

Student Aid

ANNUAL REPORT 2006/2007

accessible
affordable

Manitoba Student Aid
Manitoba Advanced Education
and Literacy
Annual Report
2006/2007

*Accessible and Affordable
Post-Secondary Education*

Manitoba 



MINISTER OF ADVANCED EDUCATION AND LITERACY

Room 162
Legislative Building
Winnipeg, Manitoba R3C 0V8
CANADA

His Honour the Honourable John Harvard, P.C., O.M.
Lieutenant Governor of Manitoba
Room 235 Legislative Building
Winnipeg, MB R3C 0V8

Your Honour:

I have the pleasure of presenting for the information of Your Honour the Annual Report of Manitoba Student Aid for the program year ending July 31, 2007.

Respectfully submitted,

Diane McGifford

Honourable Diane McGifford, PhD





Deputy Minister of Advanced Education and Literacy

Room 156 Legislative Building
Winnipeg, Manitoba R3C 0V8
CANADA

Honourable Diane McGifford
Minister of Advanced Education and Literacy
Room 162 Legislative Building
Winnipeg, Manitoba R3C 0V8

Dear Minister McGifford:

I have the honour of presenting the Annual Report of Manitoba Student Aid for 2006/2007. This report contains program information from August 1, 2006 to July 31, 2007.

Accessibility and affordability of post-secondary education for all eligible Manitobans continues to be the main commitment of Manitoba Student Aid. Manitoba Student Aid continues to provide an appropriate and significant range of services and supports to students while ensuring there is also appropriate accountability for public funds.

I am very pleased with the accomplishments made by Manitoba Student Aid during this reporting period.

Respectfully submitted,

Elaine Phillips
A/Deputy Minister

Table of Contents

Introduction	1	Assistance for Part-time Students.....	17
Background.....	1	Canada Student Loans for Part-time Students ...	17
Mandate of Manitoba Student Aid	2	Canada Study Grants for Part-time Students with Permanent Disabilities.....	18
Program Objectives	2	Canada Study Grants for High-need Part-time Students	18
Organization and Administration	3	Canada Study Grants for Part-time Students with Dependants	18
Student Financial Assistance Available in Manitoba	3	Measures to Reduce Student Loan Debt	19
Organization Chart	4	Manitoba Bursary	19
Unit Responsibilities	5	Canada Millennium Scholarship Bursary	19
2006/2007 Program Year Enhancements	7	Interest Relief	20
Activities.....	8	Debt Reduction in Repayment.....	20
Manitoba Student Aid Eligibility and Programs	10	Permanent Disability Loan Forgiveness.....	20
Eligibility for Assistance.....	10	Grants and Other Assistance	21
Repayable Assistance	11	Manitoba Scholarship and Bursary Initiative	21
Canada Student Loans	11	Tuition Rebate Grants	21
Manitoba Student Loans.....	11	Medical Student / Resident Financial Assistance Program	21
Non-Repayable Assistance	12	Aboriginal Education Awards	21
ACCESS Bursary.....	12	Churchill Northern Studies Centre.....	22
Prince of Wales/Princess Anne Awards	14	Youth Transition Program	22
Millennium Manitoba Opportunities Grants	15	Millennium Adult Learner Bursary	22
Millennium Adult Learner Bursary	16	Millennium Manitoba Opportunities Grants	22
Canada Access Grants.....	16	Graduate Scholarships.....	22
Canada Study Grants for Accommodation of Students with Permanent Disabilities.....	16	Rural/Northern Bursary Initiative	22
Canada Study Grants for Female Doctoral Students	17	Early Childhood Education Tuition Support.....	22
Canada Study Grants for Full-time Students with Dependants	17	Large Animal Veterinary Program.....	22
		William Norrie Endowment Fund.....	22
		Career Trek	22
		Financial Information	23

Appendices

Appendix A – Legend for Tables and Charts	24
Appendix B – Distribution of Canada Student Loans and Manitoba Student Loans.....	25
Appendix C – Distribution of Canada Millennium Scholarship Bursary and Manitoba Bursary	27
Appendix D – Historical Overview of Student Debt.....	28
Appendix E – Historical Overview of Student Aid Utilization Rates	30

Introduction

Accessible and Affordable Post-secondary Education

Manitoba Student Aid is committed to the principles of accessible and affordable post-secondary education. Manitoba Student Aid is also committed to ensuring that students in our province have the opportunity to develop their individual educational potential and prepare themselves for emerging opportunities in Manitoba, as well as compete in a rapidly growing, knowledge-intensive and global society. Manitoba Student Aid reduces the financial barriers that prevent students from attending post-secondary education by providing loans, grants, bursaries, scholarships and other awards. Student financial assistance is also provided to reduce loan debt and to assist students with repayment.

Manitoba Student Aid provides financial assistance which is supplementary to student and family resources and is awarded through an assessment of a student's financial needs. The cost of a post-secondary education is a shared responsibility among students, their parents, spouses and the government.

Program information in this report presents financial details of the 2006/2007 program year (August 1 to July 31).

Background

Manitoba Student Aid operates within the Department of Advanced Education and Literacy. In addition to identifying broad educational and skills development goals, the department is responsible for the overall legislative and regulatory structure governing the post-secondary education and training system.

Together with our partners and stakeholders, Manitoba Advanced Education and Literacy's mission is to:

- Provide Manitobans with relevant, affordable, accessible and high quality education and adult learning opportunities;
- Provide financial assistance to enable Manitobans to overcome financial barriers to access post-secondary education;
- Support seamless and coherent linkages across the adult learning and post-secondary systems; and
- Provide leadership and facilitate the contribution of the adult learning and post-secondary systems to Manitoba's economic and social goals.

In carrying out its mission, the Department is guided by the following principles:

- Accessible and Affordable
- Quality
- Relevance
- Inclusiveness
- Responsiveness
- Innovation
- Accountability

Prior to August 1, 2001, Manitoba student loans were financed and administered by financial institutions under either risk-shared or guaranteed loan arrangements. Nationally, student loan financing changed as a result of the federal government's August 2000 move to direct financing of Canada student loans. Effective August 1, 2001, Manitoba began to direct-finance Manitoba student loans, thereby offering students one point of contact for all their Manitoba student loan needs – from application through to repayment.

The authority of Manitoba Student Aid is provided through the *Manitoba Student Aid Act* (enacted July 2001) and its attendant Regulations. This Act legislatively establishes the Manitoba Bursary and promotes the key principles of accessible and affordable post-secondary education for Manitoba students.



Inquiry Services

*Manitoba Student Aid
Advisors took a genuine
interest in ensuring I
received the assistance
I needed in order to
achieve my academic
goals.*

*They were extremely
kind, patient,
supportive and
professional.*

Thank you – you ROCK!

Lena (student)

Mandate of Manitoba Student Aid

The mandate of Manitoba Student Aid is to improve the affordability and accessibility of post-secondary education by providing student loans and other assistance to eligible Manitobans experiencing financial barriers. Assistance is based on an assessment of financial need which compares students' allowable education and living costs with their available resources.

Manitoba Student Aid administers Canada student loans and Manitoba student loans. Manitoba Student Aid is also responsible for the designation of educational institutions and programs for Student Aid purposes.

Manitoba Student Aid provides financial co-ordination and support for a number of programs including the Manitoba Scholarship and Bursary Initiative, the Manitoba Bursary, the Canada Millennium Scholarship Bursary, ACCESS Bursaries, Millennium Manitoba Opportunities Grants, Manitoba Graduate Scholarships, Prince of Wales/Princess Anne Awards, the Medical Student/Resident Financial Assistance Program, Millennium Adult Learner Bursary, Aboriginal Education Awards, Youth Transition Bursary and others.

Program Objectives

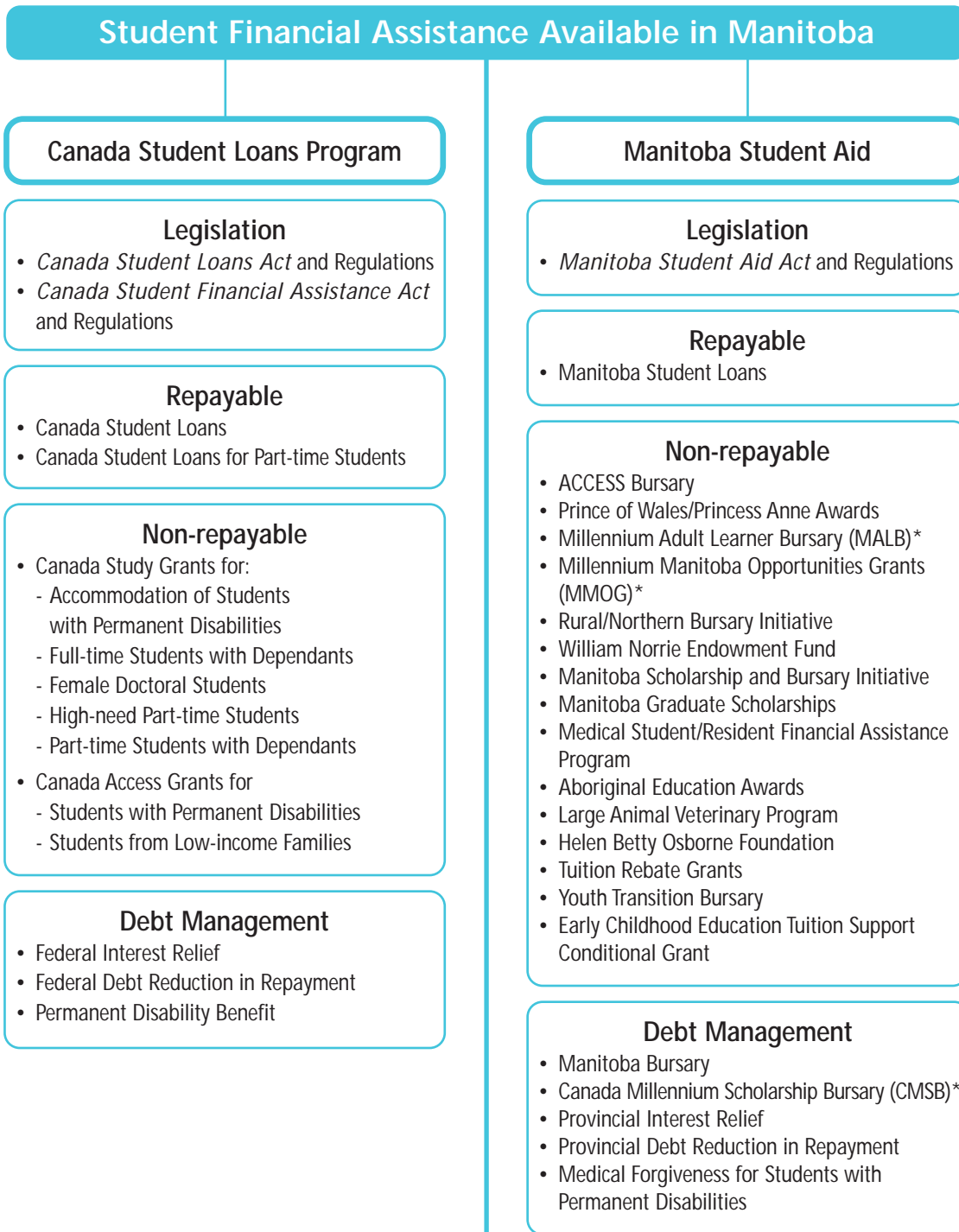
The key objectives of Manitoba Student Aid are:

- Increase post-secondary opportunities for Manitobans by providing supplemental financial assistance to those students whose finances limit their educational choices and who might otherwise be unable to obtain a post-secondary education
- Administer the Pan-Canadian Designation Policy Framework and ensure that educational institutions and programs meet designation criteria for Student Aid purposes
- Increase public awareness of programs and services provided by Manitoba Student Aid to students, institutions and the general public
- Provide effective and efficient student loan administration and debt management services for Manitoba post-secondary students
- Manage grant funding to Churchill Northern Studies Centre
- Evaluate programs and services

Organization and Administration

The Canada Student Loans Program and Manitoba Student Aid work in combination and are administered by Manitoba Student Aid on behalf of the provincial Minister of Advanced Education and Literacy and the federal Minister of Human Resources and Skills Development Canada.

