

Student Aid

ANNUAL REPORT 2004/2005

accessible
affordable

**Manitoba Student Aid Program
Manitoba Advanced Education
and Training
Annual Report
2004/2005**

*Accessible and Affordable
Post-Secondary Education*



MINISTER OF ADVANCED EDUCATION AND TRAINING

Room 156
Legislative Building
Winnipeg, Manitoba R3C 0V8
CANADA

The Honourable John Harvard, P.C., O.M.
Lieutenant Governor of Manitoba
Room 235 Legislative Building
Winnipeg, MB R3C 0V8

May It Please Your Honour:

I have the pleasure of presenting for the information of Your Honour the Annual Report of the Manitoba Student Aid Program for the program year ending July 31, 2005.

Respectfully submitted,

Diane McGifford

Honourable Diane McGifford





Deputy Minister of Advanced Education and Training

Room 162
Legislative Building
Winnipeg, Manitoba R3C 0V8
CANADA

Honourable Diane McGifford
Minister of Advanced Education and Training
Room 156 Legislative Building
Winnipeg, Manitoba R3C 0V8

Dear Minister McGifford:

I have the honour of presenting the annual report of the Manitoba Student Aid Program for 2004/2005. This report contains program information from August 1, 2004 to July 31, 2005.

Manitoba Student Aid remains committed to the goals of accessibility and affordability of post-secondary education for all eligible Manitobans and continues to provide post-secondary students with the financial support they need to successfully pursue their education. It is evident throughout this report that Manitoba Student Aid is aware of and responsive to students' needs and that it provides an appropriate and significant range of services and supports to students while ensuring there is also appropriate accountability for public funds.

I am very pleased with the accomplishments made by Manitoba Student Aid during this reporting period.

Respectfully submitted,

A handwritten signature in black ink, appearing to read "D. Botting".

Dwight Botting
A/Deputy Minister



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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.

The Manitoba Student Aid Program 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 students, their parents, spouses and the government.

Program information in this report presents financial details of the 2004/2005 program year (August 1 to July 31).

Background

The Manitoba Student Aid Program operates within the Department of Advanced Education and Training. 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 and training system.

The mission of Manitoba Advanced Education and Training is to provide access to relevant education and training that is of high quality, affordable, accessible and responsive to labour market trends.

To carry out this mission, the department is committed to five primary goals:

- Improve success rates in all programs and institutions
- Expand the range of people served
- Better integrate and support knowledge and skills development within economic and social priorities
- Build the capacity of institutions and the community to support learning
- Build partnerships within and across sectors

Prior to August 1, 2001, Manitoba student loans were financed and administered by financial institutions under either 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 and established the Manitoba Student Loan Service Bureau. In order to improve client services by offering students one point of contact for all their Manitoba student loan needs – from application through to repayment – the Service Bureau was integrated into Manitoba Student Aid, effective December 2003.

The authority of the Manitoba Student Aid Program 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.



Inquiry Services

I have enjoyed my association with all those who I have had contact with at the Student Loan office.

You are a group of individuals who care about helping your "customers".

Brian Head
Principal
St. James Assiniboia
Continuing Education

Mandate of the Manitoba Student Aid Program

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.

Manitoba Student Aid administers the Canada Student Loans Program and the Manitoba Student Aid Program. Assistance is based on an assessment of financial need which compares students' allowable education and living costs with their available resources. 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, the Canada Millennium Scholarship Bursary, Manitoba Study Assistance, ACCESS Bursaries, Prince of Wales/Princess Anne Awards, the Medical Student/Resident Financial Assistance Program, Aboriginal Education Awards, Youth Transition Bursary and others.

Program Objectives

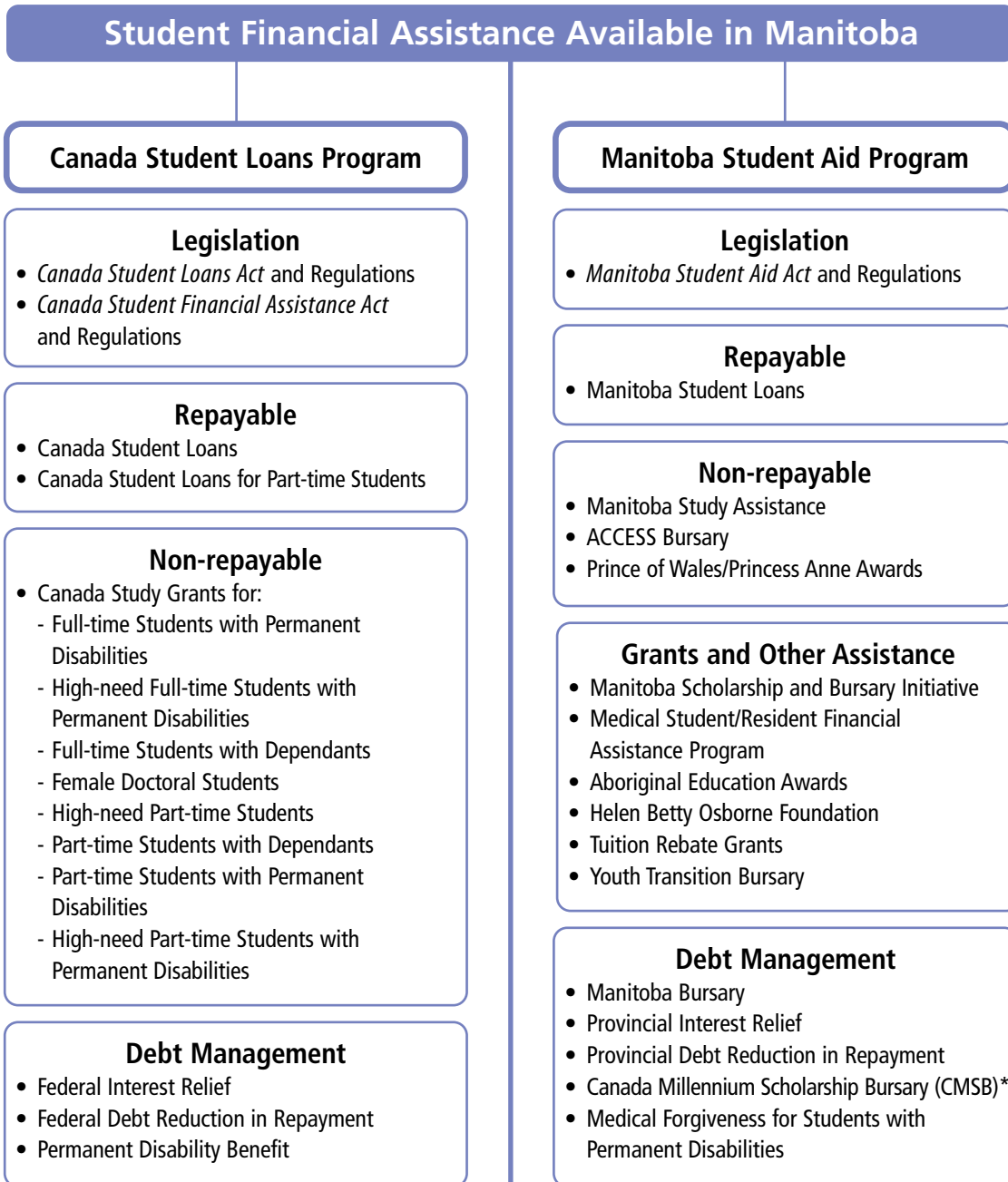
The key objectives of the Manitoba Student Aid Program are:

- 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 National Designation 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
- Manage grant funding to Churchill Northern Studies Centre and Aboriginal Languages of Manitoba Inc.
- Evaluate programs and services

Organization and Administration

The Canada Student Loans Program and the Manitoba Student Aid Program work in combination and are administered by Manitoba Student Aid on behalf of the provincial Minister of Advanced Education and Training and the federal Minister of Human Resources and Skills Development Canada.

