



What We Heard Report
Proposed *Student Financial Assistance*
Regulations Amendments
July 2023

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Executive Summary

Increasing student education outcomes to the same level as the rest of Canada is a priority for the Government of the Northwest Territories (GNWT). The Mandate of the 19th Legislative Assembly also identifies advancing universal child care by providing supports to Northwest Territories (NWT) students pursuing post-secondary programs that produce qualified child care educators.

To accomplish this work, the Department of Education, Culture and Employment (ECE) committed to reviewing the Student Financial Assistance (SFA) program to ensure benefits support NWT students in achieving their post-secondary goals, with a focus on removing barriers to post-secondary participation for Indigenous students and ensuring SFA benefit levels cover 80% of the average costs of post-secondary education.

The SFA program changes are based on feedback received through a client satisfaction survey and an internal review that focused on aligning the SFA program with the *Truth and Reconciliation of Canada Calls to Action*, the *Missing and Murdered Indigenous Women and Girls Final Report and Calls for Justice*, and the *United Nations Declaration on the Rights of Indigenous Peoples*.

ECE made the following enhancements to the SFA program:

- Increasing benefit levels for tuition, books and monthly living allowances,
- Increasing the Grants for Students with Disabilities and expanding supports to students with persistent or prolonged disabilities,
- Improving access for Northern Indigenous students by removing the semester limits and providing additional funding for tuition and book costs,
- Removing the semester limit and expanding remissible loans for all NWT residents (within the loan limit of \$60,000), and
- Removing suspension penalties for withdrawing from or failing a course or program.

To support these enhancements, amendments were required to the *Student Financial Assistance Regulations*. In May 2023, ECE invited the public to provide input on the proposed amendments to the *Student Financial Assistance Regulations*. This report summarizes the findings from responses.



Introduction

The SFA program provides financial assistance for NWT residents pursuing post-secondary education and reduces the burden of student debt carried by NWT residents. The program supports these goals by providing grants and loans to NWT residents pursuing post-secondary education, and by offering loan forgiveness for SFA recipients who return to live in the NWT.

The [Mandate of the 19th Legislative Assembly](#) includes advancing universal child care by providing supports to NWT students pursuing post-secondary programs that produce qualified child care educators. To support this, the GNWT committed to reviewing SFA benefit levels to ensure residents have adequate funding to assist with the costs associated in obtaining a post-secondary education.

In addition, ECE committed to conducting a SFA program review as part of its 2020-2024 Business Plan with the objectives to:

- ensure SFA benefits support NWT students to achieve their post-secondary goals, with a special focus on removing barriers to post-secondary participation for Indigenous students;
- ensure SFA benefit levels cover 80% of the average costs of post-secondary education;
- update and streamline SFA Regulations to ensure clarity and consistency; and
- develop of a performance measurement plan for the SFA program that includes performance measures for SFA service standards.

The review included an evaluation of the program benefits to determine whether the SFA program was in alignment with the recommendations of the *Truth and Reconciliation of Canada Calls to Action*, the *Report on Missing and Murdered Indigenous Women*, and the *United Nations Declaration on the Rights of Indigenous Peoples*.

As a result of the review, ECE made the following enhancements to the SFA program:

- Increasing benefit levels for tuition, books and monthly living allowances,
- Increasing the Grants for Students with Disabilities and expanding supports to students with persistent or prolonged disabilities,
- Improving access for Northern Indigenous students by removing the semester limits and providing additional funding for tuition and book costs,
- Removing the semester limit and expanding remissible loans for all NWT residents (within the loan limit of \$60,000), and
- Removing suspension penalties for withdrawing from or failing a course or program.

To support these enhancements, amendments were required to the Student Financial Assistance Regulations (the Regulations). In May 2023, ECE invited the public to provide input on the proposed amendments. Public input was collected from May 23 to May 31, 2023.

ECE would like to thank those who provided feedback through this engagement process. Your contributions are valued and appreciated.



Methodology

Information on the engagement opportunity and how to provide feedback on the proposed amendments to the Regulations were publicly posted on the [GNWT's public engagement website](#). Additional tactics used to inform the public of the engagement included a [news release](#), [Ministers Statement in the Legislative Assembly](#), social media content, and Facebook advertising.

The GNWT website had supporting materials to help inform interested participants such as:

- A copy of the Proposed Student Financial Assistance Regulations;
- A Plain Language Summary outlining the significant proposed changes; and
- A link to the Student Financial Assistance webpage.

Feedback could be provided by emailing ECE_Income_Security@gov.nt.ca.

When the engagement period ended, ECE staff reviewed the feedback to determine if there were significant concerns about the proposed Regulations. ECE staff thoroughly reviewed and discussed interpretations of responses for quality assurance and analyzed the feedback. All findings are presented in this report so that no one person can be identified.



What We Heard

ECE received 24 responses from the public, which included individuals who self-identified as current or previous users of the SFA program.

Benefits for Northern Indigenous Residents

What are the Changes?

The Regulation amendments will allow Northern Indigenous Residents unlimited access to the Basic Grant and Supplementary Grant.

