

Student Aid

ANNUAL REPORT 2007/2008

accessible
affordable

**Manitoba Student Aid
Manitoba Advanced Education
and Literacy
Annual Report
2007/2008**

*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, 2008.

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 2007/2008. This report contains program information from August 1, 2007 to July 31, 2008.

Financial assistance for students increases the accessibility and affordability of post-secondary education. Financial supports also have a positive effect on a student's successful completion of their studies.

Manitoba Student Aid continues to offer an impressive range of services to students while ensuring there is appropriate accountability for public funds.

During the 2007/2008 year, the amount of funding expected from parental contributions was reduced; as a result, more students qualified for financial assistance and others qualified for a higher level of assistance. Student debt was kept to a minimum by providing a mix of loans, grants, bursaries, scholarships and other awards. Manitoba student debt levels are among the lowest in Canada.

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

Respectfully submitted,

A handwritten signature in black ink, appearing to read "H. Reichert".

Heather D. Reichert, CA
Deputy Minister



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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 government.

Program information in this report presents financial details of the 2007/2008 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:

- Accessibility and Affordability
- 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

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
- Evaluate programs and services

I just received a letter notifying me of a Manitoba bursary worth \$6,000.

*THANK-YOU!
I am ecstatic.*

This award has reduced my total debt from \$23K to \$17K, which is a huge reduction. I am very grateful.

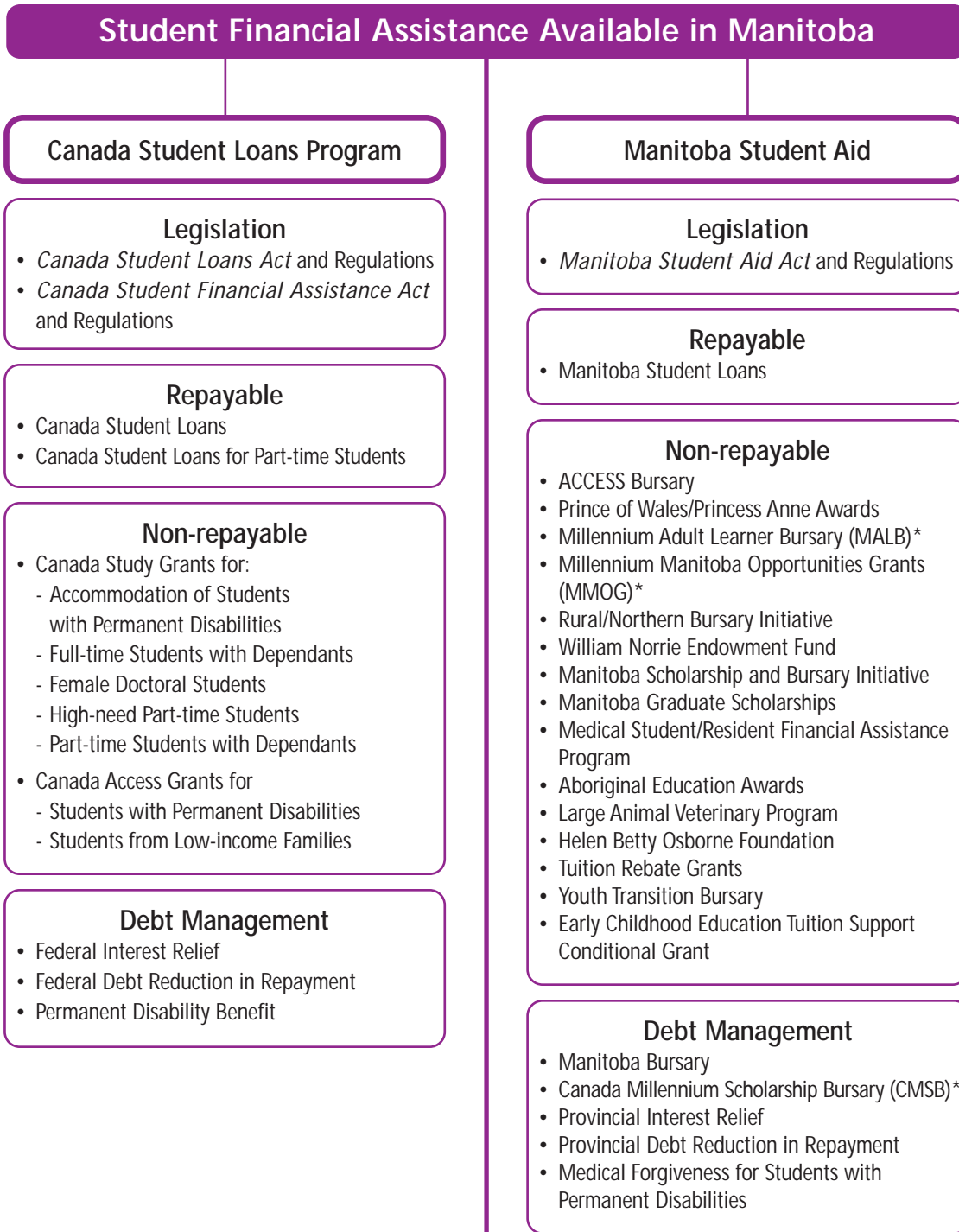
*Sincerely,
Brenda (student)*

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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.

