

# Student Aid

## ANNUAL REPORT 2005/2006

*accessible*  
*affordable*

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Manitoba Student Aid  
Manitoba Advanced Education  
and Training  
**Annual Report**  
**2005/2006**

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*Accessible and Affordable*  
*Post-Secondary Education*

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**MINISTER OF ADVANCED EDUCATION AND LITERACY**

Room 162  
Legislative Building  
Winnipeg, Manitoba R3C 0V8  
CANADA

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

Your Honour:

I have the pleasure of presenting for the information of Your Honour the Annual Report of Manitoba Student Aid for the program year ending July 31, 2006.

Respectfully submitted,

Original signed by

Honourable Diane McGifford, Ph.D.





**Deputy Minister of Advanced Education and Literacy**

Room 156 Legislative Building  
Winnipeg, Manitoba R3C 0V8  
CANADA

Honourable Diane McGifford  
Minister of Advanced Education and Literacy  
Room 162 Legislative Building  
Winnipeg, Manitoba R3C 0V8

Dear Minister McGifford:

I have the honour of presenting the Annual Report of Manitoba Student Aid for 2005/2006. This report contains program information from August 1, 2005 to July 31, 2006.

Accessibility and affordability of post-secondary education for all eligible Manitobans continues to be the main commitment of Manitoba Student Aid. In 2005/2006, a number of significant changes were brought in to the Student Aid program including the first increase in loan limits since 1994, an increase in the Manitoba Bursary budget, the inclusion of computer and computer-related costs in students' need assessments and a reduction in expected parental contributions for dependent students.

Manitoba Student Aid continues to provide 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,

Original signed by

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.

Manitoba Student Aid 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 2005/2006 program year (August 1 to July 31).

### Background

Manitoba Student Aid 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
- 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 as the Loan Services Unit, in December 2003.

The authority of Manitoba Student Aid 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 would just like to say that as an international student abroad your staff was incredibly helpful. They managed to research and make contact with the right offices with ease and efficiency.*

*Now I don't know them except through emails, but when others seemed to make things impossible, they managed to make everything possible.*

*It was really a pleasure to have them work on my file.*

*I believe it is important to commend good work and exceptional people.*

*Thanks.*

Tanner (student)

## Mandate of Manitoba Student Aid

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. Assistance is based on an assessment of financial need which compares students' allowable education and living costs with their available resources.

Manitoba Student Aid administers Canada student loans and Manitoba student loans. 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, ACCESS Bursaries, Prince of Wales/Princess Anne Awards, the Medical Student/Resident Financial Assistance Program, Adult Learner Bursary, Aboriginal Education Awards, Youth Transition Bursary and others.

## Program Objectives

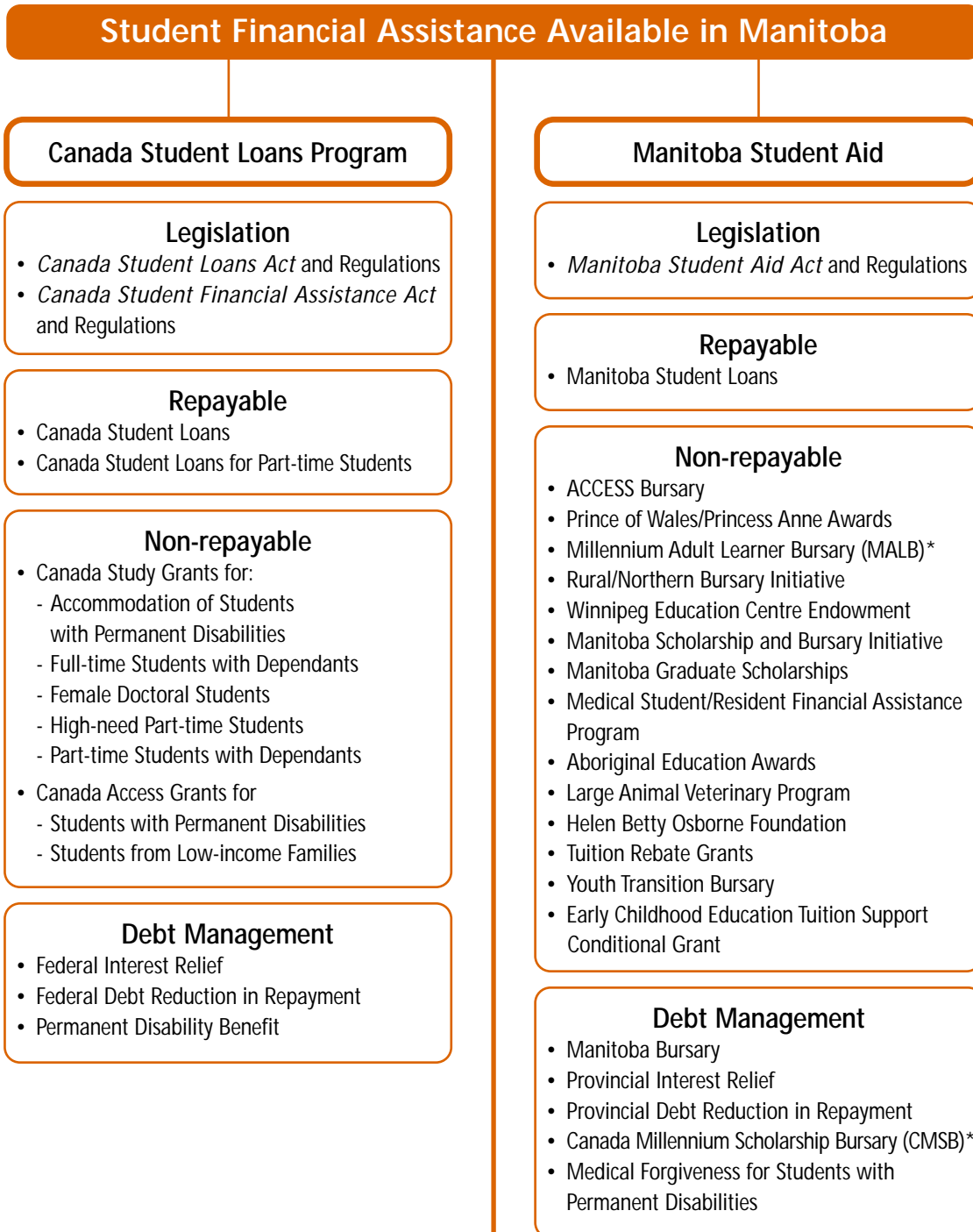
The key objectives of Manitoba Student Aid are:

- 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 Pan-Canadian 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 Manitoba Student Aid 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.

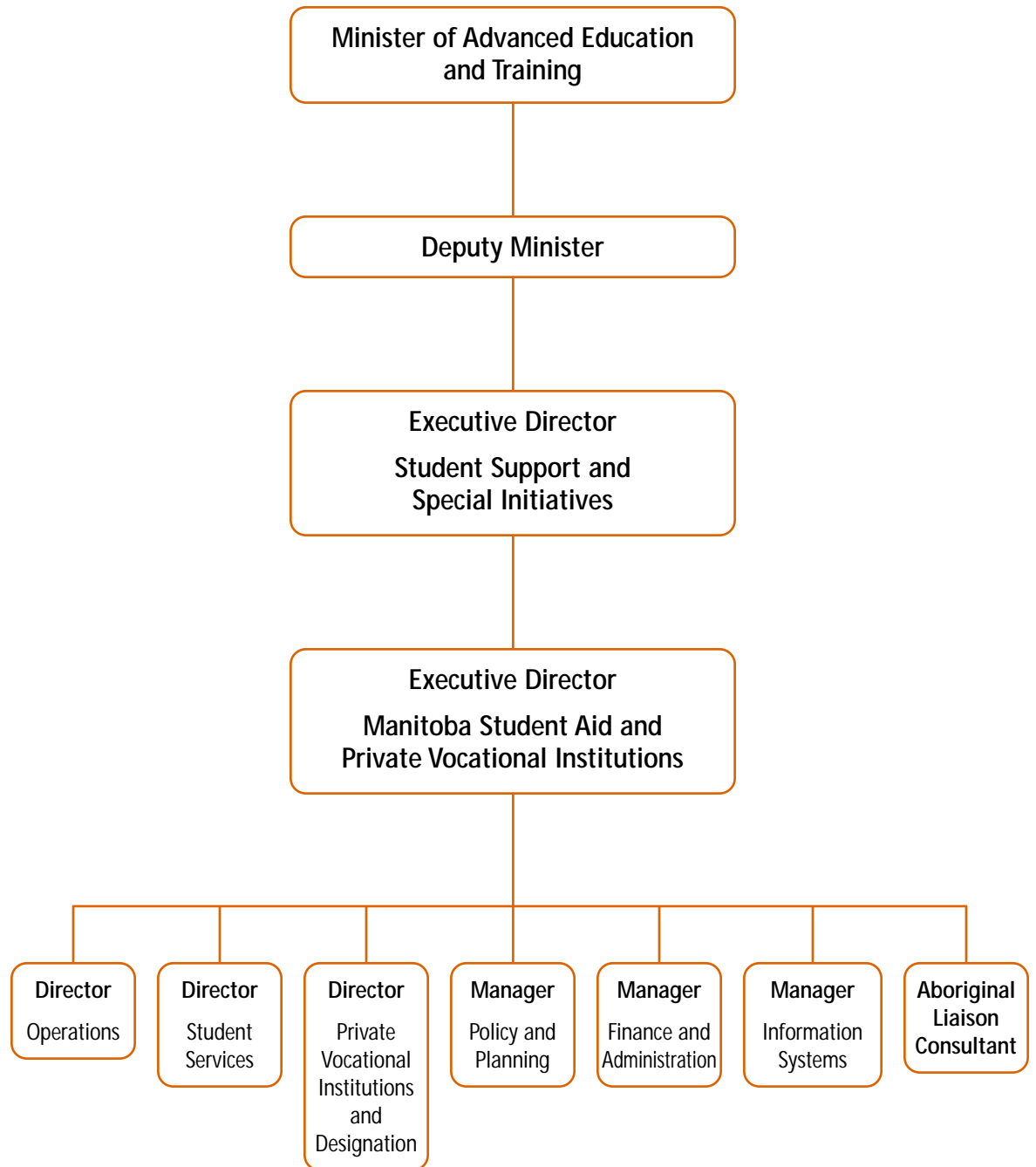
The following chart provides an overview of programs delivered.



