

WHAT'S NEW AT MANITOBA STUDENT AID?

Starting in 2018/19, the **Manitoba Student Aid** program will implement several changes that impact students who apply for and receive Canada Student Loans Program (federal) and Manitoba Student Aid Program (provincial) funding. When students apply to Manitoba Student Aid, the single application applies them for a combination of funding (60% federal and 40% provincial) from both programs.

Some of the changes only impact the funds from the federal government, some of the changes only impact the funds from the provincial government, and some of them impact BOTH federal and provincial funds. All changes are designed to put more money in the hands of more students making education a reality rather than an unobtainable dream.

CHANGES THAT IMPACT BOTH THE CANADA STUDENT LOANS & MANITOBA STUDENT AID PROGRAMS

New process and rules for student contributions and resources

The student contribution has been completely changed. The maximum fixed contribution a student will contribute is \$3,000 per loan year. Students with a gross family income from the previous year equal to or below the low-income threshold will contribute \$1,500 for an 8-month study period. This new contribution will **replace** the pre-study period and study period income contributions. The fixed contribution is only **one part** of a student's contribution. There are **three parts** in total:

- **Fixed Student Contribution** – which is the **family income** for their category; plus any
- **Scholarships/Bursaries** – a \$ amount exemption will be applied; plus any
- **Targeted Resources** – these are resources provided either directly to the school or to the student, that are specifically to help with educational costs.

Along with these calculation changes, Manitoba Student Aid will also no longer use resources such as RRSPs, RESPs, and bank account balances when assessing student need.

The calculation method for **Family Income** varies for each student category as follows:

- For **Independent students**: **family income** is line 150 of the previous year's ITR **for the student**.
- For **Married/Common-law students**: **family income** is line 150 of the previous year's ITR **for the student and for the spouse**. The calculation for the student is different than the calculation for the spouse.
- For **Dependant students**: **family income** is line 150 of the previous year's ITR **for each parent**. There is no income from the student calculated.

The **family income** for dependant students does **not** replace the expected Parental Contribution. There will still be an expected Parental Contribution which takes additional factors into consideration such as family size.

Certain students are exempt from having to make the **family income** contribution:

- Students who self-identify as Indigenous learners
- Students with a permanent disability
- Students who are current or former crown wards
- Students with dependants

CHANGES THAT IMPACT ONLY THE MANITOBA STUDENT AID PROGRAM

As part of the 2018/19 government budget released on March 12, 2018, the provincial government announced that it was "...making significant changes to the Student Aid program, with a focus on students who need it most..."

IMPROVED Manitoba Bursary

This remains an up-front bursary of up to \$2,000 available to students who are low- or middle-income. As an up-front grant it puts funds into the hands of students *when they need it*. It has also been expanded to include Canadian Institutions that are outside of Manitoba, and Private Religious Institutions that are inside Manitoba.

Students who qualify for Manitoba Bursary and have identified themselves as Indigenous learners are also eligible for an additional \$500 to \$1,500.

Students are automatically considered for this bursary when they apply.

CHANGES THAT IMPACT ONLY THE CANADA STUDENT LOANS PROGRAM

New Eligibility rules for Canada Student Grant for Part-time Studies

Under the new rules, as the income increases, the amount of the grant decreases.

- This grant has a maximum of \$1,800 per loan year.
- It is calculated based on previous year's gross **family income** (line 150).

New Eligibility rules for Canada Student Grant for Part-time Students with Dependants

Under the new rules, as the income increases, the amount of the grant decreases.

- Students no longer required to have a minimum assessed need to qualify
- Four factors are taken into consideration when determining grant amount:
 - Number of dependants
 - Total family income (line 150)
 - Study period length
 - Assessed need

Students with 1 or 2 dependants will receive \$40 **per week** (not per child) up to a maximum of \$1,920 within a **loan year** (not study period) and any grant amounts less than \$40 will be rounded up to \$40.

Students with 3 or more dependants will receive \$60 **per week** (not per child) up to the maximum of \$1,920 within a **loan year** (not study period), and any grant amounts less than \$60 will be rounded up to \$60.

New eligibility rules for Canada Student Grant for Full-time Students

Under the new rules, as the income increases, the amount of the grant decreases.

Students must still:

- be full-time,
- have \$1 of assessed need, and
- be in a program that is a minimum 60 weeks in length.

The maximum grant amount is \$375 per month, this amount decreases as the income level increases. The calculation is based on family size and previous year's Gross Family Income.

The grant is disbursed 50 per cent at the beginning of the study period and 50 per cent at the mid-point.

NEW: Skills Boost Top-up to the Canada Student Grant for Full-Time Students

This is a three-year pilot project for eligible students with study periods starting between August 1, 2018 and July 31, 2021.

Eligible students are students who:

- are eligible for the Canada Student Grant for Full-Time Students, and
- have been out of secondary school for at least 10 years

The top-up will be calculated at a rate of \$200 per month regardless of income or family size.

New Eligibility rules for Canada Student Grant for Full-time Students with Dependants

Under the new rules, as the income increases, the amount of the grant decreases.

Students must still:

- be full-time,
- have \$1 of assessed need, and
- have dependants who are under 12 years of age, or someone who is wholly dependent by reason of a mental or physical infirmity.

The maximum grant amount is \$200 per month per dependant, this amount decreases as the income level increases. The calculation is based on family size and income (line 150).

The grant is disbursed 50 per cent at the beginning of the study period and 50 per cent at the mid-point.

NEW: Eligibility for persons registered as an Indian under the Indian Act

These persons are registered under the Indian Act, but do not have Social Insurance Numbers. Previously, these students would not have been eligible for funding because they do not have Canadian Citizenship. This change, which aligns Canada

Student Loans Program with other federal programs, now gives them eligibility to all the programs available from the Canada Student Loans Program and the Manitoba Student Aid Program.

NEW: Post-Secondary Student Support Program funding

First Nations and eligible Inuit students receiving Post-Secondary Student Support Program funding, which is funds issued to them through their band council on behalf of Indigenous and Northern Affairs Canada, are no longer required to report these funds. These funds will no longer be considered as a resource when determining their financial need.