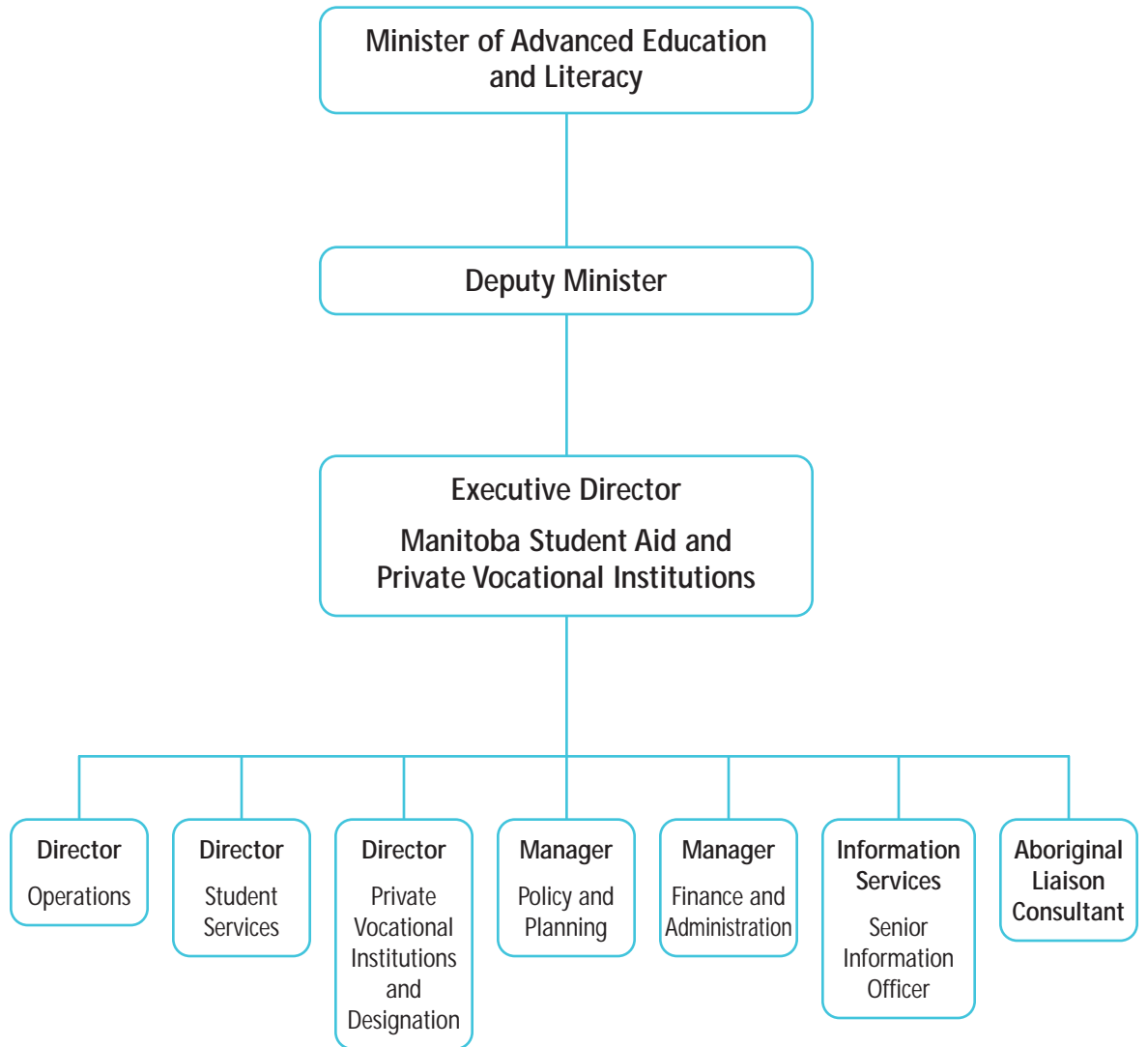
The following chart provides an overview of programs delivered.



* Manitoba Student Aid administers MALB, MMOG and the CMSB to Manitoba's post-secondary students on behalf of the Canada Millennium Scholarship Foundation.

Organization Chart

Manitoba Student Aid



Annual Report
2006/2007

Manitoba Student Aid Unit Responsibilities

Operations Unit

Application Processing

- Determines eligibility for loan, grant, and bursary programs and notifies students of awards on a timely basis
- Ensures application processes, procedures and systems are in compliance with governing federal and provincial legislation and policies
- Liaises with stakeholders, including the Canada Student Loans Program, to resolve complex student issues, participate on inter-jurisdictional committees, simplify the student loan program and increase administrative and system efficiencies and effectiveness
- Audits student applications to ensure accurate reporting of information

Loan Services

- Administers the disbursement, maintenance and repayment of direct-financed loans
- Ensures all financial transactions are processed on a timely basis
- Administers debt management programs such as Interest Relief and Debt Reduction in Repayment
- Administers the Medical Student/Resident Financial Assistance Program on behalf of Manitoba Health

Information Systems

- Leads the branch in planning and implementing information systems and technologies
- Designs and develops computer applications to interface with business partners and improve service to the citizens of Manitoba
- Provides consultative services regarding desktop services and secure information handling best practices
- Liaises with the Help Desk, Systems and Technology Services, Project Management Office, and Manitoba Information and Communication Technologies and enables interfaces with Human Resources and Skills Development Canada, educational institutions and service providers

Student Services Unit

- Provides responses to telephone and in-person inquiries from students and the general public
- Provides Student Advisor services to students who are identified as being at risk or in crisis, either financially or academically
- Liaises with administrators and staff of educational institutions to ensure they are aware of existing and new policies, procedures and programs
- Liaises with other stakeholders to coordinate funding for mutual clients
- Promotes awareness of Manitoba Student Aid and encourages early planning for post-secondary education through presentations to students, parents, school counsellors and community groups
- Administers the Exceptional Review Committee processes

Policy and Planning Unit

- Proposes strategic policy direction for Manitoba Student Aid
- Develops broad policy, research and program analysis, evaluation, interpretation and options to be used to support Manitoba Student Aid
- Facilitates and supports management decision making through planning, program development, and analysis of management information as it relates to all business of Manitoba Student Aid
- Performs ongoing statistical analysis, project management and support



Applying Online

I cannot thank you enough for your support during my student loan application.

Thanks to you, I was able to continue my schooling and realize my dream of becoming a nurse.

For that, I thank you from my heart.

Mandy (student)

Finance and Administration Unit

- Manages the estimates and cash flow processes for the Branch
- Administers all investment, credit, asset and liability accounts with the Department of Finance
- Manages the reconciliation of the direct-financed loan portfolios and the non performing loan portfolio returned from financial institutions
- Administers provincial student funding programs including the Youth Transition Bursary, Manitoba Scholarship and Bursary Initiative, Aboriginal Education Awards, Early Childhood Education Tuition Support Conditional Grant Program, Canada Millennium Scholarship Bursary, Millennium Adult Learner Bursary, Manitoba Graduate Scholarships and Millennium Manitoba Opportunities Grants
- Manages grant funding to the Churchill Northern Studies Centre

Aboriginal Liaison Unit

- Provides advice to ACCESS Program directors and administrators in Manitoba regarding policy and procedures surrounding ACCESS bursaries and student loans
- Networks and develops partnerships with Aboriginal organizations and government agencies
- Provides consultation to Student Aid regarding Aboriginal education, funding and cultural awareness
- Provides consultation on policy development/project design with respect to funding available to Aboriginal post-secondary students

Private Vocational Institutions & Designation Unit

- Administers the *Private Vocational Institutions Act* and its regulations
- Administers the Training Completion Fund, which provides assistance to those students attending a private vocational institution which ceases to do business
- Designates private institutions for student financial assistance under the guidelines of the Pan-Canadian Designation Framework
- Monitors designated institutions for student repayment rates and compliance to designation criteria.

Information Services Unit

- Prepares communications material and ensures branch material conforms to visual identity, French language services and Communication Services requirements
- Develops and maintains web static pages and provides input and support for new information and online services to students

2006/2007 Program Year Enhancements

Millennium Manitoba Opportunities Grant

Assistance is provided to dependent students from low-income families and independent Aboriginal students with financial need. This assistance provides a grant of 50% of the students' tuition, up to a maximum of \$3,000 for dependent students and 100% of tuition up to \$4,000 for independent Aboriginal students. Manitoba Student Aid administers this program for the Canada Millennium Scholarship Foundation. The Millennium Manitoba Opportunities Grant for students from low-income families complements the Canada Access Grant for dependent students from low-income families (see page 16).

Internet Application and Web Site

In the fall of 2006, changes were made to the Student Aid web site to allow ACCESS students to apply online for assistance. In 2006/2007, approximately 83% of Student Aid loan applications were submitted online. This was a 6% increase over the previous year. Manitoba Student Aid continued to improve its interactive online application and website to make them more user-friendly for students. Through MySAO (My Student Aid Online), returning students' applications are populated with their basic information from the previous year(s) applications and students can submit requests for changes to some of their application information.

Debt Counselling Tool (DCT)

This career planning and debt management tool provides students applying for student financial assistance with details about the debt they could be facing for their chosen field of study. Accessed through the web site www.manitobastudentaid.ca, the DCT allows students to determine their potential ability to repay their student loans based on the salary level for their occupation and their monthly estimated budget for accommodation and expenses. The DCT estimates the students' projected monthly income and expenses at graduation, and again five years later, when they are working in their career.

Increase in Manitoba Bursary Expenditures

In 2006/2007, the Manitoba Bursary budget was increased by \$1.3 million bringing the annual bursary expenditures to \$8.06 million. This increase enabled Manitoba Student Aid to keep annual student debt at manageable levels.

Entrance Orientation Sessions

Manitoba Student Aid began delivering Entrance Orientation Sessions to all students receiving Canada/Manitoba student loans who plan on attending certain Winnipeg-area private vocational institutions and private training providers. Similar Entrance Orientation Sessions had been held on a limited basis for the past three years and due to their success, the program was expanded to serve a wider clientele. The purpose of these sessions is to provide students with a clear understanding of Manitoba Student Aid procedures and responsibilities, including attendance, academic progress and student loan repayment obligations.