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

# Organization Chart

Manitoba Student Aid



Annual Report  
2005/2006



# 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
- Ensures all financial transactions are processed on a timely basis
- 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
- Administers the Medical Student/Resident Financial Assistance Program on behalf of Manitoba Health

## Information Systems Unit

- Leads the branch in planning and implementing information systems and technologies
- Designs and develops computer applications to interface with business partners and improve service to the citizens of Manitoba
- Provides consultative services regarding desktop services; secure information handling best practices; business processes and computer applications selection and implementation
- Liaises with the Help Desk, Systems and Technology Services, Project Management Office, and Manitoba Information and Communication Technologies including interfaces with Human Resources and Skills Development Canada, educational institutions and service providers

## 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 the Accommodation of 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



Staff Discussing Student Files

Thanks a lot for  
bringing a ray of hope  
into my life.

After finishing my  
course, career  
opportunities in my  
field of studies are  
finally available to me.

Thank you.

Regards.

Vandana (student)

## 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 provincial student funding programs including the Youth Transition Bursary, Manitoba Scholarship and Bursary Initiative, Aboriginal Education Awards, Early Childhood Education Award, Canada Millennium Scholarship and Adult Learner Bursary
- Manages grant funding to the Churchill Northern Studies Centre

## Aboriginal Liaison Unit

- Provides leadership in policy development/project design, coordination, review and evaluation with respect to funding available to Aboriginal post-secondary students
- Provides cross-jurisdictional communication, relationship building and problem solving
- Provides ACCESS program bursary coordination

## Private Vocational Institutions (PVI) & Designation Unit

- Administers the *Private Vocational Institutions Act* and its regulations
- Registers Private Vocational Institutions and their instructional programs annually
- Offers limited consumer protection for students who access registered programming at registered vocational institutions
- Maintains and annually reports on the Training Completion Fund, which is a “pool” of monies used to help finance the completion of training for students in registered programs should their private vocational institution cease to do business
- Assesses post-secondary institutions and programs against national and provincial criteria for the purposes of Canada and Manitoba student loan designation
- Provides staff to maintain Manitoba's portion of the national Master Designation List of institutions that are eligible to access students who use student loans to fund their secondary education
- Implements the Pan-Canadian Designation framework in Manitoba which includes:
  - Ensuring a memorandum of understanding (MOU) is negotiated and signed with all designated institutions located in Manitoba
  - Monitoring risk to the Student Aid portfolio by annually reviewing student repayment rates with designated institutions located in Manitoba
  - Coordinating the resolution of compliance issues at designated institutions, including institutions administrative practices for student loans, through discussion with and direction to institutions and formal compliance reviews

## Information Services Unit

- Responsible for preparing communications material (applications, forms, letters, brochures) from concept through to delivery
- Ensures translation, typesetting, kitting and printing requirements are met
- Creates, proofs and edits material and prepares items for tender
- Liaises with Communications Services in preparing and designing new material
- Ensures branch material conforms to visual identity and French language services requirements; acts as liaison for translation requests
- Offers consultative services to each unit for print and web services
- Maintains and develops web static pages
- Acts as lead for communications as part of team designing new online applications and improvements for information technology affecting the Student Financial Assistance Information System and My Student Aid On-line
- Participates on multiple teams, committees and information sessions (internal and external) including federal/provincial initiatives

## 2005/2006 Program Year

### Enhancements

**Increased Loan Limits:** Canada Student Loan limits increased from \$165/week to \$210/week. Manitoba Student Loans increased from \$110/week to \$140/week. These loan increases helped to address increased student costs.

**Reduced Parental Contribution Expectations:** Dependent students' parents are expected to contribute to their children's education costs. In 2005/06 the expected parental contribution was reduced to reflect financial realities of low and middle-income families. This will increase loan funding available to dependent students.

**Computer-related Costs:** The eligible expenses were expanded to include computer-related costs of up to \$300 for Canada Student Loans and \$200 for Manitoba Student Loans.

**New Federal Tuition Grant for Dependent Students from Low-income Families:** Dependent students from low-income families who are in the first year of a two or more year program may now receive a grant of up to 50% of tuition (maximum of \$3,000).

**Up-front Federal Grant for Post-secondary Students with Permanent Disabilities:** Post-secondary students with permanent disabilities now receive a grant of up to \$2,000 per year.

**Debt Reduction:** The maximum amount of Canada Student Loan debt forgiveness through the Debt Reduction in Repayment program increased from \$20,000 to \$26,000.

**Interest Relief:** Income thresholds used to determine eligibility for Canada Student Loan and Manitoba Student Loan Interest Relief increased by 5%.

**Early Childhood Education (ECE) Tuition Support Conditional Grant Program:** Manitoba Student Aid administers the ECE program for Manitoba Family Services and Housing. In 2005/06, 129 students received \$446,000 in return of service grants.

**Increase in Manitoba Bursary Expenditures:** In 2005/06 the Manitoba Bursary budget was increased by \$.5M to \$6.76M. The increase was necessary to keep Manitoba student debt at manageable levels.

**Millennium Adult Learner Bursary:** Assistance is available to low-income college and university students who graduated with a Mature Student Diploma at an Adult Learning Centre (ALC). These bursaries provide \$5,000 for the first year of studies, \$4,000 for the second year, \$3,000 for the third year and \$2,000 for the fourth year for selected ALC graduates who pursue a post-secondary education at a college or university. Manitoba Student Aid administers this program for the Canada Millennium Scholarship Foundation.

**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. 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 within 48 hours.

**Internet Application and Web Site:** In 2005/2006, 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 populates returning students' applications with their basic information from previous year(s) applications and further expanded online services to ACCESS students. In 2005/2006, approximately 77% of applications were received via the Internet. This was a 7% increase over the previous year.

**Graduate Scholarships:** An additional \$350.0 was identified in fiscal year 2005/06 for a total of \$700.0. The investment allowed 18 Masters and 11 Doctoral students to continue in the Graduate Scholarship program and resulted in 18 new Masters and 11 new Doctoral awards.



Questions?