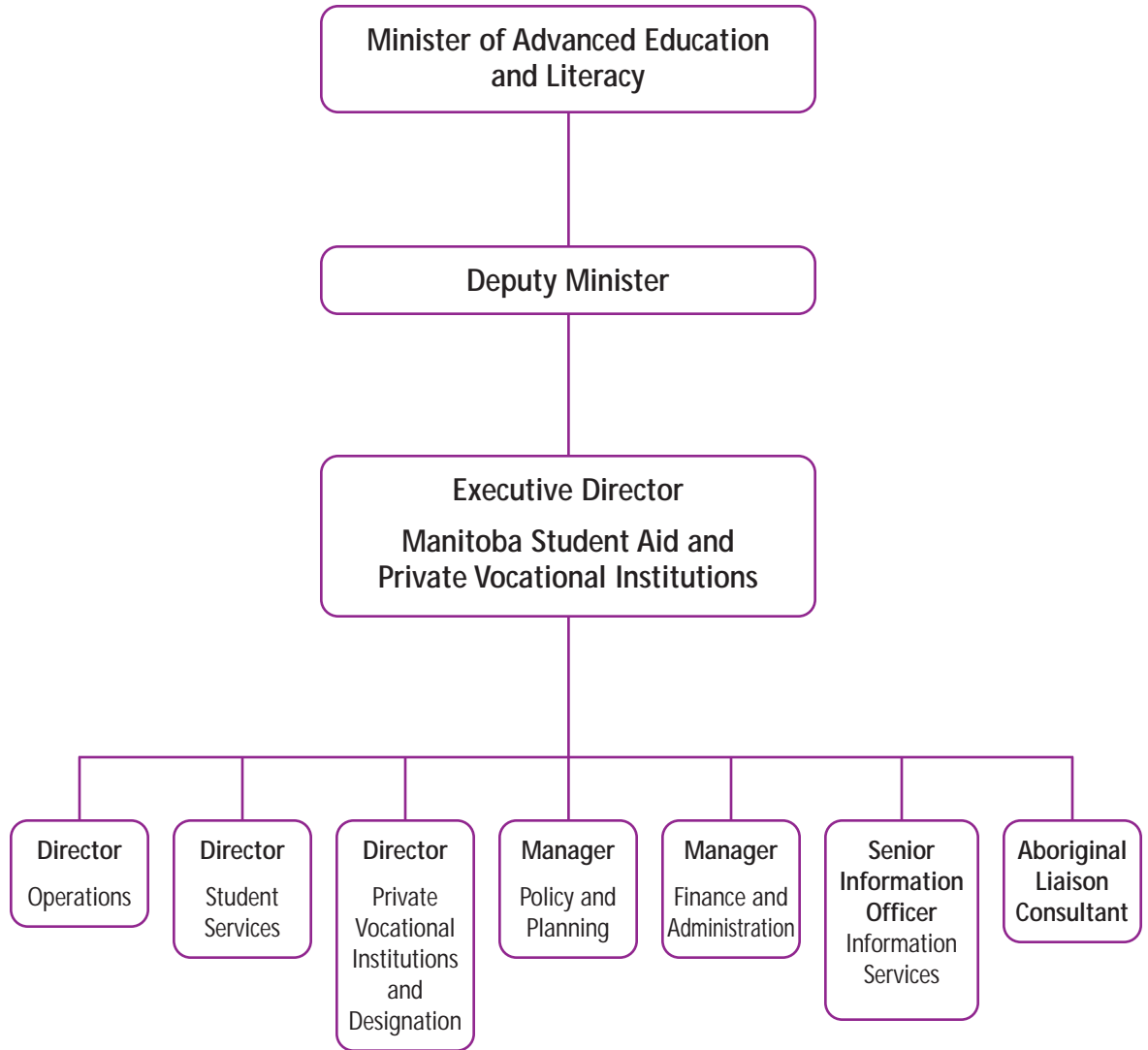
The following chart provides an overview of programs delivered:



* 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



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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



Staff Training 2008

*Thank you
for sharing your
knowledge,
your time, and
your enthusiasm
with our students.*

*We very much
appreciate your
contribution.*

*UM International
Centre for Students*

*Student Exchange
Program*

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 portfolio 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

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

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2007/2008 Program Year Enhancements

Internet Application and Web Site

In 2007/2008, approximately 90% of of Student Aid loan applications were submitted online. This was a 7% 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.

Increase in Manitoba Bursary Expenditures

In 2007/2008, the Manitoba Bursary budget was increased by \$0.2 million bringing the annual bursary expenditures to \$8.26 million. This increase allowed Manitoba Student Aid to ensure that annual student debt is kept at manageable levels.

Reduced Contributions

For 2007/2008, the level of expected parental contributions was reduced. Parents of a "dependent" student are expected to make a contribution toward the cost of that students' education. This year the level of contribution expected from parents was reduced, particularly for middle-income families. This change generally increased the amount of student financial aid students received.

Thank you so much for understanding that after graduation, it is overwhelming to get out into the "real world".

Students must find a job and start a career, and it was nice not to have to worry immediately about starting to pay back my student loan debt.

It is just nice to know that Manitoba cares about their students and wants to help support them as they begin the new chapter in their lives.

Jeannine (student)

When I first approached Student Aid, I dreaded it (another government bureaucracy to deal with - sigh). I was very surprised at the continued World Class performance.

Dwight (student)

Activities

Application Processing:

- 11,411 applications were received for student loans, grants and bursaries
- 199 applications were received for Canada Student Loans for part-time students

Manitoba Student Loan Portfolio Administration:

- Managed an existing loan portfolio of approximately \$67 million involving approximately 26,100 students (direct-financed Manitoba Student Aid loans and lender-financed loans)
- Managed the annual \$1.1 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 \$23.2 million in new loans to 7,297 Manitoba student loan recipients
- Applied loan remission to 4,351 student loan accounts; 2,759 Canada Millennium Scholarship Bursaries and 1,592 Manitoba Bursaries for the 2007/2008 loan year.
- Monitored approximately 8,800 students in repayment of their direct-financed Manitoba student loans to ensure compliance with repayment obligations

Medical Student/Resident Financial Assistance Program:

- 167 applications totaling \$3.045 million in conditional grants were approved for the Medical Student/Resident Financial Assistance Program
- Monitored approximately 797 grants worth approximately \$14.5 million to ensure program compliance

Student Support Services:

- Responded to approximately 50,000 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, 2008

- 45 private vocational institutions and their campuses 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 pursuant to Manitoba's Student Aid Act and the Canada Student Financial Assistance Act. Of the 58:
 - 7 were public institutions
 - 29 were private vocational institutions
 - 16 were other trainers not registered under the Private Vocational Institutions Act; and
 - 6 were institutions affiliated with a religious organization
- Manitoba Student Aid was available to eligible students attending approximately 750 designated education institutions worldwide
- Between August 1, 2007 and July 31, 2008, Manitoba Student Aid processed new designations for 117 education institutions and processed new designations for 298 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.

Entrance Orientation Sessions

Manitoba Student Aid delivers Entrance Orientation Sessions to all students receiving Canada/Manitoba student loans who plan on attending some Winnipeg-area private vocational institutions and private training providers. 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.

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).

Customer Service Improvements

Manitoba Student Aid continues to offer extended office hours in the Winnipeg office from June to September, until 6 p.m. on Tuesdays. This is to provide increased access for students who were not able to contact MSA during regular office hours.



