - increase forgivable loans, decrease the rate that loans are forgiven, so they take longer to be forgiven.
54.	Employers must make the employment attractive by allowing students to work in an environment that compliments their studies and methods. For example if we want physicians to practice evidence based medicine, then we need appropriate technology to allow the new physicians to use electronic health records, tablets to assist in diagnoses and access to modern tools..
55.	Encourage all students to travel beyond major centers of the north in practicum settings. This can be done with financial support - and not limited by how long they have resided in the NWT. If new people to the North are interested in completing practicums outside major centers, they should be supported. This could be a very possible recruitment strategy.
56.	Encourage more students to become educated in fields were work is available in the NWT. No point in being educated in a field that does not exist here and then have returning students unable to find work. Have programs directly geared towards industries that exist here.
57.	Encourage organizations to hire new graduates who have received SFA. However, that seems like an inappropriate interview question. I guess all you can do is give the students information to tilt the scales towards returning.
58.	Ensure that there are interesting job opportunities, not just in
59.	Ensure that there are job opportunities available for recent grads.
60.	Ensure that they have jobs to return to in their area of study. Make it a requirement to repay their time or enforce a financial repayment schedule.
61.	Ensure that those student have a job in their field once they graduated and entice them with a loyalty forgiveness. For example if you have worked for 2 years you get a bonus \$2000 off your loan if you have work for 5 years you get a bonus \$5000 off you loan.
62.	ensure them on a fair chance to have employment
63.	Ensure they have a job to go to
64.	Expanding job opportunities for long term growth
65.	Find a way to control how high people are charging tenants for rent up in the north.
66.	Find them jobs in NWT after they have completed school.
67.	Follow their Affirmative Action Plan. Create more jobs in smaller northern communities. Make the GNWT's job placement/internship program more accessible and advertise more!!
68.	For students to return to the NWT they need to have accommodations, schools transportation for their kids etc. The prices here are way too high. Students always have to have a budget so the monies go far.
69.	For younger graduates (under 25): Good jobs and urban amenities and more flexible repayment rules for repayable loans. This is not really possible in all NWT communities except YK. However, many of these NWT students who successfully compete a post-secondary degree in a major University, want to continue to experience life outside of the NWT. Once they work for a few years and then perhaps wish to settle down and start a family then they may wish to return to the NWT to be closer to family supports/culture. For older graduates (over 25): More co-op work/study opportunities from government and industry. Older students who wish to attend post-secondary universities/colleges to attain an undergraduate degree, get an MA or upgrade want to be able to study and return home each spring and work in their chosen field. If there were more of these opportunities for this age category than more might upgrade and return.
70.	Forgive a larger portion of the loan. Make more jobs available to returning students! I have considerable difficulty each summer obtaining meaningful employment from the GNWT, even with high marks at McGill University, a high-achieving, reputable and internationally-recognized institution. I feel as if my degree and marks are overlooked every summer by the GNWT, in favor of returning students known by hiring parties.
71.	-forgive more for the remissible loans
72.	Forgive more of the loan amount.
73.	Forgive the loans at such amount for every year lived in NWT, not every 3 months. Forgiving amount should differ for

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	the place that you live, living in communities where you have to fly is more costly, compare to living in communities that have access roads to the south.
74.	Guarantee a job
75.	Get good paying government jobs to new students
76.	Get involved with the union of northern workers. This information can be dispersed among the students to show them how we are bettering our work environment.
77.	GET MORE FUNDING TO THE COLLEGE SO MORE PROGRAMS ARE AVAILABLE. I am definitely leaving the NWT to go for schooling because NWT just doesn't offer the programs I'm interested in. I want traditional arts back, but I've heard the GNWT has no interest in them, ergo: no funding. I want Art, Design, Technology, etc. GNWT only offers a limited amount.
78.	Get rid of priority hiring and hired based on qualifications (hiring practises are insulting and prejudiced)
79.	Get students more closely connected to good jobs in their field. I personally only take the grant option for SFA, and do not intend on returning to the NWT. The idea of making me repay the grant, which is not much in the first place, is very poor. I spent 18 years in Yellowknife and it is not the easiest place to grow up. Tuition down south is very expensive. If you make me repay the grants I will just cancel my NWT residence.. One of the best parts of being from the NWT is the financial assistance. It allows us students to get a lot out of university and not have to work part-time jobs will going to school full-time. Please do not force us to repay grants if we choose not to come back to the NWT. 18 years is enough and we should be entitled to basic grants at the expensive southern universities. I have to work a part-time job on the side because I don't take the extra loan. That's fine and fair, but I did my time in the north, went to all the schools up there, and I feel like I earned the grant. Putting more students in debt so that you have more money is not a good idea. Please keep NWT SFA the way it is, as probably the best student financial program in Canada.
80.	get the right classes in the NWT
81.	Get the students to sign promissory note stating that they must come back and work in NWT for a certain period of time and should be given priority to do government jobs.
82.	Give a better living allowance! The colleges in Yellowknife and Fort Smith are nice but, it's EXPENSIVE! 700.00/month for single student just doesn't cut it! Rent is 280.00/month, So single students LIVE ON 420.00/month! I rather be on EI so, I can get 800.00/every two weeks because that's 1600.00/month!
83.	Give everyone the same opportunity to live and work in the NWT regardless of ethnicity, provided they have lived here at least 7 years.
84.	Give out loan and SFA is encouraging
85.	Give students an immediate position when they complete their schooling.
86.	Give them an internship
87.	give them jobs in the field they went to school for, so they can have the experience and more training if need be.
88.	Give them jobs to work and pay them better just because its way cold up here.
89.	Give them place to live in during their schooling if they don't have family here already....Help them find place to live while in school or until they find work that will continue for them to live in their places so that they can start paying for the rent....Also that they have a job lined up....
90.	give them the opportunity not to pay the loan back, you are helping a student make a change and difference in their life.
91.	Giving them grants or good jobs.
92.	GNWT should develop a program for incentives for students to return to NWT for jobs. If there was a program available most students would return to the NWT even if it is not in their community. Creating jobs in all fields of their education that students are taking in the south. I know from experience when I was on SFA that I had more opportunities in the south for jobs because there was nothing promising in the NWT for me. I think the GNWT should fund and sponsor all NWT First Nations who are trying to get funding in the south for education. It is frustrating and sad when students are rejected for funding from their FN bands because every FN band receives money from the government. It is not fair how the students do not have access to the education funding from their band because they live outside of the NWT and are trying to return to school outside of the NWT. I know because I experienced it and it was difficult because I was no longer in NWT or living in my community. I had to find other alternatives to get my education paid for. I now have an Associates of Arts Degree with a struggle of making it on my own because of

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	the issues mention above. I hope GNWT will someday create and incentive for outside NWT students.
93.	Government needs to follow through with students throughout their schooling. I have heard of a lot of examples - people are graduating and have no employment up here. The ball is being dropped somewhere between 4th year and graduation - the government is not doing enough to follow-up and inform students where the opportunities are.
94.	Graduate programs? Work Co-ops? Help with Housing? Apprenticeships?
95.	Guarantee a good job in their field at their home community
96.	guarantee permanent jobs offer bonus's or living allowance
97.	guarantee them jobs without having to worry about affirmative actions.
98.	Guaranteed jobs and/or internship opportunities and better remissible option
99.	Guarantee a position within the GNWT after graduation.
100.	guarantee to ALL STUDENTS whom return to the NWT to live and work to have their loans forgiven after a number of years permanently residing in the NWT
101.	Have a better internship program that includes further career training.
102.	Have a more fair job selection process so everyone has an equal chance to get a job, not just because someone's parents or friends influence it. Work with students more to help them find opportunities where their skills could match up with a job.
103.	Have a representative in each community to go house to house, and help fill out school application's.
104.	Have a survey on this and see what is brought up with the courses that are provided.
105.	Have decent paying jobs for student who do return to the north. If there's no jobs and jobs that are available are given to people who aren't from the NWT, no one will return or stay in the North
106.	have good health care coverage, stronger and better food subsidy programs to cover hi cost of food. create affordable and good housing for its citizens. people need the basics in order to survive.
107.	Have good internship and placement programs for students when they return.
108.	Have graduate employment when done school. Open up the trades to be supervised by the government
109.	have job opportunities and no favoritism towards their (or their buddies) kids
110.	Have job opportunities available that apply to the education that was obtained.
111.	Have jobs available that make good use of the education our residents have. GNWT could offer subsidized wages to employers hiring graduates (they may already, I know that the feds do)
112.	Have more funding available for single students \$700.00 is not enough for a month to pass by
113.	Have more job opportunity available within the community they come from, More GNWT Jobs in Smaller community.
114.	Have more job placements for when students return , it is so expensive to live up here if there were jobs for what we get qualified for it would make it much easier to return to the north.
115.	have more opportunities for meaningful employment when they return to the North.
116.	have more opportunities for guaranteed employment within the GNWT for those who do
117.	Have more programs running in the north, increase living allowance students are suffering living in poverty such as renting aurora college housing charges 340 per month and SFA offers only 700 per month is insane students won't last long what about students with children is. Really sad. Either SFA increase living allowances to students and decrease rent to student
118.	Have prospective job opportunities with the government available upon completion of post-secondary school.
119.	Have rewards and bursaries given to students regardless if they applied for them or not. Simply because some students are sometimes too busy to find these awards and bursaries online, let alone write essays and what not (the requirements to apply for these awards and bursaries).
120.	Have some jobs available to the students, because it is sometimes very hard to find jobs in the north due to lack of jobs.
121.	have them come back to the NWT to reply for the funding
122.	have then repay loan if not returning to net
123.	Having remissible loans is a great idea and that is why I stated agree, but I think remissibility should be based on

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	number of months worked rather than number of months lived. As a territory, we want students to return, but we want them to return to do something constructive. Having students return and sit around for two years until there loan is remised, only to leave again and work elsewhere is of no benefit to the territory.
124.	Help by providing employment to students in summers that will lead to employment opportunities after graduation. Help by promoting employment of graduates by subsidizing departments/employers that provide such employment. Help by providing active employment placement assistance to graduates and returning summer students. Help by implementing a posting service for returning students to post their qualifications for employers that are looking for qualified employees.
125.	help financially with monies to attend school. my main reason is I have to leave my family home and be here in Inuvik. I am the main person for making monies for my family. I feel I should be sending them something while I am attending school. even if it is to help with their sports and school pictures.
126.	Help in job search?
127.	Help students find jobs in the north they studied for in postsecondary.
128.	help the returning student find a job. Have something set up for them to return to so that they are not struggling in the pool of other people. Work together with other business/companies to promote people to go back to school in the field that they want to and have to Government cover half of the cost and the company cover the other half. It's a push to make the student/worker go to school and have something to look forward to when they return.
129.	Help them find jobs in areas other than government. Make government jobs meaningful
130.	Help them find jobs, or mention their names to other companies so that they would know they will have an interview or something when they come home.
131.	help them find jobs. a lot of the time you get out of school and you have no experience so they hire south instead of having maybe a mentorship program so people can gain experience
132.	help them with jobs that will make them want to live in the NWT, and housing needs is a big problem.
133.	help with a housing stipend.
134.	Help with casual work that leads into full-time positions. Give advice on finding a place to live.
135.	Help with finding work or house starter loans? Maybe something for partners?
136.	help with job opportunities, or hire them during the summer months that give them an insight on a possible job in the north, that way encouraging them to return to the north after finishing their education.
137.	Help with job placement.
138.	Help with job placements in students field of study
139.	Higher rate of remission, active involvement in job placement for returning students
140.	Higher rates of repayment in one of the three major centres. It is a truth that the majority of jobs for post-secondary graduates are in Yellowknife, Hay River or Inuvik. It is difficult to find employment in your field in the smaller communities. People living in the larger centres should get \$2000 taken off their loan for every three months they live in the North, regardless of the community. It would make more people come back. You can pay \$1000 off your loan every three months down south while enjoying higher quality of life and lower costs of living. The loan forgiveness program isn't very attractive as it currently stands. It's a nice option but it's not enough to make some people come back to the NWT.
141.	Hire based on merit which includes experience and understanding of the northern context and issues. Enforce anti-harassment policies so that students who have exceled do not face bullying in the workplace and discrimination in the hiring process because those who are less accomplished or less educated are in positions of power and authority perhaps because they have not extended themselves in the same way as the excellent students have.
142.	Hire more student in the summer - meaningful positions that will actually lead to a career at the end. More internships.
143.	Hire over-educated white women like me! I returned from the US with a second, highly unique, cutting-edge master's and NO EMPLOYMENT OPPORTUNITIES because I am white and was not born in the NWT. I lived and worked in the NWT off and on for 15 years. I would have LOVED to have a job with the GNWT when I returned but they were only hiring far less educated Aborigines, so I moved to Edmonton to earn less where they hire people based on skills/education and experience (i.e. merit) not based on genetic or geographic background. I simply got tired of the discrimination in the North.

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144.	Hire them. Provide them with job listings within the GNWT, and not just internship positions. Another that can be done is have them fill out a form, similar to the one used to hire GNWT summer students in 90s and early 2000s, that is open to all NWT employers to search.
145.	I am not aware of the programs in place to ensure graduates find work, but I can't imagine that if meaningful work (that being work in their field, with opportunity to grow, be challenged, learn new things) was available to graduates, I don't understand why they wouldn't want to return to at least pay off their debt. Perhaps a mentorship arrangement could be arranged with all returning graduates. Not a paid mentorship, or even necessarily directly related to their job, but perhaps if people in upper management or political influence, or otherwise very successful people in the NWT were made available to role model, mentor, advise, guide these new graduates they would be inspired to create their own prosperous futures in the north. I DO NOT believe that offering any more financial assistance would be worthwhile. Northern students have it best in the COUNTRY to study, they also have some of the highest paying job opportunities in the country to take advantage of. More money is not going to create a committed workforce, people need to be inspired, empowered, motivated, to stay in the north - that's why I suggest a mentorship position. What about partnering with CIDA and other international development agencies where graduates could come back to the north for a part of the placement and work overseas for the other portion of the placement. Global travel especially to developing countries is always an eye opening experience where people can really appreciate where they come - it also is an incredibly enriching avenue to develop transferable skills.
146.	I am not sure...I think what they are doing now is good...
147.	I believe that the remissible loan is almost enough of an encouragement personally I will be returning based on this. If there was some way of guaranteeing employment related to your program for you to gain employment experience during you time in the NWT I think more people would return.
148.	I don't think Aboriginal students should have to repay if they don't return north. The reality is that we forecast jobs that may not appear in northern places for a while. Students might get experience elsewhere and then return to the north. Asking them to repay during, say the 5 years they are away, would not be a good incentive for ever returning.
149.	I don't think the GNWT can encourage students to return to the north just for loan repayment. I returned to the North after completing my post-secondary education and the reason I left was because of Job opportunities. I think it is unfair that because there was no jobs for me in the area I got my diploma and I had to go south to find one and now have to repay my loan.
150.	I don't think they can do anything. They should NOT make the students come back to pay their loans.
151.	I recommend having the remissible loan be forgivable sooner i.e. 2000.00 per month due to high cost of living. This especially pertains to people who went to school and upon graduation started to operate a small businesses (do not work for the government). It would be helpful
152.	I think if you pay for there going back to school (Tuition and Books)
153.	I think sometimes the jobs in that person's area of education are not available in the community in which they are from so it's difficult for them to return as they might have to relocate to somewhere so far away just to have the job that matches their education. This is especially true for people with families-the adult learners.
154.	I think that increasing the amount forgiven for a start would help. The amount of debt racked up while pursuing a post-secondary education is huge and is ever increasing, even with the assistance of SFA. \$1000 - \$2000 dollars for 3 months of living in the NWT does not put much of a dent in the overall cost of paying off that debt and so, if a job opportunity comes up elsewhere (especially considering the difficulty involved in finding a job anywhere right now) many students are going to take it. Once they calculate the cost of living in the north versus living down south, the carrot of \$1000 or \$2000 suddenly does not look so appealing. Another way of encouraging students to return to the north would be for the Government as a whole to offer more opportunities for northern grads. The competition for internship (or any other) positions is fierce and if there are no jobs (particularly in the field of study) then obviously a student is not going to come back.
155.	I think that money helps a lot, because mostly every student that goes to school is broke most of the time. It will encourage them more and more if they have money to do it. Because having money while they are in school will be less stressful.
156.	I think that the GNWT does enough already. The GNWT has awesome opportunities, I think it is up to the student whether they want to come back or not. If they do not want to take advantage of the opportunities then it opens the door for someone else that I am sure would jump at the chance.
157.	I think that the Intern Hiring Program is an excellent example of a positive thing that the GNWT has to encourage

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	students to return back to the NWT.
158.	I think that they already do a lot, considering the way that loans are forgiven.
159.	I think the current system works pretty well. It is very generous to students here and I think it should be noted that we are the only territory with a program this good. The option to return and not pay anything factored into my decision to stay and I think it is an excellent system that has allowed me to return to the NWT and apply my degree here. The only criticism I have is that I know a lot of people who abuse the system. I have signed very few stat decs because I always forget (even though I have actually been living here, and if I were audited I could prove it with pay stubs and bills). If the system were more rigorous in making sure students actually live here (as opposed to having a permanent address here), for example requiring they be employed here, I think the true purpose of the benefit would be fulfilled.
160.	I think the GNWT could add another category for non-aboriginals with degrees returning that could bump them above certain affirmative action limitations.
161.	I think the GNWT does a great job in encouraging students to return to the North. Internships are given and that is a great way to enter the workforce.
162.	I think the GNWT Internship Program and the remissibility of loans are both great programs, they both affected my decision to return to the NWT
163.	I think the loan remission is a good enough incentive, but also assisting in work placement will also help the student in their field of study as well.
164.	I think the loan remission is enough encouragement for students to return to the NWT. Don't forget about the GNWT Internship program too, that's also very enticing.
165.	I think the main thing the GNWT could do to encourage students to return to the NWT is get rid of the affirmative action policy and/or change the policy to include people who are born/long-time residents in the P1 category. Also, when I returned from going to university in the south, which was a huge investment on my part, I felt that because of the attitude of some of the people in the GNWT that I possibly would have been better off just going to the college in Fort Smith. For some reason there was a bit of a feeling by some that all you need to do is stay in the NWT to receive sufficient post-secondary education.
166.	I think the NWT have almost the same problems has a lot of other communities in Canada - people leave / travel - I was born in a small town outside of Ottawa and left for University and never came back (I am now 40 years old). I loved my 4 years in Yellowknife and hope to go back one day - but who knows! Now that the road is nice to drive on and that there are more flight (cheaper as well) going in and out of Yellowknife - maybe my choice of leaving would have been different. I was a high school teacher and left for continuing education. I think the Gvt. should focus on offering great experiences to people of the rest of Canada - work incentive, however, the price of housing being expensive up there isn't encouraging people to establish in Yellowknife.
167.	I think they could offer a one year job with the government in the NWT. That would draw a lot of people. Or they could help people with education degrees get a job in the schools of their choice, that would have helped if I could have found any applicable teaching jobs in yk.
168.	I think with the repayable loan should be accepted by all students even if they are on EI and other funding
169.	I would like to see more summer employment available for those students returning during the summer to find work in their chosen careers. For example, anyone who is studying to become a music teacher has nowhere to look for work during the summer in their chosen field. Perhaps the GNWT could provide a music program for younger children who be more interested in learning a musical instrument rather than running around a playground all day. Summer music camps would then provide work for a University students studying music. The University student would gain valuable work experience that could be used throughout northern schools once the University student graduates, thus allowing the University grads to seek work in the school system in the north teaching music. Thank you.
170.	I would LOVE to return to the NWT and have applied to numerous positions with the GNWT and other organizations, only to not even be granted an interview with the Master's degree I have earned. So I continue to get soaked with my student loan repayment despite the fact that I want to return to the North. I don't feel this is fair. The GNWT seems to prefer to have me stay in the south and collect exorbitant interest rates while touting that if I returned to the North they would forgive part of my loan.
171.	I would never want to have anything to do with the GNWT Financial Assistance again. Nor would I go out of my way to promote it to any Northern Student looking into Post-Secondary Education. I would caution them to keep all their

Question 12b. What could the GNWT do to encourage students to return to the NWT?

paperwork and keep track of all correspondence with the SFA Office. I have had dealings with SFA do to the Office's lack of communication with me. One Employee would tell me one thing, then another would say something entirely different. I was lead to believe things were a certain way and then months later, I would be informed that this was incorrect. It wasn't fair and it wasn't right. I do not believe NWT SFA is run as organized and smoothly as it should be. I was never neglectful and I always asked for confirmation. Yet, I felt like I was labelled as somebody purposely trying to take advantage of the SFA system and this caused stress that I don't believe I deserved. Only when I clearly lay out MY record keeping was I given an apology and the Office realized their mistake(s). I had to prove my case. Nobody from the SFA Department tried to determine this themselves. This was not right. Additionally, as a white (former) resident of the North who was born in the NWT, there was a clear difference on what I was entitled and expected to me and what was offered to residents who happened to be Aboriginal. This was unfair. Anybody from anywhere in the NWT should be entitled to the same benefits offered by NWT SFA. Overall, the intentions of NWT SFA are great. I hope for the sake of future Students, the dynamics and record keeping at the Office has improved.