## Activities

### Application Processing:

- 13,781 applications were received for student loans, grants and bursaries
- 318 applications were received for Canada Student Loans for part-time students

### 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 loan 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 \$27 million in new loans to 8,513 Manitoba student loan recipients
- Applied loan remission to 4,727 student loan accounts; 2,285 Canada Millennium Scholarship Bursaries and 2,442 Manitoba Bursaries
- Monitored approximately 6,237 students in repayment of their direct-financed Manitoba student loans to ensure compliance with repayment obligations

### Medical Student/Resident Financial Assistant Program:

- 147 applications were received for the Medical Student/Resident Financial Assistant Program
- Monitored 577 grants of approximately \$10.5 million to ensure program compliance

### Student Support Services:

- Responded to approximately 48,300 requests for information and assistance over the telephone
- Provided services to an additional 21,400 in-person requests

### Registrations and Designations:

As at July 31, 2006 –

- 36 private vocational institutions were registered under the Private Vocational Institutions Act
- There were 57 institutions and training providers located in Manitoba that offered programs of study designated for the Canada/Manitoba student loan programs. Of the 57:
  - 7 were public institutions
  - 26 were private vocational institutions
  - 17 were trainers that did not require registration under the Private Vocational Institutions Act; and
  - 7 were institutions affiliated with a religious organization
- Manitoba Student Aid was available to eligible students attending approximately 900 designated institutions located in Manitoba, Canada, and worldwide

### 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.

## 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).

## Aboriginal Education Awards

In 2005/2006, 161 Aboriginal students shared a total of \$414,750 in Aboriginal Education Awards. Contributions from the partners – the Business Council of Manitoba, the Government of Canada, and the Province of Manitoba – 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 2005/2006, 147 students received a total of \$2,680,000 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 2005/2006, 9 high school graduates received a total of \$27,000 in bursaries in exchange for up to 12 months of paid work experience in the Manitoba Government. Besides their salary, graduates received a \$3,000 bursary when they completed their work experience and enrolled in a post-secondary institution.

## Early Childhood Education (ECE) Tuition Support Conditional Grant Program

In 2005/06, 129 students received \$446,000 in return of service grants.

## Graduate Scholarships

In 2004/05, the Manitoba government introduced graduate scholarships that supported research-based graduate studies to help attract and retain the highest quality students from within and outside the province. \$350.0 in funding was announced in the fiscal year 2004/05 and an additional \$350.0 was identified in fiscal year 2005/06 for a total of \$700.0. The investment allowed 18 Masters and 11 Doctoral students to continue in the Graduate Scholarship program and resulted in 18 new Masters and 11 new Doctoral awards. This assistance provided \$7,500 per year for up to four years for Doctoral students (to supplement University of Manitoba Graduate Fellowships of \$16,000 per year) and \$15,000 per year for up to two years for Masters students.

## Adult Learner Bursary

Assistance is available to low-income college and university students who graduated with a Mature Student Diploma at an Adult Learning Centre (ALC). These bursaries provide \$5,000 for the first year of studies, \$4,000 for the second year, \$3,000 for the third year and \$2,000 for the fourth year for selected ALC graduates who pursue a post-secondary education at a college or university.

*Thank you for your continued support by helping reduce my student loans.*

*The scholarships for Masters students are very much appreciated, and the gesture is one more reason to be proud of our province.*

Jon (student)

# 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 or a non-PVI private trainer 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 2005/2006

Full-time Students	Number of Students	Total Awards (\$)
<b>Loans</b>		
Canada Student Loans Authorized	9,601	47,339,644
Manitoba Student Loans Authorized	8,513	26,972,498
<b>Provincial Bursary Awards</b>		
Prince of Wales/Princess Anne Awards	1,131	226,200
ACCESS Bursary	215	1,891,224
<b>Canada Study Grants for Full-time Students</b>		
Students with Dependents	1,254	1,834,067
Accommodation of Students with Permanent Disabilities	176	618,967
Female Doctoral Students	7	20,763
<b>Debt Reduction Benefits</b>		
Manitoba Bursary	2,442	7,923,568
Canada Millennium Scholarship Bursary	2,285	10,727,993
<b>Other Awards</b>		
Medical Student/Residential Financial Assistance Program	147	2,680,000
Aboriginal Education Awards	161	414,750
Youth Transition Program	9	27,000
Manitoba Scholarship and Bursary Initiative	–	5,000,000
Adult Learner Bursary	36	172,050
Early Childhood Education	129	446,000
<b>Canada Access Grants</b>		
For Students with Disabilities	272	520,720
For Students from Low Income Families	458	744,390
<b>Part-time Students</b>		
<b>Loans</b>		
Canada Student Loans Authorized	175	315,870
<b>Canada Study Grants for Part-time Students</b>		
Students with Dependents	3	4,088
Students with Permanent Disabilities	14	35,031
High-need Students	49	54,846



## Repayable Assistance

**Canada Student Loans (CSL)** provides 60% of a student's assessed need, up to a maximum of \$210 per week of study (\$7,140 for a 34-week university program). The loan is interest free while the student is in full-time studies and becomes repayable six months after the program ends. Interest on 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 \$140 per week of study (\$4,760 for a 34-week university program). These loans are also interest free while the student is in full-time studies. Repayment is not required until six months after the program ends. 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	9,388	40,713,798	4,337	7,679	21,490,279	2,799
2004/2005 <sup>P</sup>	8,929	38,203,144	4,279	7,184	20,093,901	2,797
2005/2006 <sup>P</sup>	9,601	47,339,644	4,931	8,513	26,972,498	3,168

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.

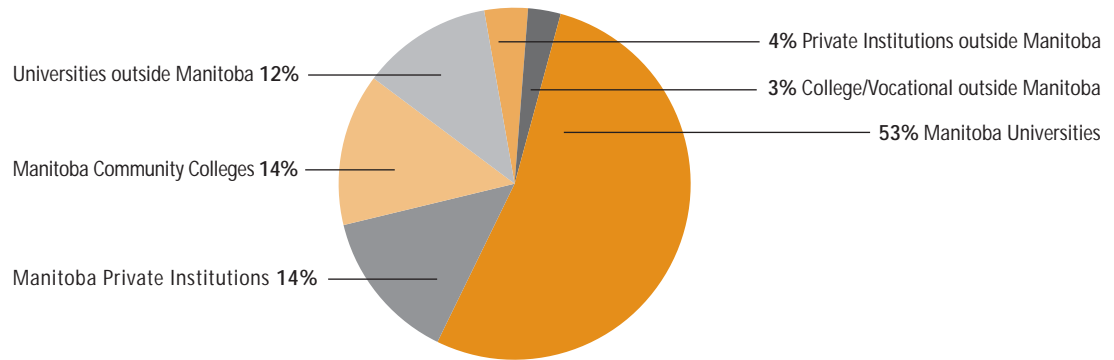
Figure 2: Distribution of CSL and MSL by Institution Type and Location 2005/2006

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	5,485	25,128,018	4,581	4,838	14,066,459	2,907
Manitoba Community Colleges	1,653	6,905,573	4,178	1,394	3,764,370	2,700
Manitoba Private Institutions	1,142	6,477,335	5,672	1,026	3,904,124	3,805
Universities outside Manitoba	870	5,422,535	6,233	812	3,184,338	3,922
College/Vocational outside Manitoba	256	1,498,467	5,853	229	852,933	3,725
Private Institutions outside Manitoba	261	1,907,716	7,309	249	1,200,274	4,820
<b>TOTAL</b>	<b>9,667</b>	<b>47,339,644</b>	<b>4,897</b>	<b>8,548</b>	<b>26,972,498</b>	<b>3,155</b>



Winnipeg Career Symposium

**Figure 3: Distribution of CSL and MSL (\$) 2005/2006**



Over 50% of CSL and MSL funding is distributed to students studying at Manitoba universities. Approximately 80% of CSL and MSL funding is distributed to students studying at Manitoba institutions. There is no significant difference in the distribution between CSL and MSL.

## 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, Prince of Wales/Princess Anne Awards, Canada Study Grants and Canada Access Grants.

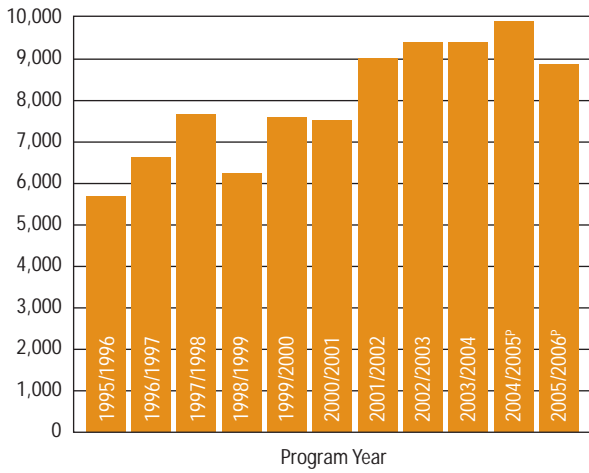
**ACCESS Bursary** provides a provincial bursary to full-time students who are funded through the ACCESS Program. Eligible students receive 60% of their assessed need in CSL, up to a maximum of \$210 per week of study, and the balance of their assessed financial need in ACCESS bursary.