Orientation Sessions

*I would like to thank
Manitoba Student Aid
for supporting the
advancement of my
education.*

*The financial
support was greatly
appreciated.*

Sincerely,

Charryse (student)

Activities

Application Processing:

- 12,009 applications were received for student loans, grants and bursaries
- 220 applications were received for Canada Student Loans for part-time students

Manitoba Student Loan Portfolio Administration:

- Managed an existing loan portfolio of approximately \$71 million involving approximately 26,000 students (direct-financed Manitoba Student Aid loans and lender-financed loans)
- Managed the annual \$1.4 million Interest Relief and Debt Reduction programs
- Managed the loan administration for new and existing loans, including annual expenditures of approximately \$4.8 million for Provision for Loss, Interest Subsidy and previous Risk Premiums with the national banks
- Disbursed approximately \$23 million in new loans to 8,100 Manitoba student loan recipients
- Applied loan remission to 4,678 student loan accounts; 2,285 Canada Millennium Scholarship Bursaries and 2,393 Manitoba Bursaries for the 2005-2006 loan year
- Monitored approximately 7,500 students in repayment of their direct-financed Manitoba student loans to ensure compliance with repayment obligations

Medical Student/Resident Financial Assistance Program:

- 153 applications totaling \$2.8 million in conditional grants were approved for the Medical Student/Resident Financial Assistance Program
- Monitored approximately 702 grants worth approximately \$12.5 million to ensure program compliance

Student Support Services:

- Responded to approximately 47,600 requests for information and assistance over the telephone
- Provided services to an additional 21,000 in-person requests

Registrations and Designations:

As at July 31, 2007

- 41 private vocational institutions were registered under the Private Vocational Institutions Act
- There were 58 institutions and training providers located in Manitoba that offered programs of study designated for the Canada/Manitoba student loan programs. Of the 58:
 - 7 were public institutions
 - 27 were private vocational institutions
 - 17 were trainers that did not require registration under the Private Vocational Institutions Act; and
 - 7 were institutions affiliated with a religious organization
- Manitoba Student Aid was available to eligible students attending approximately 900 designated institutions worldwide
- Between August 1, 2006 and July 31, 2007, Manitoba Student Aid processed new designations for 65 institutions and processed new designations for 225 programs worldwide

Student Advisor Services

Student Advisors (four in Winnipeg and one in Brandon) counsel post-secondary students who may have student aid concerns resulting from financial, academic or personal issues. The Advisors also provide program information to students and the general public, support administrators of post-secondary institutions, and work with other stakeholders and service providers to assist post-secondary clients. Student Advisors provide expanded outreach into the community by promoting program awareness through information sessions with high school students and parents, as well as increased participation in provincial educational and career symposia. Manitoba Student Aid's Aboriginal Liaison Consultant works specifically within the Aboriginal community as well as the ACCESS programs to remove barriers to post-secondary education.

Repayment Counsellors

Repayment Counsellors are an integral part of the Loan Services Unit, as they help reduce Manitoba Student Loan delinquencies. Their role is to contact and obtain the borrower's cooperation in repaying their outstanding student loan(s). Repayment Counsellors analyze a borrower's financial status, and provide counselling and advice on various repayment options including debt management programs available to those experiencing financial hardship while in repayment of their Manitoba Student Loan(s).

Aboriginal Education Awards

In 2006/2007, 159 Aboriginal students shared a total of \$400,500 in Aboriginal Education Awards. Contributions from the partners – the Business Council of Manitoba, the Government of Canada, and the Province of Manitoba – increased to \$150,000 per year, for a total of \$450,000 per year based on matching funds. The agreement has been extended for another three years effective April 2007.

Medical Student/Resident Financial Assistance Program (MSRFAP)

These awards are non-repayable provided the student works in Manitoba upon completion of their program, one year for each grant awarded .

Youth Transition Program

In 2006/2007, 7 high school graduates received a total of \$21,000 in bursaries in exchange for up to 12 months of paid work experience in the Manitoba Government. Besides their salary, graduates received a \$3,000 bursary when they completed their work experience and enrolled in a post-secondary institution.

Early Childhood Education (ECE) Tuition Support Conditional Grant Program

In 2006/2007, 206 students received \$302.4 in return of service grants.

Graduate Scholarships

The Manitoba government introduced graduate scholarships in 2004/2005, that supported research-based graduate studies to help attract and retain the highest quality students from within and outside the province. Funding for this program was increased from \$350.0 in 2004/2005 to \$1,357.5 in 2006/2007.

Millennium Adult Learner Bursary

Assistance is available to low-income college and university students who graduated with a Mature Student Diploma at an Adult Learning Centre (ALC). This four-year pilot project will be evaluated in 2008/2009.

Millennium Manitoba Opportunities Grant (MMOG)

Assistance is provided to dependent students from low-income families and independent Aboriginal students with financial need. During 2006-2007, 300 recipients received the MMOG for low-income students and 112 received the MMOG for Aboriginal students.

Career Trek

Manitoba provides \$125,000 in annual core funding for this innovative program targeting middle years students at risk of not continuing on to a post-secondary education. The mission is to break the cycle of poverty by educating students and their parents about the importance and the accessibility of post-secondary education in Manitoba. 240 students from Winnipeg and the surrounding area participate in the program annually.

I had a chance to go through the "debt counselling tool" you have recently installed on your website.

It provides students with a very good sense of the potential loan payments they may face and given their career choice, the potential debt to income ratios.

Congratulations on getting an incredibly useful tool developed and up and running.

Kevin Chapman
Director
Nova Scotia Student
Assistance

Manitoba Student Aid Eligibility and Programs

Eligibility for Assistance

Manitoba Student Aid uses federal program criteria to determine the applicant's eligibility for student loans. To qualify for student loans, the student must:

- Be a Canadian citizen, Permanent Resident (landed immigrant) or Protected Person, as defined under Canadian immigration legislation
- Be a resident of Manitoba
- Study at an institution that is designated for Manitoba Student Aid purposes
- Study in a designated program that is at least 12 weeks long, within a period of 15 consecutive weeks, and leads to a certificate, diploma, or degree
- Maintain satisfactory progress and attendance
- Not be in default of previous federal or provincial student loans or have a poor credit history
- Be in financial need

Course-load requirements:

- Full-time students need to maintain the minimum required course load for the entire academic year, which is at least 60% of a full course load (40% of a full course load for students with permanent disabilities). The required course load for students in a private vocational institution or a non-PVI private trainer is 100% of the program.
- Part-time students need to maintain between 20% and 59% of a full course load for the entire academic year (20% to 39% for students with permanent disabilities).

Summary of Loans, Awards, and Benefits 2006/2007

Full-time Students	Number of Students	Total Awards (\$)
Loans		
Canada Student Loans Authorized	8,531	42,550,190
Manitoba Student Loans Authorized	7,196	23,046,022
Provincial Bursary Awards		
Prince of Wales/Princess Anne Awards	939	187,800
ACCESS Bursary	214	1,892,325
Canada Study Grants for Full-time Students		
Students with Dependants	1,061	1,577,071
Accommodation of Students with Permanent Disabilities	94	317,309
Female Doctoral Students	5	15,000
Debt Reduction Benefits		
Manitoba Bursary	2,224	8,063,017
Canada Millennium Scholarship Bursary	2,239	10,800,000
Canada Access Grants		
Students with Disabilities	253	483,340
Students from Low-Income Families	381	618,916
Other Awards		
Medical Student/Residential Financial Assistance Program	153	2,800,000
Aboriginal Education Awards	159	400,500
Millennium Manitoba Opportunities Grant: Low-income	300	461,100
Millennium Manitoba Opportunities Grant: Aboriginal	112	264,473
Youth Transition Program	7	21,000
Manitoba Scholarship and Bursary Initiative	–	5,000,000
Millennium Adult Learner Bursary	49	209,500
Early Childhood Education Tuition Support Conditional Grant Program	206	302,400
Graduate Scholarships	129	1,357.5
Tuition Rebate Grants	–	13,000.0
Rural Northern Bursary Initiative	–	100.0
Large Animal Veterinary Program	10	50,000
Part-time Students		
Loans		
Canada Student Loans Authorized	141	294,577
Canada Study Grants for Part-time Students		
Students with Dependants	5	3,873
Students with Permanent Disabilities	8	16,641
High-need Students	35	38,793
Canada Access Grant for Part-time Students		
Students with Disabilities	15	23,856

Repayable Assistance

Canada Student Loans (CSL) provides 60% of a student's assessed need, up to a maximum of \$210 per week of study (\$7,140 for a 34-week university program). The loan is interest free while the student is in full-time studies and becomes repayable six months after the program ends. Interest on the CSL begins when the student has completed or has withdrawn from their studies.

Manitoba Student Loans (MSL) provides 40% of a student's assessed need, up to a maximum of \$140 per week of study (\$4,760 for a 34-week university program). These loans are also interest free while the student is in full-time studies. Repayment is not required until six months after the program ends. Unlike CSLs, MSLs are interest free during this six-month period.

Figure 1: Distribution of CSL and MSL to Full-time Students

Program Year	Canada Student Loans			Manitoba Student Loans		
	Number of Students	Total Loans (\$)	Average Loan (\$)	Number of Students	Total Loans (\$)	Average Loan (\$)
1997/1998	9,984	39,773,635	3,984	9,334	24,562,831	2,632
1998/1999	9,862	36,994,260	3,751	9,519	23,603,279	2,480
1999/2000	10,328	41,525,275	4,021	10,112	26,886,933	2,659
2000/2001	10,501	42,405,831	4,038	9,190	24,504,762	2,666
2001/2002	9,987	40,530,546	4,058	7,836	20,542,974	2,622
2002/2003	9,668	40,134,382	4,151	7,787	20,895,899	2,683
2003/2004	9,388	40,713,798	4,337	7,679	21,490,279	2,799
2004/2005	8,875	37,865,280	4,267	7,134	19,888,221	2,788
2005/2006 ^P	9,110	45,361,261	4,979	7,624	24,737,716	3,245
2006/2007 ^P	8,531	42,550,190	4,988	7,196	23,046,022	3,203

P = Preliminary figures that are subject to revision. Students are counted once for each category to which they belong. See Appendix A for the complete list of acronyms used in historical tables.

