
Post Secondary Student Assistance Policy



Mississaugas of the
Credit First Nation

Education Department

Revisions of the MCFN Education Post Secondary Student Support Program Policy have been accepted by Chief and Council effective Monday, August 12, 2019

Contact Information

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Mississaugas of the New Credit First Nation
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Vision of the Mississaugas of the Credit First Nation

The Mississaugas of the Credit First Nation look to our Anishinabe roots to guide our vision for the future as a strong, caring, connected community who respects the earth's gifts and protects the environment for future generations. Our identity includes our history, language, culture, beliefs and traditions which we strive to incorporate into the programs and services offered to our community.

Preamble of Policy

The policies set out in this document have been approved by the Mississaugas of the New Credit First Nation Chief and Council. The Mississaugas of the New Credit First Nation Education Department assumes responsibility for administering this policy. The policy forms the basis of operating guidelines for the staff who administer the Post Secondary Education program.

This policy is recognized to be in compliance with the National Policy Guidelines for Post Secondary Education dated November 2003 as published by Aboriginal Affairs and Northern Development Canada (formerly INAC).

Information about students, their educational plans and results and all related information are subject to the applicable privacy legislation. The Mississaugas of the New Credit First Nation is bound by the applicable legislation relating to the protection of privacy and personal information.

The *Freedom of Information and Protection of Privacy Act* applies to Ontario's provincial ministries and agencies, boards and most commissions, as well as community colleges and district health councils. The *Act* requires that the government protect the privacy of an individual's personal information existing in government records. It also gives individuals the right to request access to government information, including most general records and records containing their own personal information.

Please visit www.ipc.on.ca for more information.

** Written permission must be obtained from the students prior to release of any **
information pertaining to their individual post secondary files.

Objective of the Post Secondary Student Assistance Policy

The objective of this policy is to encourage eligible students to acquire post secondary qualifications so that they can become economically self-sufficient, develop their individual potential to further their goals and contribute to the progress of the First Nation community, the Province, the Country and the global community.

A. Eligibility for Assistance

Eligible applicants **who are registered band members of the Mississaugas of the New Credit First Nation** are those who are able to prove:

1. Registration as a member of the Mississaugas of the Credit First Nation.

2. They have been resident in Canada for 12 consecutive months before the date of application for funding. This applies unless the student is continuing in a program previously approved which is outside of Canada. Please provide a copy of a bill (utility, hydro, cell phone, rent receipts, gas bill, etc.) verifying your address, this is not applicable to applicants coming straight from high school.
3. They have been accepted into an accredited post secondary program (including full-time on-line learning programs) as per the Indigenous Services Canada Post-Secondary Student Support Program National Program Guidelines 2017-2018.
4. Any registered Band Member who is an elected official to the MCFN Chief and Council.

Eligible applicants who are registered Inuit/Northern student are those who are able to prove:

1. Registration as a member belonging to a territory in the Northwest Territories or Nunavut, or a beneficiary of the James Bay and Northern Quebec Agreement and Northeastern Quebec Agreement;
2. An Inuit/Northern student who has resided in Canada for 12 consecutive months before the date of application for funding, and currently residing in Ontario.
3. In addition, a letter of acknowledgement from the Financial Assistance for Nunavut Students (FANS), the Government of Northwest Territories; office letterhead that they do not reside in their home territory is required with each application.
4. For beneficiaries of the James Bay and Northern Quesbec Agreement and Northeastern Quebec Agreement student must provide a letter from the Cree School Board, Kativik School Board or the Central Quebec Regional School Board; stating that they are ineligible due to being outside of their territory for more than 10 years. Without this documentation student is ineligible for PSSSP.
5. A letter of acknowledgement from their territory/membership office that they are not being funded for post secondary education. The letter must be on the territory's letterhead. The student is to provide the letter with each application.
6. They have been accepted into an accredited post secondary program (including full-time on-line learning programs) as per the Indigenous Services Canada Post Secondary Student Support Program National Program Guidelines 2017/2018.

B. Duration of Support by Academic Level

All students who are currently enrolled or will become enrolled in college, undergraduate university, and post-graduate or professional studies level are subject to the following limits of support per academic level: Please note we do not fund non-credit granting courses or programs, and students are only eligible to complete one program at each level unless otherwise stated.

- **Level 1:** College Diploma or Certificate programs
 - 2 to 3 years or 16 to 24 months
 - One additional year of assistance may be provided if such an extension is approved in writing by the post-secondary institution's dean or the department head.