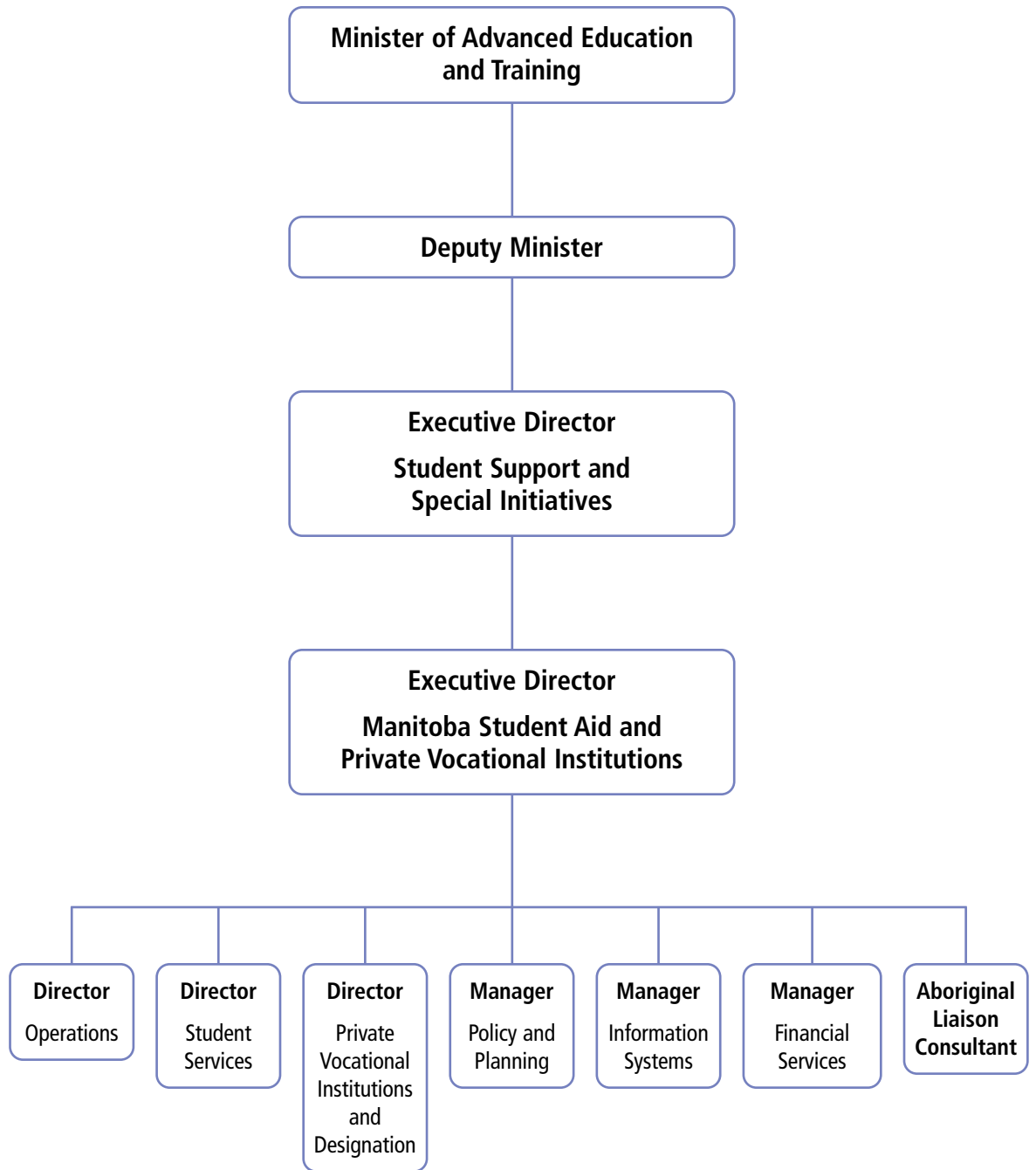
The following chart provides an overview of programs delivered.



* Manitoba Student Aid administers the CMSB to Manitoba's post-secondary students on behalf of the Canada Millennium Scholarship Foundation.

Organization Chart

Manitoba Student Aid



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Manitoba Student Aid Unit Responsibilities

Operations Unit

Application Processing

- Accepts applications for student aid funding
- Determines eligibility for loan, grant and bursary programs and notifies students of awards
- Ensures the assessment of student applications on a timely basis
- Audits applications and processes to ensure compliance with governing legislation, policies and procedures

Loan Services

- Administers the disbursement, maintenance and repayment of direct-financed loans
- Provides repayment and debt management counseling to students
- Administers debt management programs such as Interest Relief, Revision of Terms and Debt Reduction in Repayment
- Administers the line of credit account with Credit Union Central of Manitoba
- Administers the reconciliation of the direct-financed loan portfolios
- Ensures all financial transactions are processed on a timely basis

Student Services Unit

- Provides responses to telephone and in-person inquiries from students and the general public
- 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 counsellors and community groups
- Administers the Canada Study Grant for Students with Permanent Disabilities and the Exceptional Review Committee processes

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



Aboriginal Career Fair

In my quest to obtain a student loan I was paired up with a student advisor who truly believes in helping those in need. She does whatever is in her power to help students achieve post-secondary success. She truly cared about helping me reach my goal of becoming a teacher and I will always be thankful to her. Without the help from Manitoba Student Aid I would never be where I am today.

Sincerely,
Allison Waskul
Student

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Information Systems Unit

- Leads the branch in Information Systems planning, design and development including interfaces with Human Resources and Skills Development Canada, educational institutions and service providers
- Designs and develops Web applications (i.e. online student loan application and student specific information such as My Student Aid Online)
- Analyzes core business processes and information systems
- Provides consultative services regarding process and systems issues and desktop computers
- Liaises with the Help Desk, Systems and Technology Services , Project Management Office, and Manitoba Information and Communication Technologies

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 portfolios
- Administers other provincial student funding programs including the Youth Transition Bursary, Manitoba Scholarship and Bursary Initiative, Aboriginal Education Awards and tuition rebates
- Manages grant funding to the Churchill Northern Studies Centre and Aboriginal Languages of Manitoba Inc.

Aboriginal Liaison Unit

- Maintains links with Aboriginal stakeholders
- Increases Aboriginal participation in post-secondary education
- Liaises with the ACCESS programs

Private Vocational Institutions (PVI) & Designation Unit

- Administers the Private Vocational Institutions Act and its regulations
- Annually registers PVIs and their instructional programs
- Offers limited consumer protection for those who access registered PVIs
- Maintains and annually reports on the Training Completion Fund, which allows students to complete their educational programs in the event of school closures
- Ensures that all applicable post-secondary institutions and programs are fairly assessed for Canada and Manitoba student loan designation
- Provides a provincial manager for maintaining the Master Designation List and administers the Pan-Canadian Designation Framework
- Involved in compliance issues relating to the Memoranda of Understanding which are signed with all designated institutions
- Monitors risk to the Student Aid portfolio by examining student repayment rates at designated institutions

2004/2005 Program Year

Enhancements

Graduate Scholarships: This scholarship fund, the first of its kind in Manitoba, supports research-based graduate studies that will help attract and retain the highest quality students from within and outside Manitoba. For the 2004/2005 fiscal year, \$352.5 was set aside to provide 18 Masters and 11 Doctoral awards.

ACCESS Bursaries: For 2004/2005 the ACCESS Bursary budget was increased by \$284.3. The increase provided an additional 25 funded spots in the Winnipeg Education Centre's Bachelor of Social Work Program.

Implementation of Designation Program: Department staff completed a Memorandum of Understanding with designated public and private post-secondary institutions in Manitoba. These Memoranda clearly articulate default prevention plans and identify performance indicators and activities that all institutions must implement to increase student loan repayment rates.

Activities

Application Processing

- 13,343 applications received for student loans, grants and bursaries
- 402 applications received for Manitoba Study Assistance
- 251 applications received for Canada Student Loans for part-time students
- 144 applications were received for the Medical Student/Resident Financial Assistant Program



Student Aid Reception Area

Manitoba Student Loan portfolio administration:

- Managed an existing loan portfolio of approximately \$79 million involving approximately 30,000 students (direct-financed Manitoba Student Aid loans and lender-financed loans)
- Managed the annual \$1.4 million Interest Relief and Debt Reduction programs
- Managed the loans administration for new and existing loans, including annual expenditures of approximately \$4.8 million for Provision for Loss, Interest Subsidy and previous Risk Premiums with the national banks
- Disbursed approximately \$21.6 million in new loans to 7,721 Manitoba student loan recipients
- Applied loan remission to 4,612 student loan accounts; 2,947 Canada Millennium Scholarship Bursaries and 1,665 Manitoba Bursaries
- Monitored approximately 3,200 students in repayment of their direct-financed Manitoba student loans to ensure compliance with repayment obligations

Medical Student/Resident Financial Assistant Program:

- Monitored 488 grants of approximately \$8.9 million to ensure program compliance

Student Support Services:

- Responded to approximately 42,430 requests for information and assistance over the telephone
- Provided services to an additional 25,467 in-person requests

Registrations and Designations:

- 37 private vocational institutions were registered
- 26 institutions had programs of study designated for the Canada/Manitoba student loan programs

I just wanted to send you a short note regarding the excellent customer service I have received from your employees.

I very much appreciated their ability to explain the student loan process and answer all of the questions I have had.

Applying for a student loan can be quite complicated at times; however your staff's ability to make things clear and understandable has been very helpful to me over the years.

Keep up the great work.

Corey Coles (Student)

Highlights of the Manitoba Student Aid Program for 2004/2005

Strategies to Improve Student Services, Manage Debt Levels and Reduce Student Loan Default Rates

The Manitoba Bursary

The Manitoba Bursary remains the cornerstone of a strategy to manage student loan debt and reduce default rates. The other components of the strategy include student advisor services, repayment counsellors and a more stringent institution and program designation policy.

In 2004/2005, 1,665 students received a Manitoba Bursary with an average award of \$2,852 that was used to reduce their Manitoba Student Loan debt. Together with the Canada Millennium Scholarship Bursary (CMSB), the Manitoba Bursary helped bring student loan debt down to approximately \$6,000 per year for most students.

Service Enhancements

Every Tuesday, from June through September, Student Aid's Winnipeg office is open until 6 pm to provide extended hours of service to students (in person and by phone) during the peak application period.

Telephone call volumes increase significantly during peak periods. In order to ensure that callers do not receive a busy signal, all overflow calls are routed to a message centre where callers can leave a message with an operator. Student Aid staff return the calls with 48 hours.

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 expanded outreach into the community through increased program awareness and information sessions with high school students and parents, as well as increased participation in provincial educational and career symposia.

Manitoba Student Aid's Aboriginal Liaison Consultant works specifically within the Aboriginal community to promote post-secondary education that addresses Aboriginal students' needs.

Repayment Counsellors

Repayment Counsellors 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 cooperation in repaying their outstanding student loan(s). Repayment Counsellors analyze a borrower's financial status, and provide counselling and advice on various repayment options including debt management programs available to those experiencing financial hardship while in repayment of their Manitoba Student Loan(s).



