



Department of Lifelong Learning

# Mississaugas of the Credit First Nation Department of Lifelong Learning

# Post-Secondary Student Assistance Policy

Revised August 24, 2023



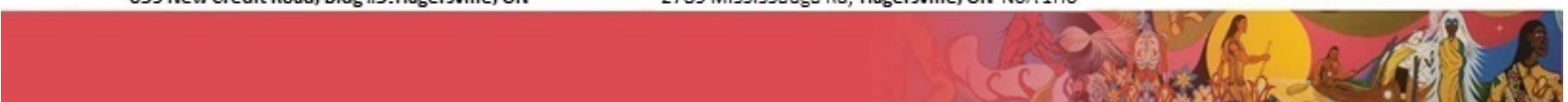
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## **Vision of the Mississaugas of the Credit First Nation**

The Mississaugas of the Credit First Nation look to our Anishinaabe 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 Credit First Nation Chief and Council. The Mississaugas of the Credit First Nation Department of Lifelong Learning assumes responsibility for administering this policy. The policy forms the basis of operating guidelines for the staff who administer the Post-Secondary Education Program.

The Policy is recognized to be in compliance with the National Policy Guidelines Post-Secondary Support Program for Post-Secondary Education as published by the Indigenous Services Canada (ISC).

## **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.

## **Priorities**

Mississaugas of the Credit First Nation (MCFN) may from time to time identify lifelong learning priorities that will benefit the community which may be prioritized differently from what is contained within this Policy. These post-secondary endeavors may be prioritized which are in keeping with the Seven Grandfather teachings and overall vision of the First Nation.

Priority will also be given to those students who are taking courses with Programs with an Anishinaabe focus, including immersion, land based or traditional knowledge training that are consistent with MCFN language and cultural priorities. These courses may enable MCFN members to be eligible for assistance as reflected in the Addendum to this Policy.

We encourage and welcome community members to become student mentors to help guide and support post-secondary students.

## Privacy

Information about students, their educational plans and results and all related information are subject to the applicable privacy legislation. The Mississaugas of the 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* and *Personal Health Information Protection Act* applies to Ontario's provincial ministries and agencies, boards and most commissions, as well as community colleges and district health councils. These Acts require that government protect the privacy of 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.

See link:

<https://www.ipc.on.ca/access-individuals/access-and-correction/requesting-general-information-2/#:~:text=Ontario's%20Freedom%20of%20Information%20and,information%2C%20including%20information%20about%20you>

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

## A. Student Responsibility and Compliance

In order to be considered for Post-Secondary Student Assistance Program, students must submit an online application for each semester in the student outcomes information system. <https://mcfn.dadavan.com/student/pseapplication.jsp>

As students have responsibilities, the post-secondary personnel also have a responsibility to support the student in their post-secondary journey. We are here to help you be successful in that journey and encourage you to make contact if you think you will need extra supports or for guidance in next steps.

Students who can demonstrate a negative impact of COVID-19 on their studies (and have failed a course(s) and have been assessed to owe money to MCFN), please refer to page 24-25 of this Policy.

All full/part time students are responsible for ensuring that the MCFN department of Lifelong Learning is kept aware and up to date of all activities that may impact their education.

It is the responsibility of the student to familiarize themselves with this policy and to fully understand how the financial assistance works. If assistance is necessary, it is the potential student's responsibility to obtain clarity from the MCFN Department of Lifelong Learning.

**Any falsification of information is considered fraudulent behaviour and will result in immediate removal from MCFN Post-Secondary Student Support Funding.**

The following outlines the areas of student responsibility:

1. The student must set up a personal bank account.
2. The student must at all times provide a current address and telephone number and e-mail address to the MCFN Department of Lifelong Learning while they are receiving financial assistance.
3. The student must ensure communication with Post-Secondary is maintained each semester throughout their academic term.
4. MCFN Department of Lifelong Learning must maintain confidentiality with student files, therefore it is the responsibility of the student to make enquiries or changes to their file. Other persons (i.e. parents, guardians, other students) shall be denied access to a student file/information unless a signed letter of consent for release of information is submitted indicating the name of the person accessing information (consent forms can be obtained from Lifelong Learning Post-Secondary Education Advisor).
5. Students must ensure they are aware of the requirements of their studies for their diploma, or degree program they have been accepted into.
6. The reporting of any difficulties (academic or personal) requiring a leave must be reported to the Department of Lifelong Learning and the post-secondary school within one week, disclosing the reason for the leave.

