

Student Aid

ANNUAL REPORT 2012/2013

accessible
affordable

**Manitoba Student Aid
Manitoba Advanced Education
and Literacy
Annual Report
2012/2013**

*Accessible and Affordable
Post-Secondary Education*



MINISTER OF EDUCATION AND ADVANCED LEARNING

Room 168
Legislative Building
Winnipeg, Manitoba R3C 0V8
CANADA

His Honour the Honourable Philip S. Lee, C.M., 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, 2013.

Respectfully submitted,

original signed by

Honourable James Allum





Education and Advanced Learning
Deputy Minister

Room 156, Legislative Building, Winnipeg, Manitoba, Canada R3C 0V8

Honourable James Allum
Minister of Education and Advanced Learning
Room 168 Legislative Building
Winnipeg MB R3C 0V8

Dear Minister Allum:

I have the privilege of presenting the Annual Report of Manitoba Student Aid for 2012/2013. This report contains program information from August 1, 2012 to July 31, 2013.

Manitoba Student Aid administers a range of loans, grants, bursaries, and scholarships with the goal of eliminating financial barriers to student success in post-secondary education. The program implemented two enhancements in 2012/2013 to complement its existing programs and services:

- The interest rate applied to Manitoba Student Loans was decreased from prime plus 1.5% to prime rate, effective September 1, 2012.
- Students are now able to earn more money during the study period without affecting their loan eligibility. Manitoba Student Aid increased the in-study income exemption from \$50 to \$100 per week, effective August 1, 2012.

Throughout the 2012/2013 program year, the staff at Manitoba Student Aid responded to over 68,000 requests for information, processed 16,000 loan applications, and disbursed 9,517 Manitoba Student Loans and 3,676 Manitoba Bursaries. I am also pleased to share that in 2012/2013 student debt levels in Manitoba continue to be among the lowest in Canada.

It is through these ongoing efforts and program improvements, that Manitoba students can be assured post-secondary education will continue to be accessible and affordable for all.

Respectfully submitted,

original signed by

Gerald Farthing





Éducation et Enseignement supérieur

Sous-ministre

Bureau 156, Palais législatif, Winnipeg (Manitoba) Canada R3C 0V8

Monsieur James Allum
Ministre de l'Éducation et de l'Enseignement supérieur
Palais législatif, bureau 168
Winnipeg (Manitoba) R3C 0V8

Monsieur le Ministre,

J'ai l'honneur de vous présenter le rapport annuel du Programme d'aide aux étudiants du Manitoba de 2012-2013. Ce rapport contient de l'information sur le Programme pour la période allant du 1^{er} août 2012 au 31 juillet 2013.

La Direction de l'aide aux étudiants du Manitoba administre une gamme de prêts, de subventions, de bourses et de bourses d'études. Son objectif est d'éliminer les obstacles financiers au succès des étudiants qui poursuivent des études postsecondaires. En 2012-2013, Aide aux étudiants du Manitoba a mis en œuvre les deux améliorations suivantes, en complément des programmes et services existants :

- le taux d'intérêt applicable aux prêts étudiants du Manitoba qui correspondait au taux préférentiel plus 1,5 % est égal au taux préférentiel depuis le 1^{er} septembre 2012;
- les étudiants sont maintenant en mesure de gagner plus d'argent pendant la période d'études sans que cela nuise à leur admissibilité aux prêts. Aide aux étudiants du Manitoba a augmenté le montant de l'exemption sur le revenu en cours d'études, qui est passé de 50 \$ à 100 \$ par semaine depuis le 1^{er} août 2012.

Au cours de l'année de programme 2012-2013, le personnel de la Direction de l'aide aux étudiants du Manitoba a répondu à plus de 68 000 demandes d'information, traité 16 000 demandes de prêt et accordé 9 517 prêts étudiants du Manitoba et 3 676 bourses du Manitoba. Je suis aussi heureux d'annoncer que le niveau d'endettement des étudiants du Manitoba est toujours parmi les moins élevés au Canada en 2012-2013.

Grâce à ces efforts soutenus et aux améliorations continues apportées au Programme, les étudiants du Manitoba peuvent être certains que l'éducation postsecondaire continuera d'être accessible et abordable pour tous.

Le tout respectueusement soumis,

Le sous-ministre,

original signed by

Gerald Farthing



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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 the students, their parents, spouses, and government.

This report presents details of the 2012/2013 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 system.

Together with our partners and stakeholders, Manitoba Advanced Education and Literacy’s mission, with respect to post-secondary education and the adult learning sector, is to:

- Provide learners with high quality, relevant, affordable, and accessible learning opportunities;
- Provide financial and other assistance to enable learners to overcome barriers to learning;
- Support seamless and coherent links across the learning systems; and
- Facilitate the contribution of the learning 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

MSA was created in the 1960's with funding provided largely in the form of grants. In 1993/94, changes to the Canada Student Loans Program cost-sharing arrangements necessitated a shift to primarily loan assistance. Loans were administered by banks and credit unions under 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 of 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.



manitobastudentaid.ca

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, Rural/Northern Bursary, ACCESS Bursaries, Manitoba Graduate Scholarships, Prince of Wales/Princess Anne Awards, the Medical Student/Resident Financial Assistance Program, Student Success Grant, Fly Higher Aboriginal Education Awards, Youth Transition Bursary, and others.

Program Objectives

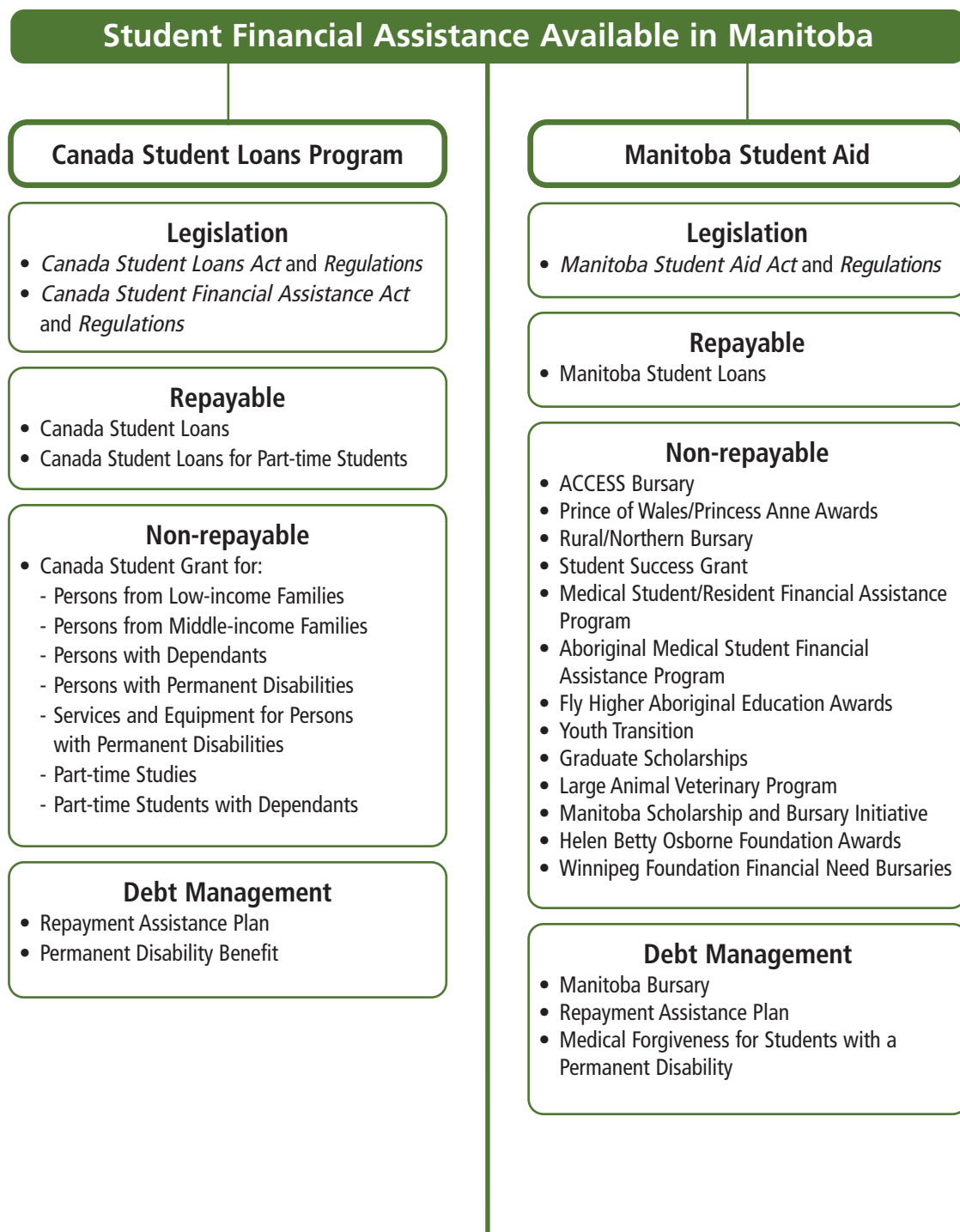
The key objectives of Manitoba Student Aid are:

- 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.