Orientation Session

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 2007/2008

Full-time Students	Number of Students	Total Awards (\$)
Loans		
Canada Student Loans Authorized	8,422	42,030,374
Manitoba Student Loans Authorized	7,297	23,174,994
Provincial Bursary Awards		
Prince of Wales/Princess Anne Awards	936	187,200
ACCESS Bursary	229	1,879,885
Canada Study Grants for Full-time Students		
Students with Dependants	927	1,374,561
Accommodation of Students with Permanent Disabilities	134	481,924
Female Doctoral Students	5	13,854
Debt Reduction Benefits		
Manitoba Bursary	2,112	7,947,884
Canada Millennium Scholarship Bursary	2,183	10,589,065
Canada Access Grants		
Students with Disabilities	255	480,640
Students from Low-Income Families	420	686,325
Other Awards		
Medical Student/Residential Financial Assistance Program	167	3,045,000
Aboriginal Education Awards	135	360,000
Millennium Manitoba Opportunities Grant: Low-income	332	506,391
Millennium Manitoba Opportunities Grant: Aboriginal	120	298,810
Youth Transition Program Bursary	8	24,000
Manitoba Scholarship and Bursary Initiative		5,000,000
Millennium Adult Learner Bursary	50	211,000
Graduate Scholarships		2,000,000
Tuition Rebate Grants		13,874,300
Rural Northern Bursary Initiative		100,000
Large Animal Veterinary Program	10	50,000
Part-time Students		
Loans		
Canada Student Loans Authorized	128	278,014
Canada Study Grants for Part-time Students		
Students with Dependants	8	11,306
Accommodation of Students with Permanent Disabilities	14	51,823
High-need Students	44	49,680
Canada Access Grant for Part-time Students		
Students with Disabilities	15	22,907

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 (\$)
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	8,929	38,203,144	4,279	7,184	20,093,901	2,797
2005/2006	9,080	45,118,641	4,969	7,602	24,611,179	3,237
2006/2007 ^P	8,251	40,850,909	4,951	6,779	21,561,269	3,181
2007/2008 ^P	8,422	42,030,374	4,991	7,297	23,174,994	3,176

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.

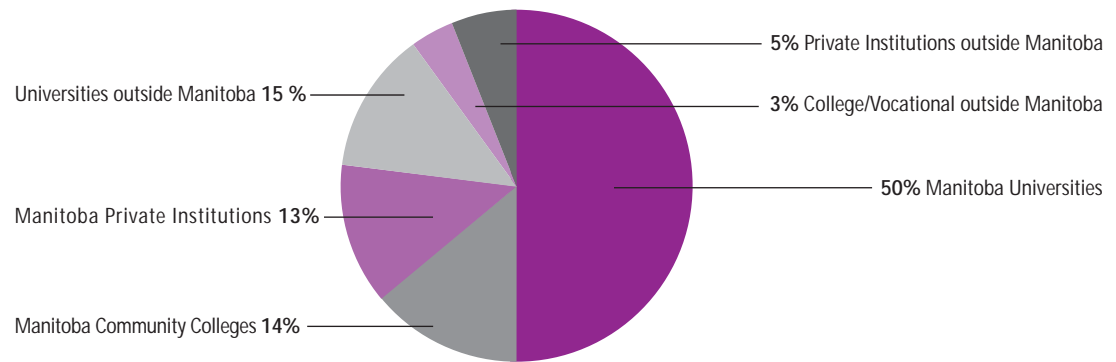
Figure 2: Distribution of CSL and MSL by Institution Type and Location 2007/2008

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	4,766	21,644,199	4,541	4,080	11,494,465	2,817
Manitoba Community Colleges	1,374	5,847,684	4,256	1,098	3,054,699	2,782
Manitoba Private Institutions	922	5,382,301	5,838	844	3,263,097	3,866
Universities outside Manitoba	931	6,006,949	6,452	873	3,534,226	4,048
College/Vocational outside Manitoba	224	1,306,236	5,831	204	735,767	3,607
Private Institutions outside Manitoba	241	1,843,005	7,647	214	1,092,740	5,106



Winnipeg Career Symposium

Figure 3: Distribution of CSL and MSL (\$) 2007/2008



50% of CSL and MSL funding is distributed to students studying at Manitoba universities. Approximately 77% 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 (\$)
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	223	2,188,309	9,813
2005/2006	212	1,861,698	8,782
2006/2007 ^P	211	1,854,760	8,790
2007/2008 ^P	229	1,879,885	8,209

Figure 5:
Average ACCESS Bursary (\$) 1998/1999 to 2007/2008

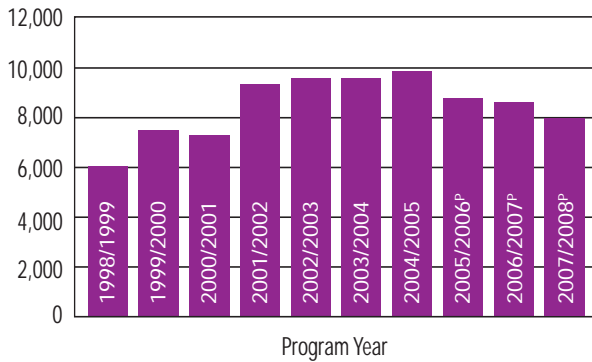


Figure 6:
Number of ACCESS Bursary Students 1998/1999 to 2007/2008

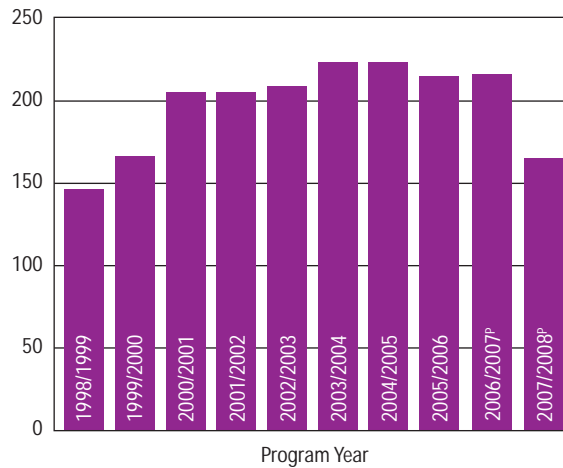


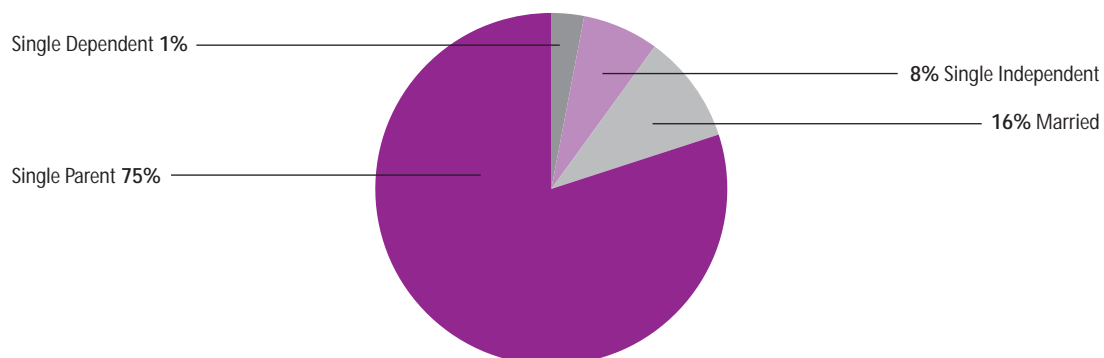
Figure 7: Distribution of ACCESS Bursary by demographic group 2007/2008