7. In the case of a health or family crisis resulting in withdrawal from studies, it is imperative you report that to the Department of Lifelong Learning as well as the post-secondary school with an education plan to be completed and submitted within one week.
8. Students are required to provide a verification of Enrolment letter upon request stating full-time or part-time status. Grades must be submitted in an easily identifiable manner stating school and student name or student number official transcripts are eligible for reimbursement. Failure to produce grades in a timely manner may result in a hold of living allowances until requirements have been met.
9. Students must provide a listing of diploma/degree requirements with the original application.
10. Students agree to provide consent to the MCFN Department of Lifelong Learning to share and connect with the school for the student's best interest.
11. The student must provide the Department of Lifelong Learning Post-Secondary Education Advisor written documentation in relation to any course withdrawals to their program studies and the rationale for the withdrawal within one week.
12. It is an expectation of the Mississaugas of the Credit First Nation Department of Lifelong Learning for the student to attend classes regularly and pass all of their courses for each semester.
  - a. If there is a failure in a course, the student must contact the Department of Lifelong Learning Post-Secondary Education Advisor and submit a Revised Educational Plan indicating the action plan for addressing the failed course. The following should be included.
    - i. Rationale as to why they were unsuccessful in passing the course;
    - ii. Identification of type of course failed: mandatory or elective;
    - iii. When the course is available to re-take;
    - iv. Impacts on the course failure on overall graduation date;
    - v. Identify any services available to assist student with success in the course.
  - b. If the student fails or withdraws from three or more courses, the student shall be suspended from financial assistance for a period of 1 academic year.
  - c. A student has one semester to improve grades in the area of study and if no improvement is indicated, the student will be required to attend the MCFN Department of Lifelong Learning preferably in person to discuss available options.
13. Students must maintain a Satisfactory Average in accordance to the individual post-secondary school. Should a student's academic performance fall below the level of identified success in a course, the student shall be granted placement in academic probation category (as defined by the school) for one term.
14. All forms must be completed and signed by the student which are the Application Declaration, the Financial Recovery Contract and the Release of Information.
15. MCFN periodically has internship and co-op positions for MCFN members. Under MCFN Employment policies, there are provisions for Internship and co-op hiring. Please also check the MCFN job board (<https://mncfn.ca/job-board/>) and



Employment and Training (Michele King) at [michele.king@mncfn.ca](mailto:michele.king@mncfn.ca) or (905)-768-1181 or see MNCFN Community Trust Graduation Awards Program.

## **B. Eligibility for Assistance**

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

1. Registration as a member of Mississaugas of the Credit First Nation
2. 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 and University and College Entrance Preparation Program: National Guidelines.

## **C. Duration of Assistance 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. Students may be eligible to complete more than one program at a level if funding and priorities permit.

Specific priorities may be identified by MCFN and such would supersede the levels below.

**Level 1:** College and University entry preparatory programs. Students who are unsure of the expectations of their desired program are encouraged to research preparatory programs to improve the odds of success and increase suitability of choice.

**Level 2:** College Diploma or Certificate programs

- 12 to 24 months in length.
- 1 additional year of assistance may be provided if such an extension is approved in writing by the post-secondary school's dean or the department head.
- Sponsorship can be extended for 2 terms or 1 year for a lateral program that compliments qualifications.

**Level 3:** Undergraduate degree, Bachelor programs or Designation Change (changing a formal position or changing from a diploma or a degree)

- 24 to 32-month programs in length
- 1 additional year of assistance may be provided if such an extension is approved in writing by the post-secondary school's dean or the department head.

**Level 4:** Graduate and Post-Graduate degrees or Professional programs

- The duration of assistance will be defined by the official length of the program as defined by the post-secondary school as long as the student is in satisfactory academic standing school as per the school's definition of satisfactory "academic standing".
- Students enrolled at level 4 may be provided an extension if such an extension is approved in writing by the post-secondary school's dean or department head.

**Level 5: Doctoral Programs**

- The duration of assistance will be defined by the official length of the program as defined by the post-secondary school as long as the student is in satisfactory academic standing as per the school's definition of "satisfactory academic standing".
- Students enrolled at level 5 may be provided an extension if such an extension is approved in writing by the post-secondary school's dean or department head.

**Level 6:** Students who have exhausted funding at their level may be eligible for additional assistance depending on funding.

- Approvals will be based on academic history.

Students may be eligible for one program at each level, pending funding availability. Students who have demonstrated good academic responsibility will be deemed to have met the eligibility criteria for one program at each level.

Please note, additional assistance for programs with a Bachelor degree prerequisite or undergraduate courses, will be provided for students enrolled in Concurrent Education Programs for examples, programs such as Teacher's College, Law, etc. Assistance is limited to the official length of the program as defined by the post-secondary school in which the student is enrolled, as long as the student is in satisfactory academic standing as per the schools' definition of "satisfactory academic standing".

**Additional Funding Options for MCFN**

- 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 and Training office for funding assistance subject to funding availability. Contact Employment and Training at (905)-768-1181 or email [michele.king@mncfn.ca](mailto:michele.king@mncfn.ca)
- Students are encouraged to visit the financial aid office at your school and ask about scholarships and bursaries available to you (see also Appendix B).
- Search online and apply for scholarships and bursaries.
- Ontario Student Assistance Program (OSAP) <https://www.ontario.ca/page/osap-ontario-student-assistance-program>
- INDSPIRE <https://indspire.ca/>
- DREAMCATCHER charitable foundation <https://www.dreamcatchercharity.org/>

- Specific training for entry into programs (such as Hydro One, Royal Bank, etc.); or
- Connect with MCFN Post-Secondary Education Advisor