Organization and Administration

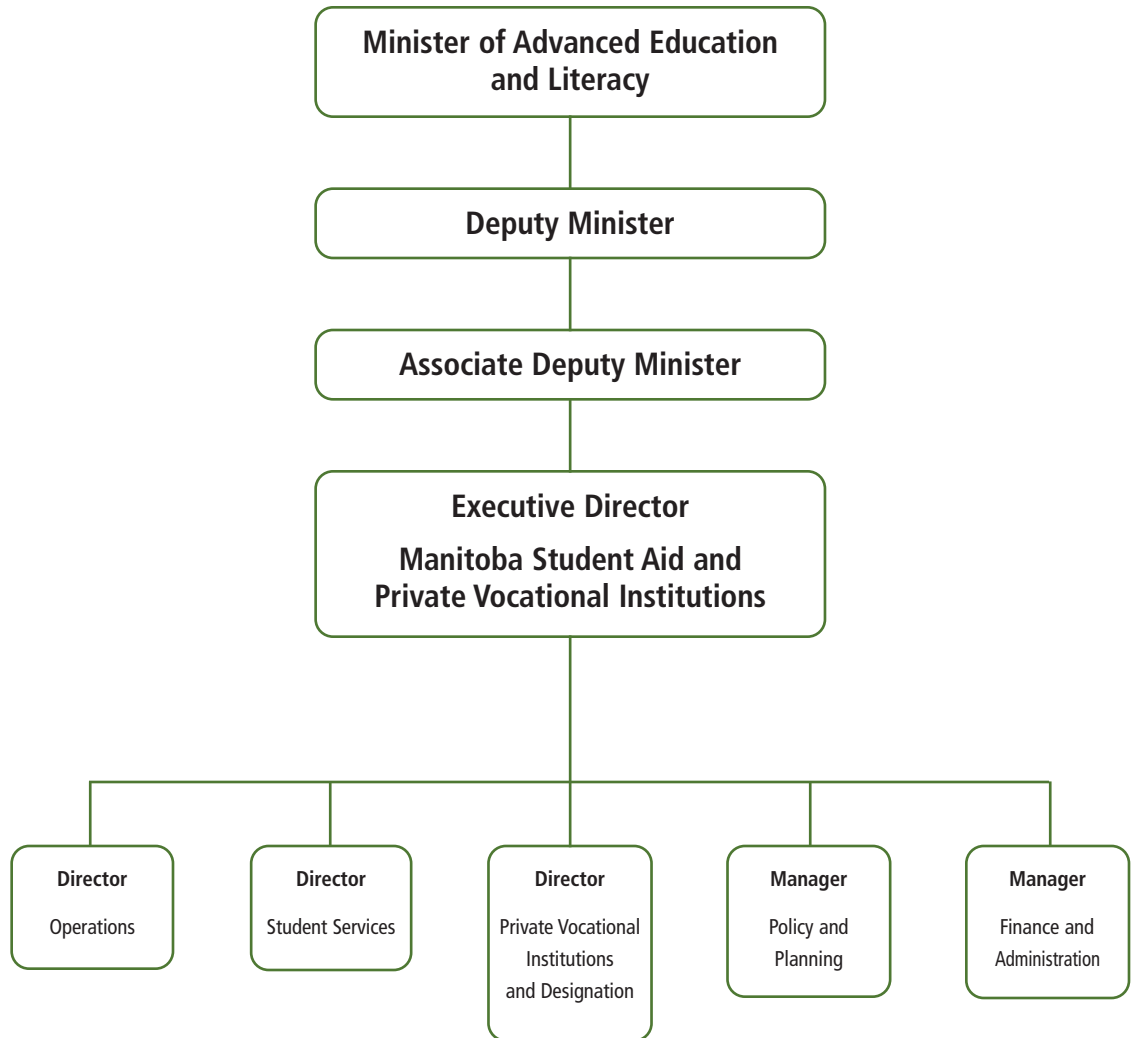
The Canada Student Loans Program and Manitoba Student Aid work in combination and are administered by Manitoba Student Aid on behalf of the provincial Minister of Advanced Education and Literacy and the federal Minister of Employment and Social Development Canada.

The following chart provides an overview of programs delivered:



Organization Chart

Manitoba Student Aid



Annual Report
2012/2013

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
- Administers the Aboriginal Medical Student Financial Assistance Program

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 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



Student Aid Reception Area

I just wanted to thank you for working so hard on my application. I am very grateful for the assistance I received.

Erin (student)

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

Private Vocational Institutions and Designation Unit

- Administers the Private Vocational Institutions Act and its attendant regulations
- Administers the Training Completion Fund, which provides assistance to those students attending a private vocational institution which ceases to operate
- 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

2012/2013 Program Year

Enhancements

Manitoba Student Loan Interest Rate

The interest rate applied to Manitoba Student Loans was reduced from prime rate plus 1.5% to prime rate effective September 1, 2012.

Manitoba Student Loan Income Exemption

The in-study income exemption increased from \$50 per week to \$100 per week effective August 1, 2012.

Activities

Application Processing

- 14,964 applications were received for student loans, grants and bursaries
- 678 applications were received for Canada Student Loans for part-time students

Manitoba Student Loan Portfolio Administration

- Managed an existing loan portfolio of approximately \$86.4 million involving approximately 24,909 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 \$1.7 million for Provision for Loss, Interest Subsidy and previous Risk Premiums with the national banks
- Disbursed approximately \$31.8 million in new loans to approximately 9,500 Manitoba Student Loan recipients
- Applied loan remission to student loan accounts; including 3,676 Manitoba Bursaries.
- Monitored approximately 14,090 students in repayment of their direct-financed Manitoba student loans to ensure compliance with repayment obligations

Medical Student/Resident Financial Assistance Program

- Approved 243 applications totaling \$4.7 million in conditional grants for the Medical Student/Resident Financial Assistance Program
- Monitored approximately 1,353 grants worth approximately \$20.0 million to ensure program compliance

Student Support Services

- Responded to approximately 48,080 requests for information and assistance over the telephone
- Provided services to an additional 19,550 in-person requests
- Responded to approximately 700 emails (out-of-province students and Manitoba Government Inquiry)

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 Consultant works specifically within the Aboriginal community, as well as with the ACCESS programs, to remove barriers to post-secondary education.

Registrations and Designations

As at July 31, 2013

- There were 64 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 64:
 - 8 were public institutions
 - 31 were private vocational institutions
 - 19 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 1,000 designated education institutions worldwide
- Between August 1, 2012 and July 31, 2013, Manitoba Student Aid processed new designation requests for 102 education institutions and 226 programs worldwide. 62 educational institutions and 179 programs were designated.

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.