Demographic Group	ACCESS Bursary		
	Number of Students	Total Bursary (\$)	Average Bursary (\$)
Male	34	203,558	5,987
Female	195	1,676,327	8,597
TOTAL	229	1,879,885	8,209
Non-Aboriginal	92	893,498	9,712
Aboriginal	137	986,387	7,200
TOTAL	229	1,879,885	8,209
Single Dependent	12	27,731	2,311
Single Independent	35	146,677	4,191
Married	42	295,911	7,046
Single Parent	140	1,409,566	10,068
TOTAL	229	1,879,885	8,209



Seeking Information

Figure 8: Distribution of ACCESS Bursary (\$) by Student Group 2007/2008



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 (\$)
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	972	194,400
2005/2006	954	190,800
2006/2007P	861	172,200
2007/2008P	936	187,200

Figure 10: Distribution of PWPA Awards by Institution type and location 2007/2008

Institution Type and Location	PWPA Grant	
	Number of Students	Total Awards (\$)
Manitoba Universities	541	108,200
Manitoba Community Colleges	188	37,600
Manitoba Private Institutions	139	27,800
Universities outside Manitoba	36	7,200
College/Vocational outside Manitoba	16	3,200
Private Institutions outside Manitoba	16	3,200
TOTAL	936	187,200

Figure 11: Distribution of PWPA by Demographic group 2007/2008

Demographic Group	PWPA Grant	
	Number of Students	Total Awards (\$)
Male	256	51,200
Female	680	136,000
TOTAL	936	187,200
Single Dependent	205	41,000
Single Independent	373	74,600
Married	86	17,200
Single Parent	272	54,400
TOTAL	936	187,200

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	288	448,560	1,558	110	256,946	2,336
2007/2008 ^P	332	506,391	1,525	120	298,810	2,490

Figure 13: MMOG Low-income Demographic Group 2007/2008

MMOG: Low-income

Demographic Group	Number of Students	Total Bursary (\$)	Average Bursary (\$)
Male	125	188,225	1,506
Female	207	318,166	1,537
TOTAL	332	506,391	1,525
Non-Aboriginal	294	450,611	1,533
Aboriginal	38	55,780	1,468
TOTAL	332	506,391	1,525

Figure 14: MMOG Aboriginal Demographic Group 2007/2008

MMOG: Aboriginal

Demographic Group	Number of Students	Total Bursary (\$)	Average Bursary (\$)
Male	31	77,351	2,495
Female	89	221,459	2,488
TOTAL	120	298,810	2,490
Single Independent	64	146,203	2,284
Married	11	29,263	2,660
Single Parent	45	123,344	2,741
TOTAL	120	298,810	2,490

*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 third year for the Millennium Adult Learner Bursary

Millennium Adult Learner Bursary			
Program Year	Number of Students	Total Bursary (\$)	Average Bursary (\$)
2005/2006	33	157,050	4,759
2006/2007 ^P	47	200,000	4,255
2007/2008 ^P	50	211,000	4,220

Figure 16: Millennium Adult Learner Bursary Demographics for 2007/2008

Millennium Adult Learner Bursary			
Demographic Group	Number of Students	Total Bursary (\$)	Average Bursary (\$)
Male	18	75,000	4,167
Female	32	136,000	4,250
TOTAL	50	211,000	4,220
Non-Aboriginal	41	172,500	4,207
Aboriginal	9	38,500	4,278
TOTAL	50	211,000	4,220
Single Dependent	2	10,000	5,000
Single Independent	20	83,500	4,175
Married	12	50,500	4,208
Single Parent	16	67,000	4,188
TOTAL	50	211,000	4,220

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	450	735,570	1,635	257	494,751	1,925
2006/2007 ^P	379	616,788	1,627	247	474,367	1,921
2007/2008 ^P	420	686,325	1,634	255	480,640	1,885

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 (\$)
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	516,442	3,883	8	21,865	2,733	966	1,456,373	1,508
2005/2006	173	594,789	3,438	7	20,763	2,966	1,163	1,673,909	1,439
2006/2007P	120	411,913	3,433	5	15,000	3,000	1,002	1,458,337	1,455
2007/2008P	134	481,924	3,596	5	13,854	2,771	927	1,374,561	1,483



Information sessions

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 funds are 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 (\$)
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	173	322,820	1,866
2006/2007 ^P	137	288,962	2,109
2007/2008 ^P	128	278,014	2,172

Thank you very much for the 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:

- **Accommodation of 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 (\$)
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	19,556	3,911	46	54,532	1,185	8	9,350	1,169
2005/2006	12	20,980	1,748	47	52,464	1,116	3	4,088	1,363
2006/2007 ^P	8	17,036	2,130	36	39,993	1,111	6	5,793	966
2007/2008 ^P	14	51,823	3,702	44	49,680	1,129	8	11,306	1,413

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
2007/2008 ^P	15	22,907	1,527

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 eliminated administrative complexities for the two programs and made the remission programs equitable for all students.

Manitoba Bursary (MB) – This \$8.26 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. 1,592 students received this bursary in 2007/2008 with awards averaging \$5,188. Together with the Canada Millennium Scholarship Bursary, the Manitoba Bursary helped reduce annual student loan debt levels to approximately \$6,000 for 2007/2008.

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 \$10.6 million per year. Students who apply for Canada and Manitoba student loans are automatically considered for this loan remission program. In 2007/2008, 2,759 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	2,929	10,816,064	3,693	1,565	4,354,104	2,782
2005/2006	2,280	10,710,193	4,697	2,374	7,411,589	3,122
2006/2007 ^P	2,018	10,656,628	5,280	2,288	7,279,305	3,182
2007/2008 ^P	2,183	10,589,065	4,851	2,112	7,974,884	3,776

Figure 23: Distribution of CMSB and MB by Institution Type and Location 2007/2008

Institution Type and Location	CMSB			MB		
	Number of Students	Total Bursary (\$)	Average Bursary (\$)	Number of Students	Total Bursary (\$)	Average Bursary (\$)
Manitoba Universities	1,356	6,353,528	4,685	932	2,145,717	2,302
Manitoba Community Colleges	232	1,045,355	4,506	352	1,048,530	2,979
Manitoba Private Institutions	85	472,707	5,561	486	2,911,643	5,991
Universities outside Manitoba	379	2,036,298	5,373	192	894,950	4,661
College/Vocational outside Manitoba	83	413,439	4,981	49	150,747	3,076
Private Institutions outside Manitoba	48	267,738	5,578	101	823,297	8,151
TOTAL	2,183	10,589,065	4,851	2,112	7,974,884	3,776



Applying Online

I just wanted to thank you for working so hard on my application.

I am very grateful for the assistance I received.