## **D. Approval of Applications**

Applications for assistance must be submitted each academic year. Applications must include each semester you plan on attending in the academic year (Spring, Summer, Fall, Winter). The availability of funding fluctuates annually therefore not everyone who applies for assistance may be approved. 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 (ie General Equivalency Diploma) and are moving on to post-secondary studies.
- c. Students who have attended a preparatory program.
- d. Students who have never attended a post-secondary school.
- e. Reapplying students who have previously withdrawn from their program for certified medical reasons shall be entitled to reapply with no loss of priority. A medical note and/or other valid documentation such as proof of registration with Student Support Services to support the return of the students must be included in the post-secondary application form. A meeting with the post-secondary advisor must take place to discuss an education plan and goals for the applied academic year before reapplying.
- f. 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.
- b. Reapplying students who have previously withdrawn from their program for certified medical reasons shall be entitled to reapply for funding. A medical note and/or other documentation such as proof of registration with Student Support Services to support the return of the student must be included in the post-secondary application form. A meeting with the MCFN Post-Secondary Education Advisor must take place before submitting your application. You must remain in compliance with your education plan.
- c. Students who are in an over payment situation and have payment arrangements on file and are in good standing with their payment arrangements.

### Priority 3

- a. Students who were required to discontinue by a post-secondary school, but have now been readmitted;
- b. Reapplying students who have previously withdraw from their program for certified medical reasons shall be entitled to reapply at previous priority level. A medical not and/or other valid documentation such as proof of registration with Student Support Services to support the return of the student must be included in the post-secondary application form. A meeting with the MCFN Post-Secondary Education Advisor must take place to discuss an education plan and goals for the applied academic year before submitting your application. You must remain in compliance with your education plan.

### E. The Application Process

Applications are available online at:

<https://mcfndadavan.com/student/pseapplication.jsp>

In addition, you must also complete the mandatory application forms found on the MCFN website, under department of Lifelong Learning tab, Post-Secondary section.

Applications and/or supporting documentation are required to arrive in the Department of Lifelong Learning by the deadlines set out in the chart below. Applications must be made for each semester within the academic year of Enrolment. The academic year starts with spring, summer Enrolment, then fall, winter in accordance to funding agency. If you are attending for more than one academic year, you must apply by the following dates:

Term of Enrolment	Received by
Spring/ Summer	February 1 <sup>st</sup>
Fall	May 1 <sup>st</sup>
Winter	October 1 <sup>st</sup>

\* Late applications will be reviewed after all other applications (who have met the deadlines) have been processed. Late applications will be subject to funding availability and applicants may be offered partial funding. \*

Eligible applicants who are registered members of the Mississaugas of the Credit First Nation must provide the following supporting documentation with each annual application for Post-Secondary Student Assistance. **Please note, you may begin the application process with missing documents to follow:**

- Completed online application form must be uploaded in the student portal

- Supporting documents uploaded into the student portal must include high school transcripts or Prior Learning Plan (PLAR).
- Letter of Offer once received
- Any communication from school regarding residency fees, meal plans and tuition
- Previous certificates, diplomas or degrees
- Any preparatory courses documentation
- Signed Release of Information Agreement
- Signed Financial Recovery Contract
- Proof of MCFN membership (copy of Status Card)
- Banking information – void cheque or direct deposit form
- Official Course/Program Outline stating requirements for graduation

Decisions will be made within a reasonable time period from the deadline established for each intake. The decision will be communicated to the student by the email address provided in the portal application. Students may be required to pay deposits for student residence or tuition. Non-refundable/eligible deposits will be reimbursed by MCFN or the attending school.

**It is preferred that all funds pursuant to the provisions of this policy will be sent only electronic funds transfers (EFT) in Canadian funds.** Manual cheques may be issued in exceptional circumstances.

### **Ontario College Application Service (OCAS) and University and College Admissions Service (UCAS)**

Students can make arrangements to apply for OCAS/UCAS with a member of the Department of Lifelong Learning whereby we can cover the cost of application fees. OCAS and UCAS application fees may be reimbursed with proof of payment of fees.

Applications for private schools may not meet industry standards for employment. Please see Appendix C for a list of private schools. Private schools tend to incur higher costs; therefore, MCFN would pay an equivalent cost to public post-secondary programs (as determined by the Department of Lifelong Learning).

## **F. Types of Assistance for Full-Time Studies**

Online Student assistance includes tuition, book allowance, computers, residence fees and living allowance. If funding is approved, these non-refundable deposits will be reimbursed by MCFN or the attending school upon submission of original receipt. Applications for full-time studies must be received by the dates in section E. The Application Process. Failure to disclose academic deficiencies such as withdrawals and failures will result in automatic discontinuation of funding for 8 months or 1 academic year.

## **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 the payment of these fees**. In addition, tuition support will not be provided for students attempting to raise their grade point average in a particular course. Students must remain all tuition statements received from the school.

**Tuition Free Schools (for the full policy, see the Waterloo Tuition Policy as an addendum to this Policy).**

## **Verification of Enrolment Letter**

On occasion, certain programs do not meet our minimum standard for full-time Enrolment (for example, a Post-Graduate Program). However, if you can provide us with an Enrolment verification letter from your school stating you are full-time, we will take that into consideration. If the school charges a fee for the Enrolment letter, we may reimburse. This fee must be clearly identified on the student document.