Northern Indigenous Residents will get additional funding for the Basic Grant. They will be able to access up to \$3,320/semester for tuition and \$875/semester for books.

With respect to the program changes specifically for Northern Indigenous residents, many respondents were appreciative of the additional funding increases for Northern Indigenous students. There were respondents who wanted the same changes for all student categories, with some noting it would allow NWT residents, who are not Indigenous, to be better supported to pursue graduate programs. It was also brought forward that the definition of Northern Indigenous should be expanded to all Indigenous students who are residents of the NWT, rather than limiting it to those who have lineage to the NWT prior to 1921.

Funding Levels

What are the Changes?

The monthly living allowance rates for all student categories were increased to align with the average Canada Market Basket Measure for food and shelter as well as an additional amount to assist with the cost of internet.

ECE heard that many respondents were appreciative of the increases to the grants/loans and believed this would positively impact students pursuing post-secondary studies. Some respondents expressed that the SFA benefit levels increases were not aligned with the rising cost of living and inflation and may not be adequate to cover student living expenses in other provinces. One respondent noted the lack of increases in the course reimbursement rate or limits.



Funding Limits

What are the Changes?

The Regulation amendments removed the link between the Basic Grant and the Remissible Loan.

All NWT residents are now able to access the Remissible Loan and there are no longer any semester limits. There were no changes to the Basic Grant semester limit for NWT Residents.

Respondents shared mixed responses regarding funding limits. While some respondents felt that there should be no limits to the Basic Grant for all student categories, other respondents appreciated the limits remaining. Some respondents also felt that expanding the Remissible Loan to NWT Residents who were not schooled in the NWT removed incentives for residents to remain in the north to raise their families.

While there were respondents who indicated that the revolving loan limit¹ of \$60,000 remains a barrier, this was out of scope as the revolving loan limit is under the *Student Financial Assistance Act*.

Northern Bonus

What are the Changes?

The Regulations were amended to only allow students with a loan from the NWT SFA program to access the northern bonus.

A respondent indicated that removing the Northern Bonus for current NWT residents who received student assistance through other provinces was disappointing as it was believed to be an incentive for people to move to the NWT.

Suspension Penalties

What are the Changes?

The Regulations were amended to remove the suspension penalty for withdrawing from or failing a course.

While respondents were overall in agreement with removing penalties for withdrawing or failing a course, concerns were raised that this may result in students not being motivated to succeed and/or accumulating more debt.

¹ A revolving loan limit allows a student to apply for multiple use of the loan but can never exceed the maximum amount. Once a student pays off or earns forgiveness on all or a portion of the loan, they will be able to access the loan again.



Graduate or Professional Studies

What are the Changes?

There were no amendments to the Regulations specific to students wanting to pursue graduate-level studies as the regulations only speak to post-secondary studies and not the specific level of education (e.g.: diploma, degree, licence, masters).

Northern Indigenous Residents wishing to pursue graduate studies would no longer be limited with the number of grants they can access. Other NWT residents wishing to pursue graduate studies are no longer limited with the number of Remissible Loans they can access, as long as it remains under the revolving loan limit.

Many of the respondents brought forward concerns that the changes to the Regulations did not benefit residents who were wanting to pursue graduate or professional studies (such as lawyer, doctor, veterinarian) and are not Northern Indigenous. While the semester limit was removed from Remissible Loans, respondents felt that more supports are needed to assist with the greater costs associated with the programs including higher tuition fees. Some respondents suggested including a separate program or a specific section in the Regulations for graduate studies.

Gender Neutral Language

Respondents appreciated that the Regulations were updated to use gender-neutral and inclusive language.

General Findings

Some feedback provided did not relate directly to the proposed changes to the Regulations. Some expressed dissatisfaction with the amount of time allotted for engagement. Others provided a level of detail not required at this stage for changes to the Regulations but will be considered while ECE evaluates the SFA changes that were implemented and any future enhancements. This included, but is not limited to, feedback on: moving to an income tested SFA program, offering different funding formulas for long-term residents versus shorter-term residents, having more linkages to the labour market to support the NWT economy, sharing more statistical data on SFA, and improving the online application process for SFA.

In addition to the feedback given above, respondents noted that to better support students with their post-secondary studies more work is needed to ensure students are successful with completing high school. Respondents also mentioned adding supports to ensure students are better equipped with being successful in their post-secondary studies (such as referring students to Career and Education Advisors or creating a student support course) and to make improvements to the NWT that would support students who wish to return to the north after their studies (for instance improving affordable housing, employment opportunities in their field of study, cost of living).



Next Steps

ECE would like to express its gratitude for the participation and perspectives shared during this engagement session. The feedback was valuable and will assist ECE as it continues to review its programs to assist NWT residents.

While the feedback provided was valuable, it did not result in immediate changes to the Regulations due to either being out of scope or requiring additional financial investment.

The information in this report will help contribute to the next phase as ECE evaluates the implementation of changes to the SFA program. ECE is developing a performance measurement plan for the SFA program and will be sharing information on the results of the changes in an annual report. ECE will also be conducting another Client Satisfaction Survey in the near future.