172. I would totally re-evaluate each program available to the NWT Students

173. I) increase the remissible loan component for all students ii)

174. If GNWT is sponsoring students to go to school then GNWT should have a job for them to come to once they complete their studies.

175. If loans were forgiven with time spent WORKING full time in their field in the north then more people would be inclined to return to work here. Also if the government could ensure there are jobs here for young people then they would return.

176. If parents are still here, that is a good reason for students to return. If good jobs are available in their area of study, that is a good reason for students to return.

177. If SFA increased the forgivable amount taken off of their loan, they would be more likely to come back. Since it's a slow process by coming back to work, it means students are less likely to come back, and rather pay that extra bit off.

178. If the student who are permanent residents of the NWT there loans should be written off as soon as they graduate or find full time employment within the Northwest Territories, they should not have to worry about it. When students who are going to school and receiving 700.00 per month for living expenses and not in a school residence the amount of rent that needs to be paid monthly for private accommodations should be paid by the GNWT a lot of students drop out of Secondary Institutions because they cannot afford to pay rent and buy groceries. On a personal note when I went to college in Alberta after I paid my monthly rent I lived off apples and grocery store discounts once my summer employment money was spent, usually around November, after additional book fees which are expensive and I had to walk to school everyday cause I could not afford the bus fees.

179. If they are not able to find work in their community or in the north the loan would be put on hold.

180. If they receive any dollars from SFA and do not return to the NWT, they should be required to repay each dollar received.

181. if they want that person to work for them and they get another job offer, offer the same or more pay.

182. If you didn't have to pay back the loans

183. I'm from Hay River and proud of it. Being from the north, I mean. I don't know if there is a good way to encourage students to move back north after they complete their schooling.

184. I'm not sure how they can encourage more people to return, but there should be an option for students who's level of training is too high or specified to return to the NWT due to lack of available jobs matching qualifications.

185. I'm not sure, as it has been a long time since I was a student. Not sure of what type of job promotions there are currently being put out by the GNWT.

186. Improve and expand social programmes and local education systems.

187. In addition to the forgivable amounts, have a lower interest rate on the remissible loans as well. Returning graduates should have P1-style hiring status at the GNWT for x number of years after graduation.

188. In my opinion there's nothing that can be done it's a matter of choice

189. In order to encourage students to return to the NWT I think the GNWT needs to work with Aurora College and other educational facilities in offering programs in the North that will further their education. These days a simple degree anywhere other than the North is not enough. If students could come back to the North and work with the GNWT as well as upgrade part time (with SFA approval) I think it will show the benefits of staying in the North and moving up in your work place rather than moving down south.

Question 12b. What could the GNWT do to encourage students to return to the NWT?	
190.	In order to return to the NWT work, there must be jobs to return to. It is pointless to return to the north if the job is OUTSIDE of the field of study just to repay the loan. It is more important to work and gain experience in the field of study and be indebted to the GNWT than to work in the NWT in a pointless job to repay a debt. the student does not gain anything from the experience this way. SO by working in the field of study the cost would be worth it.
191.	In this day in age its harder to come back to the North and work after graduating. Look at how many internships were administered in 2010 after Departments were told to minimize spending.
192.	Incentives
193.	Incentives for reduced cost of living upon return. Retention bonuses.
194.	Incentives such as flights while in school, guaranteed positions , housing, Indigenous students should not have to take loans to cover extra costs like day care, higher amounts for living costs especially for single parents.
195.	Increase amount per month that SFA will take off the loan amount when a student returns to the NWT. Mentorship programs or assisting with job hunts to increase interested in returning to the NWT if a job will be waiting for them when they return. Higher loan forgiveness to former students that not only return to NWT but who are also working in the NWT. Increase northern benefits and tax breaks for 'long-term' northerners. Relax residency rules for artists that have to live or work outside of the NWT for longer periods of time but still consider NWT to be their primary residence.
196.	Increase communication about the goals and commitments that the GNWT has planned for newly graduated students to utilize their skills. Possibly have recruiters market the GNWT employment programs in a more desirable way to youth and post-graduates, by explaining benefits, types of positions and where these positions may lead employees in the future.
197.	Increase Jobs that use their new Education.
198.	Increase loan remission rates, and allow students to rebuild the number of semesters for which they are covered, which would allow students to go back to school later on.
199.	Increase promotion and awareness of internship programs within the GNWT and private business
200.	Increase rates of remission for loans.
201.	Increase the amount forgiven per three month period
202.	Increase the amount of remissible loan forgiven in a given period of time.
203.	Increase the amount of SFA funding per month to those students who sign some type of contract, confirming their return to the NWT and put these students as priority for open GNWT positions.
204.	Increase the Grants and SFA, cost of living is way too high and I believe the increase in rent, foods, gas etc., was not taken into account. If so, not realistically, we should be ensuring our students are attending classes without worries on how they will survive for the next month. How are they going to feed themselves never mind that most students are single mothers trying to achieve a better life for their family. They should not be worrying about how they will be feeding their kids or finding daycare or transportation, etc. We keep mentioning that the youth are our Future, we should be investing into this future.
205.	Increase the incentives - i.e. the amount of remission reduced with a return to the NWT
206.	increase the remissible loan forgiveness values. create some sort of Career Opportunities in the NWT program that links students to developing opportunities in the North based on the student's area of study
207.	Increase the remissible rates. Introduce more benefits that could be forgiven if you come back to the NWT
208.	Infrastructure has to be in place to have students come back, as of now it seems the only people who can come back to a decent job in their field of study are nurses.
209.	Increase remission rates
210.	Instead of forgiving 1000\$ per 3 months raise it to 2000\$.
211.	Institute a support program for employers (outside the GNWT) to hire northern graduates.
212.	Invent a warm weather machine. Encourage NWT businesses to hire more graduates.
213.	Job placement programs will encourage students to find work in their field in the NWT.
214.	Job placement programs will encourage students to find work in their field in the NWT
215.	jobs available
216.	Jobs in their field of study with a small, low costing apartment or other accommodations to give them a foot hold

Question 12b. What could the GNWT do to encourage students to return to the NWT?	
	back into the work force of the North. After a period of six months to a year, they should be able to afford to move out into their own accommodations, freeing up the low costing one for others to use.
217.	Jobs & money
218.	Just availability of jobs needs to be there.
219.	keep doing what you are doing. If you need more people to go back, forgive more of the loans each month. Do NOT punish those who do not return though. That is unjust
220.	Keep jobs reserved for those who know are going to come back to the NWT...if there are no jobs to come back to then there is no use for the students to go back
221.	Keep up the internship program.
222.	Larger grants plus more loan forgiveness
223.	larger remission amounts.
224.	Loan Remission should be an option for residents who will return to work in the Northwest Territories. Further, contributions to community life through volunteering or taking on certain sports, arts, traditional activities or community health initiatives should also be a credit to an individual in relationship to the level in which their loan is remitted. For example, all applicants who receive loans through the Northwest Territories should have an opportunity to remiss parts of their loan at a basic level. This level can increase depending on meeting a certain amount of volunteer hours toward community organizations or traditional activities that contribute to the overall health of the community. Further, the job placement program should be more effective at ensuring that returning students can achieve work earning enough money to offset the cost of accrued debt from investing in post-secondary education.
225.	Loans need to easier to repay and the cost of living need to get lower. Why take a job here making almost the same as in the south and pay way less to live there. We need to sweeten the pot to students to come back.
226.	Look at connecting their education with possibility of employment afterwards that suits their degree/diploma. If looking for self-employment look at offering support for self-start opportunities.
227.	Lower the cost of living and increase the wages a persons could earn.
228.	Lower the cost of living in the NWT.....housing is so high, so is food if the students are going to school here.....SFA should budget their funding towards the cost of living of all providence....
229.	Maintain some kind of connection to students - whether this is sending out job notifications to students (included in newsletter or website, etc.) or checking in with students in terms of career goals, stability, etc.
230.	Make employment opportunities EQUAL for P1 and P2 students.
231.	Make it a priority of requirements for eligibility of Funding to the permanent residents of the NWT.
232.	Make it easier to get jobs in the summer. Encourage more professional occupations to return.
233.	Make it more inviting to people to come back for repaying the remissible.
234.	Make more summer student jobs available for University students in the summer. Lately there have been less, and so students are choosing to remain in their cities of study and do internships/make job connections/plant lasting roots in these communities rather than returning to the North. Forgive more per month of the remissible loans for students living in the larger communities. Students want to return to their home communities, communities where they have family, friends, and connections. Forgiving more in the larger communities will be a greater incentive for students from the larger NWT communities to return to the North also.
235.	Make remissible loans available to all students intending to stay here
236.	make summer employment opportunities achievable.....not enough spaces available. I went to 3 years and never once was offered a summer job with the government. Also.....when degree obtained - better integration in the workplace is needed...more developmental positions etc. as we don't necessarily mind starting at entry level if there is a clear path to higher levels etc.
237.	Make sure that Affirmative Action policy is doing its job in providing P1 with first opportunity for employment once they return home. Contact P1 and request that they apply for jobs back home. Provide more funds for living allowance, travel and tuition and make sure there is an way to increase every five years. Provide more funds for living allowance to students living in the North who want to study here and provide more funds to make living up north comfortable. Encourage and assist Aurora College to establish me degree programs.
238.	Make sure there are employment opportunities related to the student's field of study.

Question 12b. What could the GNWT do to encourage students to return to the NWT?	
239.	Make sure there are jobs for graduates!! Create more internship incentive programs with non-government employers. Have strategic (and long-term) hiring policies for bringing new graduates into the public service, even if this is through existing internships (which currently do not guarantee a job at the end of the internship period--this should be a guarantee at the end of an agreed upon probationary period) or expansion of current internship/summer-student programs. Encourage long-term and strategic hiring policies in non-government employers.
240.	Make sure they got a job when they finished their schooling and of course they 'll come back if they assure they 'll get a job based on their qualification & degree .
241.	Make sure to contact students to educate them and make them aware of their choices. This could easily be send out in a newsletter or email around graduation time. Monthly fees to repay loans affective once school is complete
242.	Make the internship process EASIER for students to access and apply for. Right now the process and the actual getting a job is difficult and a very long process.
243.	Make the northwest better in a few aspects, such as more jobs available, and better environments to return to, help in such finding a place away from home or their hometown. Living at home makes you lazier. For example: Hay River sucks.
244.	Maybe the GNWT HR department SHOULD start hiring graduates from the north?
245.	Mentorship, job counselling, matching up future trainees to departments/jobs in NWT.
246.	Money taken off of the loan, in the case they return.
247.	Monitor education and outcomes, who's returning and who's not
248.	more different courses, higher pay for students, more colleges, a university in Inuvik
249.	More employment in their field, they require jobs when their training is complete and be offering an incentive. Often they cannot find jobs in their field or have to find employment elsewhere. Sometimes they need to gain experience somewhere else that has a big firm or specialize. They should also be given a grace period but something needs to be done. You have an investment in them. Education should be an investment is people and have a return. Real jobs at the end of training and tools to do their job or to be able to use their new skills. Pay should be equivalent or more to adjust for the high cost of living in the North. Students returning after being out of school for a while because of work or to have a family should be able to access Student Financial Assistance or have at least a living allowance. If you allowed that the learning centre would be fuller not because of the money but people can look forward to be able to cover some cost while in school and be encouraged to finish. Not investing in students means the government
250.	more financial help
251.	More funding and resources
252.	More GWNT internships for students. more summer student positions starting in early may, not end of June.. which is more ideal for high school students.
253.	More internship positions offered within the GNWT, and support to internships not in government positions.
254.	More job opportunities for non-aboriginals students. More job opportunities for students graduating from fine arts.
255.	More job placements, recruit students from programs, offer scholarships based on marks.
256.	More job/career fairs and opportunities. Letting students know what kind of degree they need to get certain jobs/what jobs they can get and what companies IN THE NWT are looking for certain degree holders - and all the information that goes with it.
257.	More jobs based on merit rather than who you know.
258.	More jobs for students who finished or are still continuing school.
259.	More jobs in the north!!! We cannot find jobs in our fields afterwards so the idea goes void.
260.	More jobs need to be created in other fields other than GOVERNMENT! In order to have a sustainable economy in the North, you must have the arts and culture that isn't defined by the narrow and small box that the Government puts it in. JOBS! The reality is that students are leaving the North and going to secondary school and graduating with degrees like photography and fine arts, graphic design and illustration. The students (aka myself) cannot find any employment up in the North in these jobs so we go and live elsewhere so we can live and prosper.
261.	More jobs, diversify industry. Many Northerners bear a strong creative streak, as for the most part there is nothing else to do growing up here than things you don't need facilities to do -- arts, for instance. Some of my graduating class (2007, SJF) and a large chunk of the one after mine (2006, SJF) went on to study fields such as film and acting.

Question 12b. What could the GNWT do to encourage students to return to the NWT?

That industry does not exist in the North, though it could. I do realize the govt is updating its policy and the funding available for that industry, but it seems to be mostly for independent projects. Those are good, absolutely, but things like tax breaks for southern production companies to come up and film here would bring the territory a lot of money, and create opportunities for film school grads and those interested in the field to get involved, build resumes and start making some money in their chosen trade. Not everyone wants to come back and work for the GNWT!

262. MORE JOBS., MORE AFORDABLE HOUSING,

263. more monetary incentives (loan forgiveness). more in the form of remissible loans rather than grants

264. more money and ask for a loan when needed.

265. more money for those with FAMILIES to go to school!!!! And funding for part-time classes or courses!!!

266. More opportunities and more funding....1100 a month is to little especially if u have 4 members in a home

267. more opportunities for employment and/or internships upon graduation. Not just lip service but ACTUAL opportunities!

268. More partnerships with private industry to promote oppportunities available to recent graduates.

269. more pay, jobs in their home community

270. more remissible loans instead of grants. more loans forgiveness for larger communities

271. more support to ESL aboriginal clients, SFA has a duty to consult all clients to ensure clarity and understanding. I know of how many aboriginal students, who still have to pay back loans, and then the GNWT register these darn loans with Collection Agencies. This is counter productive process. Ask Val Pond, ECE Revenue & collections officer

272. Most students do not return back to the NWT because there are either no jobs for what they studied, or there is limited availability.

273. Need help with finding home or Dorm so student from other community stay, so they can complete there course, finding an apartment is too expensive for local people.

274. No grants - make all money provided paid back if the student doesn't work in the NWT after graduation.

275. not only have placements for them but train them in the field and create positions in those fields, Environment is a hard one, one person out of my class had a related field to go to, because she fought for it, then it only lasted about 15months and the funding was cut for that position. leaving her with no employment, not because she didn't want to work because the funding was cut. so things such as that really disturbs a person's live, especially if they have children. So I think more planning should go into creation of more jobs that are required for new graduates in whatever fields they are studying for, you know how many students are out there, so like aim to employ 35% of them upon graduation, please. school is hard enough without having any employment to look forward to.

276. Not sure. The remissible loan is a good way. And the GNWT does offer Internships upon graduation etc. which is also helpful.

277. not very much jobs, offer without education. so you need education to get a good job. GET YOUR EDUCATION

278. Nothing - the GNWT no longer needs to do this. They had to back in the 1980's when they were in competition for workers with other labour markets. Nowadays, it is a personal choice - graduates have to go where they are best able to earn a living for themselves and where they are going to be happiest. No other province does this and there is no need for it because the unemployment percentage here is higher than the Yukon and Nunavut.

279. Nothing, I think they give enough and we should be grateful for all of the assistance given and people need to be a bit more independent.

280. Offer a greater remissible loan (i.e. more each month) to the student and forgive the loan at a greater rate upon returning to the NWT. In the current situation, students need to work part time jobs during their studies to provide for themselves. If the remissible monthly living loan were increased, it would allow students to focus more on their studies, resulting in better grades etc. The burden of debt from this remissible loan will make it more likely that the student will return to the NWT after studies are complete. Once there, with the kinds of jobs that are available to post-secondary grads, it is more likely that those students will stay longer term. Although the loan would be remitted a greater rate, grads would be more inclined to stay.

281. Offer a higher amount of monthly student financial assistance, \$700.00 a month is not enough to survive off. I am forever grateful towards SFA, but without the support from my parents I would have never lasted in the programs I was enrolled in. A lot of single students from the northern communities do not have a supports system like I did; this leaves them both starving and unhappy in their bachelor dorm rooms or quitting the programs because they cannot afford food, necessities, and rent. I also think that the price of books should fluctuate depending on the program the

Question 12b. What could the GNWT do to encourage students to return to the NWT?

student is enrolled in, It was a rough first month for me when I had to cover an additional \$300.00 because the \$400 that SFA received did not cover my \$700.00 in books. I saw how discouraged some students were on the first month of school, it's hard enough to leave your friends and family for the first time. Travel to Smith I paid \$120 and I was reimburse 60 dollars Books came up to 700 SFA covered 400 I covered 300 Paying my rent was 400 and getting groceries were 500 SFA gave me 700 to cover the month. So my total costs came to 1720 for my first month at school and SFA granted me 1160, I had to cover the 560 which was fine because I had a supporting family BUT others are not this lucky and either had to starve or get chased down for rent during their first visit to school.

282. Offer a higher rate of loan remission.

283. Offer a signing bonus? or a permanent secure job

284. offer after school programs when they are done there school ie: like offer them programs on how to better their living in the north and getting the required there school that they took.

285. Offer any northern students who are getting a loan/grant from the GNWT priority hiring for summer employment. Only those northern students that are actually getting a grant/loan should be hired.

286. offer assistance in finding employment in their area of study.

287. offer better jobs and better pay - remind people that life is easy in the north -

288. -offer better jobs pay-remind people that life is easy in the north-

289. Offer employment upon completion of programs and supply training opportunities

290. Offer employment, I am an indigenous aboriginal from the NWT who was schooled in the north, completed school high school and college in the north, went south to complete my degree but cannot find a job. The majority of jobs in the South Slave education district are those from the Maritimes is this a co-incidence that our Superintendent is from the Maritimes as well?

291. Offer graduated students internships with either government offices or with other companies. Returning to the north with no job opportunities or prospects is a turn off for most students since their cost of living down south is less and there are so many jobs and perks to being a southern resident of Canada.

292. Offer grants to long-term residents not schooled in the NWT, encouraging them to return home.

293. Offer job search assistance

294. Offer jobs

295. Offer jobs after their post-secondary education.

296. Offer jobs in field of training.

297. Offer jobs, I know that I came back from the Yukon and I couldn't find a job.

298. Offer jobs.

299. Offer loan remission for time spent living (and/or working) in the NWT during the course of a student's degree (such as summer student work).