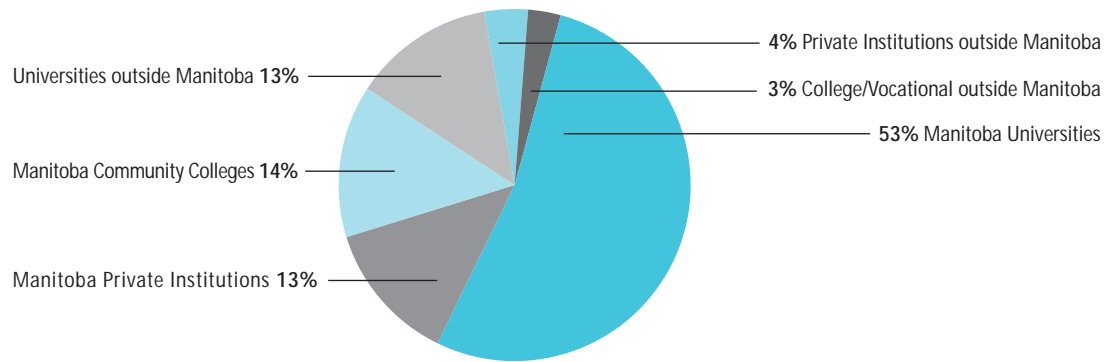
Figure 2: Distribution of CSL and MSL by Institution Type and Location 2006/2007

Institution Type and Location	Canada Student Loans			Manitoba Student Loans		
	Number of Students	Total Loans (\$)	Average Loan (\$)	Number of Students	Total Loans (\$)	Average Loan (\$)
Manitoba Universities	4,869	22,659,315	4,654	4,003	11,732,469	2,931
Manitoba Community Colleges	1,428	6,080,580	4,258	1,157	3,159,851	2,731
Manitoba Private Institutions	927	5,212,445	5,623	827	3,164,131	3,826
Universities outside Manitoba	880	5,430,611	6,171	800	3,157,059	3,946
College/Vocational outside Manitoba	245	1,404,026	5,731	210	748,296	3,563
Private Institutions outside Manitoba	236	1,763,213	7,471	227	1,084,216	4,776
TOTAL	8,585	42,550,190	4,956	7,224	23,046,022	3,190



Seeking Information

Figure 3: Distribution of CSL and MSL (\$) 2006/2007



Over 50% of CSL and MSL funding is distributed to students studying at Manitoba universities. Approximately 80% of CSL and MSL funding is distributed to students studying at Manitoba institutions. There is no significant difference in the distribution between CSL and MSL.

Non-repayable Assistance

To be eligible for non-repayable assistance students must be in full-time studies, be eligible for Canada Student Loan/Manitoba Student Loan, and have a financial need assessed by Manitoba Student Aid. This assistance includes ACCESS Bursary, Millennium Manitoba Opportunities Grant, Prince of Wales/Princess Anne Awards, Canada Study Grants and Canada Access Grants.

ACCESS Bursary provides a provincial bursary to full-time students who are funded through the ACCESS Program. Eligible students receive 60% of their assessed need in CSL, up to a maximum of \$210 per week of study, and the balance of their assessed financial need in ACCESS bursary.

Figure 4: Distribution of ACCESS Bursary to Full-time Students

ACCESS Bursary

Program Year	Number of Students	Total Bursary (\$)	Average Bursary (\$)
1997/1998	164	1,230,163	7,501
1998/1999	145	906,252	6,250
1999/2000	164	1,221,167	7,446
2000/2001	204	1,502,118	7,363
2001/2002	203	1,815,732	8,944
2002/2003	207	1,934,842	9,347
2003/2004	223	2,090,935	9,376
2004/2005	222	2,167,113	9,762
2005/2006 ^P	213	1,870,401	8,781
2006/2007 ^P	214	1,892,325	8,843

Figure 5:
Average ACCESS Bursary (\$)
1997/1998 to 2006/2007

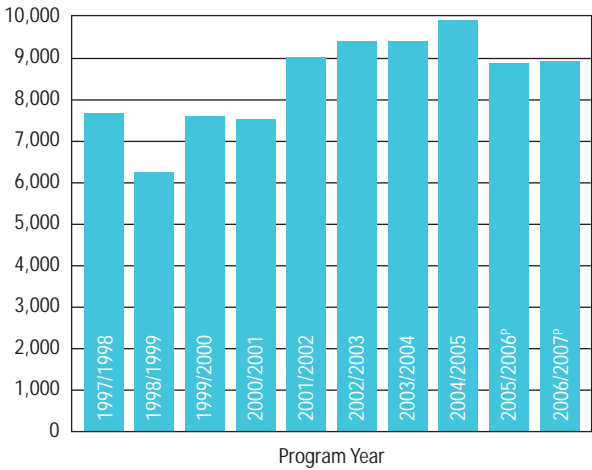


Figure 6:
Number of ACCESS Bursary Students
1997/1998 to 2006/2007

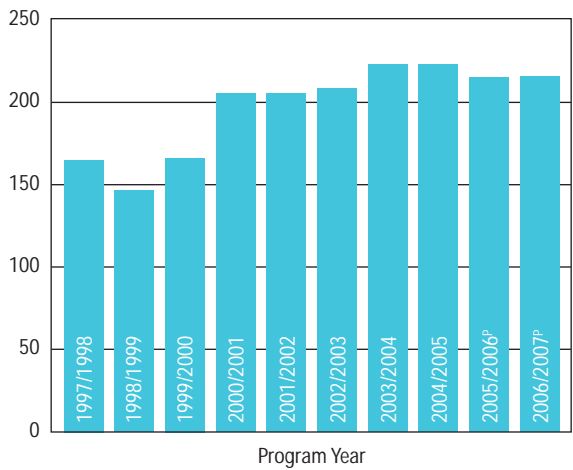
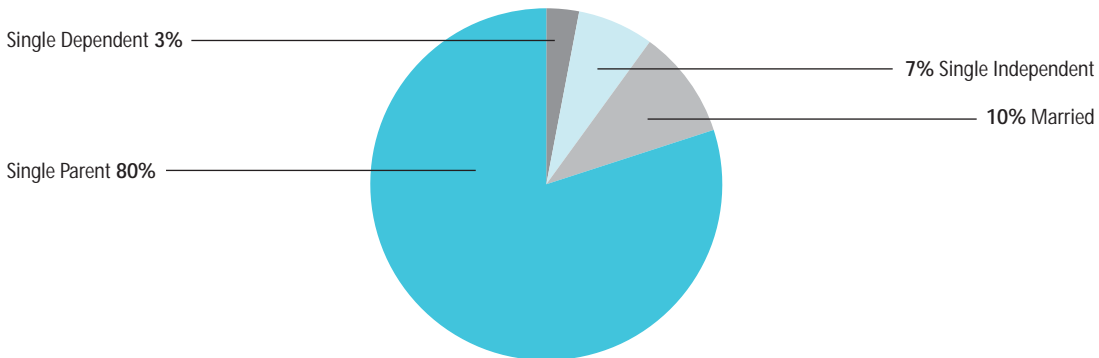


Figure 7: Distribution of ACCESS Bursary by Demographic Group 2006/2007

Demographic Group	ACCESS Bursary		
	Number of Students	Total Bursary (\$)	Average Bursary (\$)
Male	35	174,071	4,973
Female	179	1,718,254	9,599
TOTAL	214	1,892,325	8,843
Non-Aboriginal	85	863,793	10,162
Aboriginal	129	1,028,532	7,973
TOTAL	214	1,892,325	8,843
Single Dependent	18	61,668	3,426
Single Independent	34	137,552	4,046
Married	26	190,766	7,337
Single Parent	136	1,502,339	11,047
TOTAL	214	1,892,325	8,843

Figure 8: Distribution of ACCESS Bursary (\$) by Student Group 2006/2007



ACCESS Bursaries are targeted to high-need students.

Prince of Wales/Princess Anne (PWPA) Awards provides a \$200 per year provincial grant to Canadian Aboriginal students studying full-time in Canada who have been assessed with at least one dollar of financial need through Manitoba Student Aid.

Figure 9: Distribution of PWPA Awards

Program Year	PWPA Grant	
	Number of Students	Total Awards (\$)
1997/1998	787	159,800
1998/1999	883	178,600
1999/2000	866	173,200
2000/2001	980	196,000
2001/2002	971	194,200
2002/2003	988	197,600
2003/2004	969	193,800
2004/2005	966	193,200
2005/2006 ^P	954	190,800
2006/2007 ^P	939	187,800

Figure 10: Distribution of PWPA Awards by Institution Type and Location 2006/2007

Institution Type and Location	PWPA Grant	
	Number of Students	Total Awards (\$)
Manitoba Universities	547	109,400
Manitoba Community Colleges	190	38,000
Manitoba Private Institutions	125	25,000
Universities outside Manitoba	38	7,600
College/Vocational outside Manitoba	17	3,400
Private Institutions outside Manitoba	22	4,400
TOTAL	939	187,800

Figure 11: Distribution of PWPA Awards by Demographic Group 2006/2007

Demographic Group	PWPA Grant	
	Number of Students	Total Awards (\$)
Male	259	51,800
Female	680	136,000
TOTAL	939	187,800
Single Dependent	182	36,400
Single Independent	366	73,200
Married	99	19,800
Single Parent	292	58,400
TOTAL	939	187,800

Millennium Manitoba Opportunities Grant (MMOG) – provides assistance to dependent students from low-income families and independent Aboriginal students with financial need.

Figure 12: Millennium Manitoba Opportunities Grant

Program Year	MMOG: Low-income			MMOG: Aboriginal		
	Number of Students	Total Bursary (\$)	Average Bursary (\$)	Number of Students	Total Bursary (\$)	Average Bursary (\$)
2006/2007 ^P	300	461,100	1,537	112	264,473	2,361

Figure 13: MMOG Low-income Demographic Group

MMOG: Low-income			
Demographic Group	Number of Students	Total Bursary (\$)	Average Bursary (\$)
Male	122	191,146	1,567
Female	178	269,954	1,517
TOTAL	300	461,100	1,537
Non-Aboriginal	271	417,324	1,540
Aboriginal	29	43,776	1,510
TOTAL	300	461,100	1,537

Figure 14: MMOG Aboriginal Demographic Group

MMOG: Aboriginal			
Demographic Group	Number of Students	Total Bursary (\$)	Average Bursary (\$)
Male	33	74,795	2,267
Female	79	189,678	2,401
TOTAL	112	264,473	2,361
Single Dependent	0	0	–
Single Independent	63	149,751	2,377
Married	8	12,696	1,587
Single Parent	41	102,026	2,488
TOTAL	112	264,473	2,361

Manitoba Student Aid is an excellent office that helps students reach their goals.

With help from Manitoba Student Aid, students will be able to benefit not only themselves but the Province of Manitoba with the skills they have learned.

Bol Aciech (student)

Millennium Adult Learner Bursary provides assistance to low-income college and university students who graduated with a Mature Student Diploma from an Adult Learning Centre.

Figure 15: This was the second year for the Millennium Adult Learner Bursary

Millennium Adult Learner Bursary			
Program Year	Number of Students	Total Bursary (\$)	Average Bursary (\$)
2005/2006 ^P	33	157,050	4,759
2006/2007 ^P	49	209,500	4,276

Figure 16: Millennium Adult Learner Bursary Demographics for 2006/2007

Millennium Adult Learner Bursary			
Demographic Group	Number of Students	Total Bursary (\$)	Average Bursary (\$)
Male	17	72,000	4,235
Female	32	137,500	4,297
TOTAL	49	209,500	4,276
Non-Aboriginal	45	193,000	4,289
Aboriginal	4	16,500	4,125
TOTAL	49	209,500	4,276
Single Dependent	2	6,000	3,000
Single Independent	17	71,000	4,176
Married	11	48,000	4,364
Single Parent	19	84,500	4,447
TOTAL	49	209,500	4,276

Canada Access Grants (CAG) provides up to 50% of tuition (maximum of \$3,000) for dependant students from low-income families. Provides a grant of up to \$2,000 per year to students with permanent disabilities.