Helping Students

Institution and Program Designation Policy

Manitoba Student Aid is responsible for designating approximately 800 educational institutions in Manitoba, across Canada and internationally.

A Pan-Canadian Designation Framework was developed to strengthen consumer protection for student loan recipients, to ensure taxpayer protection with respect to student loan funds, and to support accountability and informed choice. Institutions are required to meet the Framework's common elements which include common eligibility criteria for programs, accountability standards for student loan administration, requirements to improve student success, and financial risk monitoring. The framework was implemented in the 2004/2005 program year.

Canada Millennium Scholarship Bursary (CMSB)

2004/2005 marked the sixth year of Manitoba Student Aid's CMSB delivery. Manitoba's annual allocation of approximately \$10.6 million was used primarily to reduce Manitoba Student Loan debt. In 2004/2005, approximately 2,900 Manitoba students received this loan remission (ranging from \$1,000 to \$4,500 per student).

Enhancements to Internet Application and Web Site for Manitoba Student Aid

In 2004/2005, Manitoba Student Aid continued to improve its interactive online application and web site to make them more user-friendly for students. Through MySAO (My Student Aid Online), students can now apply for financial aid, check on the status of their application, and view their Manitoba Student Loan balance for loans that were issued after 2001. Students can also view a list of required documentation and are able to print forms required by Manitoba Student Aid. The most recent MySAO enhancement – 'Change My Information' – enables students to submit requests to change some of their application information, including contact information, next of kin information, course load and student number. During 2004/2005, MySAO was profiled by Service Manitoba as Best Practices in Electronic Service Delivery.

In 2004/2005, approximately 71% of applications were received via the Internet. This was a 9% increase over the previous year.

Extended Interest-Free Period

Manitoba Student Loans are interest-free while students are in school full time. Repayment is not required until six months after the program ends. However, students who continue to live in Manitoba after their program completion are granted an additional six months of interest-free and payment-free status.

Aboriginal Education Awards

In 2004/2005, 120 Aboriginal students shared a total of \$312,000 in Aboriginal Education Awards. Contributions from the partners - the Business Council of Manitoba, the Government of Canada, and the Province of Manitoba – have increased to \$150,000 per year, for a total of \$450,000 per year based on matching funds.

Medical Student/Resident Financial Assistance Program (MSRFAP)

In 2004/2005, 139 students received a total of \$2,535,000 in conditional grants. These awards are non-repayable provided the student works in Manitoba for one year for each grant awarded upon completion of their program.

Youth Transition Program

In 2004/2005, 11 high school graduates received a total of \$33,000 in bursaries in exchange for up to 12 months of paid work experience in the Manitoba Government. Graduates received a \$3,000 bursary when they completed their work experience and enrolled in a post-secondary institution.

It's great to see MSA implementing changes to their online services.

They will make it easier and more convenient for students to keep their files up to date.

Keep up the good work.

Elwood Wiebe
Controller
Canadian Mennonite
University

I was terrified of making a mistake on my application.

However, Student Aid advisors reassured me things would work out okay and they did. I am forever grateful for their patience, understanding, and guidance.

Contact your Student Aid counselor today for hassle-free assistance to get you started on your journey to a better and brighter future... follow your heart and make the dream a reality!

I am so glad I did.

Dawn Tarnowski
(Student)

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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 according to program criteria
- 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

Course-load requirements:

- Full-time 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 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 2004/2005

Full-time Students	Number of Students	Total Awards (\$)
Loans		
Canada Student Loans Authorized	9,236	39,737,850
Manitoba Student Loans Authorized	7,721	21,584,909
Provincial Bursary Awards		
Manitoba Study Assistance	190	231,412
Prince of Wales/Princess Anne Awards	1,098	219,600
ACCESS Bursary	224	2,206,141
Canada Study Grants for Full-time Students		
Students with Dependants	1,073	1,608,255
Students with Permanent Disabilities	133	534,744
High-need Students with Permanent Disabilities	37	53,683
Female Doctoral Students	8	21,865
Loan Remission		
Manitoba Bursary	1,665	4,749,117
Canada Millennium Scholarship Bursary	2,947	10,877,675
Other Awards		
Medical Student/Residential Financial Assistance Program	139	2,535,000
Aboriginal Education Awards	120	312,000
Youth Transition Program	11	33,000
Manitoba Scholarship and Bursary Initiative	–	5,000,000
Part-time Students		
Loans		
Canada Student Loans Authorized	184	372,351
Canada Study Grants for Part-time Students		
Students with Dependants	7	7,430
Students with Permanent Disabilities	5	21,303
High-need Students	45	52,132

Repayable Assistance

Canada Student Loans (CSL) provides 60% of a student's assessed need, up to a maximum of \$165 per week of study (\$5,610 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 their studies.

Manitoba Student Loans (MSL) provides 40% of a student's assessed need, up to a maximum of \$110 per week of study (\$3,740 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, Manitoba Student Loans are interest free during this six-month period. Students who continue to live in Manitoba after they have completed their studies are granted an additional six months of interest-free and payment-free status.

Figure 1: Distribution of CSL and MSL 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 (\$)
1995/1996	9,902	36,754,159	3,712	8,615	21,290,348	2,471
1996/1997	10,080	39,086,073	3,878	9,391	24,329,314	2,591
1997/1998	9,984	39,773,635	3,984	9,334	24,562,831	2,632
1998/1999	9,862	36,994,260	3,751	9,519	23,603,279	2,480
1999/2000	10,328	41,525,275	4,021	10,112	26,886,933	2,659
2000/2001	10,501	42,405,831	4,038	9,190	24,504,762	2,666
2001/2002	9,987	40,530,546	4,058	7,836	20,542,974	2,622
2002/2003	9,668	40,134,382	4,151	7,787	20,895,899	2,683
2003/2004 ^P	9,405	40,847,388	4,343	7,701	21,600,044	2,805
2004/2005 ^P	9,236	39,737,850	4,302	7,721	21,584,909	2,796

P = Preliminary figures that are subject to revision. Students are counted once for each category to which they belong. See Appendix A for the complete list of acronyms used in historical tables.

I'd just like to sincerely thank you for being so helpful. You've always been very prompt in answering any of my questions, and I really appreciate the time and care you've put into my "case". You've made an often frustrating process (working with a bureaucracy) absolutely humane. Thanks again.

Ryan
(Student)

Figure 2: Distribution of CSL and MSL by Institution Type and Location 2004/2005

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	5,207	21,146,583	4,061	4,223	10,959,605	2,595
Manitoba Community Colleges	1,612	6,151,421	3,816	1,312	3,304,195	2,518
Manitoba Private Institutions	1,104	5,202,965	4,713	981	3,104,524	3,165
Universities outside Manitoba	856	4,538,356	5,302	773	2,645,353	3,422
College/Vocational outside Manitoba	254	1,210,878	4,767	222	664,547	2,993
Private Institutions outside Manitoba	267	1,487,647	5,572	247	906,685	3,671
TOTAL	9,300	39,737,850	4,273	7,758	21,584,909	2,782

Figure 3: Distribution of CSL (\$) 2004/2005

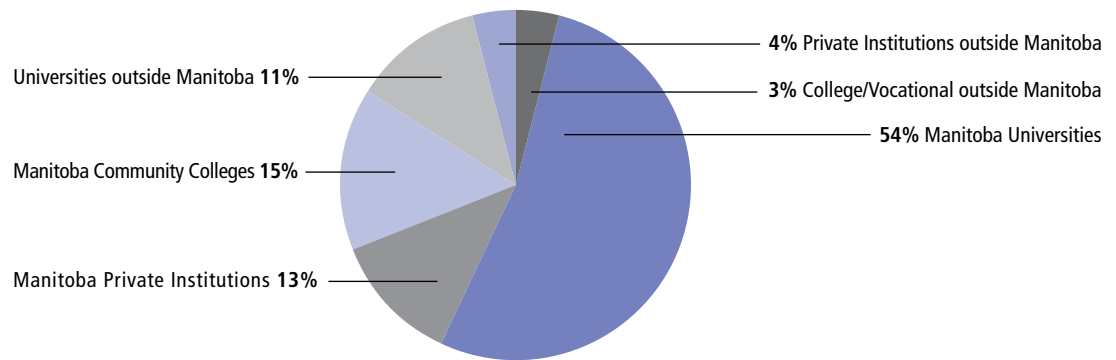
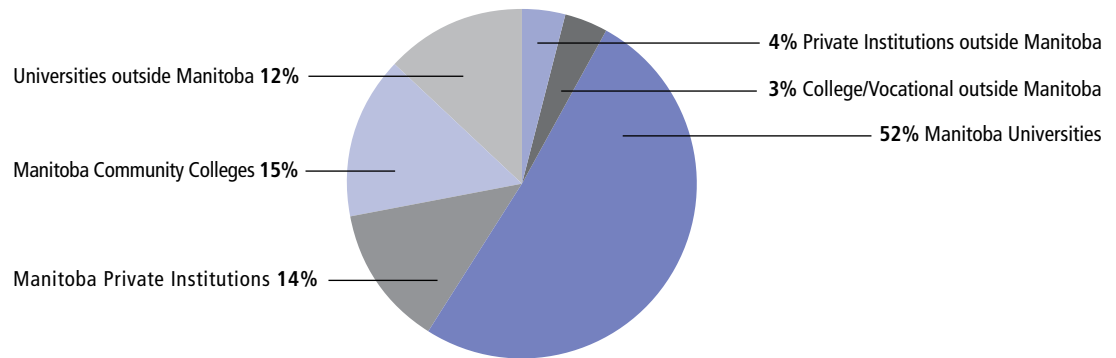


Figure 4: Distribution of MSL (\$) 2004/2005



Over 50% of CSL and MSL (\$) are distributed to students studying at Manitoba universities. Approximately 80% of CSL and MSL (\$) are distributed to students studying at Manitoba institutions.

