

Report of the  
Ministerial Forum on

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# Student Financial Assistance

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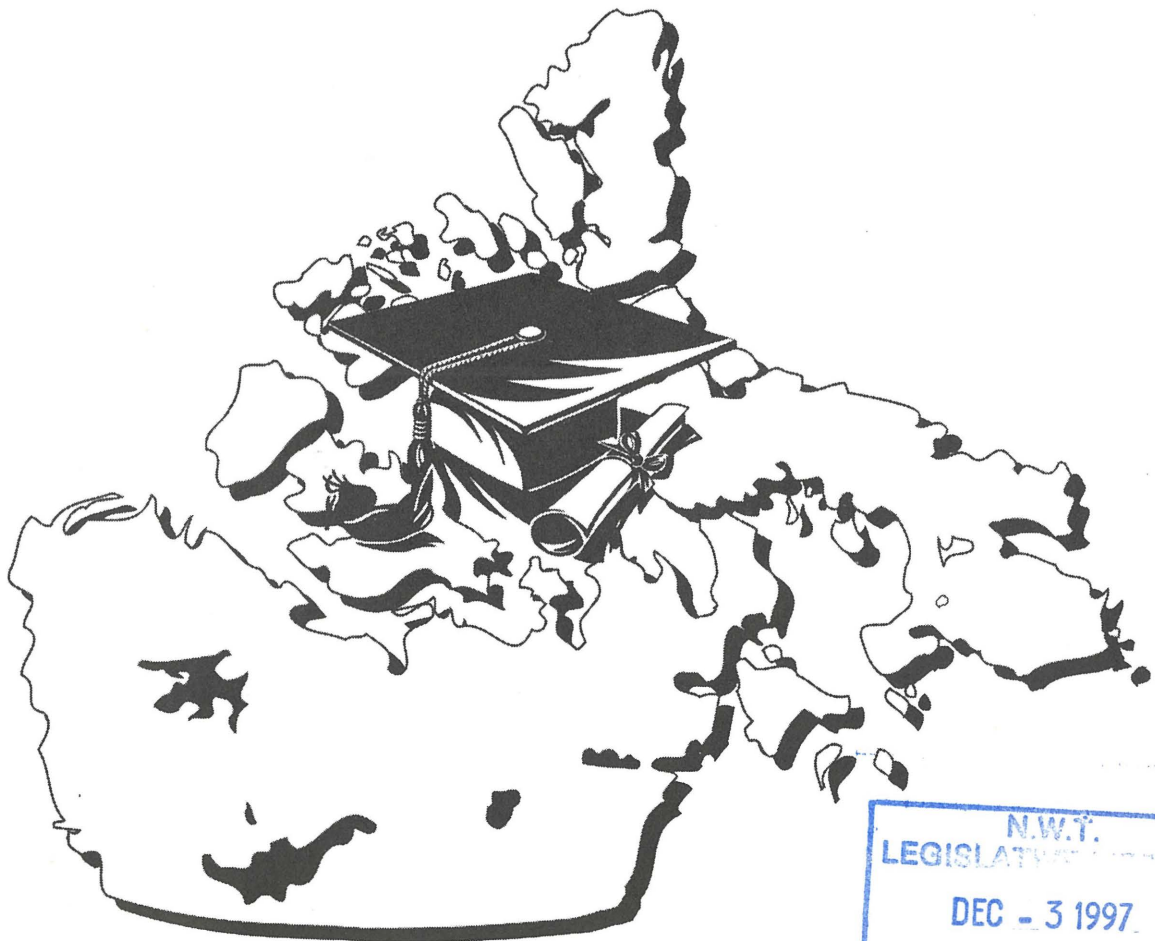


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## Foreword

The Ministerial Forum on Student Financial Assistance was appointed by the Honourable Charles Dent, Minister of Education, Culture and Employment on the recommendation of Members of the Legislative Assembly of the Northwest Territories and aboriginal organizations. The members are:

Judy Anilniliak, Member  
Iqaluit.

Wendy Colpitts, Member  
Yellowknife.

Ruby Jumbo, Member  
Trout Lake.

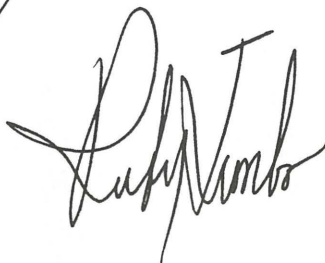
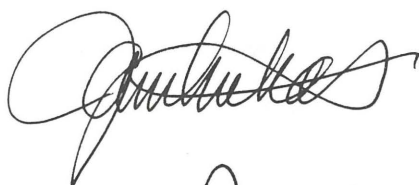
Jason Lepine, Member  
Fort Smith.

Louise Vertes, Chair  
Yellowknife.

Our job is:

- to provide information to the public on issues affecting the Student Financial Assistance program,
- to increase public awareness and understanding of student financial assistance issues,
- to provide the Minister with a cross-section of public opinion on the Student Financial Assistance programs, specifically,
  - access
  - shared responsibility
  - sustainability, and,
  - delivery
- to lead public discussions in regional Ministerial Forum sessions, and,
- to report findings and recommendations to the Minister.

To do our job we needed help from the public. We sincerely thank everyone who participated in our public hearings and sent us written submissions. We are grateful for the information and suggestions given to us. We know from your many comments just how important student financial assistance is to the people of the NWT.







## Introduction

The Minister of Education, Culture and Employment (the Minister) directed the preparation of a public discussion paper called "*POST-SECONDARY EDUCATION: A Shared Responsibility, Student Financial Assistance in Review*". This discussion paper was sent to interested parties including Divisional Education Councils, District Education Authorities, High School Principals, Adult Educators, Boards of Governors and Campus Directors of the Public Colleges, Student Council Representatives, Mayors, Band Chiefs, Northern Aboriginal Organizations and Members of the Legislative Assembly.

The Minister appointed members of the Ministerial Forum on Student Financial Assistance (the Forum) under terms of reference contained in Appendix 1 of this Report. The Minister provided opportunities for public input to the Forum by arranging public sessions in Inuvik, Yellowknife and Iqaluit. The Minister invited representatives of all NWT communities to attend one of the public sessions. The Minister also invited all interested individuals and organizations to send written submissions to the Forum.

The public sessions provided an opportunity for community representatives to meet with members of the Forum in discussion groups to exchange information and ideas about the Student Financial Assistance Program. Community representatives also provided the Forum with their comments and input concerning a wide range of issues which affect post-secondary education for NWT students. The public sessions also gave interested organizations and individuals an opportunity to make presentations to the Forum concerning the Student Financial Assistance Program and related issues. Summaries of the public sessions held by the Forum and written submissions received by the Forum are found in Appendix 4. The Forum took the opportunity to visit campuses of the Aurora College in Inuvik and Yellowknife and Nunavut Arctic College in Iqaluit.

The Forum's Report takes into account all the information we received from the public, whether from written submissions or in person during our public sessions and also information that we gathered from other sources such as administrators of post-secondary student assistance programs in other jurisdictions.

We have structured our Report to first describe the major issues that came from public input. The Report then addresses the four (4) areas of specific concern that the Minister asked us to examine. We conclude with a discussion of the future of student financial assistance. Our findings and recommendations are contained in each section. We have also provided a summary of our recommendations in Appendix 3.



# General Issues of Concern

## I. What is the purpose of the Student Financial Assistance Program?

The Student Financial Assistance Program (SFA Program) is established under the Student Financial Assistance Act and Regulations under the Act. There are internal operational policies and guidelines which also direct how the SFA program is operated. All these documents describe how the program works and not what it is intended to achieve. The Forum is not aware of any accepted statement of purpose or objectives for the SFA Program.

People who attended our public sessions or wrote to us had very different ideas about what the purpose of student financial assistance is or should be. Some people thought that it should provide full support for students. Some people thought only certain students should receive assistance based on their aboriginal status, NWT residency or commitment to using their skills and knowledge in the NWT after completion of studies. Some people thought there should be objectives for the program outside of providing financial assistance for post-secondary education like building up a human resource infrastructure in the NWT of skilled and educated residents. There was no consensus.

The Forum looked at the current provisions of the SFA Program and concluded that the current program is based on the following assumptions:

- post-secondary education is a good thing,
- affirmative action provisions for indigenous NWT aboriginal people will be part of the SFA Program,
- affirmative action provisions for non-aboriginal NWT residents who have taken some or all of the schooling at NWT public and high schools will be part of the SFA Program,
- affirmative action provisions for longer term non-aboriginal NWT residents will be part of the SFA Program,
- any support from the Government of the Northwest Territories (GNWT) is dependent on some basic residency and/or citizenship criteria,
- the program provides **assistance** not 100% support to attend post-secondary education, and,
- the SFA Program promotes participation in post-secondary studies not completion of post-secondary programs.

The Forum believes that the purpose and future of student financial assistance must be decided through public debate by the Legislative Assembly.

***The Forum recommends that a purpose and objectives for the SFA Program be established.***

## II. Information and Understanding about the Current SFA Program

People who attended public sessions did not know about all the benefits now available to students. People did not know about the differences or similarities in program entitlements for students in different situations.

For example, students with dependents compared to single students or indigenous NWT aboriginal students compared to NWT students who had received all their public and high school in the NWT. People were surprised to find out about the availability of different kinds of assistance. People did not know who to ask for the information they needed. They were frustrated by receiving different answers or not being able to get an answer at all.

People's comments and suggestions about the SFA Program changed as they received more information during the course of public sessions.

It is clear to members of the Forum that there is a lack of accurate, consistent and available information about the current SFA Program. In addition, we agree with people who told us that the information they did have is complicated and hard to understand. The Forum makes recommendations about these issues throughout our Report.

To help those reading our report, we have included a summary of the current SFA Program provisions in Appendix 2.

### **III. Tracking SFA Program Use and "Success"**

People asked the Forum about the number of graduates from post-secondary education programs. They wanted to know how many students dropped out of post-secondary education programs. They wanted to know in what post-secondary programs students were enrolled. They wanted to know how many students have returned to the NWT and are using their education in their jobs.

These questions could not be answered.

Many people said the way they feel about the SFA Program depends on what has been achieved. They had a sense there were some students who took advantage of the program but without accurate statistics, they could not be sure. This lack of statistical information is a concern for the Forum. We have made recommendations about this issue later in our Report.

### **IV. Coordination Among Programs in Support of Post-secondary Education**

People told the Forum about the lack of a coordinated approach to assisting students to prepare for post-secondary education. People talked about different kinds of assistance. People told us that career counselling should be starting in public and high schools. They told us counselling should include how to make choices about the courses and education students need to prepare them for their chosen career. People talked about education planning and making choices about high school and post-secondary education courses and programs. People told us that one of the major reasons some students do not do well at post-secondary education institutions is that they do not have the "life skills" to cope with this new and sometimes strange experience. They need budgeting skills, they need household skills, they need knowledge about life in a larger city.

People told us that coordination among assistance programs for post-secondary education is a problem. It seems to them that there is a lack of communication among agencies involved. This lack of communication causes confusion for students and potential students.

People do not understand why students receive assistance from the SFA Program for some programs given at the Public Colleges and not other programs. They do not understand why some students receive different assistance levels while attending the same post-secondary courses when they are being assisted by different agencies. They do not understand why students receive SFA Program assistance if a similar course is taken at a southern post-secondary institution rather than at a Northern Public College.

***The Forum recommends that the Minister of Education, Culture and Employment lead a review of programs of assistance and support for students who may be preparing for or taking post-secondary education to ensure coordination of programs and accurate, consistent and available sources of information relating to post-secondary education.***

#### **V. Fundamental questions.**

Before the Forum could come to any conclusions about the 4 areas the Minister assigned to us, we had to address 3 fundamental questions:

- a) Is the SFA Program a program of financial assistance or a program of full financial support?
- b) Is the SFA Program a financial program or a program which combines financial, counselling and other assistance?
- c) Who is the SFA Program intended to benefit?

#### **a) Is the SFA Program a program of financial assistance or a program of full financial support?**

Some people told us that the SFA Program should cover all costs a student has related to post-secondary education. Of those, some people said "all costs" should be defined as anything the student spends while attending post-secondary education and some said "all costs" mean only those costs directly related to education costs. Some people told us that only assistance and not full support should be provided. Of those, some people said assistance should be based on a student's needs for financial assistance related to education and others told us that financial assistance should be an entitlement and not based on need. Some people told us that financial assistance should be based on the student and his or her family's ability to pay and be means tested. The majority of people told us there is a shared responsibility for assisting students in post-secondary education.

The current SFA Program is a program of assistance. It does not pretend to cover all costs of post-secondary education, however defined. It assumes that if a student's financial needs are not met, the shortfall has to come from somewhere else. That somewhere else could be from the student as a result of employment. It could be from parents or other family members. It could be from aboriginal organizations. It could be from scholarships. It could be from income support.

***The Forum recommends that the SFA Program continue to be a program of financial assistance.***

**b) Is the SFA Program a financial program or a program which combines financial, counselling and other assistance?**

People told us about the different types of assistance they feel students need to prepare for, and be successful during, post-secondary education. They mentioned financial assistance, education and career counselling, life skills and parenting among others. They told us from where they thought this assistance should come. Some of the sources mentioned were schools, families, learning centres, students who had been through post-secondary education, income support workers and aboriginal organizations.

It was clear to the Forum that the financial assistance provided by the SFA Program is only part of a larger community and government effort to assist students. We did hear that efforts were not always coordinated. The Forum concluded that the SFA Program should concentrate on providing financial assistance and do this well.

***The Forum recommends that the SFA Program be limited to a program providing financial assistance to post-secondary education students.***

**c) Who is the SFA Program intended to benefit?**

The Forum noticed that in much of the documentation about the SFA Program the terms “NWT student” and “NWT resident” are used interchangeably. During our public sessions and in the written submissions most people talked to us about “students”. The students they talked about were students who had recently graduated from high school or indigenous NWT aboriginal people who had decided to take post-secondary education after doing something else. They were not talking about mature NWT residents who had decided to pursue post-secondary education after a period of time in the workforce.

The Forum feels it is important to identify the primary focus of the SFA Program. Discussion about access, sustainability and benefits, shared responsibility and delivery must be based on who the SFA Program is primarily intended to serve.

***The Forum recommends that the primary focus of the SFA Program be indigenous NWT aboriginal people and non-aboriginal NWT youth who have completed part or all of their schooling in the NWT.***

## **1. Access to SFA Program**

The Forum was asked to look at any changes to the SFA Program to ensure that it continues to provide NWT residents with access to post-secondary education. The Forum understands access to mean initial and continued access to post-secondary education. Under the current SFA Program access generally involves:

1. Information about the SFA Program.
2. Acceptance for registration at an approved post-secondary institution as a full time student (full time means taking at least 60% of a full course load as approved by the institution).
3. Enrolled in an eligible program of studies.
4. Canadian citizenship or permanent residency.

5. Ordinarily resident in the NWT 12 months prior to acceptance for registration.
6. Meets application deadlines.
7. Consequences for withdrawal or not passing 60% of a full course load.
8. Students with Disabilities.
9. Affirmative Action.

Access to the SFA Program has **not** been limited by:

10. Total budget appropriations.
11. Student preparedness.
12. Market for skills.
13. Progression and completion.

### **1.1 Information about the SFA Program.**

People were generally aware that the SFA Program exists. However, they did not always have accurate, consistent and available information. Information is seen as complicated and complex. **The Forum sees the source, manner and form of information now provided as a barrier to access to post-secondary education.** We have a number of recommendations related to information about the SFA Program in our Report.

### **1.2 Acceptance for registration at an approved post-secondary institution as a full time student.**

#### **a) Approved post-secondary institution.**

The Deputy Minister, Department of Education, Culture and Employment (ECE) now designates approved post-secondary institutions. The experience of other jurisdictions, including that of the Federal Government, is used by ECE in designating approved post-secondary institutions. People did not raise the approval of post-secondary institutions as an issue related to access. There were views expressed about a student's choice of post-secondary institutions, for example, northern or southern, Canadian or international and using the closest institution as the basis for determining the level of certain benefits such as travel.

The Forum is concerned that approval of post-secondary institutions is based on the institution offering a generally recognized program of study at the post-secondary level and not job training courses. Students should graduate with a certificate, diploma or degree.

***The Forum recommends that Education, Culture and Employment review the designation of approved post-secondary institutions to confirm they issue generally recognized certificates, diplomas or degrees on graduation.***

#### **b) Full time student**

Many people raised the issue of limiting access to assistance under the SFA Program to full time post-secondary students. People also told us that for some students, the only way they can obtain post-secondary education is on a part time basis. The SFA Program does not offer access to part time students now. People also told us that some people take post-secondary education courses that are sponsored by their employer.

***The Forum recommends that consideration should be given to including access for part time students to the SFA Program.***

The Forum recommends principles for establishing eligibility criteria and benefit levels for part time students in Section 2, Sustainability and Benefits.

The Forum heard comments about the definition of a full time student as one who is taking 60% of a full course load. People were generally in favour of leaving the definition of a full time student as it is now. People confirmed that some students need to concentrate on fewer courses to ensure they complete them. Students must pass 60% of a full course load to remain eligible for the SFA Program. So if a student was taking 3 courses and a full course load was defined as 5 courses, the student must pass all 3 courses to keep their eligibility. The Forum understands that this definition of full time student is commonly used in other jurisdictions.

***The Forum recommends the definition of full time student stay the same as it is now.***

### **1.3 Enrolled in an eligible program of studies.**

#### **a) Adult Basic Education and Upgrading and Short Term Courses**

Some people told us that Adult Basic Education (ABE) students should have access to the SFA Program. The Forum heard of many different assistance and support programs for people wishing to take adult basic education courses or upgrading courses. People may think of adult basic education or upgrading courses as post-secondary education courses because they are given at colleges or other post-secondary institutions. Such courses do not lead to a post-secondary certificate, diploma or degree.

The Forum also heard about the availability of short term post-secondary courses that are not part of a program of study leading to a post-secondary certificate, diploma or degree. These courses often provide students with skills and knowledge related to employment or job training. Some people suggested that these courses be eligible programs of study for SFA Program assistance.

The Forum heard there were a number of different sources of financial assistance for people taking ABE, upgrading and short term courses, for example, the Pathways Program. The Forum concluded that the SFA Program should concentrate on post-secondary **programs of study** and not post-secondary courses for which there are other funding sources.

***The Forum recommends that the SFA Program provide assistance only for post-secondary education programs of study leading to a certificate, diploma or degree.***

#### **b) Distance and Open Education**

People told us about the availability of post-secondary programs of study available through distance and open education. People told us about different reasons why someone would want to stay at home to take post-secondary program of study, for example disruption to their family. Advances in technology have made it possible for students to enroll in such programs from their home communities and allow students access to post-secondary education.