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

Eligible students must meet the following course load requirements:

- Full-time university and college 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, career college or private training provider 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 2012/2013

Full-time Students	Number of Students	Total Awards (\$)
Loans		
Canada Student Loans Authorized	9,774	45,814,216
Manitoba Student Loans Authorized	9,517	31,806,503
Provincial Bursary Awards		
Access Bursary	216	1,962,344
Prince of Wales/Princess Anne Awards	1,188	297,000
Rural Northern Bursary	1,428	755,250
Student Success Grant	245	489,542
Canada Student Grants for Full-time Students		
Low-Income	5,057	10,269,186
Middle-Income	1,696	1,351,475
Low Income With Dependents	1,354	3,768,025
Low Income with Permanent Disabilities	406	801,000
Disabilities Equipment and Supplies	192	611,981
Debt Reduction Benefits		
Manitoba Bursary	3,676	10,407,826
Part-time Students		
Loans		
Canada Student Loans Authorized	312	731,755
Canada Student Grants for Part-time Students		
Part-time Students	299	337,107
Part-time Students with Dependents	35	58,120
Part-time Students with Permanent Disabilities	41	83,200
Disability Equipment and Supplies	21	51,054



Orientation Sessions

This bursary is more than I could have ever asked for. Thank you to the province of Manitoba.

Kay (student)

Repayable Assistance: Full-time Students

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 Canada Student Loans and Manitoba Student Loans to Full-time Students

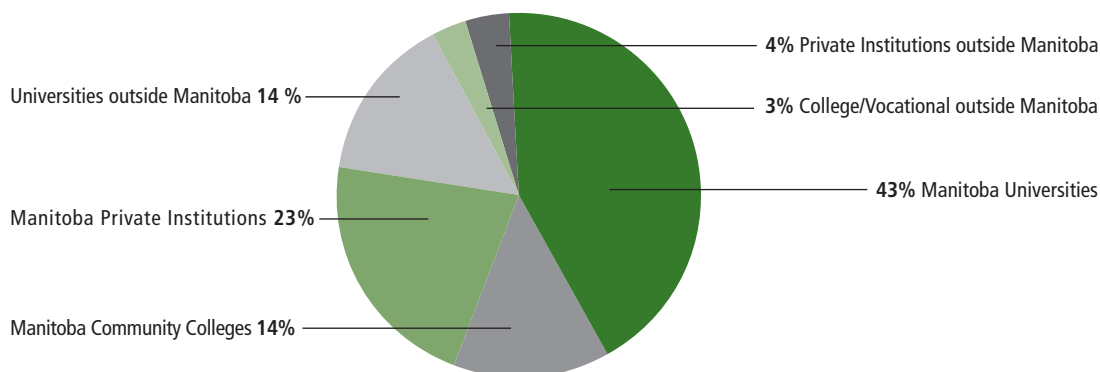
Program Year	Canada Student Loans			Manitoba Student Loans		
	Number of Students	Total Loans (\$)	Average Loan (\$)	Number of Students	Total Loans (\$)	Average Loan (\$)
2003/2004	9,388	40,713,798	4,337	7,679	21,490,279	2,799
2004/2005	8,929	38,203,144	4,279	7,184	20,093,901	2,797
2005/2006	9,080	45,118,641	4,969	7,602	24,611,179	3,237
2006/2007	8,219	40,569,233	4,936	6,748	21,403,029	3,172
2007/2008	7,871	39,344,144	4,999	6,476	20,773,972	3,208
2008/2009	7,562	38,000,193	5,025	6,225	20,040,866	3,219
2009/2010	7,806	33,364,008	4,274	7,103	22,448,472	3,160
2010/2011	8,474	37,253,454	4,396	7,586	24,293,350	3,202
2011/2012 ^P	9,047	41,192,416	4,553	8,466	27,940,666	3,300
2012/2013 ^P	9,774	45,814,216	4,687	9,517	31,806,503	3,342

P = Preliminary figures subject to revision.

Figure 2: Distribution of Canada Student Loans and Manitoba Student Loans by Institution Type and Location 2012/2013

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	5,015	19,557,428	3,900	4,874	14,095,586	2,892
Manitoba Community Colleges	1,624	6,364,858	3,919	1,605	4,733,560	2,949
Manitoba Private Institutions	1,688	10,602,260	6,281	1,620	6,931,237	4,279
Universities outside Manitoba	1,010	6,354,347	6,291	987	4,109,423	4,164
College/Vocational outside Manitoba	177	988,505	5,585	176	661,307	3,757
Private Institutions outside Manitoba	260	1,946,818	7,488	255	1,275,390	5,002
TOTAL	9,774	45,814,216	4,687	9,517	31,806,503	3,342

Figure 3: Distribution of Canada Student Loans and Manitoba Student Loans (\$) 2012/2013



Almost half of CSL and MSL funding is distributed to students studying at Manitoba universities. Just over three-quarters 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: Full-time Students

To be eligible for non-repayable assistance, students must be in full-time studies, be eligible for Canada/Manitoba Student Loans, and have financial need assessed by Manitoba Student Aid. Non-repayable assistance includes: ACCESS Bursary, Prince of Wales/Princess Anne Awards, Rural/Northern Bursary, Student Success Grant, and Canada Student Grants.

ACCESS Bursary: a provincial bursary for 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. They receive the balance of their assessed financial need in ACCESS Bursary. ACCESS Bursaries are targeted to high-need and under-represented students.



Winnipeg Career Symposium

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

Program Year	ACCESS Bursary		
	Number of Students	Total Bursary (\$)	Average Bursary (\$)
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	210	1,828,231	8,706
2007/2008	225	1,828,469	8,127
2008/2009	215	1,858,997	8,646
2009/2010	205	1,634,692	7,974
2010/2011	226	1,797,930	7,955
2011/2012 ^P	229	1,938,655	8,466
2012/2013 ^P	216	1,962,344	9,085

Figure 5:
Average ACCESS Bursary (\$) 2003/2004 to 2012/2013

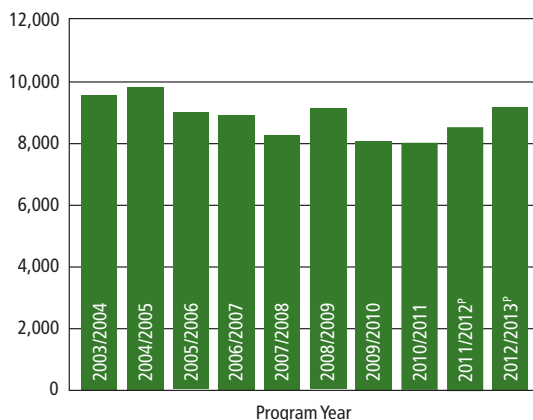


Figure 6:
Number of ACCESS Bursary Students 2003/2004 to 2012/2013

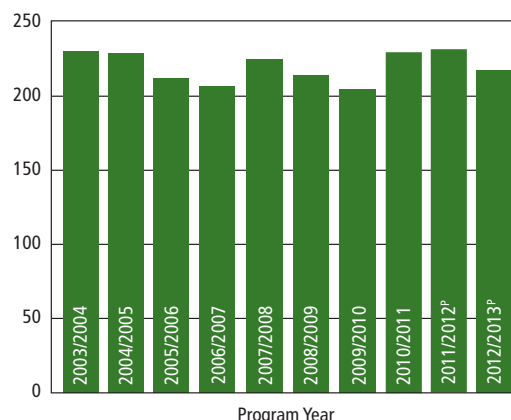
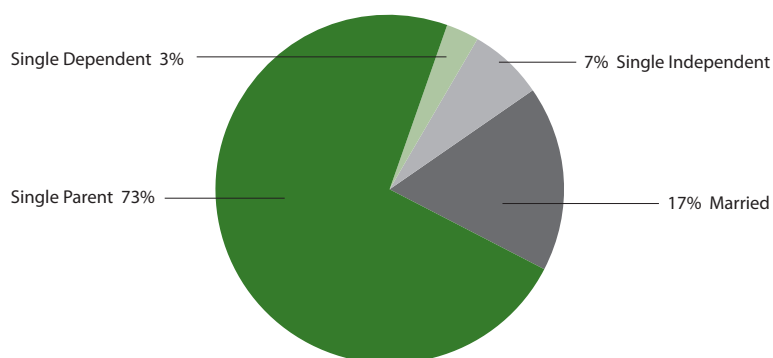


Figure 7: Distribution of ACCESS Bursary by Demographic Group 2012/2013

Demographic Group	ACCESS Bursary		
	Number of Students	Total Bursary (\$)	Average Bursary (\$)
Male	35	256,215	7,320
Female	181	1,706,129	9,426
TOTAL	216	1,962,344	9,085
Non-Aboriginal	91	1,008,312	11,080
Aboriginal	125	954,032	7,632
TOTAL	216	1,962,344	9,085
Single Dependent	16	48,604	3,038
Single Independent	31	139,996	4,516
Married	34	334,000	9,824
Single Parent	135	1,439,744	10,665
TOTAL	216	1,962,344	9,085

Figure 8: Distribution of ACCESS Bursary (\$) by Student Group 2012/2013



Prince of Wales/Princess Anne (PWPA) Awards: a \$250 annual provincial grant for Canadian Aboriginal students studying full-time in Canada.