**Figure 4: Distribution of ACCESS Bursary to Full-time Students**

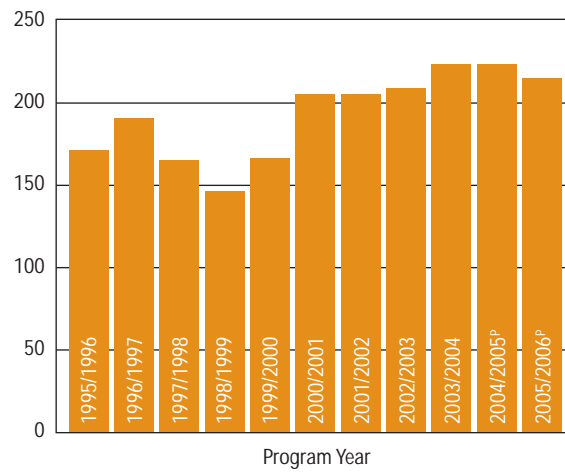
ACCESS Bursary			
Program Year	Number of Students	Total Bursary (\$)	Average Bursary (\$)
1995/1996	169	953,881	5,644
1996/1997	188	1,221,502	6,497
1997/1998	164	1,230,163	7,501
1998/1999	145	906,252	6,250
1999/2000	164	1,221,167	7,446
2000/2001	204	1,502,118	7,363
2001/2002	203	1,815,732	8,944
2002/2003	207	1,934,842	9,347
2003/2004	223	2,090,935	9,376
2004/2005 <sup>P</sup>	223	2,188,309	9,813
2005/2006 <sup>P</sup>	215	1,891,224	8,796



**Figure 5:**  
Average ACCESS Bursary (\$)  
1995/1996 to 2005/2006



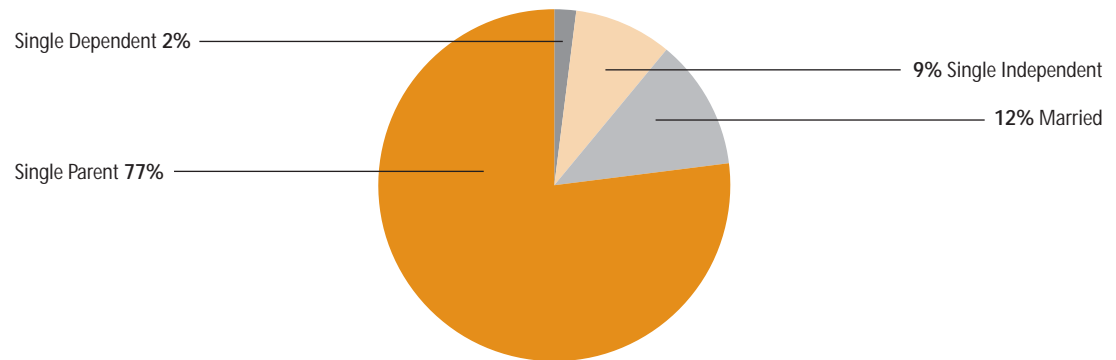
**Figure 6:**  
Number of ACCESS Bursary Students  
1995/1996 to 2005/2006



**Figure 7:** Distribution of ACCESS Bursary by Demographic Group 2005/2006

ACCESS Bursary			
Demographic Group	Number of Students	Total Bursary (\$)	Average Bursary (\$)
Male	38	203,534	5,356
Female	177	1,687,690	9,535
<b>TOTAL</b>	<b>215</b>	<b>1,891,224</b>	<b>8,796</b>
Non-Aboriginal	87	869,119	9,990
Aboriginal	128	1,022,105	7,985
<b>TOTAL</b>	<b>215</b>	<b>1,891,224</b>	<b>8,796</b>
Single Dependent	10	42,734	4,273
Single Independent	41	176,108	4,295
Married	32	225,891	7,059
Single Parent	132	1,446,491	10,958
<b>TOTAL</b>	<b>215</b>	<b>1,891,224</b>	<b>8,796</b>

**Figure 8: Distribution of ACCESS Bursary (\$) by Student Group 2005/2006**



ACCESS Bursaries are targeted to high-need students.

Adult Learner Bursary provides assistance to low-income college and university students who graduated with a Mature Student Diploma from an Adult Learning Centre.

**Figure 9: Adult Learner Bursary Demographics for 2005/2006**  
This was the first year for the Adult Learner Bursary.

**Adult Learner Bursary**

Demographic Group	Number of Students	Total Bursary (\$)	Average Bursary (\$)
Male	16	72,500	4,531
Female	20	99,550	4,978
<b>TOTAL</b>	<b>36</b>	<b>172,050</b>	<b>4,779</b>
Non-Aboriginal	29	137,050	4,726
Aboriginal	7	35,000	5,000
<b>TOTAL</b>	<b>36</b>	<b>172,050</b>	<b>4,779</b>
Single Dependent	5	25,000	5,000
Single Independent	12	55,000	4,583
Married	11	52,500	4,773
Single Parent	8	39,550	4,944
<b>TOTAL</b>	<b>36</b>	<b>172,050</b>	<b>4,779</b>

**Canada Access Grants** provides up to 50% of tuition (maximum of \$3,000) for dependant students from low-income families. Provides a grant of up to \$2,000 per year to students with permanent disabilities.

**Figure 10: Canada Access Grants for 2005/2006**  
This was the first year for the Canada Access Grants

Program Year	CAG Low Income			CAG Disabled		
	Number of Students	Total Grants (\$)	Average Grant (\$)	Number of Students	Total Grants (\$)	Average Grant (\$)
2005/2006 <sup>P</sup>	458	744,390	1,625	272	520,720	1,914

**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 11: 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	969	193,800
2004/2005 <sup>P</sup>	972	194,400
2005/2006 <sup>P</sup>	1,131	226,200

Figure 12: Distribution of PWPA Awards by Institution Type and Location 2005/2006

PWPA Grant		
Institution Type and Location	Number of Students	Total Awards (\$)
Manitoba Universities	655	131,000
Manitoba Community Colleges	245	49,000
Manitoba Private Institutions	150	30,000
Universities outside Manitoba	43	8,600
College/Vocational outside Manitoba	16	3,200
Private Institutions outside Manitoba	22	4,400
<b>TOTAL</b>	<b>1,131</b>	<b>226,200</b>

Figure 13: Distribution of PWPA Awards by Demographic Group 2005/2006

PWPA Grant		
Demographic Group	Number of Students	Total Awards (\$)
Male	293	58,600
Female	838	167,600
<b>TOTAL</b>	<b>1,131</b>	<b>226,200</b>
Single Dependent	185	37,000
Single Independent	447	89,400
Married	138	27,600
Single Parent	361	72,200
<b>TOTAL</b>	<b>1,131</b>	<b>226,200</b>

**Canada Study Grants for:**

- **Accommodation of Full-time Students with Permanent Disabilities (CSG Disability)** provides up to \$8,000 annually to students to cover exceptional education-related costs associated with permanent disabilities.
- **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.
- **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. Available to students whose financial needs exceed the Canada Student Loan/Manitoba Student Loan maximum (\$275/week).

Figure 14: Distribution of CSG Disability, CSG Women in Ph.D and CSG Dependents

Program Year	CSG Disability			CSG Women in Ph.D			CSG Dependents		
	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	1	3,000	3,000	-	-	-
1996/1997	96	242,777	2,529	7	24,000	3,429	-	-	-
1997/1998	83	196,230	2,364	10	30,000	3,000	-	-	-
1998/1999	72	224,455	3,117	5	13,316	2,663	680	1,007,945	1,482
1999/2000	76	226,437	2,979	7	20,536	2,934	832	1,251,012	1,504
2000/2001	82	243,971	2,975	6	17,304	2,884	892	1,341,345	1,504
2001/2002	83	273,152	3,291	5	13,627	2,725	837	1,263,219	1,509
2002/2003	92	333,100	3,621	3	9,000	3,000	918	1,363,291	1,485
2003/2004	122	455,127	3,731	4	12,000	3,000	982	1,511,886	1,540
2004/2005 <sup>P</sup>	133	516,442	3,883	8	21,865	2,733	966	1,456,373	1,508
2005/2006 <sup>P</sup>	176	618,967	3,517	7	20,763	2,966	1,254	1,834,067	1,463

## 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.



Aboriginal Career Fair

Figure 15: Distribution of CSL Loans to Part-time Students

Program Year	Canada Student Loans PT		
	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	172	339,524	1,974
2004/2005 <sup>P</sup>	178	362,793	2,038
2005/2006 <sup>P</sup>	175	315,870	1,805

Thanks to your efforts,  
I received my loans and  
a bursary and could  
continue studying  
without being worried  
about tuition fees.

I owe you all a lot of  
kindness and I will  
always appreciate what  
you have done for me.