***The Forum recommends that post-secondary education programs of study leading to a certificate, diploma or degree that are available through distance and open education programs at approved institutions be considered “eligible programs of study”.***

**c) Apprenticeship Programs**

The Forum did not receive many comments about apprenticeship programs. The Forum did notice that the Student Financial Assistance Act does include a trade or vocational school or college in the definition of approved institutions. We have made recommendations to focus the SFA Program on post-secondary education programs of study and to consider part time students. We also make recommendations about a review of benefits for part time students under Section 2.11.

***The Forum recommends that the eligibility of apprenticeship programs be considered in the review recommended under Section 2.11.***

**d) Student choice of institution.**

People told the Forum there are advantages if students take programs of study at northern colleges rather than southern institutions. Some people suggested students be limited to northern colleges if the program of study is offered. Others told us the choice should be the made by the student. Of those people, most said the student should not have a “blank cheque”. There should be some financial responsibility for the student who chooses to go to a southern rather than northern institution. People also told us that students who go to southern institutions (whether it is their choice or their program of study is not available at a northern institution) should bear the financial responsibility if they do not attend the closest southern institution.

***The Forum recommends that student choice of post-secondary institutions should be open but benefits should be based on the nearest northern or southern Canadian institution offering the program of studies.***

**1.4 Canadian citizenship or permanent residency**

The Forum did not hear any concerns about this eligibility criteria during public hearings or in written submissions.

***The Forum recommends that Canadian citizenship or permanent residency continue to be a condition of access for the SFA Program.***

**1.5 Ordinarily resident in the NWT 12 months prior to acceptance for registration**

“Ordinarily resident” is defined in the Regulations to the Student Financial Assistance Act. There are provisions for students attending school and individuals on temporary work assignments outside the NWT. The 12 month condition of access was not seen as an issue by the vast majority of people making comments to the Forum.

***The Forum recommends that the 12 month residency requirement for access to the SFA Program remain unchanged.***

## **1.6 Meets application deadlines**

Some people told us that meeting the deadlines for applications was a difficulty in gaining access to the SFA Program. Difficulties were caused by lack of information about the deadline date, slow mail service, problems getting documents from post-secondary institutions, and problems getting signatures on applications. We heard suggestions about using facsimile copies of documents, such as confirmations of registration or enrollment, instead of originals. We also heard that deadlines should be flexible and students should be able to apply to the SFA Program throughout the year.

Post-secondary institutions have deadlines for application. Students wanting to access post-secondary education have to meet those deadlines. Students should be able to meet reasonable deadlines for access to the SFA Program. Those administering the SFA Program should however ensure that deadlines are not unrealistic and can accommodate technological advances.

***The Forum recommends that deadlines for submitting applications and acceptance of facsimile documents be reviewed to ensure current practices do not discourage access to the SFA Program.***

The Forum was sympathetic in relation to the time and effort it takes to get some signatures on applications. We questioned the need for all signatures and supporting documents required in the application form and have made some recommendations about this under Section 4, Delivery.

## **1.7 Consequences for withdrawal or not passing 60% of a full course load**

People told the Forum there should be consequences for a student if they withdraw from or do not pass their program of studies.

### **a) Withdrawal**

It is up to the student to advise program administrators of their withdrawal (whether voluntary or involuntary) from a program of studies. Any living expenses paid as a Supplementary Grant after withdrawal are recovered from the student. The date of withdrawal is used to determine the starting date for repayment of any loans. The SFA Program also recovers any money owing to the student from the post-secondary institution, such as tuition. Travel benefits are issued using a non-refundable ticket and are not recovered.

There are no other consequences **directly** tied to withdrawal.

### **b) Not passing 60% of a full course load.**

A student must pass 60% of a full course load to remain eligible for SFA Program assistance. If the student does not meet this requirement for their academic year, they are ineligible to receive assistance under the SFA Program for 3 years. If the student returns to school and successfully completes 1 semester at no cost to the SFA Program, their eligibility is reinstated. Failure could result from examination results or not taking examinations because the student has withdrawn.

The Forum believes there should be financial and other consequences for withdrawal from or failure to successfully complete 60% of a full course load for an academic year. The Forum agrees there may be reasons for a student to withdraw from a program of studies that are beyond the student's control, for example, health reasons.

***The Forum recommends a review of the financial and eligibility consequences for students who withdraw from post-secondary education before completing their program of studies or do not successfully complete 60% of a full course load.***

***The Forum further recommends the review take into account:***

- ***the reasons for a student's withdrawal,***
- ***a student's demonstrated commitment to completing their post-secondary program of studies,***
- ***recovery of SFA Program benefits not used for their intended purpose, and,***
- ***any time limits for completing a program of studies as a result of recommendations under 1.13 Progression and Completion.***

### **1.8 Students with Disabilities**

The Forum did not hear much about limits to access to the SFA Program by students with disabilities except for one very moving presentation.

We do not know why there were not more comments. It may be because disabled students are able to access assistance to meet any special needs they have. It may be because there are barriers now that people feel will not change. The Forum does not have enough information about this issue to offer any comments. However, we do feel this issue is important and the reasons why it was not brought to our attention should be examined.

***The Forum recommends that the special needs, if any, of disabled people related to access to post-secondary education be examined.***

### **1.9 Affirmative Action**

The Student Financial Assistance Act provides for affirmative action programs on the basis of descent from indigenous NWT aboriginal people, residency in the NWT and academic qualifications. The extent of affirmative action consideration varies among the named groups. People told us that affirmative action considerations should continue particularly for indigenous NWT aboriginal people. The Forum agrees and has made recommendations related to the extent of affirmative action programs under Section 3, Sustainability and Benefits.

Any affirmative action program raises the issue of equity. Some people told us that assistance for indigenous NWT aboriginal people was an inherent or treaty right. They reminded the Forum of the Department of Indian and Northern Affairs (DIAND) program of support for treaty and status post-secondary students. This program is governed by a policy and not legislation. The Forum has examined the DIAND program and finds that assistance provided to indigenous NWT aboriginal people under the SFA Program is similar to that provided under DIAND's program guidelines. In addition, total funding for the DIAND program is capped and students receive assistance on a first come, first serve basis. This has created waiting lists of eligible students.

Some people were under the misunderstanding that there were funds set aside for aboriginal people that were being used by non-aboriginal students. This is not the case. The Legislative Assembly votes the SFA Program in total and no eligible student, aboriginal or non-aboriginal has been denied assistance.

People told us that benefits for non-aboriginal NWT post-secondary students were generous in comparison to those available to their southern counterparts. That is true. The Forum accepts that an affirmative action program for some non-aboriginal NWT youth who attended public or high school in the NWT is still required to ensure they have access similar to southern students.

Some people were concerned that indigenous NWT aboriginal students received more benefits under the SFA Program than non-aboriginal students who have completed their public and high school education in the NWT. People told us of the tension and strain that has resulted between students who have grown up together and find themselves eligible for different benefit levels. Some people do not see this as fair or equitable, others do. The Forum examined the differences in assistance available and how the benefits are provided. The major differences are:

- the provision of living allowances and financial assistance for books as supplementary grants for indigenous NWT aboriginal students and as primary loans for non-aboriginal youth,
- time limitations for certain benefits for non-aboriginal students, and,
- the provision of dependent travel benefits under the supplementary grant for indigenous NWT aboriginal students.

***The Forum recommends that affirmative action provisions continue to be provided to indigenous NWT aboriginal people and NWT youth who have completed part or all of schooling in the NWT, in that order of priority.***

#### **1.10 Total budget appropriations**

To date, the SFA Program has provided benefits to all eligible students who apply. No student has been turned down because the Legislative Assembly did not vote enough money in the Main Estimates. Supplementary Estimates have been approved by the Legislative Assembly as they were needed.

The Legislative Assembly has shown its support for providing financial assistance to post-secondary education students. There have been changes made to the SFA Program over the years but the budget has not been capped.

***The Forum recommends that the Minister continues to recommend that the Legislative Assembly place high priority on access to financial assistance for post-secondary education students and not cap total funding available for the SFA Program.***

#### **1.11 Student preparedness.**

People told the Forum over and over again that students need to be prepared for post-secondary education. People described being prepared as:

- having an idea about the kind of career or job they want,
- knowing what they have to do in order to obtain that job or career,

- making choices about what subjects to take in public and high school to enable them to access post-secondary education,
- knowing about post-secondary programs of study,
- knowing about post-secondary institutions that offer their chosen program of study,
- knowing about “life” at a post-secondary institution and how to deal with unfamiliar living and studying circumstances,
- knowing about the cost of post-secondary education and what sources of financial assistance are available to them, and,
- knowing their responsibilities, whether they are financial, emotional, or academic, in relation to being a student.

People also told us that preparation is not limited to students who have just graduated from high school and that mature students also have to be prepared. While some of the knowledge needed for preparation is the same as it is for recent high school graduates, the sources of information may be different.

People understood that assistance with preparation was not the responsibility of the SFA Program. However they felt strongly that teachers, guidance counselors, employment counselors, community learning centres, income support workers and others who are involved in assisting potential students with career and educational planning must start preparing post-secondary students in all the areas of concern.

***The Forum recommends that the Minister lead the development of coordinated preparation for potential post-secondary students. It is understood that existing programs for counselling, curriculum, etc. are in place but a focus on preparing people for post-secondary education must be included.***

#### **1.12 Market for skills**

Some people suggested to the Forum that access to post-secondary education should include criteria related to skills and education needed in the NWT. Other people said that students who return to the NWT contribute to the NWT in many different ways and not just by applying their education in the workplace. People also told us that students taking general programs of study may take jobs or create business opportunities outside their program of study.

***The Forum recommends that access to post-secondary education continue to be based on the student’s choice of programs of study and not be based on market need.***

#### **1.13 Progression and completion**

People were concerned about continued access to the SFA Program by what are called “perpetual” students. They described students who start in one program of study, then change to another program, and another after that without ever graduating with a certificate, diploma or degree. Under the current provisions of the Student Financial Assistance Act and Regulations, a student remains eligible for continued assistance as long as they pass 60% of a full course load each year. A student is not required to graduate from any program.

The Forum accepted the comments from some people that students do not always know what program of study they want to pursue when they first go to a post-secondary institution. Students should be able to change their mind. However, the Forum believes that some limits to

continued access for the student who is perpetually changing their mind need to be considered. Without doing so means that the SFA Program is based only on successful participation and not graduation.

*The Forum recommends that time limits to complete a program of study be implemented. Such limits should not affect a student from a single change in undergraduate programs, graduating from more than one program of study or pursuing post-graduate studies.*

*The Forum further recommends that an objective of the Program should be graduation from, not just participation in, a program of study.*

## **2. Sustainability and Benefits of the SFA Program**

The Forum was asked to look at any changes to the SFA Program and particularly how extensive benefits should be. We do this within the context of the SFA Program as a program of financial assistance that has as its primary focus indigenous NWT aboriginal people and non-aboriginal youth who have completed all or part of their schooling in the NWT.

The Forum understands sustainability to be financial sustainability. Until now every eligible student who applied has received student financial assistance at the levels described in Appendix 2. Projections based on past use of the SFA Program and other demographics indicate there will be more students applying for financial assistance under the SFA Program. The current budget level will not be able to provide assistance to an increased number of eligible students.

One way to sustain the SFA Program at its current budget level is to decrease benefits. Generally, people told us that if anything, the benefit levels under the current program were too low now and have not kept up with the increasing costs of post-secondary education.

Another way to sustain the SFA Program is to narrow eligibility criteria and reduce the number of eligible students. The Forum has made recommendations to narrow the focus of the program. The Forum has also recommended that certain part time and distance education post secondary programs of study be considered as approved programs of studies and students in such programs be eligible for appropriate levels of assistance.

People told us that some students who do not take their post-secondary studies seriously are using financial assistance that could be made available to someone else. They believe that this is an abuse of the SFA Program.

Some people think there should be an examination of the way benefit levels are determined for individual students. Some benefits are available to eligible students as an entitlement. They do not have to show they need the assistance. Some people told us that even if students can show they have a need for financial assistance, consideration should be given to whether or not they, or their families, have the means to meet those needs.

Some people think that benefits that are now provided as grants should be provided as loans. Of those people, some think such loans should be remissible or forgiven if a student returns to the NWT. Others think that loans should be fully repayable for certain students even if they return to the NWT.

The Forum agrees that all these comments and suggestions from people are worth looking at. However, before these suggestions can be examined, the purpose and objectives of the SFA Program have to be confirmed. For example, if one of the objectives of the SFA Program is to increase the skill and education levels of the NWT workforce, incentives such as remissibility of loans would be a good idea.

The Forum was surprised that we did not hear more about the creation of 2 new territories in 1999. We know that the new Nunavut and Western Territories may see a different purpose and objectives for the SFA Program. We received a number of presentations urging us to turn over the SFA Program to aboriginal organizations or regional education authorities. The Forum believes that the future political ownership of the SFA Program must be determined and the purpose and objectives of student financial assistance programs established by these governing authorities before major changes affecting the sustainability of the SFA Program can be implemented.

In the interim, the Forum has considered recommendations related to the sustainability and benefits of the Government of the Northwest Territories SFA Program. We base our recommendations on the comments and suggestions we received during our hearings, from written submissions and the recommendations made earlier about affirmative action and graduation as a SFA Program objective.

Appendix 2 describes the existing SFA Program by intended client group, what the financial assistance is for, the level or amount of assistance, how it is paid and other provisions.

### **2.1 Tuition for indigenous NWT aboriginal people and non-aboriginal youth**

Eligible aboriginal and non-aboriginal students receive money for actual tuition expenses up to a capped amount of \$1,250 per semester as part of the Basic Grant. The grant is not based on need or means. Non-aboriginal student eligibility is based on the number of completed years of schooling in the NWT. For every 3 years of public or high school, a student is eligible for 1 year of tuition assistance as part of the Basic Grant. The Forum accepts this as part of affirmative action programming for aboriginal people and for non-aboriginal youth. People told us that the cost of tuition has increased dramatically since the current cap was set.

***The Forum recommends continuation of the Basic Grant for assistance with tuition expenses to a capped amount.***

***The Forum further recommends that the maximum amount available be reviewed in light of increased costs for tuition.***

### **2.2 Student travel for indigenous NWT aboriginal people and non-aboriginal youth**

Eligible students receive the value of 1 return air fare at an excursion rate from their home community to the nearest northern or southern post-secondary institution. Students may receive reimbursement for travel by road if they use this method of transportation. People told us travel was an essential part of assistance for NWT students. For many students, air travel is the only way to get to post-secondary institutions. Students without dependents also receive the value of 1 return air fare at an excursion rate from the post-secondary institution to their home community at Christmas.

Aboriginal students with dependents who are living with them at school are eligible for travel benefits for their dependents as part of a Supplementary Grant. The value of 1 return airfare at an excursion rate is available for each dependent from the student's home community to the nearest northern or southern post-secondary institution.

Consideration of travel benefits for students is closely tied in peoples' minds to travel benefits for dependents of aboriginal students. People do not see the reasons for treating aboriginal students with dependents differently than students without dependents. People told us about the emotional stress experienced by aboriginal students with dependents who are not able to take their families home over Christmas. We also heard about the closure of northern student residences over the Christmas holidays because of GNWT policy. Students will not be allowed to stay in residence and must go somewhere.

Travel costs are a large part of the SFA Program budget and have increased significantly.

The Forum received a number of specific suggestions to reducing the costs of the travel benefits. They included:

- Instead of fixing a set number of trips, provide a benefit equivalent to the value of 1 return trip at more than the excursion rate but less than the economy airfare. Let the student decide how they wish to draw on this benefit. For example, stand by fares, use of road travel or a combination of road and air travel.
- Instruct travel agents administering a travel benefit to use the least cost airline and airfare.
- Where possible, provide travel benefits based on the least cost public transportation. For example, a combination of road, rail and air.
- Examine the cost/benefit of keeping NWT student residences open over the Christmas holiday.
- Recover student benefits from those who voluntarily withdraw from post-secondary education without cause.

***The Forum recommends that the travel benefit be continued under the existing provisions of the SFA Program until an immediate examination of cost reduction measures, including those suggested to the Forum, has been conducted.***

### **2.3 Living expenses for indigenous NWT aboriginal people**

Eligible students receive a Supplementary Grant for living expenses such as rent, utilities, food and local transportation. Students also receive money for books to a maximum of \$200 per semester. The amount of the grant is based on whether the student is single or has dependents or if a single student is living with family. The grant is not based on need or means. The Forum accepts this as part of affirmative action programming for aboriginal people.

Some people told us that the level of the benefit does not recognize all the costs a student has when attending post-secondary education. Examples given to us included tutors, practicums, books and day care. They told us that the benefit level has not been reviewed in several years even though the cost of living has gone up.

***The Forum recommends that the level of benefits for living expenses be reviewed in light of increased costs.***



The Forum does not feel that costs such as day care should be included in the review. We recommended earlier that the SFA Program focus on providing financial assistance related to post-secondary education. We agree that some students have real and urgent needs that are not covered by the SFA Program. Their situation reinforces the need for a review of assistance programs (as recommended under General Issues of Concern IV above) to ensure that needs of all post-secondary students are being addressed.

#### **2.4 Living expenses for non-aboriginal Youth**

Eligible students receive Primary Loan funding for living expenses such as rent, utilities, food, local transportation, books and dependent travel. The amount of the loan is based on whether the student is single or has dependents. The loan is not based on need or means. A student is eligible for 1 year of Primary Loan for every 3 years of residency (during schooling or not). The Forum accepts this as part of affirmative action programming for non-aboriginal NWT youth.

Loans are potentially remissible. If a student returns and lives in the NWT after completion of their program of studies, \$750 of the loan is forgiven for every 3 months the former student lives in the NWT. The Forum sees the forgiveness provision as an incentive for former students to return home and contribute to the NWT.

The Forum heard the same comments about the level of the benefits not recognizing all the costs a student has when attending post-secondary education. Examples given to us included tutors, practicums, books and day care. They told us that the benefit level has not been reviewed in several years even though the cost of living has gone up.

***The Forum recommends that the level of benefits for living expenses under a Primary Loan be reviewed in light of increased costs.***

***The Forum further recommends that continued eligibility be tied to the time limits for a program of study and not NWT residency including time spent at NWT schools.***

The Forum feels that this review should be conducted in the same manner as that recommended under 2.3 above and exclude a review of living expenses not related to post-secondary education.

#### **2.5 Living expenses for NWT residents (over 3 years)**

Eligible residents receive Primary Loan funding for living expenses such as rent, utilities, food, local transportation, tuition, books, travel and dependent travel. The amount of the loan is based on whether the NWT resident is single or has dependents with them at school. The loan is not based on need or means. Eligibility for primary loans relates to the number of years a person has been a resident in the NWT. A person is eligible for 1 year of primary loan for every 3 years residence in the NWT.