Non-repayable Assistance

To be eligible for non-repayable assistance students must be in full-time studies, be eligible for Canada Student Loan/Manitoba Student Loan and have a financial need assessed by Manitoba Student Aid. This assistance includes ACCESS Bursary, Manitoba Study Assistance, Prince of Wales/Princess Anne Awards and Canada Study Grants.

ACCESS Bursary provides a provincial bursary to 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 \$165 per week of study, and the balance of their assessed financial need in ACCESS bursary.

Figure 5: Distribution of ACCESS Bursaries to Full-time Students

ACCESS Bursary			
Program Year	Number of Students	Total Bursary (\$)	Average Bursary (\$)
1995/1996	169	953,881	5,644
1996/1997	188	1,221,502	6,497
1997/1998	164	1,230,163	7,501
1998/1999	145	906,252	6,250
1999/2000	164	1,221,167	7,446
2000/2001	204	1,502,118	7,363
2001/2002	203	1,815,732	8,944
2002/2003	207	1,934,842	9,347
2003/2004 ^P	223	2,091,492	9,379
2004/2005 ^P	224	2,206,141	9,849

Figure 6:
Average ACCESS Bursary (\$)
1995/1996 to 2004/2005

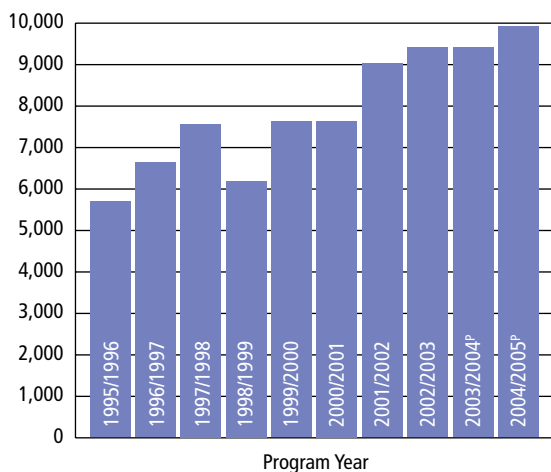


Figure 7:
Number of ACCESS Bursary Students
1995/1996 to 2004/2005

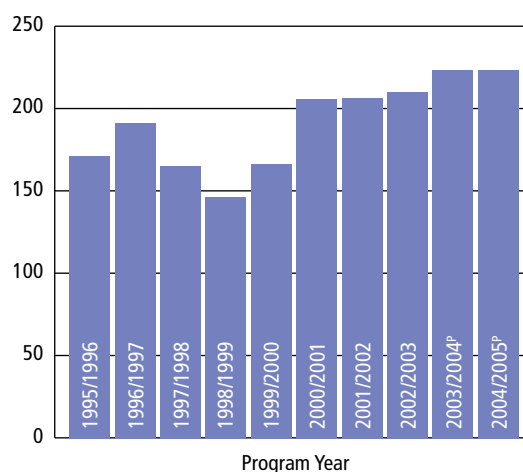
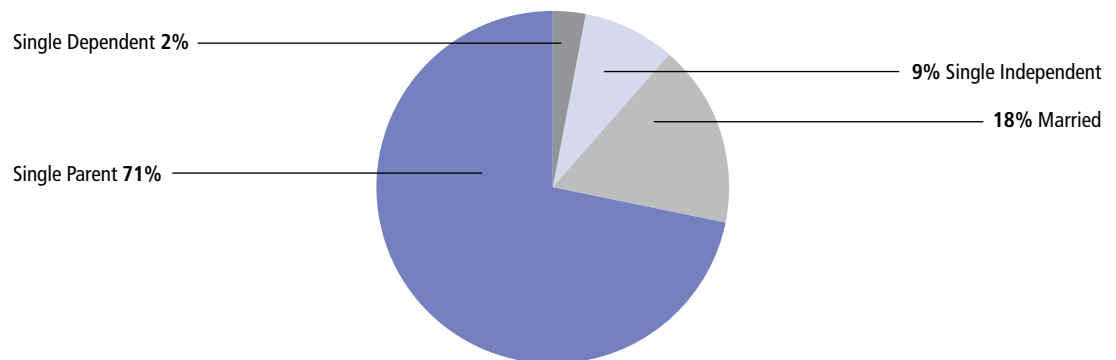


Figure 8: Distribution of ACCESS Bursary by Demographic Group 2004/2005

ACCESS Bursary			
Demographic Group	Number of Students	Total Bursary (\$)	Average Bursary (\$)
Male	44	285,556	6,490
Female	180	1,920,585	10,670
TOTAL	224	2,206,141	9,849
Non-Aboriginal	88	986,837	11,214
Aboriginal	136	1,219,304	8,965
TOTAL	224	2,206,141	9,849
Single Dependent	11	44,818	4,074
Single Independent	44	207,888	4,725
Married	41	387,581	9,453
Single Parent	128	1,565,854	12,233
TOTAL	224	2,206,141	9,849

Figure 9: Distribution of ACCESS Bursary (\$) by Student Group 2004/2005



ACCESS Bursaries are targeted to high-need students.

Manitoba Study Assistance (MSA) provides up to \$40 per week of study to full-time students whose assessed financial needs are higher than the maximum Canada and Manitoba Student Loan limits and who have exhausted all other support sources. For a 34-week program of study, the maximum assistance is \$1,360.

Figure 10: Distribution of MSA to Full-time Students

Manitoba Study Assistance			
Program Year	Number of Students	Total Grants (\$)	Average Grant (\$)
1995/1996	232	287,117	1,238
1996/1997	240	301,531	1,256
1997/1998	188	243,468	1,295
1998/1999	149	205,359	1,378
1999/2000	179	236,615	1,322
2000/2001	102	129,588	1,270
2001/2002	69	86,867	1,259
2002/2003	93	113,357	1,219
2003/2004 ^P	193	241,672	1,252
2004/2005 ^P	190	231,412	1,218

Figure 11: Distribution of MSA by Demographic Group 2004/2005

Manitoba Study Assistance			
Demographic Group	Number of Students	Total Grants (\$)	Average Grant (\$)
Male	66	84,797	1,285
Female	124	146,615	1,182
TOTAL	190	231,412	1,218
Non-Aboriginal	176	214,263	1,217
Aboriginal	14	17,149	1,225
TOTAL	190	231,412	1,218
Single Dependent	36	40,488	1,125
Single Independent	117	147,481	1,261
Married	12	16,021	1,335
Single Parent	25	27,422	1,097
TOTAL	190	231,412	1,218



Winnipeg Career Symposium

Prince of Wales/Princess Anne (PWPA) Awards provides a \$200 per year provincial grant to Canadian Aboriginal students studying full-time in Canada who have been assessed with at least one dollar of financial need through Manitoba Student Aid.

Figure 12: Distribution of PWPA Awards

Program Year	PWPA Grant	
	Number of Students	Total Awards (\$)
1995/1996	713	143,600
1996/1997	769	155,400
1997/1998	787	159,800
1998/1999	883	178,600
1999/2000	866	173,200
2000/2001	980	196,000
2001/2002	971	194,200
2002/2003	988	197,600
2003/2004 ^P	976	195,200
2004/2005 ^P	1,098	219,600

Figure 13: Distribution of PWPA Awards by Institution Type and Location 2004/2005

Institution Type and Location	PWPA Grant	
	Number of Students	Total Awards (\$)
Manitoba Universities	582	116,400
Manitoba Community Colleges	257	51,400
Manitoba Private Institutions	191	38,200
Universities outside Manitoba	37	7,400
College/Vocational outside Manitoba	15	3,000
Private Institutions outside Manitoba	16	3,200
TOTAL	1,098	219,600

Figure 14: Distribution of PWPA Awards by Demographic Group 2004/2005

Demographic Group	PWPA Grant	
	Number of Students	Total Awards (\$)
Male	285	57,000
Female	813	162,600
TOTAL	1,098	219,600
Single Dependent	174	34,800
Single Independent	410	82,000
Married	146	29,200
Single Parent	368	73,600
TOTAL	1,098	219,600

Canada Study Grants for Full-time Students

- **Students with Permanent Disabilities (CSG Disability)** provides up to \$8,000 annually to students to cover exceptional education-related costs associated with permanent disabilities, including deafness, blindness, physical disabilities or learning disabilities.
- **High-need Students with Permanent Disabilities (CSG High-need w/Disability)** provides up to \$2,000 annually to students with permanent disabilities with assessed need over the available maximum assistance. It is available to cover the costs of accommodation, tuition, books and other education-related expenses.
- **Students with Dependants (CSG FT Dependants)** provides up to \$40 per week of study for students with one or two dependants and up to \$60 per week of study for students with three or more dependants. It is available to students whose financial needs exceed the Canada Student Loan/Manitoba Student Loan maximum (\$275/week).
- **Female Doctoral Students (CSG Women in Ph.D)** provides up to \$3,000 annually for a maximum of three years to eligible female students with assessed needs, studying at the doctoral (Ph.D) level in selected non-traditional fields or in fields where women are under-represented.



Aboriginal Educational Awards

I would like to express my feeling of gratitude and appreciation of your decision to approve my application for a Canada Study Grant. It helps me to focus more and do better in my studies.

