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British Columbia Assistance Program for Students with Disabilities

Program Review

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Ministry of Advanced Education

Introduction:

Historically there have been a number of groups in society that have been chronically under-represented in the post-secondary population, including students from low-income groups, aboriginals, first generation learners and persons with disabilities. Persons with disabilities have traditionally faced financial barriers to post-secondary education as well as various accessibility issues associated with the diverse nature of their specific disabilities.

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Background:

Students with a permanent disability demonstrating financial need in BC wishing to attend post-secondary institutions are able to access a number of programs designed to provide financial support including student loans, grants and disability related equipment and services funding (up to \$10,880 in loans and grants, and up to \$20,000 for disability related equipment and services).

The program most commonly accessed by post-secondary students with a permanent disability seeking resources to acquire adaptive equipment and/or services is the Canadian Student Grant for Services and Equipment for Students with Permanent Disabilities (CSG-SEPD). This grant provides up to \$8,000 per year for students with permanent disabilities that require education-related adaptive services and/or equipment (computer hardware and software, tutors, note-takers, interpreters, etc).

However, there are a significant number of students with a permanent disability who require support in addition to CSG-SEPD funding to address disability related barriers to education. In addition, there are students with a permanent disability who are not eligible for CSG-SEPD funding due to the fact that they are enrolled in non post-secondary education programs. To

address these circumstances StudentAid BC (SABC) developed and implemented the Assistance Program for Students with a Disability (APSD) in 1998.

The APSD is a block funded program delivered through public post-secondary institutions to augment the CSG-SEPD program in situations where a student with a permanent disability is in exceptional need, or where a student with a permanent disability is not eligible for the CSG-SEPD for the reasons described above. The APSD program provides resources of up to \$10,000 per program year (\$12,000 if a personal aide is required) for the acquisition of adaptive services and/or equipment.

Delivery and direct administration of the program is conducted through a service delivery partner, which in this case is the Disability Coordinator (DC) at the participating institution (or in the case of some smaller institutions, the Financial Aid Officer). Eligibility for the APSD is established in one of two ways. In the case of students enrolled in post-secondary programs eligibility is established upon acceptance of Student Loan and Permanent Disability Program Applications. These verify the applicant's permanent disability and establish their financial need respectively. In the case of a student enrolled in non post-secondary programs there is a separate APSD application form which is used by the service delivery partner to verify the applicant's permanent disability and establish their financial need.

Funding for the APSD is transferred to public post-secondary institutions on an annual basis, and the amount for each institution was established at the onset of program implementation based on the history of expenditures reported by the institutions for disability related services and equipment. s.13

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A Memorandum of Agreement (MOA) was established between the ministry and each participating institution which outlined the policy, procedures, expectations and reporting requirements and format associated with the program.

Objectives:

No formal review of the APSD program has been conducted since its implementation, but annual reports are collated and reviewed by ministry staff. s.13

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At that time staff presented information on the APSD program and its application, and clearly emphasized ministry policy governing its use and dissemination. Staff also indicated that they would be conducting a more comprehensive review of the APSD program, and would be seeking input from the DC community.

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Methods:

1. Review institution reports to identify students who have received APSD funding. Check equipment/services received against those on the CSG-SEPD approved list.
2. Access student information on the Assistive Technology BC (ATBC) ^{s.13}
s.13 to determine if eligible recipients have exhausted CSG-SEPD benefits prior to receiving APSD funding.
3. Review the non post-secondary paper application form with an eye towards completeness and ease of use. Liaise with institutions to determine if application form is being utilized and meeting the institution's needs.
4. Review recent reported APSD expenditures at individual post-secondary institutions and compare to allocations identified at implementation of the program.
5. Review the existing paper reporting form with an eye towards completeness and ease of use. Liaise with institutions to determine if the reporting form is accessible and convenient, and with operations staff to determine whether the form meets ministry needs.
6. Review the existing MOA process with institutions and compare content against identified program objectives and existing APSD policy as reflected in the SABC Policy Manual.