Loans are potentially remissible. If a resident returns and lives in the NWT after completion of their program of studies, \$750 of the loan is forgiven for every 3 months the former student lives in the NWT.

The Forum does **not** accept eligibility of mature NWT residents for a Primary Loan as part of affirmative action programming. The Forum has recommended indigenous NWT aboriginal people and NWT youth be the primary focus of the SFA Program.

***The Forum recommends that eligibility for a living expenses benefits under a Primary Loans based solely on length of residency in the NWT be eliminated.***

***The Forum further recommends that a transition period for those now enrolled in post-secondary studies be examined.***

## **2.6 Living and education expenses for NWT residents (less than 3 years)**

Eligibility for financial assistance with living expenses and education expenses such as tuition, books and travel is open to non-aboriginal people with less than 3 years residency in the NWT or to NWT youth and longer term residents whose eligibility for assistance provided as a Primary Loan has expired. Financial assistance is available as a Secondary Loan and is fully repayable.

Eligibility for a secondary loan is not based on needs or means. This implies there has been a disadvantage experienced by the target client group. The Forum does not agree there are affirmative action considerations.

***The Forum recommends that financial assistance for living and education expenses provided as a Secondary Loan be eliminated.***

## **2.7 Living and education expenses based on need**

Needs assessed loans are now available to all NWT residents who are Canadian citizens or permanent residents, who have lived in the NWT for 12 months prior to being accepted for registration at a post-secondary institution. The level of benefit is based on the person's needs, their financial position and that of their parents and dependents. The total amount of loans anyone can borrow is capped at \$26,000 for a student who has received a Basic or Supplementary Grant and \$36,000 for a person who has not received grant funding. Loans are fully repayable.

The needs assessed loans are similar to those available in other jurisdictions under the Canada Student Loan and provincial loan programs. The NWT withdrew from the Canada Student Loan Program in order to provide its own program of assistance for post-secondary education students.

People told us that students should be seen as independent. Needs assessed loans should be based only on their financial position and not that of their parents or spouses.

People also told us that some students complete their post-secondary education with significant debt loads. This is an issue in the rest of Canada. There were no clear trends emerging from southern jurisdictions' examination of this issue. The Forum was advised that the Canada Student Loans Program will be subject to review in the near future.

***The Forum recommends that needs assessed loans be available to all NWT students subject to Canadian citizenship or permanent residency and 12 months consecutive residency in the NWT prior to acceptance for registration at a post-secondary institution.***

***The Forum further recommends that the amount of loans available be reviewed in light of increases in the costs of accessing post-secondary education and the effect of total student debt loads.***

The effect of these recommendations is to continue to assist any student who meets the basic residency requirements with fully repayable needs assessed loans. Assessing a student's financial ability will be based on the student's circumstances only.

## **2.8 Transitional Allowance**

A transitional allowance is available to eligible aboriginal people and NWT students as part of the Basic Grant. This is a one time allowance available to first year post-secondary students. It is intended to assist students with the costs of first and last month's rent, damage deposits, moving costs and other costs associated with setting up a household for the first time.

People were not generally aware of this allowance. The Forum feels that the expenses covered under the transitional allowance are not one time only costs. Students have to deal with first and last month's rent each time they move. Given that the Forum sees the SFA Program as a program of assistance and not support, these recurring costs should be part of the examination of the benefit levels for living expenses under a Supplementary Grant, Primary Loan and Needs Assessed Loan.

***The Forum recommends the elimination of the transitional allowance.***

## **2.9 Emergency Travel**

People told us about students attending post-secondary education outside of their home communities who were faced with an emergency at home. Students did not have the resources to get themselves back home to deal with such emergencies as a death in the family. People told us that what was important was having access to immediate assistance. They did not feel that students should receive this assistance as an entitlement but rather as a repayable loan. They told us how students' studies suffered when they were unable to get home.

***The Forum recommends that emergency travel assistance be available to students as a fully repayable loan. If a student's return to the NWT after graduation is established as a purpose or objective of the SFA Program, consideration should be given to making loans remissible.***

## **2.10 Scholarships**

The Forum sees the scholarship program as one which provides an incentive for academic achievement. Very few comments were received about the scholarship program. Many people did not know about it. This confirms the Forum's concern about the availability of information on the SFA Program. It was suggested the effectiveness of scholarships be evaluated. The Forum agrees but until there is a stated purpose and adequate statistical information about the effect of scholarships this cannot be done.

***The Forum recommends the scholarship program continue as it is.***

## 2.11 Correspondence Courses

The SFA Program provides reimbursement of expenses related to post-secondary correspondence courses. Students are eligible if:

- the course is given by a recognized post-secondary institution,
- the student is at least 16 years old and has lived in the NWT for 3 years, and,
- the student does not receive assistance from another source such as their employer.

To be reimbursed, the student must successfully complete the course. The student may be reimbursed for expenses such as tuition, postage and books to a cap of \$250.

The Forum did not receive many comments about correspondence courses that were not related to distance education or part time students. The Forum did not see any incentive for completion of a post-secondary program of studies and repeats its concern about participation rather than graduation.

***The Forum recommends that a review of benefits for part time and distance education students be undertaken. Principles to guide the review include:***

- ***enrollment in a post-secondary program of studies leading to a certificate, diploma or degree,***
- ***successful progression through the program of study to continue eligibility for assistance,***
- ***avoid duplicating assistance from other sources,***
- ***reimbursement of costs instead of up-front allowances, and,***
- ***benefit levels that reflect the costs of distance education including tuition, books, computer hardware or other equipment and costs required to access the post-secondary institution.***

***The Forum further recommends that any resulting program of assistance replace the correspondence course reimbursement benefit under the SFA Program.***

## 2.12 Post-graduate and Doctoral Studies

Very few people talked about assistance needs of students in post-graduate or doctoral studies. The Forum does not know why this was so. The only mention of post-graduate or doctoral studies under the SFA Program is related to scholarships. The only specific suggestion to the Forum was not to forget that there are students in such programs and to make sure that any recommendations made by the Forum provide continued student access. The Forum agrees and has included provision for access to post-graduate and doctoral studies in recommendation 1.13 Progression and Completion.

# 3. Shared Responsibility

The Forum was asked to look at how the student, family, community and government share the financial responsibility for an individual student's post-secondary education. From the comments and suggestions received by the Forum, it was clear that **financial** responsibility is not the only responsibility at issue.

People gave us their views on the responsibility of

1. government
2. schools
3. students
4. families
5. aboriginal organizations
6. industry

### **3.1 Government**

#### **a) Financial assistance for access to post-secondary education**

People told the Forum that the GNWT has a responsibility to provide funds for students of post-secondary education. As noted above, the Forum concludes that the GNWT is responsible to provide financial **assistance** not full support. People also told us that assistance should be in keeping with a “student” life style and should concentrate on the basics necessary to take post-secondary programs of study.

#### **b) Financial assistance for those in need**

People told us that some students and their families are not able to share the financial responsibility for a student’s post-secondary education for a variety of reasons. For example, there are no summer jobs in some NWT communities and students do not have the opportunity to earn money for their studies.

The GNWT Income Support Program assists people to make productive choices by developing a plan and providing financial assistance to allow a person to follow through on the plan. Some people told us that students do not like the stigma of receiving “welfare”. The GNWT is responsible for ensuring that the Income Support Program is administered in a way that removes the stigma and refers people to resources such as career and learning centres to help them with their education planning.

#### **c) Evaluating success of financial assistance programs**

People asked the Forum questions about the use of the SFA Program. For example, how many students graduated from post-secondary education? how many students dropped out and why did they? and how many students are employed in their program of study? The Forum was not able to obtain answers to these and other questions or to provide many requested statistics.

The Forum was told that the current systems in use for the SFA Program do not provide this information. The job of staff is to provide information about the program, process applications, issue financial assistance and collect loan payments. The computer systems used in administering the program are not integrated and some administration is done manually. The Forum will address the delivery problems under Section 4, Delivery.

What concerns the Forum is there are no built in ways to evaluate student success or the results of providing financial assistance. We have mentioned our concern about the lack of a stated purpose or objectives for the program before.

***The Forum recommends that administration of the SFA Program include the means to track student progress through their studies, student graduation, post graduation or post withdrawal employment, programs of study being accessed and other indicators related to achieving the SFA Program purpose and objectives once established.***

#### **d) Coordination**

People told the Forum at length about coordination problems. We have mentioned some of them earlier in our report. The Forum sees a leadership role for Education, Culture and Employment to ensure that all those departments, governments, agencies, organizations and industries who have a stake in post-secondary education work together for the **benefit of students** and making the best use of scarce resources as well as achieving their individual goals.

#### **e) Summer employment of students**

Many people told the Forum that the GNWT has a responsibility to employ students during the summer or other times when they are between courses. People told us about changes to the way in which the GNWT hires summer students. They see the process as time consuming and confusing for students. They see summer employment as an opportunity for students to earn money and contribute to their post-secondary education costs. People were aware that there were other governments and agencies involved in summer student employment programs but were concerned about the lack of information and coordination of these efforts.

***The Forum recommends that Education, Culture and Employment take a leadership role in coordinating a GNWT summer student program and coordinate this program with those of other agencies.***

#### **f) Employment**

People told the Forum that as a potential employer, the GNWT had a special interest in hiring NWT graduates of post-secondary education. People were aware of the GNWT's affirmative action hiring policy. They wanted more information about the hiring process.

***The Forum recommends that NWT students receive information about the GNWT hiring process upon graduation.***

#### **g) Information**

The Forum has mentioned the concerns about availability of information for potential students about post-secondary education and the SFA Program. This applies to mature students as well as students in public and high schools. Such students or potential students look for information from career and employment centres, learning centres, income support workers, etc.. We have recommended coordination of student preparedness efforts. People also told the Forum the Government is responsible for providing consistent, accurate and available information.

***The Forum recommends that Education, Culture and Employment take the lead to ensure the needs of mature students for information about preparedness for post-secondary education and the SFA Program are met.***

### 3.2 NWT Public and High Schools

#### a) Education and career planning

The Forum heard over and over again that students were not aware of post-secondary education as an option. Or if they were aware, what choices a student had to make to ensure their eligibility for enrollment in post-secondary education. We also heard that students did not always receive counselling in career choices and what education they needed to achieve their career goals. We heard about students who did receive career counselling but it was so far along in their schooling that they had already made choices that made them ineligible for a needed program of study. People told us that the schools did not provide timely, accurate or consistent information about the SFA Program to students.

People clearly saw NWT public and high schools as having a responsibility related to post-secondary education for their students. The Forum understands that many schools are run by education authorities and boards and not by the Department of Education, Culture and Employment.

***The Forum recommends the Minister of Education, Culture and Employment take a leadership role in encouraging schools to provide support to students in their preparations for post-secondary education and coordinate their efforts with other involved agencies.***

#### b) Life skills for students

People told the Forum that a major problem for students at post-secondary institutions was dealing with day to day life situations. Students were not prepared for budget planning and handling their money, household chores including grocery shopping and cooking, finding their way on unfamiliar local transportation systems, locating and renting accommodation, etc. People felt that schools should be providing courses in such life skills earlier.

***The Forum recommends the Minister of Education, Culture and Employment take a leadership role in encouraging schools to provide life skills courses to support students in their preparations for post-secondary education and coordinate their efforts with other involved agencies.***

#### c) Information

People told us there is not enough career and education counselling provided by informed sources, in a timely manner, in NWT schools. There is not enough information about the existing post-secondary institutions, their courses and other special features such as student residences and additional student costs such as student union fees. They also told us that there was a lack of information about all sources of funding assistance for students including the SFA Program and scholarships.

***The Forum recommends the Minister of Education, Culture and Employment take a leadership role in encouraging schools to provide more extensive information about post-secondary institutions, sources of financial assistance for students and other relevant information to help students in their preparations for post-secondary education and to coordinate their efforts with other involved agencies.***

### **3.3 Student**

#### **a) Financial**

People told us that students have a responsibility to contribute financially to their post-secondary education if they are able. The Forum heard about students who are willing to contribute financially but are not able. We have discussed students in need under 3.1 Government.

The Forum agrees that students share in the financial responsibility for their education.

#### **b) Being prepared**

People told us that students share in the responsibility to prepare themselves for post-secondary education. It was clear to the Forum that many students do not have access to the tools they need for preparation. We have discussed the need for more timely, accurate and coordinated information about everything from student choices made in high school to how to budget money to cover all expenses when living away from home.

#### **c) Participate, progress and graduate**

People told us students are responsible for taking their post-secondary studies seriously. They were concerned that students participate in classes and some suggested that attendance be monitored. They told us that students had to be committed to progressing through their course of studies. They agreed that continued eligibility for financial assistance was dependent on students passing a certain percentage of a full course load. People asked about graduation rates. The Forum was not able to provide this information as we described earlier. People felt that students should be committed to graduation and completing programs of study. The Forum has recommended that this principle be applied when assessing continued eligibility for funding and establishing the purpose and objectives of the SFA Program.

### **3.4 The Family**

People told us that a student's family should share in the financial responsibility for the cost of post-secondary education if the family is able. People were concerned that many families are not able to contribute without placing a burden on those still at home. People also told us that students should be seen as mature people not tied to or dependent on their families, spouses or anyone else. The Forum agrees that there is a balance between expecting a financial contribution from able families and recognizing students as mature persons. We feel that the SFA Program, structured as a program of assistance, now recognizes that balance.

People told us that families also share in the responsibility for emotional support. People gave us examples like making sure students have time and space to study at home, or taking an interest in students' education and career planning.



### 3.5 Aboriginal Organizations

#### a) Financial

People told us that aboriginal organizations share some financial responsibility for beneficiaries. The extent of financial assistance is dependent on the aboriginal organizations ability to contribute.

#### b) Coordination

People were frustrated with the coordination of funding for post-secondary courses and assistance to students taking those courses. In some cases aboriginal organizations are responsible for managing delivery. Frustrations stemmed from a lack of information, differences in assistance provided to students under the SFA Program and those under other funding arrangements such as Pathways.

*The Forum recommends that the Minister of Education, Culture and Employment take a leadership role in encouraging coordination of the effort by aboriginal organizations and other parties involved in funding post-secondary programs or students.*

#### c) Summer employment of students

People told us they feel aboriginal organizations shared in the responsibility to hire summer students. The Forum has recommended that GNWT summer student employment be coordinated with that of other agencies including aboriginal organizations.

#### d) Delivery of the SFA Program

Some people told the Forum that aboriginal organizations may have a role to play in managing the SFA Program. We discuss that suggestion under Section 4, Delivery.

### 3.6 Industry

People told the Forum that industry and employers in general have a responsibility to promote careers and participation in their workplace. People suggested that this could be done with summer employment, scholarships, information and support of career planning activities and providing mentors. The Forum agrees with the suggestions and includes industry as a party with whom government efforts should be coordinated.

## 4. Delivery

The Forum was asked to look at how delivery of the SFA Program can be made more efficient and effective. People looked at program delivery in 2 ways: program responsibility and administration.

Students and others told us about their concerns about policy decisions affecting the delivery of benefits from the SFA Program, such as Christmas travel for dependents. They told us about problems they have with the application process and administration of benefits. Some of these concerns were specific to the SFA Program and others were about planning, counselling, and availability of information related to post-secondary education.

#### 4.1 Program Responsibility

Some people told us that a solution to many of the delivery concerns they raised was a change in who is responsible for the program. The SFA Program is now a GNWT program delivered on a centralized basis out of Yellowknife. We received suggestions that responsibility change by:

- decentralizing program management to GNWT regional or community offices,
- transferring program responsibility to aboriginal organizations, and,
- transferring program responsibility to governing authorities at the community or regional level such as band and hamlet councils or regional education authorities.

The Forum did not receive any suggestions about program responsibility after the creation of Nunavut and a new Western Territory.

The Forum has recommended that the SFA Program be focused on delivering financial assistance to students. When people suggested to us that program management be decentralized to GNWT regional or community offices, their reasons related to students being prepared for post-secondary education, counselling assistance related to post-secondary education and the length of time it takes to receive benefits.

***The Forum recommends that while the SFA Program remains a GNWT program, it be delivered on a centralized basis.***

The Forum understands that aboriginal self-government and community empowerment initiatives are going on among the GNWT, federal government and aboriginal organizations, and between the GNWT regional authorities and community governments respectively. The Forum also understands the Nunavut Implementation Committee, the federal government and GNWT are discussing the structure and programs of the Nunavut government. The Forum was told that some aboriginal organizations do want to take on responsibility for the SFA Program. The Forum agrees this option that should be available.

***The Forum recommends that the SFA Program be "on the table" for discussion at aboriginal self government and community empowerment negotiations.***

#### 4.2 SFA Program Administration

##### a) Administration systems

The Forum reviewed the way in which SFA Program paperwork is processed and stored. There are some computerized systems in use but the systems are not compatible with GNWT payment systems and there is duplication of some functions like data entry. The nature of the systems themselves can result in errors unless manual checking of data input and payment output is done. As mentioned earlier in our report the systems are not set up to provide statistical information for tracking students and SFA Program results. Resources spent on developing new computer systems will save duplication of effort and correcting errors.

***The Forum recommends that a review of SFA Program information and processing needs be conducted with a view to spending resources on new computerized systems.***

## **b) Information about the SFA Program**

People told us that published information about the SFA Program is complex, inconsistent and not always accessible. The Forum reviewed a number of publications and found inconsistent information among publications. The Forum agrees that the SFA Program is complex and the information which describes the program is not written in a way that will assist readers in sorting out the different eligibility criteria, benefits and benefits levels. Information is not written from a student users point of view and does not provide examples of how the program applies to individual situations.

Information is not always available or up to date. The Forum is not aware of how schools, learning centres, career and employment counsellors, income support workers or northern colleges receive information about the SFA Program.

***The Forum recommends that accurate, consistent and straightforward information about the SFA Program be prepared, tested with students and other users, and distributed to all those with an interest in post-secondary education in a systematic and regular manner.***

## **c) Use of technology for information about the SFA Program**

People told us that the 800 line that is intended to provide access to information about the SFA Program is not working. People think it is a good idea but told us that it was not operational in Nunavut and for those that called from elsewhere, they got a busy signal more often than not.

People told us that it would be useful to use e-mail access to a known mailbox to ask questions about the SFA Program or to provide additional information on applications. We understand that in some cases, original documented information is required for applications. However, if it is simply the answer to a question, then e-mail would be an easy way to communicate.

It seemed to the Forum that the SFA Program was not taking advantage of available communications technology to provide information and answer questions about the SFA Program.