- **Level 2:** Undergraduate Baccalaureate programs
 - 4 years or 32 month programs
 - 1 additional year of assistance may be provided if such an extension is approved in writing by the post-secondary institution's dean or the department head.
 - Additional assistance for programs with a Bachelor degree prerequisite or undergraduate courses, will be provided for students enrolled in Concurrent Education Programs, Teacher's College, Law, etc. Assistance is limited to the official length of the program as defined by the post-secondary institution in which the student is enrolled, as long as the student is in satisfactory academic standing at the institution as per the institutions definition of satisfactory "academic standing".

- **Level 3:** Graduate and Post-Graduate degrees or Professional programs
 - The duration of assistance will accord with the official length of the program as defined by the post-secondary institution in which the student is enrolled, as long as the student is in satisfactory academic standing at the institution as per the institution's definition of satisfactory "academic standing".
 - Students enrolled at level 3 may be assisted for up to 1 additional academic year for medical or personal reasons.

- **Level 4:** Doctoral Programs
 - The duration of assistance will accord with the official length of the program as defined by the post-secondary institution in which the student is enrolled, as long as the student is in satisfactory academic standing at the institution as per the institution's definition of satisfactory "academic standing".
 - Students enrolled at level 3 may be assisted for up to 1 additional academic year for medical or personal reasons.

- **Students who have completed a level 2, 3, or 4 program, with or without assistance from the PSSSP (Post Secondary Student Support Program), are ineligible for program assistance for lower levels.**

- **Additional Funding Options for MNCFN**
 - Mississaugas of the Credit First Nation applicants who have exhausted their level of funding and are in their final year of their program or seeking funding for Apprenticeship programs may apply to the Mississaugas of the Credit First Nation Employment & Training office for funding assistance subject to funding availability. Contact Employment & Training at (905)768-1181.
 - Students are encouraged to visit the financial aid office at your institution and ask about scholarships and bursaries available to you.
 - Search online and apply for scholarships and bursaries.
 - Ontario Student Assistance Program (OSAP).

- **Additional Funding Options for Inuit**

- Inuit applicants who have exhausted their level of funding may apply to Kagita Mikam Offices for funding assistance at (613) 562-1001 or (613) 565-8333.
- Students are encouraged to visit the financial aid office at your institution and ask about scholarships and bursaries available to you.
- Search online and apply for scholarships and bursaries.
- Ontario Student Assistance Program (OSAP).

C. Approval of Applications

Applications for assistance must be submitted per academic year (Fall/Winter) or academic term (Fall, Winter, Summer) in which you plan on attending. The availability of funding fluctuates annually therefore not everyone who applies for assistance will be approved. Applications for Post Secondary Student Assistance will be based on priority levels as follows:

Priority 1

- (a) Continuing students (including those who have self-funded).
- (b) Newly graduated students who have obtained their high school diploma and are moving onto post secondary studies, or those who have obtained the equivalent (i.e., GED) and are moving on to post secondary studies.
- (c) Students who have never attended a post-secondary institution.
- (d) Reapplying students who have previously withdrawn from their program for certified medical reasons shall be entitled to reapply within two years of withdrawing from their program of study. At the end of the two years, a medical note and/or other valid documentation to support the return of the students must be included in the post-secondary application form.
- (e) Deferred students (eligible but not funded in the past due to limited funding availability).

Priority 2

- (a) Students who are entering post-secondary studies as a mature student.
-Prior Learning Assessment Review (PLAR) – documentation is to be provided with your application by the funding deadline date

Priority 3

- (a) Students who were required to discontinue by a post secondary institution, but have now been readmitted
- (b) Students who have overpayments with no payment arrangements on file.

D. The Application Process

Application packages are available upon request by calling the Mississaugas of the Credit First Nation Education Department and are available on our website at www.mncfn.com. Applications and supporting documentation will be date stamped. Applications are required to arrive in the Education Department by the following deadlines:

Enrolment for:	Received by:
September	April 30 th
January	October 1 st
Spring/Summer	February 1 st

***Late applications will be reviewed after all other applications have been processed and are subject to funding availability and or partial funding.**

Eligible applicants who are registered band members of the Mississaugas of the New Credit First Nation must provide the following supporting documentation with each application for Post Secondary Student Assistance:

- Original and signed application for Post Secondary Student Assistance
- Signed Release of Information Form
- Signed Financial Recovery Contract
- Proof of registration (copy of Indian Status Card)
- Proof of residency in Canada (please submit a copy of a utility bill)
- Photocopy or original copy of marks or transcript.
- Acceptance letter to eligible institution
- Banking information – void cheque or direct deposit form if approved

Those applications not filled out completely or without any supporting documentation will not be processed.