Results and Discussion:

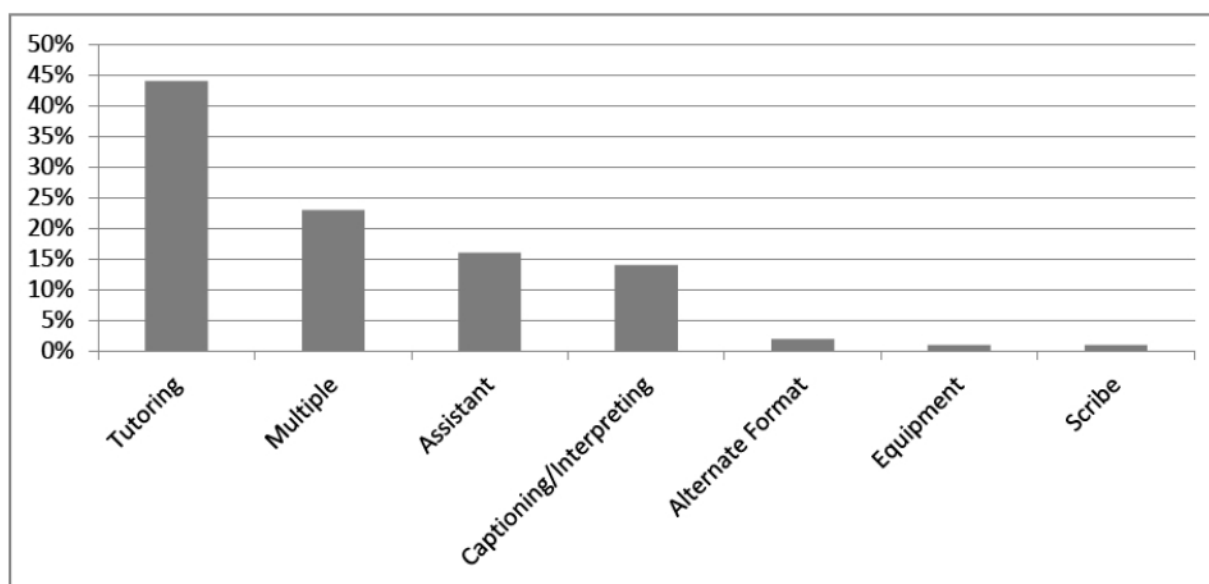
1. 2010/11 institution's APSD expenditure reporting indicated that the majority of spending was being allocated to eligible services and/or equipment. s.13

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A

breakdown of total reported services and/or equipment expenditures is noted below (Figure 1).

Figure 1. Reported Services and/or Equipment Expenditures



The data make it apparent that the APSD program is providing an important function in the delivery of adaptive services and equipment to students with disabilities. Analysis of the data on expenditure type revealed a strong emphasis on adaptive services including tutoring, assistants and captioning/interpreting. Much of the equipment expenditures utilized were included in the multiple category, and expenditures for equipment alone were relatively modest. s.13

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revealed a number of instances where

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3. The non post-secondary paper application form (see Appendix I) was reviewed internally by policy and operations staff, and a request for input was also forwarded to the DC community through their executive committee. s.13

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Input received through the DC Articulation Committee indicated that the form was adequate for the intended purpose, and was being utilized by institutions for program intake as required.

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4. A review of APSD expenditures across institutions indicated a variable rate of expenditures reported over the previous seven years of the program's implementation s.13

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5. The APSD paper reporting form (see Appendix II) was reviewed internally by policy and operations staff, and a request for input was also forwarded to the DC community through their executive committee. s.13

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6. A sample MOA (see Appendix III) was reviewed by SABC staff and was found to clearly communicate information regarding administration of the APSD program. s.13

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Acknowledgements: Brenda Abbot, Lisa Coleman and Theresa Cownden

SECTION 2 - Disability and Accommodation Information

Indicate the nature of your permanent disability:

You must attach medical documentation to this application describing your permanent disability and showing what your educational barriers are. Acceptable documents are:

- A medical report from a licensed medical practitioner in the field relevant to your disability; or
- Verification of permanent disability (print Section 4 from the Permanent Disability Programs Application from our website www.StudentAidBC.ca and click on "find a form"); or
- A current psycho-educational/learning disability assessment verification with a completed verification of permanent disability (see Section 4 of the Permanent Disability Programs Application)

Only students with permanent disabilities that create barriers to post-secondary education are eligible for funding

- | | | |
|--|--|--|
| <input type="checkbox"/> Hearing Impairment | <input type="checkbox"/> ADD/ADHD | <input type="checkbox"/> Psychiatric or Psychological |
| <input type="checkbox"/> Mobility Impairment | <input type="checkbox"/> Learning Disability | <input type="checkbox"/> Chronic Health Impairment (specify) |
| <input type="checkbox"/> Acquired Brain Injury | <input type="checkbox"/> Pervasive Developmental Disability (e.g. Intellectual Disability) | |
| <input type="checkbox"/> Visual Impairment | | |

List the educational barriers you have that are disability related and how the service and/or equipment you are applying for would help you. If you are applying for services, attach two separate cost estimates from different sources.