***The Forum recommends that a review of user information and communication needs that could be satisfied by communications and information technology be undertaken with a view to implementing improved approaches.***

## **d) Access to advisors about the SFA Program**

The Forum has recommended that the SFA Program be focused on administering financial assistance to eligible post-secondary students. Part of administration includes advising students about the SFA Program, advising students about their personal situation related to eligibility, status of application, status of benefit payments, continuing eligibility, obligations and loan repayments. SFA Program staff should not be providing career or education counselling. The centralized SFA Program staff is small. During peak periods all staff pitch in answering phones and responding to student inquiries not just those staff assigned as student resource people. Students are not clear about what they can expect from SFA Program staff and are frustrated when they cannot get answers to their questions or are referred to another agency. We have mentioned the need for coordination of information earlier in our Report.

***The Forum recommends cross training of SFA Program staff dealing with the public to ensure they are familiar with SFA Program details.***

***The Forum further recommends that as part of published information about the SFA Program it is clear how SFA Program staff can and cannot help students and information about referrals to other agencies for common student questions is included.***

#### **e) Application form**

People told us the application form is complicated and not structured from an applicant's point of view. Students are required to obtain information from others that is not directly applicable to their application. They are also required to have certain information sworn before a Commissioner of Oaths. The Forum agrees the application is unnecessarily complicated. The Forum also agrees that all requested information or documentation is not necessary. People also told us that students are asked to "prove" personal statements related to eligibility where proof may already be in the GNWT system. Some people told us that it would be easier if there were different forms for different client groups.

The Forum was concerned that the application form not be reduced to the point where statistical information that people asked for to measure program success is excluded.

***The Forum recommends that the application form for the SFA Program be reviewed to make it simpler, easier for users to complete and to eliminate unnecessary or irrelevant information. The Forum further recommends that the modified application form or forms be tested with students before their implementation.***

#### **f) Cheques**

The Forum heard a lot about cheques. People told us about the hardship created by late issuing of cheques. People suggested that the timing of issuance be reviewed to provide cheques (for living allowances under supplementary grants) just before the end of the month so that students had their benefits before their rent was due. People also told us that some students would rather receive loan benefits on a monthly basis to help them with their budgeting. People told us that benefit cheques should be received before a student leaves for post-secondary education.

People told us that it was helpful to send benefit cheques assisting with tuition directly to the post-secondary institution. Other people told us students should be treated as mature adults and they did not need someone else paying their tuition for them.

People told us that including different benefit payments on the same cheque was a problem. It increased the amount of income tax withheld. It confused students since they did not know what the cheque covered and were not sure if they had received all benefits for which they are eligible.

People told us that sending cheques by mail slowed things up. They would rather see direct deposits to a student's bank account.

The Forum heard a lot about the practice of sending students' cheques directly to the Northern Public Colleges. If a student owed the college any money, students had to endorse their cheque and receive a cheque from the college for the difference. People were not in favour of this

practice. They felt if a student owed the college money then it was that student's responsibility to settle the debt. The SFA Program should not become involved.

People told us that recovery of monies owed to the GNWT from student financial assistance cheques was unfair. People did not deny that the money had to be collected but said that using the SFA Program placed an undue burden on students and could jeopardize their ability to continue in post-secondary education.

The Forum was told that some of the problems related to cheques are based on systems now used. For example, the lumping of all benefit payments into 1 cheque is done by the GNWT payment system automatically. The Forum understands this but is also aware that there are other systems used by the GNWT for issuing cheques.

***The Forum recommends that cheque issuance be reviewed, specifically:***

- ***the timing for issuing first and monthly cheques,***
- ***optional approaches to meet student needs, including direct deposit, monthly payment of loans and direct payment of tuition,***
- ***individual cheques for specific program elements, e.g. books, tuition, living expenses under grant or loans,***
- ***reconsider collection of monies owed to the GNWT from SFA Program cheques, and,***
- ***phasing out Northern Public Colleges as delivery agents.***

#### **g) Travel, collections, scholarships**

The Forum did not hear any comments or suggestions about the administration of benefits for travel and scholarships or the collection of loans.

#### **h) Staff role and attitude**

Some people told us that the SFA Program staff are rude, have a bad attitude towards students, are not helpful and are not well informed about the Program. As mentioned in d) above, the Forum believes that there are misunderstandings about the role of the SFA Program staff. In some cases, students have misplaced expectations of the staff. The Forum believes that some students did not receive satisfaction from the staff. Why the Forum does not know. We think that better cross training of staff who are in contact with the public will be of assistance.

Students told us that if they ran up against a barrier in dealing with staff, there was no where to go. One presenter suggested that an "ombudsperson" for students be appointed. The Forum sees this a good suggestion but is concerned about the costs. There may be other ways of establishing an advocate for students who can pursue individual complaints.

***The Forum recommends that appointment of an advocate for students be considered.***

#### **i) Efficiency and effectiveness**

The Forum has made specific recommendations related to the administration of the SFA Program. It is clear to the Forum that improvement is needed for systems, elimination of duplication and just generally for a more efficient operation. It should be clear that the source of many problems is **not** within the SFA Program administration. It is a small staff. The Forum

has recommended that more needs to be done in a number of areas for example, program statistics, evaluation, and regular publication of information. Implementation of these recommendations will require resources. Unless recommended improvements to the current administration are made, the existing staff will not be able to take on new responsibilities recommended by the Forum.

## **5. The Future of the SFA Program**

The Forum has made recommendations about the SFA Program based on our fundamental assumptions and the views we gathered from our public hearings and from written submissions.

We do not consider them radical or resulting in fundamental change to the SFA Program. As we stated in our introduction, the Forum's most significant concern is absence of a stated purpose and objective for the SFA Program. We state that until the Legislators publicly debate the purpose and future of student financial assistance answers to all the questions and issues raised will not be found.

What is sometimes forgotten during examinations of programs such as the SFA Program are the positive comments. Many people told us that without assistance under the SFA Program they could not have attended post-secondary education. People told us they were grateful that the program existed and for the help they received.

Based on our experience during the course of the Forum, we have some thoughts for consideration during that debate.

### **5.1 Purpose and objectives of the SFA Program**

The Forum has recommended that the purpose and objectives of the SFA Program be established. We have also made some recommendations in this regard. Without knowing what the program is intended to accomplish and for whom, it is not possible to talk about "how" this will happen.

### **5.2 Equity**

The basis for and application of affirmative action provisions of the program should be well understood. The Forum has recommended continuing priority consideration for indigenous NWT aboriginal people and non-aboriginal NWT youth. There are other equity considerations such as equity between students without dependents and students with dependents.

### **5.3 Grants versus loans**

The Forum has not recommended a change to the basic structure of the SFA Program. For the majority of recipients, the program provides grants first. Depending on the client group, grants or potentially remissible loans are the next method of providing benefits. Some people told us that it would be better to consider a remissible and repayable loan approach than have the SFA Program reduced to the point where it did not provide assistance needed to access post-secondary education.

#### 5.4 Expenditure Reduction

The Forum is aware of the GNWT fiscal situation. The Minister has identified sustainability of the SFA Program as one of the four major issues of concern. The Forum has not identified the effect of our recommendations on SFA Program expenditures. We know that some recommendations, if accepted should reduce expenditures while others may increase expenditures. The Forum believes that the first step is to establish the purpose and objectives for the SFA Program. The next is to adjust the program design (that is client groups, type of benefits, levels of benefits and how they are issued) to achieve the purpose. If expenditures exceed the amount now budgeted for the SFA Program, the Legislative Assembly must then make decisions about the priority of the SFA Program in comparison to other programs and services or change the purpose and objectives of the program.

The Forum heard from over 225 people and organizations. What has been clear to the Forum is the high level of interest in post-secondary education and the importance people place on it. A government program such as the SFA Program is only one way of assisting students to pursue post secondary education. In the debate about the SFA Program, the Forum hopes that other issues raised about the role and responsibility of the many agencies involved in supporting students to prepare for and pursue post-secondary education will not be lost.





## TERMS OF REFERENCE

### MINISTERIAL FORUM ON STUDENT FINANCIAL ASSISTANCE

#### PURPOSE

The Ministerial Forum on Student Financial Assistance will provide advice to the Government of the Northwest Territories on reshaping the program to ensure sustainability of program supports and ensure involvement of Northerners in the development of the program based on regional consultations.

The Ministerial Forum will also provide relevant Student Financial Assistance information, identify common areas of concern and solicit responses to these issues.

#### GOAL

The Ministerial Forum will provide first-hand, face to face information to people, involve them, community and special interest groups in discussions, and get first-hand public opinion and advice on issues impacting the student Financial Assistance Program. The Ministerial Forum will report to the Minister of Education, Culture and Employment after consultation on their findings and recommendations.

#### MANDATE

The Ministerial Forum will advise the Minister on Student Financial Assistance, broaden the understanding of SFA issues, and stimulate public discussion and debate regarding program issues. Program issues include:

- Access - What changes should be made to the program to ensure that it continues to provide NWT residents access to post-secondary programs?
- Sustainability and Benefits- How extensive should benefits be?
- Shared Responsibility - How should the student, family, community and government share the financial responsibility for an individual student's education?
- Delivery - How can the delivery of Student Financial Assistance be made more efficient and effective

## **OBJECTIVES**

- to provide information to the public on issues affecting Student Financial Assistance
- to increase public awareness and understanding of SFA issues
- to provide the Minister of Education, Culture and Employment with a cross-section of public opinion on SFA, specifically;
  - access
  - shared responsibility
  - sustainability
  - delivery
- to lead public discussions in regional Ministerial Forum sessions
- to report findings and recommendations to the Minister and the legislative assembly

## **REPORTING**

The Ministerial Forum on Student Financial Assistance will provide a summary report of findings and recommendations by October 1997.

## **APPENDIX 2 -**

### **Current Student Financial Assistance Program**

**Client Group:** Indigenous NWT Aboriginal Persons (Dene, Metis, Inuit)

**Eligibility Criteria:** Resident in the NWT for the 12 months before acceptance for registration as a full time student in an approved post-secondary program of studies at an approved institution.

<b>Benefit for:</b>	<b>Benefit received:</b>	<b>Received as:</b>	<b>Other provisions:</b>
Tuition	Up to \$1,250 per semester.	Basic Grant.	Eligibility for next year based on passing 60% of a full course load.
Books	Up to \$200 per semester.	Supplementary Grant.	Eligibility for next year based on passing 60% of a full course load.
Travel for: A student without dependents.  A student with dependents.	Value of 1 return excursion air fare to nearest approved southern or northern institution offering the program, and, the value of 1 return excursion air fare from the institution to the student's home community at Christmas.  Value of 1 return excursion air fare to the nearest approved southern or northern institution offering the program.	Basic Grant.	Eligibility for next year based on passing 60% of a full course load.
Dependent travel	Value of 1 return excursion air fare for each dependent from student's home community to location of institution.	Supplementary Grant.	Eligibility for next year based on passing 60% of a full course load.
Living expenses (e.g. rent, utilities, food, local transportation)	A scale based on the student living with parents, living on their own, living with dependents and employment status of a student's spouse. For example, a single student living on their own is eligible for \$675 per month, a single parent with 3 dependents is eligible for \$1,355 per month.	Supplementary Grant.	Eligibility each month is based on the student's continued enrollment at the institution.  Eligibility for next year based on passing 60% of a full course load

Benefit for:	Benefit received:	Received as:	Other provisions:
Transitional Allowance (To assist with expenses of establishing a household e.g. last month's rent, utility deposit, moving expenses.)	A one time payment of \$295 for single students and \$1,480 for students with dependents.	Basic Grant	Only students who are enrolled in the first year of studies and who have been refused admittance to a student residence are eligible. This benefit is available once only.
Accommodation Allowance (To assist with rent in designated high rent areas.)	This is a needs assessed benefit based on a formula taking into account accommodation costs, other expenses such as food and utilities and the student's or student's and spouse's income	Supplementary Grant.	Eligibility each month is based on the student continuing to live in high rent accommodation.  Eligibility for next year based on passing 60% of a full course load.
High Tuition Loan (A loan to assist with tuition costs which exceed the basic grant entitlement.)	A loan for the difference between \$1,250 per semester and actual tuition costs to a capped amount.	Needs assessed loan.  Total outstanding loans cannot exceed \$26,000.	Although this benefit is available under the Needs Assessed Loan Program, eligibility is not needs assessed.  High tuition loans are fully repayable.
Needs not met	Amount available is dependent on demonstrated need but cannot exceed a capped amount for total assistance provided under all SFA program elements.	Needs Assessed Loan.  Total outstanding loans cannot exceed \$26,000.	Eligibility for next year based on passing 60% of a full course load.  Fully repayable loan.

**Client Group:** NWT residents who have received over 3 years schooling in the NWT and/or been residents of the NWT over 3 years.

**Eligibility Criteria:** Canadian citizen or permanent resident who has resided in the NWT for the 12 months before acceptance for registration as a full time student in an approved post-secondary program of studies at an approved institution.

**Additional and On-going Eligibility:** Three (3) years of schooling in NWT provides 1 year's eligibility for benefits to a Basic Grant to a maximum of 4 year's total eligibility. Three (3) years residency provides 1 year's eligibility for Primary Loan benefits. The amount of a Primary Loan is influenced by whether a student's eligibility is based on schooling in the NWT or length of residence in the NWT.

Benefit for:	Benefit received:	Received as:	Other provisions:
Tuition	Up to \$1,250 per semester.	Basic Grant.	<p>Eligibility for 1 year of tuition benefits under the Basic Grant Program is based on 3 years of schooling in the NWT to a maximum of 4 years.</p> <p>Eligibility for next year based on passing 60% of a full course load and on-going eligibility</p>
Travel	Value of 1 return excursion air fare to nearest approved southern or northern institution offering the program, and, the value of 1 return excursion air fare from the institution to the student's home community at Christmas.	Basic Grant.	<p>Eligibility for 1 year of travel benefits under the Basic Grant Program is based on 3 years of schooling in the NWT to a maximum of 4 years.</p> <p>Eligibility for next year based on passing 60% of a full course load and on-going eligibility.</p>
<p>Living Expenses (e.g. rent, utilities, food, local transportation, books, dependent expenses.)</p> <p>Living Expenses (e.g. rent, utilities, food, local transportation, tuition, books, travel, dependent expenses)</p>	<p>The level of benefits is related to a student's eligibility for a Basic Grant (based on schooling in the NWT). While eligible for a Basic Grant, the loan benefit is provided on a scale based on whether the student is single (\$3,200 per year) or has dependents (\$4,000 with one dependent plus \$500 for each additional dependent).</p> <p>For students no longer eligible for a Basic Grant (based on schooling in the NWT), the loan benefit is provided on a scale based on whether the student is single (\$4,400 per year) or has dependents (\$5,200 with one dependent plus \$500 for each additional dependent).</p>	<p>Primary Loan.</p> <p>Primary loans are not needs assessed.</p> <p>Total outstanding loans cannot exceed \$26,000.</p> <p>Primary Loan.</p> <p>Primary loans are not needs assessed.</p> <p>Total outstanding loans cannot exceed \$36,000 assuming a student never received Basic Grant.</p>	<p>Eligibility for next year based on passing 60% of a full course load and on-going eligibility.</p> <p>Loan is potentially remissible on successful completion of 60% of a full course load. For every 3 months lived in NWT after finally leaving post-secondary education, \$750 of loan is forgiven.</p> <p>Eligibility for next year based on passing 60% of a full course load and on-going eligibility.</p> <p>Loan is potentially remissible as above.</p>

Benefit for:	Benefit received:	Received as:	Other provisions:
Living Expenses (e.g. rent, utilities, food, local transportation, tuition, books, travel, dependent expenses)	For students no longer eligible for a Primary Loan, the same dollar benefits as described above are available as a Secondary Loan.	<p>Secondary Loan.</p> <p>Secondary loans are not needs assessed.</p> <p>Caps (either \$26,000 for students who received a Basic Grant for at least 1 year or \$36,000 for all other students) for total of all loans include primary, secondary and needs assessed loans.</p>	<p>Eligibility for next year based on passing 60% of a full course load and on-going eligibility.</p> <p>Secondary loans are fully repayable.</p>
Transitional Allowance (To assist with expenses of establishing a household e.g. last month's rent, utility deposit, moving expenses)	A one time payment of \$295 for single students and \$1,480 for students with dependents.	Basic Grant.	<p>A student must be eligible for a Basic Grant based on 3 years of school in the NWT.</p> <p>Only students who are enrolled in the first year of studies and who have been refused admittance to a student residence are eligible. This benefit is available once only.</p>
Needs not met.	Amount available is dependent on demonstrated need and income but cannot exceed a capped amount.	<p>Needs Assessed Loan.</p> <p>Total outstanding loans (primary, secondary and needs assessed) cannot exceed \$26,000 for students who have received a Basic Grant based on NWT schooling or \$36,000 for students who are eligible based on residency only and have never received a Basic Grant.</p>	<p>Eligibility for next year based on passing 60% of a full course load.</p> <p>Fully repayable loan.</p>

Client Group: NWT residents have lived over 3 years in the NWT but not completed schooling in the NWT.

Eligibility Criteria: Canadian citizen or permanent resident who has resided in the NWT for the 12 months before acceptance for registration as a full time student in an approved post-secondary program of studies at an approved institution.

Additional and On-going Eligibility: Three (3) years of residency in NWT provides 1 year's eligibility for a Primary Loan.

Benefit for:	Benefit received:	Received as:	Other provisions:
Living Expenses (e.g. rent, utilities, food, local transportation, tuition, books, travel, dependent expenses)	The loan benefit is provided on a scale based on whether the student is single (\$4,400 per year) or has dependents (\$5,200 with one dependent plus \$500 for each additional dependent).	<p>Primary Loan.</p> <p>Primary loans are not needs assessed.</p> <p>Total outstanding loans cannot exceed \$36,000.</p>	<p>Eligibility for next year based on passing 60% of a full course load and on-going eligibility.</p> <p>Loan is potentially remissible on successful completion of 60% of a full course load. For every 3 months lived in NWT after finally leaving post-secondary institution \$750 of loan is forgiven.</p>
Living Expenses (e.g. rent, utilities, food, local transportation, tuition, books, travel, dependent expenses)	For students no longer eligible for a Primary Loan, the same dollar benefits as described above are available as a Secondary Loan.	<p>Secondary Loan.</p> <p>Secondary loans are not needs assessed.</p> <p>Total outstanding loans cannot exceed \$26,000.</p> <p>Caps for total of all loans apply to primary, secondary and needs assessed loans.</p>	<p>Eligibility for next year based on passing 60% of a full course load and on-going eligibility.</p> <p>Secondary loans are fully repayable.</p>
Needs not met.	Amount available is dependent on demonstrated need and income but cannot exceed a capped amount.	<p>Needs Assessed Loan.</p> <p>Total outstanding loans cannot exceed \$36,000.</p>	<p>Eligibility for next year based on passing 60% of a full course load.</p> <p>Fully repayable loan.</p>



Client Group: NWT residents who have lived less than 3 years in the NWT.