Eligible applicants who are registered Inuit/Northern Student must provide the following supporting documentation with each application for Post Secondary Student Assistance:

- Original and signed application for Post Secondary Student Assistance
- Signed Release of Information Form
- Signed Financial Recovery Contract
- Proof of registration (copy of NTI Enrollment Card, status card)
- Proof of residency in Canada (please submit a copy of a utility bill)
- Letter of Acknowledgement that no other post-secondary funding is being received from Financial Assistance for Nunavut Students (FANS)/ Government of Northwest Territories/Letter from school board within the James Bay and Northern Quebec Agreement. Whichever is applicable to the student.
- Photocopy or original copy of marks or transcript (student's name and institution must be visible on documentation).

- Acceptance letter to eligible institution
- Banking information – void cheque or direct deposit form if approved.

Those applications not filled out completely or without any supporting documentation will not be processed.

Decisions will be made by within a reasonable time period from the deadline established for each intake. The decision will be communicated to the student by the contact information on the application. Please be prepared to pay for tuition/residence deposits in the event that a student is funded for the academic year; non-refundable/eligible deposits will be reimbursed by MCFN or the attending institution.

E. Types of Assistance for Full-Time Studies

Applicants applied for full-time post-secondary student assistance applies for tuition, book allotment and living allowance or residence fee support. Applications for full-time studies must be received by the dates in section A. The Application Process.

Tuition

Tuition support that will be funded includes mandatory student fees and tuition fees.

Tuition expenses that will not be funded include fees which are optional such as health or dental insurance plans. It is the student's responsibility to opt out of non-mandatory fees by the deadline date, otherwise the student will be responsible for those fees. In addition tuition support will not be provided for students attempting to raise their grade point average in a particular course.

Book Allotment

A one-time book allotment of \$800.00 will be issued at the beginning of the school year for students approved for full time study.

Living Allowance

Living allowance will be \$1,000.00 per month for all students regardless of their dependent status. Living allowance support is intended to help defray the costs of food, shelter, transportation, clothing, daycare etc. while attending school.

Living allowance is provided according to the following rules:

- a. The program of study is a minimum of eight months duration (two semesters) leading to a recognized post secondary certificate, diploma or degree.
- b. The student must be enrolled and attending a full-time course load-Documentation must be provided on institution letterhead to validate this.
- c. Any student whose course load falls below a full-time course load, as defined by the post-secondary institution, per semester is considered to be part-time and will NOT

- be eligible for any living allowance. The student will be responsible to repay costs as described in section M. Financial Recovery.
- d. Living Allowance will not be provided for students attempting to raise their grade point average in a particular course. Living Allowance will be decreased by \$200.00 per month if re-taking a course they have already been funded for.
 - e. For students whom take reduced course loads but who are still considered full time, funding is subject to the criteria as outlined for each level of education support.
 - f. Timetables/proof of full-time enrollment as defined by the institution must be submitted for each semester. Failure to provide timetables will result in a delay in your living allowance. Any changes to must be submitted to the Education Department immediately. Student's name and institution must be visible on documentation.

Residence Fees

For students living in residence all mandatory residence fees will be funded. If a meal plan is included in the price of the residence fee both fees will be paid instead of the living allowance to a maximum of \$4,000.00 per semester/\$8000.00 per academic year. Where the residence and meal plan fees are less than the maximum, the student will receive the difference as a living allowance. If residence fees are over the maximum living allowance provided the remainder of the fees are the responsibility of the student. A sponsorship letter will be sent to the Residence Office.

Residence application fees and deposits are the responsibility of the student. If your application is approved for full-time, students must submit proof of residency acceptance. Students will be reimbursed, upon submission of an official receipt/proof of payment, for the deposit if their application is approved for full-time study.

Example 1 – Residence Fees or Residence & Meal Plan fees cost \$8,000.00

\$8,000 Maximum living allowance for the academic year
-8,000 Maximum we pay for residence & meals per academic year
 \$ 0 balance owing to the student

Example 2 – Residence Fees or Residence & Meal Plan fees cost more than the \$8,000.00 maximum

\$8,000 Maximum living allowance for the academic year
-8,400 Residence & meals for Academic year (maximum we pay is \$8,000)
 \$ - 400 Student is responsible for paying the difference to the post secondary institution

Example 3 – Residence Fees or Residence & Meal Plan fees cost less than the \$8,000.00

\$8,000 Maximum living allowance for the academic year
-6,800 Residence & meals for academic year (maximum we pay is \$8,000)
 \$1,200 Balance owing to the student (this amount may be paid either as a lump sum or pro-rated over the academic year, at the discretion of the student.)