Figure 9: Distribution of PWPA Awards

Program Year	PWPA Award	
	Number of Students	Total Awards (\$)
2003/2004	969	193,800
2004/2005	972	194,400
2005/2006	954	190,800
2006/2007	856	171,200
2007/2008	838	167,600
2008/2009	743	185,750
2009/2010	860	215,000
2010/2011	940	235,000
2011/2012 ^P	1,055	263,750
2012/2013 ^P	1,188	297,000

Figure 10: Distribution of PWPA Awards by Institution Type and Location 2012/2013

Institution Type and Location	PWPA Award	
	Number of Students	Total Awards (\$)
Manitoba Universities	588	147,000
Manitoba Community Colleges	275	68,750
Manitoba Private Institutions	244	61,000
Universities outside Manitoba	53	13,250
College/Vocational outside Manitoba	17	4,250
Private Institutions outside Manitoba	11	2,750
TOTAL	1,188	297,000

Figure 11: Distribution of PWPA Awards by Demographic Group 2012/2013

Demographic Group	PWPA Award	
	Number of Students	Total Awards (\$)
Male	317	79,250
Female	871	217,750
TOTAL	1,188	297,000
Single Dependent	238	59,500
Single Independent	467	116,750
Married	153	38,250
Single Parent	330	82,500
TOTAL	1,188	297,000

I express my profound gratitude and appreciation to the Government of Manitoba and all the hardworking and efficient staff of Manitoba Student Aid for the financial and moral support during my study at college.

Yours faithfully.

Jim (student)

Rural/Northern Bursary: provides non-repayable grants of \$600 per loan year to rural and northern students who must relocate or commute more than 50km in one direction within Manitoba to study.

Figure 12: Distribution of Rural/Northern Bursary

Rural/Northern Bursary		
Program Year	Number of Students	Total Awards (\$)
2009/2010	1,525	733,900
2010/2011	1,391	711,300
2011/2012 ^P	1,412	727,500
2012/2013 ^P	1,428	755,250

Figure 13: Distribution of Rural/Northern Bursary by Institution Type and Location 2012/2013

Rural/Northern Bursary		
Institution Type and Location	Number of Students	Total Awards (\$)
Manitoba Universities	936	502,350
Manitoba Community Colleges	321	165,000
Manitoba Private Institutions	169	87,000
Universities outside Manitoba	2	900
TOTAL	1,428	755,250

Figure 14: Distribution of Rural/Northern Bursary by Demographic Group 2012/2013

Rural/Northern Bursary		
Demographic Group	Number of Students	Total Awards (\$)
Male	509	268,650
Female	919	486,600
TOTAL	1,428	755,250
Single Dependent	782	419,400
Single Independent	432	227,550
Married	123	63,300
Single Parent	91	45,000
TOTAL	1,428	755,250

Student Success Grant: eligible students attending public post-secondary institutions in Manitoba may receive a provincial grant of up to \$5,000 to address unmet financial need.

Figure 15: Distribution of Student Success Grant

Student Success Grants		
Program Year	Number of Students	Total Awards (\$)
2010/2011	151	296,742
2011/2012 ^P	201	392,135
2012/2013 ^P	245	489,542

Figure 16: Distribution of Student Success Grant by Institution Type and Location 2012/2013

Student Success Grants		
Institution Type and Location	Number of Students	Total Awards (\$)
Manitoba Universities	171	312,141
Manitoba Community Colleges	74	177,401
TOTAL	245	489,542

Figure 17: Distribution of Student Success Grant by Demographic Group 2012/2013

Student Success Grants		
Demographic Group	Number of Students	Total Awards (\$)
Male	81	139,055
Female	164	350,487
TOTAL	245	489,542
Single Dependent	23	38,020
Single Independent	99	110,708
Married	45	114,951
Single Parent	78	225,863
TOTAL	245	489,542



Searching for Information

Canada Student Grant for Persons from Low-income Families: Students from low-income families who meet specific grant eligibility requirements receive a \$250 federal grant per month of study, up to a maximum of \$3,000 per academic year.

Canada Student Grant for Persons from Middle-income Families: Students from middle-income families who meet specific grant eligibility requirements receive a \$100 federal grant per month of study, up to a maximum of \$1,200 per academic year.

Figure 18: Distribution of Canada Student Grants for Persons from Low-income and Middle-income Families

Program Year	CSGP Low-income			CSGP Middle-income		
	Number of Students	Total Grants (\$)	Average Grant (\$)	Number of Students	Total Grants (\$)	Average Grant (\$)
2009/2010	4,169	8,241,265	1,977	1,346	1,042,885	775
2010/2011	4,464	8,802,597	1,972	1,502	1,159,356	772
2011/2012 ^P	4,853	9,468,900	1,951	1,578	1,202,419	762
2012/2013 ^P	5,057	10,269,186	2,031	1,696	1,351,475	797

Canada Student Grant for Persons with Dependants: Under this program, eligible low-income students with dependants receive a federal grant of \$200 per month of study for each child under the age of twelve.

Figure 19: Distribution of Canada Student Grants for Persons with Dependants

Program Year	CSGP Dependants		
	Number of Students	Total Grants (\$)	Average Grant (\$)
2009/2010	1,052	2,769,678	2,633
2010/2011	1,183	3,110,328	2,629
2011/2012 ^P	1,283	3,354,964	2,615
2012/2013 ^P	1,354	3,768,025	2,783

Canada Student Grant for Persons with Permanent Disabilities: Under this program, eligible students with permanent disabilities receive \$2,000 per academic year to help cover the costs of accommodation, tuition, and books.

Figure 20: Distribution of Canada Student Grants for Persons with Permanent Disabilities

Program Year	CSGP Permanent Disabilities		
	Number of Students	Total Grants (\$)	Average Grant (\$)
2009/2010	312	596,715	1,913
2010/2011	357	683,874	1,916
2011/2012 ^P	343	653,020	1,904
2012/2013 ^P	406	801,000	1,973

Canada Student Grant for Services and Equipment for Persons with Permanent Disabilities: Under this program, eligible students with permanent disabilities may receive up to \$8,000 per academic year to cover exceptional education-related costs.

Figure 21: Distribution of Canada Student Grants for Services and Equipment for Persons with Permanent Disabilities

CSGP Services and Equipment			
Program Year	Number of Students	Total Grants (\$)	Average Grant (\$)
2009/2010	191	552,561	2,893
2010/2011	216	702,653	3,253
2011/2012 ^P	183	568,624	3,107
2012/2013 ^P	192	611,981	3,187

Assistance for Part-time Students

Canada Student Loans for Part-time Students: Up to \$10,000 in loan is available to students taking between 20% and 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. Though interest accumulates on this loan, no payments are required while the student is in studies.

Figure 22: Distribution of Canada Student Loans for Part-time Students

Canada Student Loans PT			
Program Year	Number of Students	Total Loans (\$)	Average Loan (\$)
2003/2004	172	339,524	1,974
2004/2005	178	362,793	2,038
2005/2006	173	322,820	1,866
2006/2007	137	288,962	2,109
2007/2008	116	252,343	2,175
2008/2009	89	170,820	1,919
2009/2010	152	334,572	2,201
2010/2011	204	372,492	1,826
2011/2012 ^P	260	619,686	2,383
2012/2013 ^P	312	731,755	2,345



Inquiry Area

Canada Student Grant for Part-time Studies: Under this program, eligible part-time students from low-income families may receive \$1,200 per year in federal grant.