Now I am glad that I  
can show you how  
much I appreciate you.

From Jaehee (student)

## 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.
- **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 16: Distribution of Canada Study Grants (CSG Disability PT, CSG PT, CSG PT Dependants)

Program Year	CSG 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 (\$)
1995/1996	11	14,935	1,358	47	52,805	1,124	0	0	0
1996/1997	30	41,895	1,397	48	51,244	1,068	0	0	0
1997/1998	24	30,454	1,269	58	60,801	1,048	0	0	0
1998/1999	21	49,108	2,338	74	87,795	1,186	7	9,170	1,310
1999/2000	9	16,442	1,827	48	52,386	1,091	7	5,537	791
2000/2001	8	17,202	2,150	52	56,106	1,079	4	5,160	1,290
2001/2002	6	10,183	1,697	33	34,761	1,053	3	4,106	1,369
2002/2003	3	8,724	2,908	36	36,699	1,019	5	6,257	1,251
2003/2004	13	47,178	3,629	43	48,736	1,133	1	579	579
2004/2005 <sup>P</sup>	5	19,556	3,911	46	54,532	1,185	8	9,350	1,169
2005/2006 <sup>P</sup>	14	35,031	2,502	49	54,846	1,119	3	4,088	1,363

## Measures to Reduce Student Loan Debt

In 2005/2006 Manitoba Student Aid and the Canada Millennium Scholarship Foundation integrated the CMSB and the MB programs. The integration of these two programs will now base awards on annual student debt. Previously the CMSB was based on student need. This change eliminates administration complexities for the two programs and makes the remission programs equitable for all students.

**Manitoba Bursary (MB)** – This \$6.76 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. Approximately 2,440 students received this bursary in 2005/2006 with awards averaging \$3,245. 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 \$6,400 for 2005/2006.

**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 \$10.7 million per year. Students who apply for Canada and Manitoba student loans are automatically considered for this loan remission program. In 2005/2006, approximately 2,280 Manitoba students were awarded these bursaries.

Figure 17: Distribution of CMSB and MB

Program Year	CMSB			Manitoba Bursary		
	Number of Students	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	2,932	10,519,470	3,588	2,460	6,202,054	2,521
2004/2005 <sup>P</sup>	2,929	10,816,064	3,693	1,565	4,354,104	2,782
2005/2006 <sup>P</sup>	2,285	10,727,993	4,695	2,442	7,923,568	3,245

Figure 18: Distribution of CMSB and MB by Institution Type and Location 2005/2006

Institution Type and Location	CMSB			Manitoba Bursary		
	Number of Students	Total Bursary (\$)	Average Bursary (\$)	Number of Students	Total Bursary (\$)	Average Bursary (\$)
Manitoba Universities	1,472	6,652,493	4,519	1,156	2,264,509	1,959
Manitoba Community Colleges	275	1,259,914	4,582	384	925,999	2,411
Manitoba Private Institutions	90	558,413	6,205	536	2,953,614	5,510
Universities outside Manitoba	296	1,504,194	5,082	197	776,351	3,941
College/Vocational outside Manitoba	97	458,094	4,723	53	187,796	3,543
Private Institutions outside Manitoba	55	294,885	5,362	116	815,299	7,028
<b>TOTAL</b>	<b>2,285</b>	<b>10,727,993</b>	<b>4,695</b>	<b>2,442</b>	<b>7,923,568</b>	<b>3,245</b>

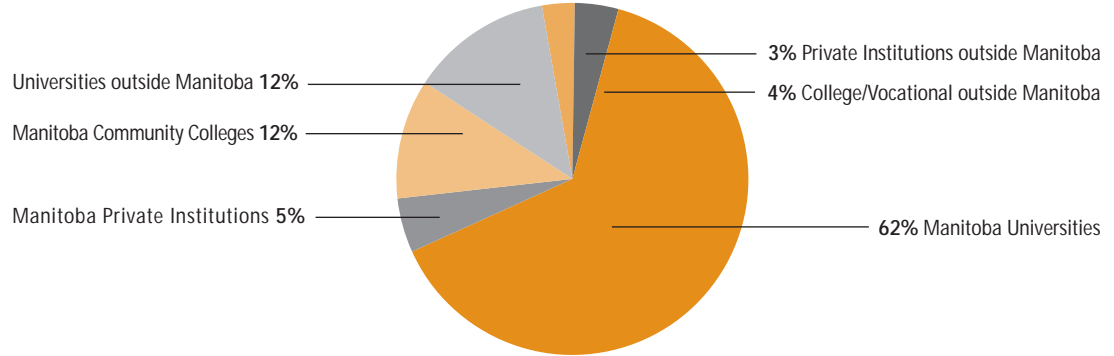
*I can't thank you  
enough for all your  
work.*

*I know at times it must  
be frustrating to deal  
with me, but you've  
always been very  
pleasant.*

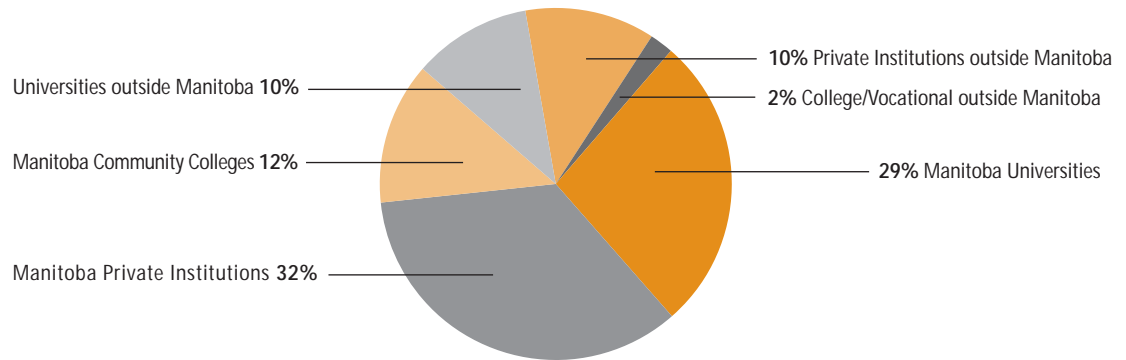
*Thank you, you're  
my hero.*

Kathy (student)

**Figure 19: Distribution of CMSB (\$) 2005/2006**



**Figure 20: Distribution of MB (\$) 2005/2006**



Distribution of CMSB – 80% of CMSB was provided to students studying at Manitoba institutions. 62% of CMSB was awarded to students studying at Manitoba universities.

Distribution of MB – 29% of Manitoba Bursary was provided to students studying at Manitoba universities. 32% of Manitoba Bursary was provided to students studying at Manitoba private institutions. 12% of Manitoba Bursary was provided to students studying at Manitoba community colleges.

**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. There are 232 borrowers who are currently on Interest Relief. In 2005-06 the Manitoba government paid just under \$235,000 in Interest payments for students. Students on IR have their payments 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.

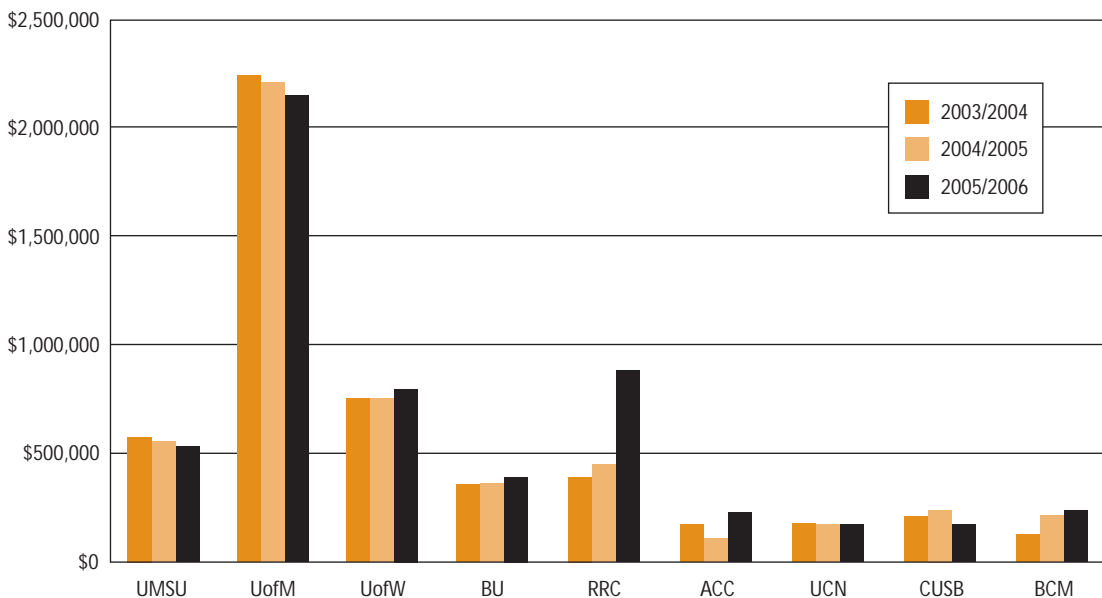
**Debt Reduction in Repayment (DRR)** – This debt management tool provides assistance to borrowers who have exhausted Interest Relief and who experience long-term financial difficulty paying back their student loans. In 2005-06 there were 46 students who were approved for Debt Reduction. Under this program the Manitoba Government paid a total of just over \$15,000 for borrowers unable to service their loans. Students 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, the University of Manitoba Students’ Union and the Business Council of Manitoba. 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.