300. Offer loan repayment at 700.00/month for the remissible loan, which is the same as received. Offer extra scholarships based on return of service agreements similar to the Academic/Preceptorship Bursaries available to Nursing students through Health and Social Services. Offer a job placement on completion of graduation, especially placements in the communities (students are more likely to stay if they have an offer on the table). Increase support to nursing students, medical students, social work students, and teaching students by offering supplementary grants for student practicums completed in Northern communities. This will expose students to Northern communities that they will hopefully return to in the future.

301. Offer more benefits or courses available readily to them as would down south

302. Offer more benefits!

303. Offer more employment opportunities both in GNWT, Federal Government and perhaps in partnership with private industry. Part of the problem is people go to school, obtain their credentials and are unable to find suitable employment that is comparable to jobs in the south.

304. Offer more funding and higher remediable rates also have job placement program for when finished schooling

305. Offer more incentives like in nursing.

306. Offer more interim position subsidize housing

Question 12b. What could the GNWT do to encourage students to return to the NWT?	
307.	Offer more internships or opportunities for work placement.
308.	offer more jobs because both my spouse and I have certification in trades and business but are unable to obtain work anywhere even though we are from the north and are northern aboriginals.
309.	Offer more jobs that include the arts
310.	Offer more living expenses and opportunities in home communities or else where
311.	offer more programs in small communities so that people can achieve in the professional careers. Living in small communities is not much to do but stay at home cook clean watch kids and so on, for people like that the government should do something about it.
312.	Offer more SFA for further education (e.g. Master's degree) after the returning student has lived back in the NWT for a certain period of time. What I mean is, a student gets their undergrad, returns home, works for 5 years, then gets the opportunity to receive funding for their Master's/PhD even though they used up most of their SFA during their undergrad.
313.	Offer opportunities and money.
314.	Offer possible employment placements, there are students who return to the NWT but have difficulty gaining employment. If there are incentive's for students to be hired on a trial basis they may stay in the NWT.
315.	Offer remissible loans to those who may only be eligible for repayable loans. I have a repayable loan only and was very close to not returning to the north. I'm also not sure how long I will stay.
316.	Offer remission
317.	Offer scholarships to post-secondary students based on GPA, not just residence in the NWT
318.	Offer some kind of affordable housing options or referrals. The vacancy rate is almost zero in most communities and what is available is very expensive.
319.	Offer summer student jobs to the Aboriginal residents that are from their communities and not the students whose family had moved away and that student hasn't lived in the communities for years.
320.	offer them great paying jobs... something to go back to. Be a stepping stone in their careers
321.	Offer them job positions while they are still studying
322.	Offer them one year internships in their field of study.
323.	Offer them work, offer them hope.
324.	Offer to pay for more of remissible loans.
325.	Offer us employment taking in account that we just graduated in a field of work and we have no experience. Offer different scholarships. Offer different internships not just at the GNWT and help find placements for yearly internships even if it is in a private sector.
326.	Open the repayable loan to students to live anywhere in Canada.
327.	pay for the travel from out of the province of the NWT to NWT, no matter the way you travel back.
328.	-People who are born and raised in the NWT, regardless of their ethnic background, should have the same footing when it comes to employment. The Come Make Your Mark campaign is a nice idea, but it seems to be taking entry level jobs away from Northerners. Very little information is sent out to northern students enticing them to come back.
329.	Personally I did not return to the NWT after I completed my degree. This was for personal reasons (I met someone down here/ found meaningful employment/ decided to stay)...sometimes I regret not returning. The north is a beautiful place with excellent wages and (depending on where you go) a relatively fair cost of living. I don't think you CAN encourage students to return to the NWT. It's a personal choice; however I do have some (Caucasian) friends who DID return to the north BECAUSE they had a remissible loan, so maybe that IS effective?
330.	Personally, I think the forgiveness on loans is doing well on its own, but I would like to see further development of the economy and industries in the north that would create more jobs (and lower the cost of living) for recently graduated students.
331.	Possibly increase remission rates.
332.	Possibly offering student-exclusive entry-level positions within the GNWT.. find or create jobs SPECIFICALLY aimed at those coming out of college / university who are returning to the NWT just to pay off their educational loans?
333.	Promote internships at all levels of government, private sector and not for profit organizations. Possibly start coop programs

Question 12b. What could the GNWT do to encourage students to return to the NWT?	
334.	Promote jobs in the NWT to students, work experience programs would be wonderful opportunities.
335.	Promote the GNWT as an employer of choice. Work with HR, HR Service Centres, Employment Agencies, etc., to promote the benefits available to students upon their return. Promote the idea that you have more opportunity for advancement - more quickly - in the North where we have priority hiring, rather than down south. Promote the North as a whole; the lifestyle, the outdoors, the employment, etc., and engage students and create interest and desire to return. Make more opportunity for partners and significant others to obtain employment in the NWT should their partner want to come back to the north upon their graduation.
336.	promote the loan remission more - I know of student who don't understand it.
337.	Promote, encourage and support - summer student employment with GNWT to ensure that students can afford to live on their own in the City offering post-secondary education and provide important work experience they can take on to employment opportunities. Help educate students on job opportunities that are current and expected in the future and in what fields in the NWT. Where are the job shortages?
338.	Proper recruitment policy. Right now, there is a lobby who block outsiders to enter GNWT. Even persons working and living in Nunavut are not able to enter GNWT. In a sense there is a real politics in recruitment.
339.	Provide a better campus and a larger variety of programs at Aurora College to keep students in the NWT. Assist students in procuring employment upon return to the NWT and continue as SFA has been on forgiving portions of loans for time worked in the NWT.
340.	Provide adequate employment opportunities. FMBS needs to get their act together with regards to 1. Human Resource department 2. Summer student program. It seems the latter is greatly influenced by individual personalities rather than by actual policy. If you do not have a P1 designation, summer employment with the GNWT has become a long and drawn out waiting game. Such issues have become a contentious predictor of whether or not people want to stay and work here.
341.	Provide assistance in finding work in their field of study, in the NWT.
342.	Provide assistance to match a graduates skill level and education with an appropriate job. The current internship
343.	Provide Better Employment Opportunities to Do So.
344.	Provide better mentorship opportunities and career counselling within internships. I returned to the NWT after a graduate degree with every intention of staying in the NWT permanently and completed an internship. The mentorship and career path programs within the internship were very weak. I continued to work in the NWT for a few years and had my remissible loans forgiven. My family and I ended up leaving the NWT after my loans were forgiven to pursue better career opportunities elsewhere. The remissible loan program does encourage students to return but unless there are good long-term career opportunities for these students and the cost of living in NWT communities is affordable for young families, educated people will still leave. I am exactly what you want to discourage through your programs.
345.	Provide better paying jobs for aboriginal people that have the education for these gnwt positions.
346.	provide employment for students who have completed their studies
347.	provide help to people who really need it
348.	Provide job placements for students who complete their studies and train them in all aspects regarding their field of work. GNWT needs to provide more jobs to students returning to their home communities, regardless of where that may be.
349.	Provide job security or assurance for when they are finished school for a minimum period of how long it will take to repay/ have loans remitted.
350.	Provide jobs and mentorship programs.
351.	Provide jobs in their communities
352.	Provide jobs. Provide affordable housing. Increase amount offered for remission/loan forgiveness each year.
353.	Provide meaningful employment, and ensure the economy is diversified and thriving. Provide some form of housing benefit for returning students, such as making a percentage of rent or mortgage payments tax deductible for the first year after school. Cost of living, in my mind, is the greatest barrier to returning.
354.	Provide more funding for living cost because the cost of living is increasing, students should not be going through hardships, especially with food and childcare.
355.	provide more incentive, advertise the GNWT government job placing

Question 12b. What could the GNWT do to encourage students to return to the NWT?	
356.	Provide more information regarding all/other sources of funding available through all Government & Aboriginal bands.
357.	Provide more intern programs for new graduates out of school.
358.	Provide MORE internships and more summer jobs for returning students - PROVIDE equal opportunities to P1 and P2 returning students' access to summer and intern employment, as this is skewed. Often, HR puts too much pressure on departments to hire P1 candidates regardless of their qualifications thus not providing the opportunity for qualified P2 candidates to obtain USEFUL experience in their field of study. Once internships are complete, provide a transition to indeterminate positions program (or allow interns the opportunity to apply for positions as a priority candidate, similar to the policy in which provides priority for affected GNWT employees) which would provide the opportunity for interns to stay, more often than not interns do not find indeterminate employment with the GNWT after completing the program and LEAVE for the south. Internships in the Health fields, particularly in the Social Services and Counselling fields, are SEVERELY lacking.
359.	provide more job opportunities and/or provide a job to come back to- immediately.
360.	Provide more jobs
361.	Provide more jobs. I know that sounds like the obvious and something that the government can't really do much about but if there was even a way to advertise jobs more efficiently to students coming up from college or performing college here that would greatly help. Even if it was just a website where all employers could put positions regardless of the field it would probably at least increase the awareness that there are positions. If it was free you would get some of the smaller businesses or if you charged a small fee it would help cover the cost of the website. Even if you incorporated it into other websites where jobs and people looking for employment can connect it would increase awareness and decrease the cost per division involved. a NWT Jobs website if you will. You choose what area of employment you are looking for and what communities you are looking for work in and then get a listing of all the opportunities. The reason a website would work is because it goes a far larger distance than any radio announcement and doesn't go to junk mail like newsletters.
362.	Provide more support while in school, and guarantee a job in their respective field upon returning
363.	Provide SFA to Northern Indigenous Aboriginals no matter where they live and make this (return to the NWT) part of the overall plan once studies completed, however this is not always practical as there is not always an industry one chooses a career in available in the NWT.
364.	Provide support to the students that are out of province to complete their education.
365.	Put a lot more work into programs like the Northern Graduate Program. Be consistent in the explanation and application of the program. Make it meaningful to a broader scope of students. Offer more funding for graduate studies.
366.	Remissible/forgiveness of loan over a period of time is fair. However, as noted earlier, I think there needs to be more consideration of what is considered student. I am a professional with over 10 years in the north who received funding for my masters. However because I was not northern schooled or northern aboriginal - I have a full repayable loan, even though I returned to the north. I am interested in pursuing a doctorate and will again likely apply for funding - however there is some distain with the lack of eligibility for loan forgiveness even though I will have dedicated years of work and study to the North. I am sure there are others who are in a similar position and I think it would be helpful to re-view northern resident requirements.
367.	Return of service agreements to top up funding. Or, make a University in the North so that students do not have to leave in the first place.
368.	Returning students or graduating students?
369.	Returning to the north to forgive debt is a good way.
370.	revisit the affirmative action policy so that is fair and provides equal opportunities to all
371.	Send them e-mails detailing the remissible loan. Facebook them with information.
372.	Set up strong new-grad hiring schemes within the GNWT such as the programs that Rio Tinto or any of the larger mines have, as well as large companies such as Stantec. Also - encouraging northern based companies to hire NWT students returning after completing post-secondary programs by possibly giving a tax break or supplementary income to the company for the purpose of hiring new NWT grads. Say for a certain period of time (such as their first year with the company after graduating) the GNWT would supplement 5% (for example) of the new hire's income. It would encourage businesses to actively search out the NWT grads as well as encourage them to keep them on for at

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	least a year. The GNWT could institute some sort of policy that if the student is fired or quit before the year is up, the company or student must pay back the 5%. Obviously a program like this would need a lot of thinking and input from both students and employers to hammer out the kinks, but I think a program like that could be a huge incentive to get northern employers and students to at least take a second thought before hiring southerners, or being hired with a southern firm.
373.	Smaller communities in the Northwest Territories did not have high schools for mature students wishing to complete their schooling and pursue a post-secondary education. It's an insult to say that Preparation for University funding is not allowed to be allocated. These mature students are no less capable of developing necessary skills in a learning environment to reach their education goals.
374.	Some students will not return because they make romantic or business connections while studying down south. Probably not much can be done to encourage them to return to work in the NWT. For others, providing more help to find meaningful employment - which makes use of the training they received - would encourage them to return. Helping graduates begin to build careers in the north, as opposed to just returning to pay off a loan, would encourage more to stay in the north and contribute over the longer term. The NWT needs to market its unique opportunities (small town life, availability of wilderness, fewer people competing for the same job) rather than trying to match big city opportunities where we just don't compare very well.
375.	Speaking only for myself, I didn't return because I couldn't find a job.
376.	Start allocating sufficient student allowances, tuition, travel etc. And if an aboriginal, northern raised student applies, Never should the aboriginal student have to repay a loan, even it was mistakenly ticked off, remissible or repayable. Ensuring all students are properly advised of their rights & responsibilities, instead of last minute and the students are already at school.
377.	Stop putting so many restrictions on the remissible loan.
378.	stop the affirmative action hiring policies in the NWT
379.	Students need more awareness and clarity of job opportunities that are available to them. They are not as clear about this and sometimes receive mixed messages about jobs being guaranteed to a northern aboriginal, schooled person. There needs to be more information brought to the smaller communities about what those opportunities might entail.
380.	Students who are born, raised and are Aboriginal will return to the North to work. They want to be part of their family and culture.
381.	Students will feel grateful if they are supported in this time of financial strain on their lives. To help better support students why not correlating the percent of financial support to the actual cost of the program and the actual cost of transportation and living expenses (i.e. residence fees). Why not take into account when post-secondary institutions require payment. Some universities expect the full year tuition payments by September 30th. SFA's monthly cheques does not help students fulfill their obligations to their school and that means students need lines of credit or loans. I strongly believe that there should not be one fee structure for all programs, all post-secondary institutions and all locations across Canada. Some students on SFA are under the poverty line and are going to the food bank on their campuses, as they cannot make ends meet. Other students have the ability to have cars and extra spending money depending on the cost of their program.
382.	Subsidized housing would be a benefit, the cost of living in the NWT makes it near impossible to make enough money to pay off loans.
383.	Take into account how long a person (aboriginal or non-aboriginal) has lived in the North and take this into consideration when administering forgivable loans - a person who has made the decision to move north
384.	The biggest things to encourage students to return to the NWT after graduation is to ensure that students have enough funding for tuition and living allowance while they are in school.
385.	The cost of living (food, rent, mortgage, FUEL) is way too high in the north in comparison to the south. Even though the average income is higher in the north it does not make up for the outrageous price we pay to live in the north.
386.	The current Affirmative Action Policy hugely prevented my children from obtaining jobs to enable them to stay in the NWT.
387.	The forgiveness of the loans every 3 months is a great encouragement.
388.	The GNWT can provide more jobs at the end of each semester that is just for students who are either returning to school or completing so we have a job and security when we return.
389.	The GNWT could look in to changing the cost of living formula that is used to determine the amount each student

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gets from SFA

390. The GNWT is doing a fine job of getting student to return to the NWT. With the Loan forgiveness it is very effective and most of the students that leave the NWT to attend school I would say return as it is home. May be helping out with employment on completion of school would also help to get more students to return. Having summer students hired by the GNWT between school years is a good incentive to return. However the summer student program should be looked into more carefully. As I know northern students that are born and raised and schooled in the NWT all their lives being passed over and others i.e. P3s being hired ahead of them makes them feel that they are not as good as them which creates the feeling of why should we come back to the NWT.
391. The GNWT need to do more to attract students back to the NWT; they need to show them that the NWT is a good place for young adults to live and start their careers. They need to invest in infrastructure, social supports, education, preventative healthcare and local economies. Returning students have lived in the NWT before, and once they have been to the provinces they can compare the two when considering where they want to live their lives. Students, especially ones in highly skilled fields, are not going to return to their home territory if it can't offer their children a superior education, a reasonable cost of living and a thriving and welcoming community.
392. The GNWT should be looking into first providing jobs for the current populace, so that we can stop exporting pay cheques to families in other parts of Canada and not to mention the Philippines. If the NWT really wants students to return they should make it more than 1000\$ per month if you're from any of the larger communities. These students are coming back from every large city in Canada; they no longer regard a population of 20,000 or 3,000 the same. Also, if a student is studying a career that is not offered in the North there should some compensation available to them. They are still supporting the NWT financially when their families live there, and when they spread the word about the NWT, word of mouth it really is the best advertisement.
393. The GNWT should incorporate funding into their budget so that NWT students wanting to become veterinarians can apply to the Western College of Veterinary Medicine. Without the NWT backing students wanting to apply they are not recognized by the college as applicants to the program. We used to have one spot available for NWT students wanting to apply but the NWT removed it from their budget several years ago. We need more vets in the NWT. Nunavut and the Yukon both fund students wanting to apply to the program. Make federal job opportunities on the FSWEF program available on a #1 priority basis for northern residents and 2nd priority for non-residents. So many local jobs are lost this way and the people coming from new locations in Canada to be employed get paid extra money for housing and relocating as well as benefit packages when many times qualified individuals are available locally. There are also many research programs going on in the summer in the NWT which are field related (climate change, wildlife diseases). But these research programs are from major universities and their students are the ones that get hired. Not NWT resident students who want to work in the field but don't even have the opportunity to apply for the research projects as they are not advertised. Universities should make their research opportunities that are happening in the NWT available for northern students that are studying in that field. Not only would northern knowledge be shared with outside residents working in the NT but it would unite students with similar interests and goals studying in the same fields and heading in the same direction
394. The GNWT should offer more entry level positions or make deals with private businesses to do this, (even if only temporary positions) to give new graduates a chance to gain much needed experience in the workplace and learn as much as they can about their chosen fields of study.
395. The government reduce the high costs of living....i.e. gas, food, shelter, childcare subsidy.
396. The job market is part of the problem. The degrees attained in southern schools offer a wide array of job possibilities, and few of those can be found in the NWT. The other problem is that the North has little to offer socially. Once students have completed their education and lived in a large city for a time, it's difficult to immediately return to a village a fraction the size.
397. The remissible loan amount is not enough. I had originally planned to return to the NWT in 2002 when I finished my nursing degree. I was going to move from Ft. Smith to Yellowknife to work at the hospital as they had better jobs for new grads. The cost of living in Yellowknife was so high that in the end I was better off leaving the Territory and just paying back my loans. The \$1000.00 every 3 months was not enough of a draw and I was not qualified to work, or interested in living, in a smaller community at that time in my life.
398. There are great job opportunities in the North which is a compelling reason to return. However, educational purposes aside, the cost of living in Northern Canada is ridiculous, there isn't anywhere close to enough housing and proper housing alternatives (which are affordable) in order to live within one's means and comfort. I strongly believe that the issue of housing needs to be address in order to see an increase in students who return to the North after