Eligibility Criteria: Canadian citizen or permanent resident who has resided in the NWT for the 12 months before acceptance of registration as a full time student in an approved post-secondary program of studies at an approved institution

Benefit for:	Benefit received:	Received as:	Other provisions:
Living Expenses (e.g. rent, utilities, food, local transportation, tuition, books, travel, dependent expenses)	The loan benefit is provided on a scale based on whether the student is single (\$4,400 per year) or has dependents (\$5,200 per year with one dependent plus \$500 for each additional dependent).	<p>Secondary Loan.</p> <p>Secondary loans are not needs assessed.</p> <p>Total outstanding loans cannot exceed \$36,000.</p>	<p>Eligibility for next year based on passing 60% of a full course load and on-going eligibility.</p> <p>Loan is fully repayable.</p>
Needs not met.	Amount available is dependent on demonstrated need and income but cannot exceed a capped amount.	<p>Needs Assessed Loan.</p> <p>Total outstanding loans cannot exceed \$36,000.</p>	<p>Eligibility for next year based on passing 60% of a full course load.</p> <p>Fully repayable loan.</p>

Client Group: NWT students.

Eligibility Criteria: Canadian citizen or permanent resident who has resided in the NWT for the 12 months before acceptance of registration as a full time student in an approved post-secondary program of studies at an approved institution and was considered an NWT resident when achieving qualifying grades.

Benefit for:	Benefit received:	Other provisions:
Academic achievement of 80% average in Grade 12 of NWT high school.	\$500 scholarship	
Academic achievement of "A" average in the first, second or third year of an undergraduate program.	\$750 scholarship	Student must take a full (100%) course load and achieve an "A".
Academic achievement of "A" average in the fourth and fifth years of an undergraduate program or, fifth or sixth year for a masters degree.	\$1,000 scholarship	Student must take a full (100%) course load.
Aboriginal students with a "B" average during masters and doctoral programs are eligible for scholarships.	\$1,500 scholarship	Student must take a full (100%) course load.
Academic achievement of "A" average in the last year of a masters program or during doctoral program.	\$1,500 scholarship	Student must take a full (100%) course load.

Client group: Correspondence students.

Eligibility criteria: A resident of the NWT who is at least 16 years of age and has resided in the NWT for 3 years before registering for a post-secondary education course given by an approved post-secondary institution.

Additional eligibility criteria: The resident does not receive financial assistance for taking the course from another source.

Benefit for:	Benefit received:	Other provisions:
Tuition, fees, postage, and book costs.	Reimbursement of actual costs to a maximum of \$250 per course.	Student must successfully complete the course before applying for reimbursement.

## **APPENDIX 3 -**

### **Summary of Forum Recommendations**

## **General Issues of Concern**

- 1) *The Forum recommends that a purpose and objectives for the SFA Program be established.*
- 2) *The Forum recommends that the Minister of Education, Culture and Employment lead a review of programs of assistance and support for students who may be preparing for or taking post-secondary education to ensure coordination of programs and accurate, consistent and available sources of information relating to post-secondary education.*
- 3) *The Forum recommends that the SFA Program continue to be a program of financial assistance.*
- 4) *The Forum recommends that the SFA Program be limited to a program providing financial assistance to post-secondary education students.*
- 5) *The Forum recommends that the primary focus of the SFA Program be indigenous NWT aboriginal people and non-aboriginal NWT youth who have completed part or all of their schooling in the NWT.*

## **Access to SFA Program**

- 6) *The Forum recommends that Education, Culture and Employment review the designation of approved post-secondary institutions to confirm they issue generally recognized certificates, diplomas or degrees on graduation.*
- 7) *The Forum recommends that consideration should be given to including access for part time students to the SFA Program.*
- 8) *The Forum recommends the definition of full time student stays the same as it is now.*
- 9) *The Forum recommends that the SFA Program provide assistance only for post-secondary education programs of study leading to a certificate, diploma, or degree.*
- 10) *The Forum recommends that post-secondary education programs of study leading to a certificate, diploma or degree that are available through distance and open education programs at approved institutions be considered "eligible programs of study".*
- 11) *The Forum recommends that the eligibility of apprenticeship programs be considered in the review recommended under Section 2.11.*
- 12) *The Forum recommends that student choice of post-secondary institutions should be open but benefits should be based on the nearest northern or southern Canadian institution offering the program of studies.*
- 13) *The Forum recommends that Canadian citizenship or permanent residency continues to be a condition of access for the SFA Program.*

- 14) *The Forum recommends that the 12-month residency requirement for access to the SFA Program remain unchanged.*
- 15) *The Forum recommends that deadlines for submitting applications and acceptance of facsimile documents be reviewed to ensure current practices do not discourage access to the SFA Program.*
- 16) *The Forum recommends a review of the financial and eligibility consequences for students who withdraw from post-secondary education before completing their program of studies or do not successfully complete 60% of a full course load.*

*The Forum further recommends the review take into account:*

- *the reasons for a student's withdrawal,*
  - *a student's demonstrated commitment to completing their post-secondary program of studies,*
  - *recovery of SFA Program benefits not used for their intended purpose,*
  - *and,*
  - *any time limits for completing a program of studies as a result of recommendations under 1.13 Progression and Completion.*
- 17) *The Forum recommends that the special needs, if any, of disabled people related to access to post-secondary education be examined.*
  - 18) *The Forum recommends that affirmative action provisions continue to be provided to indigenous NWT aboriginal people and NWT youth who have completed part or all of schooling in the NWT, in that order of priority.*
  - 19) *The Forum recommends that the Minister continue to recommend the Legislative Assembly place high priority on access to financial assistance for post-secondary education students and not cap total funding available for the SFA Program.*
  - 20) *The Forum recommends that the Minister lead the development of coordinated preparation for potential post-secondary students. It is understood that existing programs for counseling, curriculum, etc. are in place but a focus on preparing people for post-secondary education must be included.*
  - 21) *The Forum recommends that access to post-secondary education continue to be based on the student's choice of programs of study and not be based on market need.*

## **Sustainability and Benefits**

- 22) *The Forum recommends that time limits to complete a program of study be implemented. Such limits should not affect a student from a single change in undergraduate programs, graduating from more than one program of study or pursuing postgraduate studies.*

*The Forum further recommends that an objective of the Program should be graduation from, not just participation, a program of study.*

- 23) *The Forum recommends continuation of the Basic Grant for assistance with tuition expenses to a capped amount.*

*The Forum further recommends that the maximum amount available be reviewed in light of increased costs for tuition.*

- 24) *The Forum recommends that the travel benefit be continued under the existing provisions of the SFA Program until an immediate examination of cost reduction measures, including those suggested to the Forum, has been conducted.*

- 25) *The Forum recommends that the level of benefits for living expenses be reviewed in light of increased costs.*

- 26) *The Forum recommends that the level of benefits for living expenses under a Primary Loan be reviewed in light of increased costs.*

*The Forum further recommends that continued eligibility be tied to the time limits for a program of study and not NWT residency including time spent at NWT schools.*

- 27) *The Forum recommends that eligibility for a living expenses benefit under a Primary Loans based solely on length of residency in the NWT be eliminated.*

*The Forum further recommends that a transition period for those now enrolled in post-secondary studies be examined.*

- 28) *The Forum recommends that financial assistance for living and education expenses provided as a Secondary Loan be eliminated.*

- 29) *The Forum recommends that needs assessed loans be available to all NWT students subject to Canadian citizenship or permanent residency and 12 months consecutive residency in the NWT prior to acceptance for registration at a post-secondary institution.*

*The Forum further recommends that the amount of loans available be reviewed in light of increases in the costs of accessing post-secondary education and the effect of total student debt loads.*

- 30) *The Forum recommends the elimination of the transitional allowance.*

- 31) *The Forum recommends that emergency travel assistance be available to students as a fully repayable loan. If a students' return to the NWT after graduation is established as a purpose or objective of the SFA Program, consideration should be given to making loans remissible.*

- 32) *The Forum recommends the scholarship program continue as it is.*

- 33) *The Forum recommends that a review of benefits for part time and distance education students be undertaken. Principles to guide the review include:*

- *enrollment in a post-secondary program of studies leading to a certificate, diploma or degree,*
- *successful progression through the program of study to continue eligibility for assistance,*
- *avoid duplicating assistance from other sources,*
- *reimbursement of costs instead of upfront allowances, and,*
- *benefit levels that reflect the costs of distance education including tuition, books, computer hardware or other equipment and costs required to access the post-secondary institution.*

*The Forum further recommends that any resulting program of assistance replace the correspondence course reimbursement benefit under the SFA Program.*

### **Shared Responsibility**

- 34) *The Forum recommends that administration of the SFA Program include the means to track student progress through their studies, student graduation, post graduation or post withdrawal employment, programs of study being accessed and other indicators related to achieving the SFA Program purpose and objectives once established.*
- 35) *The Forum recommends that Education, Culture and Employment take a leadership role in coordinating a GNWT summer student program and coordinate this program with those of other agencies.*
- 36) *The Forum recommends that NWT student receive information about the GNWT hiring process upon graduation.*
- 37) *The Forum recommends that Education, Culture and Employment take the lead to ensure the needs of mature students for information about preparedness for post-secondary education and the SFA Program are met.*
- 38) *The Forum recommends the Minister of Education, Culture and Employment take a leadership role encouraging schools to provide support to students in their preparation for post-secondary education and coordinate their efforts with other involved agencies.*
- 39) *The Forum recommends the Minister of Education, Culture and Employment take a leadership role in encouraging schools to provide life skills courses to support students in their preparations for post-secondary education and coordinate their efforts with other involved agencies.*
- 40) *The Forum recommends the Minister of Education, Culture and Employment take a leadership role in encouraging schools to provide more extensive information about post-secondary institutions, sources of financial assistance for students and other relevant information to help students in their preparations for post-secondary education and to coordinate their efforts with other involved agencies.*
- 41) *The Forum recommends that the Minister of Education, Culture and Employment take a leadership role in encouraging coordination of the effort by aboriginal organizations and other parties involved in funding post-secondary programs or students.*

## **Delivery**

- 42) *The Forum recommends that while the SFA Program remains a GNWT program, it be delivered on a centralized basis.*
- 43) *The Forum recommends that the SFA Program be "on the table" for discussion at aboriginal self government and community empowerment negotiations.*
- 44) *The Forum recommends that a review of SFA Program information and processing needs be conducted with a view to spending resources on new computerized systems.*
- 45) *The Forum recommends that accurate, consistent and straightforward information about the SFA Program be prepared, tested with students and other users, and distributed to all those with an interest in post-secondary education in a systematic and regular manner.*
- 46) *The Forum recommends that a review of user information and communication needs that could be satisfied by communications and information technology be undertaken with a view to implementing improved approaches.*
- 47) *The Forum recommends cross training of SFA Program staff dealing with the public to ensure they are familiar with SFA Program details.*

*The Forum further recommends that as part of published information about the SFA Program it is clear how SFA Program staff can and cannot help students and information about referrals to other agencies for common student questions is included.*

- 48) *The Forum recommends that the application form for the SFA Program be reviewed to make it simpler, easier for users to complete and to eliminate unnecessary or relevant information.*

*The Forum further recommends that the modified application form or forms be tested with students before their implementation.*

- 49) *The Forum recommends that cheque issuance be reviewed, specifically:*
  - *the timing for issuing first and monthly cheques,*
  - *optional approaches to meet student needs, including direct deposit, monthly payment of loans and direct payment of tuition,*
  - *individual cheques for specific program elements, e.g. books, tuition, living expenses under grant or loans,*
  - *reconsider collection of monies owed to the GNWT from SFA Program cheques, and,*
  - *phasing out Arctic College as delivery agents.*
- 50) *The Forum recommends that appointment of an advocate for students be considered.*



## **APPENDIX 4 -**

### **Summaries of Public Sessions and Written Submissions**



## INUVIK PUBLIC SESSIONS

### SUMMARY REPORT

AUGUST 15-16, 1997  
FINTO INN

#### A) ACCESS

- Enhancement of Access to Student Financial Assistance (SFA)
  - \* Part-Time Studies
    - \* Part-time studies should be funded under SFA.
    - \* Students could get funding to attend a part-time course which would give them an idea whether they really want to pursue full time studies in that field or not.
  - \* Adult Basic Education (ABE) and Upgrading
    - \* ABE and upgrading should be funded under SFA.
    - \* Fund ABE but only for a few years.
  - \* Distance Education
    - \* Distance Education should be funded under SFA.
    - \* Students might want to stay in their community because of family commitments and employment.
    - \* Hook-ups, computers and software should be funded.
    - \* For purposes of funding, Internet courses should not be considered as the closest location where a program is offered.
    - \* Distance education should be an option not a requirement to take distance education.
    - \* ABE Centre or the College could provide space for exams and classes, and rent computers as well.
    - \* Distance education is a definite asset for handicapped people and women with young children.
    - \* Distance education students need a living allowance as well which includes the cost of child care.
    - \* Distance education makes so much sense because we are the largest jurisdiction in Canada and the costs of travelling are so high.
    - \* Some distance education students could get together and study together to offer support to one another.
    - \* Now students are discouraged to get on with distance education because you only get \$250 after you have completed the course.
    - \* Funding could be in the form of loans.
    - \* There could be a requirement to have the College to supervise so that students do not feel out of the loop.

- \* Funding should be available for part-time and full-time studies in distance education
- \* Cost of tutors should be considered for funding.
- \* Need good support with tutors to be most successful.
  
- \* There should be no deadlines for applying for SFA. Students do not plan much in advance.
  
- \* Students should be free to choose what and where they want to study. A student might come back to the community and become self-employed even though there were no great demand for those skills.
  
- \* Students should take any program from any institution as long as it is a recognized institution and the program of studies fits in an education plan and is transferrable.
  
- \* There should be full support for those who need it.
  
- \* There could be a loan established to help pay for extra costs.
  
- \* The residence requirements should be banned. Some land claim beneficiaries do not live in the NWT and they still receive benefits.
  
- Flexibility
  - \* Dependents should be supported in their own community when the student is away to study in another community. This might work out best for the student and the family.
  - \* Students should have the option of going south to study or to stay in the NWT.
  
- Limits on Access to SFA
  - \* Access needs to be linked to measures of success such as attendance, graduation, number of diplomas already in possession, etc.
  - \* There should be a requirement that the student completes a career plan before accessing SFA.
  - \* Students should send their resume, write an essay or send a copy of their career path when they fill out their application form.
  - \* Students with a pattern of not completing a course should not be able to access SFA.
  - \* Students who already have a diploma should be less of a priority.
  - \* Students who have a degree already can maybe work for a while before getting SFA to do another one.
  - \* We should provide funding for one degree only.
  - \* Students should attend the program of study closest to their community in order to get SFA.
  - \* The student could be funded as if he/she was attending the closest community where the program is offered but could still decide to attend another location.

- \* Link access to employment and Labour Market. There could be a category of students receiving funding because of high demand for certain skills in the workforce.
  - \* Sahtu Training Committee is more flexible and they are willing to pay for expertise that is needed and if it is demonstrated that there is long-term planning involved - enough of funding 10 years of ABE.
  - \* If the student starts to incur a debt, they should be cut off. They have to learn to be financially responsible.
  - \* Funding should go to students who demonstrate commitment.
  - \* The Inuvialuit Regional Corporation funds high school students with a minimum average of 69%.
  - \* There could be a time limit set ahead of time in order to complete the program or course.
  - \* One year of grace should be granted for completion of a degree.
  - \* Do not fund students to go south if the program is offered in the NWT.
- Screening of students should happen at the community level or at the regional level if there is adequate representation from aboriginal groups. (See Sustainability and Shared Responsibility)

## **B) SUSTAINABILITY AND BENEFITS**

- Taxation
  - \* Students should not have to pay income tax.
  - \* A percentage of the SFA cheque should be deducted to pay for income tax.
  - \* Need to look at the possibility of having remissible loans instead of grants in order to avoid taxation. Loans could be remissible if studies are completed, among other conditions. However, there could be many valid reasons why a course of studies might not have been completed: separation, death of spouse, etc.
- Enhancement of SFA Benefits
  - \* Living allowance should be increased to reflect the cost of living in northern communities.
  - \* Living allowance should reflect the needs of the students. For example, they might be living in public housing or in student residences.
  - \* Need for flexibility regarding amount of money given to each student depending on each community. For example, if a student needs more cash there might be consideration given to provide this extra funding to him knowing that if SFA does not, then the whole amount invested in the studies might be lost.
  - \* There should be full funding for at least certain items.
  - \* After SFA Program has been decentralized and community screening in place, full support could be given to certain students.
  - \* Money should be provided for damage deposits.
  - \* There should be funding available to go to visit the institution you will be attending.
  - \* There should be more funding for the students who want to drive with their vehicle to their institution.

- \* Full cost for tuition and book allowances should be covered under the grant portion so that students do not have to go to the Needs Assessed Loan (NAL).
  - \* An increase in expenditures for the SFA Program should be allowed by the GNWT.
  - \* Students should be funded based on needs but not if their parents have money.
  - \* There should be funding for family emergencies such as a death in the family.
  - \* Funding should be needs tested not means tested.
- Flexibility
    - \* There should be full support for those who need it and partial support for those less in need. Discretion should be used.
    - \* There should be full support for certain areas such as tuition but partial support in others.
- No reduction in rates/benefits for SFA.
  - No lump sums should be given.
  - Continuation of different levels of funding for aboriginals and non-aboriginals.
  - Travel allowance for families with dependents is acceptable as it is.
  - Students should continue to stand on their own merit and not depend on their parents' revenues and a spouse who may not provide financial support.
  - \* If students owe money to the College, it they should not be allowed to withhold money from SFA cheques.
  - \* If funding has to be capped at some point, benefits to non-aboriginals should be cut off.

## **C) SUSTAINABILITY AND SHARED RESPONSIBILITY**

- Responsibility of the Community
  - \* District Education Authority should provide support including financial support to the students.
  - \* Counselling on SFA and how to fill out a form should be provided in the community.
  - \* Community needs to be involved in emotional and financial support of students.
  - \* Community should take on more responsibility for SFA through the Income Support Worker.
  - \* Community need to take on responsibility for success of students.
  - \* Community Screening
    - \* There should be community level screening of students to ensure a strong community input.
    - \* This could ensure a higher level of success.
    - \* Everybody knows one another in the smaller communities.