**Figure 21: MSBI Distribution – Manitoba Scholarship and Bursary Initiative**



**Tuition Rebate Grants** – For 2005/2006, 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 province 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 available to undergraduate third and fourth-year medical students. Grants of \$20,000 are available to medical residents in either year of Family Medicine. Residents in other approved residencies are eligible for \$20,000 a year in two different 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 with conditional grants are required to return 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. In 2005/2006, 161 Aboriginal students shared a total of \$414,750 in Aboriginal Education Awards.

**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 MB4Youth, the Youth Transition Program provides recent eligible high school graduates with up to twelve months of paid work experience in the province 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. In 2005/2006, 9 high school graduates received a total of \$27,000 in bursaries in exchange for up to 12 months of paid work with the province.

**Millennium Adult Learner Bursary** – Assistance is available to low-income college and university students who graduated with a Mature Student Diploma at an Adult Learning Centre (ALC). These bursaries provide \$5,000 for the first year, \$4,000 for the second year, \$3,000 for the third year and \$2,000 for the fourth year for selected ALC graduates who pursue a post-secondary education at a college or university in Manitoba. Manitoba Student Aid administers this program for the Canada Millennium Scholarship Foundation.

**Graduate Scholarships** – In 2004/05, Manitoba introduced graduate scholarships that supported research-based graduate studies to help attract and retain the highest quality students from within and outside the province. An additional \$350.0 was identified in fiscal year 2005/06 for a total of \$700.0. This assistance provided \$7,500 per year for up to four years for Doctoral students (to supplement University of Manitoba Graduate Fellowships of \$16,000 per year) and \$15,000 per year for up to two years for Masters students.

**Rural/Northern Bursary Initiative** – Implemented in 2005/06 to create endowments to provide bursaries to students in rural and northern Manitoba. The Winnipeg Foundation administers the program on behalf of the Manitoba Community Foundation Network. The province will provide \$100.0 annually for five years on a matched funding basis to generate endowments worth over \$1M producing over \$50.0 in rewards annually.

**Early Childhood Education (ECE) Tuition Support Conditional Grant Program** – Manitoba Student Aid administers the ECE program for Manitoba Family Services and Housing. In 2005/06, 129 students received \$446.0 in return of service grants.

**Large Animal Veterinary Program** – Was introduced in 2005/06 to encourage veterinarians to enter large animal practice in rural Manitoba. Five \$5,000 return of service grants are made available each year for third and fourth year large animal veterinary students (10 grants available per year). Students are required to sign a 1-year return of service agreement for each grant received. Manitoba Agriculture, Food and Rural Initiatives administers the grant.

**Winnipeg Education Centre (WEC) Endowment** – Implemented in 2005/06, Manitoba Advanced Education and Training committed to providing \$100.0/year for three years in matched funding to this endowment fund. When mature, the endowment will total over \$600,000 and generate \$30.0 annually in awards. The awards will provide critical living supports to non-ACCESS Bursary funded students attending the William Norrie Centre.

## Financial Information

Budget 2005/2006 Fiscal year (April 1, 2005 – March 31, 2006)

### Manitoba Student Aid

	(\$000)
Salaries .....	3,375.4
Other Expenditures .....	1,204.5
ACCESS Bursaries .....	2,559.9
Churchill Northern Studies Centre .....	98.0
Large Animal Veterinary Retention Program .....	50.0
Winnipeg Education Centre Endowment .....	100.0
Rural/Northern Bursary Initiative .....	100.0
Helen Betty Osborne Fund .....	50.0
Prince of Wales/Princess Anne Awards .....	251.1
Manitoba Graduate Scholarships .....	700.0
Manitoba Bursary .....	6,760.0
Manitoba Scholarship and Bursary Initiative .....	5,000.0
Canada Millennium Scholarship Bursary .....	10,630.5
Canada Study Grants .....	3,700.2
Tuition Rebate Grants .....	13,602.3
Medical Student/Resident Financial	
Assistance Program .....	2,891.3
Loan Portfolio Administration .....	4,781.0
Interest Relief and Debt Reduction .....	1,388.6
<b>TOTAL .....</b>	<b>57,242.8</b>
Less Recoverable from Manitoba Health .....	(2,891.3)
<b>TOTAL .....</b>	<b>54,351.5</b>

# Appendices

## Appendix A

### Legend for Tables and Charts

Acronym	Program
ALB	Adult Learner Bursary
CAG Dis.	Canada ACCESS Grant Disabled
CAG LI	Canada ACCESS Grant Low Income
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
CSL	Canada Student Loan
CSL PT	Canada Student Loans for Part-time Students
MB	Manitoba Bursary
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, 2006

**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 2005/2006

Institution	Canada Student Loans			Manitoba Student Loans		
	Number of Students	Total Loans (\$)	Average Loan (\$)	Number of Students	Total Loans (\$)	Average Loan (\$)
University of Manitoba	3,562	16,386,625	4,600	3,149	9,207,541	2,924
University of Winnipeg	1,108	4,898,586	4,421	957	2,680,116	2,801
Brandon University	669	3,160,213	4,724	597	1,785,568	2,991
Collège Universitaire de Saint-Boniface	104	463,841	4,460	94	270,493	2,878
Red River College	1,213	5,124,370	4,225	1,012	2,763,671	2,731
Assiniboine Community College	233	934,806	4,012	204	528,210	2,589
University College of the North	85	380,034	4,471	69	196,085	2,842
Other Manitoba Public Institutions	174	685,116	3,937	157	399,145	2,542
<b>TOTAL</b>	<b>7,148</b>	<b>32,033,591</b>	<b>4,481</b>	<b>6,239</b>	<b>17,830,829</b>	<b>2,858</b>

Figure 23: Distribution of CSL and MSL by Demographic Group 2005/2006

Demographic Group	Canada Student Loans			Manitoba Student Loans		
	Number of Students	Total Loans (\$)	Average Loan (\$)	Number of Students	Total Loans (\$)	Average Loan (\$)
Male	3,631	17,058,060	4,698	3,223	9,776,673	3,033
Female	5,970	30,281,584	5,072	5,290	17,195,825	3,251
<b>TOTAL</b>	<b>9,601</b>	<b>47,339,644</b>	<b>4,931</b>	<b>8,513</b>	<b>26,972,498</b>	<b>3,168</b>
Non-Aboriginal	8,345	41,003,507	4,914	7,532	23,872,644	3,169
Aboriginal	1,256	6,336,137	5,045	981	3,099,854	3,160
<b>TOTAL</b>	<b>9,601</b>	<b>47,339,644</b>	<b>4,931</b>	<b>8,513</b>	<b>26,972,498</b>	<b>3,168</b>
Single Dependent	2,789	10,961,830	3,930	2,497	6,458,722	2,587
Single Independent	4,621	23,589,956	5,105	4,141	13,474,348	3,254
Married	1,125	6,004,498	5,337	1,025	3,556,781	3,470
Single Parent	1,066	6,783,360	6,363	850	3,482,647	4,097
<b>TOTAL</b>	<b>9,601</b>	<b>47,339,644</b>	<b>4,931</b>	<b>8,513</b>	<b>26,972,498</b>	<b>3,168</b>