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	completing programs or degrees.
399.	There needs to be better incentives for companies to hire northern PROFESSIONALS - lots of companies up here hire northern but that's mostly labour jobs and trades.
400.	They could make more seasonal jobs available, such as in the summer for students. I think students are preferring to stay in their University cities since there's not much availability or chance of them gaining a job, meaning little incentive to return to their communities in the NWT. With a higher chance of seasonal work in between study periods, students would be a lot more open to returning home, encouraging them to stay there in the long term. Also, I think there should be more forgiveness with regards to staying in their own community. If there were more incentive to return home and take advantage of their loans being reduced, they'd be encouraged during that period to form relationships and an environment where they would really want to stay in the future, with their family and friends. At the moment I feel the level of forgiveness is too low to provide significant motivation for students to return home; they merely think it's not worth it and so have no chance to establish a long term stay in their original communities.
401.	They should start off by allowing for more housing opportunities within the communities with less restrictions. Also somehow allowing for them to be secured a summer job within their community.
402.	They shouldn't be biased because of the color of somebody's skin. Need together rid of affirmative action and make student loans equal across the board maybe more students would return
403.	This does not apply to me, as I have lived in Alberta for more than 30 years.
404.	This is a huge question. Encouraging students to return to the NWT is only going to become more and more of a pressing issue as time goes on and the baby boomers all retire. 1. Higher amounts coming off of remissible loans could encourage a higher return rate. 2. The internship program needs way more support and resources. *I returned to the NWT because I got an internship with the GNWT* - If I had not gotten that internship, I don't know where I would have gone... at that age.. the world is your oyster... I could have put down roots anywhere in the world. I needed money and experience, and the GNWT offered it to me. The internship program brought me back north. Once I was here my connections and work experience kept growing and made me want to put more permanent roots here. 3. GNWT needs to make GNWT jobs more attractive to a new generation that values different things. THIS IS HUGE!
405.	To be honest, this is a tough one for me to answer because in my honest opinion, after living south and being exposed to the convenience and availability of more communities or cities, it was the isolation of living in the NWT that was my biggest reason for not returning to live there.
406.	to encourage more students to return, raising the per month forgiveness would help. personally I'm sitting on the fence to return or not. 1000 every 3 months isn't totally worth it when I have more resources down here. especially since I lack things up north such as a fabric store, to even pursue my taken courses.
407.	To encourage students to return to the North, ensure the courses they are taking are relevant and that they will have guaranteed employment. Guarantee housing with their job.
408.	To reserve or commit to having open jobs for the students to return to.
409.	Trainee positions - similar to the Nursing or Teaching profession, encourage more internships (learning on the job).
410.	Treat them with respect.
411.	University is so expensive that the amount we have to borrow is substantial.
412.	Up the funding amounts provided based upon a sign declaration of returning to the NWT after graduation. If a student agrees to return to the NWT maybe provide more funding.
413.	Upon graduating offer jobs in their field of study. After I finished my first degree, I was offered a GNWT job in a field totally unrelated to my field of study. I did indeed apply for a job in my area and wasn't even offered an interview. Not just myself but I know other who have left the north because they simply were not offered employment relevant to the skills they just acquired for their degree.
414.	Use advancement on the hope to enable aboriginal opportunities.
415.	-Volunteer hours to validate that one is in fact in the NWT
416.	What is the benefit of having people live in the NWT...? have you seen the amount of Southerners working in the mines, camps, airports, etc...
417.	What needs to be done to increase aboriginal participation in post sec is to ensure that other take out repayable loans and it should not matter whether you were born and schooled in the north. Money should be there strictly for

Question 12b. What could the GNWT do to encourage students to return to the NWT?	
	the aboriginal students after all this their homeland and in all likelihood they will return and make this their permanent home.
418.	What they currently do, remiss loans over a certain period of time. It feels like it takes forever though. But what a nice relief to get that letter stating that it was paid off!
419.	what you are doing right now is great!
420.	When I graduated from college I wanted to return to Yellowknife, I still do, I consider it my home and my friends all live there. But my family had left. I was looking for a job in my field (Network & Telecommunications Engineering Technology) but having no luck with Northwestel and http://www.jobsnorth.ca/ . I found http://www.hr.gov.nt.ca/employment/ and had no idea how that would help me. I'm not sure how to encourage students to return, because I want too but have no idea how to do so.
421.	When there done training help find them employment, or make sure that a company will hire them once the training is done.
422.	Work to ensure that they become settled into the community. The focus should also be on attracting students from outside the NWT to the NWT. By focusing entirely on encouraging students to return it misses a significant opportunity.
423.	Work with other government departments and various northern employers to create a database resource that lists upcoming employment and job offers for prospective graduates who may be looking for employment in the North following their convocation. There is too much it's all about who you know culture in the government and other employers in the North where students who may not have the same social advantage often do not even hear about these jobs/opportunities and become discouraged to even apply when similar jobs are available all over the country. It must be made clearer what the opportunities in a given field of study or skill are to new grads so that they know they have options in the North before looking elsewhere....
424.	Work with Summer Student Employment programs to ensure students in a particular area of study have first access to Summer jobs in their area of study (rather than students with no interest or training getting jobs over students looking to pursue a career in that area).
425.	Yes, if successful in post-secondary they could line provide them with a stable employment opportunity in their field. They could also do more for students who are unable to return to the north after graduating from post-secondary until their loan is paid off such as rotational work and such.
426.	you could offer the \$700/month living allowance as a grant OR as a remissible loan? maybe forgive remissible loans when students are back working in the summers?
427.	you did have the one year training on the job program may be good some of them need experiences which they don't have this causes them to be screened out of the Northern Jobs

Question 13. Is there anything else you would like to add about the NWT SFA program?	
1.	\$1000 remitted every 3 months seems like an unbelievably small amount. To remiss approx 4 years of school, with interest, is about 7 years? where is the justification in that?
2.	\$1925 is too little for most universities, well to much for other school. Something should be done to even out the level of funding. Also students receive the same funding for 3, 4, or 5 courses (anything over 60% course load), student striving to hold a full course load should receive more funding especially when book fees reach close to \$200 per course.
3.	1. NWT Students in distress situations .e.g. natural disasters,..Alberta learning provided interest relief for students from Slave lake after the fires,..I have been in a similar situation, and found the staff at the NWT SFA unsympathetic and unhelpful. 2. Please bring back millennium scholarships. 3. Provide financial assistance based on need, not aboriginal status..
4.	1. Should be the same SFA amounts regardless of how long you've lived in the NWT, ethnicity, etc. If you live in the NWT, you should be able to apply for SFA and all applications should have the same application/selection criteria. 2. Why is part-time course reimbursement based on income when full-time SFA funding isn't based on income? 3. Is there any sort of follow-up done to see who comes back to the NWT/stays in the NWT? In other words, is the VERY GENEROUS funding effective?
5.	add more money the monthly living
6.	Add more payment methods/options for the remissible loan. I'd like to be able to pay online, make adhoc payments outside of my regular payment schedule. e.g.: I received a bonus at work, I'd like to take those extra funds and transfer it to my loan as a payment without having to call and pay by Visa.
7.	Allow funding for students who are going to school in the States. It costs a lot, but it definitely is worth the investment!
8.	Although the information is there, I never really bothered looking at it until someone asked me about my current standing with SFA. They explained how the loans worked and the options available to me once I finished school, plus a load of other information that I was not aware of. It's probably my own fault for not being more interested in the funding I was being given but hearing someone tell me things face to face, and in plain English/layman's terms made everything a lot more clear to me. There is only so much that the Student Handbook can tell me but I always feel more at ease when I am talking to a person. Words on a page can either be misleading or misinterpreted; I always feel better talking to person. I'm not sure if that's really helpful but it's just how I honestly feel.
9.	As a former student, currently living in the NWT, and paying off my student loans, I have been very disturbed by the poor treatment I have received from my case officer.
10.	As a parent interested in returning to school, I answered many of these questions based on my current expenses. When I attended post-secondary in the 1990's the support I received was adequate, I am surprised the rates have not changed since then.
11.	As a shift worker, I feel that the pay back of \$1000/month is not fair as I work full-time and overtime and feel it should be based on an hourly pay back. Also I feel it isn't fair as some individuals are casual/part-time and get the pay back I receive.
12.	As a student living in the NWT and going to school in the north \$700 a month is not enough to survive on. The rent in the north is about 1200-2000 a month to live plus utilities and other bills. Residency at Aurora College is more for the students who come from other communities and the spaces are limited so those students have a first priority. So the other students who live in north have to worry about living expenses. How do they expect a student to get there homework and have good attendance when they have to worry about getting a part time job to cover the other expenses. And when they do get a part time job there funding is cut in half or more.
13.	As I mentioned before, I haven't even used SFA since 2006. I have received funding this year for the BES program which has different eligibility criteria and assistance amounts. I also think that residents of the NWT should be eligible for remissible loans even if they weren't schooled in the territory.
14.	As with any thing to do with finances-the economy goes up/down and the NWT SFA should be more reflective of the economic challenges. For some students it is there first time away and the funds provided are not enough to meet rent which takes all of the 700.00 allotment and they have no funds for food. Not all students are able to get into college/university residence due to the high increase of students attending post-secondary so they have to look elsewhere and it may be short term housing which might cost a bit more until something more suitable comes along. SFA should be flexible with appropriate criteria to help meet these very rare situations that do arise. More

Question 13. Is there anything else you would like to add about the NWT SFA program?	
	awareness be done about student loan remission so they understand that if they return to the NWT and work within the NWT the loans are forgivable. Not everyone understands this to clearly or it is not explained well enough to them.
15.	Attendance should be checked with all students and money should be docked from tuition/monthly allowance/ or book fees to be re-pooled for those who at least make an effort to attend classes. In my experience many fellow northern students waste money and time that could have gone to hard workers and those not on a vacation away from home. This is a regular occurrence. Students must be held accountable for their use of GNWT funds.
16.	Be flexible
17.	Because this is a government program I to be honest would expect the interest rates to be lower. Look at the last few years prime has been well below the 5% interest we are paying. Just a thought
18.	Benefits for living expenses are way too generous. Tuition and books are about right most of the time, and may need a better way to be adjusted for some schools/ programs where tuition is particularly high. If all tuition and books are paid for in loans, shouldn't students have some responsibility to cover some of their living expenses?
19.	Benefits for part-time studies. High cost of living and high tuition force students to work, making them unable to do full-time studies
20.	bring back scholarships based on academic performance. In taking this away, the GNWT has basically told people not to achieve.
21.	Bring back the graduate grants!
22.	SFA Officer that served me was not as helpful as I would have liked.
23.	Children are our future no matter race however there are more opportunities for indigenous aboriginal to receive funding.
24.	College instructors and staff say that the BOOKS ARE COSTING MORE EACH YEAR. NWT SFA should offer more towards tuition/books because the costs are rising significantly.
25.	Communicating with agents of the NWSFA is very difficult. They are uncooperative and unhelpful. Your employees need to understand that being rude to the students they are meant to be helping is not part of their job.
26.	Communication could be improved, some of the information required is repetitive and there appear to be crossed lines of communication at times.
27.	Communication seems to be a problem.
28.	Cost of living expenses needs to be looked at. The cost of living is different in each area, they should look at that when their cost of living is assessed, it should not be one flat rate for the whole NWT. For example: a box of laundry detergent in Inuvik is \$30.00 and then in Yellowknife \$14.00. I believe that the cost of living should be based on the area that you are living. Prices change with the area you live in.
29.	Customer service is important, but sometimes weak. (though it has gotten better.
30.	Difficult to get a response from SFA and the officers seemed to have an adversarial relationship with students. The appeals process is not clear (if there is one). Very aggressive collections - need to relax a bit
31.	due to increasing costs of tuition and living expenses, NWT SFA may not provide enough and the student will have to work. If the cost is too great they will have to go part time and work more, but risk losing all funding. GNWT should be more informed as to cost of living across the country NOT JUST ALBERTA, a great student will want to study at the best possible school NOT just ones in Edmonton or Calgary. they provide an education but other cities provide a better education and atmosphere not found in Alberta. by understanding the costs across the country you can better understand how much each student really needs.
32.	Education a Treaty Right So Should Be Available Free-of-Charge to Status Dene.
33.	Enforce kinship that help to used group interaction
34.	Everyone else in the country has to pay back their student loans, what makes NWT people think they are so special? Maybe there would be more money for housing, homelessness, addictions and infrastructure in the north if spoiled brats had to pay their due like everyone else. Isn't it nice that the government is picking up students' drinking tabs.
35.	everyone should be given treated equal and given the same benefits.
36.	Filling out the same application forms every year is a waste of time for both the students and NWT SFA administration. There should be a shortened version of the Application for Full-Time Student form offered after the first year. The ability to fill out the forms online would also be nice.

Question 13. Is there anything else you would like to add about the NWT SFA program?	
37.	Finance those that want to upgrade so that they can meet the requirements for post-secondary.
38.	Flights to chosen institution, not necessarily closest.
39.	For a while it seemed as if the student officers were constantly changing and information was getting lost. If your staff retention was better this may not be such an issue.
40.	for families who have children ensure
41.	Forgive all debts
42.	Getting rid of the scholarships for students that do well academically was a poor decision. You should provide an incentive for students to perform well academically in order to encourage the brightest students to return to the NWT.
43.	Give scholarships rather than (or as well as) 'free' money - the way the system works now prevents people who deserve extra help from receiving it. Reward should not just be given simply because someone is a resident of a particular region in Canada. It should be given to those who work hard and try to excel, not those who just want to get a free ride to university so they can do the bare minimum without having to worry about spending their own money. I have no problem with the fact that SFA gives money to everyone who has spent a certain amount of time in the NWT. But because I am a resident of the NWT, I do not qualify for many of the scholarships in the province in which I currently attend university. I also no longer qualify for SFA, as I have not lived in the NWT my whole life. More opportunities should be given to those who continue to show that they are committed to their post-secondary education. I feel as though the fact that I am a NWT resident hinders me from receiving any financial assistance other than SFA (but now that I no longer qualify for that, I am unable to get ANY kind of financial assistance, be it from the NWT or any other province).
44.	Glad this is available to students who want to continue their education!
45.	GNWT/ FMBS collections reporting on an aboriginal loan is pathetic,
46.	Grants should be given to all students who are residents of GNWT regardless of their descent.
47.	Great idea!
48.	Have an effective online application. People should have to repay grants
49.	Have an understanding of reasons why students cannot always make it back to the NWT in time for forgiveness of loans. Allow a grace period of some kind - longer than what is already allotted before students are required to pay the loan back because they are not in the province at that time.
50.	help students go back to upgrade to a standard level to get into the courses, or what they what to help out their own people.
51.	I am extremely thankful about the NWT SFA program.
52.	I am happy with the NWT SFA program; the funding provided was adequate. If a student is serious about their education they will save their money and budget accordingly so that they can fulfill their goals. SFA shouldn't be about paying 100% of one's education. Students from the South are envious of the program that the GNWT provides and would gladly support it if their province provided such a program; unlike students in the NWT that seem to do nothing but complain about it. They should join the real world and realize that sometimes if you want something, you have to pay for it yourself.
53.	I am thankful that SFA is available. if I could add anything, I would be better if SFA had more loan options available to new immigrants and new people from southern Canada (no grants, totally repayable but much earlier access, no waiting period)
54.	I am very thankful for this program and I hope it continues to provide funding for its northern students.
55.	I appreciate the 1% interest rate!
56.	I appreciate the funding that is given to me, because otherwise I would not be able to afford to go to university. That being said, the money that is given out to each student has not changed in years and does not reflect the cost of university or the cost of living. Costs have skyrocketed in recent years and a few hundred dollars extra would make a huge difference.
57.	I believe that SFA, should look into families who get funding for school because this type of funding quickly runs out when you have a family and are trying to finish a degree on top of having to upgrade.
58.	I believe that the amount provided to cover tuition fees by SFA should be a percentage of their tuition not a set maximum amount.

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59.	I did not have any trouble whatsoever obtaining grant approval. I would not be in school if it were not for NWT SFA for that I am grateful. Those that do are more vocal in their assessments which is a shame.
60.	I didn't know that students received \$1400 a month if they went for the repayable loan, if I knew that I would have applied for the repayable and not the remissible loan for school
61.	I don't think it's fair that if you are on Employment Insurance (EI), you cannot qualify for SFA ... However, if you are a student on SFA you could work whatever job at whatever hours and still collect. Now that is bull! Some of us, like me, live in a small northern community and sometimes the only way we can go to school is to take a break from work and go on EI and that is supposed to pay our tuition, books, cost of living there, not to mention our other expenses?
62.	I don't think you should have changed the proof of residency requirements for the remission of loans. The stat-dec is a legal document confirming you live where you say. What's the point of providing the documents you need to obtain a driver's permit, when a driver's permit is no longer accepted, and what's the point in getting a stat-dec confirming your residency, if you now need to produce the documents proving your residency?
63.	I feel if you are going to make me pay the money back I should be able to borrow enough to live off while in school. as a single mother working and going to school with 4 children is almost impossible.
64.	I feel that the repayable loans are much too strict in the amount that is provided. For mature students, perhaps you should be basing their loan amounts on their credit ratings. Receiving \$1400/month to pay for tuition/books AND a living allowance just doesn't make the cut. Other provinces in the country offer enough to survive on, unlike the NWT SFA program. I had to work almost full time hours to pay for an apartment and food, etc. because the loan the program provided to me barely covered the cost of books and tuition. While I struggled with work and school and studying, with nothing but hard work ahead of me to build a future for myself...you offer students returning to the NWT way too much freedom (i.e. \$1000-\$3000/3 months of remissible loans!!!). We all, regrettably, cannot return to NWT for work if our fields of study do not allow us a prosperous future there.
65.	I feel that they discriminate against families that have 1 income partner and those who are single. They pay too little for living allowance for families each month and for travel costs. They allow for a single person to travel 3 times a year from their educational institution to their home community which means at the start of school, Christmas holidays and then at the end. But yet they still give the same amount for families to travel at the beginning and at the end of the school year. Families have a much harder time to travel long distances with children but yet we get the same amount as a single person as this is done on KM rather than money spend on gas and maybe even a hotel for a night. It's too bad that SFA seems to have to in site on what costs families really have while attending school. It would be nice for them to get out and speak to some of their students that they do sponsor. As for not letting students apply for other funding programs is not right. As SFA don't pay for child care costs some other programs will allow for this within their programs.
66.	I find it very alarming that students who wish to continue their education via distance education are being turned down from course reimbursements due to their spouse's income. SFA only requires that the student provided the most recent tax assessment, and doesn't inquire what expenses the household has? such as child and ex-wife support, children with disabilities, etc. this is not fair. If this same student is eligible to receive SFA as a full time student, then they should also be eligible for course reimbursements.
67.	I find that it is punitive to people who are trying to slow down their education by taking courses part-time, and/or by distance because an institution in the north does not offer the full degree. NWT SFA determines which courses must be taken in order to qualify, yet they have no understanding of specific programs or the individual's educational plan. Perhaps a consultation with faculty would be helpful in determining what is going on for a student.
68.	I found my experience with SFA to be very unsatisfactory. The staff seemed to be annoyed with any questions I asked and were quite unfriendly. The organization is meant to help students get post-secondary education. It would be nice to feel supported by staff in this. Not only this, I was shocked by the high levels of intolerance and lack of compassion displayed by staff to myself, other family members and friends when mental health crises, deaths in family etc. occurred. My brother was suicidal and clinically depressed after the death of our father. He received doctor's notes from psychiatrists and family physicians that were sent to SFA to medically excuse him from school that semester. He then received a letter in the mail from SFA demanding immediate repayment of his loan. When he called to discuss the situation, he was told that they couldn't find his file and he would need to resend in the documentation. Incredibly ridiculous.
69.	I had a very negative experience with the SFA staff that I dealt with on a regular basis. On numerous occasions I was

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denied what I knew to be a benefit I was entitled to. I was in the difficult position of having to argue my case, which took energy and time away from my studies. Having an ombudsperson to assist would have been helpful.

70. I hate how you have to write down everytime you speak to someone and take their name because a lot of the time people will deny they told you something, or that you called regarding anything.

71. I have found the NWT SFA to be completely unsupportive and unhelpful since starting repayment of my loan. When checking my online balances previously they have been incorrect, when I called about getting an exact amount of what I owed I was told you owe over \$40,000 which was disconcerting they didn't even know the exact amount I owed. As I stated in the previous question the loan remission program for returning to the North is great but it hasn't worked for me. I continue to apply, and apply and apply for positions in the North and haven't been granted a single interview. Despite this fact I continue to find employment leading institutions in the South for my skills. I want to return to the North please give me an opportunity even an interview for a position.

72. I have not dealt with SFA (Except for remission paperwork) for some time, but when I was an active student, I used to cringe at having to speak with SFA because the folks on the phone were not the right kind of people. When you are hungry, broke, stressed out and miss your family, you end up calling SFA to find out what happened to your money, the last thing you need is a non-people person on the other end of the line. I understand that many young folks don't appreciate what SFA does and I can certainly understand how dealing with spoiled party kids can make ones job difficult, but honestly, the most important people in SFA are those that speak to/with students. How they behave and present themselves is an important factor in how SFA is thought of, and felt about. Therefore I think it is very important that SFA staff those position with people who have the best skills in talking to and dealing with people. I do not think it is wise to fill those roles with the cheapest/easiest options. Now I don't know who is working for you these days, but during my university years there were days where I wanted to drive all the way back home and throttle the SFA folks. I hope that if you have not done this already that you consider the fact that the folks on the phone ARE SFA to the students. It's important that they be patient and understanding people who really care about helping all the student, even the spoiled rotten ones that won't graduate. Also I salute you in your efforts to do a nearly impossible job, and for making the sincere effort to make it better. Also thanks for giving me a voice in this and considering my opinion.