Babiker Elamin (Student)

Figure 15: Distribution of CSG Disability, CSG High-Need w/Disability, CSG Women in Ph.D and CSG Dependants

Program Year	CSG Disability			CSG High-Need w/Disability			CSG Women in Ph.D			CSG Dependants		
	Number of Students	Total Grants (\$)	Average Grant (\$)	Number of Students	Total Grants (\$)	Average Grant (\$)	Number of Students	Total Grants (\$)	Average Grant (\$)	Number of Students	Total Grants (\$)	Average Grant (\$)
1995/1996	63	150,062	2,382	0	0	–	1	3,000	3,000	0	0	–
1996/1997	96	242,777	2,529	0	0	–	7	24,000	3,429	0	0	–
1997/1998	83	196,230	2,364	0	0	–	10	30,000	3,000	0	0	–
1998/1999	72	224,455	3,117	0	0	–	5	13,316	2,663	680	1,007,945	1,482
1999/2000	76	226,437	2,979	0	0	–	7	20,536	2,934	832	1,251,012	1,504
2000/2001	82	243,971	2,975	0	0	–	6	17,304	2,884	892	1,341,345	1,504
2001/2002	83	273,152	3,291	0	0	–	5	13,627	2,725	837	1,263,219	1,509
2002/2003	92	333,100	3,621	15	25,483	1,699	3	9,000	3,000	918	1,363,291	1,485
2003/2004 ^P	122	458,070	3,755	34	51,462	1,514	4	12,000	3,000	991	1,527,712	1,542
2004/2005 ^P	133	534,744	4,021	37	53,683	1,451	8	21,865	2,733	1,073	1,608,255	1,499

Assistance for Part-time Students

Canada Student Loans for Part-time Students (CSL PT) provides up to \$4,000 in loans to students taking between 20% to 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. The first interest payment is due 30 days after it is advanced by the lender. Monthly payments on the interest and principal are required six months after the program ends.

Figure 16: Distribution of CSL Loans to Part-time Students

Canada Student Loans PT			
Program Year	Number of Students	Total Loans (\$)	Average Loan (\$)
1995/1996	244	547,352	2,243
1996/1997	217	488,616	2,252
1997/1998	237	530,509	2,238
1998/1999	213	428,747	2,013
1999/2000	242	490,745	2,028
2000/2001	190	376,480	1,981
2001/2002	160	319,658	1,998
2002/2003	162	331,398	2,046
2003/2004 ^P	172	339,524	1,974
2004/2005 ^P	184	372,351	2,024

Canada Study Grants for Part-time Students:

- **Part-time Students with Permanent Disabilities (CSG Disability PT)** provides up to \$8,000 annually to part-time students to cover exceptional education-related costs associated with permanent disabilities, including deafness, blindness, physical disabilities or learning disabilities.
- **High-need Part-time Students with Permanent Disabilities (CSG High-need w/Disability PT)** provides up to \$2,000 per loan year to high-need students with permanent disabilities to help cover the costs of tuition, accommodation, books and other education-related expenses. To be eligible, the student's assessed allowable costs must be greater than \$4,000 per year.
- **High-need Part-time Students (CSG PT)** provides up to \$1,200 per loan year to eligible students who meet income limits and have a valid reason for going to school part time rather than full time. This would include students with cash flow problems and who are unable to pay immediate educational expenses.
- **Part-time Students with Dependants (CSG PT Dependants)** provides up to \$1,920 per loan year to students with dependants whose financial needs exceed the maximum High-need Grant for Part-time Students and maximum Part-time Canada Student Loan.

Figure 17: Distribution of Canada Study Grants (CSG Disability PT, CSG High-Need w/Disability PT, CSG PT, CSG PT Dependants)

Program Year	CSG Disability PT			CSG High-Need w/Disability PT			CSG PT			CSG PT Dependants		
	Number of Students	Total Grants (\$)	Average Grant (\$)	Number of Students	Total Grants (\$)	Average Grant (\$)	Number of Students	Total Grants (\$)	Average Grant (\$)	Number of Students	Total Grants (\$)	Average Grant (\$)
1995/1996	11	14,935	1,358	0	0	–	47	52,805	1,124	0	0	–
1996/1997	30	41,895	1,397	0	0	–	48	51,244	1,068	0	0	–
1997/1998	24	30,454	1,269	0	0	–	58	60,801	1,048	0	0	–
1998/1999	21	49,108	2,338	0	0	–	74	87,795	1,186	7	9,170	1,310
1999/2000	9	16,442	1,827	0	0	–	48	52,386	1,091	7	5,537	791
2000/2001	8	17,202	2,150	0	0	–	52	56,106	1,079	4	5,160	1,290
2001/2002	6	10,183	1,697	0	0	–	33	34,761	1,053	3	4,106	1,369
2002/2003	3	8,724	2,908	0	0	–	36	36,699	1,019	5	6,257	1,251
2003/2004 ^P	13	47,178	3,629	0	0	–	43	48,736	1,133	1	579	579
2004/2005 ^P	5	21,303	4,261	0	0	–	45	52,132	1,158	7	7,430	1,061

Measures to Reduce Student Loan Debt

Manitoba Bursary (MB) – This \$6.26 million provincial loan remission program is designed to increase the accessibility and affordability of post-secondary education for Manitoba students. Students are automatically considered for this bursary when they submit their application for Canada and Manitoba student loans. This bursary assists students studying in Canada, especially those in the first year of studies and those in graduate programs who are not eligible for Canada Millennium Scholarship Bursaries. 1,665 students received this bursary in 2004/2005 with awards averaging \$2,852. The Manitoba Bursary is used to pay down Manitoba student loan debts. Together with the Canada Millennium Scholarship Bursary, the Manitoba Bursary helped reduce annual student loan debt levels to approximately \$6,000 for 2004/2005.



Providing Student Aid Information

Canada Millennium Scholarship Bursary (CMSB) – Manitoba Student Aid administers Canada Millennium Scholarship Bursaries to Manitoba’s post-secondary students on behalf of the Canada Millennium Scholarship Foundation (CMSF). The federal government established the CMSF in 1998 in response to rising student debt and loan default rates. Manitoba’s share of the \$2.5 billion scholarship endowment, based on population, is currently \$10.6 million each year. Students who apply for Canada and Manitoba student loans are automatically considered for this loan remission program. These bursaries are granted to Manitoba Student Aid recipients who have the highest assessed financial need, who have successfully completed at least one year of previous post-secondary studies and who are studying at the undergraduate level in Canada. In 2004/2005, approximately 2,900 Manitoba students were awarded these bursaries. CMS Bursaries ranged from \$1,000 to \$4,500 per student and were used to pay down the students’ loan debts.

Figure 18: Distribution of CMSB and MB

Program Year	Number of Students	CMSB		Manitoba Bursary		
		Total Bursary (\$)	Average Bursary (\$)	Number of Students	Total Bursary (\$)	Average Bursary (\$)
1999/2000	3,516	10,847,794	3,085	0	0	–
2000/2001	3,065	10,403,510	3,394	1,961	5,067,897	2,584
2001/2002	2,953	10,362,737	3,509	1,937	4,812,959	2,485
2002/2003	3,350	12,209,410	3,645	3,224	6,050,633	1,877
2003/2004 ^P	2,933	10,523,970	3,588	2,456	6,201,147	2,525
2004/2005 ^P	2,947	10,877,675	3,691	1,665	4,749,117	2,852

Figure 19: Distribution of CMSB and MB by Institution Type and Location 2004/2005

Institution Type and Location	CSMB			Manitoba Bursary		
	Number of Students	Total Bursary (\$)	Average Bursary (\$)	Number of Students	Total Bursary (\$)	Average Bursary (\$)
Manitoba Universities	1,865	6,691,354	3,588	632	1,484,040	2,348
Manitoba Community Colleges	405	1,500,588	3,705	306	776,875	2,539
Manitoba Private Institutions	147	557,865	3,795	434	1,528,407	3,522
Universities outside Manitoba	342	1,388,591	4,060	153	517,017	3,379
College/Vocational outside Manitoba	102	389,474	3,818	49	140,932	2,876
Private Institutions outside Manitoba	86	349,803	4,067	91	301,846	3,317
TOTAL	2,947	10,877,675	3,691	1,665	4,749,117	2,852

Figure 20: Distribution of CMSB (\$) 2004/2005

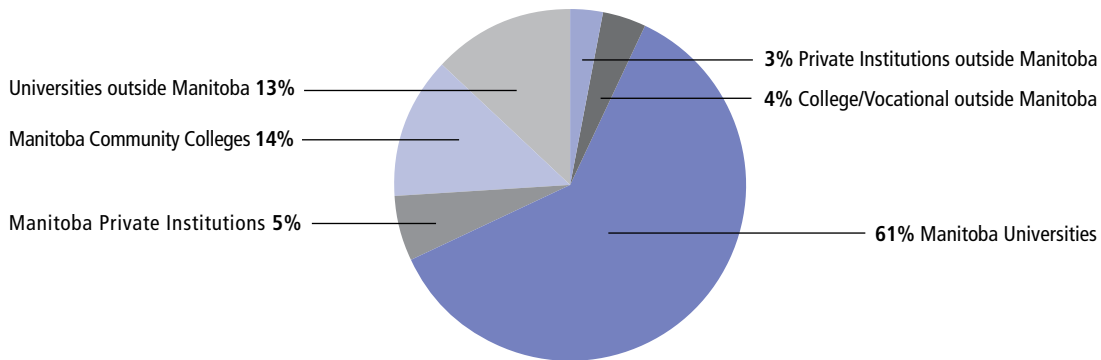
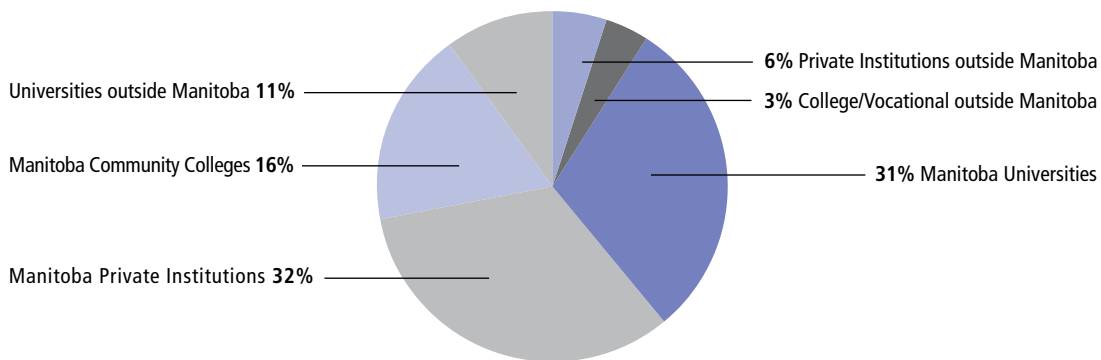