Figure 17: Canada Access Grants

Program Year	CAG Low Income			CAG Disabled		
	Number of Students	Total Grants (\$)	Average Grant (\$)	Number of Students	Total Grants (\$)	Average Grant (\$)
2005/2006 ^P	449	733,572	1,634	257	494,751	1,925
2006/2007 ^P	381	618,916	1,624	253	483,340	1,910

Canada Study Grants for:

- **Accommodation of Full-time Students with Permanent Disabilities (CSG Disability)** provides up to \$8,000 annually to students to cover exceptional education-related costs associated with permanent disabilities.

- **Female Doctoral Students (CSG Women in PhD)** provides up to \$3,000 annually for a maximum of three years to eligible female students with assessed needs, studying at the doctoral (Ph.D) level in selected non-traditional fields or in fields where women are under-represented.
- **Students with Dependants (CSG FT Dependants)** provides up to \$40 per week of study for students with one or two dependants and up to \$60 per week of study for students with three or more dependants. Available to students whose financial needs exceed the Canada Student Loan/Manitoba Student Loan maximum (\$275/week).

Figure 18: Distribution of CSG Disability, CSG Women in PhD and CSG Dependants

Program Year	CSG Disability			CSG Women in PhD			CSG FT Dependants		
	Number of Students	Total Grants (\$)	Average Grant (\$)	Number of Students	Total Grants (\$)	Average Grant (\$)	Number of Students	Total Grants (\$)	Average Grant (\$)
1997/1998	83	196,230	2,364	10	30,000	3,000	-	-	-
1998/1999	72	224,455	3,117	5	13,316	2,663	680	1,007,945	1,482
1999/2000	76	226,437	2,979	7	20,536	2,934	832	1,251,012	1,504
2000/2001	82	243,971	2,975	6	17,304	2,884	892	1,341,345	1,504
2001/2002	83	273,152	3,291	5	13,627	2,725	837	1,263,219	1,509
2002/2003	92	333,100	3,621	3	9,000	3,000	918	1,363,291	1,485
2003/2004	122	455,127	3,731	4	12,000	3,000	982	1,511,886	1,540
2004/2005	133	512,562	3,854	8	21,865	2,733	958	1,441,653	1,505
2005/2006 ^P	173	595,681	3,443	7	20,763	2,966	1,170	1,684,056	1,439
2006/2007 ^P	94	317,309	3,376	5	15,000	3,000	1,061	1,577,071	1,486

Assistance for Part-time Students

Canada Student Loans for Part-time Students (CSL PT) provides up to \$4,000 in loans to students taking between 20% to 59% of a full course load (20% to 39% of a full course load for students with a permanent disability) in a program leading to a certificate, diploma or degree. The first interest payment is due 30 days after it is advanced by the lender. Monthly payments on the interest and principal are required six months after the program ends.

Figure 19: Distribution of CSL Loans to Part-time Students

Program Year	Canada Student Loans PT		
	Number of Students	Total Loans (\$)	Average Loan (\$)
1997/1998	237	530,509	2,238
1998/1999	213	428,747	2,013
1999/2000	242	490,745	2,028
2000/2001	190	376,480	1,981
2001/2002	160	319,658	1,998
2002/2003	162	331,398	2,046
2003/2004	172	339,524	1,974
2004/2005	178	362,793	2,038
2005/2006 ^P	174	317,028	1,822
2006/2007 ^P	141	294,577	2,089


 Institution Session
2007

Thank you very much
for the Millennium
Manitoba Bursary
that was awarded
to me towards my
student loan.

This reduction of the
cost of my studies is
greatly appreciated.

Again thank you
very much.

Michel (student)

Canada Study Grants for Part-time Students:

- **Part-time Students with Permanent Disabilities (CSG Disability PT)** provides up to \$8,000 annually to part-time students to cover exceptional education-related costs associated with permanent disabilities.
- **High-need Part-time Students (CSG PT)** provides up to \$1,200 per loan year to eligible students who meet income limits and have a valid reason for going to school part time rather than full time. This would include students with cash flow problems and who are unable to pay immediate educational expenses.
- **Part-time Students with Dependants (CSG PT Dependants)** provides up to \$1,920 per loan year to students with dependants whose financial needs exceed the maximum High-need Grant for Part-time Students and maximum Part-time Canada Student Loan.

Figure 20: Distribution of Canada Study Grants (CSG Disability PT, CSG PT, CSG PT Dependants)

Program Year	CSG Disability PT			CSG PT			CSG PT Dependants		
	Number of Students	Total Grants (\$)	Average Grant (\$)	Number of Students	Total Grants (\$)	Average Grant (\$)	Number of Students	Total Grants (\$)	Average Grant (\$)
1997/1998	24	30,454	1,269	58	60,801	1,048	0	0	0
1998/1999	21	49,108	2,338	74	87,795	1,186	7	9,170	1,310
1999/2000	9	16,442	1,827	48	52,386	1,091	7	5,537	791
2000/2001	8	17,202	2,150	52	56,106	1,079	4	5,160	1,290
2001/2002	6	10,183	1,697	33	34,761	1,053	3	4,106	1,369
2002/2003	3	8,724	2,908	36	36,699	1,019	5	6,257	1,251
2003/2004	13	47,178	3,629	43	48,736	1,133	1	579	579
2004/2005	5	14,856	2,971	46	54,532	1,185	8	9,350	1,169
2005/2006 ^P	12	20,980	1,748	47	52,464	1,116	3	4,088	1,363
2006/2007 ^P	8	16,641	2,080	35	38,793	1,108	5	3,873	775

Figure 21: Canadian Access Grants for Part-time Students with Permanent Disability

CAG Disabled PT			
Program Year	Number of Students	Total Grants (\$)	Average Grant (\$)
2005/2006 ^P	13	15,687	1,207
2006/2007 ^P	15	23,856	1,590

Measures to Reduce Student Loan Debt

In 2005/2006 Manitoba Student Aid and the Canada Millennium Scholarship Foundation integrated the CMSB and the MB programs. This change eliminates administration complexities for the two programs and makes the remission programs equitable for all students.

Manitoba Bursary (MB) – This \$8.06 million provincial loan remission program is designed to increase the accessibility and affordability of post-secondary education for Manitoba students. Students are automatically considered for this bursary when they submit their application for Canada and Manitoba student loans. This bursary assists students studying in Canada, especially those in the first year of studies and those in graduate programs who are not eligible for Canada Millennium Scholarship Bursaries. 2,224 students received this bursary in 2006/2007 with awards averaging \$3,625. Together with the Canada Millennium Scholarship Bursary, the Manitoba Bursary helped reduce annual student loan debt levels to approximately \$6,000 for 2006/2007.

Canada Millennium Scholarship Bursary (CMSB) – Manitoba Student Aid administers Canada Millennium Scholarship Bursaries to Manitoba's post-secondary students on behalf of the Canada Millennium Scholarship Foundation (CMSF). The federal government established the CMSF in 1998 in response to rising student debt and loan default rates. Manitoba's share of the \$2.5 billion scholarship endowment, based on population, is currently \$10.7 million per year. Students who apply for Canada and Manitoba student loans are automatically considered for this loan remission program. In 2006/2007, 2,239 Manitoba students were awarded these bursaries.

Figure 22: Distribution of CMSB and MB

Program Year	CMSB			MB		
	Number of Students	Total Bursary (\$)	Average Bursary (\$)	Number of Students	Total Bursary (\$)	Average Bursary (\$)
1999/2000	3,516	10,847,794	3,085	0	0	–
2000/2001	3,065	10,403,510	3,394	1,961	5,067,897	2,584
2001/2002	2,953	10,362,737	3,509	1,937	4,812,959	2,485
2002/2003	3,350	12,209,410	3,645	3,224	6,050,633	1,877
2003/2004	2,932	10,519,470	3,588	2,460	6,202,054	2,521
2004/2005	2,931	10,826,310	3,694	1,564	4,350,654	2,782
2005/2006 ^P	2,280	10,710,193	4,697	2,374	7,410,276	3,121
2006/2007 ^P	2,239	10,800,000	4,824	2,224	8,063,017	3,625

Figure 23: Distribution of CMSB and MB by Institution Type and Location 2006/2007

Institution Type and Location	CMSB			MB		
	Number of Students	Total Bursary (\$)	Average Bursary (\$)	Number of Students	Total Bursary (\$)	Average Bursary (\$)
Manitoba Universities	1,483	6,952,023	4,688	1,028	2,359,074	2,295
Manitoba Community Colleges	233	1,044,509	4,483	368	1,191,098	3,237
Manitoba Private Institutions	91	527,574	5,798	474	2,784,380	5,874
Universities outside Manitoba	311	1,642,795	5,282	203	854,111	4,207
College/Vocational outside Manitoba	78	387,499	4,968	52	176,639	3,397
Private Institutions outside Manitoba	43	245,600	5,712	99	697,715	7,048
TOTAL	2,239	10,800,000	4,824	2,224	8,063,017	3,625



Winnipeg Career Symposium

Thank you for providing financial aid sessions during Brandon University's Prospect 2007.

The students (and parents) really appreciated your help.

Alex and Doug
Prospect Co-chairs

Figure 24: Distribution of CMSB (\$) 2006/2007

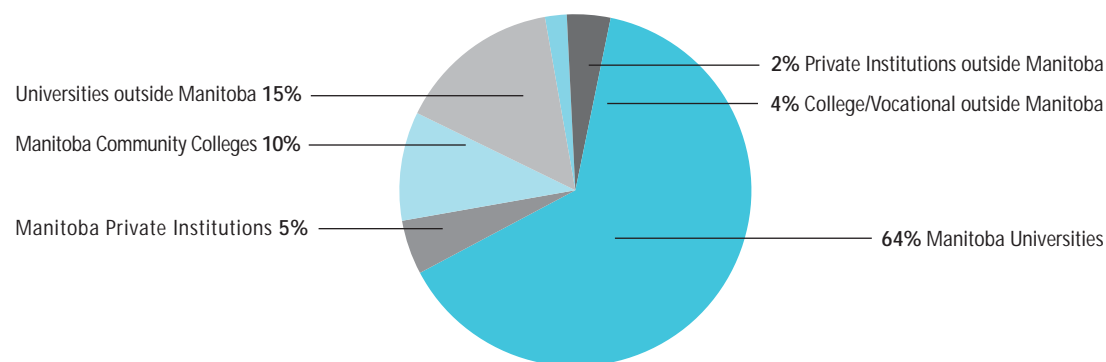
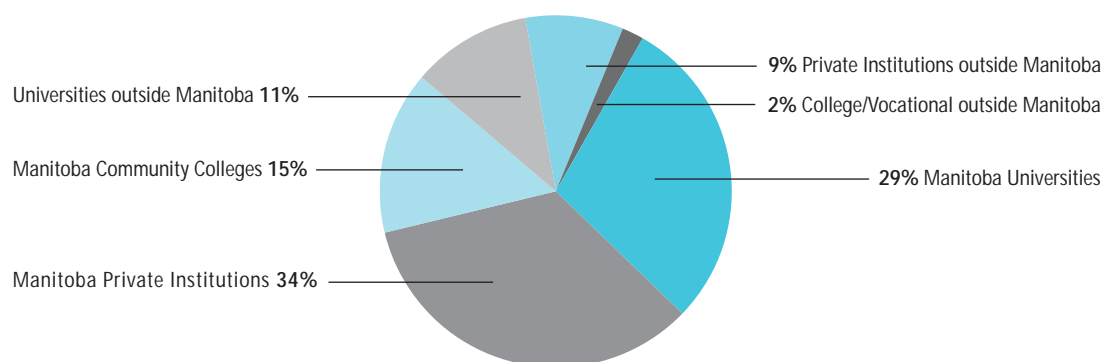


Figure 25: Distribution of MB (\$) 2006/2007



Distribution of CMSB – 79% of CMSB was provided to students studying at Manitoba institutions. 64% of CMSB was awarded to students studying at Manitoba universities.