73. I hope there would be an insurance to cover payments if there is a discrepancy regarding school closure or lack of employment for that profession.

74. I like the NWT SFA program; however with the cost of tuition going up in all post-secondary schools, I feel that the GNWT will have to do more to help students gain an education.

75. I once attended a seminar on SFA, I think that these should be held more openly and more often. And try arranging that case officers should actually check on their students from time to time, phone calls to check if everything is alright. Preventing problems keeps you from having to fix them.

76. I personally don't understand the residency policy as I have moved back to the north to attend Aurora College, and my residency is good enough to get health care, a driver's licence and switch my loan to remissible to pay off a previous loan with SFA but it isn't good enough to qualify for SFA to earn my current education. Because I have been denied financial assistance for this portion of my education I have no reason to stay and work in the north; I will have finished working off my previous remissible loan by the time that I am done this program so I will probably head to southern Canada where I can be closer to family and not so isolated. I have loved working and living in the north for most of my life but this situation has left a bad taste in my mouth and the GNWT is not making a very good case as to why I should remain in the territory and work for them as a possible future employer. I understand the need for policies and that a line must be drawn somewhere for SFA qualifications, I simply do not understand how the GNWT can actually advise people to just take a year off from your education, work in the community for 1 year and then you'll qualify for SFA. It was a hard enough decision to decide to return to school after a break and to give up a well-paying job to further my opportunities and education, never mind move back across the country so that I could attend a program offered in the NWT and then to be told that I don't qualify because I have not lived in the north for 12 consecutive months free from being a full time student. Apparently for education purposes, I have a residency in my previous town, you know the one that I gave up to come back home to the NWT. I just want to say thank you for the funding that I did get previously and thank you for helping me to be a stronger person while I pay for my current education out of my own pocket from the two jobs that I have to work while I carry a 6 class per semester course load and still make the honour roll, the GNWT and SFA has taught me that no thanks to them, with enough blood sweat and tears I can make my education dreams come true. The saying all cases are reviewed on a case by case basis holds true for SFA and I'm glad that it does, I don't think that we should all be painted with the

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	same brush; I just sometimes wish that the policies were the same way and that there was some wiggle room for those of us who are trying to make a go of it with our education as little extra financial help could go a long way.
77.	I really appreciate the program.
78.	I really think that the financial assistance has to be increased the cost of living is expensive, and especially for a single person it's like they have a disadvantage but hope you can realize that the costs are still the same such as housing, utilities, groceries, etc. I truly believe those are the factors that keep our region of students uneducated.
79.	I really think that the remission rates should be higher for returning students. Any time spent in the north encourages students to stay or return to the north to work and contribute to the communities. If the remission rates were higher, more students would initially find returning more beneficial than staying in the south, this would cause them to build a support system in the north after their degree completion, and make it more difficult to ever leave. However, the low remission rates make students less likely to see substantial benefit from returning.
80.	I really think they should help us out for funding, even we owe money by taking \$100 to \$200 to pay off the old loan specially when the student had done all the work she had to do to catch up to work and did all the work that was told to be done and passed everyone of the course. I got everything done that was like 6 books done in 3 and half days and I also passed all the courses, but still the worker didn't even let the SFA people know that I did all my work and she didn't even give any good reason to do so.. I have not worked since my course was cut my Academy of Learning and I have not been able to take any other course due to no money. I am still looking for work and still trying to take training but unable to get help because I owe SFA 700... I can't even afford to even put \$50. I want to take a home program that most definitely get me a job in the few months once I get my program done...
81.	I think even if you're going to school part time you should be getting more than 700/month
82.	I think it is a fantastic program! I would however like to see all northern students (those that have been schooled 12 years in the NWT) being treated equally.
83.	I think it is a great program and really serves its purpose to support Northern students in pursuing professional careers. One more idea: the communities of Hay River, Fort Smith, Inuvik and Fort Simpson should receive a slightly higher remissible loan repayment compared to Yellowknife. Making Yellowknife the same amount of repayment deprives these other much smaller communities of graduated students. I believe there should be three categories for remissible loan forgiveness (Yellowknife, small communities such as Hay River, and remote Northern communities such as Gameti).
84.	I think it is excellent that the GNWT offers students loans for post-secondary education, but all students educated in the NWT should receive equal amounts.
85.	I think it is pretty good. I was unhappy with how the repayment paper work was going at first, but I'm hoping that both companies start talking to one another more so that they both know the exact date and amount a student has paid off their loan.
86.	I think it is wonderful that this opportunity exists
87.	I think it's a great program and a lot of northern students would not be able to attend university in the south without it.
88.	I think it's silly that you'll pay for a flight to Edmonton regardless of the price. If a student waits until the day before, you're willing to pay \$1,300. Why not give students a maximum and if they can make it all the way across the country because they're looking for deals and planning ahead then why not reward them. Put a \$600 max (or whatever) and I bet students could pay for their flights to most places in Canada. Also, I think this survey is flawed. You needed to include a N/A column for all of the categories or a box so that people could elaborate on their answers. And once I selected an answer, I couldn't unselect it, so I'm stuck with answering questions that I wanted to leave blank. I hope the review includes more than this survey, otherwise the answers won't be reflective of what needs to change or stay the same with SFA.
89.	I think loan repayment and forgiveness are too limited and there isn't enough information available on loan repayment - these should definitely be addressed I feel.
90.	I think SFA should be offered to part time students - it is very difficult to register for a \$700.00 course online and pay up front and then have to wait for the money from SFA to come in AFTER the course and marks are handed in.
91.	I think SFA should be paying students bi-weekly instead of only one payment a month. When students are on SFA and get E.I they should still be entitled to get monthly living allowance from SFA, if not at least a half of what they give out. SFA should be giving more money for families. Me personally I couldn't afford to pay for daycare or a sitter for my toddler with 1100/month. daycare or a sitter is 8-900/ month and rent is 360-390/month. I would then need

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groceries, toiletries, etc... and 1100/ month just doesn't cut it, I know it's not my money but it's hard with that kind of money. and for single students they only get 700/ month and their rent is about 300/360, then groceries, toiletries, etc... it's just RIDICULOUS

92. I think that Inuit should not have to pay the loans back, if First Nations don't, it doesn't make any sense.

93. I think that northern students are extremely lucky to have the help of NWT SFA. I believe that the options and assistance they provide given their limited resources (budget in particular) is amazing and greatly appreciated. Of course I think that the amounts they provide are not adequate given the increases in the cost of education and living seen in the last few years but every little bit helps and every little bit can lessen the stress on a student. That being said, if it is possible, I think that more options should be provided to part time students since many of them are part time so they can work a job and attend school in order to cover those costs.

94. I think that SFA should take into consideration that students are taking advantage of the system. How long is a student allowed to miss so much classes and still get funding for it, is based on assignments getting done or is it based on attendance and how much sick time does one need

95. I think that tax breaks should be allowed for all students who received loans regardless of where they live after schooling is complete While the assistance was great during school. The amount of interest accumulating on my loan is huge, and the jobs are not always available to make paying these amounts back in time to not get caught up in just paying off interest.

96. I think that the GNWT should encourage other students, who do not have remissible loans but repayable loans, to come back to the NWT but creating a loan remission for those students. It doesn't have to be at the same rate but it could be even half of what the normal rate is. It still gives a great incentive to the repayable loan students.

97. I think that when paying back loans that the day required for money to be pulled, until example 6pm that evening they still have the chance to get the money to the bank for payment. Instead of having only one chance. That way if someone has the money the NWT SFA can still receive the payment for example: the 1st of that month. Then they don't have to wait for the 15th to try and pay again and also get charged more money.

98. I think that you should have a representative at the three Aurora College campuses a couple of time per year.

99. I think the application can be a little more specific and clear. It should be created to the point of no question to be asked to SFA because it gets frustrating when deadlines and questions are not answered because the SFA worker is not available. If a worker is not available have someone else aware of their cases so they can answer the questions from students.

100. I think the funding should be on a graduated scale. In the first year students should get a smaller amount. After they prove they're serious about post-secondary education, bump up the dollar amount to the \$700 or whatever is reasonable. It might also encourage following through with the education if they know they're going to get more money the following year.

101. I think the NWT provides very generous student financial assistance. Combined with summer employment, wise spending, other grants and scholarships, NWT SFA allowed me to complete my degree with a great deal of financial security. That said, I think all students considering applying for SFA would benefit from some guidance on budgeting and up to date information on what are reasonable amounts to pay for living expenses and extracurricular activities.

102. I think the NWT SFA is beneficial for NWT students. I do find that the new requirements for proving residency are quite a bit of a change and may be difficult for a lot of students to provide.

103. I think the program is NOT clearly marked to students applying for SFA. When you apply for financial assistance they should tell you..if you borrow this much it will take you this many years of living in the north to have it forgiven. All it says is you must return to the north in order for it to be forgiven or that's what it said at the time that I entered school(2004) At the time that I applied for school and SFA in 2004, I was entitled to 4 years of remissible loans due to my schooling in the north. I thought what a GREAT idea! I've lived in the north my entire life, schooled here, what a wonderful opportunity. Not so..I was a single mother and the amount eligible to me at the time was NOT enough to live on in the north.

104. I think the SFA program would be more beneficial if it were more family friendly in the fact that the living allowance should be higher in order to coincide with the raise of rental prices. As well as with the raise in food prices. I think that the NWT SFA program should increase the amount of money allotted for students should increase with inflation. It is hard to be a student and raise a family with such little funds.

105. I think the travel approval should be less restrictive for long weekends, and where students are allowed to spend

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Christmas Holidays

106. I think the tuition grant should be proportional to the program you enter. As a civil engineering grad, my tuition was around \$5,200 per semester, so while the \$1,900 provided by SFA was a help, it didn't really scratch the surface like it would have if I had taken an arts course. I would propose that the tuition grant be a percentage of the total tuition per semester (say 80% or some such thing). That way, the student is still responsible for part of their course fees and can take ownership of it, however you are not limiting a student's choice to an easier program if they lack the funds to go into something that costs much more (like engineering for example). Providing a static sum for everyone limits the choices that a student can choose from if they are in a state where their finances must dictate where they go and what program they choose.
107. I think there needs to be more incentive to get students from the community to attend college or university elsewhere. So more feedback from the youth and adults in the communities. I think SFA is fine...
108. I think they have to look at where the student is planning on studying and match the cost of living in that area. \$700/month for a living allowance would hardly cover rent, leaving the struggling student to find part-time work (which is ok) but also leaves studying time harder depending on the course load.
109. I think this is a great program, without it I would never have been able to go to postsecondary school. The one comment I have is that I have used my 2 year diploma program grants, and to further educate myself I would have to enroll in a 4 year degree program.
110. I think this program is great and the people of the NWT are very fortunate to have such help. The monthly living allowance is much too low. This often does not cover rent and food a month, let alone the additional expenses as well. If students are provided with enough benefit, their ability to focus on school would increase.
111. I used to get email notifications when money was deposited into my account, why is not possible to get an email notification of when I need to come in and sign for a remissible loan? I often switch jobs with the GNWT and can't transfer reminders on my calendar when I do so. I would hate to think of the wasted money that goes into sending and mailing letters to me every 6 months to remind me that I have forgotten to walk down the street and sign a stat dec. Also, if universities can offer free confidential text messaging services (automated by computer, voluntarily gathered numbers), why can't SFA for relatively little money offer a system where if students sign up and provide their numbers, they can be notified of a) when money is in their accounts, b) when deadlines are coming up, c) when stat decs need to be in?
112. I was in the last year of a four year degree and when I applied for a job in my field I worked almost every spring, summer and Christmas for the office and still was screened out of the competition. I announced that I would appeal the decision to not give me an interview and was then offered interview and position. I believe that people who are school in the North, Aboriginal but not residents are being also treated unfavorably.
113. I was not able to pay my loans upon graduation as my income was very low. I was starting a business and private practice. I had to pay a great deal of interest in the interim on this.
114. I was on the SFA program for many years to complete 2 diploma's and 2 degree's (south)- I barely made it each month on the amount I was given. I was required to go to food banks and go to community kitchens to eat with my son, and as a single mother I felt like I had no choice and swallowed a whole lot of pride and felt shame, but had to survive somehow. I am thoroughly disappointed with SFA and believe that it's no better than being on income support. Furthermore, I applied for a remissible loan to complete my BSW degree, and was only approved for a repayable loan, even though I returned directly to the north for employment. I am left paying off this huge loan even though I am a northern Aboriginal resident. I know many other students that are not able to make ends meet while away at school and then drop out and are left with debt as a result of not completing their schooling- \$1100/month for a single mother and a child is not enough to pay for rent, utilities, food, childcare, and transportation!! I am one of very few aboriginal people from the north that have completed a post-secondary degree and I can say that I was grateful for the help, but it certainly wasn't enough and wasn't always received on-time- I had to on occasions ask for an extension on my rent until my payments came in. SFA is a huge disappointment!!!
115. I was so thankful that it was in place for me to attain my post-secondary education.
116. I will ask the assistance who are available.
117. I would like to know how it is possible for someone not living in the North to have ALL their SFA magically remitted?
118. I would like to see more equal funding opportunities of Non-aboriginal, not schooled in the NWT applicants and recipients. I find current SFA policies under-represents the current reality of who is applying and receiving SFA. I

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understand the premise of such policies but the reality is there are many more diverse groups applying for and receiving SFA and I feel the SFA policies and residency and schooling requirements should reflect these changes more.

119. I would like to thank you for allowing me to do a survey and also letting me get the education I need

120. I would to thank SFA for the support they have granted me.

121. if a student wants to go to school at aurora college, they should be given WAY more money than 700 dollars a month. not everyone is eligible for student housing and 700/month doesn't even cover the cost of renting a room, never mind food or transportation. I would like to take the nursing program but I've been putting it off for years because I simply can't afford it. students should be encouraged to seek their education in the north and work in the north but the lack of funding for the programs here force students to go south to attend the same programs but in communities where 700 a month is somewhat affordable.

122. If Canadians were given every opportunity to educate, our country would run better with educated, working citizens.

123. If the student is successful in their studies at post-secondary and find full time employment in their field in the south; the student should not be punished for this because they didn't go back to the north. Sometimes those jobs that are worth moving for are not available in the north at the right time. Students who stay in the south after graduating from post-secondary and work full time within their field should be able to have their loans forgiven in the same manner as they would if that student would have taken some random job up north. The government needs to do more in recognizing their post-secondary students' success rather than making them feel like they are being disowned for not moving back up north. It's completely unfair.

124. If there was an option to have more monthly allowance based on where you are living. High cost living- more \$ Low cost living- Base 700. How is it far that students going to school in Fort Smith paying cheap rent, and no family get the same amount as a student living in Edmonton using their whole 700 on rent!

125. I'm pleased with the NWT SFA program as I was a student last year, thank you for your financial assistance throughout my training course as an Office Administrative Student in Fort Smith.

126. I'm so grateful that I was able to get financial assistance through the NWT SFA program. I don't know how I would have survived university without that help.

127. In fact yes, SFA should take into consideration where the student is. Because the cost of living in certain area's is way too much. Like in Inuvik for instants, where the road closes two times a month and the cost for perishable food items raises to staggering costs. I think that this needs to be thought about and for those where the cost is less, the amount for their living allowance should not be brought lower.

128. In general, great program although tuition/housing/living costs always rise while SFA rates have not changed for a very long time - rates given need to keep pace with inflation at the very least. Need to research what average University/College costs are and adjust rates accordingly, and then keep pace on a more up to date basis.

129. In my own SFA experience I have had a very difficult time getting a timeline for the repayment of my remissible loan... reports / updates from staff were inconsistent after each remission. (ex. saying I have 1 month left, then saying I have 5 months left...) Students should be able to know how many months they need to live in the NWT before their debt is remitted.

130. Include those already working a full-time job, who can only attend evening courses because they have a mortgage, family and other expenses to pay.

131. Increase cost of living allowance. And in emergency situation, to provide emergency money when it's needed. E.g. when a parent dies or is on the deathbed, or when a vehicle breaks down and you need it for your family when you attending post-secondary school down south.

132. Increase living allowances, decrease rent to 32 dollars, help with day care expenses, SFA should be for long term residency only and make them sign document after supporting them through college they need to dork in the north for most non aboriginal take off south after bring train

133. increased living allowance, help finding daycare for students, bus service

134. Increasing funding amounts for Post-Secondary Students should be priority 1 for the GNWT and the GNWT SFA.

135. Instead of asking if we agree with the amounts, the REAL question should be whether people agree with the student categories, where benefits are distributed by providing certain benefits to some but not to others, and whether or not this is an equitable method of distributing public funds for people trying to get an education.

136. is it too much to ask that there NOT be distinctive racial separation and category of people whom want to attend

Question 13. Is there anything else you would like to add about the NWT SFA program?	
	schooling outside or inside of the NWT ?
137.	It has done a very good job so far. My principal complaint is its' withdrawal of its system of student scholarships for outstanding academic achievement. Before they were withdrawn as a part of the programme they assisted me greatly while undertaking my studies, and I can only imagine, that while costs of education continue to rise ever higher, that they would greatly benefit the students of today that take education as a priority in their lives.
138.	It has not changed in funding for numerous years, and the cost of living keeps rising. I would love to return to school for my degree which I cannot take in the north, however I can't afford to live off \$700/mth and make ends meet for my education.
139.	It is a good start for funding for students going back to school, but we have to think about raising it a bit to live
140.	It is a great program but once again look at adjusting the Cost of living Formula that is used to calculate the funding that is provided for example the Cost of living here in Inuvik is much higher than the cost of living in Yellowknife or even further south
141.	It is amazing, please keep it!
142.	it is good the way it is, why change it. Students need funding going to school to make a career of themselves and their families.
143.	It is great that this is even offered anymore - but not useful when household income is above certain levels. Mortgage payments, childcare expenses etc. should be taken into consideration as even with a slightly above average household income, I still could not afford to go back to university to increase my education - and would have been great if I could have received SFA...would have went back and finished my degree long time ago.
144.	It is IMPOSSIBLE to live on \$700 a month. Not in the NWT and not in any other province. Life Expenses are double that amount you provide when we have no time to have a par time job and do homework and go to school.
145.	It is incredibly unfair that I can get my schooling paid for because I have lived in the NWT my entire life (as a choice made by my parents) and a friend of mine, who is planning on living in Yellowknife the rest of her life, is in her last two years of her degree and is getting zero SFA because her parents got placed in Yellowknife as part of the military when she was 15. The half your life stipulation is unfair and unjust. As someone who has lived in the NWT my entire life, why should I get less funding than someone who is Aboriginal? I am going to school and I come back every summer to work two jobs because SFA doesn't cover all my schooling, then I am coming back up North after graduation to work in the school systems. I am getting less funding because of my colour. The funding for anything past an undergraduate degree is minimal and restrictive as well. Why should an undergraduate degree be good enough? The aim for mediocrity ideals of our Government are sad and disparaging - given the sad state of our sister Territories government and the falling standards of our own, should we not be aiming for all positions in the North to have the best possible education? An undergraduate degree in the South is not satisfactory for most government positions, why should it be satisfactory for ours?
146.	It is not aligned with the National Student Loan Service Program. This caused me a lot of grief to claim a pittance of interest on my GNWT student loan because CRA wouldn't believe me. GNWT's little statements and official receipt had to suffice and I think it will come back for a reassessment again. Please inform the NSLSP that NWT is not on there and communicate to CRA about what constitutes official receipt for student loan interest in the NWT. It's bad enough that I couldn't get any forgiveness or employment upon returning to the NWT, and then I have to fight for a small amount of interest I legitimately paid. By the way, this survey does not follow best practices in survey design which I studied in the US. Terriplan sucks!
147.	It is sad that it does 'run out'. I have used up all mine... If I am continuing my education, I will find a SFA program elsewhere and probably enjoy the move and not return.
148.	It is very helpful
149.	It seems vastly unfair that a student who has completed education in the NWT up to and including graduation is summarily disowned the moment he/she crosses the NWT/Alberta border. I think we should maintain a connection with those students and by allowing them funding through NWT SFA they might be encouraged to return and contribute to the workforce. If they feel that they no longer matter to the NWT why should they even consider returning? When my son was denied funding - through no fault of his own - he felt disheartened that 'his 'home' where he had grown up turned it's back on him, even though he had Inuit status.
150.	It seems very unorganized. I received letters saying I had to start making loan payments while I was still in school. It's always an issue to get a question answered, and the answers aren't very clear. Haven't had great experience with case officers