## **Book Allotment**

A limit of \$500.00 per semester is provided with a cap of \$100.00 in the same semester for additional classes. We will accept receipts for reimbursement for mandatory books in excess of this amount if funding permits.

Please note, if tuition costs include course materials, a book allotment will not be provided.

## **Computers**

Students may apply for a computer loan which will be subject to funding. An agreement will be prepared which will provide parameters for use. If the student withdraws after the first year, he/she/they may purchase the computer at 50 percent of the cost or return the computer. After completion of the second year, there will be the opportunity to purchase the computer for a nominal fee of \$100.00.

## **Living Allowance**

Living allowance will be \$1500.00 per month for all eligible full-time students regardless of their dependent status. Support is intended to help defray the cost of living while attending school.

Living allowance is provided according to the following rules:

- a. The program of study is a minimum of twenty-six weeks leading to a recognized post-secondary certificate, diploma or degree.

- b. The student must be enrolled, attending and continue a full-time course load. Failure to do so may result in repayment or suspension of funding. Documentation must be provided on school letterhead for validation.
- c. Any student whose course load falls below a full-time course load, as defined by the post-secondary school, per semester is considered to be part-time and will NOT be eligible for a full-time living allowance. The student will be responsible to repay costs as described in section N Financial Recovery.
- d. Living Allowance will not be provided for students attempting to raise their grade point average in a particular course.
- e. For students who take reduced course loads, such as those medically mandated part-time course loads, but who are still considered full-time, funding is subject to the criteria as outlined within the Policy under section G Types of Assistance.
- f. Timetables/proof of full-time Enrolment as defined by the school must be submitted for each semester. Failure to provide timetables will result in a delay in your living allowance. Any changes to the timetable must be submitted to the Department of Lifelong Learning immediately. Student's name and school must be visible on all documentation, including screenshots.
- g. Students shall not be entitled to the living allowance where they are on a paid placement/co-op, internship or apprenticeship and where the remuneration is equal to or more than the current living allowance. In the event the student's remuneration at the placement/co-op or internship is less than the amount of the monthly living allowance, the student will be entitled to a top-up of monies equal to the current living allowance. Students will need to provide payment schedules at the start of the placement with remuneration details. Failure to provide proof of earnings may result in the termination of the living allowance.
- h. Unsuccessful co-op placements will be considered for further living allowance on a case by case basis.
- i. This living allowance will be payable to the Applicant upon approval for funding in accordance with section B Eligibility of Assistance and will continue until the Applicant has completed their program, or has exhausted funding for the academic level, or there has been a change in full-time studies.

**The living allowance funding is available as long as the student maintains eligibility as set out at Section B.**

### **Residence Fees**

For students living in residence, all mandatory residence fees, including deposits will be funded up to \$6,000.00. 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 up to \$6,000.00 per semester/\$12,000.00 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 at the end of the successful term provided the student is in good standing. This would exclude students under suspension with the school. 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.

If your application is approved for full-time, students must submit proof of residence 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**.

Residence fees are for the approved academic year.

**Example 1 – Residence Fees or Residence and Meal Plan fees cost \$9,600.00**

\$12,000.00	Maximum living allowance for the academic year
<u>-\$12,000.00</u>	Maximum we pay for residence and meals per academic year
\$ 0.00	Balance owing to the student

**Example 2 – Residence Fees or Residence and Meal Plan fees cost more than the \$12,000.00 maximum**

\$12,000.00	Maximum living allowance for the academic year (at 2 semesters)
<u>-\$14,000.00</u>	Residence and meals for Academic year (maximum we pay is \$12,000.00)
-\$2,000.00	Student is responsible for paying the difference to the post-secondary school

**Example 3 – Residence Fees or Residence and Meal Plan fees cost less than the \$12,000.00**

\$12,000.00	Maximum living allowance for the academic year (at 2 semesters)
<u>-\$10,000.00</u>	Residence and meals for academic year (maximum we pay is \$9,600.00)
\$2,000.00	Balance owing to the student (as a lump sum after successful completion of the term)

**Example 4 – Concurrent and/or Fast-Tracked Programs (3 semesters) or 12 month programs**

A maximum living allowance of \$18,000.00 (see examples above for cost of more than costs less than living allowance)

When students withdraw from residence, the reimbursement will be assessed on a case by case basis.

**Travel Allowance**

Travel allowance may be issued to help defray the costs for those who are attending school over 800km from their normal place of residence set out in the post-secondary application. Travel allowance will be subject to funding and budget approval. This allowance may be provided up to two round trips per academic year and will also be subject to funding and budget approval. Students must submit a proposal of economic travel to the post-secondary advisor as soon as possible. Students who are expecting to travel more than 800km, should contact the post-secondary student advisor.

In the event a bus pass is not included in tuition, a bus pass will be covered or reimbursed with proof of payment of such.



Conference travel may also be provided but is subject to funding approval.

## **G. 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 must submit their applications by the dates in Section B (Eligibility of Assistance). This includes those with medical accommodations or unpaid co-op placements. Supporting documentation will be required from the school. There will be a maximum number of 8 years of funding for full-time studies on a part-time basis and will be reviewed each term to ensure student success and academic progress. Students who continue to work will be sponsored as funding level permits for books and tuition.