Erin (student)

Figure 24: Distribution of CMSB (\$) 2007/2008

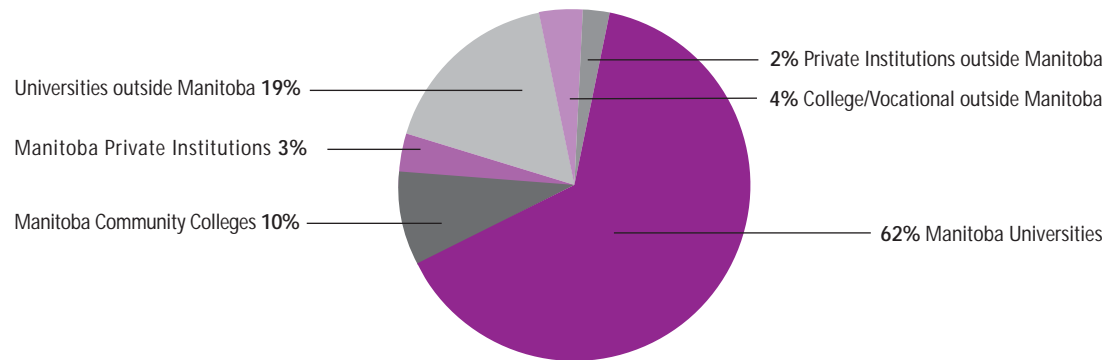
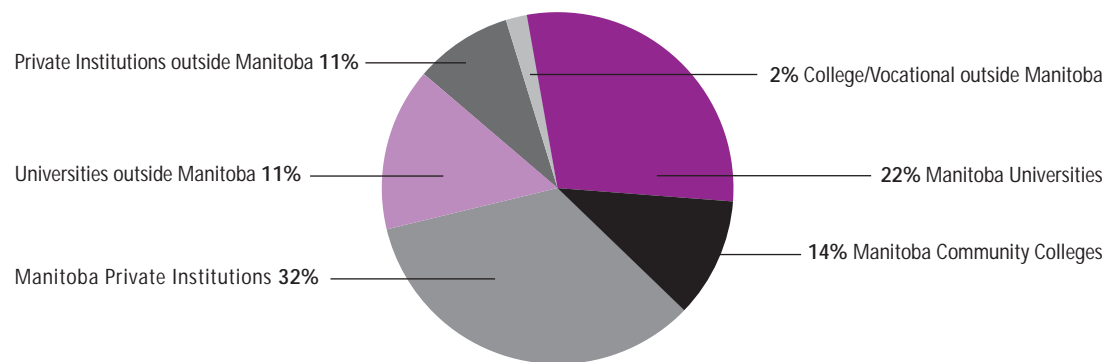


Figure 25: Distribution of MB (\$) 2007/2008



Distribution of CMSB – 75% of CMSB was provided to students studying at Manitoba institutions. 62% of CMSB was awarded to students studying at Manitoba universities.

Distribution of MB – 22% of Manitoba Bursary was provided to students studying at Manitoba universities. 32% of Manitoba Bursary was provided to students studying at Manitoba private institutions. 14% 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 327 borrowers who are currently on Interest Relief. In 2007/2008, the Manitoba government paid \$50,950 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. To date 1,039 borrowers have utilized Interest Relief.

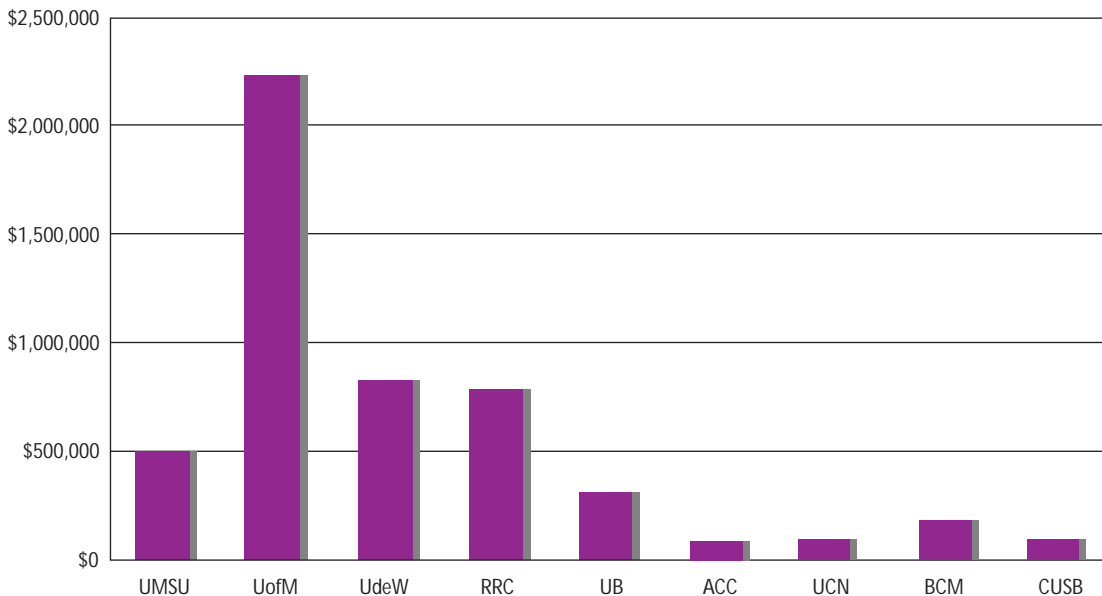
Debt Reduction in Repayment (DRR) – This debt management program provides assistance to borrowers who have exhausted Interest Relief and who experience long-term financial difficulty paying back their student loans. In 2007/2008, there were 16 students who were approved for Debt Reduction. Under this program, the Manitoba Government paid a total of \$45,243 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 2007/2008, Manitoba’s public colleges and universities were provided with \$13.8 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 – In 2007/2008, 135 Aboriginal students shared a total of \$360,000 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. These awards assist Aboriginal students with the cost of tuition, books and supplies. Students must maintain full-time studies (minimum 60% course load) and have financial need. Students are eligible to receive up to \$3,000 for university programs and \$1,500 for college programs. The agreement was extended for another three years effective April 2007.

Youth Transition Program – In co-operation with MB4Youth, the Youth Transition Program provides recent eligible high school graduates with up to 12 months of paid work experience in the province to encourage them to pursue post-secondary education. Besides their salary, graduates receive a \$3,000 bursary when they complete their work experience and enroll in a post-secondary institution. In 2007/2008, 8 high school graduates received a total of \$24,000 in bursaries.

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. During 2007/2008, 332 recipients received the MMOG for low-income students and 120 received the MMOG for Aboriginal students. 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.

Graduate Scholarships – In 2004/2005, 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. 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. Funding for this program was increased from \$1,357.5 in 2006/2007 to \$2,000.0 in 2007/2008.

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 has administered the ECE program for Manitoba Family Services and Housing. Manitoba Student Aid's administrative responsibilities for the ECE program ended in the spring of 2008.