Question 13. Is there anything else you would like to add about the NWT SFA program?	
151.	It should also be taken into consideration the cost of living expenses in the North.
152.	It should be more open to encourage NWT students to attend Post-secondary
153.	It would be nice if there were more information about loan-repayment/forgiveness available on the internet. At the moment there are too many restrictions on loan repayment/forgiveness, maybe these could be reviewed? One Example: Is it possible that students could have parts of their loans forgiven when living/working in the NWT during their schooling? This would ease the pressure at the end of the degree, when a student emerges with a large amount of debt. I understand the incentive is to only forgive once someone has completed a degree, but this might encourage students to come back to the NWT in the summers, which would make it more likely for the students to return after their schooling is finished.
154.	It's a good program and if does offer students a lot of money (much more than in southern Canada) with the incentive of returning to the north.
155.	It's a good program overall - the amounts paid out are excellent but we need to carefully examine whether or not we really need to be providing a remissible loan to students just because they attended school in the North. I think it should be program specific, i.e. nursing, health care. I think student loans should be provided on a case by case basis - if one student needs money for housing (single parent) because the rents are high in Yellowknife, then we need to look at providing that benefit instead of a remissible loan that does not necessarily translate into northern retention. I think remissible loans should ONLY be provided to students taking up a medical career such as nursing, physicians and lab techs and also, IT grads - there is a shortage everywhere in that particular field.
156.	It's a great program.
157.	It's a great system that allowed me to go to school with minimal financial risk and to have sizable savings by the age of 25 while paying down almost half my loan just by living here. I am grateful for it.
158.	It's been a while since I've had dealt with SFA. Back then and even talking with friends who are dealing with SFA now have issues with how disorganized the people running it are. It's stressful enough going to school and the slow response from SFA is definitely an added burden. I wish people in that office were more organized and cared more.
159.	Its great and I am really thankful that it was available to me. Perhaps you should take into account rising tuition costs, I know that student now don't get as much of a portion of their tuition covered because it has increased so much.
160.	It's great, it allows anyone to get post-secondary education, money can't be an excuse
161.	I've found the literature somewhat unclear, but when helping prospective students phone for more information, have found the people at SFA very good to talk to.
162.	Just as any other Government program...the NWT SFA must remember that they have a responsibility to the members of the NWT to provide student assistance to whoever (within the rules and outside of the rules) wants to go to school. NWT SFA needs to be more accessible to people in the communities. If we truly want a territory where education is important than the NWT SFA must take their jobs seriously...not just a comfy desk job!
163.	Just that I believe the amounts given to students should follow the cost of living more closely.
164.	large population of the NWT is aboriginal thus more money to them, not many have well-off parents, grandparents, relatives who would contribute to their education.
165.	living allowance of \$700 is too low, needs to change.
166.	Make education the priority for the students. If you can give them enough money to live then they can focus on their studies. Increase funding amounts by GPA, the higher your grade the more funding that you get.
167.	Make it easier to pay back loan. For me, having it come out of my bank 2x a month would be preferred to a big lump sum once a month, or weekly credit card payments (doesn't that cost you lots in fees?)
168.	Make more funds available for current students
169.	maybe have incentives of a monthly bonus/recognition for a student that excels or has a perfect attendance.
170.	More \$ is needed! A single student only gets \$700/mth which is not nearly enough to live on. Someone with dependents only \$50 more per dependent. There is no way you can feed/clothe a child on a mere \$50/mth!! A single student in Nunavut receives \$1050/mth!
171.	More accessible funding to aboriginal students leaving the north to pursue further education
172.	More money to students travelling South for schooling especially with families.
173.	More understanding for upgrading.

Question 13. Is there anything else you would like to add about the NWT SFA program?

174. My biggest problem with the NWT SFA program is information distribution and loan repayment. For 8 years my loan was being miss managed and I paid the price for their mistake. And, I have to say this made me lose all faith in them.
175. My parents moved out of the north while I was in school. This greatly hindered my ability to return to the north as I had no place to live and was not making enough money to move up there. As a result, I no longer qualified for SFA when I then decided to continue with schooling, even though I lived my whole life in the north until I went down south for school. This doesn't seem fair to me. I think the grace period for northern schooled students who no longer live in the north should be longer to encourage people to continue with their education.
176. Need to be much better organized. I had a difficult time getting a hold of case officers and was rejected for a loan by one case officer when I clearly still met the requirements which set me back months in attempting to receive a loan, but on the positive side when I finally got a hold of another case officer they got everything worked out in a matter of hours. This lack of communication and inconsistency of knowledge between the case officers is completely unacceptable.
177. New process for loan remission (3 pieces of ID, not including an NWT driver's license) is a difficult requirement for a new worker to meet when coming to Yellowknife.
178. No comment at this time, I had no problems with the SFA program during my experience of 2 years in Smith
179. No Thank You
180. No, upgrading should not be covered as when you graduate you should not need to upgrade.
181. Northern communities are a waste of government funding. Animal abuse, drug and alcohol abuse, etc. plague these pointless communities. Whatever traditions hold means to keep these communities around... is a joke. Ok.... Any mining projects or ecology studies taking place with hopes to better our environment or increase our countries economy should still take place. But there is absolutely no benefit to have people live in these communities. I have lived in the north my entire life and I am aware of political issues when it comes to aboriginal people.
182. Not being able to seek funding/loans from anyone but the NWT SFA was restrictive. Not being able to negotiate the terms of the loan or renegotiate as my employment income changed. That I was locked into a contract whereby I had to pay back by a certain time no matter what was difficult. The interest made it impossible for me to complete repayment. What does one do if one doesn't make enough or can't find work?
183. Not nearly enough money for childcare or anything else for that matter....try living off nothing!!!
184. not sure why this has gone out to all GNWT employees?
185. NWT SFA is a major incentive for people like myself to live and work in the NWT and raise my kids here. I did six years of University, and received assistance for 3.5 of those years, then entered the GNWT internship program which turned into an excellent indeterminate job, and I was debt-free in less than three years. Where else in Canada would this be possible? My only criticism is that amounts should increase each year to reflect rising tuition and living expenses.
186. NWT SFA shouldn't ever register loans to Aboriginal people, it is our treaty right to fair and equitable education.
187. NWT SFA helped me achieve my academic endeavors, I will forever be thankful for this program. Without it, I would not be where I am today. I hope that this program will continue to help Northern students for the years to come - this program is the building block of our future leaders and the future of the NWT.
188. NWT SFA needs to be more flexible for those seeking higher education, more than a diploma or a bachelor degree. Those getting a master's degree or PhD should receive more assistance.
189. NWT SFA needs to bring back the scholarship program. It was a very good incentive for students to perform well at school, rather than just attending.
190. NWT SFA program is fine.
191. on at least 5 different occasions NWT SFA has misplaced or lost documents and forms with personal and important information on them when faxed directly to their office. As well I think it should be considered that when a family emergency arises and a student is away at school that there is more assistance available from the NWT SFA office. Someone that students can be directed to, to help them through their problems and assist them in emergency travel. As far as I am aware NWT SFA does not provide travel for emergency situations to students (on most occasions it is very much needed as students can't afford these unexpected costs) It is normal for someone incredibly ill in Yellowknife to be shipped to Edmonton for emergency treatment. This makes it difficult for family to be there and incredibly expensive to find lodging close to the hospital.

Question 13. Is there anything else you would like to add about the NWT SFA program?	
192.	On the average aboriginal youth are more likely to have dependents early prior to or during post-secondary education therefore this must be taken into consideration.
193.	On the bright side, Mike Soloy has been my SFA advisor since day 1 of my SFA with the GNWT - I have been using SFA throughout the course of my 5 year University program, & I have had nothing but great assistance with him. He is prompt to reply my emails, and is always ready to assist me the best way possible - thank you for providing me the services to attend post-secondary education. However, I have had nothing but troubles with the online service, & I wish it was more user friendly and easy to navigate through. Cheers.
194.	Overall I think this is the best program offered by a province or territory it would be helpful if there was a bit more money for books though as mine were 700.
195.	parents are still parent if you have a family and they don't go with you, it should still be considered
196.	Part of the funding comes from Indian Affairs. GNWT cannot ignore the treaties, and has a responsibility to administer these funds with respect of the treaties.
197.	Personally, I find it highly unfair that those who have Status cards are capable of getting free funding (based on grades, as I understand it) while those who were born and raised in the North cannot receive the same. I, personally, believe it would be more fair to provide the same to those students, provided that they can prove that they earn it (high school marks and first semester marks from post-secondary).
198.	Prompt feedback from student case advisors during the beginning of the school year would be much more appreciated.
199.	Provide more funds for students to get their Master's and other levels, if they run out of funds.
200.	Raise the amount of funding to those students going away from home for school.
201.	Raise the tuition and book fees to meet the expected amount that the college or university is looking for.
202.	rent is too high and student needs more pay for those who live out of towns ?
203.	Requiring 3 pieces of proof of residency in addition to the signed statutory declaration is a bit ridiculous, especially in smaller communities where official documents stating address are difficult to attain, and for people in transitional stages in their lives, moving through communities or even in the community and changing residences. 3 pieces of proof seems unnecessary.
204.	Residents should have access to the full amount of funding, regardless of the residency after graduating high school. If a student was born, raised and attended 13 years of school in the north, they should have full access to the full amount of funding for 12 semesters of school, regardless of residency, as they may be more likely to return to the north.
205.	Revamp the program to admit Northern Indigenous Aboriginals that are not residing in NWT.
206.	Right now, a student is only allowed 7 or 8 school-years of funding; I would like to see that increased, if possible.
207.	SFA is behind in funding students. A single student can't live on \$700 per month, You have to realize that not all students will be able to get a summer job to at least be ahead for money.
208.	SFA loans should have a stronger link to student accountability. I teach at the college in the Nursing Access Program and we have many students who are on SFA and have no desire to be successful. This leaves me questioning whether these students should be getting SFA. If somehow, these students understood that their marks were directly linked to their funding, they might be more likely to improve their commitment and ultimately their grades.
209.	SFA should reintroduce the scholarship program for professional degrees and graduate degrees for Sept 2012 to protect NWT students from declining federal scholarships and grants for these non-aboriginal students.
210.	SFA to all applicants (single and single parent) living allowances should be increased. The amount given now is not enough to cover living expense especially for single parents with more than 1 child because it has not been increased in over 20 years. I think a single student should be given 1000.00 to 1200.00 a month and single parents at 1500.00 for one child with an additional 200.00 for each additional child.
211.	Should be equal across the board it makes me mad when I work my but off to support myself and have to pay back a loan where aboriginals r getting free passes and they just abuse the system and don't succeed in school and it's ok because the government will give them more money to redo it all
212.	Should be strictly for aboriginal students.
213.	Should return to the practice of awarding grants to Masters and Doctoral students
214.	Some of the case officers and collections officers are so stupid that it makes me wonder how they have their job. The useless people that work for this department make me cringe.

Question 13. Is there anything else you would like to add about the NWT SFA program?	
215.	something should be done to improve the phone lines at SFA office in Yellowknife, there are too many voice messages and answering machines, the last time I was able to speak to anyone on the phone was my last year in college, even then I could not get through.
216.	Sponsor UPGRADING FOR METIS PEOPLE And not just aboriginals
217.	Students are covered for one post-secondary semester per year of Northern schooling, which means that someone entirely schooled in the NWT is covered for a maximum of 6 years of post-secondary.
218.	Students need more money, especially for books and supplies. Living expenses needs to go up as well, in co-relation to expensive costs for food, rent and living.
219.	Students returning to smaller settlements in the NWT remiss their money much faster than those going to larger communities.
220.	Students were told their whole lives going to school in the NWT that their post-secondary would be covered by the GNWT, and all that they had to do was come back and live in the NWT. Now when the students go away to school, not even half of the fees are covered with SFA.
221.	Students who are married / common-law should receive the same amount as other students.
222.	Students will feel grateful if they are supported in this time of financial strain on their lives. To help better support students why not correlating the percent of financial support to the actual cost of the program and the actual cost of transportation and living expenses (i.e. residence fees). Why not take into account when post-secondary institutions require payment. Some universities expect the full year tuition payments by September 30th. SFA's monthly cheques does not help students fulfill their obligations to their school and that means students need lines of credit or loans. I strongly believe that there should not be one fee structure for all programs, all post-secondary institutions and all locations across Canada. Some students on SFA are under the poverty line and are going to the food bank on their campuses, as they cannot make ends meet. Other students have the ability to have cars and extra spending money depending on the cost of their program.
223.	thank you
224.	Thank you for providing the assistance that you did
225.	Thanks for being awesome!
226.	That funding should be increased based on the cost of living and the rent that the college charge is also a big factor also the amount of people living with you that are not included in your SFA application. because I have my brother and sister staying with and going to high school and I spend at least 300 a week on just groceries alone. I depend a lot on support from home just to feed my family. I also pay 465 a month on rent plus other bills that I can't afford to pay
227.	That the program just gives a person barely enough to live on during one month period, if your money is not spend properly, most of the time I had to use my own personal northern card to buy food and my spouse was paying the bill while I attended college.
228.	That the program should be expanded to include more than monetary support, there should be mentors of past successful graduates to the new beginning students.
229.	That there shouldn't be a cap on students that are married, \$1100 isn't fair compared to a single parent who gets about \$300 more. I believe that they should also have SFA based on a grades from the previous year to be higher than a 65 average.
230.	that we students should be given up dates at least 2 times a year to meet the needs if we have families with us.
231.	The \$700/month for living expenses is way too low, and they should raise it. It's impossible.
232.	The administration of travel is not efficient. Make it the same as books, a set amount for each semester. Even make it a different amount by region. I can book travel cheaper and faster than the SFA people can.
233.	The amount of money applicants are eligible for does not the meet the need of those students who have 4 or more children.
234.	The amounts allocated to help students with their loans have stayed the same despite rising tuition costs, and costs of living. Granted this program is designed to help students pay for things, and not cover the whole cost, it is still flawed by not changing with the times. Students are expected to pay more, and thus earn more. That means taking on part-time jobs while in school as well as full time summer employment. This detracts from time available to study, and adds more stress into an already stressful environment. The grants and remissible loans should be increased to match inflation rates across the country to help lower the stress on students while they are in school.

Question 13. Is there anything else you would like to add about the NWT SFA program?	
235.	The amounts given for tuition, books and living are not enough. As a single student, \$700/month does not come close to cutting it when my rent is almost that entire amount. As well, the amount I receive for tuition doesn't even cover half of it.
236.	the amounts given to students is too little, the cost of living continues to increase yet this program doesn't, the lack of funding is always an issue which makes it impossible for some students to go to school. who can live off of 700 a month. the lack of adequate funding has put pressure on land claimant groups to top up the student's living expenses. this is not there mandate, it takes funds away from other things they can be doing
237.	The application process needs to be streamlined - having to completely reapply before every year is a waste of resources. You could easily get rid of half of the SFA staff and still accomplish the same level of service if the program were structured more efficiently and managed effectively.
238.	The available amount for repayable loans for a full-time student with dependents was barely enough. Although the loan amount after four years is very high, the cost of living makes \$1400/month an unreasonable amount, considering daycare costs eat up much of this loan.
239.	The communication and organization I experienced on the program was not very good. Payments were late, forms were lost, and it took forever to get a hold of someone on the phone.
240.	the cost of books should be increased for students SFA
241.	The cost of living for families in the north is extremely high. For those families, especially single parent families, the NWT SFA program allows parents to dream that their children can afford a post-secondary education
242.	the cost of living has drastically changed in the last many years but SFA is granting the same amount of living allowance they did 10 and more years ago.
243.	The cost of living in the NWT is very costly, and I do not think the amount given a month no matter the loan or grant type is enough to provide for students. The loans and grants for students should be based on the province or territory the student resides in and the living expenses.
244.	The cost of living is much higher now than it was when the NWT SFA program was initiated. The monthly amount of financial assistance provided should be at the very least doubled.
245.	The cost of tuition, books, residence and meal plans and other costs associated with post-secondary education increase annually. The SFA program and benefits and assistance available under the program should be keeping pace - has the department requested minimum increases annually for flow-through to students, and if not, why not? Why is a special program review required to determine whether the benefits and assistance levels are adequate, or not - is it not a requirement that tuitions, book costs, residence and meal plan costs be analyzed annually by GNWT staff to determine that the SFA program is, at a minimum, keeping pace with the cost increases for students obtaining post-secondary education?
246.	The funding amount is too little, and when you do need the funds it arrives too slow at the beginning of the school year.
247.	The funding they get is out of date, you cannot find a place to rent, plus living expenses for \$700.00 a month. If you cannot find a job when you get out of school, the loan should be forgiven.
248.	The giving of summer jobs to Students with a preference to Aboriginal students over others is backward. Since Aboriginal Students receive more money & benefits, they are the Students who least need a summer job when compared with the needs of non-Aboriginals.
249.	The GNWT should honor the Aboriginal Treaties, and give the people that went to residential school , free schooling anywhere in Canada. We are resilient and if you give us a chance we can and will succeed. The repayment loan is just another way of repressing especially when we cannot get a job in our community and still have to pay back, even though we had to relocate and assimilate to get the education.
250.	the inflation rates in the NWT are different., go by community cost which is so much like the college in Inuvik compared from fort smith
251.	The information available about NWT SFA does not clearly outline ALL obligations to Status Indians of the NWT
252.	The living allowance is not enough for students to live off of considering the high cost of living in the north.
253.	The maximum borrowable amount is too low and makes it harder for students with children to access and successfully complete post-secondary.
254.	The money the SFA has contributed to me was fully sufficient to help me get through school. Now my wife is getting payments from the GNWT and the money is turning around and going straight back to the GNWT as my loan repayment. This is ridiculous.