Figure 23: Distribution of Canada Student Grant for Part-time Studies

CSGP PT			
Program Year	Number of Students	Total Grants (\$)	Average Grant (\$)
2009/2010	138	150,270	1,089
2010/2011	179	201,885	1,128
2011/2012 ^P	227	254,944	1,123
2012/2013 ^P	299	337,107	1,127

Canada Student Grant for Part-time Students with Dependants: Under this program, eligible part-time students with up to two children under the age of twelve receive \$40 per week of study; students with three or more children under the age of twelve receive \$60 per week of study, to a maximum of \$1,920 per academic year in federal grant.

Figure 24: Distribution of Canada Student Grant for Part-time Students with Dependants

CSGP PT with Dependants			
Program Year	Number of Students	Total Grants (\$)	Average Grant (\$)
2009/2010	11	14,625	1,330
2010/2011	13	17,580	1,352
2011/2012 ^P	32	55,340	1,729
2012/2013 ^P	35	58,120	1,661

Canada Student Grant for Persons with Permanent Disabilities (Part-time): Under this program, eligible students with permanent disabilities receive \$2,000 per academic year to help cover the costs of accommodation, tuition, and books.

Figure 25: Distribution of Canada Student Grants for Persons with Permanent Disabilities (Part-time)

CSGP Permanent Disabilities PT			
Program Year	Number of Students	Total Grants (\$)	Average Grant (\$)
2009/2010	35	68,000	1,943
2010/2011	36	68,232	1,895
2011/2012 ^P	32	61,506	1,922
2012/2013 ^P	41	83,200	2,029

Canada Student Grant for Services and Equipment for Persons with Permanent Disabilities (Part-time): Under this program, eligible students with permanent disabilities may receive up to \$8,000 per academic year to cover exceptional education-related costs.

Figure 26: Distribution of Canada Student Grants for Services and Equipment for Persons with Permanent Disabilities (Part-time)

CSGP Services and Equipment PT			
Program Year	Number of Students	Total Grants (\$)	Average Grant (\$)
2009/2010	25	81,467	3,259
2010/2011	21	49,434	2,354
2011/2012 ^P	17	49,841	2,932
2012/2013 ^P	21	51,054	2,431

Measures to Reduce Student Loan Debt

Manitoba Bursary: This provincial loan remission program is designed to increase the accessibility and affordability of post-secondary education for Manitoba students. Eligible students studying in Canada are automatically considered for this bursary when they submit their application for Canada and Manitoba Student Loans. 3,676 students received this bursary in 2012/2013 with awards averaging \$2,831. The Manitoba Bursary helps to ensure that annual student loan debt is kept at manageable levels.

Figure 27: Distribution of the Manitoba Bursary

Manitoba Bursary			
Program Year	Number of Students	Total Bursary (\$)	Average Bursary (\$)
2003/2004	2,460	6,202,054	2,521
2004/2005	1,565	4,354,104	2,782
2005/2006	2,374	7,411,589	3,122
2006/2007	2,293	7,335,997	3,199
2007/2008	2,016	7,179,047	3,561
2008/2009	2,337	7,869,407	3,367
2009/2010	2,826	8,675,059	3,070
2010/2011	3,024	9,184,607	3,037
2011/2012 ^P	3,408	9,530,927	2,797
2012/2013 ^P	3,676	10,407,826	2,831

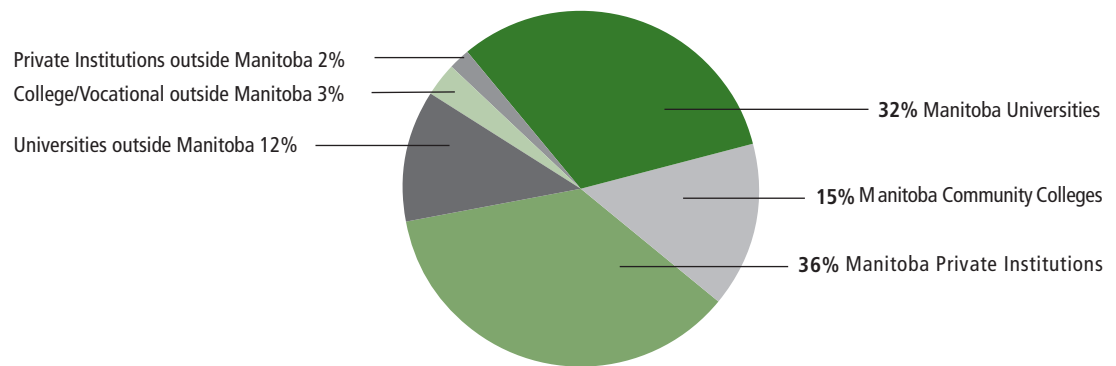


Applying Online

Figure 28: Distribution of the Manitoba Bursary by Institution and Location 2012/2013

Institution Type and Location	Manitoba Bursary		
	Number of Students	Total Bursary (\$)	Average Bursary (\$)
Manitoba Universities	1,402	3,343,086	2,385
Manitoba Community Colleges	588	1,588,435	2,701
Manitoba Private Institutions	1,135	3,675,943	3,239
Universities outside Manitoba	387	1,277,090	3,300
College/Vocational outside Manitoba	106	333,484	3,146
Private Institutions outside Manitoba	58	189,788	3,272
TOTAL	3,676	10,407,826	2,831

Figure 29: Distribution of the Manitoba Bursary by Institution Type and Location 2012/2013



Measures to Assist Borrowers in Repayment

Repayment Assistance Plan

The Repayment Assistance Plan (RAP) is available to borrowers who are having difficulty paying back their student loan debt. RAP makes it easier for student loan borrowers to manage their debt by paying back what they can reasonably afford (affordable payment) instead of the normal required payment amount.

RAP Stage 1: During this phase, a borrower's affordable payment is applied toward the loan principal first, and any interest not covered by the monthly affordable payment is paid for by Manitoba. In RAP Stage 1, a borrower's monthly affordable payment can be as low as \$0 per month.

RAP Stage 2: If repayment difficulties persist for more than five years, the loan balance is re-amortized over a new ten-year term to establish a new monthly payment. If the borrower's new payment is still greater than the borrower's affordable payment amount, Manitoba begins to forgive the principal and interest not covered by the borrower's affordable payment, ensuring that no debt remains after a fifteen-year repayment period.

RAP-PD: RAP for Persons with a Disability (RAP-PD) is similar to RAP Stage 2 in that the loan is re-amortized over a new ten-year period and in that the principal and interest not covered by the borrower's affordable payment is forgiven by Manitoba. Unlike RAP Stage 2, RAP-PD also considers additional disability-related expenses in the calculation of the borrower's affordable payment.

Grants and Other Assistance

Medical Student/Resident Financial Assistance Program (MSRFAP): Since the program was announced in 2001, Manitoba Student Aid has administered the Educational Assistance Option of the Medical Student/Resident Financial Assistance Program on behalf of Manitoba Health. MSRFAP provides return-of-service grants to students studying medicine in Manitoba and to Manitoba students taking medical studies in French at the University of Ottawa. Students may qualify for annual funding ranging from \$12,000 to \$50,000 depending upon their field of study and the location of their return-of-service fulfilment. In 2012/2013, \$4.7 million was distributed to 243 eligible students through MSRFAP.

Aboriginal Medical Student Financial Assistance Program (AMSFAP): Since 2008, Manitoba Student Aid has been funding and administering AMSFAP, which provides return-of-service grants of \$7,000 per program year to eligible Aboriginal medical students. Students are eligible for the renewable grant in each of the first four years of their undergraduate medical education. In 2012/2013, \$154,000 was distributed to 22 students through AMSFAP.

Fly Higher Aboriginal Education Awards: Since 2000, Manitoba Student Aid, along with the Business Council of Manitoba and the Government of Canada, have partnered to support these awards. The purpose of the program is to increase Aboriginal participation in post-secondary education; increases in employment opportunities are also supported through a summer and part-time employment component. To be eligible for Fly Higher Awards — \$3,000 for students in university programs and \$1,500 for students in college programs — students must maintain full-time studies and demonstrate financial need. Manitoba Student Aid contributes \$150,000 annually for these awards. In 2012/2013, a total of 146 students received an award.