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.

Winnipeg Education Centre Endowment – 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 Winnipeg Education Centre.

Career Trek – Manitoba provides 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. The province provided \$125.0 for the program in 2007/2008.

Financial Information

Budget 2007/2008 Fiscal year (April 1, 2007 – March 31, 2008)

Manitoba Student Aid

	(\$000)
Salaries	3,623.1
Other Expenditures	1,220.0
ACCESS Bursaries	2,559.9
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	2,000.0
Manitoba Bursary	8,260.0
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	4,761.0
Interest Relief and Debt Reduction	1,388.6
TOTAL	62,042.0
Less Recoverable from Manitoba Health	(2,891.3)
TOTAL	59,150.7

Appendices

Appendix A

Legend for Tables and Charts

Acronym	Program
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, 2008

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 1998/1999 to 2007/2008.

Appendix B

Distribution of Canada Student Loans and Manitoba Student Loans

Figure 27: Distribution of CSL and MSL by Public Institution in Manitoba 2007/2008

Institution	Canada Student Loans			Manitoba Student Loans		
	Number of Students	Total Loans (\$)	Average Loan (\$)	Number of Students	Total Loans (\$)	Average Loan (\$)
University of Manitoba	3,150	14,435,511	4,589	2,736	7,827,822	2,861
University of Winnipeg	913	3,862,546	4,231	723	1,875,727	2,594
Brandon University	527	2,560,905	4,859	474	1,391,385	2,935
Collège Universitaire de Saint-Boniface	113	479,920	4,247	90	235,702	2,619
Red River College	1,025	4,377,810	4,271	800	2,267,175	2,834
Assiniboine Community College	206	836,732	4,062	180	453,787	2,521
University College of the North	51	249,389	4,890	36	108,769	3,021
Other Manitoba Public Institutions	162	689,070	4,254	144	388,747	2,700
TOTAL	6,139	27,900,946	4,545	4,934	14,206,136	2,879

Figure 28: Distribution of CSL and MSL by Demographic Group 2007/2008

Demographic Group	Canada Student Loans			Manitoba Student Loans		
	Number of Students	Total Loans (\$)	Average Loan (\$)	Number of Students	Total Loans (\$)	Average Loan (\$)
Male	3,131	15,146,195	4,837	2,721	8,493,346	3,121
Female	5,291	26,884,179	5,081	4,576	14,681,648	3,208
TOTAL	8,422	42,030,374	4,991	7,297	23,174,994	3,176
Non-Aboriginal	7,392	36,868,943	4,988	6,537	20,772,670	3,178
Aboriginal	1,030	5,161,431	5,011	760	2,402,324	3,161
TOTAL	8,422	42,030,374	4,991	7,297	23,174,994	3,176
Single Dependent	2,803	11,657,702	4,159	2,374	6,154,454	2,592
Single Independent	3,940	20,681,403	5,249	3,531	11,890,675	3,368
Married	848	4,506,154	5,314	764	2,619,465	3,429
Single Parent	831	5,185,115	6,240	628	2,510,400	3,997
TOTAL	8,422	42,030,374	4,991	7,297	23,174,994	3,176

Figure 29: CSL/MSL Recipients by Gender

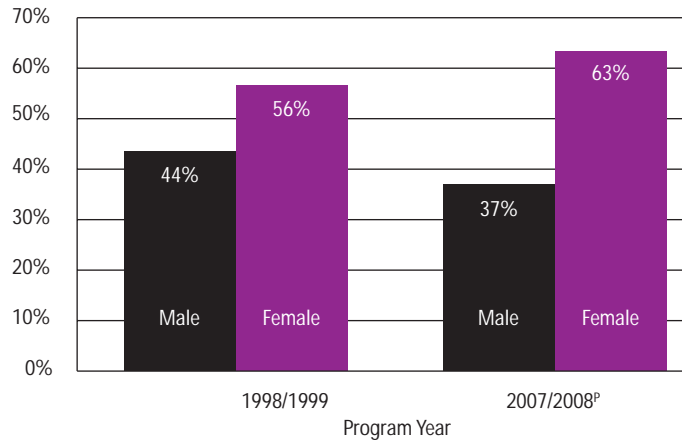


Figure 30: CSL/MSL Recipients by Ancestry

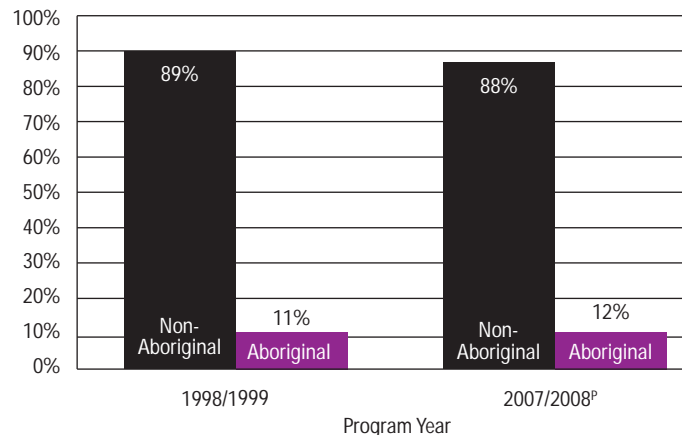
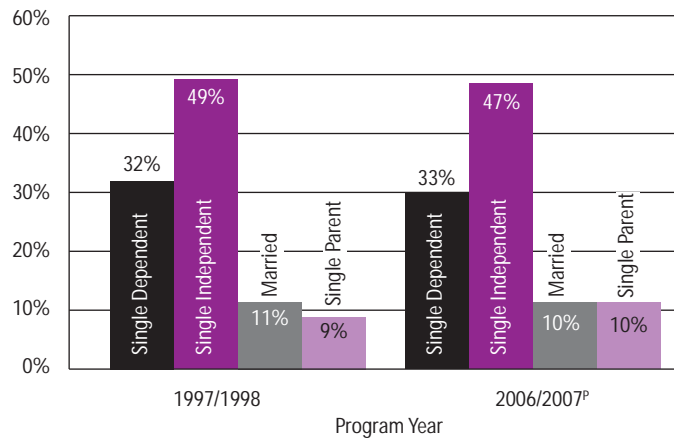


Figure 31: CSL/MSL Recipients by Student Group



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 2007/2008

Institution	CMSB			MB		
	Number of Students	Total Bursary (\$)	Average Bursary (\$)	Number of Students	Total Bursary (\$)	Average Bursary (\$)
University of Manitoba	857	4,115,763	4,803	663	1,701,299	2,566
University of Winnipeg	225	1,008,465	4,482	133	222,372	1,672
Brandon University	226	1,023,796	4,530	93	132,216	1,422
Collège Universitaire de Saint-Boniface	32	131,118	4,097	19	35,331	1,860
Red River College	182	846,531	4,651	251	787,040	3,136
Assiniboine Community College	39	156,285	4,007	52	96,847	1,862
University College of the North	9	39,058	4,340	12	24,512	2,043
Other Manitoba Public Institutions	17	73,267	4,310	61	194,630	3,191
TOTAL	1,587	7,394,283	4,659	1,284	3,194,247	2,488