Figure 24: CSL/MSL Recipients by Gender

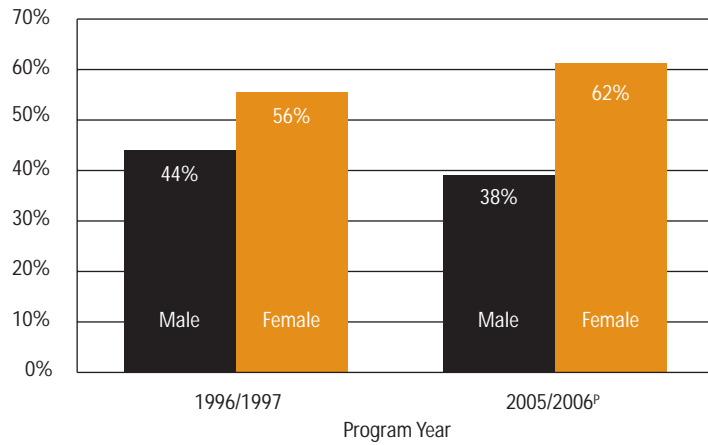


Figure 25: CSL/MSL Recipients by Ancestry

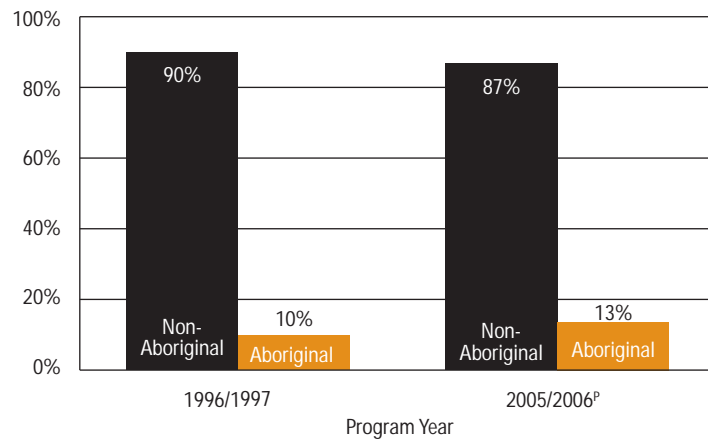
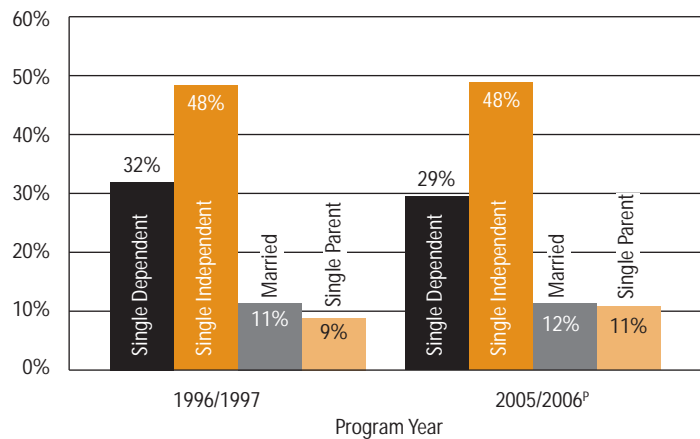


Figure 26: CSL/MSL Recipients by Student Group



## 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 2005/2006

Institution	CMSB			Manitoba Bursary		
	Number of Students	Total Bursary (\$)	Average Bursary (\$)	Number of Students	Total Bursary (\$)	Average Bursary (\$)
University of Manitoba	905	4,171,630	4,610	743	1,607,255	2,163
University of Winnipeg	297	1,296,886	4,367	230	365,808	1,590
Brandon University	232	1,031,309	4,445	140	204,001	1,457
Collège Universitaire de Saint-Boniface	29	118,536	4,087	23	44,360	1,929
Red River College	220	1,033,995	4,700	264	645,424	2,445
Assiniboine Community College	38	151,401	3,984	60	103,084	1,718
University College of the North	15	63,286	4,219	22	45,055	2,048
Other Manitoba Public Institutions	11	45,364	4,124	58	175,521	3,026
<b>TOTAL</b>	<b>1,747</b>	<b>7,912,407</b>	<b>4,529</b>	<b>1,540</b>	<b>3,190,508</b>	<b>2,072</b>

Figure 28: Distribution of CMSB and MB by Demographic Group 2005/2006

Demographic Group	CMSB			Manitoba Bursary		
	Number of Students	Total Bursary (\$)	Average Bursary (\$)	Number of Students	Total Bursary (\$)	Average Bursary (\$)
Male	793	3,695,373	4,660	831	2,748,892	3,308
Female	1,492	7,032,620	4,714	1,611	5,174,676	3,212
<b>TOTAL</b>	<b>2,285</b>	<b>10,727,993</b>	<b>4,695</b>	<b>2,442</b>	<b>7,923,568</b>	<b>3,245</b>
Non-Aboriginal	2,013	9,420,928	4,680	2,112	6,932,052	3,282
Aboriginal	272	1,307,065	4,805	330	991,516	3,005
<b>TOTAL</b>	<b>2,285</b>	<b>10,727,993</b>	<b>4,695</b>	<b>2,442</b>	<b>7,923,568</b>	<b>3,245</b>
Single Dependent	398	1,619,635	4,069	664	1,395,166	2,101
Single Independent	1,218	5,717,685	4,694	1,132	3,906,502	3,451
Married	308	1,502,051	4,877	310	1,288,864	4,158
Single Parent	361	1,888,622	5,232	336	1,333,036	3,967
<b>TOTAL</b>	<b>2,285</b>	<b>10,727,993</b>	<b>4,695</b>	<b>2,442</b>	<b>7,923,568</b>	<b>3,245</b>

# 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

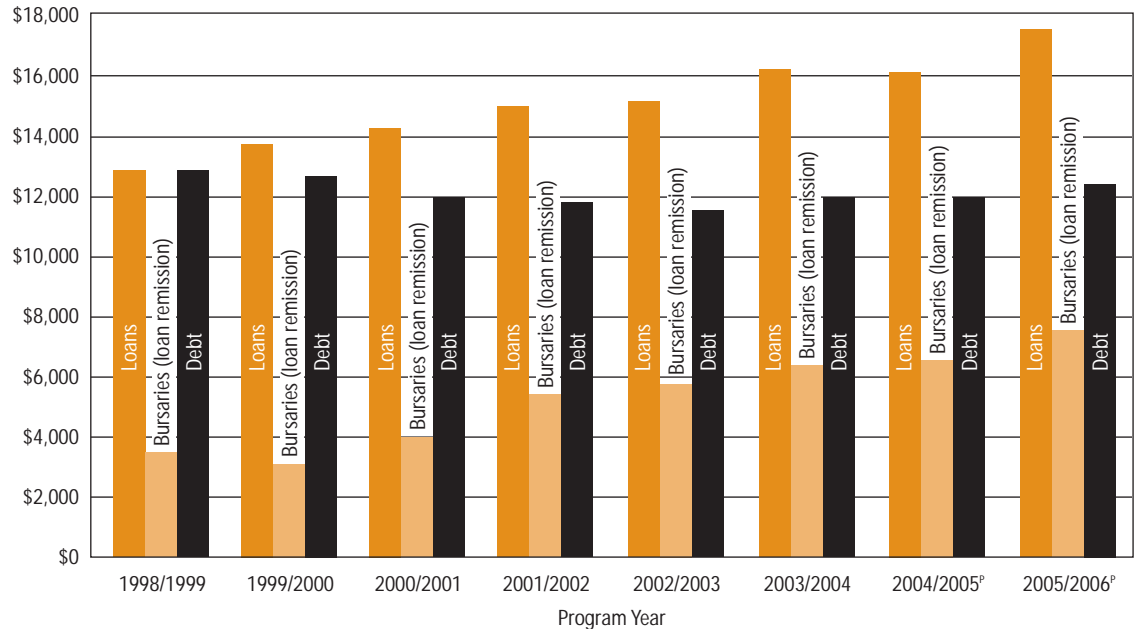
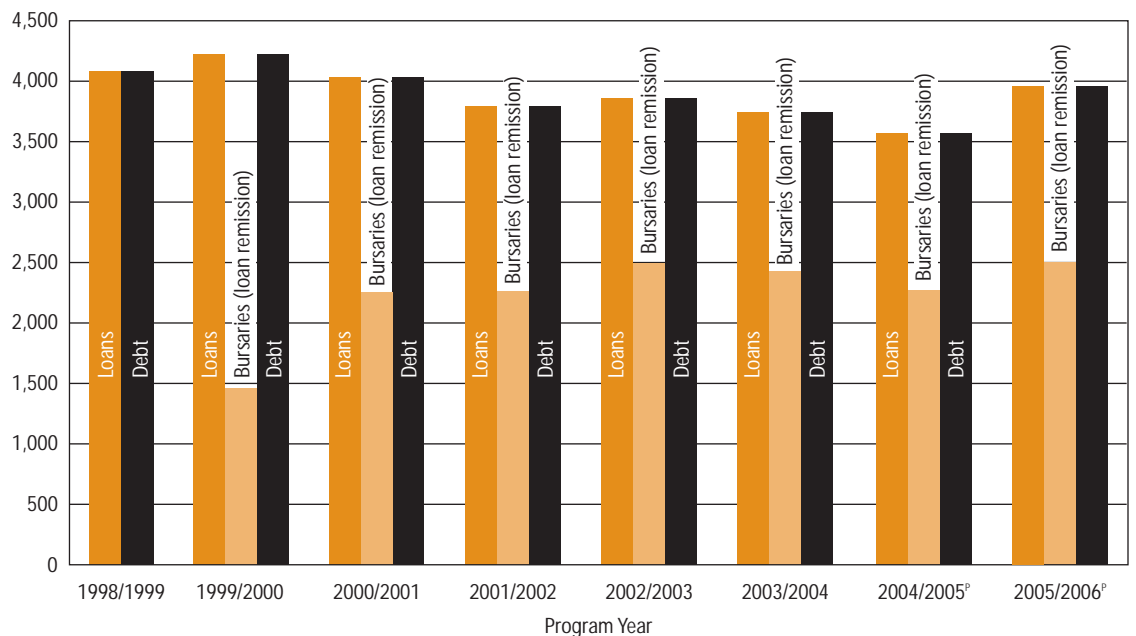