SECTION 3 - Income and Assets

List all income for the 12 month period ending with your last month of study:

For example: If classes end in April, indicate income for the period from May through to April

- Include income from employment, self-employment, investments, EI, income assistance, child support, alimony, gifts from family/friends, etc. (Do NOT include StudentAid BC, child tax credit and GST.)
- For the months not yet worked, please estimate income from all sources.

APPLICANT- Income

Sources of all income. Name employer, type of federal or provincial government funding, indicate self-employed, etc.

	FROM Year	Mth	TO Year	Mth	Total Gross Income for 12 month Period
					\$.00
					\$.00
TOTAL GROSS INCOME for 12 months:					\$.00

APPLICANT- Assets (enter "0" if no value)

- A. How much money do you have in your savings account? \$.00
- B. What is the total value of your RRSPs? \$.00
- C. What is the total value of your term deposits, GICs, stocks, bonds, mutual funds, etc.? (Do not include RRSPs.) \$.00
- D. What is the current value of your leased or owned motor vehicles? (Include uninsured vehicles.) (Do not include vehicles that have been adapted for your disability.) \$.00

SPOUSE or COMMON LAW PARTNER- Income

Sources of all income. Name employer, type of federal or provincial government funding, indicate self-employed, etc.

	FROM Year	Mth	TO Year	Mth	Total Gross Income for 12 month Period
					\$.00
					\$.00
TOTAL GROSS INCOME for 12 months:					\$.00

SPOUSE or COMMON LAW PARTNER- Assets (enter "0" if no value)

- A. How much money do you have in your savings account? \$.00
- B. What is the total value of your RRSPs? \$.00
- C. What is the total value of your term deposits, GICs, stocks, bonds, mutual funds, etc.? (Do not include RRSPs.) \$.00
- D. What is the current value of your leased or owned motor vehicles? (Include uninsured vehicles.) \$.00

SECTION 4 – Declaration

I am applying for funding to help access my education under the assistance program for students with disabilities grant.

I. I understand that:

- 1) It is against the law to make false or misleading statements on this application or all documents related to it.
- 2) It is my responsibility to make sure that the information on this application and all the documents related to it, are accurate.
- 3) All information is subject to audit and verification.
- 4) If I do not provide complete, accurate information or if I obtain or attempt to access financial assistance by fraudulent means, I may not receive assistance under the assistance program for students with disabilities program now or in the future.
- 5) If I receive money and it is then discovered that my application or documents forming a part of it are not accurate, I may be required to immediately repay all or part of the funds I receive. I may be required to do this if the mistake was made by me, my spouse or common law partner, sponsor or the school I am attending. I may also be required to repay any overpayment due to a change in my status.
- 6) If I receive funding under the program, the funding received will be taxable income.
- 7) If I receive money for my exceptional education-related costs, I will provide to the school, by the end of my study period, receipts showing that the funds were spent for their intended purpose and return any unused funds.

II. I understand that by signing below it means:

- 1) I have answered all questions on the application that pertain to me.
- 2) I certify that all the information is complete and accurate.
- 3) I am a registered student and will be attending a designated public or private post-secondary school within the province of British Columbia.
- 4) I require financial assistance for my access to education.
- 5) I will notify the school, in writing, of any changes in my address, academic status (e.g. course load, study period), financial status (part-time earnings, cash gifts, etc.), marital status or in the financial status of my spouse or common law partner.
- 6) I give my school permission to exchange information with StudentAid BC and Assistive Technology British Columbia regarding my disability, access requirements, academic standing, awards, living arrangements and financial status.
- 7) I give permission to the school, StudentAid BC, and Assistive Technology British Columbia to contact my physician, medical professional or psychologist if deemed necessary, in order to obtain information directly related to my disability.
- 8) I am in good standing regarding any previous StudentAid BC loans;
- 9) I consent to the Ministry of Advanced Education, Innovation and Technology (or a person delegated by the ministry) to do the following as it pertains to my disability and the equipment and/or services I am requesting:
 - Exchange information about me with my school, societies and resource centers for persons with disabilities, the Employment Program for Persons with Disabilities, the Ministry of Health, the Ministry of Social Development, Human Resources and Skills Development Canada and Assistive Technology British Columbia.
 - Obtain information about me from the Superintendent of Motor Vehicles, BC Assessment, ICBC, BC Registries, BC Land Titles, Citizenship and Immigration Canada, WorkSafe BC, and my school.