Failure to disclose academic deficiencies will result in automatic discontinuation of funding.

### **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.

**Tuition Free Schools (for the full policy, see the Waterloo Tuition Policy as an addendum to this Policy)**

### **Verification of Enrolment Letter**

On occasion, certain programs do not meet our minimum standard for full-time Enrolment (for example, a Post-Graduate Program). However, if you can provide us with an Enrolment verification letter from your school stating you are full-time, we will take that into consideration. If the school charges a fee for the Enrolment letter, we may reimburse. This fee must be clearly identified on the student document.

### **Book Allotment**

A book allotment of \$100 per course will be issued at the beginning of the school term for students approved for full-time study on a part-time basis. We will accept receipts for reimbursement for mandatory books in excess of this amount if funding permits.

### **Computers**

Students may apply for a computer loan which will be subject to funding. An agreement will be prepared which will provide parameters for use. If the student withdraws after the first year, he/she/they may purchase the computer at 50 percent of the cost or return the computer. After completion of the second year, there will be the opportunity to purchase the computer for a nominal fee of \$100.00.

### **Living Allowance**

Living allowance will be \$750.00 per month for students taking a minimum of 3 classes. Living allowance support is intended to help defray the cost of living.

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 school 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 are required for each upcoming semester. Failure to provide timetables or a change within the timetable will result in a hold in your living allowance.

### **Residence**

Fees may be available pending review and approval from the Lifelong Learning Department.

### **Books**

Those students who attend a tuition free school, should be eligible for book funding as long as funding is available. Book allowance is \$500.00 per semester. We accept receipts for reimbursement for mandatory books in excess of this amount of funding permits.

### **Computers**

Students may apply for a computer loan which will be subject to funding. An agreement will be prepared which will provide parameters for use. If the student withdraws after the first year, he/she/they may purchase the computer at 50 percent of the cost or return the computer. After completion of the second year, there will be the opportunity to purchase the computer for a nominal fee of \$100.00.

### **Living Allowance/Residence**

Students who have not received funding previously are eligible for living allowance and resident funding as per the policy.

Students who are attending a tuition free school and who have already received living allowance/residence funding, may not be eligible for the same again. Funding will be determined based on availability and priorities.

## **H. Types of Assistance for Part-time Studies**

### **Ancillary and other fees**

All fees not covered by the Tuition Waiver will be assessed on a case-by-case basis as funding and priorities permit.

Awards and incentives may also be provided subject to funding approval (see section Q).

Professional memberships may also be covered.

Applicants who are registered or will become enrolled in a part-time program are eligible for tuition, prorated living allowance, residence fees and book allotment. Part-time studies are as defined by the attending school. If course load hours are not reflected on the verification of Enrolment, the student must provide the amount of total hours and the course load details. Applications for part-time studies must be received by the dates in section E The Application Process. Failure to disclose academic deficiencies will result in automatic discontinuation of funding.

### **In 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.

### **Living Allowance**

Living allowance will be paid based on a minimum of 3 courses per semester. Living allowance will be \$750.00 per month. Living allowance will be provided up to a maximum of double the time span of your academic level. Living allowance support is intended to help defray the cost of living.

Living allowance is provided to the following rules:

- a. The program of study is a minimum of twenty-six weeks duration leading to a recognized post-secondary certificate, diploma or degree.
- b. The student must be enrolled and attending courses. Documentation must be provided on school 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. Failure to provide timetables or changes in timetables will result in a hold in your living allowance.

If the course load hours are not reflected on verification of Enrolment, provided by the school. The student must provide the total hours of the course load.

### **Residence Fees**

Fees may be available pending review and approval from the Lifelong Learning Department.

### **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, a book allotment will not be provided. We will accept receipts for reimbursement for mandatory books in excess of this amount if funding permits.

## **I. Types of Assistance for Tuition Free Schools (for the full policy, see the Waterloo Tuition Policy added as an addendum to this Policy)**

### **Books**

Those students who attend a tuition free school, should be eligible for book funding in the amount of \$100.00 per course, per semester as long as funding is available.

### **Computers**

Students may apply for a computer loan which will be subject to funding. An agreement will be prepared which will provide parameters for use. If the student withdraws after the first year, he/she/they may purchase the computer at 50 percent of the cost or return the computer. After completion of the second year, there will be the opportunity to purchase the computer for a nominal fee of \$100.00.

### **Living Allowance/Residence**

Students who have not received funding previously are eligible for living allowance and resident funding as per the policy.

Students who are attending a tuition free school and who have already received living allowance/residence funding, may not be eligible for the same again. Funding will be determined based on availability and priorities. Students should discuss funding options with the Post-secondary advisor.

### **Ancillary and other fees**

All fees not covered by the Tuition Waiver will be assessed on a case-by-case basis as funding and priorities permit.

Awards and incentives may also be provided subject to funding approval.

Professional memberships may also be covered.

### **Tuition Free Schools (for the full policy, see the Waterloo Tuition Policy as an addendum to this Policy)**

## **J. Students with accommodations**

Students' requesting accommodations or additional assistance will be considered once all appropriate assessment documentation is provided from a post-secondary school, 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.