- \* In larger communities there could be a board set up to screen with some set guidelines.
  - \* Education, Culture and Employment could develop guidelines and communities could adapt their own.
  - \* Communities could turn down students or accept them.
  - \* Need for an appeal body because of community politics.
  - \* Appeal body could be at the Education, Culture and Employment Regional Office.
  - \* After community screening, Education, Culture and Employment would accept the students as recommended by the community and process the application form.
  - \* Appeal could stay with Education, Culture and Employment with a letter saying why student was rejected.
  - \* Communities could decide to opt out of the screening process.
  - \* Screening at the community level puts responsibility back in the laps of the community. They can decide who best deserves to go or not.
- Responsibility of Aboriginal Organizations
    - \* Land Claims organizations through their education foundation are already providing funding to land claims beneficiaries for their post secondary education (PSE).
- Responsibility of the Student
    - \* Students need to assume responsibility for their education.
    - \* Students should help pay for their education through summer and during-the-year work.
    - \* Students need to take on responsibility for their success.
    - \* Student should sign an agreement giving permission to SFA to monitor their grades.
    - \* It is up to the student to make sure that they have enough money for the first month of their program.
- Responsibility of the Family
    - \* Parents need to get involved in their children's education and assume some responsibility.
    - \* They have to work hard because the government funding will not always be there.
    - \* Parents should help pay for their children's education if they can.
    - \* Parents should be involved in career planning.
- Responsibility of the High School
    - \* Career plans need to be developed right in the high school for each student wishing to pursue PSE.
    - \* Have more career days in conjunction with Education, Culture and Employment Career Centre and have a representative from SFA there.
    - \* Schools need to give out more information SFA and taxation information.

- Responsibility of the College
  - \* College should offer more programs locally such as ABE and upgrading.
- Responsibility of the GNWT
  - \* GNWT should provide counselling (career, financial budgeting, taxation issues) to recipients when they apply for SFA
  - \* Counselling should include helping them fill out the form. This should be done by somebody in the community by the Adult Educator or the Band Office.
  - \* Provide counselling at least two weeks before their going to a new big city.
  - \* Need to provide information on child care, university life, what to expect.
  - \* Need to better inform student about the resources available for them on campus, the new community where they will be studying and in Headquarters.
  - \* There should be a "PSE readiness program" in place with resources people. This would ensure that we weed out people who are likely to fail. This could be delivered by the College or the ABE Centre.
  - \* GNWT needs to meet the fiduciary responsibility for aboriginal students and their education.
  - \* GNWT needs to do better promotion of SFA Program with schools especially.
  - \* Student Services Officer need to spend more time explaining the Needs Assessed Loan.
  - \* SFA Office could call each student as they come back to see if they have graduated, if their career led them to a job, etc. Some universities do this.
  - \* Survey students who just came back to ask them information on the campus, tips of various sorts which could be given to students who are going.
  - \* When marks for the first terms are in, SFA should review how each student is doing. Student might need a little extra help and guidance.
  - \* Need to have a mechanism to ensure that funds are spent wisely and that there is no abuse.
  - \* GNWT should arrange for counselling in southern cities as well. Not just in the NWT.
  - \* There should be more public service announcements done to let NWT residents know what kinds of jobs are required in the workforce now.
  - \* More information could be added to the newsletter sent by SFA Program regarding employment opportunities with GNWT and private industry.

## **D) SUSTAINABILITY AND DELIVERY**

- Enhance Efficiency and Effectiveness in SFA Program Administration
  - \* Get more Student Services Officers during peak SFA periods.
  - \* Need to regionalise the application form.
  - \* Collection
    - \* Collection should start 6 months after graduation.
    - \* Amount of money collected should be linked with income.
  - \* Cheque for tuition should be issued directly to the institution.
  - \* Cheque for tuition should be given to the student.



- \* Need for better coordination because too many Departments and organizations to deal with: SFA in Yellowknife, College, land claim organizations, etc.
- Decentralization
  - \* Community could set up a Training Committee and handle the SFA for their community.
  - \* Community-based SFA would ensure that community keeps track of students and put a stop to abuse of the system like when students don't attend classes.
  - \* Income Support Worker in the community should deliver SFA.
  - \* Income Support Worker in each community could provide the career counselling.
  - \* Application form should be filled out at the community level in order to keep track of students.
  - \* SFA Program could be given to land claims organizations such as in the Sahtu or to the Beaufort Delta Leaders.
  - \* SFA Program should not be administered by land claim organizations.
  - \* SFA Program should be transferred to Bands/First Nations like with the Department of Indian and Northern Affairs Program.
  - \* As a minimum there should be an office in Inuvik for the Sahtu and Beaufort-Delta.
  - \* Screening, career counselling and university preparedness could be decentralized.

**E) MISCELLANEOUS**

- Purpose of the program is to give a hand to somebody who wants to do PSE.



## YELLOWKNIFE PUBLIC SESSIONS

### SUMMARY REPORT

AUGUST 18-19, 1997  
YELLOWKNIFE INN

#### A) ACCESS

- Enhancement of Access to Student Financial Assistance (SFA)
  - \* Part-Time Studies
    - \* Short-term training should be funded.
    - \* Majority of part-time students are self-funded.
    - \* Many part-time students are in low income jobs and have difficulty to pay for tuition.
    - \* Funding should stay the same as currently is.
  - \* Adult Basic Education (ABE) and Upgrading
    - \* ABE should be funded.
    - \* ABE students should receive career counselling as well.
    - \* ABE have access to limited funding from the University and College Entrance Program (UCEP) and Income Support which lead to discouragement.
    - \* Mature students may require some academic refresher and other preparation. They should be funded.
    - \* Some students do not enroll in ABE because of lack of sponsorship by SFA, UCEP or Pathways.
    - \* Because of lack of funding, ABE students often leave their program to take on an employment opportunity.
    - \* Students with a grade 12 needing upgrading to get into a post secondary education (PSE) program should be funded.
    - \* Some students upgrade and then take less than 60% of course load. They should be funded.
    - \* Students should be encouraged to finish high school if that is all they need to enter a program.
    - \* Adult students should not go to high school. They have to go to an adult centre.
  - \* Distance Education
    - \* Need to fund distance education.
    - \* This is ideal for families with dependents.
    - \* The GNWT should be pro-active.
    - \* We should not rely only on distance education.

- \* Distance education can be an option. Some students might benefit from this means of delivery.
  - \* Distance Education through Internet
    - \* Distance education as a tool especially for research, communications and educational purposes.
    - \* Many advantages for the North: increased speed and productivity, access to information, low cost, elimination of distance, ease of use, etc.
    - \* Many disadvantages for the North: researching is time consuming, no access to the Net in some communities, high cost of purchasing computers, software and long distance charges, technical problems, information overload, transmissions on the Net are not secure, etc.
    - \* Challenges for the Net to become a valuable tool for teachers and students: development of skills to use the technology, training, peer support, access to the Net and a computer, and the suitability of the tool.
  - \* Distance education should continue to be funded upon completion of the course.
  - \* The Colleges should be encouraged to offer more courses by distance education so that more people can take them by correspondence.
  - \* Knowledge Network and Access TV should be used by the College as well as using some of their courses as transfer courses for certain programs.
- \* Yellowknife Metis Council are not card carrying members of the Metis Nation.
  - \* Residency requirements should be changed for aboriginal people. Some people are still on band lists but live elsewhere than in the NWT. They should still be considered residents of the NWT.
- There should be a year of transition built into the SFA Program.
  - Limits on Access to SFA
    - \* Non-aboriginals should go into the Canada Student Loan Program.
    - \* "Three strikes and then you are out".
    - \* If funds are limited, priority should be given to long time aboriginal residents.
    - \* If funds are limited, those in fields of study that are needed in the North should get priority.
    - \* First come first served basis.
    - \* Residency
      - \* There should be more than one year of residency required.
      - \* Residency should be increased to 10 years.
      - \* SFA should track residency by asking for proof of residency. Health cards do not have dates of residency.
    - \* Limit access to certain fields of study.
    - \* Access should be based on academic performance.
    - \* There should be limitations on professional students.
    - \* People who perform at a low level should be cut off. Nothing less is acceptable.

- \* If we continue with the principle of equity of access, the same historical disproportionate demands for funds will continue.
  - \* Metis people would be prepared to support some form of economic means test to pay for children's education, assuming that certain principles like equitable access and fairness are implemented into the system.
  - \* There could be a maximum of 5 years of funding for an undergraduate program including the upgrading year unless special permission is granted after the third year.
  - \* Maximum amounts could be set for travel per student and dependents. This might mean more travel by road where possible. Different amounts could be determined for students on the road system and those who are not.
  - \* Students applying for the Needs Assesses Loan (NAL) at the end of the school year should not get the full amount. They don't need it.
  - \* NAL should be transferred to Income Support to change perspective of the loan. It is not an entitlement but income support.
  - \* Education, Culture and Employment staff should follow rules and regulations. There should be no political interference.
  - \* No late applications should be accepted by the Minister.
  - \* Metis who are not indigenous to the North should not be funded.
  - \* Consideration should be given as to whether we assist somebody who ends up with a financial collection agency.
  - \* SFA should do credit checks and screen clients.
  - \* Consideration should be given to institutions like the Academy of Learning and their accreditation re: "go as you please" attendance.
  - \* There could be spot checks on students to see if they are attending the portion of the course they are funded for.
  - \* Aboriginal people need to be the priority in terms of funding for SFA until such times as the numbers of aboriginal students in PSE reflect their status in society.
  - \* There should be a one year probation period when students are going for their first year. There should be monthly check ups during that time.
- First Nations should determine criteria for SFA.
  - Community screening is not acceptable.
  - Access should not be first come first served.
  - Students should be encouraged to select an institution anywhere in the country.

## **B) SUSTAINABILITY AND BENEFITS**

- Taxation
  - \* Metis people should not be taxed on the grants they receive.
  - \* Remissible loans are a tax break to non-aboriginals.
  - \* Taxation dollars should be rolled back into the SFA funding.
  - \* There should be tax breaks for people who contribute to their educational costs re: education savings plan.
  - \* Grants are taxable but loans are not.

- Enhancement of SFA Benefits
  - \* Students should be funded at 100% if they are not studying in their community.
  - \* Transitional Allowance should not be just for one year.
  - \* Practicum
    - \* Travels for practicums in a student's community should be funded.
    - \* Some students are able to access their year end travel to do the practicum in their community.
    - \* Some students are not entitled to travel.
    - \* Some students are not entitled to travel to a desirable practicum site.
    - \* Lack of funding means that students are limited to a type and range of practical experience.
  - \* Daycare
    - \* Daycare costs should be added to SFA instead of going through Income Support.
    - \* NWT should still be responsible to fund NWT children in other provinces when they are there because a parent is at school.
  - \* SFA benefits should reflect the cost of somebody leaving their community to attend a PSE institution.
  - \* Sometimes students take less than 60% course load because they are upgrading. They should be funded as if they were full-time.
  - \* Full costs of tuition and books should be covered.
  - \* Post-graduate studies
    - \* Need more funding for students to complete graduate degrees. SFA funds for only 2 semesters and most graduate programs run on a 12-month basis.
    - \* Graduate students should have their books and tuition provided for.
    - \* Need more funding for post-graduate studies.
  - \* Reinstatement of the tutorship program which provided for funding under the Supplementary Grant for qualified tutors for students who required them.
  - \* Hard for people to save because many parents have a traditional lifestyle or are on Income Support or have seasonal work.
  - \* There should be an increase in SFA benefits and in the SFA budget.
  - \* People need to be as self-sufficient financially as possible. If we do not provide enough assistance, adult students credit ratings may suffer due to financial hardships.
- No Reduction or Cap
  - \* No reduction in book allowance.
  - \* No reduction in SFA benefit.
  - \* No cap on the system per year or first come first serve. Sometimes students are not accepted into the program until late in the year.
  - \* Absolutely no cap or reduction. They do not work. Aboriginal people more than ever need to go to PSE.
  - \* No reduction in benefits and no cutbacks in SFA budget.
  - \* Education is a Treaty right and GNWT should look to other avenues to cut and aboriginal people are the lowest educated and lower poverty levels.

- Scholarships and Bursaries
  - \* SFA should work with businesses to ensure that there are more scholarships and bursaries available to the students.
  - \* Dene Nation has established bursaries for their students.
  
- Suggestions to Contain Spending with SFA Program
  - \* SFA should be needs assessed. Those who live with their parents and have a job would get less.
  - \* If a program is offered in the North, the student should get funding to attend that location.
  - \* Cut benefits that don't have an investment in the North: cable, damage deposit, security costs, telephone, natural gas, etc.
  - \* We need a repayment portion across the board for aboriginal and non-aboriginal students.
  - \* If parents are in high income bracket, students should get less.
  - \* Fiscal resources should shift from PSE to elementary and secondary levels.
  - \* There should be a cap on supplementary and basic grants. Some people are in the system for years and do not achieve completion of the course.
  - \* Should all dependents necessarily travel with the student?
  - \* Consideration should be given to limiting indebtedness per year so students don't run out of eligibility
  - \* There should be a cap on basic and supplementary grants. Students must provide proof of graduation to get an extension for further funding.
  - \* Recovery on travel that was paid out but not taken should happen immediately. There is much money wasted and students should be accountable.
  - \* There should be a loan limit per year.
  
- Loans and Grants
  - \* There should be a way to "tie in" to the North the students who are getting grants. There is no requirements, unlike loans, for students to come back to the North or to pay back.
  - \* Metis people should get more remissible loans and less grants so that they pay less in income tax.
  - \* Consideration should be given to sliding grants into remissible loans on a needs assessment basis.
  - \* Remissible loans are good because students are forced to come back North.
  - \* Remove the grant structure and even it out.
  - \* There should be more remissible loans instead of the supplementary grant as this would reduce the costs to the program.
  - \* Students should get more loans because SFA does not cover everything.
  - \* Loan limit is too low. Students who need 5 years to get a degree cannot finish their degree.
  - \* Maybe all loans should be payable but have a very minimal interest rate for the first three years after graduation.
  - \* Formula for NAL should be changed to provide sufficient funding to sustain per year living expenses.

- \* Should be clear that students cannot take all the NAL in one year. Students often don't realize they have to repay it.
- \* Make available forgivable loans which include a supplementary grant.
- \* For second year students and beyond, students who are on loans should receive the money before they leave. It is a loan not a grant. Banks don't give loans two months later.
- \* Forgivable loans and grants should be left for those long-term northerners, aboriginal and non-aboriginal.
- \* Needs Assessed Loans should be tied to the income of the family and the individual in question.

- Travel

- \* Travel should continue to be paid. This is essential especially for students with dependents.
- \* Single students with dependents and married students with dependents are discriminated against because they cannot fly back home at Christmas.
- \* Information on funding required to travel home should be included in the NAL application form.
- \* Travel should not be only to the closest location.

- Aboriginal and Non-Aboriginal Students

- \* SFA should continue to provide different forms and levels of assistance to aboriginal students and non-aboriginal students.
- \* It is unfair that long time non-aboriginal students who have gone through the system do not get as much as aboriginal students. There should be no segregation. It divides people.
- \* Aboriginal students are not getting their fair share of the benefits.
- \* There is a concern that limited resources are consumed by non-aboriginals.
- \* During times of financial restraint, efforts to take charge of education metis people will likely be stifled by the take up of funds by non-aboriginal students and thus adversely impact upon the upwards trend in post-secondary education experienced by Metis.
- \* There is a concern that aboriginal students might not be receiving the most benefits.

## C) SUSTAINABILITY AND SHARED RESPONSIBILITY

- Responsibility of the Community

- \* Will be called to take on more responsibility with community empowerment.
- \* Community involvement in the SFA process must be revived.
- \* Community has to supply jobs to returning students.

- Responsibility of the Student

- \* The student should keep abreast of the information provided by the SFA staff.
- \* The student should pay back their loans.



- \* The student should contribute financially to their education.
  - \* Students need to accept part of the financial responsibility for their education.
  - \* It is the responsibility of the student to enquire about all the courses required to enter a program of study.
  - \* The student should work to help pay for his/her studies.
  - \* Students need to understand and accept that the GNWT could ask for updates and check how they are doing.
  - \* Students have a responsibility to be accountable to the GNWT for their funding.
- Responsibility of the Family
    - \* The parents should contribute financially to the education of their children.
    - \* Families should take part in the setting of career goals for their children.
- Responsibility of the High School
    - \* Students should receive career counselling to plan their career at the high school.
    - \* Even with fiscal restraint, students need to have career counselling done right in the high school.
    - \* Career planning must be a priority.
    - \* Maybe the Grade 9 Health Class could be used for career planning.
    - \* Career planning is well implemented in Yellowknife but not in small communities.
- Responsibility of Aboriginal Organizations
    - \* Land claims organizations should contribute financially to the education of PSE students.
- Responsibility of the GNWT
    - \* SFA Collection staff could keep track of students to see if they graduated. Not just on a semester basis to see if they passed 60% of their courses.
    - \* Counselling
      - \* There should be more career counselling done when students apply for SFA.
      - \* GNWT should provide information on how to find an apartment.
      - \* Career Centres should make continuous contact with students.
      - \* Career counselling is not the business of the GNWT.
    - \* Communication
      - \* GNWT should share information on Labour Market needs.
      - \* GNWT should be ore pro-active in informing people about ways to fund their education. For example, registered savings programs for education.
      - \* Need for a SFA liaison person in each community.
      - \* Send information to community governments so that they are aware of issues.
      - \* More information needed on scholarships to the general public.
    - \* The SFA Program needs a mission statement.
    - \* GNWT should consider a 2% education tax to continue the education of our children. This could be taken off the revenues made from the exploitation of our natural resources ie: mining companies.

- \* Greater efforts, resources and information must be placed at the elementary and secondary school levels for Metis children to be totally successful and making choices about an academic career versus trades.
- \* GNWT should develop programs like the federal government's Aboriginal Head Start which recognizes the inherent need to provide support and assistance to children. *(Editor's Note: The GNWT has set up the Healthy Children Initiative)*

## D) SUSTAINABILITY AND DELIVERY

- Enhance Efficiency and Effectiveness in SFA Program Administration
  - \* There should be a counsellor on the SFA staff to provide information on careers, and general stuff about going to another city, get an apartment, etc.
  - \* Students should show proof of status and proper documentation.
  - \* Use of statutory declaration is not sufficient. We should have random policing, spot checking of application information and claims.
  - \* Students need to be informed that recoveries will be immediate so that they can prepare themselves.
  - \* Use of computer technology
    - \* SFA computer system (SMART) should be upgraded.
    - \* There should be use of coded documents and scanners.
    - \* Need to have a web site, forms on line and information and newsletters.
  - \* Paperwork should be cut down.
  - \* Forms
    - \* Form is too lengthy and complicated.
    - \* They are difficult for people whose second language is English.
  - \* Coordination
    - \* There needs to be better coordination with all agencies to avoid double-dipping.
    - \* Better coordination between federal and territorial programs.
    - \* Better coordination and integration with Pathways dollars.
    - \* SFA could work with aboriginal groups to ensure that students do not get paid to go to school plus receive SFA.
    - \* More coordination is needed around daycare.
    - \* Some communities are trying to get a Training Coordinator with Pathways money.
  - \* Institutions should be more efficient in letting SFA know the status of the student ie. dropping out, reducing number of courses
  - \* Tuition payments should be made to the institution.
  - \* Every application should include next of kin for tracking purposes.
  - \* No needed for commissioners of oaths as long as documents are provided. Consequences should be outlined.
  - \* Students receiving assistance that they are not entitled to should be pursued legally.
  - \* Information
    - \* Need more information out there on the transitional allowance.
    - \* Send information around deadlines for SFA to communities.
    - \* Pathways students think that they are getting SFA.