Signature of applicant (original and must be signed in ink)

Print name

Date signed

Year Month Day

Photocopied or faxed signatures cannot be accepted.

Signature of spouse or common law partner (if applicable)

Spouse or common law partner

social insurance number

Date signed

Year Month Day

Photocopied or faxed signatures cannot be accepted.

SECTION 5 - Canada Revenue Agency Consent

Important document – read, sign and date

For the purpose of verifying the data provided in this application for the Assistance Program for Students with Disabilities, I hereby consent to the release, by the Canada Revenue Agency to the Ministry of Advanced Education, Innovation and Technology (or a person delegated by the ministry), of taxpayer information from any portion of my previous years income tax returns that pertain to information given by me on this application. The information will be used solely for the purpose of verifying information on this application, general administration and enforcement of the assistance program for students with disabilities.

Signature of applicant (original and must be signed in ink)

Print name

Date signed

Year Month Day

Photocopied or faxed signatures cannot be accepted.

COLLECTION AND USE OF INFORMATION. The information included in this form and authorized above is collected and managed in accordance with Section 26 of the Freedom of Information and Protection of Privacy Act, and under the authority of the Canada Student Financial Assistance Act, R.S.C. 1994, Chapter C-28 and StudentAid BC. The information provided will be used to determine eligibility for the assistance program for students with disabilities grant funding. Only students who can demonstrate financial need may receive funding. The disability services staff, by agreement with the provincial government, uses information on this form to decide if you should receive funding to assist with your exceptional education-related costs. If you have any questions about the collection and use of this information, contact the Executive Director, StudentAid BC, Ministry of Advanced Education, Innovation and Technology, PO Box 9173, Stn Prov Govt, Victoria BC V8W 9H7, telephone: 1-800-561-1818 toll-free in Canada / U.S. or 250-387-6100 outside North America

SECTION 6 – Waiver (Optional) Important Document – Read, Sign and Date



If I am awarded a grant under the assistance program for students with disabilities (APSD),

I, **PRINT YOUR NAME**, authorize the province of British Columbia

agent, **YOUR SCHOOL**, to cash the cheque(s) on my behalf.

☐ I am authorizing the school to hire a service worker (interpreter, tutor, note-taker, etc.) on my behalf.

Signature of applicant (original and must be signed in ink)

Print name

Date signed -Year

Month Day

Photocopied or faxed signatures cannot be accepted.

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**These Sections are for
your school to fill out**

Student name	
Social insurance number	

SECTION 7 - Course Information

Complete this section only if this information is not on the student's current registration documents

Name of Post-Secondary institution		Campus (if applicable)	
Mailing address	City/Town	Province	Postal code
Course Name	Course Number	Start Date: YY/MM/DD	End Date: YY/MM/DD

SECTION 8 - Disability and Accommodation Information

List all the services/equipment needed to accommodate the student *not provided by the school*.

Specialized services/adaptive equipment you are approving:

☐ Alternate formats (e.g. large or Braille print, talking textbooks)

LIST:

Program funding can be used for:

☐ Note-taker

☐ Specialized tutor for disability related barriers

☐ Reader

☐ Interpreter/Captioning

☐ Attendant care while at school

☐ Specialized transportation (e.g. HandiDart) to/from institution; only ministry approved transport

☐ Equipment support (e.g. computer, adaptive software)

LIST:

Does the student have the equipment or software that they are currently requesting? ☐ YES ☐ NO (If YES include reasoning why the student requires duplicate equipment/software)

☐ Technical support (e.g. training, repair, upgrading)

LIST:

☐ Other LIST:

SECTION 9 - Disability or Registrar Office Use Only

Award Amount

Total income & resources	\$.00
Recommended for assistance?	<input type="checkbox"/> YES <input type="checkbox"/> NO - state reason(s):					
FIRST DISBURSEMENT	\$.00
SECOND DISBURSEMENT	\$.00
THIRD DISBURSEMENT	\$.00
TOTAL APSD AMOUNT	\$.00
For The Dates:						to
For The Dates:						to
For The Dates:						to
For the			/		Program Year	
Disability services staff/signing authority:						
I certify the above named student is registered in the program indicated and based on the information provided by the student, the requirement stated is correct.						
Signature (Original and must be signed in ink)		Print name		Area Code		Telephone Number
				Local:		
				Date signed	Year	Month Day

Income Table for Grant Eligibility	Maximum Gross Income	The program grant <i>cannot</i> be used for:
Size of Family		
1 (single student)	\$14,100	x Living expenses.
2 (married with no children or single parent with one child)	\$23,300	x Tuition and books.
3	\$31,900	x Vehicle modifications/purchase, maintenance, repairs or fuel.
4	\$37,800	x Alterations for educational institutions or residences.
5	\$43,700	x Medical treatments, prescriptions or fees
6	\$48,800	x Attendant care for home.
7	\$53,000	x In place of institutional funds, if institutional funds are available.
8	\$56,800	
9	\$60,100	
10	\$62,700	

Note: Private Institutions are to submit this application to StudentAid BC

Mailing address: Ministry of Advanced Education, Innovation and Technology, PO Box 9173, Victoria BC V8W 9H7

Revised December 2012

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Appendix II – APSD Reporting Form

APSD CLIENT DETAIL REPORT

Institution: _____

NAME OF STUDENT RECEIVING GRANT	SOCIAL INSURANCE NUMBER	EQUIPMENT OR SERVICES REQUIRED	STUDY PERIOD	TOTAL GRANT AMOUNT
			Total	

APSD ADJUSTMENT REPORT

Institution: _____

NAME OF STUDENT RETURNING GRANT	SOCIAL INSURANCE NUMBER	AMOUNT RETURNED	COMMENTS

Appendix III – APSD Memorandum of Agreement

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The Deetken Group



Policy Review of Student Financial Aid in BC

Phase 1 Deliverable

Prepared for Ministry of Advanced Education

Date: June 15, 2012

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1 Introduction

1.1 Context and Background

The Ministry of Advanced Education (AVED) is undertaking a detailed policy and program review with respect to student financial aid. The purpose of the review is to confirm government's broader objectives and priorities for student financial assistance and is a continuation of earlier work completed for s.12

The review is being undertaken in three phases. This deliverable summarizes the results of phase 1. In phase 1, the review outlines a broad "menu of options" with respect to all major aspects of government student financial aid programming and how they align with BC's policy goals for student financial aid. Options were identified from interviews and workshops with representatives from Ministry of Advanced Education, as well as from an environmental scan of practices in other jurisdictions. The analysis also includes a high level current state assessment of BC's program on each of these aspects.

A key objective of phase 1 is to select from this menu of options a subset of options to s.13
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1.2 Policy Goals

The options outlined in this deliverable are considered with the following three policy goals in mind and the potential trade-offs (and synergies) between them:

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An assumed key guiding principle is s.13
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Additionally, as part of its joint vision of the future of student financial assistance, s.13
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1.3 Document Structure

The document presents a menu of policy options structured around the five major aspects of financial aid programming:

- a) Minimum eligibility requirements - what minimum qualifications a student must meet to be eligible for student aid and the minimum qualifications an educational program must meet to be considered for designation by StudentAid BC
- b) s.13
- c)
- d)
- e) Accountability for outcomes - s.13
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2 Policy Options

2.1 Minimum eligibility requirements

Options are outlined with respect to general minimum requirements students must meet to be eligible for financial aid, as well as general minimum requirements for program and institution eligibility.

Current Program Requirements:

- A. Program must be offered as full-time and lead to a formal certificate, diploma, or degree.
Students must attend and complete at least 60 percent of a full course load.

- B. Program must be at least 12 weeks in duration, and breaks in study cannot exceed 10% of the program.
- C. Programs designed to meet the needs of full-time members of the labour force are not eligible (e.g. executive education, apprentices).
- D. Private institutions must offer at least one SABC designated program, and must have been in continuous operation for a minimum of two years. Private institutions must also be accredited by PCTIA, or have degrees accredited by DQAB. Public post-secondary institutions are automatically designated.