Youth Transition: In co-operation with the MB4Youth Branch in the Department of Children and Youth Opportunities, 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. Beyond their salary, graduates receive a \$3,000 bursary when they complete their work experience and enroll in a post-secondary institution. In 2012/2013, six high school graduates received a total of \$18,000 in bursaries.

Graduate Scholarships: In 2004/2005, Manitoba introduced Graduate Scholarships which supported research-based graduate studies to help attract and retain the highest quality students from within and outside the province. These scholarships are awarded to Masters and Doctoral students at the University of Manitoba, The University of Winnipeg, and Brandon University. Funding for this program totaled \$2.2 million in 2012/2013.

Career Trek: Manitoba provides annual core funding for this innovative program targeting middle-year 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. There are 240 students from Winnipeg and the surrounding area that participate in the program annually. The province provided \$160,000 for the program in 2012/2013.

Large Animal Veterinary Program: The program was introduced in 2005/2006 to encourage veterinarians to enter large animal practice in rural Manitoba. Five thousand dollar 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 one-year return-of-service agreement for each grant received. Manitoba Agriculture, Food and Rural Initiatives administers the grant. The province provided \$50,000 for the program in 2012/2013.

Manitoba Scholarship and Bursary Initiative (MSBI): This program was introduced by the province in 1997/1998 to encourage private donations for bursaries and scholarships by providing matching funds. These funds are used to provide bursaries to financially needy students and scholarships recognizing academic merit. The MSBI matches funds for private donations made to Manitoba's seven public universities and colleges, the University of Manitoba Students' Union and the Business Council of Manitoba. The \$4.8 million allocated in 2012/2013 was distributed according to a formula based on enrollment.

Helen Betty Osborne Foundation Awards: These awards are administered by the Helen Betty Osborne Foundation, and provide access and assistance to Aboriginal students to help them pursue and complete post-secondary studies. In 2012/2013, MSA provided \$15,000 to the Foundation for these scholarships.

Winnipeg Foundation Financial Need Bursaries: Manitoba provides matched funding to this endowment fund. The awards from this endowment fund provide critical living supports to non-ACCESS Bursary funded students attending the Winnipeg Education Centre. In 2012/2013, MSA provided \$100,000 to the endowment.

Financial Information

Budget 2012/2013 Fiscal Year (April 1, 2012 – March 31, 2013)

Manitoba Student Aid

	(\$000)
Salaries	3,896.0
Other Expenditures	1,176.0
Loan Portfolio Administration	1,696.0
ACCESS Bursary	2,195.0
Prince of Wales/Princess Anne Awards	211.0
Canada Study Grants	1,350.0
Transition Bursary	700.0
Manitoba Bursary (includes Rural/Northern Bursary, Student Success Grants, and Youth Transition Program) . .	10,320.0
Repayment Assistance Plan	389.0
Medical Student/Resident Financial Assistance Program . . .	4,361.0
Aboriginal Medical Student Financial Assistance Program . . .	168.0
Graduate Scholarships	2,250.0
Career Trek	160.0
Bright Futures (transferred to Children and Youth Opportunities April 1, 2014)	4,000.0
Large Animal Veterinary Program	50.0
Manitoba Scholarship and Bursary Initiative (includes Fly Higher Aboriginal Education Awards)	4,875.0
Helen Betty Osborne Foundation Awards	15.0
Winnipeg Foundation Financial Need Bursaries	100.0
Tuition Fee Income Tax Rebate Advance	\$3,500.0
TOTAL	41,412.0
Less Recoverable from Manitoba Health	(4,361.0)
TOTAL	37,051.0

Appendices

Appendix A

Legend for Tables and Charts

Acronym	Program
CSL	Canada Student Loan
MSL	Manitoba Student Loan
CSGP	Canada Student Grants Program
PT	Part-Time
TB	Transition Bursary
MB	Manitoba Bursary
PWPA	Prince of Wales/Princess Anne Awards
MSRFAP	Medical Student/Resident Financial Assistance Program
AMSFAP	Aboriginal Medical Student Financial Assistance Program

Notes:

1. In the tables and charts, students are counted in each category to which they belong.
2. This report contains historical data for the most recent ten-year period.
3. In the tables, "P" indicates the figures are preliminary, accurate as of July 31, 2013. They are subject to revision.
4. **Manitoba Private Institutions:** This includes all private vocational institutions in Manitoba and other privately owned educational institutions in Manitoba.
5. **Manitoba Community Colleges:** This includes all programs offered by public community colleges/vocational institutions in Manitoba.

Appendix B

Distribution of Canada Student Loans and Manitoba Student Loans

Figure 30: Distribution of Canada Student Loans and Manitoba Student Loans by Public Institution in Manitoba 2012/2013

Institution	Canada Student Loans			Manitoba Student Loans		
	Number of Students	Total Loans (\$)	Average Loan (\$)	Number of Students	Total Loans (\$)	Average Loan (\$)
University of Manitoba	3,367	13,072,800	3,883	3,257	9,453,717	2,903
University of Winnipeg	1,044	3,944,349	3,778	1,013	2,787,064	2,751
Brandon University	409	1,731,898	4,234	411	1,266,994	3,083
College St. Boniface	120	484,317	4,036	123	391,558	3,183
Red River College	1,216	4,684,939	3,853	1,190	3,479,194	2,924
Assiniboine Community College	196	733,785	3,744	199	585,446	2,942
University College of the North	79	347,461	4,398	87	284,498	3,270
Other Manitoba Public Institutions	208	922,737	4,436	199	580,675	2,918
TOTAL	6,639	25,922,286	3,905	6,479	18,829,146	2,906

Figure 31: Distribution of Canada Student Loans and Manitoba Student Loans by Demographic Group 2012/2013

Demographic Group	Canada Student Loans			Manitoba Student Loans		
	Number of Students	Total Loans (\$)	Average Loan (\$)	Number of Students	Total Loans (\$)	Average Loan (\$)
Male	3,649	16,207,757	4,442	3,582	11,420,935	3,188
Female	6,125	29,606,459	4,834	5,935	20,385,568	3,435
TOTAL	9,774	45,814,216	4,687	9,517	31,806,503	3,342
Non-Aboriginal	8,663	40,478,969	4,673	8,491	28,310,151	3,334
Aboriginal	1,111	5,335,247	4,802	1,026	3,496,352	3,408
TOTAL	9,774	45,814,216	4,687	9,517	31,806,503	3,342
Single Dependent	3,534	14,329,638	4,055	3,403	9,514,582	2,796
Single Independent	4,166	20,081,585	4,820	4,139	14,687,797	3,549
Married	1,227	6,361,647	5,185	1,213	4,479,630	3,693
Single Parent	847	5,041,346	5,952	762	3,124,494	4,100
TOTAL	9,774	45,814,216	4,687	9,517	31,806,503	3,342