Distribution of MB – 29% of Manitoba Bursary was provided to students studying at Manitoba universities. 34% of Manitoba Bursary was provided to students studying at Manitoba private institutions. 15% of Manitoba Bursary was provided to students studying at Manitoba community colleges.

Interest Relief (IR) – This debt management program is intended to provide short-term relief to borrowers who are facing temporary financial difficulties in repaying their Canada and Manitoba student loans. There are 493 borrowers who are currently on Interest Relief. In 2006/2007, the Manitoba government paid \$201,999 in Interest payments for students. Students on IR have their payments suspended and the federal and Manitoba governments cover the student loan interest costs. Students apply in 6-month terms for up to 30 months of IR at any time during the life of their loan. Extended IR may be approved for up to an additional 24 months if it is within 5 years of when they last attended school full time.

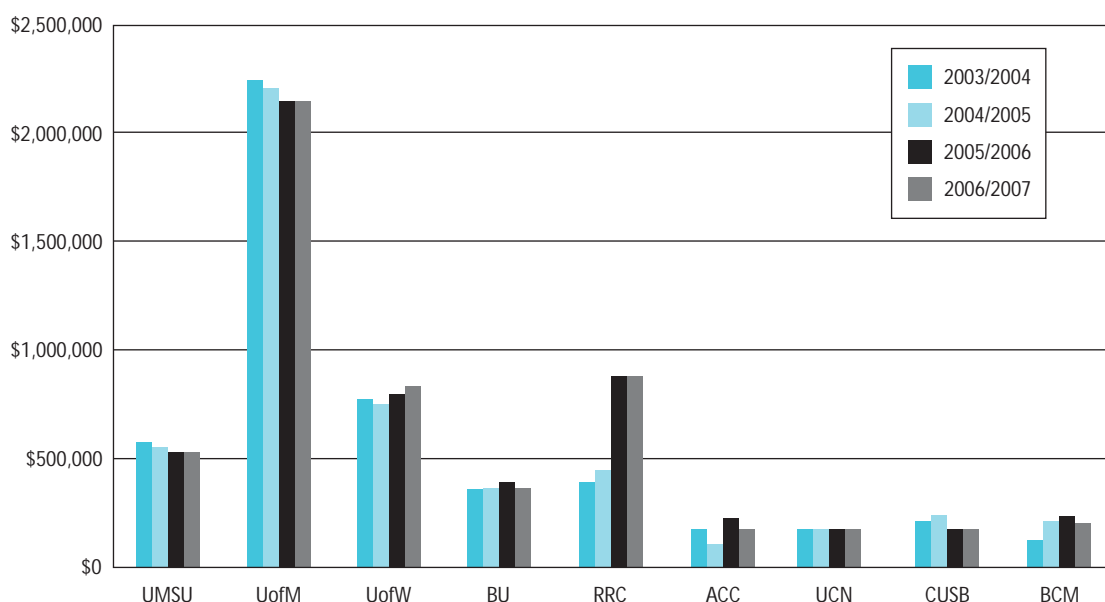
Debt Reduction in Repayment (DRR) – This debt management program provides assistance to borrowers who have exhausted Interest Relief and who experience long-term financial difficulty paying back their student loans. In 2006/2007, there were 13 students who were approved for Debt Reduction. Under this program the Manitoba Government paid a total of \$37,886 for borrowers unable to service their loans. Students may apply to have their Manitoba Student Loan principal reduced by 50% of their loan balance up to \$6,667.

Permanent Disability Loan Forgiveness – The governments of Canada and Manitoba may forgive student loans if they are unable to repay because of a permanent disability. Students must first receive forgiveness of their Canada student loans before being considered for forgiveness of Manitoba student loans.

Grants and Other Assistance

Manitoba Scholarship and Bursary Initiative (MSBI) – This program was introduced by the province in 1997/1998 with a \$1 million budget. The budget was increased to \$5 million per year in 1998/1999 and has remained constant. The MSBI provides one dollar in matching funds for each dollar in private donations made to Manitoba's seven public universities and colleges, the University of Manitoba Students' Union and the Business Council of Manitoba. The \$5 million is allocated according to a formula based on enrollment. Grants under this initiative significantly enhance the bursaries and scholarships that public post-secondary institutions are able to provide to their students.

Figure 26: MSBI Distribution



Tuition Rebate Grants – For 2006/2007, Manitoba's public colleges and universities were provided with \$13 million in additional funding to reimburse the public post-secondary institutions for providing students with a tuition rebate of 10%, while maintaining tuition fees at the 1999/2000 tuition fee levels.

Medical Student/Resident Financial Assistance Program (MSRFAP) – The Medical Student/Resident Financial Assistance Program was announced by the province on May 18, 2001. Manitoba Student Aid administers the Educational Assistance Option of the MSRFAP on behalf of Manitoba Health. Conditional grants of \$15,000 are available to undergraduate third and fourth-year medical students. Grants of \$20,000 are available to medical residents in either year of Family Medicine. Family Medicine residents who take an additional year of training in Emergency Medicine or Anesthesia are eligible for an additional \$20,000. Residents in other approved residencies are eligible for \$20,000 a year in two different years. Upon completion of their training, physicians who have participated in the program are required to work in Manitoba for one year for each grant they receive. Third-year undergraduates with conditional grants are required to return service in a rural community in Manitoba.

Aboriginal Education Awards – These awards assist Aboriginal students with the cost of tuition, books and supplies. Students must maintain full-time studies (minimum 60% course load) and be in financial need. Students are eligible to receive up to \$3,000 for university programs and \$1,500 for college programs. Funds for this program are provided through the Business Council of Manitoba in partnership with the Province of Manitoba and the Government of Canada.

Churchill Northern Studies Centre – The Department provides an annual operating grant to this non-profit organization with its mandate to provide inter-disciplinary field research facilities and logistical support to promote and facilitate education and research of the north and the Arctic.

Youth Transition Program – In co-operation with MB4Youth, the Youth Transition Program provides recent eligible high school graduates with up to twelve months of paid work experience in the province to encourage them to pursue post-secondary education. Graduates receive a \$3,000 bursary when they successfully complete their work experience and enroll in a designated post-secondary institution.

Millennium Adult Learner Bursary – Assistance is available to low-income college and university students who graduated with a Mature Student Diploma at an Adult Learning Centre (ALC). These bursaries provide \$5,000 for the first year, \$4,000 for the second year, \$3,000 for the third year and \$2,000 for the fourth year for selected ALC graduates who pursue a post-secondary education at a college or university in Manitoba. Manitoba Student Aid administers this program for the Canada Millennium Scholarship Foundation.

Millennium Manitoba Opportunities Grant – Assistance is provided to dependent students from low-income families and independent Aboriginal students with financial need. This assistance provides a grant of 50% of the students' tuition (\$3,000 maximum for dependent students and \$4,000 for independent Aboriginal students). Manitoba Student Aid administers this program for the Canadian Millennium Scholarship Foundation.

Graduate Scholarships – In 2004/05, Manitoba introduced graduate scholarships that supported research-based graduate studies to help attract and retain the highest quality students from within and outside the province. An additional \$657.5 was identified in fiscal year 2006/2007 for a total of \$1,357.5. This assistance provided \$7,500 per year for up to four years for Doctoral students (to supplement University of Manitoba Graduate Fellowships of \$16,000 per year) and \$15,000 per year for up to two years for Masters students.

Rural/Northern Bursary Initiative – Implemented in 2005/2006 to create endowments to provide bursaries to students in rural and northern Manitoba. The Winnipeg Foundation administers the program on behalf of the Manitoba Community Foundation Network. The province will provide \$100.0 annually for five years on a matched funding basis to generate endowments worth over \$1million producing over \$50.0 in rewards annually.

Early Childhood Education (ECE) Tuition Support Conditional Grant Program – Manitoba Student Aid administers the ECE program for Manitoba Family Services and Housing.

Large Animal Veterinary Program – Was introduced in 2005/2006 to encourage veterinarians to enter large animal practice in rural Manitoba. Five \$5,000 return of service grants are made available each year for third and fourth year large animal veterinary students (10 grants available per year). Students are required to sign a 1-year return of service agreement for each grant received. Manitoba Agriculture, Food and Rural Initiatives administers the grant.

William Norrie Centre – Implemented in 2005/2006, Manitoba Advanced Education and Literacy committed to providing \$100.0/year for three years in matched funding to this endowment fund. When mature, the endowment will total over \$600,000 and generate \$30.0 annually in awards. The awards will provide critical living supports to non-ACCESS Bursary funded students attending the William Norrie Centre.

Career Trek – The mission is to break the cycle of poverty by educating students and their parents about the importance and the accessibility of post-secondary education in Manitoba. 240 students from Winnipeg and the surrounding area participate in the program annually. The province provided \$125.0 for the program in 2006/2007.

Financial Information

Budget 2006/2007 Fiscal year (April 1, 2006 – March 31, 2007)

Manitoba Student Aid

	(\$000)
Salaries	3,489.0
Other Expenditures	1,204.5
ACCESS Bursaries	2,559.9
Churchill Northern Studies Centre	98.0
Large Animal Veterinary Retention Program	50.0
Winnipeg Education Centre Endowment	100.0
Rural/Northern Bursary Initiative	100.0
Helen Betty Osborne Fund	50.0
Prince of Wales/Princess Anne Awards	251.1
Career Trek Inc.	125.0
Labour College of Canada	2.0
Manitoba Graduate Scholarships	1,357.5
Manitoba Bursary	8,060.0
Manitoba Scholarship and Bursary Initiative	5,000.0
Canada Millennium Scholarship Bursary	10,630.5
Millennium Adult Learner Bursary	635.0
Millennium Manitoba Opportunities Grants	1,520.0
Canada Study Grants	3,000.2
Tuition Rebate Grants	13,874.3
Medical Student/Resident Financial	
Assistance Program	2,891.3
Loan Portfolio Administration	4,781.0
Interest Relief and Debt Reduction	1,388.6
TOTAL	61,167.9
Less Recoverable from Manitoba Health	(2,891.3)
TOTAL	58,276.6

Appendices

Appendix A

Legend for Tables and Charts

Acronym	Program
ALB	Adult Learner Bursary
CAG Dis.	Canada Access Grant Disabled
CAG LI	Canada Access Grant Low-income
CMSB.	Canada Millennium Scholarship Bursary
CSG	Canada Study Grants
CSG Dependants	Canada Study Grants for Students with Dependants
CSG Disability	Canada Study Grants for Full-time Students with Permanent Disabilities
CSG PT	Canada Study Grants for High-need Part-time Students
CSG PT Dependants	Canada Study Grants for Part-time Students with Dependants
CSG PT Disability	Canada Study Grants for Part-time Students with Permanent Disabilities
CSG Women in PhD.	Canada Study Grants for Female Doctoral Students
CSL	Canada Student Loan
CSL PT	Canada Student Loans for Part-time Students
MB	Manitoba Bursary
MSL	Manitoba Student Loan
MSRFAP.	Medical Student/Resident Financial Assistance Program
MALB.	Millennium Adult Learner Bursary
MMOG.	Millennium Manitoba Opportunities Grants
PWPA.	Prince of Wales/Princess Anne Awards

NOTE: In the tables and charts, students are counted in each category to which they belong.

