
Post Secondary Student Assistance Policy



Mississaugas of the
New Credit First
Nation

Education Department

Contact Information

Mailing Address

Mississaugas of the New Credit First Nation
Attention: Education Department
2789 Mississauga Road, R.R. #6
Hagersville, ON
N0A 1H0

Office Location Address

6 First Line
Hagersville, ON
N0A 1H0

Contact Information

Tel: (905) 768-0100
Fax: (905) 768-7311
Url: www.mncfn.ca

Pet King

Education Clerk
Pet.King@mncfn.ca

Katelyn LaForme

Education Administrative Assistant
EducationAssistant@mncfn.ca

Amanda L. Sault

Director of Education
Education.Director@mncfn.ca

Vision of the Mississaugas of the New Credit First Nation

The Mississaugas of the New 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 New 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) 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 Aboriginal Affairs and Northern Development Canada 2011/2012 Post Secondary Instruction Manual.
4. Any registered Band Member who is an elected official to the MNCFN Chief and Council.

Eligible applicants who are registered Inuit are those who are able to prove:

1. Registration as a member belonging to a territory in the Northwest Territories;
2. An Inuit who has resided in Ontario for 12 consecutive months before the date of application for funding, this is not applicable to applicants coming straight from high school.
3. In addition, a letter of acknowledgement from their territory/membership office letterhead that they do not reside in their home territory is required with each application. The letter must be on the territories letterhead.
4. 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 territories letterhead. The student is to provide the letter with each application.
5. They have been accepted into an accredited post secondary program (including full-time on-line learning programs) as per the Aboriginal Affairs and Northern Development Canada 2011/2012 Post Secondary Instruction Manual.

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.

- **Level 1:** College Diploma or Certificate programs
 - 2 to 3 years or 16 to 24 months
 - A second diploma can be obtained, in a related field (within the 24 months allotted), and based on funding availability
- **Level 2:** Undergraduate Baccalaureate programs
 - 4 years or 32 month programs
 - 16 months of additional assistance for programs with a Bachelor degree prerequisite will be provided for students enrolled in Concurrent Education Programs, Teacher's College, Law, etc.

- **Level 3:** Graduate and Post-Graduate degrees or Professional programs
 - 3 years or 28 months of assistance for a graduate Master’s program
 - 60 months of assistance for a post-graduate Doctorate program

- **Additional Funding Options for MNCFN**
 - Mississaugas of the New 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 New 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).
 - Post Secondary Students who have exhausted their level of funding and are in their final year of program, may apply to the Aboriginal Employment and Training, Programs and Services Officer. 120 Colborne Street - Suite 101, Brantford, Ontario, N3T 2G6. Phone: 519-758-9210, Fax: 519-758-9319.

- **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 encourage 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).
 - Post Secondary Students who have exhausted their level of funding and are in their final year of program, may apply to the Aboriginal Employment and Training, Programs and Services Officer. 120 Colborne Street - Suite 101, Brantford, Ontario, N3T 2G6. Phone: 519-758-9210, Fax: 519-758-9319.

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 onto post secondary studies within one year of receiving their certificate.

- (c) 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.

Priority 2

- (a) Students who have been accepted into post secondary studies after more than one year out of the educational system.
- (b) Students who are re-entering post secondary studies as a mature student.
- (c) Students who have never attended a post secondary institution
- (d) 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 New Credit First Nation Education Department and are available on our website at www.newcreditfirstnation.com. Applications and supporting documentation will be date stamped. Original signed 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 not be accepted.**

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:

- 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 Ontario and Canada (please submit a copy of a utility bill)
- Photocopy or original copy of marks or transcript.

Those applications not filled out completely or missing supporting documentation will be considered as incomplete and will not be processed.

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

- 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 Ontario and Canada (please submit a copy of a utility bill)
- Letter of Acknowledgement that no other post secondary funding is being received from home territory
- Photocopy or original copy of marks or transcript

Those applications not filled out completely or missing supporting documentation will be considered as incomplete and 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.

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 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 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. A student may reduce their course load to 80% for one semester without a corresponding decrease in living allowance. A written academic plan to make up the course load must be submitted and approved by the Director of Education.
- d. A second reduction to 80% in a student's course load in the same academic year will result in a corresponding decrease in living allowance.
- e. Any student whose course load falls below a full-time course load 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.
- f. Students in a full-time program who choose to enter into a Spring/Summer Session will be eligible for a pro-rated living allowance. The pro-rated living allowance will be based on the number of weeks the student is enrolled in their course(s). For example, the amount of the monthly living allowance will be divided by 4 and then multiplied by the number of weeks of full-time attendance ($\$1000 \text{ per month} \div 4 = \$250 \text{ per week} \times 7 \text{ weeks} = \$1,750$). Students are still required to be in a full-time program during the Spring/Summer in order to be eligible for a living allowance and must provide documentation on institution letterhead to prove this.
- g. Living Allowance will not be provided for students attempting to raise their grade point average in a particular course. Living Allowance will be pro-rated.
- h. Timetables must be submitted for each 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.

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. 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 held during the weekend. 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.
- 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 outlined Duration of Support by Academic Level.

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.

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.

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 academic year	<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 academic year	<ul style="list-style-type: none"> • The student must meet with their post secondary institution academic counselor and the Mississaugas of the New Credit First

	<p>Nation Director of Education to discuss the course failures prior to retaking the failed courses.</p> <ul style="list-style-type: none"> • 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 per academic year	<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 New 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 New Credit First Nation Education Department. 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 New 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 New 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 New 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 MNCFN 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
- Executive Director 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.