Figure 33: Distribution of CMSB and MB by Demographic Group 2007/2008

Demographic Group	CMSB			MB		
	Number of Students	Total Bursary (\$)	Average Bursary (\$)	Number of Students	Total Bursary (\$)	Average Bursary (\$)
Male	775	3,817,374	4,926	715	2,647,148	3,702
Female	1,408	6,771,691	4,809	1,397	5,327,736	3,814
TOTAL	2,183	10,589,065	4,851	2,112	7,974,884	3,776
Non-Aboriginal	1,983	9,664,780	4,874	1,824	6,877,936	3,771
Aboriginal	200	924,285	4,621	288	1,096,948	3,809
TOTAL	2,183	10,589,065	4,851	2,112	7,974,884	3,776
Single Dependent	559	2,427,125	4,342	593	1,485,167	2,504
Single Independent	1,139	5,655,001	4,965	993	4,147,635	4,177
Married	235	1,202,136	5,115	257	1,115,909	4,342
Single Parent	250	1,304,803	5,219	269	1,226,173	4,558
TOTAL	2,183	10,589,065	4,851	2,112	7,974,884	3,776

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

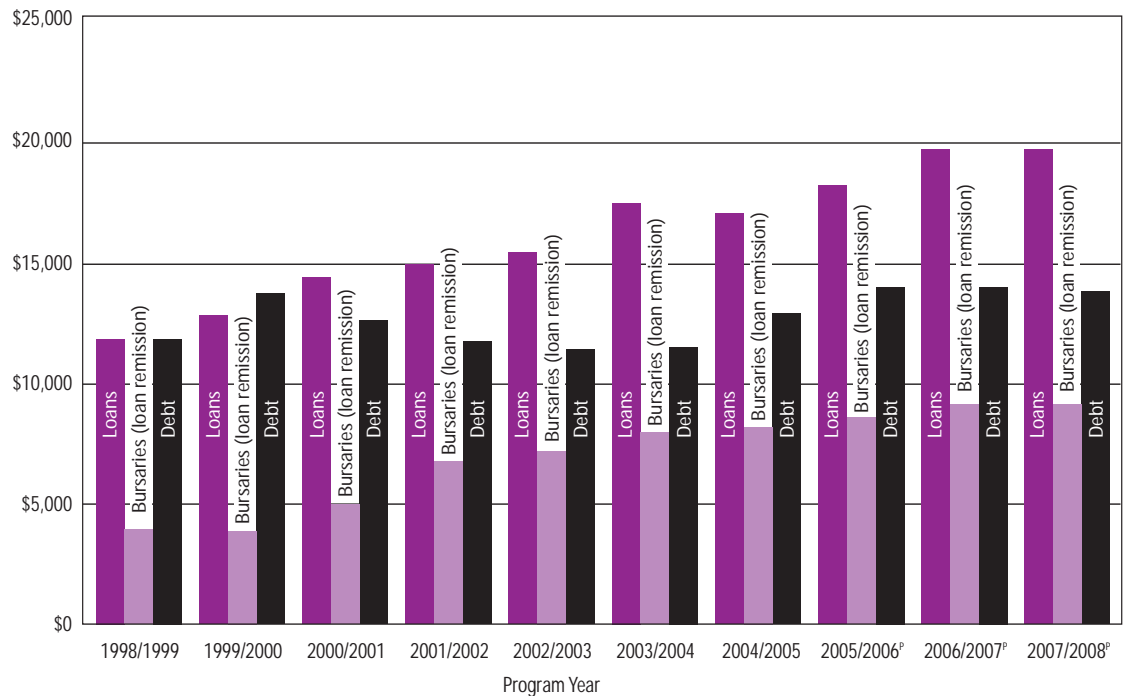
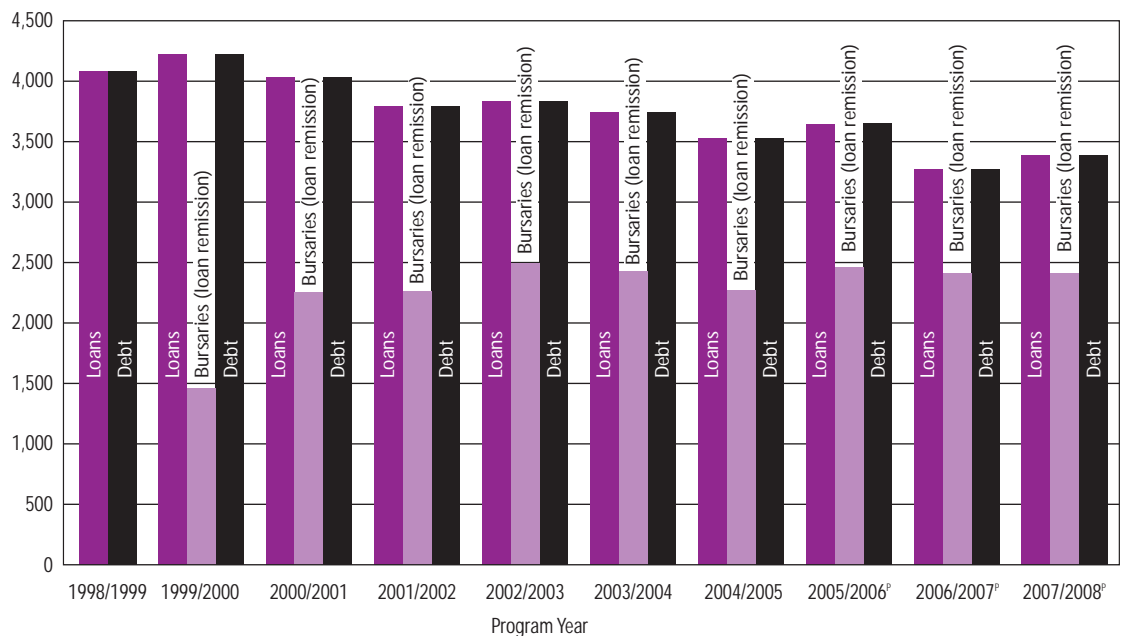


Figure 35: Number of Students Represented in Figure 34.