### **Students who require accommodations are encouraged to apply early and to connect with the school's academic support department.**

Supporting documentation is required to be submitted by the school or student to the Department of Lifelong Learning on a yearly basis.

Students are required to register with their school's Academic Services for support at their school. Documentation must be submitted to the Department of Lifelong Learning 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 school's Academic Services. Students with documented accommodations may be granted an extension based on a yearly review.

Students on reduced course load due to accommodations, are automatically given extended funding by one year.

## **K. Withdrawal**

Any student who is experiencing difficulties or requiring additional support can, at any time, reach out to the Post-Secondary Advisor to determine what supports are available.

The reporting of any difficulties (academic or personal) requiring a leave must be reported to the Post-Secondary administration and the post-secondary school within 2 weeks, identifying the reason for the leave. Failure to inform MCFN within 2 weeks of withdrawal, may result in a pay back of all funds.

In the case of a health or family crisis resulting in withdrawal from studies, it is imperative that reporting to the Post-Secondary Education Advisor and the post-secondary school providing an individualized education plan in place with MCFN may result in suspension of future funding. If an education plan is in place with the post-secondary school, a copy must be forwarded to MCFN. Failure to notify the school and Post-Secondary Education Advisor of the medical withdrawal could result in an overpayment situation.

Withdrawing for certified medical reasons will enable the student to remain at the applicant's priority level in which the medical withdrawal took place. An extension may be granted as outlined in section C Duration of Support by Academic Level.

Any student who withdraws from some or all of his/her classes based on medical reasons must request a refund of tuition and/or residence fees and the student must make the reimbursement to MCFN if it is paid to them.

A student may withdraw from some of all of his/her classes based on medical reasons in a timely manner. If a student withdraws due to medical reasons they must submit a request for refund for tuition fees from the attending school which is payable to Mississaugas of the Credit First Nation. An education plan and adequate supports are necessary to the satisfaction of the Post-Secondary Education Advisor prior to approval for further future funding. Dependent on the medical withdrawal, a pause of a minimum of six months may be required. This will be decided on a case-by-case basis. A return to school may require an education plan and supports put in place prior to future approval. (Time lapse of 6 months may be required to ensure adequate supports/medical treatments are in place).

Late withdrawals will be considered a fail unless the withdrawal is authorized by the Post-Secondary Advisor. A late withdrawal is one where the school refuses to reimburse any cost associated with the withdrawal.

If a student withdraws from classes, or a program for reasons other than certified medical reasons they are responsible for the repayment of tuition, living allowance and residence fees. All payment arrangements must be approved by the Director of Lifelong

Learning. Once you have received the invoice and overpayment letter, you can make payment arrangements. All payment arrangements must be approved by the Director of Lifelong Learning. You will receive regular monthly statements. All overpayments are subject to accrue interest as outlined in the Financial Recovery Contract.

## **L. Progress Reports/Official Transcript**

All approved applicants are required to submit a progress report/official 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. MCFN will reimburse the cost of official transcript fees with proper identifying receipt.

Deadline dates for submission of progress reports/transcripts:

<b>Semester</b>	<b>Deadline Date</b>
Fall (September 1 to December 30)	January 10 <sup>th</sup>
Winter (January 1 to April 30)	May 10 <sup>th</sup>
Summer (May 1 to August 30)	September 10 <sup>th</sup>

Official transcripts for concurrent or accelerated courses are due 10 days from the date of final exams.

## **M. Academic Probation, Failures and Voluntary Termination**

If a student anticipates that they may be unsuccessful or fail a course at any point during the term, they must immediately contact the MCFN Department of Lifelong Learning Post-Secondary Education Advisor for support and to discuss possible strategies. Students who fail a course are required to notify the MCFN Department of Lifelong Learning Post-Secondary Education Advisor of the failed course.

If at any time a student is placed on academic probation or is at risk of suspension or expulsion, they must forward the applicable documentation to the Department of Lifelong Learning within 2 weeks.

Suspension or expulsion will affect future funding and may require a pause of 8 months, and or a new reworked education plan. Each student who stops attending school shall obtain a date of withdrawal from the school and/or a recognition of submission of withdrawal. If an education plan is in place with the school, the student must forward a copy to MCFN's Department of Lifelong Learning.