Current Student Requirements:

To be eligible, a student must meet all of the following criteria. The student must:

- A. Be a Canadian citizen, or permanent resident of Canada.
- B. Have a valid Canadian social insurance number.
- C. Be a resident of British Columbia as defined by StudentAid BC.
- D. Be pursuing full -time studies as their primary occupation.
- E. Not be in default of previous student loans or restricted from receiving assistance due to an audit, or other reasons.
- F. Not be incarcerated or have an outstanding warrant for arrest.
- G. Be able to demonstrate financial need based on a moderate standard of living as determined by federal criteria.
- H. Be enrolled in and attend at least 60 percent of a full course load (40 percent for students with permanent disabilities) in a program that is a minimum of 12 consecutive weeks in length.
- I. Successfully complete at least 60 percent of a full course load (40 percent for students with permanent disabilities) for applicable each study period.
- J. Attend a provincially designated school as defined by StudentAid BC.

Options for Consideration:

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2.2 Student financial aid models and variations

Introduction

Options are outlined with respect to different grant and loan schemes, s.13
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Current Condition

StudentAid BC's current financial aid model includes a combination of loans and grants that are designed primarily to make post-secondary education more accessible for special demographics and more affordable for students. StudentAid BC also administers some merit-based scholarships and awards.

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See below a summary of the values represented in Figure 1.

i) AVED in-study student supports

Ministry of Advanced Education funds a variety of grant and bursary programs that are common in their intent: to help make attending post-secondary studies more affordable and therefore more accessible. All these programs target specific demographics, where demonstrated need (i.e. low income) is one of multiple requirements for eligibility.

Figure 2 below shows a list of all AVED student supports budgeted for fiscal 2011-12: there are \$17 in in-study programs and \$17 in post-study loan forgiveness programs budgeted for 2011-12.

Figure 2. Ministry of Advanced Education student supports, budget 2011-12

	Program Funding	Number of Recipients	In-Study or Post-Study	Fixed Budget or Demand-Driven
Ministry of Advanced Education Student Support				
Assistance Program for Students with Permanent Disabilities	\$17	317	In-study	Fixed
BC Access Grant		1,641	In-study	Demand-driven
BC Access Grant - for Deaf Students		\$22	In-study	Demand-driven
BC Supplemental Bursary for Students with Disabilities			In-study	Demand-driven
College and Institute Library Services		866	In-study	Fixed
Learning Disability Assessment Bursary		106	In-study	Fixed
Nurses Education Bursary		500	In-study	Fixed
Post-secondary Communication Access Services		315	In-study	Fixed
Program for Institutional Loans of Adaptive Technology		84	In-study	Fixed
Student Society Emergency Aid Fund		\$22	In-study	Fixed
Youth Education Assistance Fund		234	In-study	Demand-driven
BC Access Grant - Provision for Students with Severe Disabilities		30	Post-study	Demand-driven
BC Loan Forgiveness Program		686	Post-study	Demand-driven

(Missing data where yellow in the table above.)

ii) Loan loss provisions

Under the Canada-BC Integrated Student Loan model, loans are issued at a variable interest rate of prime plus 2.5%, with a fixed rate option of prime plus 5% available. Interest is subsidized during the in-study period. The expected repayment period for loans is 10 years (which includes the six-month grace period), but the repayment period can be extended up to 15 years. Assuming a study period of 52 weeks, BC loan funding is annually capped between \$5,720 for students without dependants and \$15,600 for students with dependants.

Total disbursements in 2010-11 were \$229M. Loan loss provision of \$17 reflects the cost associated with expected defaults on these disbursements, net of expected collections \$12

iii) BC Loan Reduction Program

The BC Loan Reduction Program reduces loan balances for qualifying students. Students must be in full-time programs, be in good standing, successfully complete their study year, be in their first four years of borrowing (or in the case of students with dependants, first five years), and have received BC loans in excess of a loan limit established each year based on program budget and number of eligible students. Students in graduate or professional programs are not eligible for this program. The reductions are applied to outstanding balances at the end of the year. The amount is from 2010-11.

iv) Total AVED in-study support

Total operating costs associated with loans and in-study student supports, not including administrative and overhead costs, are roughly \$17 based on figures from fiscal 2010-11 and 2011-12, as cited above.

v) Other BC funded in-study programs

Province of BC funds an additional \$17 in in-study awards programs. Figure 3 lists additional student supports funded by the Province of BC: \$17 in in-study supports and \$17 in post-study loan forgiveness programs.

