

Manitoba Student Aid

**Annual Report  
2016-2017**

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**MINISTER  
OF EDUCATION AND TRAINING**

Room 168  
Legislative Building  
Winnipeg, Manitoba R3C 0V8  
CANADA

Her Honour the Honourable Janice C. Filmon, C.M., O.M.  
Lieutenant Governor of Manitoba  
Room 235 Legislative Building  
Winnipeg, MB R3C 0V8

Your Honour:

I have the privilege of presenting for the information of Your Honour the Annual Report of Manitoba Student Aid for the program year ending July 31, 2017. This report contains program information from August 1, 2016 to July 31, 2017.

Respectfully submitted,

original signed by

Honourable Ian Wishart







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**BUREAU DU MINISTRE  
ÉDUCATION ET FORMATION**

Bureau 168  
Palais législatif  
Winnipeg (Manitoba) R3C 0V8  
CANADA

Son Honneur l'honorable Janice C. Filmon, C.M., O.M.  
Lieutenante-gouverneure du Manitoba  
Palais législatif, bureau 235  
Winnipeg (Manitoba) R3C 0V8

Madame la Lieutenante-gouverneure,

J'ai le privilège de présenter pour l'information de Votre Honneur le rapport annuel de l'Aide aux étudiants du Manitoba pour l'exercice qui s'est terminé le 31 juillet 2017. Ce rapport contient des renseignements sur les programmes de cette direction pour la période du 1<sup>er</sup> août 2016 au 31 juillet 2017.

Veillez agréer, Madame la Lieutenante-gouverneure, l'expression de mes meilleurs sentiments.

Le ministre,

original signed by

Ian Wishart





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## **Introduction**

The Manitoba Student Aid program is committed to ensuring that students in our province have the opportunity to develop their educational potential and prepare themselves for emerging opportunities in Manitoba and around the world. In order to achieve this, the Manitoba Student Aid Program mandate is to improve accessibility to post-secondary education by providing student loans, grants, and bursaries to eligible Manitoban residents. Assistance is based on an assessment of financial need which compares students' education and living costs with their available resources.

The Manitoba Student Aid Program is also responsible for the administration of the Canada Student Loans Program for eligible Manitoba residents, as well as the designation of educational institutions and programs for student financial aid purposes.

## **Background**

The Manitoba Student Aid Program was created in the 1960s with funding provided largely in the form of grants. In 1993/1994, 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 the Manitoba Student Aid Program is provided through The Student Aid Act (enacted July 2001) and its attendant Regulations.

This report presents details of the 2016/2017 program year (August 1 to July 31).



## Organization and Administration

### Program Year Activities

During this past program year, August 1, 2016 to July 31, 2017, the Manitoba Student Aid program (MSA) managed an existing loan portfolio of approximately \$129.9 million, involving approximately 32,749 students. 15,831 full-time applications were received for student loans, grants, and bursaries, whereas 770 applications were received for Canada student loans for part-time students.

Of the total financial assistance provided by the student aid program in the 2016/2017 program year, approximately \$36.5 million were new loans distributed to approximately 10,700 Manitoba student loan recipients. Additionally, the student aid program managed the loan administration for new and existing loans, including annual expenditures of approximately \$6.0 million in the 2016/2017 fiscal year for grant portion of interest free loans, Provision for Loss, interest subsidies and previous Risk Premiums with the national banks.

The Manitoba Student Aid program also administered medical grants on behalf of the Department of Manitoba Health, Seniors, and Active Living. In the 2016/2017 program year, 226 applicants were approved for a total of \$4.2 million in conditional grants for the Medical Student/Resident Financial Assistance Program (MSRFAP). The student aid program monitored approximately 1,750 previously issued grants worth approximately \$27.99 million to ensure continued program compliance.

The Manitoba Student Aid program continues to provide an important role by monitoring designated Manitoba institutions for student repayment rates and compliance to student financial support criteria. Furthermore, the student aid program designates private and public institutions for student financial assistance according to the guidelines set in the Pan-Canadian Designation Framework at the local, national and international level. As of July 31, 2017, 51 institutions and training providers located in Manitoba received or maintained their designation status. Of the 51, 8 were public institutions, 25 were private vocational institutions, 12 were trainers not registered under The Private Vocational Institutions Act, and 6 were institutions affiliated with a religious organization.