<p><b>One (1) failed course a semester</b></p>	<ul style="list-style-type: none"> <li>- No tuition, residence of living allowance</li> <li>- If the course is successfully passed at the student's expense, the tuition cost will be reimbursed at the request of the student</li> <li>- The student will be required to notify the Department of Lifelong Learning Post-Secondary Education Advisor prior to retaking the failed course.</li> </ul>
<p><b>Two (2) failed courses a semester</b></p>	<ul style="list-style-type: none"> <li>- The student must meet with their post-secondary school academic counselor and MCFN Post-Secondary Advisor to discuss the course failures prior to retaking the failed courses.</li> <li>- Living allowance or residence recovery is not required.</li> <li>- The student must pay back the cost of one (1) of the failed courses.</li> <li>- If the two courses are successfully passed at the student's expense 50% of the tuition will be reimbursed upon student request.</li> <li>- If a student needs to retake a course to proceed in their program of choice, then they may request a 50% reimbursement of the course cost after successful completion of the course.</li> </ul>
<p><b>Three (3) or more classes failed in a semester</b></p>	<ul style="list-style-type: none"> <li>- The student must pay back the cost of tuition for all the failed courses. There will not be any reimbursement by MCFN for failed courses if subsequently passed.</li> <li>- Living allowance, residence fees and tuition recovery is required.</li> <li>- Student funding will be suspended for 1 (one) academic year (8 months) and the student will be moved to priority 3.</li> <li>- Student must submit an education plan prior to future approval (details on goals, strategies, and how the education course aligns with the future goals and success plan).</li> <li>- If a student needs to retake a course to proceed in their program of choice, then they may request a 50 percent reimbursement of the course cost after successful completion of the course.</li> </ul>
<p><b>COVID-19 impacts</b></p>	<ul style="list-style-type: none"> <li>- Generally speaking, COVID-19 considerations will be in effect from January, 2020 until January 2025. If you feel that COVID-19 has affected your academic success and corresponding funding, you are encouraged to contact the post-secondary advisor.</li> <li>- For students who can demonstrate that COVID-19 impacts resulted in a failed course(s), you are also encouraged to contact the post-secondary personnel to discuss how COVID-19 impacts affected their schooling.</li> </ul>



	<p>With supporting documentation, this may result in amendments that previously assessed an overpayment.</p> <ul style="list-style-type: none"> <li>- If it has been determined by our department that COVID-19 resulted in failed course(s), you may not be required to reimburse MCFN for book allowance or living allowance for the period of time that such has affected your studies. This will be determined on a case by case basis.</li> </ul>
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### **M. Arrears/Financial Recovery**

The signed Financial Recovery Contract enables the MCFN 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 month, funding will be terminated immediately.

An overpayment is any payment of expenditure for which the students was or is not eligible, and failure to pay back 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 MCFN Department of Lifelong Learning as outlined above. A student becomes in arrears when there is an overpayment situation. For continuing students, arrears payments may be made through deductions in students living allowance or other arrangements. Once all documentation is received from the school, is created and will be processed with the amounts owing to MCFN. An overpayment letter will be sent with an invoice. The student will then suggest a payment plan. All payment arrangements must be approved by the Director of the Department of Lifelong Learning and must be a minimum monthly payment of \$50.00. All arrears payments are subject to accrued interest as outlined in the Financial Recovery Contract. Payments will be monitored on an ongoing basis. Failure to make and follow payment arrangements will result in the removal of priority status and further applications will not be approved and other MCFN services may be denied (as per the MCFN Financial Policy).

A student found to be in arrears within any department of MCFN and no repayment plan is in effect, may be denied further post-secondary supports.

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

All students who stop attending school will be deemed to have withdrawn from their program.

Any misuse of educational funding assistance may result in funding/sponsorship being withheld for two years and repayment of financial assistance received must be made prior to the re-application process by the student. Misuse of the funding criteria could include:

- a. submitting false information to the MCFN Department of Lifelong Learning

## **N. Change of Program**

Students who feel they are mismatched in their field of study must make an appointment with the academic advisor at their school. The advisor can counsel the student as to which courses or credits earned are transferrable. The student must also meet with the Department of Lifelong Learning Post-Secondary Education Advisor to create an individualized education plan.

Mid-semester changes to programs will be considered if it is pre-approved by the MCFN Department of Lifelong Learning Post-Secondary Education Advisor and granted by the post-secondary school.

Students requesting a program or school change before completing the original program will be required to make a special application and justify the request to the MCFN Department of Lifelong Learning and provide documentation from the school. This must be received one month prior to the start of a new semester or academic year.

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

## **O. Studying Outside of Canada Post-Secondary Student**

Assistance will be provided for students attending an Indigenous Services Canada approved post-secondary school outside of Canada according to the following rules:

- a. If the school is not on the list, Indigenous Services Canada approval must be received before funding will be approved.
- b. All tuition fees will be paid in the correct currency at the current Canadian exchange rate as of the transaction date. Any difference will be paid by the student.

## **P. Incentive Payments and other awards**

Incentive payments may be awarded from time to time as funding permits for students with exceptional grades.

At the end of the academic year, students who have successfully completed all classes on their schedule for the duration without withdrawals or failures, may be eligible for an award. This is subject to funding availability.

## **Q. 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:

- Board of Education members (minimum of three members)
- Pillar 4 Education and Wellness Councillor
- Executive Director of Operations

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 Department of Lifelong Learning.
- b. The Director of Lifelong Learning submits the appeal within 5 days of receipt of the appeal to the Executive Director of Operations. The Director of Lifelong Learning will provide written documentation including references to the relevant sections of this policy and rationale for the denial.
- c. Both students and the Department of Lifelong Learning 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.
- e. The decision of the Appeal Board is final.

