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 Education and Advanced Learning and the federal Minister of Employment and Social Development Canada.

The following chart provides an overview of programs delivered:

### Student Financial Assistance Available in Manitoba

#### Canada Student Loans Program

- **Legislation**
  - Canada Student Loans Act and Regulations
  - Canada Student Financial Assistance Act and Regulations

- **Repayable**
  - Canada Student Loans
  - Canada Student Loans for Part-time Students

- **Non-repayable**
  - Canada Student Grant for:
    - Persons from Low-income Families
    - Persons from Middle-income Families
    - Persons with Dependents
    - Persons with Permanent Disabilities
    - Services and Equipment for Persons with Permanent Disabilities
    - Part-time Studies
    - Part-time Students with Dependents

- **Debt Management**
  - Repayment Assistance Plan
  - Permanent Disability Benefit

#### Manitoba Student Aid

- **Legislation**
  - Manitoba Student Aid Act and Regulations

- **Repayable**
  - Manitoba Student Loans

- **Non-repayable**
  - ACCESS Bursary
  - Prince of Wales/Princess Anne Awards
  - Rural/Northern Bursary
  - Student Success Grant
  - Medical Student/ Resident Financial Assistance Program
  - Aboriginal Medical Student Financial Assistance Program
  - Fly Higher Aboriginal Education Awards
  - Graduate Scholarships
  - Large Animal Veterinary Program
  - Manitoba Scholarship and Bursary Initiative
  - Helen Betty Osborne Foundation Awards
  - Winnipeg Foundation Financial Need Bursaries
  - Nurse Practitioner Education Grant

- **Debt Management**
  - Manitoba Bursary
  - Repayment Assistance Plan
  - Medical Forgiveness for Students with a Permanent Disability
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, participates on inter-jurisdictional committees, simplifies the student loan program and increases administrative and system efficiencies and effectiveness

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 the Repayment Assistance Plan (RAP) and the Repayment Assistance Plan for Borrowers with a Permanent Disability (RAP-PD)
- Administers the Medical Student/Resident Financial Assistance Program on behalf of Manitoba Health, Healthy Living and Seniors
- Administers the Aboriginal Medical Student Financial Assistance Program
- Administers the Nurse Practitioner Education Grant in partnership with Manitoba Health, Healthy Living and Seniors

Information Systems
- Leads the branch in planning and implementing information systems and technologies
- Designs, develops, and manages computer applications to support MSA’s operations and provide service to the citizens of Manitoba
- Provides consultative services regarding desktop services and secure information handling best practices to staff and management of MSA to enable the branch to provide the best and most secure service to our stakeholders
- Works with the various branches of Business Transformation and Technology to provide the computing and network infrastructure that supports the operations of MSA on a day to day basis

Inquiry
- Provides responses to telephone, email, and in-person inquiries from students and the general public

Student Services Unit

Student Advising
- 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 counselors, and community groups
- Administers the Exceptional Review Committee processes
Designation Unit
- Designates private and public institutions locally, nationally and internationally for student financial assistance under the guidelines of the Pan-Canadian Designation Framework
- Monitors designated Manitoba institutions for student repayment rates and compliance to Manitoba Student Aid Memoranda of Understanding criteria

Aboriginal Liaison
- 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
- Provides workshops and presentations for Aboriginal students and stakeholders throughout Winnipeg and Manitoba
- Attends and helps coordinate education and career fairs throughout Winnipeg and Manitoba

Information Services
- 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

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

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 Manitoba Scholarship and Bursary Initiative, Fly Higher Aboriginal Education Awards, and Manitoba Graduate Scholarships
- Audits applications and processes to ensure compliance with governing legislation, policies and procedures

‘I am so grateful to be living in a province like Manitoba. I am so grateful to the student awards department, the Minister of Health, and the Premier of Manitoba for encouraging Nurse Practitioner students such as myself to pursue higher education. Thank you for the gift and it is my honor to serve rural Manitoba citizens.’
2013/2014 Program Year

**Enhancements**

**Manitoba Student Loan Vehicle Exemption**
The vehicle exemption for Manitoba Student Loans was increased for all students, from $5,000 to $10,000 effective August 1, 2013. Previously the $10,000 limit was only available to single parents and married students.

**Nurse Practitioner Education Grant**
This program was established in partnership with Manitoba Health, Healthy Living and Seniors to encourage Nurse Practitioner students to consider a career in rural Manitoba. In 2013/14, 22 return of service grants of $10,000 were awarded.

**Activities**

**Application Processing**
- 15,223 applications were received for student loans, grants and bursaries
- 807 applications were received for Canada Student Loans for part-time students

**Manitoba Student Loan Portfolio Administration**
- Managed an existing loan portfolio of approximately $98.5 million involving approximately 29,669 students (direct-financed Manitoba Student Aid loans and lender-financed loans)
- Managed the annual $0.4 million Repayment Assistance Plan
- Managed the loan administration for new and existing loans, including annual expenditures of approximately $1.5 million for Provision for Loss, Interest Subsidy and previous Risk Premiums with the national banks
- Disbursed approximately $31.6 million in new loans to approximately 9,400 Manitoba Student Loan recipients
- Applied loan remission to student loan accounts, including 3,815 Manitoba Bursaries
- Monitored approximately 15,064 students in repayment of their direct-financed Manitoba Student Loans to ensure compliance with repayment obligations

**Medical Student/Resident Financial Assistance Program**
- Approved 200 applications totaling $3.99 million in conditional grants for the Medical Student/Resident Financial Assistance Program
- Monitored approximately 1,478 grants worth approximately $27.0 million to ensure program compliance

**Student Support Services**
A team of six full-time inquiry staff:
- Responded to approximately 425 requests for information and assistance over the telephone and by email per day during peak periods
- Responded to approximately 900 emails (out-of-province students and Manitoba Government Inquiry)
- Provided in person support to nearly 16,000 students in Winnipeg and over 1,600 students in Brandon.
Designations
As at July 31, 2014

- There were 58 institutions and training providers located in Manitoba that offered programs of study designated for the Canada Student Loans Program and Manitoba Student Aid Program pursuant to the Manitoba Student Aid Act and the Canada Student Financial Assistance Act. Of the 58:
  - 8 were public institutions
  - 28 were private vocational institutions
  - 17 were other trainers not registered under the Private Vocational Institutions Act; and
  - 5 were institutions affiliated with a religious organization
- Manitoba Student Aid was available to eligible students attending approximately 1,000 designated education institutions worldwide
- Between August 1, 2013 and July 31, 2014, Manitoba Student Aid processed new designation requests for 84 educational institutions and 260 programs worldwide. 50 educational institutions and 179 programs were designated.

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 information sessions for high school students and parents, as well as participate in provincial educational and career symposia. Manitoba Student Aid's Aboriginal Liaison works specifically within the Aboriginal community, as well as with the ACCESS programs, to remove barriers to post-secondary education.

Entrance Orientation Sessions
Manitoba Student Aid delivers Entrance Orientation Sessions to all Canada/Manitoba Student Loan recipients attending Winnipeg and Brandon-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 Counselors
Repayment Counselors 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 co-operation in repaying their outstanding student loan. Repayment Counselors analyze a borrower’s financial status and provide counseling and advice on various repayment options including debt management programs available to those experiencing financial hardship while in repayment of their Manitoba Student Loan.