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

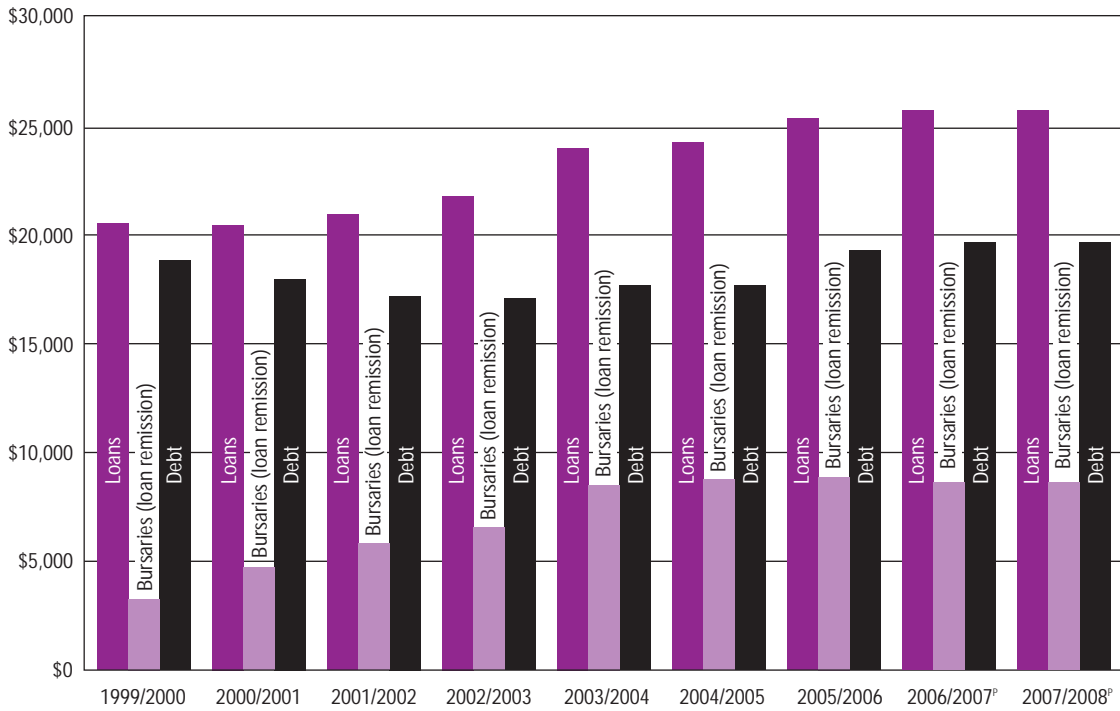
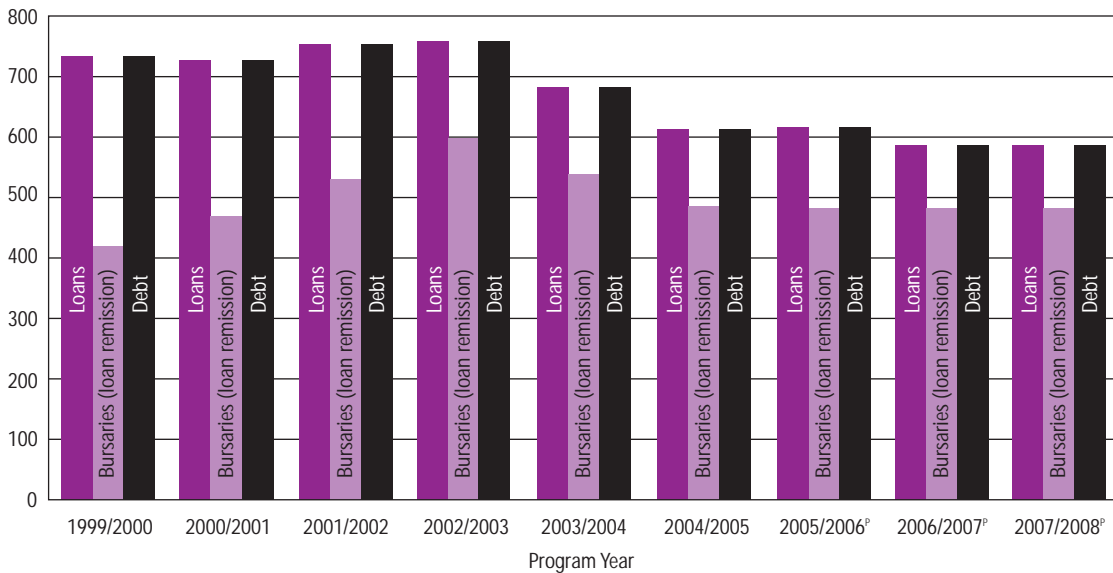


Figure 37: Number of Students Represented in Figure 36.

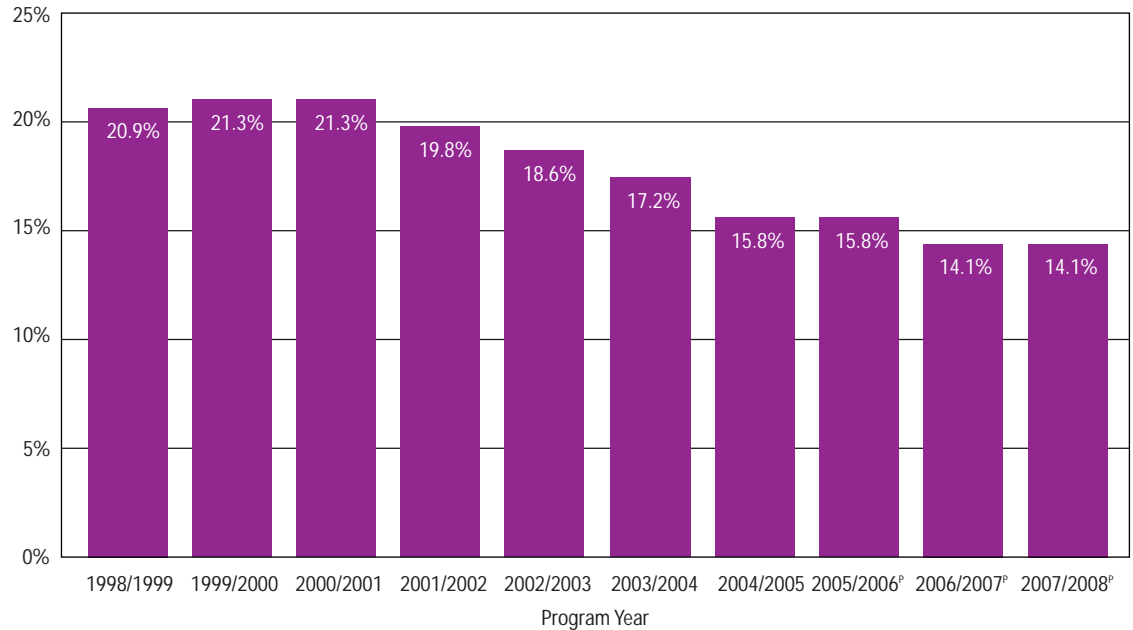


Appendix E

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 2007/2008