“P” – Preliminary figures are subject to revision.

- Preliminary figures are as of July 31, 2007

Manitoba Private Institutions – This includes all private vocational institutions in Manitoba and other privately owned educational institutions in Manitoba.

Manitoba Community Colleges – This includes all programs offered by public community colleges/vocational institutions in Manitoba.

Historical Tables and Charts – This report contains historical information data for the past ten-year period from 1997/1998 to 2006/2007.

Appendix B

Distribution of Canada Student Loans and Manitoba Student Loans

Figure 27: Distribution of CSL and MSL by Public Institution in Manitoba 2006/2007

Institution	Canada Student Loans			Manitoba Student Loans		
	Number of Students	Total Loans (\$)	Average Loan (\$)	Number of Students	Total Loans (\$)	Average Loan (\$)
University of Manitoba	3,139	14,933,020	4,757	2,565	7,720,557	3,010
University of Winnipeg	1,029	4,478,567	4,352	826	2,228,980	2,699
Brandon University	540	2,565,478	4,751	479	1,412,367	2,949
Collège Universitaire de Saint-Boniface	102	424,466	4,161	82	218,552	2,665
Red River College	1,026	4,412,832	4,301	807	2,235,001	2,770
Assiniboine Community College	232	899,862	3,879	207	500,531	2,418
University College of the North	53	266,111	5,021	39	121,541	3,116
Other Manitoba Public Institutions	181	759,559	4,196	160	454,791	2,842
TOTAL	6,302	28,739,895	4,560	5,165	14,892,320	2,883

Figure 28: Distribution of CSL and MSL by Demographic Group 2006/2007

Demographic Group	Canada Student Loans			Manitoba Student Loans		
	Number of Students	Total Loans (\$)	Average Loan (\$)	Number of Students	Total Loans (\$)	Average Loan (\$)
Male	3,172	15,320,505	4,830	2,666	8,338,951	3,128
Female	5,359	27,229,685	5,081	4,530	14,707,071	3,247
TOTAL	8,531	42,550,190	4,988	7,196	23,046,022	3,203
Non-Aboriginal	7,486	37,247,131	4,976	6,422	20,621,204	3,211
Aboriginal	1,045	5,303,059	5,075	774	2,424,818	3,133
TOTAL	8,531	42,550,190	4,988	7,196	23,046,022	3,203
Single Dependent	2,544	10,076,944	3,961	2,073	5,159,127	2,489
Single Independent	4,123	21,560,990	5,229	3,558	12,048,303	3,386
Married	947	5,013,430	5,294	853	2,914,909	3,417
Single Parent	917	5,898,826	6,433	712	2,923,683	4,106
TOTAL	8,531	42,550,190	4,988	7,196	23,046,022	3,203

Figure 29: CSL/MSL Recipients by Gender

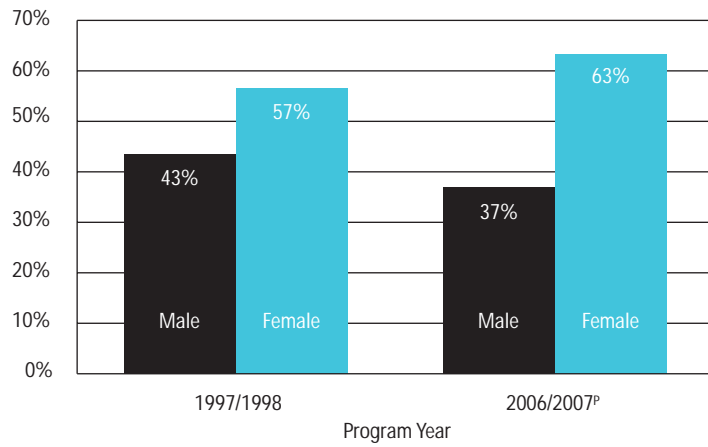


Figure 30: CSL/MSL Recipients by Ancestry

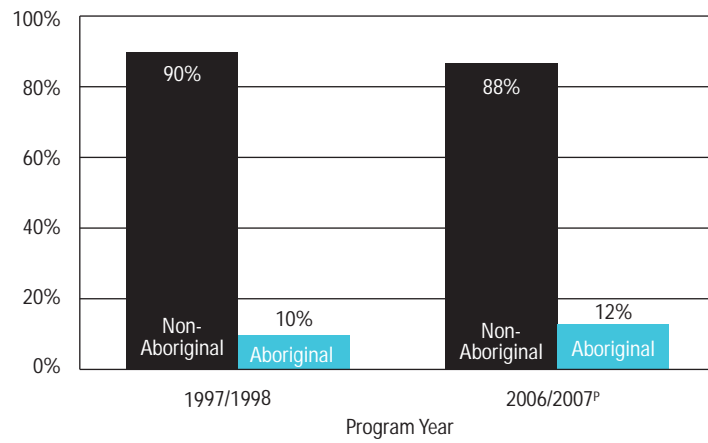
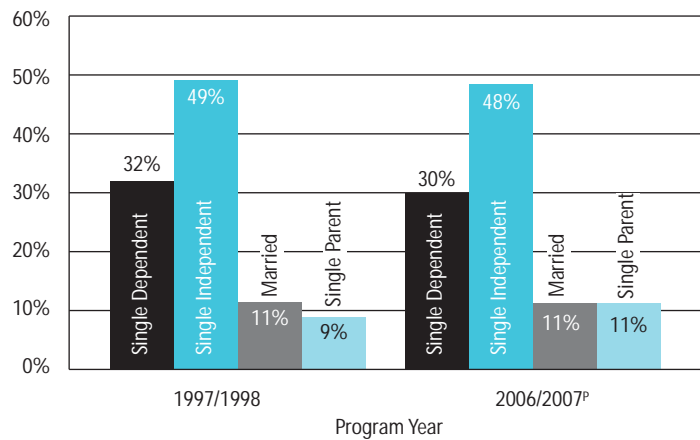


Figure 31: CSL/MSL Recipients by Student Group



Appendix C

Distribution of Canada Millennium Scholarship Bursary (CMSB) and Manitoba Bursary (MB)

Figure 32: Distribution of CMSB and MB by Public Institution in Manitoba 2006/2007

Institution	CMSB			MB		
	Number of Students	Total Bursary (\$)	Average Bursary (\$)	Number of Students	Total Bursary (\$)	Average Bursary (\$)
University of Manitoba	934	4,571,426	4,894	728	1,880,323	2,583
University of Winnipeg	286	1,253,613	4,383	156	244,782	1,569
Brandon University	226	971,588	4,299	102	153,614	1,506
Collège Universitaire de Saint-Boniface	22	88,173	4,008	27	48,080	1,781
Red River College	173	791,753	4,577	267	823,153	3,083
Assiniboine Community College	43	174,394	4,056	46	100,282	2,180
University College of the North	17	78,362	4,610	10	31,502	3,150
Other Manitoba Public Institutions	15	67,223	4,482	60	268,436	4,474
TOTAL	1,716	7,996,532	4,660	1,396	3,550,172	2,543

Figure 33: Distribution of CMSB and MB by Demographic Group 2006/2007

Demographic Group	CMSB			MB		
	Number of Students	Total Bursary (\$)	Average Bursary (\$)	Number of Students	Total Bursary (\$)	Average Bursary (\$)
Male	795	3,825,297	4,812	780	2,727,273	3,497
Female	1,444	6,974,703	4,830	1,444	5,335,744	3,695
TOTAL	2,239	10,800,000	4,824	2,224	8,063,017	3,625
Non-Aboriginal	2,003	9,710,174	4,848	1,952	7,091,305	3,633
Aboriginal	236	1,089,826	4,618	272	971,712	3,572
TOTAL	2,239	10,800,000	4,824	2,224	8,063,017	3,625
Single Dependent	418	1,786,434	4,274	591	1,358,289	2,298
Single Independent	1,241	6,051,137	4,876	1,072	4,045,960	3,774
Married	272	1,343,498	4,939	270	1,315,766	4,873
Single Parent	308	1,618,931	5,256	291	1,343,002	4,615
TOTAL	2,239	10,800,000	4,824	2,224	8,063,017	3,625

Appendix D

Historical Overview of Student Debt

The charts in Appendix D apply only to Manitoba Student Aid recipients. The bursaries considered are the Canada Millennium Scholarship Bursary (CMSB) and the Manitoba Bursary (MB), as these bursaries are used to remit loans. Debt is the total of CSL and MSL, minus CMSB and MB. The average debt does not equal the average loan minus the average bursary, since not all students receive bursaries.

Figure 34: Average Accumulated Loans, Bursaries and Debt for Students in Last Year of Program