## **Addendum to the MCFN Post-Secondary Student Assistant Policy**

### **Identified Priority in Post-Secondary Education**

Programs with an Anishinaabe focus, including immersion, land based or traditional knowledge training that are consistent with MCFN language and cultural priorities may enable MCFN members to be eligible for assistance as per the Post-Secondary Student Assistant Policy. Exceptions may be made under section C Duration of Assistance provided students continue to meet all requirements as set out in the policy. Schools offering this training must be an approved school as per Indigenous Services Canada funding guidelines.

Addendum to Post-Secondary Student Assistance Policy (October 25, 2022) as approved by Financial Planning & Fiscal Oversight Committee on May 2, 2023

## Appendix A – Other Training

This list is not exhaustive and is subject to change.

The Canadian Coast Guard provides both training and education, leading to employment.

<https://www.ccg-gcc.gc.ca/college/index-eng.html>

The Canadian Armed Forces has both Indigenous entry and educational programs, as well as various opportunities through the summer for students.

<https://forces.ca/en/programs-forindigenous-peoples/cafiiep/>  
<https://forces.ca/en/proqrams-for-indigenous-peoples/aloy/>  
<https://forces.ca/en/paid-education/?utm%20campaign=dnd-mdn-awareness-22-23&utm%20medium=sem&utm%20source=ggl&utm%20content=ad-text-en&utm%20term=canadian%20armed%20forces%20hiring&adv=2223-234450&id%20campaign=16738206474&id%20source=135460298775&id%20content=608685935756&gclid=EAlalQobChMlo3nkOqH-gIVg7LlCh1SuQpWEAAYASABEgL1Jv0BwE&gclidsrc=aw.ds>

Skilled trades often have training programs, some affiliated with Post-Secondary Colleges, some not:

<https://www.ualocal67.ca/DesktopDefault.aspx?tabid=162>  
<https://www.railcan.ca/careers/railway-training/>

Some apprenticeships require post-secondary before starting

<https://www.selfmgmt.com/clfents/hydroone/>

What about a summer job. Co-op placement, or internship?

<https://www.canada.ca/en/services/jobs/opportunities/student.html>  
<https://www.canada.ca/en/public-service-commission/jobs/services/recruitment/students/federal-student-work-program.html>  
<https://www.ontario.ca/page/summer-jobs-students>  
<https://www.ontario.ca/page/careers-student-and-new-professionals>  
<https://www.internship.gov.on.ca/mbs/sdb/intern.nsf/lkpwebcontent/epublishedhome>

For bursaries, training, and Internships, all in one place, see link below.

<https://www.rbc.com/indigenous/employment-education.html#:~:text=;RBC%20Indigenous%20Peoples%20Development%20Program,learning%20plan%20and%20formal%20coaching>

text;RBC%20Indigenous%20Peoples%20Development%20Program,learning%20plan%20and%20formal%20coaching

## Appendix B – Bursaries

This list is not exhaustive and is subject to change.

Each Post-Secondary school will have a page for scholarships and bursaries. Some will enter students as a matter of course, others require application. Look to see how your school does it.

<https://www.cpacanada.ca/en/the-cpa-profession/cpas-and-what-we-do/what-cpas-do/martin-mentorship-program/post-secondary-scholarships-bursaries>

Has links to “the big three” bursaries and scholarships, includes tips for applying for them.

[https://www.sac-isc.ge\\_ca/eng/1351185180120/1351685455328](https://www.sac-isc.ge_ca/eng/1351185180120/1351685455328)

Large database of bursaries, can search by your particular area of study or location.

<https://grantme.ca/8-scholarships-for-indigenous-students-in-canada/>

<https://aboriginalfutures.com/scholarships-bursaries/>

<https://www.universitystudy.ca/plan-for-university/scholarships:9rants-and-bursaries-for-canadian-students/>

<https://www.scholarshipscanada.com/0iscover/Article/1/5587/Scholarships-for-Indigenous-Students>

Students studying in the United States can access:

Pell Grants and the Canada-US Fulbright Program <https://www.fulbright.ca/>

OSAP has both loans and grants. You can apply and specify grants, you may get less money, but you will not owe any back.

<https://www.ontario.ca/page/osap-ontario-student-assistance-program>

<https://airtable.com/shrhZFRK.Xaptr5TMH>

<https://indspire.ca/>

<https://www.dreamcatchercurriculum.com/scholarships>

<https://www.dcfund.ca/site/funding-education>

## Appendix C – Private Colleges

This list is not exhaustive and is subject to change. There are over 500 private colleges in Ontario.

<https://www.ontario.ca/page/private-career-colleges>

Provides information about all the colleges, regarding satisfaction rates, graduate employment rates, etc.

<https://www.ontario.ca/page/search-private-career-college-ontario>

Access to listing of private career colleges, information of filings in contravention of the Private Career Colleges Act, 2005

Note: Unregistered colleges are not eligible for OSAP.

Hamilton:

- Hamilton School of Careers and Hamilton Institute of Technology
- triOS College
- Pathway College of Personal Care
- National Academy of Health and Business
- Modern Training Ontario
- Metropolitan College
- Liaison College
- Grand Health Academy

Brantford:

- Achievement Solutions
- Medix School
- Robar Training Specialists
- Shaun-David Truck Training School
- Transport Training Centres of Canada

Caledonia:

- Kim Richardson Transpiration Specialists