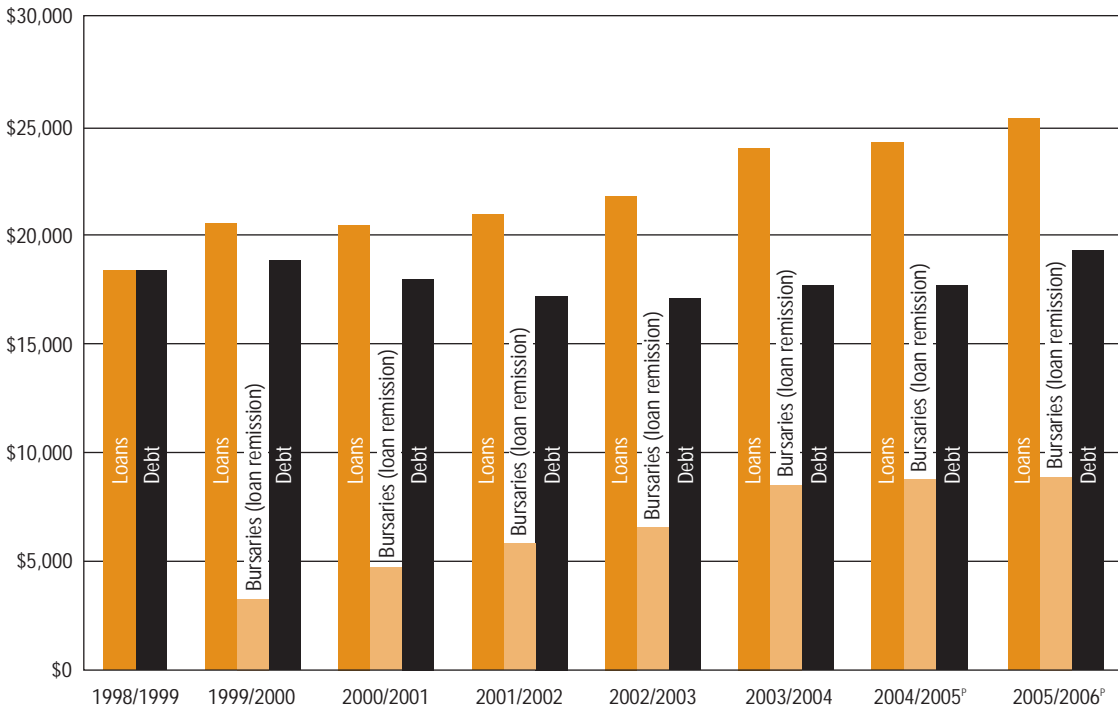
Figure 30: Number of Students Represented in Figure 29.



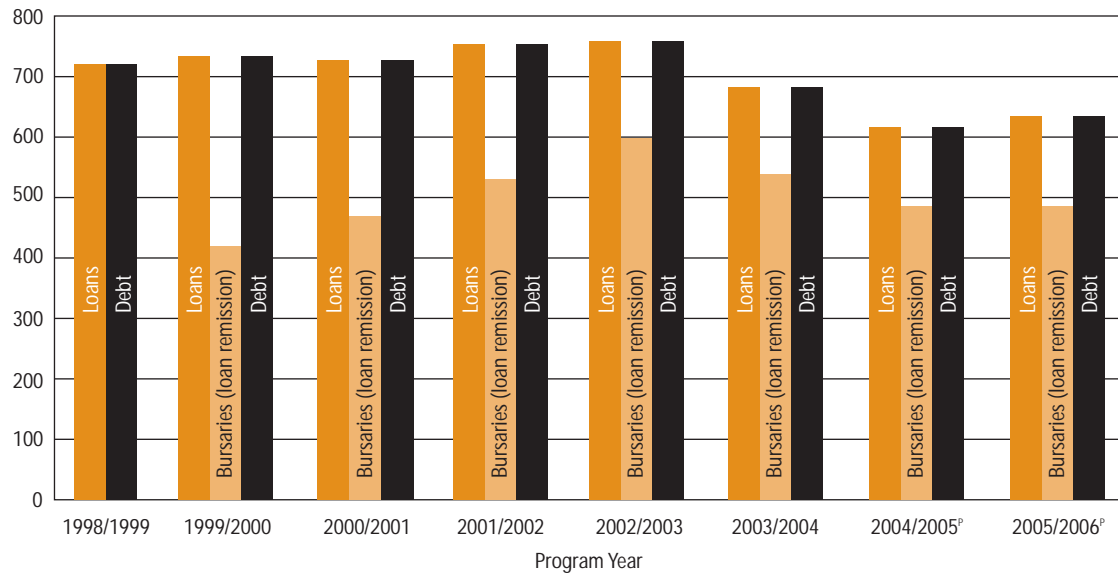
The total accumulated loans are increasing each year for students. However, the CMSB (established in 1999/2000) and the Manitoba Bursary (established in 2000/2001) are helping reduce students' debt each year. The number of Manitoba Student Aid recipients in the last year of their programs has remained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

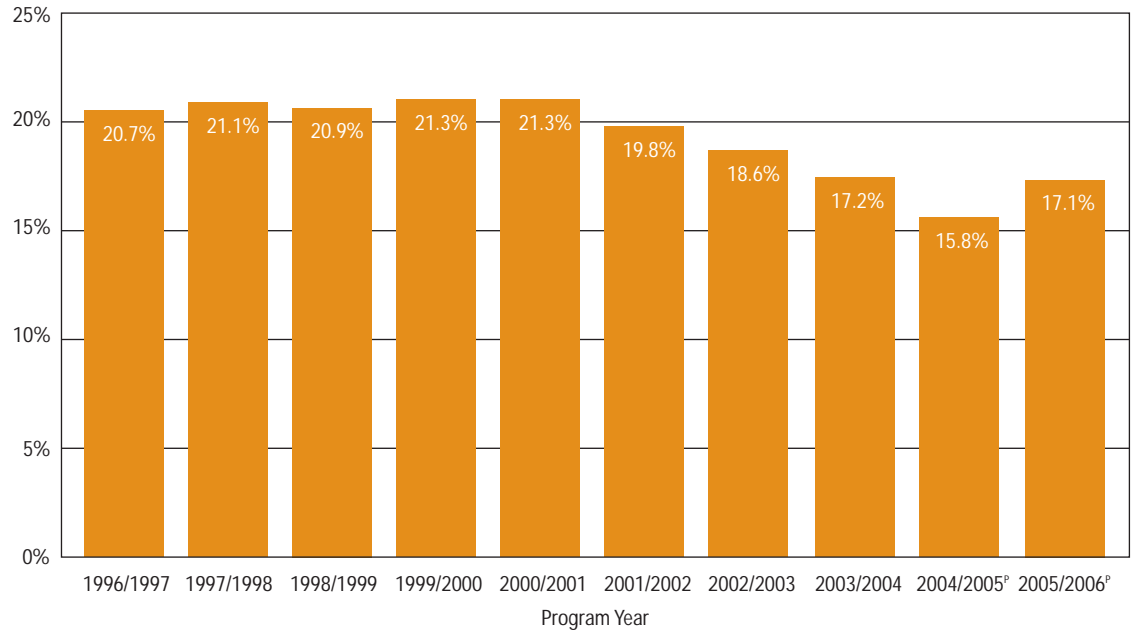


# Appendix E

## 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 2005/2006 (based on full-time enrollments at major public universities and colleges)**