Figure 21: Distribution of MB (\$) 2004/2005



Distribution of CMSB – 61% of CMSB was provided to students studying at Manitoba universities. 80% of CMSB was awarded to students studying at Manitoba institutions.

Distribution of MB – 31% of Manitoba Bursary was provided to students studying at Manitoba universities. 32% of Manitoba Bursary was provided to students studying at Manitoba private institutions. 16% of Manitoba Bursary was provided to students studying at Manitoba community colleges.

The difference in the distributions for the CMSB and the Manitoba Bursary is due to the different groups who are eligible for the bursaries. The CMSB is provided to students who have completed one year of post-secondary studies and are in an undergraduate program. A large portion of the Manitoba Bursary is provided to first-year and graduate students.

Interest Relief (IR) – This debt management tool is intended to provide short-term relief to borrowers who are facing temporary financial difficulties in repaying their Canada and Manitoba student loans. Under this program payments are suspended and the federal and Manitoba Governments cover the student loan interest costs. Students apply in 6-month terms for up to 30 months of IR at any time during the life of their loan. Extended IR may be approved for up to an additional 24 months if it is within 5 years of when they last attended school full time.

Debt Reduction in Repayment (DRR) – This debt management tool provides assistance to borrowers who have exhausted Interest Relief and who continue to experience exceptional long-term financial difficulty paying back their student loans. Once all eligible IR has been exhausted, and borrowers are still unable to service their loans, they may apply to have their Manitoba Student Loan principal reduced by 50% of their loan balance up to \$6,667.

Grants and Other Assistance

Manitoba Scholarship and Bursary Initiative (MSBI) – This program was introduced by the Province in 1997/1998 with a \$1 million budget. The budget was increased to \$5 million per year in 1998/1999 and has remained constant. The MSBI provides one dollar in matching funds for each dollar in private donations made to Manitoba's seven public universities and colleges and the University of Manitoba Students' Union. The \$5 million is allocated according to a formula based on enrollment. Grants under this initiative significantly enhance the bursaries and scholarships that public post-secondary institutions are able to provide to their students.

Tuition Rebate Grants – For 2004-2005, Manitoba's public colleges and universities were provided with \$13 million in additional funding to reimburse the public post-secondary institutions for providing students with a tuition rebate of 10%, while maintaining tuition fees at the 1999-2000 tuition fee levels.

Medical Student/Resident Financial Assistance Program (MSRFAP) – The Medical Student/Resident Financial Assistance Program was announced by the Manitoba government on May 18, 2001. Manitoba Student Aid administers the Educational Assistance Option of the MSRFAP on behalf of Manitoba Health. Conditional grants of \$15,000 are offered to undergraduate third and fourth-year medical students. Grants of \$20,000 are offered to medical residents in either year of Family Medicine. Residents in other approved residencies are eligible for \$20,000 a year for two years. Upon completion of their training, physicians who have participated in the program are required to work in Manitoba for one year for each grant they receive. Third year undergraduates who receive assistance are required to return one full year of service in a rural community in Manitoba.

Aboriginal Education Awards – The Aboriginal Education Awards were introduced in 2001 as a three-year pilot project to assist Aboriginal students attending public post-secondary institutions in Manitoba with costs such as tuition, books, and supplies for the academic year. In February 2004, the Aboriginal Education Awards program was extended to the end of the 2006/2007 fiscal year. Funding was increased from \$75,000 per year to a maximum of \$150,000 based on matching funds from the Business Council of Manitoba and the Government of Canada. Aboriginal students may qualify for an award if they plan to attend a post-secondary institution and maintain full-time studies or at least 60% of a full course load. Awards are based on a combination of need and merit. Recipients of the awards may have an opportunity for part-time or summer employment with one of the Business Council's member companies.

Aboriginal Languages of Manitoba Incorporated – The Province provides grant funding to this non-profit organization which promotes the retention and preservation of Manitoba's seven Native languages in schools, public post-secondary institutions and communities.

Churchill Northern Studies Centre – The Department provides an annual operating grant to this non-profit organization with its mandate to provide inter-disciplinary field research facilities and logistical support to promote and facilitate education and research of the North and the Arctic.

Youth Transition Program – In co-operation with MB4 Youth, the Youth Transition Program provides recent eligible high school graduates with up to twelve months of paid work experience in the Manitoba government to encourage them to pursue post-secondary education. Graduates receive a \$3,000 bursary when they successfully complete their work experience and enroll in a designated post-secondary institution.

Financial Information

Budget 2004/2005 Fiscal year (April 1, 2004 – March 31, 2005)

Manitoba Student Aid

	(\$000)
Salaries	3,280.1
Other Expenditures	1,078.2
Access Bursaries	2,319.9
Aboriginal Languages of Manitoba	73.5
Churchill Northern Studies Centre	98.0
Manitoba Study Assistance	286.7
Prince of Wales/Princess Anne Awards	264.4
Manitoba Graduate Scholarships	350.0
Manitoba Bursary	6,260.0
Manitoba Scholarship and Bursary Initiative	5,000.0
Canada Millennium Scholarship Bursary	11,000.0
Canada Study Grants	2,100.2
Tuition Rebate Grants	12,954.5
Medical Student/Resident Financial	
Assistance Program	2,891.3
Loan Portfolio Administration	4,781.0
Interest Relief and Debt Reduction	1,388.6
TOTAL	54,126.4
Less Recoverable from Manitoba Health	(2,891.3)
TOTAL	51,235.1

Appendices

Appendix A

Legend for Tables and Charts

Acronym	Program
CMSB	Canada Millennium Scholarship Bursary
CSG	Canada Study Grants
CSG Dependants	Canada Study Grants for Students with Dependants
CSG Disability	Canada Study Grants for Full-time Students with Permanent Disabilities
CSG PT	Canada Study Grants for High-need Part-time Students
CSG PT Dependants	Canada Study Grants for Part-time Students with Dependants
CSG PT Disability	Canada Study Grants for Part-time Students with Permanent Disabilities
CSG Women in Ph.D.	Canada Study Grants for Female Doctoral Students
CSG High-need w/Disability	Canada Study Grants for High-need Students with Permanent Disabilities
CSG High-need w/Disability PT.	Canada Study Grants for High-need Part-time Students with Permanent Disabilities
CSL	Canada Student Loan
CSL PT	Canada Student Loans for Part-time Students
MB	Manitoba Bursary
MSA	Manitoba Study Assistance
MSL	Manitoba Student Loan
MSRFAP	Medical Student/Resident Financial Assistance Program
PWPA	Prince of Wales/Princess Anne Awards

NOTE: In the tables and charts, students are counted in each category to which they belong.

“P” – Preliminary figures are subject to revision.

- Preliminary figures are as of July 31, 2005
- Preliminary figures for the Manitoba Bursary as of November 1, 2005

Manitoba Private Institutions – This includes all private vocational institutions in Manitoba and other privately owned educational institutions in Manitoba.

Manitoba Community Colleges – This includes all programs offered by public community colleges/vocational institutions in Manitoba.

Historical Tables and Charts – This report contains historical information data for the past ten-year period from 1995/1996 to 2004/2005.