- \* Need information on the differences between Pathways and SFA.
  - \* A pamphlet explaining to bands and aboriginal organizations what their members have to do if they have been away for a year and get in touch with the Department of Indian and Northern Affairs office were they are.
- Decentralization
    - \* First Nations organizations should run the SFA funding.
    - \* Metis Nation should deliver the program for Metis students.
    - \* Communities should deliver the program.
    - \* SFA should not be devolved at the community level because of politics.
    - \* Dene National office in conjunction with communities acquire SFA funds to be administered by them for the next fiscal year.
    - \* Treaty 8 Tribal Council is already negotiating the transfer of GNWT programs and services.
    - \* The NWT is the only jurisdiction where First Nations are not in charge of SFA for their people.
    - \* Metis Nation
      - \* Metis Nation supports the transfer of responsibility with respect to PSE for Metis to the appropriate Metis regional bodies and/or the appropriate Metis locals.
      - \* Major claimant groups would become responsible for their members. In cases where student do not fit, they would apply to a community-based organization. The community organization would be responsible for processing the application and passing it to the GNWT for funding. The community structures would be utilized in the application process and contribute to the economic efficiency of the community organization.
    - \* Consideration should d be given to the fact that if we break down the delivery of the SFA system that will cost money and that is money that could be used to send students to PSE.
- Employment
    - \* SFA should be linked to youth employment.
    - \* There should be a Youth Employment Centre with the SFA Program.
    - \* Another Department should deal with the employment issue.
    - \* Need to guarantee all students in the NWT a summer job and have a portion dedicated to their studies.
    - \* We need to make sure that people have jobs when they come back with their degree.
    - \* Summer jobs, particularly those sponsored by the GNWT and the federal government should be given to those students who have loans and/or grants as a first priority.
    - \* Summer employment program should be linked with SFA.
    - \* GNWT should provide jobs to those doing PSE.
    - \* Students have to go to each Department to find jobs for the summer.
    - \* Lots of application s to fill in, photocopying to do.
    - \* There has to be a central office to accommodate student with counselling and employment.

- \* GNWT should look at hiring returning students to work shadowing someone with lots of experience and contacts.

**E) MISCELLANEOUS**

- Purpose of SFA is to assist and help financially students.
- Changes to the SFA Program should be implemented over time. Students need time to save money and organize themselves.

## IQALUIT PUBLIC SESSIONS

### SUMMARY REPORT

SEPTEMBER 3-4, 1997  
NAVIGATOR INN

#### A) ACCESS

- Enhancement of Access to Student Financial Assistance (SFA)
  - \* Part-Time Studies
    - \* No access to SFA for part-time studies. Some of those courses can run for 3 months sometimes. SFA does not pay for dependent to come for that length of time.
    - \* Practicums and special extra-curricular activities such as workshops which are not part of the program of study as such but from which the student would benefit should be financed by SFA.
  - \* Adult Basic Education (ABE) and Upgrading
    - \* ABE and upgrading needed to access a post secondary program should be funded under SFA.
  - \* Distance Education
    - \* SFA needs to reflect the increased use of distance education and technology by the Colleges and NWT residents especially Post Secondary Education (PSE) students.
    - \* Need to offer more programs of study at the community level.
    - \* Open Learning students should get the same SFA considerations as other full-time students. Open Learning means that the student can stay with their families in their community, costs of travel and housing are reduced. Student is supported by a local tutor.
    - \* Courses could be offered at Nunatta Campus but small portions of time could actually be spent in Iqaluit.
    - \* Distance education could benefit women with children. They would not have to leave their community to study. This means less problems with child care, food, rent and travel.
  - \* Students with Disability
    - \* Students with a disability should be fully funded just like another students.
    - \* Funding should reflect their specific needs.
  - \* Students should be free to attend any post-secondary institution and study in any program of study of their choice, and receive SFA.

- \* Supports for education must be a greater priority of the GNWT.
  - \* The residency requirement should not apply if students are staying south to work for aboriginal organizations.
  - \* Students attending post secondary institutions like the college system in the province of Quebec should be funded.
  - \* There should not be deadlines for applications, especially the July 15 deadline because teachers and adult educators are out of town.
- Limits on Access to SFA
    - \* There should be a five-year limitation for receiving SFA. No “professional students” should get funding.
    - \* SFA for students in programs not linked to the northern economy might get a lower priority if funds are limited.
    - \* Parents’ income should be considered in the application.
    - \* Given limited resources, priority for SFA must be given to students with the greatest need.
    - \* Full assistance, including supports for dependents, should be available only for the student to attend the program closest to home.
    - \* The process of identifying “approved institutions and programs” for access to SFA must include the local employing agency. SFA should be directed towards those programs that will support aboriginal employment plans by increasing the employability of aboriginal students.
    - \* No more professional students should receive funding.
  - Nunavut United Human Resources Development Program (NUHRD) and SFA
    - \* Students receiving PSE funding under NUHRD should get SFA because if they were attending a southern institution they would be eligible.
    - \* SFA should be the primary and universal program for student funding.
    - \* Equitable student funding should be available to all NWT residents for full academic year programs including access to supports for dependents.
    - \* Supports for students should be separate from the Income Support system.
    - \* Students can only apply for Income Support the second month because revenues are calculated on the last 30 days.
    - \* In Income Support, revenues of spouses are included but if the spouse does not give money, then the student is penalized.
    - \* It is not fair that the \$675 is the same for families and single students.
    - \* SFA and NUHRD funding create a two-tiered system.
    - \* Students do not know all the reasoning behind the decisions to fund with SFA or NUHRD. They don’t care. They are caught between the two.
    - \* Students just want to be treated equally.

## B) SUSTAINABILITY AND BENEFITS

- Taxation
  - \* Students are taxed on grants but not on loans. Inuit have to pay income tax on their SFA.
  - \* Aboriginals in the south are getting more money than students in the NWT and they are not taxed.
  - \* Students owe money for income tax on their first year away and then they get back logged and they cannot afford to continue to go to school.
  - \* Taxation should only kick in after you graduate and get a job.
  
- Enhancement of SFA Benefits
  - \* Living Allowance
    - \* The living allowance needs to reflect the costs of the community where the student is attending a post secondary institution.
    - \* The living allowance as it stands does not reflect the costs of living such as food, accommodation, child care and recreation.
    - \* The living allowance now favours students in southern institutions and in Yellowknife.
    - \* The living allowance does not recognize the fact that there is no access to country food in the south.
  - \* Increases in tuition, fees, books, housing and travel should be reflected in SFA.
  - \* Support levels for students forced to find accommodation on the open market should be adjusted to ensure adequate and fair treatment for this group.
  - \* Secondary loans should be remissible.
  - \* For full academic year programs, students need their families with them if they are to be successful in their studies.
  - \* Reinstate Christmas travel for students and their dependents. A single student has a double advantage over a single student with dependents. Single students come home at Christmas and they are more likely to get a job over the Holidays because they do not have to find child care.
  - \* Benefits should cover all of tuition, books and rent.
  - \* Costs of child care should be covered in full.
  - \* Pay for hotel costs for groups of students who are down south looking for a place to stay until they find a place.
  - \* There should be a clothing allowance for the winter.
  - \* Full 100% funding for expenses related to pursuing an education. Few families can afford the money to pay for the education of a family member.
  - \* SFA funding should be needs-assessed.
  - \* Need to have an emergency fund set up for when the students get to their institution but the SFA cheque is delayed. This could be in the form of a loan or monies could be retrieved every month from subsequent SFA cheques. This fund could be directly set up at the College.
  - \* Students often cannot accumulate any savings because if they have a job they have often to feed the extended family.
  
- No reduction in rates/benefits for SFA and no cap or freezing on SFA budget.

- Offset Monies
  - \* Consideration should be given to a policy of recovering the debt owed to the GNWT from future earnings of the student after they graduate and are productively employed.
- Suggestions for Containing the Costs of the SFA Program
  - \* Monies could be saved if less students travelled outside of their community to study. Colleges need to offer a broader range of programs.
  - \* Support levels should be at “no-frills, typical student”.
  - \* Loans should be means tested.
  - \* Study of effectiveness of SFA scholarships should be done. If awards are found to be ineffective then they should be retired.
  - \* When a program is offered by the College, SFA should be available to students who choose the College rather than force them to go to an institution in the South (link with NUHRD).
  - \* Provide funding for Open Learning as this will reduce the living/housing and travel allowances.
  - \* Remove the remission policy.
  - \* Choose cheaper airlines.

### **C) SUSTAINABILITY AND SHARED RESPONSIBILITY**

- Responsibility of the Community
  - \* Better use of the Adult Educator in the Community Learning Centre.
  - \* The ability of community to provide employment to a PSE student might be limited.
  - \* Should be up to the community to decide who gets SFA or not
  - \* There needs to be a circle made up of representatives from SFA, High School teachers, District Education Authority and Divisional Education Council, Career Centre staff and parents to provide support and assistance to students.
  - \* Community resources could be used to help keep track of students when on SFA and after they return to the community, whether they graduate or not.
- Responsibility of the Student
  - \* There is a correlation with higher level of motivation and commitment to a learning program with how much the student pays or invests.
  - \* Students should not be required to pay for a share for their education. Many have no income at all and no savings.
- Responsibility of the Family
  - \* We must take into account the northern way of life. Families should not be separated.
  - \* Family members need to help one another when somebody goes away to school.
  - \* Parents must be involved in the career planning for their children.



- Responsibility of the High School
  - \* There should be more guidance counselling directly related to SFA from Grade 9 on.
  - \* There should be more information regarding SFA in the Career and Life Management course.
  - \* There should be somebody in the high school who can answer questions about SFA.
  
- Responsibility of the GNWT
  - \* Should develop a Career and Technology Course module in high school on SFA and how to find/apply for scholarships and bursaries.
  - \* Education, Culture and Employment should be a clearinghouse for students to find out where scholarships and bursaries are.
  - \* Employment
    - \* Need to link SFA with employment and Labour Market.
    - \* GNWT should let PSE students know about the availability of part-time work with flexible work.
    - \* If a student is hired by the GNWT and is receiving SFA, a portion of the revenues should be earmarked for educational purposes.
  - \* Promotion on the development of educational opportunities in the NWT should be a priority.
  - \* Provide pre-counselling to students on SFA, career planning and budget planning. This could prevent “professional students”.
  - \* GNWT must do a survey on success rates and drop out rates.
  - \* GNWT should keep track of who graduates, where, when and the factors leading to their graduation with the help of community resources.
  - \* GNWT must hire guidance counsellors to go south with the students.
  - \* Education, Culture and Employment should provide access to a telephone line to call cities in the south when trying to find an apartment, a daycare, a school, etc.
  - \* Local newspapers from major cities should be made available for students to help them find an apartment.
  - \* Should provide a counsellor/resource person who will help students find a day care, school for their children, an apartment, etc.
  - \* More advertising of the SFA Program and Income Support for schools, communities, students and NWT residents.
  - \* There should be food banks organised for the students. These could be at the College.
  - \* Need for adequate infrastructure for education.
  - \* There should be an ombudsman for students to appeal/grieve access to SFA and benefits received.
  - \* All decisions should be student-centred and not funding agency-centred.
  - \* Need to do a review of scholarships and bursaries program.

## D) SUSTAINABILITY AND DELIVERY

- Enhance Efficiency and Effectiveness in the SFA Program Administration
  - \* Too many hurdles in applying for SFA. Students given the run around by SFA staff. This discourages students to apply for SFA and further their education. Student have enough on their minds to begin with without having to add problems with accessing SFA.
  - \* Too many rules and they change too often. They should be simplified.
  - \* Need a more adequate response from Yellowknife.
  - \* Stay away from voice mail and e-mail.
  - \* Have a second 800 number for the Eastern Arctic only.
  - \* Mail can take weeks sometimes if the weather is bad. This prolongs the application process.
  - \* There are no banks in many communities.
  - \* Need for better communication with the Colleges.
  - \* Set up an office on College Campuses during SFA peak periods.
  - \* Issuance of cheques:
    - \* Cheque should be ready right there for the first week of classes.
    - \* Students have to pay for tuition and first/last months' rent.
    - \* Students must pay their tuition before being accepted by an institution but they cannot get their SFA unless a student has been accepted.
    - \* The Department of Indian and Northern Affairs program is run much more smoothly and you get your cheque before you attend your first class.
    - \* Cheque should be issued twice a month like GNWT employees.
    - \* Need to get the cheque fast so that can take advantage of excursion fares and seat sales.
    - \* Issue cheques from SFA office without the involvement of the Financial Management Board Secretariat.
    - \* Students should not be given lump sums as they spend it too soon.
  - \* Forms
    - \* Forms should be simplified especially for first-time applicants.
    - \* There should be two forms, one for single students and one for families.
- Coordination
  - \* There should be "one-stop shopping" for all funding sources related to PSE programs. Students should not have to go from one Department to another to get answers.
  - \* Need for better coordination between GNWT Departments such as the Financial Management Board Secretariat and the Colleges to ensure students get cheque faster.
  - \* Need for better coordination between Town of Iqaluit, Income Support and SFA when SFA recipients get their cheque late.
  - \* There has been no discussion around how the SFA Program will be transferred to Nunavut.
  - \* More coordination regarding child care. Need for more information out there on child care subsidy.
  - \* More coordination between Income Support and SFA. Need more information on the differences between the two and on rates for students on NUHRD.

- \* More communication and coordination with the Colleges and the students, students and the SFA, and SFA and the Colleges.
- Decentralization
  - \* Administration of SFA Program should be decentralized to Iqaluit, Cambridge Bay and Rankin Inlet.
  - \* Regions have a better knowledge of potential students.
  - \* Decentralization would cut down on costs because of reduction on communications from the regions to Yellowknife.
  - \* Many communities do not have access to telecommunications and they are at a disadvantage.
  - \* SFA should be decentralized to Inuit organizations and they would get the money directly from the Federal government.
  - \* SFA Program should not be transferred to Inuit organizations.

**E) MISCELLANEOUS**

- Goal of the SFA Program should be: "To encourage all Northerners who can and should further their education and training to lead more productive and satisfying lives in the North".
- Mission statement should be: "To ensure the wellbeing, safety and education of our children".



## WRITTEN SUBMISSIONS

### SUMMARY REPORT

#### A) ACCESS

- Enhancement of Access to Student Financial Assistance (SFA)
  - \* Part-Time Studies/Short Term Funding
    - \* Part-time studies should only be approved if they are part of a career plan which leads to a certificate, diploma or degree.
    - \* The combination of courses funded under SFA should not exceed the approved cost of a full-time program.
    - \* Part-time studies should be proportionate to the course load that allows students to work part-time to make up the difference.
    - \* The *Education Act* requires all teachers in the NWT, who have a diploma in teaching as their teaching qualification to be working towards a bachelor of education in order to maintain certification. People employed as teachers may access funding through the NWT Teachers Association. A number of people who have a teaching diploma are employed as classroom assistants, special needs assistants or have taken time to raise a family or may be in other education-related positions. These people are not eligible for this funding in order to take their bachelor of education. There should be consideration to fund short-term funding for people in this category.
    - \* SFA should not be available for part-time studies.
  - \* Adult Basic Education (ABE) and Upgrading
    - \* If we want a formally educated and trained population in Nunavut, a large percentage of the funds allocated for adult education must go to the students.
    - \* The cost of ABE and adult upgrading should not be co-funded through SFA. It is essential that ABE be viewed as a shared responsibility by all agencies involved in the support of education and training.
    - \* There is a need for improved information exchange between program developers and funding sources (ie: University and College Entrance Program, Income Support, Employment Insurance, Divisional Education Council per pupil grant, Pathways, Aurora College, core funding, etc.) in order to meet the demand for adult academic upgrading and accompanying student support requirements.
    - \* People should go back to high school to finish their grade 12. Only short term upgrading and those that are really ready to go to post secondary education (PSE) should be covered under SFA.
    - \* SFA for those that are participating in ABE programs is encouraged. ABE and upgrading is often used for access years into programs.

- \* ABE and upgrading should be funded as recipients would otherwise drain the system if they did not upgrade.
  - \* ABE should not be funded.
- \* Distance Education
- \* Distance education must be funded.
  - \* Students who want to study in their community should be supported.
  - \* Travels to attend portions of a degree offered partly through distance education should be funded.
  - \* It is easier now to go south to take a program than to get that program funded with SFA just because it is a program provided through distance education.
  - \* Distance education/Internet opportunities should be fully funded to increase attractiveness of this option.
  - \* If a course is offered at a community campus and a student decides to take a distance education course from another institution, the student should only be reimbursed the amount that the course would have cost if taken at a community campus.
  - \* Distance education can still put a financial strain on students. Students should be funded for 1) tuition upon approval of an accredited distance education course, 2) tutorial support, 3) network access if course is without the support of the College or a local school and 4) consideration should be given to the fact that distance education courses often take longer to complete than those offered in traditional settings.
- \* Students with Disability
- \* Additional assistance to disabled students should be available only upon proven need and when all other sources of funding available to disabled students are exhausted.
  - \* Students should not be limited to having to study at northern colleges if their special needs are not available at these institutions.
- \* Third Party Funding
- \* Non-aboriginal students who apply for a third party funded course at the College cannot receive the Nunavut United Human Resources Program allowance because they are not beneficiaries of the land claim. They also cannot access SFA because the course is funded through a third party arrangement and must apply for Income Support. The SFA Program should make allowances for such situations. If this student applied for a similar course in the south, the student would be eligible for SFA at a much higher cost.
  - \* There should be consideration to extending the eligibility for SFA to any student attending an eligible college program, without regard for the source of funding for the program.
  - \* This is merely a policy decision by the Department. It causes many problems for the students. There are different criteria and benefits level for students within the same classroom.