Question 13. Is there anything else you would like to add about the NWT SFA program?	
255.	The monthly allowances are too low for living expenses. The monthly allowance should not be repayable whether or not a student returns. Students should be given credit for four months return when they come back to work in the summer.
256.	The monthly living allowance is too low. Most students need to find part-time jobs to cover other cost or get help from other sources. If no help they need to find a part-time job which takes up studying time and some drop out of there course because they can't afford living expenses.
257.	The new changes to the required documentation the NWT SFA Program has imposed upon students applying for remission on their loans is a complete waste of northern stakeholder time, the GNWT should not provide more bureaucratic red tape, thus an inefficient government. PARTICULARLY to students who are EMPLOYED WITH THE GNWT.
258.	The NWT SFA program was very helpful to me, and the loans and grants I received played a key role in my ability to complete my degree. I also had a positive experience during my loan repayments. There were two things in particular that I appreciated 1) The 6 months after I graduated before I had to start paying back the loans was awesome, I needed that time to move, get a job and get settled in a new home 2) A year after I graduated I had a baby. I was a single parent and my income was greatly reduced while on maternity leave. When I called SFA to request a reduced loan payment they were very accommodating. I was able to make small payments for the year I was off and restart regular payments once I was back to work. This greatly reduced my stress during a challenging time of my life.
259.	The NWT SFA is a very important benefit for NWT residents and very much appreciated. It is well run.
260.	The NWT SFA program hasn't changed significantly since I began my post-secondary education 10 years ago. The cost of living has risen substantially since then, not to mention the cost of tuition. Especially given the stipulations that students can't receive student loans from other jurisdictions, this makes it very difficult to make ends meet.
261.	The NWT SFA program is a great help to students from the north. It's a very thought out and defined program that has helped me get through college (currently repaying a loan).
262.	The NWT SFA website is one of the worst website designs in the GNWT, although it is still far superior to the ECE department website. Information is hard to find, especially for people who are not especially web-savvy. You shouldn't have to read the entire website to find out the answers to a few basic questions, but the information is spread out all over the place. The process for getting loans remitted is particularly cumbersome. The entire process should be laid out, completely, online in a step-by-step fashion so the student can be completely informed about what they are agreeing to. It's not very clear what will be expected. The stat dec should be available online!!! I cannot stress that point enough. People, especially the under 30 crowd, in the NWT are highly mobile and trying to chase so many students through incorrect addresses is a waste of resources for NWT SFA and a pain for the students and employees of NWT SFA. I would suggest creating an automatic reminder system with e-mails or cell phone numbers (for text alerts) every three months to remind students their stat dec is due. I realize this is just extra work, but given the large and ever growing number of students and the sheer AMOUNT of stat decs required from students, the small NWT SFA staff is automatically required to do quite a bit of hand-holding for the students. I really think that anything that can simplify the remission process could save everyone a lot of time and money, and allow NWT SFA to turn their attention to improving the efficiency and efficacy of their programs.
263.	The person or people in charge of the grants have proven to be very poor communicators. There is and was absolutely no contact with students t/o the years that I was in receipt of SFA. Typically, getting a hold of the person or persons' was a long drawn out process.
264.	The process of refunding travel outside of the territory needs to be improved.
265.	The program only encourage students to get the bare minimum-- by providing only 6 semesters of funding, this will cover an undergraduate degree + one year for most people, which doesn't encourage further education such as Master's or PhD programs. The SFA program needs to encourage students to aim higher than just an undergrad degree by helping them go on to graduate school-- undergraduate degrees are barely adequate on their own anymore. A separate program should be set up to help with upgrading after high school. Or better yet, the use of transition programs (such as the one year program at the U of A for Aboriginal students) should be encouraged to get young people out of the North and into these institutions to do their schooling.
266.	The program seems to be administered much better than it used to be.
267.	The program supported me through part of my schooling but I wish it could have done more. Supporting young northerners to go to school and return to work in the north should be a top priority for GNWT resources!!

Question 13. Is there anything else you would like to add about the NWT SFA program?

268. The reason I left the Teaching program was because I couldn't survive on the 700/month that SFA provided. Aside from only receiving 700/month to TRY to make my car payments and other bills that I had, I couldn't barely afford food. I do not believe in the starving student motto because a healthy student brings a healthy mind. I now have a son and would love to go back to school but cannot get grants, etc. to go back part time. There needs to be more funding available to help students pursue their education. I could have been a teacher, graduating this year if I could have afforded to stay in school. Also, you might want to invest in a guidance person. Someone to help people suggest in what direction to go and what road to take that they will be happy with. I see too many people get pressured into taking programs that they are not happy with, waste their SFA and never go back. Our people need guidance and need to be given options that work best with their wants and goals.
269. The remissible loan is a great part of the NWT SFA program, but the costs of living in the NWT, both monetary and otherwise, can make it difficult to stay in the North long enough for it to be remitted.
270. The remissible program is very positive and I am glad to see it. I would like to see some structure in place for graduate studies.
271. The scholarships should not have been cut. They provided an important income source to students who achieved academic excellence. Now these students who worked hard must incur more debt and spend more money and time paying them off.
272. The time it takes to process an application is a major problem. In some cases you don't even find out if you are approved until you are already at school, then this program is only assisting those who don't actually need this assistance or have additional funding sources, if you are relying on this assistance it can deter you from pursuing post-secondary education. In addition for aboriginal students student financial assistance should not only provide assistance but meet basic needs, such as rent, full costs of tuition and travel. Remember that in the NWT the rate of aboriginal participation is low and many are in low income situations, how as a society are we expecting a low income, low education level individual to pay the remainder of the education costs? This does not set people up for success. Saving for the education of our kids has not been a really big priority in the NWT. Much of our population has not completed high school. Many of the students today need to have their basics covered if we want to improve upon this statistic. If a low income or unemployed person applies for SFA the monies they receive from this source is deducted from the amount provided by SFA. If the individual is already on EI where are we expecting them to have the reserves to pay for what is not covered through SFA? These programs should be working together to top each other up so that the student has their basic needs covered. This will allow the NWT residents to consistently be retraining improving education levels in the NWT. A more qualified labour pool will allow us to better access opportunities through resource industry, and result in a reduction in the number of southern hires. For part-time students I feel that their income level should not be an indicator for level of assistance. Income levels should only be measured against living allowances. Make the tuition and child care (for during study time) available. This will allow better access for employed people to build their skills. If you do not have to leave the north or job to do your education you are more likely to stay.
273. The tuition is not covering the rocketing rates that are being instituted in southern universities and colleges.
274. The web site is in horrible need of improvement. There should also be someone explaining how to use the program properly in the high schools before students leave for post-secondary education.
275. There are definitely issues related to communications between student loan officers and students. It is a highly stressful endeavor to uproot oneself to another community to study. The administrative tasks are intimidating at best, but once you become part of a university structure, things do eventually become clearer. Helpfulness on the part of the officers could look like this: Welcome Package with deadlines. Automatic Reminder emails referring to the deadlines on the list. Help line number for students going into first year registrations. Resource Pages listing all of the bursary/grant organizations in the Northwest Territories based on location, heritage and affiliation to help with offsetting the costs of tuition and living expenses. Direct links and tips about job seeking throughout the year to fundraise for tuition costs. Cost saving tips and measures. Essentially, re-orienting the service to be a more helpful and caring message.
276. There could be better communications about deadlines between students and case officers.
277. There is a big disparity between the tuition costs of arts, science and engineering programs but tuition portion of the SFA allowance is the same no matter what the program is. There is a disparity between the amount of support available for students Aurora college vs. students attending institutions in the south. Students attending college in Ft Smith receive accommodations at the residence at a highly subsidized rate in addition to their \$700 living

Question 13. Is there anything else you would like to add about the NWT SFA program?	
	allowance. Students in Yellowknife are also eligible for highly subsidized accommodations in addition to their \$700 month living allowance. Students that attend school in the south (do so because there is no northern offering) and their accommodations are not subsidized by the institutions they attend.
278.	There is gap between the NWT SFA program and the rest of the Canada Student Loan program in the form of residency requirements.
279.	There needs to be a baked-in degree of flexibility for individual students. It sometimes feels like rules are being used for the sake of using the rules--but rules exist for the protection of students, not to bilk them out of money that they are entitled to. For example, if a student who otherwise meets the criteria takes a year off to travel and work in other jurisdictions and does not reside in the NWT for a period of 12 months, but continues to otherwise maintain their residency (i.e. paying taxes as a resident of the NWT, etc.), it seems unjust to deny that student access to SFA when it is that they decide to return to school.
280.	There needs to be an incentive for people who have lived in their whole lives and would like to go somewhere different. I think that if you are going to a post-secondary institute and are getting a grant, you shouldn't have to pay back in full the amount if you finish your education and receive a diploma/degree.
281.	There should be a non-discriminatory access to SFA should a student wish to do part time studies while still holding a full time job. No matter what their income level (inclusive of spouse's income). As long as the student is eligible, whether or not they hold a healthy household income. Someone in that situation, who is still contributing to society, should be given the same opportunity and encouragement as a student who is not working or not married.
282.	There should be a separate program for people attending post-graduate or master programs. Don't make the regular program go for more years, make a separate program so that people who want to attend post-graduate or masters are able to get funding for that as well but not make so that people who haven't even got their undergraduate to just keep going to school because they can still get funding. Make the part-time reimbursement easier for people to attend school. I don't like that the family income decides how much you get back per course. Just because you have an income of 80,000\$ doesn't mean that you should be able to get some funding because some of those people have kids, mortgage and other bills that they can't afford to pay for the courses and they can't go back full time to get funding because it doesn't cover enough of their bills to make it work but still want to do more education.
283.	There should be more information when u applies to SFA about what happens if u don't return to the NWT after you graduate and after your done school.
284.	There should be the same benefits available to students wishing to return to school who have a family with both parents at home...../not only single parents, you also shouldn't have to live in housing to get funding and support for daycare expenses. Also students should be able to apply for EI to help with living expenses while in school.....if you paid into EI you should be able to use it just like everyone else in Canada.
285.	There weren't any questions regarding repayable loans for people schooled outside the NWT, which I believe is an important part of NWT SFA that needs to be looked into.
286.	They give students a good chance at higher education that would normally not be offered. The monthly living allowance in this day and age is very low, hard to pay rent and eat on that
287.	They should be able to fund you even though you're on EI.....
288.	They should change the amount \$700 for the single person because I did struggle with only \$700 and my rent was \$725.00 a month. It would be nice if it was a \$1000.00 monthly.
289.	They should keep in contact with each student regularly so no payments are missed.
290.	This is vital to the development of the human resource potential of the Northwest Territories. All efforts should be made to maintain and add to this program in the face of other government cuts. This is how we will get educated leaders in the Northwest Territories that are from the Northwest Territories.
291.	This program is very generous and has helped me immensely while attending post-secondary
292.	Train your staff to be PROFESSIONAL.
293.	Treaty and Status Indians have the right to an education and the NWT SFA program has been taking money from this budget since its inception and using the funds to pay for non-indigenous northerners this practice has to stop. The money for status Indians education should stay for this purpose, status Indians used to be able to get enough money to get a master's degree I think that amount is changing, this is wrong and unethical. If the government wants to pay for the non-natives to go to school than they should develop another program for them and keep the dollars separate. Non-native people and first nations people are not equal and never will be. They should stop

Question 13. Is there anything else you would like to add about the NWT SFA program?

	trying to treat the two groups as equal and should have two different ways of allocating the funding. the current NWT SFA program puts a residency clause on funding applications including those who are status Indians from the north, this should have no bearing on the application itself - as treaty Indians have a right to education and whether or not they live in the north or the south should not impede their funding to go to school.
294.	upgrading and part time student in small communities should receive SFA support those who are going to school get the first chance at summer jobs
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296.	upgrading and part time students in small communities should receive SFA support those who are going to school should get the first chance at summer jobs
297.	Very good program that allows northern students to follow their dreams.
298.	Vocational
299.	Well, I ended up having to pay back for one semester because I was taking a year long course that was only worth one semesters worth of credits. This was difficult for me as a parent because the work load-time commitment was just as much, but the credits were not enough to qualify me for SFA that semester. Serious limitation: I also really needed to upgrade in one area and SFA would not cover that so it limited what I could take once I got to school and realized what direction I wanted my career to take. Now I am working full time back in my community with just a diploma instead of a degree.
300.	What support is there for looking overseas for further education? What if one wanted to get a Master's degree overseas because the program was a shorter term than one in Canada and United States. Could one consolidate the funding from two years to one if the degree is the same?
301.	When I started school, the basic grant and loan were enough to cover my tuition and a portion of my living costs.
302.	While I appreciate all of the assistance that I had received, the only thing I would say is that I feel the assistance received by single parents is not sufficient at all. I understand that the program is to assist with the cost of education but as a single parent, and depending on the age of the children or child support received if any (as child support, whether court ordered, is not guaranteed or dependable), the needs of the family are not met, even though they do assist in educational costs as mentioned. It is easier for a single student of no dependents to find supplemental income but when you have a family and trying to find a part time job that part time job just adds to the additional cost of child care, it literally is easy to fail out of the courses or program....I speak from experience....and then with that failing grade or semester, it adds to the disappointment in one's GPA to be affected, which in turn affects the future application of any educational financial assistance....there seems to be no support or assistance, financial or otherwise, in meeting the needs of a single family.....especially taking into consideration the cost of living, just to get by....
303.	While I personally really like that my student loan repayments can be made on credit cards (so that I can collect points), I am concerned about newly graduated students paying for debt with another debt. I feel a greater amount of the total loans a person has should be forgivable. There should be no cap on the amount of loans a person can have in their lifetime. If they pay it back, they should be allowed to borrow it again if the true intent of NWT SFA is ensuring northerners are well educated.
304.	While I was a student (I last received SFA in 2005 ish) I thought that \$700 per month for living allowance was WAY too little- and that was 6 years ago!
305.	While living in Inuvik (as a student and not from there) my \$700 per month did not cover even my food (in dorm cafeteria) and living (in dorm living). I had been approved for a \$75 repayable loan per month. Because of the cost of living in Inuvik I was working three part time jobs while going to school full time. My grades were amazing, but I feel that had I not had to work 3 jobs while going to school they could have been even better. There needs to be a cost of living assessment re-vamp for certain communities.
306.	While not part of the SWTSFA program I am frustrated by the summer hiring programming. I see students from away getting summer government jobs while local students do not get as a much as a glance. This is wrong.
307.	While the role of SFA may not be to pay for everything, the cost of an education is high and when someone has no other alternative source (i.e. no relatives who can help) when they run out of money they drop out. Could there be an emergency loan for which people who have limited financial resources can apply? This loan would have to be paid back.
308.	Who lives off \$700 a month? That is poverty! I am forced to work full time and go to school at a 60% course load

Question 13. Is there anything else you would like to add about the NWT SFA program?	
	because I can't survive on \$700 a month!
309.	Why did you get rid of scholarships? I want to go back to school to do my master's but I make too much money to qualify for assistance. Why is this the case?
310.	Why is the remission rate higher in some communities than it is in others? (\$1000 every three months for Hay River, YK, Fort Smith etc., and \$2000 for others) Shouldn't you just be happy that we (students) actually came back? NWT isn't anything to write home about.
311.	Wish the amount of income for the future students that are in either Single/Family Status change for a longer amount.
312.	With the ever rising cost of tuition, books and living expenses I strongly suggest the NWT SFA program look at increasing the amount of their funding.
313.	Would help your analysis if you asked at least how long ago we received assistance. I last received assistance 5 years ago and don't remember everything....
314.	YES! I would like assistance from SFA to identify grants, and scholarships that are available outside of SFA. The development of a handbook or some kind of manual that scans, foundations, corporations, and all other available sources of funding available to students in the North. I am a northern resident born and schooled out of territory, I am receiving a repayable loan from SFA. I have been residing in the NWT for the past 6 years, and am pursuing a master's degree. My post graduate studies are directly relevant to the NWT, I will be working in the north for at least the next 10-20 years, I am raising my children here. I am also a very active volunteer in the community. I am paying over \$25 000 to complete my degree, of which I only have the time to pursue late evenings and weekends. This is not meant to be a sap story for me, I am just frustrated by the lack of additional funding I have been able to secure, even though I am a committed citizen to the north (volunteering ~15-30 hours/month), working very hard to upgrade my school, with direct benefits from my research back to the North. If SFA could provide some assistance in the form of conducting detailed national and potentially international funding sources for students, that would assist me (and I am sure others) in the pursuit to alleviate personal debt.
315.	Yes, Instead of course reimbursement for distance learning..why couldn't the distance learning course be covered by SFA (monthly living allowance..if the person isn't working while doing the distance learning course, whole course covered)?
316.	Yes. Communicate via e-mail more often. As a student, and then as someone trying to get a career started, I've moved around a lot and changed phone numbers somewhat often -- the one constant method of communication I am able to be reached through is e-mail, yet NWT SFA has only contacted me through the postal service for things like signing documents for remission. It's a little antiquated.
317.	You need better trained staff. I had three different contact people during the time I was at university. The first one was great but she moved on to a different job. The next two were incompetent: unsure of rules, unable to provide clear advice, did not respond to emails (I was three time zones away, phone calls were not always practical). I ended up calling the original contact person for help because her replacements were useless.
318.	You really need to hire staff who know what they're talking about. I can't even count the number of times I have been misinformed by an SFA employee, and bad information actually cost me a scholarship. A lack of consistency in the application of policy is also extremely frustrating, and I think these issues are linked. Summer students working the front desk should NOT be allowed to discuss policy and procedures with clients because instead of referring you to someone who knows the rules, they just try and answer your question directly, and often they are incorrect with their information. Employees also need to be forthcoming with information - instead of just giving the info you ask for, they should be aware of any affiliated information and provide it up front to avoid issues down the road.
319.	You should consider amending the policies to include upgrading because the majority of students who do graduate in the North do have to upgrade because students are below the academic standards.
320.	You should make it easier for single mom's to go back to school. A lot of NWT residents do have children!!

E. Telephone Survey Findings Summary

2011 SFA Current Student Survey

NWT Bureau of Statistics
Government of the Northwest Territories
January 2012

2011 SFA Current Student Survey

General Findings and Methodology

Introduction

The NWT Bureau of Statistics was contracted by Education, Culture and Employment (ECE) to conduct a program review survey. The intent of the **2011 SFA Current Student Survey** was to gather student perceptions of policies and procedures of the NWT Student Financial Assistance Program offered by ECE. The questionnaire was designed by the NWT Bureau of Statistics, in conjunction with staff from ECE. Survey operations took place from November 14 to December 13, 2011.

The first part of this report gives the general findings of the survey, the second part documents the methodology and the third part presents the full set of statistical tables in Appendix A. A copy of the questionnaire is provided in Appendix B.

General Findings

SFA Communication

The majority of current SFA recipients found that most of the SFA communication methods were somewhat or very useful. Students indicated that the SFA website was the most useful (79.6%), followed by the Student Handbook (69.6%) and the Policy and Procedures Manual (53.7%). By comparison, less than half of students or 40.4% found the newsletters to be somewhat or very useful. A slight majority or 50.8% indicated that they never read the newsletter.

The majority of current recipients or 73.9% felt that the main goal of the SFA program (i.e., assisting with post secondary education costs) was clearly communicated to them at the time of application.

Program Qualifications and Student Categories

Most students or 80.1% indicated that the SFA qualification requirements were not too restrictive. A small percentage or 19.4% indicated that the requirements were too restrictive. Out of the SFA recipients who found the qualification requirements too restrictive, the top three categories most often cited were not receiving aid from other provinces, territories or federal government (42.2%), NWT residency requirements (37.2%) and studying at a designated institution (30.2%).

The vast majority of students or 86.3% felt that the SFA student categories represent NWT residents. A small percentage or 13.7% indicated that the student categories do not represent NWT residents. Of these current recipients, the two most often cited criticisms about the categories were all students should have the same opportunity (48.6%) and the student categories are too limiting (44.2%).

SFA Distribution

Students were asked about the suitability of benefit amounts available to northern aboriginal and northern-schooled residents. The majority of SFA recipients reported that the repayable loan amount (67.8%), travel expenses from home to school (65.6%) and the amount per semester for tuition (52.0%) were about right. In contrast, the majority felt that the amounts provided for the monthly living allowance entitlement (61.2%) and the amount per semester for books (55.9%) were too little.

Students were also asked about the suitability of course reimbursement amounts for student categories that qualify for part-time study. The majority of students indicated that both part-time course reimbursement (66.0%) and household income levels used to calculate eligibility (63.9%) were about right.

When asked about their level of agreement with SFA funding policies, the vast majority of students agreed or strongly agreed with the statements that more students would enroll part-time if loans and grants were available to part-time students (85.4%), SFA benefits make sense (84.5%) and funding should be available for students who need upgrading (77.1%).

Loan Remission

Results show that 54.4% of students felt that forgiving \$1,000 every 3 months for students living in Yellowknife, Fort Smith, Hay River, Inuvik, Fort Simpson and Norman Wells was about right. A higher percentage or 67.4% of students indicated that forgiving \$2,000 every 3 months for students living in any other NWT community was about right.

When asked about their level of agreement with some of the loan forgiveness policies, the majority of students agreed or strongly agreed that remissible loans are effective in encouraging students to return to the NWT (88.2%), forgiveness amounts should be the same for each community in the NWT (67.0%) and non-returning students should be required to repay their grants (56.9%).

Most students or 79.9% indicated that they plan on living in the NWT after their studies. A small percentage or 17.4% indicated that they do not intend to live in the NWT after their studies. Out of these students, the top four reasons most often cited for not wanting to live in the NWT were the lack of social activities (65.2%), climate/weather (59.9%), high cost of living (58.8%) and a lack of jobs in their field (58.3%).