F. Types of Assistance for Full-time Studies on a Part-time Basis

Applicants who are registered or will become enrolled in a full-time program studying on a part-time basis in college or university programs such as Native Teachers Education Program, Aboriginal Teacher Education Program applies for tuition, book allotment and living allowance support. Applications for full-time studies on a part-time basis must be received by the dates in section A. The Application Process.

Tuition

Tuition support that will be funded includes mandatory student fees and tuition fees.

Tuition support that will not be funded include fees which are optional such as health or dental insurance plans. It is the student's responsibility to opt out of non-mandatory fees by the deadline date, otherwise the student will be responsible for those fees. In addition tuition support will not be provided for students attempting to raise their grade point average in a particular course.

Book Allotment

A onetime book allotment of \$400.00 will be issued at the beginning of the school year for students approved for full-time study on a part-time basis.

Living Allowance

Living allowance will be \$500.00 per month for all students regardless of their dependent status. Living allowance support is intended to help defray the costs of food, shelter, transportation, clothing, daycare etc. while attending school.

Living allowance is provided according to the following rules:

- a. The program of study is a minimum of eight months duration (two semesters) leading to a recognized post secondary certificate, diploma or degree.
- b. The student must be enrolled and attending courses. Documentation must be provided on institution letterhead to validate this.
- c. Living Allowance will not be provided for students attempting to raise their grade point average in a particular course. \$100 will be deducted for students retaking a course they have already been funded for.
- d. Timetable submissions for each upcoming semester. Failure to provide timetables will result in a delay in your living allowance. Any changes to timetables must be submitted to the Education Department immediately.

G. Types of Assistance for Part-time Students

Applicants who are registered or will become enrolled in a part-time program are eligible for tuition and book allotment. Applications for part-time studies must be received by the dates in section A. The Application Process.

Tuition

Tuition support that will be funded includes mandatory student fees and tuition fees.

Tuition support that will not be funded include fees which are optional such as health or dental insurance plans. It is the student's responsibility to opt out of non-mandatory fees by the deadline date, otherwise the student will be responsible for those fees. In addition tuition support will not be provided for students attempting to raise their grade point average in a particular course.

Book Allotment

A book allotment of \$100.00 per course will be issued at the beginning of the school year for students approved for part-time study. Please note, if tuition costs include course materials, no book allotment will be provided.

H. Assessments/Accommodations for Students with Disabilities

Students' requesting accommodations or additional assistance will be considered once all appropriate assessment documentation is provided from a post secondary institution, student health services, or health care professional supporting the request. A student that requires a psycho-educational assessment to be completed in order to confirm the nature of the students learning disability and to determine whether the student can receive support and services and accommodations will be approved as part of the tuition fee.

Medical notes are required to be submitted to the Education Department on a yearly basis.

Students are required to register with their institution Disability/Accessibility Services for support at their institution. Documentation must be submitted to the Education Department at the beginning of each academic year or summer term the student is registered for. In addition, Students who are required to take less than a full course load will maintain their full-time student status based on the supporting documentation from their institutions Disability/Accessibility Services. Students with documented disabilities will remain Priority 1. Students with documented disabilities may be granted an extension of two to four years in addition to the designated length of program as defined by the institution.

I. Medical Withdrawal

Withdrawing for certified medical reasons will enable the student to remain at the applications priority level in which the medical withdrawal took place for up to two years. An extension of one year in addition to the outlined Duration of Support by Academic Level may be granted for those in level 3 or 4.

An extension must be approved by the attending institution in writing for those in level 1 or 2.

A student may withdraw from some or all of his/her classes based on medical reasons. The living allowance will be pro-rated in accordance with the remaining courses. If a student withdraws due to medical reasons they must submit a request for refund for tuition fees from the attending institution which is payable to Mississaugas of the Credit First Nation.

J. Progress Reports/Final Transcript

All approved applicants are required to submit a progress report/transcript after each academic semester completed. Failure to submit these reports/transcripts by the dates outlined below will result in a disruption of monthly allowances or denial of future financial assistance applications.