- Residency
  - \* Residency requirements should be waived for aboriginal people who were born in the NWT even if they leave the NWT to go and live elsewhere.
  - \* Aboriginal students who are descendants of NWT aboriginal people and who do not/have not lived in the NWT should not be eligible for SFA.
- The Program should be equitable and available for all northerners with a recognition of aboriginal rights to education.
- The Program is not attracting skilled people that are still needed in the NWT.
- There should not be community screening of application forms.
- Should not go back to the Canada Student Loan Program.
- Limits on Access to SFA
  - \* Students who have “made the grade” on a level with their southern counterparts should have top priority when it comes to funding since they are the achievers and the individuals upon whom Nunavut will depend in the future.
  - \* There needs to be a limit on the number of years a person can attend a PSE program and the number of times a person can go back to school at government expense.
  - \* It is reasonable to impose restrictions when a student withdraws from a course of study but 3 years is too long.
  - \* Students should be required to successfully progress through a planned program of studies in order to continue to receive assistance.
  - \* The guideline of one year of PSE support for each 3 years of school attended in the NWT should be adhered to. No student should receive more than 4 years of PSE funding. *(Editor's Note: This is a guideline for the Basic Grant for non-aboriginal students only).*
  - \* A maximum of 4 years of funding would ensure that students take on a full course load in order to attain their degrees within the prescribed 4 years.
  - \* After 4 years of funding, students could access a remissible loan fund.
  - \* There should be a limit to funding for those students who chose to go south for their chosen program if a northern college is offering that same program. This does not apply to students who participate in extra-curricular activities that are not available in the north.
  - \* Time limits for the completion of a degree should be considered.
  - \* Priority should be given to those students attending a northern institution if the course credit is transferable.
- Choice of a PSE Institution and Program of Study
  - \* It is alarming to hear suggestions that the government should only fund PSE within the NWT or Nunavut in the future. Many of the certificates and diplomas acquired through northern educational programs are not recognized by southern colleges or universities.

- \* Restrictions should be enforced so that students cannot keep returning to school to take various unrelated programs at their discretion.
  - \* The SFA Program needs to be flexible to allow students to transfer credits to another program as long as they complete their studies within the allowable 4-year period.
  - \* Northern students should not be limited to the programs provided by the northern colleges. Students should have the option of attending southern colleges and universities if their desired program of study is not offered in the north.
  - \* We shouldn't be limiting the choice of an institution except in paying travel cost ie: we should be paying only to Edmonton.
  - \* SFA needs to prioritize funding based on relevant programs for the North and the work force. Different levels of funding could be established.
  - \* It should not be left to the student to choose the PSE institution they would like to attend.
  - \* Students should not be sent south if the Colleges have the programs of study.
  - \* We should provide assistance to students who take programming which not only benefits themselves but also should benefit the NWT.
  - \* Criteria and eligibility could be tightened by restricting applicants to certain programs of significance.
  - \* There should be a two-track system. One for general assistance and one for special assistance for students pursuing education in fields of particular need in the NWT. For example, if we need more northern engineers, we should give more to students who pick engineers.
- Implementation of Changes to the SFA Program
    - \* If as may be necessary, SFA has to be reduced or a loan system introduced, any students already enrolled in PSE must be grand-fathered. Students must be encouraged to complete their diplomas and not be left to fend for themselves.
    - \* A system of loans could be introduced as many southern provinces but a 5-year warning period should be given so that students have the option to raise funds themselves first to offset the amount of loans required.
    - \* Any changes to SFA cannot pull the rug from the people who have been living here and made the north their home.

## **B) SUSTAINABILITY AND BENEFITS**

- Enhancement of SFA Benefits
  - \* Travel
    - \* Travel for single students with dependents should get the Christmas travel back. Students are penalized because they have dependents.
    - \* There should not be any restrictions on travel to your home community. As it is now, you must travel home in the summer only. This is not always possible due to illness of family members or advanced stages of pregnancy.
  - \* We need provisions for students with disability. Some students may not be able to take a full university/college loan or even 60% of a program. There should be a special dispensation for these students.



- \* Increase benefits to better reflect of tuition, books, rent, food and travel.
  - \* Need more money for rent because there is a lack of alternative housing in many communities.
  - \* Post Secondary Incentive Loan should be reinstated. This additional funding would allow more students especially those with large families to attend school.
  - \* The living allowance needs to reflect where you are living and attending school. Cost of living is so high here.
  - \* Aboriginal people and long time residents should apply for a “needs assessed grant”. There should be a maximum amount one can receive. It could also be a remissible loan. Those with more needs because of large number of dependents, higher rent, etc. would get more money. (Short term residents would go to the Needs Assessed Loan.)
  - \* Students should get additional money at Christmas time. This could be a percentage of their monthly needs. This would be to help with travel.
  - \* SFA could increase the remissible portion of the loan from the current amount of \$12,800.
- No Reduction to SFA Benefits
    - \* There should be no reduction in the amount currently expended by government for SFA.
    - \* We do not accept any adjustments within the SFA Program that would in any way reduce the fiduciary responsibility of government to provide post secondary support to aboriginal people.
    - \* No reduction in SFA for aboriginal people.
    - \* A dramatic reduction in assistance levels could have a dangerous backlash, leaving more people caught in the cycle of unemployment and welfare.
  - The GNWT should establish a Human Resource Education Heritage Development Fund by borrowing \$100 million from the federal government (or raising it from other sources) and using the income to sustain the SFA Program.
  - Allocation of benefits should be done partly on a means test and partly on a needs test.
  - Collection
    - \* If changes have to be made in the future, the GNWT should look into retrieving the funds from those who have not completed courses or who have abused the system.
    - \* We need to extend the number of years in which repayment of the loan can take place. The drawback is that by extending the time period this also increases the amount of interest that student is going to have to pay over the life of the loan.
    - \* One way of assisting and encouraging students to repay the full amount of their loan is to provide for interest-free loans.
    - \* We could encourage students to return to the north once they have finished their PSE by making all funding remissible for those who come back to live and work here. Those who choose to remain in the south once they have graduated would have to repay the entire amount back to the GNWT.

- \* The interest paid on student debt should be tax deductible. If this system is considered as a real alternative to grants, legislation should be enabled to remove students loans from bankruptcy protection.
  - \* Collection cannot impact harshly on lifestyle or on the ability to sustain one's self or family.
  - \* Be strict with the collection of funds.
  - \* Pre-authorized payment plan is a good idea and we should keep it.
  - \* The department could provide an annual statement to students so that they can see how much they paid back in that year, how much interest they have paid and how much of the principle they have paid down and how much they still owe. This information is important in keeping students up-to-date on their fiscal situation.
- Adequate funding though not a guarantee of student success in a course is a strong factor in making success possible.
  - Taxation
    - \* If there were loans instead of grants, aboriginal and non-aboriginal students would be equal in terms of taxation.
    - \* If Program is needs assessed like the Needs Assessed Loan and Income Support, inequities in the taxation issue between Inuit and Indians would be solved. The fact that the revenues are taxable would be taken into account when applying for SFA and an Inuk would then get more money following this method.
  - Suggestions for Containing the Costs of the SFA Program
    - \* Limitations must be put into place on the number of family members SFA will relocate and support.
    - \* There should be limits on the amount and duration of assistance for grants but not for repayable loans.
    - \* Travel
      - \* The two return trips could be eliminated. This would result in considerable savings. It would also encourage both students and parents to find cheaper ways of getting out to school and back whether it be by car or by flying on frequent flyer points.
      - \* Travel for dependents and living allowance should be paid for a 4-6 years then it should go to a loan.
      - \* Students wishing to travel elsewhere when programs are available in the NWT or in the north should be given a lower assistance priority and/or be required to justify their need to access programs in the south or other parts of Canada.
      - \* Christmas travel should be abolished.
      - \* Christmas travel should be prioritized. First should be single parents with dependents (they don't have another income or somebody to take care of the children), second should be the student who has a spouse and dependents and the last should be single students (easier to find jobs and afford one ticket). This should be on a needs assessed basis.
    - \* Means tested
      - \* Benefits should be means tested. Both parents in some cases earn big salaries.

- \* Assistance should be means tested.
  - \* Means-testing students and their families is a reality in our modern age and should also be applied to determine the necessary level of funding needed to attend school.
  - \* The Program should require value for money by requiring achievement by the student to continue funding, by providing an incentive to encourage northerners to return to or remain in the north after they complete their education and another incentive for students to pursue education in professions where trained northerners are under-represented.
  - \* Canada Student Loan Program and loan programs from other governments have long abandoned grants in their financial assistance package. This is to ensure the sustainability of the Program.
  - \* There should be loans instead of grants. These loans could be forgivable if students come back north.
  - \* We should reward success and discourage switching programs.
  - \* We can no longer afford nor do we need the luxury of paying for “on sight” career discovery and the opportunity for students to find their way at institutions.
  - \* Students whose institutions offer an incentive if tuition for both semesters is paid in the fall should receive a larger cheque for this reason.
  - \* There should be a cap on amount of money received.
  - \* The Primary Loan and Secondary Loan should be needs assessed. Some students who work over the summer or have additional income should rightfully be required to pay a portion of their way.
  - \* Supplementary Grants are based on racial differences. It should be on municipal lines. Aboriginal students in my town do not really need them because there is summer employment for them. Students in communities that are less fortunate should receive more than the \$675.
  - \* The GNWT should reduce benefits to students who receive \$500 a month from the Inuvialuit Regional Corporation.
  - \* Benefits of actual costs/expenses should be on par with southern jurisdictions to cover additional funding for optional expenses.
- Employment
    - \* Students attending PSE outside their community may have trouble finding summer employment.
    - \* Priority for summer employment appears to be given to students actually attending the local high school so those attending southern institutions although still local residents are unable to find any work.
    - \* Tribal Councils, Regional Corporations and Band Councils must take an active part since a number of aboriginal students seek employment in these organizations once they complete their PSE.
    - \* Industry should make a commitment to provide summer employment to students who are pursuing studies that will lead to a career within their industry.
    - \* Industry must be active in the promotion of career choices and employment opportunities within their corporation.
    - \* There should be summer programs which would not only employ and provide income for students, but would be beneficial to the communities the students live in.

- Aboriginal and Non-Aboriginal Students
  - \* The current level of funding SFA offers to aboriginal students is extremely generous and I believe it is a necessary incentive to encourage aboriginal people to educate themselves in the future. I am non-aboriginal and I do not have a problem with this.
  - \* It is important to do as much as possible to help young aboriginal students to obtain a PSE, and therefore some incentives are expected and necessary, but the difference in the amounts of SFA received puts a real strain on relationships and is felt to be unfair by both the northern born non-aboriginal and aboriginal students.
  - \* There are many long time residents of the north who have made their homes here. They don't belong anywhere else. Benefits should not be based on colour of the skin. In receiving SFA we are all equal.
  - \* People should qualify for SFA based on need not status.

### C) SUSTAINABILITY AND SHARED RESPONSIBILITY

- Responsibility of the Community
  - \* The Community can send country food to their students.
  - \* It is the responsibility of the community to provide scholarship programs.
  - \* Community support should not only be financial. It should provide a nurturing environment that supports and encourages young people in the pursuit of their dreams.
  - \* Communities should not be responsible for taking on education now.
  - \* Communities should provide employment for students.
- Responsibility of the Student
  - \* It is the responsibility of the student to invest in his/her financial future but also his/her social future.
  - \* Students should cost-share their PSE with government.
  - \* It should be the responsibility of the student to return north after graduation.
  - \* The student should give accurate information to the SFA office and be held accountable for it.
  - \* If it is found that the student received too much money due to their own neglect, they should be held pay it back.
  - \* It is the responsibility of the student to work hard and achieve well academically.
  - \* The student should be expected as a minimum to maintain good standing in their courses.
  - \* Students should work in the summer.
  - \* When students return to the north they let others benefit from their knowledge and experience.

- Responsibility of the Family
  - \* Parents inevitably are going to have to contribute more to their children's education. The current Program has in fact allowed some parents to distance themselves to a certain extent from the responsibility of funding their child's education.
  - \* We cannot expect families to be more responsible for the cost of their children's education. The family of the student must continue to support family members remaining at home as well as provide support to the student when he/she encounters a budgetary shortfall.
  - \* When there are two incomes in the family of the student, surplus funds are very limited due to the high cost of living in the NWT and frequently their incomes are at the lower end of the scale.
  - \* It is the responsibility of the parents to provide financial support and support and encouragement
  - \* Parents should give free room and board to their children when they come back for the summer.
  
- Responsibility of the High School
  - \* More career counselling at an earlier age and grade level to encourage our youth thinking about career choices and the decisions that must be made at the high school level to ensure successful transition into PSE.
  - \* Career counselling at the high school level needs to be done in conjunction with aboriginal organizations, industry, Education, Culture and Employment, Human Resource Development Canada and Aurora College, in partnerships and in joint planning.
  - \* There should be counselling on career choices, travel, budgeting, housing, moving logistics, planning, etc.
  
- Responsibility of Aboriginal Organizations
  - \* Tribal councils, Regional Corporations and Band Councils must take an active part since a number of aboriginal students seek employment in these organizations once they complete their PSE.
  - \* Nunavut Implementation Committee should help out with SFA.
  
- Responsibility of Industry
  - \* Industry should make a commitment to provide summer employment to students who are pursuing studies that will lead to a career within their industry.
  - \* Industry must be active in the promotion of career choices and employment opportunities within their corporations.
  
- Responsibility of the GNWT
  - \* It is the responsibility of the GNWT to provide financial assistance to students who want to pursue PSE.
  - \* The GNWT needs to track the students and what they are doing after they have graduated.

- \* Government should cost-share the PSE of students with them.
- \* It is the responsibility of the government to invest in its financial future but also its social future.
- \* The government should continue to strongly support northerners who take PSE.
- \* Some tax dollars could go towards SFA.
- \* Departments that are fiscally responsible should transfer their funds left over in an education fund.
- \* The GNWT needs to have a strategy to provide not only funding for students to complete their post-secondary studies, but also to provide meaningful employment opportunities while they are working towards this goal and after they have achieved it.
- \* SFA application should include a detailed career and training plan authenticated and approved by a career counsellor or other approved professional. This plan could be easily coordinated with the Career and Personal Planning documentation required for every student in secondary schools.
- \* GNWT should fund a pilot project for at least 2 years to promote PSE and how to stay with it.
- \* GNWT should provide or make available career counselling to mature adults. This should include budgeting, finding housing, moving logistics, scholarships, etc.
- \* Carer and personal counselling is not a function of SFA.
- \* Details of SFA Program should be more widely available. Information should start being disseminated by grade 9.
- \* The purpose of the SFA Program is to build human infrastructure in the NWT, human resources development .
- \* The purpose of the Program is not to cover 100% of a student's costs, but the proportionate GNWT share should recognize the unique NWT circumstances.

## D) SUSTAINABILITY AND DELIVERY

- Enhance Efficiency and Effectiveness of the SFA Program Administration
  - \* Accessing the funds must be a simpler process for the student.
  - \* One agency, department or office be set up to handle all the funding applications from students. The same office would also be responsible for allocating the funds.
  - \* Because at this time relatively few students from the Eastern Arctic attend southern institutions, many of the complications are only just being discovered. It is often hard to find anybody in the system who can answer questions with any understanding.
  - \* Students need to have somebody with knowledge of the system to help them in the summer as that is when SFA and university and college application deadlines must be met. Local schools close up for the summer and students have a hard time to get through the 800 number in Yellowknife especially if they are trying to hold down a summer job.
  - \* Cheques
    - \* Any payments of funds should be every two weeks preferable on the same schedule as GNWT employees.
    - \* Cheques every two weeks rather than monthly.

- \* That one cheque be issued very two weeks. This cheque would include moneys for student allowance, dependents, and daycare for children.
- \* Cheques should be printed in the region and even locally if possible.
- \* It should be a policy that students have a bank account so that delays and loss of cheques would be taken care of through direct deposit.
- \* Cheques take too long to get there.
- \* The cheque should be issued just before the last week of the month so that when the rent comes in the money is there.
- \* There should be flexibility in the management of cheques, students could choose to assign their cheques to Aurora College for tuition.
- \* Use of technology
  - \* Have more 800 lines. It is always busy.
  - \* Information should be on Internet.
  - \* Students and SFA staff should now communicate with e-mail accounts.
  - \* Students could access their files on-line and check the status of their application.
  - \* SFA office should accept faxed copies of documents from post secondary institutions and not wait for the originals. Payments could then be issued faster.
- \* Student Services Officers should be held accountable for their errors and towards students.
- \* Staff should be more friendly, open, non-judgemental, patient and professional when dealing with the public.
- \* College staff should have an enrollment confirmation list. Sometimes application get lost or cannot processed for some reason but the student is not notified.
- \* There should be more advertising in newspapers, letters to students and the newsletter.
- \* Program information regarding SFA, scholarships and other funding sources must be made available in an easily understood and accessible format to all students considering PSE.
- \* There should be one-stop shopping. It could be either Income Support, daycare subsidy or SFA.
- \* Daycare needs to be better integrated with SFA. Those accessing Income Support for daycare are not receiving funds on a timely basis.
- \* Paper is too long and difficult to complete. It results in many errors which further delays the process.
- \* Forms need to be in plain language.
- \* There should be more flexible funding arrangements in the delivery of SFA to students ie: a student that needs to put a deposit in lodgings for the school year will require more money up front that a student staying in residence.
- \* Payments for book allowance and living allowance should be paid in August as with the Department of Indian and Northern Affairs Program (DIAND) in Ontario. This allows the student to rent an accommodation and be set up before the first day of classes.
- \* Payment should be made directly to the college or university.
- \* There should be more information on statistics: aboriginal and non-aboriginal students 18-24 with no dependents (same for single students and family with a spouse) studying the NWT and outside the NWT; statistics on money that are paid back in all abovementioned categories; those that are remissible and those that become bad debts or not collected.

- Decentralization

- \* Move SFA office to Iqaluit
- \* SFA Program should not be devolved to District Education Authorities. They would not be able to access requests fairly, not having been through the system themselves.
- \* Although the strategy and model to transfer the Program has yet to be determined, the Inuvialuit and Gwich'in are looking at how this can be achieved through their self-government negotiations with the federal and territorial governments.
- \* The SFA Program should be cut completely and terminate the transfer agreement with DIAND for education funding and have each First Nation administer its funding that it would receive from the federal government.
- \* The portion of SFA which is intended for aboriginal students should be given to aboriginal organizations for disbursement to their respective membership. This is the normal practice in all, if not most, other areas of Canada and would recognize the fiduciary responsibility of the Federal government as it applies to the education of aboriginal people.
- \* Local aboriginal organizations are best able to assess individual student needs, set appropriate eligibility criteria for their members, and monitor student compliance and performance.
- \* Local aboriginal organizations are the only organizations that have the information on which to base often difficult resource allocation decisions. One blanket policy for the entire territory cannot be flexible enough to meet the requirements of an extremely diverse client base.
- \* The portion of the SFA Program administration attributable to aboriginal people be devolved to Dogrib aboriginal organizations/communities. Already, organizations are the first point of contact for students in need of SFA and provide counselling and support services to prospective students.
- \* Human Resources Development Canada bilateral agreements for aboriginal training are already in place. There is a mechanism for the administration of a community-based aboriginal SFA Program.
- \* The devolution of administrative responsibility would also recognize and compliment the fact that community administration resources are already being directed to the SFA Program.
- \* Program should be decentralized to the region like with Income Support. However, the Program should not be administered in each community.
- \* Aboriginal communities should start negotiating the transfer of all education funding to the community or regional levels of aboriginal government. We want to set up the criteria and guidelines for education, all levels of needs and all types of education.