During the 2016/2017 program year the student aid program managed a repayment portfolio consisting of 18,829 students. In a continued effort to relieve student debt levels for those experiencing difficulty paying back their Manitoba student loans, the program maintained its' administration of the Repayment Assistance Plan (RAP), which provides temporary relief to students struggling to manage their loan repayment.

In the 2016/2017 program year, Manitoba Student Aid staff served an estimated 18,432 students who had visited MSA offices in person, responded to approximately 36,562 requests for information and assistance over the telephone, and addressed approximately 6,002 e-mails. Also during the 2016/2017 program year, an improved and modernized communications strategy was implemented, resulting in a social media campaign as well as a new visual identity and website, allowing for better stakeholder engagement. Furthermore, Manitoba Student Aid counselled post-secondary students through their financial aid concerns, while also helping to further the communications strategy in support of administrators of post-secondary institutions, service providers and other stakeholders working to assist post-secondary clients.

## Manitoba Student Aid Programs

### Summary of Loans, Grants, and Bursaries 2016/2017

Full-time Students	Number of Students	Total Awards (\$)	Average (\$)
<b>Loans</b>			
Canada Student Loans Authorized	10,397	45,798,025	4,405
Manitoba Student Loans Authorized	10,700	36,486,253	3,410
<b>Provincial Bursary Awards</b>			
Prince of Wales/Princess Anne Awards	1,425	356,250	250
Rural Northern Bursary	1,416	798,900	564
Student Success Grant	397	611,436	1,540
Access Bursary	233	1,829,288	7,851
<b>Canada Student Grants for Full-time Students</b>			
Low Income	5,592	16,624,050	2,973
Middle Income	2,006	2,366,600	1,180
Low Income with Permanent Disabilities	609	1,195,000	1,962
Low Income With Dependents	1,267	3,444,825	2,719
Disabilities Equipment and Supplies	245	668,333	2,728
<b>Debt Reduction Benefits</b>			
Manitoba Bursary	2,151	4,758,703	2,212
<b>Other Awards</b>			
Medical Student/Residential Financial Assistance Program	226	4,228,000	18,708
Aboriginal Medical Student Financial Assistance Program	29	203,000	7,000
Nurse Practitioner Education Grant	12	120,000	10,000
<b>Part-time Students</b>			
<b>Loans</b>			
Canada Student Loans Authorized	363	1,085,711	2,991
<b>Canada Student Grants for Part-time Students</b>			
Students with Dependants	35	52,173	1,491
Students with Permanent Disabilities	31	60,117	1,939
Part Time Students	367	562,577	1,533
Disability Equipment and Supplies	8	22,931	2,866

While the listed medical grants are managed within the MSA, the other listed grants or awards are externally managed. The MSA maintains partnership agreements with distributors of each of these programs and contributes a set amount.

Program (for the 2016/17 fiscal year)	Total Contribution (\$)
Large Animal Veterinary Program	50,000
Helen Betty Osborne Foundation Awards	15,000
Graduate Scholarships	2,300,000
Manitoba Scholarship and Bursary Initiative (MSBI) (excludes Aboriginal Education Awards)	4,725,000
Business Council of Manitoba Aboriginal Education Awards	150,000
Career Trek	160,000

## Repayable Assistance: Full-time Students

**Canada student loans** provides 60 percent 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 Canada student loans begin when the student has completed or has withdrawn from their studies.

**Manitoba student loans** provides 40 percent 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. Effective August 1, 2015 Manitoba student loans became interest free during this six-month period and for the remainder of the amortization period.

## Non-Repayable Assistance: Full-time Students

**Manitoba Bursary:** This provincial loan remission program entered into its final year in 2016/17.

**Access Bursary:** A provincial bursary for full-time students who are funded through the Access Program. Eligible students receive 60 percent of their assessed need in the Canada Student Loan, 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.