Current SFA recipients were given the opportunity to provide open-ended suggestions on ways for the GNWT to encourage students to return to the NWT. The top three reasons most often cited to encourage students to return to the NWT were guaranteed employment (27.0%), increase loan remission/forgiveness amounts (15.0%) and provide help in finding employment (10.1%).

Other Comments

Finally, SFA recipients were asked an open-ended question where they could provide additional comments about the SFA program. The three most frequently raised issues about the SFA program were that the current program is good/beneficial (12.5%), increase the amount of money (cover costs, tuition, books) (9.7%) and provide other funding opportunities (housing, scholarships, upgrading) (5.6%).

The full results from the survey are attached in Appendix A: Statistical Tables. Each table represents a question from the survey and summarizes the overall results for that question.

Methodology

ECE provided the NWT Bureau of Statistics with a list (frame) containing the email addresses and/or phone numbers and other contact information of 1,444 current SFA recipients from all communities in the Northwest Territories. A sample of 461 students was randomly selected from the frame of current SFA recipients.

The survey was administered online via a link contained in an Email message. The secondary mode of delivery was telephone interviews for clients that did not complete the survey through the email link. The NWT Bureau of Statistics developed the Internet application, underlying database and administrative tools.

The Bureau sent out 461 Email messages with a link to the online survey. After the initial Email invitation was sent out, two more reminder Emails were sent. The remaining respondents completed the survey via telephone interview. In total, 384 SFA recipients completed the survey, yielding a response rate of 83%.

The data were exported to IBM SPSS Statistics (Statistical Package for Social Sciences) for preparation and statistical processing. Computer assisted edits were performed to check for data entry errors and logical inconsistencies among responses. The data was weighted to the SFA population by age, sex and ethnicity. Once the data was processed, statistical tables were created. Due to the use of weighting procedures, the sum of the categories in each table may not be equal to the total number of SFA recipients.

Any sample survey has both sampling errors and non-sampling errors. While the extent of the non-sampling errors is difficult to measure, it is hoped that the design of the questionnaire and operational procedures work to minimize these errors. Sampling errors may be measured using standard statistical procedures. After examining the coefficients of variation for selected results, proportions of less than 10% should be used with caution.

Appendix A: Statistical Tables

Table 1
Student Opinions of SFA's Communication Methods
 No. of Recipients

	Total # of Recipients	%	Very Useful	%	Somewhat Useful	%	Not Useful	%	Never Used	%	Not Stated	%
Website	1,444	100.0	566	39.2	584	40.4	66	4.5	224	15.5	4	0.3
Handbook	1,444	100.0	450	31.1	555	38.4	59	4.1	361	25.0	19	1.3
Policy & Procedures Manual	1,444	100.0	311	21.6	465	32.2	79	5.5	574	39.8	15	1.0
Newsletters	1,444	100.0	188	13.0	396	27.4	108	7.5	734	50.8	19	1.3

Table 2
SFA's Main Goal of Assisting With Post Secondary Education Costs is Clearly Communicated
 No. of Recipients

	Total # of Recipients	%
Total	1,444	100.0
Yes	1,066	73.9
No	377	26.1

Table 3
SFA Qualification Requirements are too Restrictive
 No. of Recipients

	Total # of Recipients	%
Total	1,444	100.0
Yes	280	19.4
No	1,156	80.1
Not Stated	7	0.5

Table 3a
SFA Qualification Requirements are too Restrictive, by Type
 No. of Recipients Indicating Requirements are too Restrictive

	Total # of Recipients	%	Yes	%	No	%	Not Stated	%
Canadian Citizenship Requirements	280	100.0	15	5.4	254	90.8	11	3.9
NWT Residency Requirements	280	100.0	104	37.2	165	59.0	11	3.9
Studying at a Designated Institution	280	100.0	85	30.2	185	66.0	11	3.9
Enrolled in an Approved Program	280	100.0	62	22.0	208	74.2	11	3.9
Ensuring SFA Loans/ GNWT Debts are Up-to-Date	280	100.0	70	24.9	200	71.3	11	3.9
Not Receiving Aid From Other Provinces, Territories or Federal Government	280	100.0	118	42.2	151	54.0	11	3.9
Other	280	100.0	51	18.3	218	77.9	11	3.9

Table 4
SFA Student Categories Represent NWT Residents
 No. of Recipients

	Total # of Recipients	%
Total	1,444	100.0
Yes	1,246	86.3
No	197	13.7

Table 4a
Reasons SFA Student Categories Do Not Represent NWT Residents
 No. of Recipients Indicating Categories Do Not Represent Residents

	Total # of Recipients	%	Yes	%	No	%
All Students Should Have Same Opportunity	197	100.0	96	48.6	102	51.6
Should be One Category for Students	197	100.0	55	27.9	143	72.4
Too Many Student Categories	197	100.0	48	24.3	150	75.9
Student Categories are too Limiting	197	100.0	87	44.2	110	56.0
Other	197	100.0	33	16.8	164	83.4

Table 5
Suitability of Benefit Amounts Available to Northern Aboriginals and Northern Schooled Residents, By Type of Benefit
 No. of Recipients

	Total # of Recipients	%	Too Much	%	About Right	%	Too Little	%	Not Stated	%
Up to \$1,925 Per Semester for Tuition	1,444	100.0	45	3.1	751	52.0	624	43.2	24	1.7
Up to \$400 Per Semester for Books	1,444	100.0	x	x	617	42.7	808	55.9	16	1.1
Travel Expenses From Home to School	1,444	100.0	15	1.0	948	65.6	438	30.3	43	3.0
Monthly Living Allowance Entitlement	1,444	100.0	x	x	528	36.6	884	61.2	24	1.7
Repayable Loan Amount of Up to \$1,400 Per Month	1,444	100.0	124	8.6	979	67.8	295	20.4	46	3.2

Note: "x" Denotes Suppressed Number

Table 6
Suitability of Course Reimbursement Amounts for Student Categories that Qualify for Part-Time Study
 No. of Recipients

	Total # of Recipients	%	Too Much	%	About Right	%	Too Little	%	Not Stated	%
Household Income Levels Used to Calculate Eligibility	1,444	100.0	90	6.3	922	63.9	350	24.2	81	5.6
Part-Time Course Reimbursement of Up to \$500 Per Course	1,444	100.0	22	1.5	954	66.0	394	27.3	74	5.1

Table 7
Level of Agreement With SFA Funding Policies
 No. of Recipients

	Total # of Recipients	%	Strongly Agree	%	Agree	%	Disagree	%	Strongly Disagree	%	Not Stated	%
SFA Benefits Make Sense	1,444	100.0	295	20.4	926	64.1	168	11.6	28	2.0	27	1.9
Funding Should be Available for Students Who Need Upgrading	1,444	100.0	481	33.3	632	43.8	249	17.3	54	3.8	27	1.8
More Students Would Enroll if Loans and Grants Were Available to Part-Time Students	1,444	100.0	475	32.9	758	52.5	156	10.8	28	1.9	27	1.8

Table 8
Suitability of Loan Remission Amounts for Northern Schooled Residents Returning to Live in the NWT
 No. of Recipients

	Total # of Recipients	%	Too Much	%	About Right	%	Too Little	%	Not Stated	%
Forgiving \$1,000 Every 3 Months For Students Living in Yellowknife, Fort Smith, Hay River, Inuvik, Fort Simpson and Norman Wells	1,444	100.0	17	1.2	786	54.4	605	41.9	36	2.5
Forgiving \$2,000 Every 3 Months in Any Other NWT Community	1,444	100.0	191	13.2	974	67.4	241	16.7	39	2.7

Table 9
Level of Agreement With Loan Forgiveness Policies
 No. of Recipients

	Total # of Recipients	%	Strongly Agree	%	Agree	%	Disagree	%	Strongly Disagree	%	Not Stated	%
Forgiveness Should be the Same for Each Community	1,444	100.0	452	31.3	516	35.7	379	26.3	70	4.8	27	1.8
Remissible Loans are Effective in Encouraging Students to Return to the NWT	1,444	100.0	534	37.0	740	51.2	105	7.3	30	2.1	35	2.4
Non-Returning Students Should Have to Repay Grants	1,444	100.0	275	19.1	547	37.9	337	23.4	248	17.2	37	2.6

Table 10
Students That Plan on Living in the NWT After Their Studies
 No. of Recipients

	Total # of Recipients	%
Total	1,444	100.0
Yes	1,154	79.9
No	252	17.4
Not Stated	38	2.6

Table 10a
Reasons Students Will Not Return to Live in the NWT After Their Studies
 No. of Recipients Planning Not to Live in the NWT After Their Studies

	Total # of Recipients	%	Yes	%	No	%
Better Job Down South	252	100.0	112	44.6	139	55.3
Lack of Jobs in My Field	252	100.0	147	58.3	105	41.6
High Cost of Living	252	100.0	148	58.8	104	41.1
More Family/Friends Down South	252	100.0	72	28.4	180	71.5
Climate/Weather	252	100.0	151	59.9	101	40.0
Access to Health Care/Public Services	252	100.0	55	21.7	197	78.2
Lack of Retail Services	252	100.0	120	47.4	132	52.5
Lack of Social Activities	252	100.0	164	65.2	87	34.7
Forgiveness Amounts for Remission are Not Enough	252	100.0	97	38.6	154	61.3
Other	252	100.0	39	15.6	212	84.3

Table 11
Student Suggestions to Encourage Students to Return to Live in the NWT After Their Studies
 No. of Recipients

	Total # of Recipients	%
Total	1,444	100.0
Current Incentives are Good	86	6.0
Increase Loan Remission/Forgiveness Amounts	217	15.0
Guaranteed Employment	390	27.0
Provide Help Finding Employment	146	10.1
Priority/Equality in Hiring Practices	55	3.8
Housing Subsidies	72	5.0
Other Financial Incentives	108	7.5
Better Recreational Events/Social Conditions	30	2.1
Other	58	4.0
Don't Know	22	1.5
No Comment	461	31.9

Note: Recipients were allowed to make multiple comments. As a result, the total will not equal the sum of the categories.

Table 12
Other Comments About the SFA Program
 No. of Recipients

	Total # of Recipients	%
Total	1,444	100.0
Current Program is Good/Beneficial	180	12.5
Increase Amount of Money (Cover Costs, Tuition, Books)	139	9.7
Other Funding Opportunities (Housing, Scholarships, Upgrading)	81	5.6
Program Rules/Policies Need Change/Improvement	66	4.6
Application Process/Information/Communications Need Improvement	72	5.0
Residency Requirements/Student Categories Should be Fair/Equal	56	3.8
Other	68	4.7
No Comment	909	63.0

Note: Recipients were allowed to make multiple comments. As a result, the total will not equal the sum of the categories.

Appendix B: Questionnaire

2011 SFA Current Student Survey

ID Number: _____

Interviewer: _____

Date: _____

Introduction

The NWT Bureau of Statistics, on behalf of the Department of Education, Culture and Employment (ECE) is conducting a survey of the Northwest Territories (NWT) Student Financial Assistance (SFA) Program. All information collected in this survey will be kept confidential and used only for statistical and information purposes and is protected by the *Access to Information and Protection of Privacy Act*.

A. NWT SFA COMMUNICATION

A1. First, we would like to ask your opinion on NWT SFA's communication methods. Please tell us, how useful is the SFA ...?

		Very Useful	Somewhat Useful	Not Useful	Never Used
a)	Website	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>
b)	Student Handbook	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>
c)	Policy & Procedures Manual	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>
d)	Newsletters	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>

A2. The main goal of the SFA program is to assist with the cost of postsecondary education, not to cover all expenses. Do you feel this goal is clearly communicated at the time of application?

1 Yes

2 No

B. PROGRAM QUALIFICATIONS AND STUDENT CATEGORIES

To qualify for SFA, students must:

- Be a Canadian citizen or a permanent resident of Canada;
- Be considered ordinarily a resident of the NWT for at least 12 continuous months before the start of their program;
- Be enrolled in an approved, postsecondary program or course at a designated institution, as defined by SFA;
- Not be receiving student financial aid from another provincial, territorial or federal program; and
- Make arrangements to repay any outstanding loans with the SFA Program and any outstanding debts with the Government of the Northwest Territories (GNWT).

B1. Thinking about the SFA [qualification requirements](#), do you think the qualifications are too restrictive?

- 1 Yes
2 No **GO TO QUESTION B3**

B2. Which SFA qualification requirements are too restrictive? MARK ALL THAT APPLY

- 1 Canadian citizenship requirements
2 NWT residency requirements
3 Studying at a designated institution
4 Enrollment in an approved, postsecondary program
5 Ensuring previous SFA loans / GNWT debts are up-to-date
6 Not be receiving student financial aid from other provinces, territories or the federal government
7 Other (specify): _____

Northern Indigenous Aboriginal Resident (at least one of the following must be met):

- Member of, or eligible to become a member of, an NWT Dene band;
- Person, or a descendent of a person who, on or before December 31, 1921, resided in that part of Canada that on April 1, 1999, comprised the NWT and is of Aboriginal descent;
- A descendent of a person described above
- Person, or a descendant of a person who is enrolled, or eligible to be enrolled, as a beneficiary under the amended Inuvialuit Final Agreement;
- A descendent of a person described above; or
- Person who is enrolled, or is eligible to be enrolled, in the amended Nunavut Inuit Enrollment List and was ordinarily resident on March 31, 1999, other than as a full-time student, in that part of Canada that on April 1, 1999, comprised the NWT and from and including April 1, 1999, and has continued to reside in the NWT.
- Person who is enrolled or is eligible to be enrolled as a Tlicho citizen

Northern Resident Schooled in the NWT:

- Successfully completed one or more of grades 1 through 12 in the NWT; or
- Completed one or more years of schooling outside the NWT where the parent(s) with whom the person normally resides were *ordinarily resident* of the NWT according to the program criteria.

Northern Residents Not Schooled in the NWT:

- Were not considered ordinarily resident while attending Grades 1 through 12; or
- Are not considered to be a Northern Indigenous Aboriginal Resident.

The SFA Program has three student categories: [Northern Indigenous Aboriginal Resident](#), [Northern Resident Schooled in the NWT](#), and [Northern Resident Not Schooled in the NWT](#).

B3. Thinking about the SFA student categories, do you think the categories accurately represent the residents of the NWT?

- 1 Yes **GO TO SECTION C**
2 No

B4. Why do you think the SFA student categories do not accurately represent the residents of the NWT? MARK ALL THAT APPLY

- 1 All students should have the same opportunity
2 There should be one category for all students
3 There are too many student categories
4 The student categories are too limiting
5 Other (specify): _____

C. SFA DISTRIBUTION

The SFA Program provides grants and loans to those student categories that qualify.
(Amounts listed are for single students)

C1. Do you think the following benefits available to NWT residents based on their student categories are too much, just right or too little ...?

	Too Much	Just Right	Too Little
a) Up to \$1,925 per semester for tuition for Northern Aboriginal and Northern Schooled residents	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>
b) Up to \$400 per semester for books for Northern Aboriginal and Northern Schooled residents	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>
c) Travel expenses from home community to nearest approved institution for Northern Aboriginal and Northern Schooled residents	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>
C2. Do you think the monthly living allowance entitlements (for example, \$700/month for a single student) for Northern Aboriginal and Northern Schooled Residents are ...	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>
C3. Do you think the repayable loan amount of up to \$1400/month for Northern Aboriginal, Northern Schooled and Northern Residents is...	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>

SFA Program
Course Reimbursement/Part-time Studies Income Calculation - Family Size
Annual Income = \$

Benefit	1	2	3	4	5	6	7	8	9	10	11
\$500	30,000	35,000	40,000	45,000	50,000	55,000	60,000	65,000	70,000	75,000	80,000
\$375	35,000	40,000	45,000	50,000	55,000	60,000	65,000	70,000	75,000	80,000	85,000
\$250	40,000	45,000	50,000	55,000	60,000	65,000	70,000	75,000	80,000	85,000	90,000
\$125	45,000	50,000	55,000	60,000	65,000	70,000	75,000	80,000	85,000	90,000	95,000
\$0	45,001	50,001	55,001	60,001	65,001	70,001	75,001	80,001	85,001	90,001	95,001

The SFA Program provides course reimbursement to those student categories that qualify for part-time study.

- | | | Too Much | Just Right | Too Little |
|-----|--|----------------------------|----------------------------|----------------------------|
| C4. | Do you think the household income levels used to calculate eligibility for course reimbursement are ...? | 1 <input type="checkbox"/> | 2 <input type="checkbox"/> | 3 <input type="checkbox"/> |
| C5. | Do you think the part-time course reimbursement amount of up to \$500 per course is ...? | 1 <input type="checkbox"/> | 2 <input type="checkbox"/> | 3 <input type="checkbox"/> |

Now, we are going to ask you some questions about the way funding is administered. For each of the following statements, please tell us if you strongly agree, agree, disagree or strongly disagree...

- | | | Strongly Agree | Agree | Disagree | Strongly Disagree |
|-----|--|----------------------------|----------------------------|----------------------------|----------------------------|
| C6. | The benefits provided by SFA make sense. | 1 <input type="checkbox"/> | 2 <input type="checkbox"/> | 3 <input type="checkbox"/> | 4 <input type="checkbox"/> |
| C7. | Financial assistance should be available to students who need upgrading prior to attending a postsecondary institution. | 1 <input type="checkbox"/> | 2 <input type="checkbox"/> | 3 <input type="checkbox"/> | 4 <input type="checkbox"/> |
| C8. | More students would attend postsecondary institutions on a part-time basis if grants and loans were available to part-time students. | 1 <input type="checkbox"/> | 2 <input type="checkbox"/> | 3 <input type="checkbox"/> | 4 <input type="checkbox"/> |

D. LOAN REMISSION

The GNWT encourages *Northern Schooled Residents* receiving SFA to return to the NWT after completing postsecondary studies by offering remissible loans.

Do you feel ...

		Too Much	Just Right	Too Little
D1.	Forgiving \$1000 for every three months for students living in Fort Simpson, Fort Smith, Hay River, Inuvik, Norman Wells and Yellowknife is ...?	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>
D2.	Forgiving \$2000 for every three months for students living in any other NWT community is ...?	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>

For each of the following statements, please tell us if you strongly agree, agree, disagree or strongly disagree...

		Strongly Agree	Agree	Disagree	Strongly Disagree
D3.	Forgiveness should be the same regardless of the community in which the student lives.	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>
D4.	Remissible loans are an effective way to encourage students to return to the NWT.	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>
D5.	Students should be required to repay grants if they do not return to the NWT.	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>

D6. What could the GNWT do to encourage students to return to the NWT?

D7. Do you plan on living in the NWT when you complete your postsecondary studies?

- 1 Yes **GO TO SECTION E**
 2 No

D8. If no, please indicate why. MARK ALL THAT APPLY

- 1 I will be able to get a better job down south
- 2 Lack of jobs in my field in the NWT
- 3 High cost of living
- 4 I have more family/friends down south
- 5 Climate/Weather
- 6 Access to health care or other public services
- 7 Lack of services such as restaurants and stores
- 8 Lack of social activities
- 9 The forgiveness amounts for remission are not enough
- 10 Other (specify) _____

E. BACKGROUND INFORMATION

To conclude the survey, we would like to ask you a few questions about yourself.

E1. Are you male or female?

- 1 Male
- 2 Female

E2. How old are you?

- 1 Under 20
- 2 21 – 24
- 3 25 – 34
- 4 35 – 44
- 5 45 - 54
- 6 55+

E3. What is your ethnicity?

- 1 Inuit
- 2 Inuvialuit
- 3 Dene
- 4 Métis
- 5 Other Aboriginal
- 6 Non-Aboriginal

E4. Where do you currently attend postsecondary studies?

- 1 Within the NWT
- 2 Outside the NWT **GO TO E6**

E5. In which community do you attend school?

- 1 Yellowknife
- 2 Fort Smith
- 3 Inuvik
- 4 Other

E6. What is your home NWT community?

F. ADDITIONAL INFORMATION

F1. Is there anything else you would like to add about the NWT SFA program?

***** End interview and thank respondent for their time. *****