Deadline dates for submission of progress reports/transcripts:

Semester	Deadline Date
Fall (September 1 to December 30)	January 13 th
Winter (January 1 to April 30)	May 13 th
Summer (May 1 to August 30)	September 13 th

K. Failure to Maintain Passing Grades and Repayment to MNCFN

If a student anticipates that they may be unsuccessful at any point during the term, they must immediately contact the Mississaugas of the New Credit First Nation Education Department for support and to discuss possible strategies. Students who fail a course are required to contact the Mississaugas of the New Credit First Nation Education Department.

Number of credits/courses failed	Outcome to Post Secondary Student
1 (one) failure per semester	<ul style="list-style-type: none"> No tuition or living allowance recovery. If the course is successfully passed at the student's expense, the tuition will be reimbursed, but the book allowance will not be reimbursed. The student will also be required to meet with the Education Director prior to retaking the failed course.
2 (two) failures per semester	<ul style="list-style-type: none"> The student must meet with their post secondary institution academic counselor and the Mississaugas of the Credit First Nation Director of Education to discuss the course failures prior to retaking the failed courses. The student must pay back the cost of 1 (one) If the two courses are successfully passed at the student's expense, 50% of the tuition/course will be reimbursed.
3 (three) failures or more in one semester	<ul style="list-style-type: none"> The student must pay back tuition costs for all the failed courses. There will not be reimbursement by the Mississaugas of the Credit First Nation for failed courses if subsequently passed. The student funding will be suspended for 1 academic (8 months)

year and the student will be moved to a Priority 3.

L. Overpayments

An overpayment is any payment or expenditure for which the student was or is not eligible, and may result in suspension of assistance. For example, any student who is unsuccessful in a course is responsible to pay back the tuition costs to the Mississaugas of the Credit First Nation Education Department as outlined above. For continuing students overpayments may be made through deductions in students living allowance or other arrangements. All payment arrangements must be approved by the Director of Education. Once the payment arrangements have been approved, you will receive an original invoice followed by regular monthly statements. All overpayments are subject to accrue interest as outlined in the Financial Recovery Contract.

M. Financial Recovery

The signed Financial Recovery Contract enables the Mississaugas of the Credit First Nation to recover money from students who have not fulfilled the terms of the Post Secondary Student Assistance Policy. Where misuse of funds is suspected, the student will be notified in writing and provided with the opportunity to respond. If there is not a response within a reasonable time, funding will be terminated immediately.

If a student withdraws from a class, classes, or program for reasons other than certified medical reasons you are responsible for the repayment of tuition, books and living allowance. All payment arrangements must be approved by the Director of Education. Once the payment arrangements have been approved, you will receive an original invoice followed by regular monthly statements. All overpayments are subject to accrue interest as outlined in the Financial Recovery Contract.

N. Change of Program

Mid-semester changes to programs will be considered if it is pre-approved by the Mississaugas of the Credit First Nation Education Director and granted by the post secondary institution.

Students requesting a program or institute change before completing the original program will be required to make a special application and justify the request to the Mississaugas of the Credit First Nation Education Department and provide documentation from the institution. This must be received one month prior to the start of a new semester or academic year.

Students who are approved by the MCFN Education Director will only be eligible for the remaining amount of sponsorship months remaining. Students are encouraged to contact the Education Department anytime to inquire on the remaining eligible months. It is not the responsibility of the Education Department to inform students.

O. Studying Outside of Canada Post Secondary Student

Assistance will be provided for students attending an accredited post secondary institution outside of Canada according to the following rules:

- a. Applicants must have been resident in Canada for 12 consecutive months prior to the application.
- b. Tuition is provided at the same rate as a comparable Canadian institution. It is the applicants responsibility to provide information about comparable tuition rates with their application.
- c. All tuition fees will be paid in Canadian rates.

P. Appeal Process

The appeal process is intended to provide the opportunity for appeal to ensure fairness and equitable treatment according to the policy and guidelines. Every student has the right to appeal an administrator's interpretation and application of the policy. However, when an application for funding has been refused because funds are unavailable there is no option to appeal.

Confidential information regarding the student will be released to the appeal board in cases where the student has requested an appeal.

The Appeal Board will consist of the following:

- Education Council Chairs
- Student representative
- Chief Operating Officer and/or designate

The process for appealing is as follows:

- a) Within 10 working days of the date of the denial letter, the student will submit the appeal in writing to the Director of Education.
- b) The Director of Education submits the appeal within 5 days of receipt of the appeal to the Executive Director or designate. The Director of Education will provide written documentation including references to the relevant sections of this policy and rationale for the denial.
- c) Both the student and the Education Department will have an opportunity to present their case to the Appeal Board.
- d) Decisions of the Appeal Board will be communicated in writing to the student within one week.