**Prince of Wales/Princess Anne Awards:** A \$250 annual provincial grant for Canadian Indigenous students studying full-time in Canada.

**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.

**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.

**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.

**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.

## 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 percent and 59 percent of a full course load (20 percent to 39 percent 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.

**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.

**Canada Student Grant for Part-time Students with Dependents:** 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.

**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.

**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.

## Measures to Assist Borrowers in Repayment

### Repayment Assistance Plan

The Repayment Assistance Plan provides relief to borrowers who are having difficulty paying back their student loan debt by allowing them to pay back what they can reasonably afford instead of the normal required payment amount.

**Repayment Assistance Plan 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.

**Repayment Assistance Plan Stage 2:** If repayment difficulties persist for more than five years, 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.

**Repayment Assistance Plan-Permanent Disability:** RAP for Persons with a Disability (RAP-PD) is similar to RAP Stage 2 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<sup>1</sup>

**Medical Student/Resident Financial Assistance Program:** 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. In 2016/2017, \$4.23 million was distributed to 226 eligible students through MSRFAP.

**Aboriginal Medical Student Financial Assistance Program:** Provides return-of-service grants of \$7,000 per program year to eligible Indigenous medical students. In 2016/2017, \$203,000 was distributed to 29 students through AMSFAP.

**Nurse Practitioner Education Grant:** Provides a \$10,000 grant to nurse practitioner students who provide a year of service in a rural community. In 2016/2017, \$120,000 was distributed to 12 students through NPEG.

**Large Animal Veterinary Program:** This program provides \$5,000 return-of-service grants each year for third and fourth-year large animal veterinary students (10 grants available per year). Manitoba Agriculture administers the grant. The province provided \$30,000 for the program in 2016/2017.

**Helen Betty Osborne Foundation Awards:** These awards are administered by the Helen Betty Osborne Foundation, and provide access and assistance to Indigenous students to help them pursue and complete post-secondary studies. In 2016/2017, MSA provided \$15,000 to the Foundation.

**Graduate Scholarships:** 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 \$2.25 million in 2016/2017 with the University of Manitoba awarding 99 Masters students scholarships and 16 PhD students scholarships, University of Winnipeg awarding 5 Masters scholarships, and Brandon University awarding 5 Masters students scholarships.

**Manitoba Scholarship and Bursary Initiative:** The program 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 \$4.875 million allocated in 2016/2017 was distributed according to a formula based on enrollment.

**Business Council of Manitoba Aboriginal Education Awards:** Through the Manitoba Scholarship and Bursary Initiative, MSA has partnered with the Business Council of Manitoba to support Indigenous students in Manitoba. MSA contributes \$150,000 annually for these awards and in 2016/2017, a total of 103 students received an award.

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<sup>1</sup> Programs are funded on a fiscal year basis (April 1, 2016 – March 31, 2017)

## Financial Information

Budget 2016/2017 Fiscal Year (April 1, 2016 to March 31, 2017)

Salaries .....	3,633.0
Other Expenditures .....	1,193.0
Loan Portfolio Administration .....	5,990.0
Access Bursary .....	2,195.0
Prince of Wales/Princess Anne Awards .....	211.0
Canada Study Grants .....	1,350.0
Manitoba Bursary (includes Rural/Northern Bursary, and Student Success Grants) .....	10,540.0
Repayment Assistance Plan .....	389.0
Medical Student/Resident Financial Assistance Program .....	4,957.0
Aboriginal Medical Student Financial Assistance Program .....	210.0
Nurse Practitioner Education Grant .....	178.0
Graduate Scholarships .....	2,250.0
Career Trek .....	160.0
Large Animal Veterinary Program .....	50.0
Manitoba Scholarship and Bursary Initiative (includes Aboriginal Education Awards) .....	4,875.0
Helen Betty Osborne Foundation Awards .....	15.0
Tuition Fee Income Tax Rebate .....	5,523.0
<b>TOTAL .....</b>	<b>43,719.0</b>
Less Recoverable from Manitoba Health, Seniors and Active Living .....	(5,037.0)
<b>TOTAL .....</b>	<b>38,682.0</b>





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