Appendix B

Distribution of Canada Student Loans and Manitoba Student Loans

Figure 22: Distribution of CSL and MSL by Public Institution in Manitoba 2004/2005

Institution	Canada Student Loans			Manitoba Student Loans		
	Number of Students	Total Loans (\$)	Average Loan (\$)	Number of Students	Total Loans (\$)	Average Loan (\$)
University of Manitoba	3,318	13,786,799	4,155	2,705	7,175,116	2,653
University of Winnipeg	1,106	4,086,860	3,695	866	2,040,843	2,357
Brandon University	623	2,631,272	4,224	515	1,402,419	2,723
Collège Universitaire de Saint-Boniface	116	443,019	3,819	100	240,127	2,401
Red River College	1,127	4,284,806	3,802	892	2,248,093	2,520
Assiniboine Community College	250	963,090	3,852	218	545,743	2,503
University College of the North	96	396,908	4,134	77	214,430	2,785
Other Manitoba Public Institutions	192	705,250	3,673	166	397,029	2,392
TOTAL	6,828	27,298,004	3,998	5,539	14,263,800	2,575

Figure 23: Distribution of CSL and MSL by Demographic Group 2004/2005

Demographic Group	Canada Student Loans			Manitoba Student Loans		
	Number of Students	Total Loans (\$)	Average Loan (\$)	Number of Students	Total Loans (\$)	Average Loan (\$)
Male	3,554	14,808,371	4,167	2,950	8,083,200	2,740
Female	5,682	24,929,479	4,387	4,771	13,501,709	2,830
TOTAL	9,236	39,737,850	4,302	7,721	21,584,909	2,796
Non-Aboriginal	7,970	34,136,480	4,283	6,754	18,862,607	2,793
Aboriginal	1,266	5,601,370	4,424	967	2,722,302	2,815
TOTAL	9,236	39,737,850	4,302	7,721	21,584,909	2,796
Single Dependent	2,563	9,290,879	3,625	2,117	4,917,922	2,323
Single Independent	4,538	20,091,941	4,427	3,813	11,054,468	2,899
Married	1,088	4,979,251	4,577	961	2,836,219	2,951
Single Parent	1,047	5,375,779	5,134	830	2,776,300	3,345
TOTAL	9,236	39,737,850	4,302	7,721	21,584,909	2,796

Figure 24: CSL/MSL Recipients by Gender

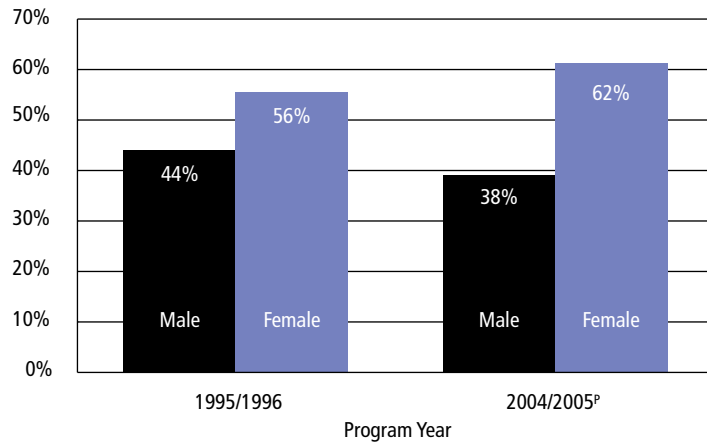


Figure 25: CSL/MSL Recipients by Ancestry

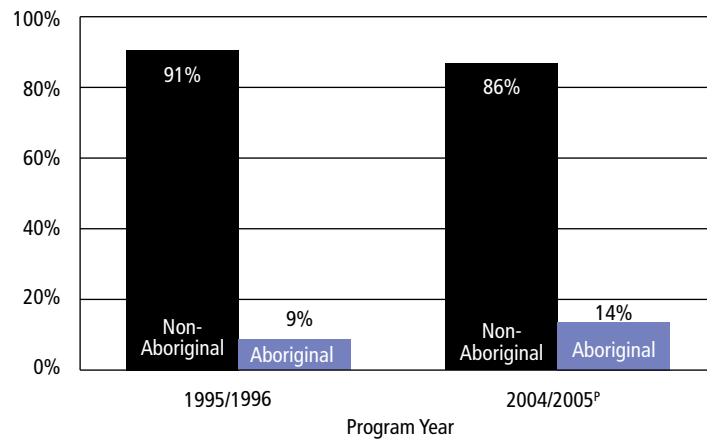
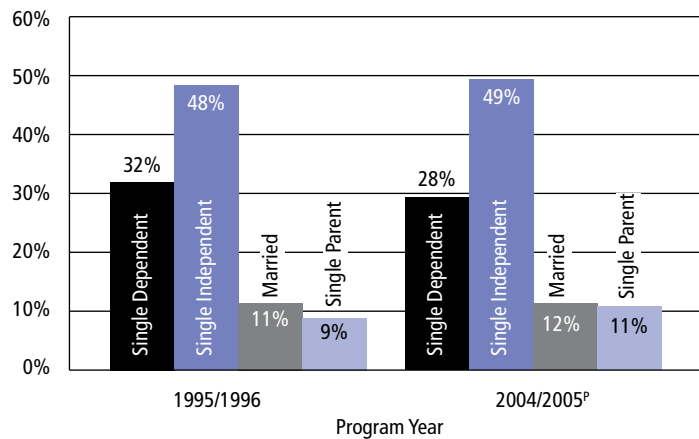


Figure 26: CSL/MSL Recipients by Student Group



Appendix C

Distribution of Canada Millennium Scholarship Bursary (CMSB) and Manitoba Bursary (MB)

Figure 27: Distribution of CMSB and MB by Public Institution in Manitoba 2004/2005

Institution	CMSB			Manitoba Bursary		
	Number of Students	Total Bursary (\$)	Average Bursary (\$)	Number of Students	Total Bursary (\$)	Average Bursary (\$)
University of Manitoba	1,183	4,321,611	3,653	406	1,016,364	2,503
University of Winnipeg	358	1,213,910	3,391	110	220,680	2,006
Brandon University	283	1,018,018	3,597	82	178,444	2,176
Collège Universitaire de Saint-Boniface	33	114,711	3,476	21	42,182	2,009
Red River College	300	1,116,066	3,720	203	503,436	2,480
Assiniboine Community College	55	190,683	3,467	54	129,295	2,394
University College of the North	32	126,329	3,948	19	48,817	2,569
Other Manitoba Public Institutions	26	90,614	3,485	43	121,697	2,830
TOTAL	2,270	8,191,942	3,609	938	2,260,915	2,410

Figure 28: Distribution of CMSB and MB by Demographic Group 2004/2005

Demographic Group	CMSB			Manitoba Bursary		
	Number of Students	Total Bursary (\$)	Average Bursary (\$)	Number of Students	Total Bursary (\$)	Average Bursary (\$)
Male	1,067	3,854,301	3,612	622	1,784,294	2,869
Female	1,880	7,023,374	3,736	1,043	2,964,823	2,843
TOTAL	2,947	10,877,675	3,691	1,665	4,749,117	2,852
Non-Aboriginal	2,536	9,266,079	3,654	1,447	4,114,074	2,843
Aboriginal	411	1,611,596	3,921	218	635,043	2,913
TOTAL	2,947	10,877,675	3,691	1,665	4,749,117	2,852
Single Dependent	528	1,711,343	3,241	424	997,465	2,353
Single Independent	1,629	5,930,747	3,641	763	2,162,249	2,834
Married	375	1,484,658	3,959	231	775,064	3,355
Single Parent	415	1,750,927	4,219	247	814,339	3,297
TOTAL	2,947	10,877,675	3,691	1,665	4,749,117	2,852

Appendix D

Historical Overview of Student Debt

The charts in Appendix D apply only to Manitoba Student Aid recipients. The bursaries considered are the Canada Millennium Scholarship Bursary (CMSB) and the Manitoba Bursary (MB), as these bursaries are used to remit loans. Debt is the total of CSL and MSL, minus CMSB and MB. The average debt does not equal the average loan minus the average bursary, since not all students receive bursaries.

Figure 29: Average Accumulated Loans, Bursaries and Debt for Students in Last Year of Program

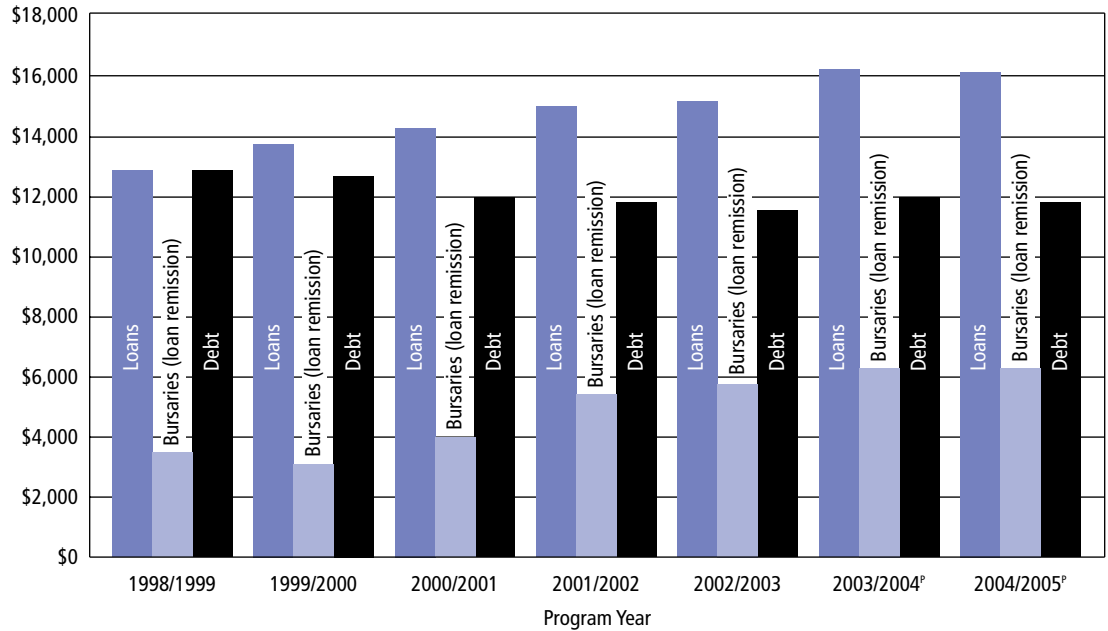
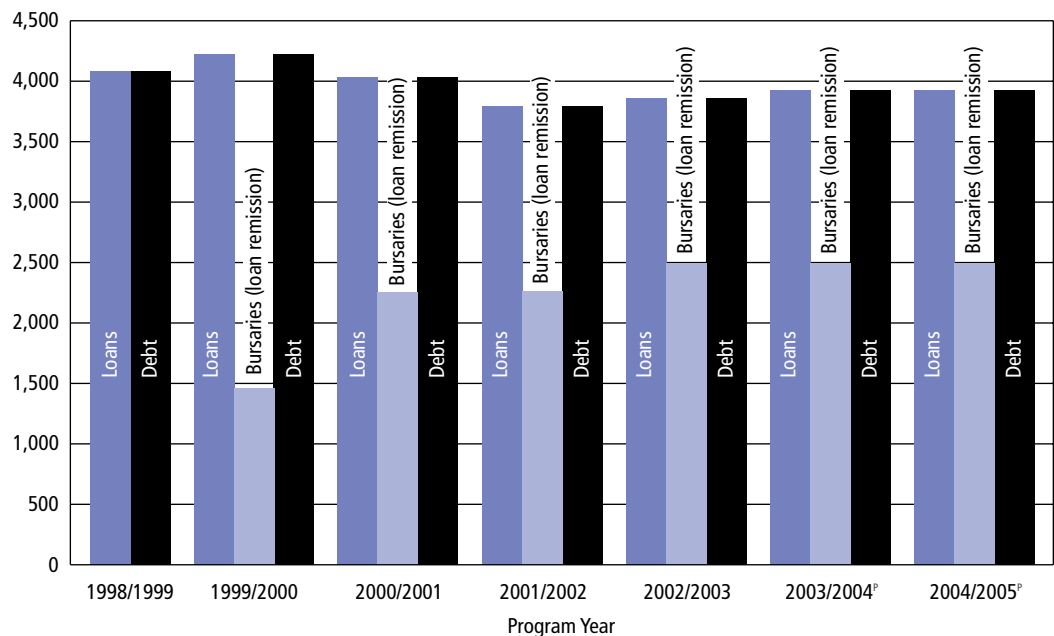