Figure 3. Other student supports funded by the Province of BC, budget 2011-12

	Program Funding	Number of Recipients	In-Study or Post-Study	Fixed Budget or Demand-Driven
Other Provincial Programs	\$17			
Adult Basic Education Student Assistance Program		8,500	In-study	Fixed
District and Provincial Scholarships		\$22	In-study	Fixed
Pacific Leaders Scholarships for Children of Public Servants		60	In-study	Fixed
Pacific Leaders Scholarships for Public Servants		\$22	In-study	Demand-driven
Passport to Education			In-study	Fixed
Pacific Leaders BC Loan Forgiveness Program		677	Post-study	Demand-driven

(Missing data where yellow in the table above.)

Summary

BC's financial student aid model can be described as one that is primarily loan-based, where loans issued vary in their amount within standardized terms (interest rate, grace period, initial amortization schedule, etc.). Under the federal Repayment Assistance Program (RAP), qualified borrowers may receive interest subsidies from government and potentially also receive government subsidies for principal repayments. Beyond the federal RAP program, BC has a number of special repayment schemes for the BC portion of student loans.

Additionally, the BC Loan Reduction Program substantially improves affordability for students, provides budget certainty for StudentAid BC, and rewards student success and progression in their studies. The program can be promoted in advance (e.g. when loan funds are disbursed) as a reminder of the incentive to better encourage students to complete their studies.

Grant & bursary programs are not strictly need-based, i.e. eligibility and amounts awarded are not based strictly on costs and available student resources; instead they target specific demographics first, and some have an additional need-based component. Most of StudentAID BC's larger programs are demand-driven (no fixed budget).

2.2.1 Grants

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Several private universities in the US including Princeton and Harvard provide grants to fully meet student need after taking into account an expected means-based family contribution. Students are not issued loans. Grants are funded from the universities' large endowments, annual gifts and federal and state programs. Financial aid is awarded solely based on need; there are no merit scholarships.

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Sweden and Finland both have grant-oriented financial aid models. In both countries, tuition is fully subsidized, and government provides universal grants to all students to help cover living costs. All students receive the same amount, no matter their financial need considerations, although the grant is reduced if a student works part-time. Student loans are available for needs not covered by their universal grant systems. The loans are provided by the government student aid agency in Sweden, and are provided by private banks under government guarantee in Finland.

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Canada's Student Grant for Persons from Low-Income Families and Student Grant for Persons from Middle-Income Families provide grants to students based on family income. These grants can replace loans and, in some cases, partially address unmet need.

2.2.2 Loans

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Canada, Norway, and the US issue mortgage-style loans with standard repayment timelines and expectations for all borrowers. All three have repayment assistance plans to subsidize interest and/or principal payments for qualified borrowers. However, in all cases, enrollment in these assistance programs is voluntary.

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Student loans in Australia, New Zealand, and the UK are income contingent. Repayment is required only if income exceeds a certain threshold. Under all three models, repayment is integrated with the income tax system. The US also has income contingent repayment available as an optional scheme under its Direct Loans program. Under the US structure, repayments are managed by private loan servicers. Payment is required from all borrowers and payment amounts are adjusted annually based on income.

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- SABC's Nursing Education Bursary annually provides \$500 to \$2,000 to students in nursing programs. Though grants are non-repayable, students who withdraw are removed from further consideration under the scheme.

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- Under the BC Loan Forgiveness Program, graduates of various programs (e.g. nursing, medical, midwifery, pharmacy) who commit to full-time practice in an underserved community of BC for three years may be eligible to have their student loans forgiven
- The Pacific Leaders Loan Forgiveness program forgives all BC student loans after three years of BC government employment
- In Norway, loan forgiveness is possible for borrowers who live and work in Northern Norway

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- In the US, cuStudentLoans provides private student loans that require nominal payments of at least \$25 per month during the study period (no matching)

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- Australia and New Zealand have repayment matching bonuses for borrowers who pay more of their student loan than they are expected to under their income contingent schemes (5% of additional payments in Australia and 10% of additional payments in New Zealand).

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