Figure 32: Canada Student Loans/Manitoba Student Loans Recipients by Gender

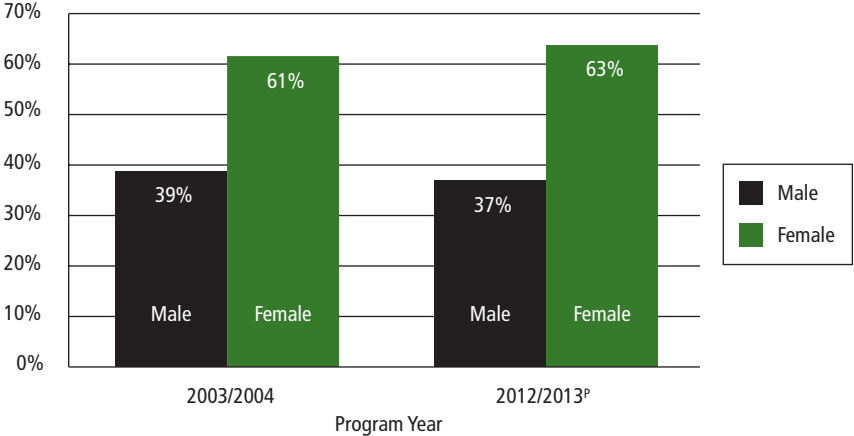
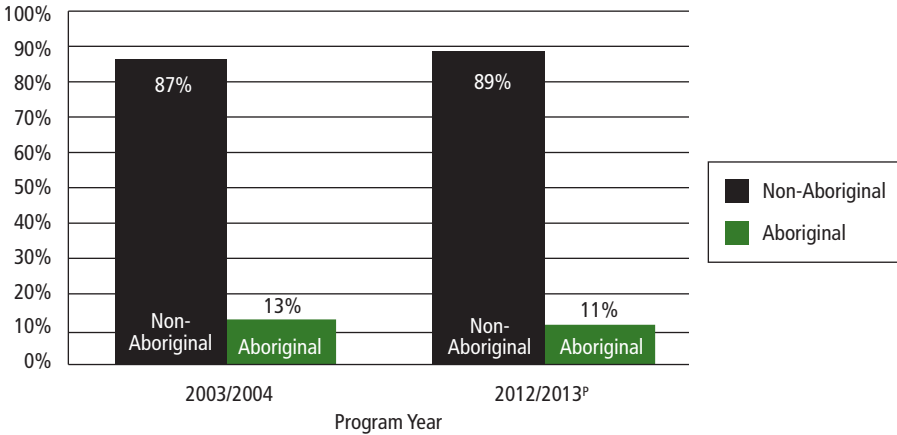
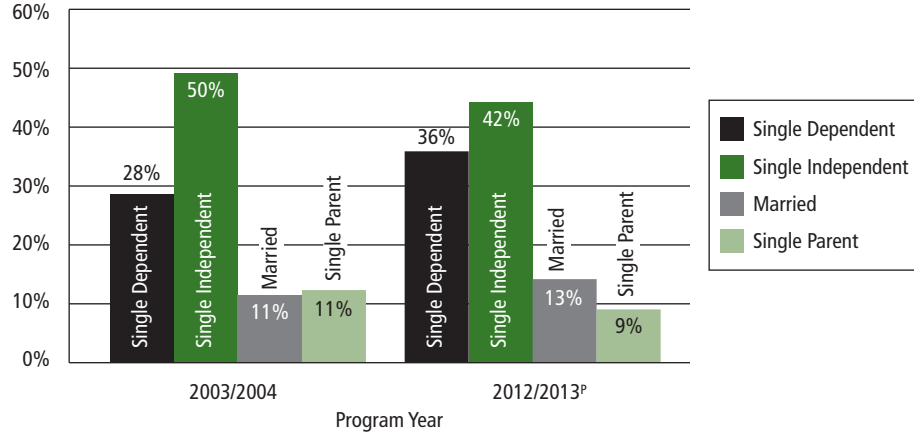


Figure 33: Canada Student Loans/Manitoba Student Loans by Ancestry



Annual Report
2012/2013

Figure 34: Canada Student Loans/Manitoba Student Loans by Student Group



Appendix C

Distribution of Manitoba Bursary

Figure 35: Distribution of Manitoba Bursary by Public Institution in Manitoba 2012/2013

Manitoba Bursary			
Institution	Number of Students	Total Bursary (\$)	Average Bursary (\$)
University of Manitoba	790	1,779,801	2,253
University of Winnipeg	313	801,143	2,560
Brandon University	209	531,717	2,544
College St. Boniface	55	149,973	2,727
Red River College	437	1,150,179	2,632
Assiniboine Community College	70	184,244	2,632
University College of the North	31	102,406	3,303
Other Manitoba Public Institutions	85	232,058	2,730
TOTAL	1,990	4,931,521	2,478

Figure 36: Distribution of Manitoba Bursary by Demographic Group 2012/2013

Manitoba Bursary			
Demographic Group	Number of Students	Total Bursary (\$)	Average Bursary (\$)
Male	1,225	3,357,276	2,741
Female	2,451	7,050,550	2,877
TOTAL	3,676	10,407,826	2,831
Non-Aboriginal	3,262	9,152,345	2,806
Aboriginal	414	1,255,481	3,033
TOTAL	3,676	10,407,826	2,831
Single Dependent	1,221	3,124,955	2,559
Single Independent	1,446	4,173,719	2,886
Married	596	1,697,183	2,848
Single Parent	413	1,411,969	3,419
TOTAL	3,676	10,407,826	2,831

Appendix D

Historical Overview of Student Debt

The charts in Appendix D apply only to Manitoba Student Aid recipients. The bursaries considered are the Manitoba Bursary and the Transition Bursary to 2011/2012, as these are used to remit loans. Debt is the total of Canada Student Loans and Manitoba Student Loans, minus Transition Bursary and Manitoba Bursary. The average debt does not equal the average loan minus the average bursary because not all students receive bursaries.

Although total accumulated loans are increasing each year for students, the Transition Bursary, Manitoba Bursary, and Canada Student Grants help to reduce annual student debt to manageable levels.

Figure 37: Average Accumulated Loans, Bursaries and Debt for Students in the Last Year of a Program