Figure 30: Number of Students Represented in Figure 29.



The total accumulated loans are increasing each year for students. However, the CMSB (established in 1999/2000) and the Manitoba Bursary (established in 2000/2001) are helping reduce students' debt each year. The number of Manitoba Student Aid recipients in the last year of their programs has remained close to 4,000.

Figure 31: Average Accumulated Loans, Bursaries and Debt for Students in Last Year of Four-Year University Degree Program

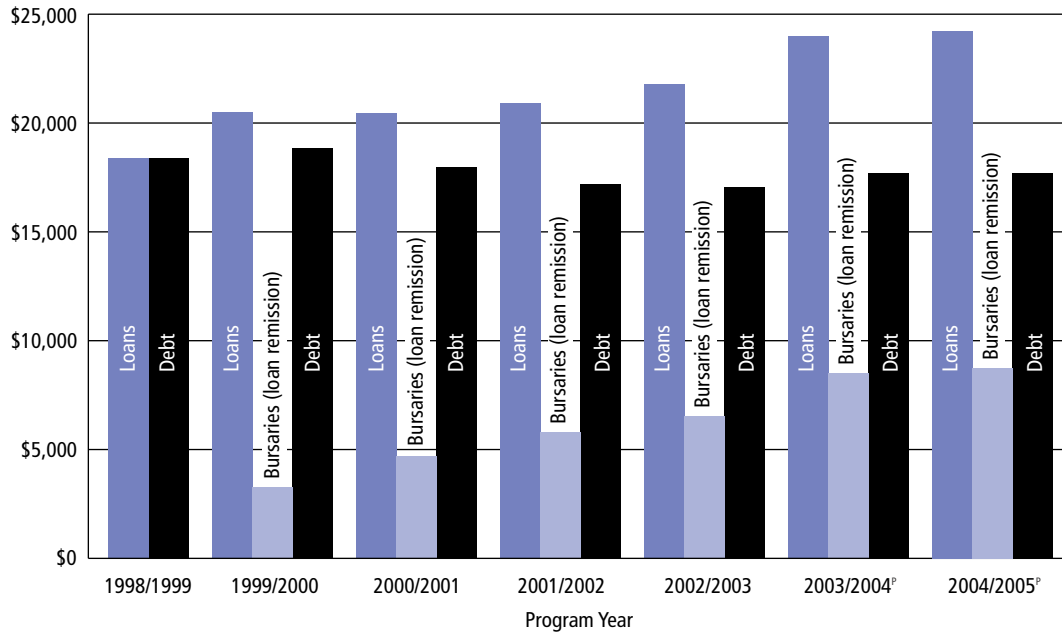
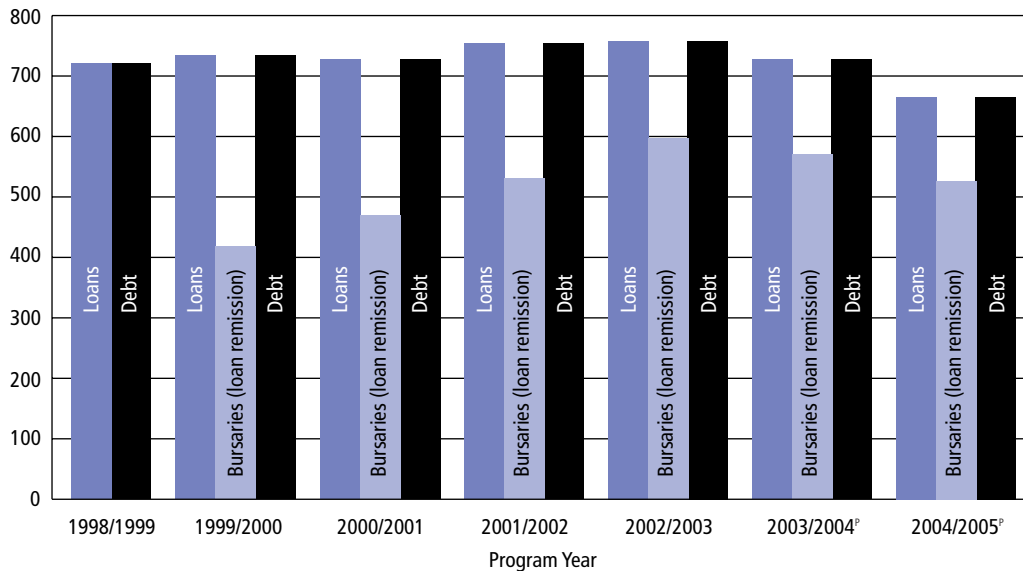


Figure 32: Number of Students Represented in Figure 31.



The four-year university degree program excludes dentistry, optometry, medicine, pharmacy, chiropractic and veterinary programs.

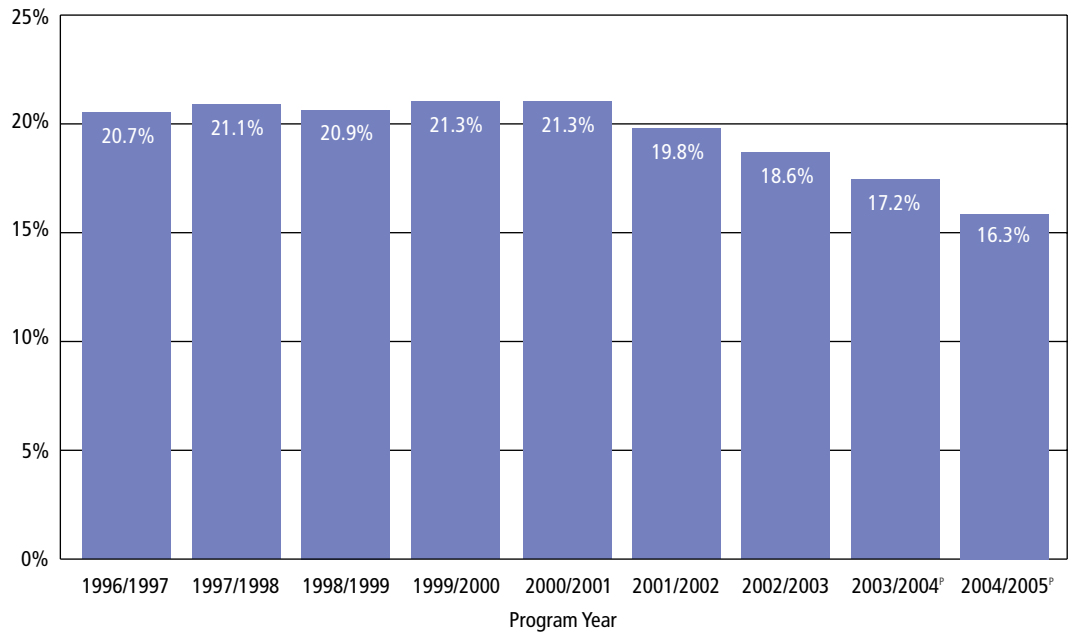
The maximum combined effect of the CMSB and MB awards was realized in 2003/2004 for students in four-year programs. The debt dropped from \$18,700 in 1999/2000 to \$17,600 in 2004/2005. The number of Manitoba Student Aid recipients in their last year of a four-year program ranged between 600 and 755 during this time.

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 33: Student Aid Utilization Rates (based on full-time enrollments at major public universities and community colleges)



Note: The decrease in utilization rates in the past two years has been driven by significant enrollment increases at Manitoba post-secondary institutions, along with a decrease in the number of Manitoba Student Aid recipients.

Figure 34: Student Aid Utilization Rates for Program Year 2004/2005 (based on full-time enrollments at major public universities and colleges)