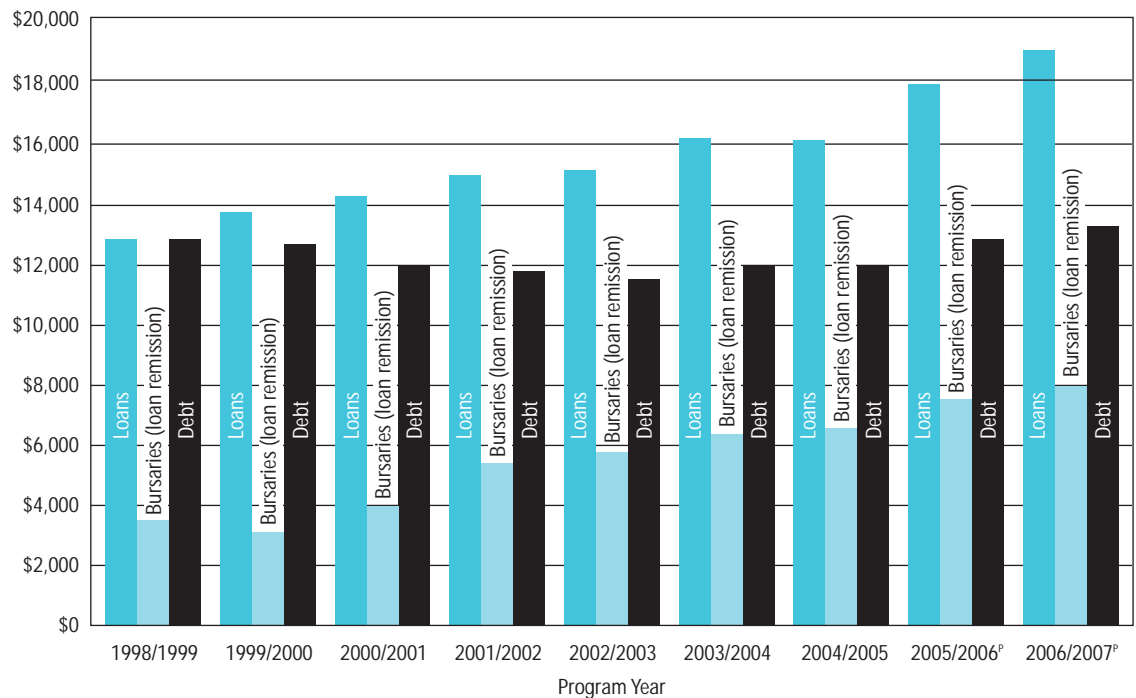
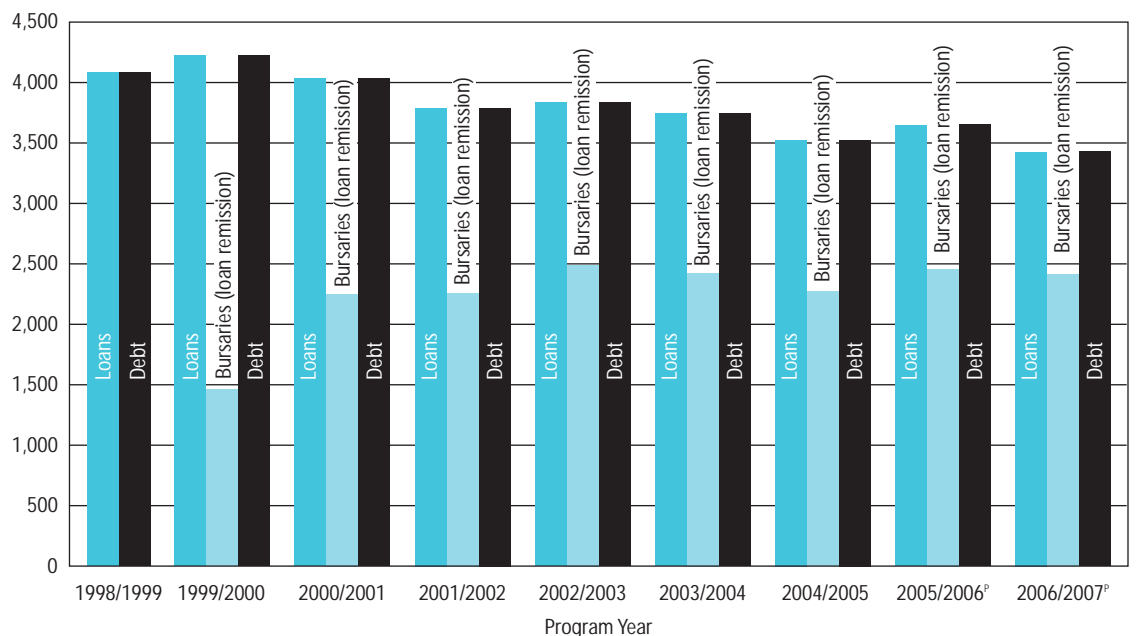


Figure 35: Number of Students Represented in Figure 34.



The total accumulated loans are increasing each year for students. However, the CMSB (established in 1999/2000) and the Manitoba Bursary (established in 2000/2001) are helping reduce students' debt each year.

Figure 36: Average Accumulated Loans, Bursaries and Debt for Students in Last Year of Four-Year University Degree Program

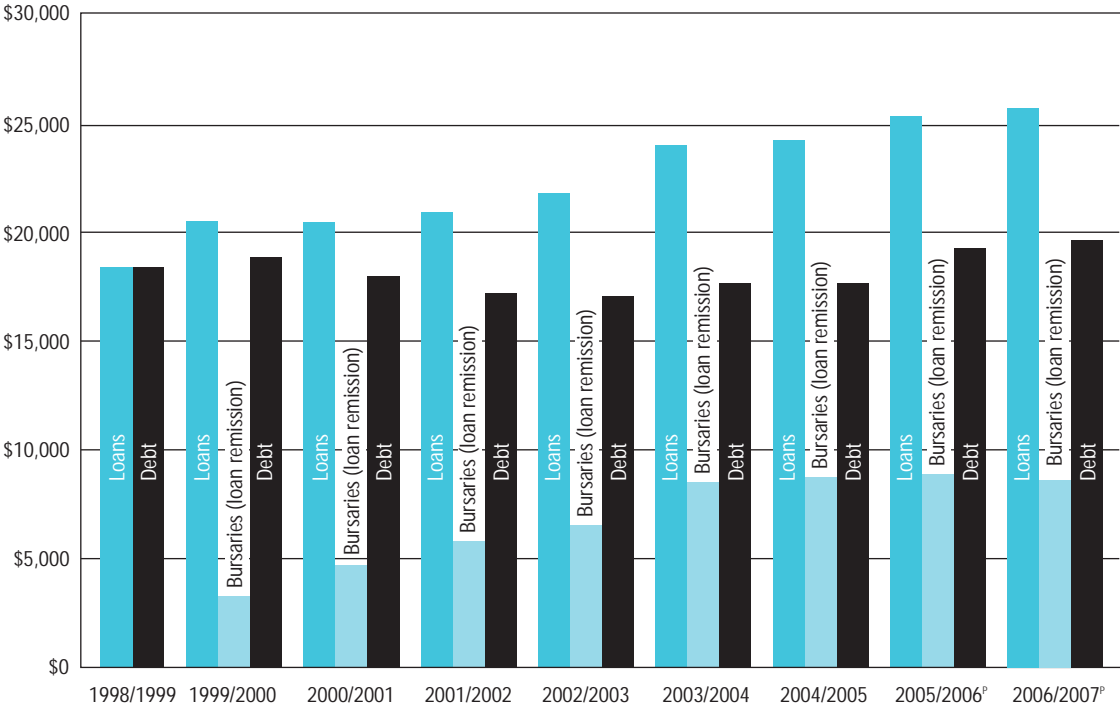
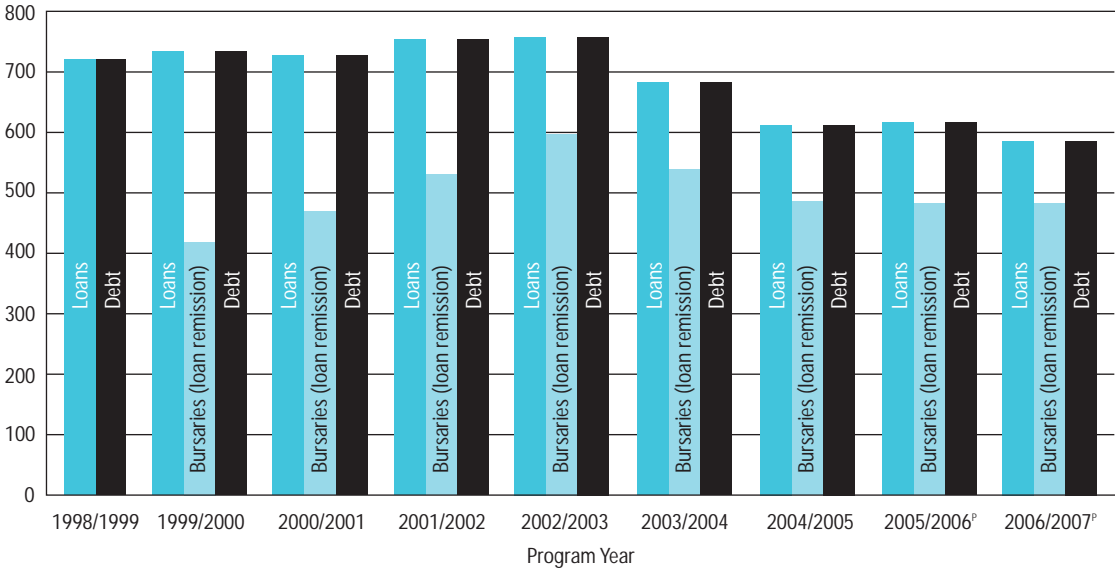


Figure 37: Number of Students Represented in Figure 36.

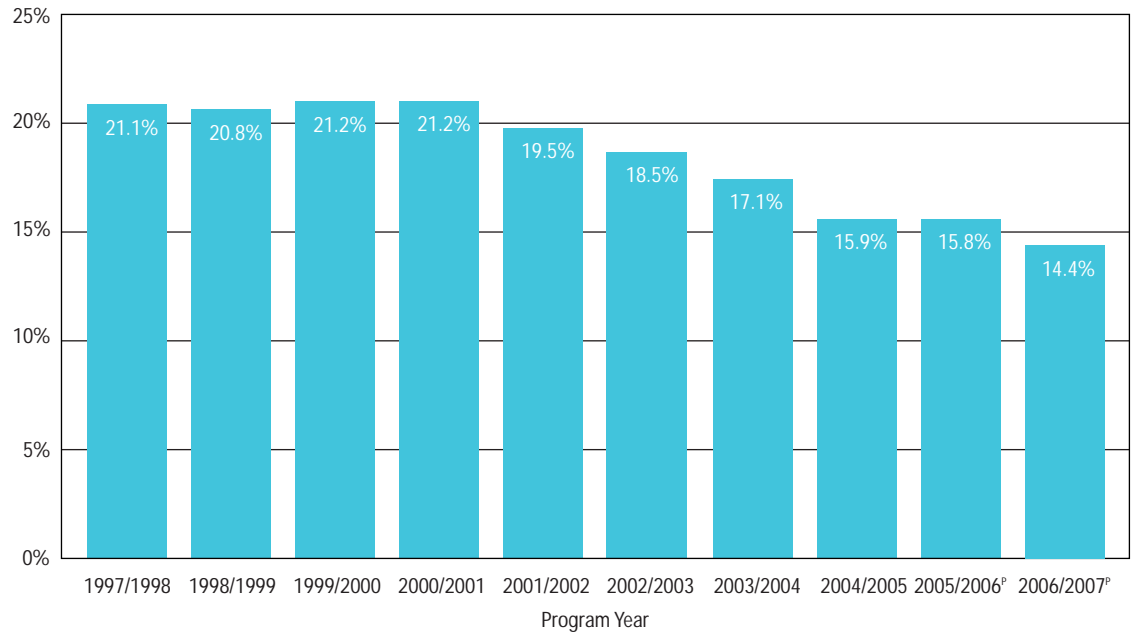


Appendix E

Historical Overview of Student Aid Utilization Rates

Utilization rate is calculated by determining the percentage of eligible full-time students receiving Manitoba Student Aid at Manitoba's public universities and colleges in relation to the total number of full-time enrollments at these institutions during a program year.

Figure 38: Student Aid Utilization Rates (based on full-time enrollments at major public universities and community colleges)



Note: The decrease in utilization rates in the past few years has been driven by significant enrollment increases at Manitoba post-secondary institutions, along with a decrease in the number of Manitoba Student Aid recipients.

Figure 39: Student Aid Utilization Rates for Program Year 2006/2007 (based on full-time enrollments at major public universities and colleges)