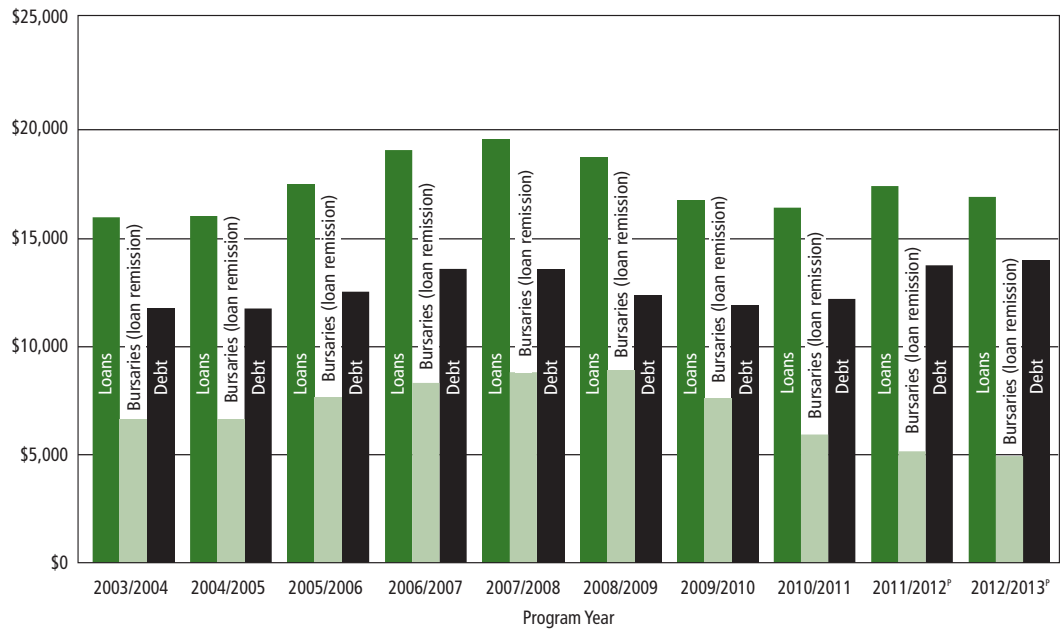


Figure 38: Number of Students Represented in Figure 37

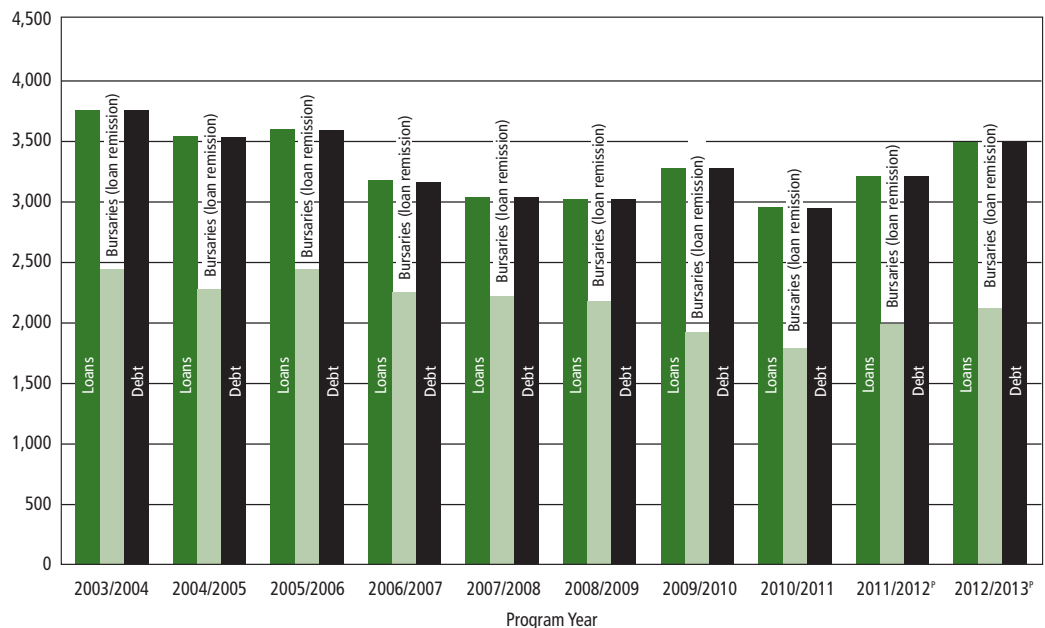


Figure 39: Average Accumulated Loans, Bursaries, and Debt for Students in the Last Year of a Four-Year University Degree Program

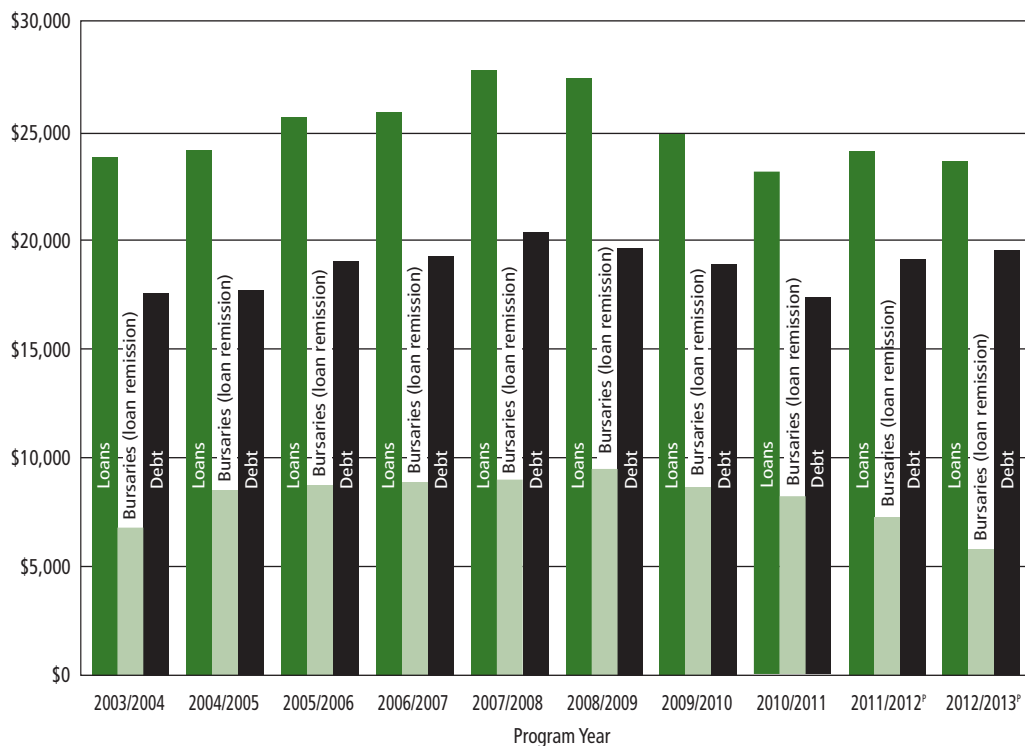
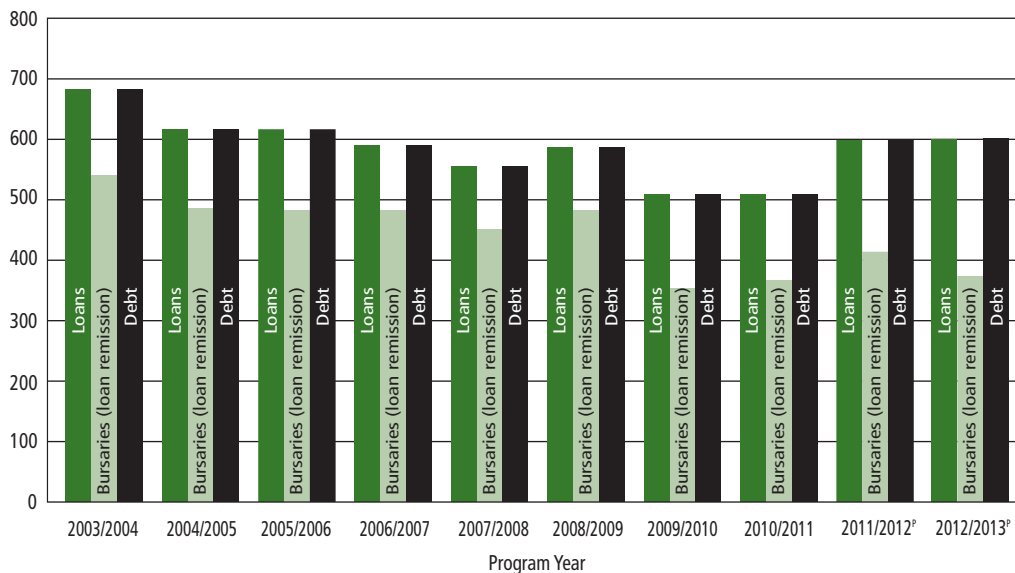


Figure 40: Number of Students Represented in Figure 39



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 41: Student Aid Utilization Rates (based on full-time enrollments at major public universities and community colleges for the previous ten-year period)

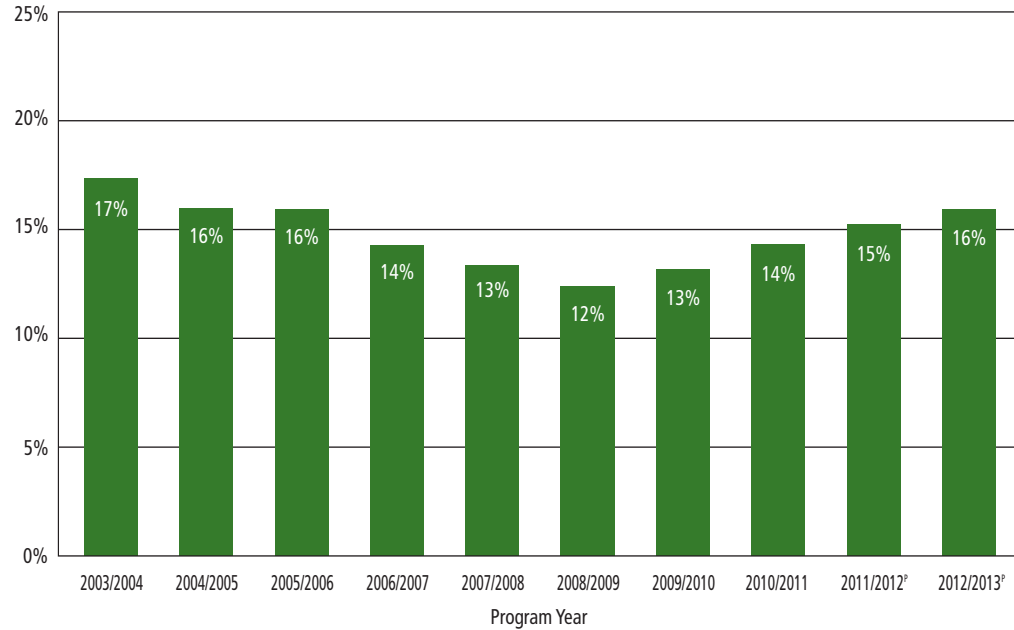


Figure 42: Student Aid Utilization Rates for Program Year 2012/2013 (based on full-time enrollments at major public universities and community colleges)

