



Mississaugas of the Credit First Nation Department of Lifelong Learning

Post-Secondary Student Assistance Policy

Approved by the MCFN Intergovernmental Relations Council

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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) and updated annually.

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. If interested in mentoring we ask that you send an email stating your interest in mentoring to the post-secondary advisor.

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-generalinformation-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 the Post-Secondary Student Assistance Program, students **must submit** an online **application for each semester** in the student outcomes information system. <https://mcfndadavan.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, life events, medical or emotional impacts that may negatively affect 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 understanding the policy 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 Advisor 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 two weeks of withdrawal.
8. It is to be noted that not all Verifications of Enrollment meet our department requirements. Therefore, it is necessary that upon request, students provide an official document from the school stating full-time or part-time status. Further, grades must be submitted in an easily identifiable manner setting out school, student name and/or student number. The cost of official transcripts is 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 two weeks or the student may be responsible for reimbursement of fees including tuition and living allowance.
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. If the withdrawal is supported by the post-secondary institution and completed by the institutions deadline date, the withdrawal will not be deemed as a failed course. If the withdrawal is completed after the institutions withdrawal date for other than certified medical or supported institution withdrawal the student will be responsible for the repayment of tuition, books, living allowance and residence fees.

- 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).
- 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. The Department of Lifelong Learning requires official transcripts and schedules containing identifying information which must at a minimum include the school name, student name, class and the relevant term.
- 16. Students are to adhere to all deadlines outlined in this Policy or a hold will be placed on funding.
- 17. 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 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
- 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/osapontario-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 and the number of applicants 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) or students who have attended a preparatory program and students who are in an over payment situation and have approved payment arrangements on file.
- 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. General Equivalency Diploma or Canadian Adult Education Credential) and are moving on to post-secondary studies.
- c. Students who have never attended a post-secondary school.
- d. 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.

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. Students who were required to discontinue by a post-secondary school, but have now been readmitted;
- c. Students who have completed post-secondary previously.

E. The Application Process

Applications are available online at:

<https://mcfndadavan.com/student/pseapplication.jsp> part 1 must be completed first. After you submit this application it will be sent to us automatically and it will be reviewed by the Advisor and you will receive an email directing you to complete Application part 2

Post-secondary Application (part 2) forms can be found on the MCFN website, under department of Lifelong Learning tab, Post-Secondary resources section <https://mncfn.ca/departments/lifelonglearning/post-secondary-resources/> Once completed these forms are to be uploaded into the Dadavan Outcomes Portal.

Applications 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 (May-Jun), summer (Jul-Aug) enrolment, then fall (Sept-Dec), winter (Jan-Apr) in accordance to funding

Term of Enrolment	Application due by:
Spring/ Summer	February 1 st
Fall	May 1 st
Winter	October 1 st

agency.

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) (Initial application only)
- Banking information – void cheque or direct deposit form (Initial application only)
- 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.

Students must advise of the length of the term together with course requirements at the time of applying for sponsorship. Students must also identify the anticipated time of completion.

It is preferred that all funds pursuant to the provisions of this policy will be sent only as 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: Full-Time Studies

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 and tuition fees. Tuition expenses that will not be funded or reimbursed 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.

Tuition Free Schools

As of September 2024 the following schools have implemented tuition free programs for Mississaugas of the Credit First Nation students: University of Waterloo, University of Toronto and Humber College. Each school has its own procedures and policies which can be found on their websites.

Students should be aware that ancillary fees are still charged for each semester.

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 can reimburse this expense with supporting documents. 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.

Laptop and Laptop Loan Program

Continuing or returning Students may apply for a laptop 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 laptop at 50 percent of the cost or return the laptop to the Lifelong Learning. Failure to return the laptop will result in the Department of Lifelong Learning invoicing the student for the 50 percent cost. After completion of the second year, there will be the opportunity to purchase the laptop for a nominal fee of \$100.00. Any students in their last year and require a laptop must contact the MCFN Post-secondary Advisor

First time students will be eligible for a laptop for their program as funding permits. Students must contact the Post-secondary Advisor to request a laptop. Students requiring specific capacities must provide evidence of such to the Post-secondary Advisor. If first time students are unsuccessful they must return the laptop or exercise the option to purchase the laptop at 50 percent of the cost of the laptop.

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 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 (per semester), as defined by the post-secondary school, or this office 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 under the Financial Recovery section.
- 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 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.
- 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 and a letter of hire. Failure to provide proof of earnings may result in the termination of the living allowance.
- h. Failure of 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 per semester. 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 year, 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 \$12,000.00

\$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
\$2,000.00	Balance owing to the student (as a lump sum after successful completion of the term)

Example 4 – Concurrent and/or Fast-Track 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: 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 or 16 semesters for full-time studies on a part-time basis and will be reviewed each term to ensure student success and academic progress.

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

As of September 2024 the following schools have implemented tuition free programs for Mississaugas of the Credit First Nation students: University of Waterloo, University of Toronto and Humber College. Each school has its own procedures and policies which can be found on their websites.

Students should be aware that ancillary fees are still charged for each semester.

Verification of Enrolment Letter (VOE)

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, and a review of course weights determined by the MCFN Post-secondary Advisor will be taken into consideration.

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.

Laptop and Laptop Loan Program

Continuing or returning Students may apply for a laptop 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 laptop at 50 percent of the cost or return the laptop to the Lifelong Learning. Failure to return the laptop will result in the Department of Lifelong Learning invoicing the student for the 50 percent cost. After completion of the second year, there will be the opportunity to purchase the laptop for a nominal fee of \$100.00. Any students in their last year and require a laptop must contact the MCFN Post-secondary Advisor

First time students will be eligible for a laptop for their program as funding permits. Students must contact the Post-secondary Advisor to request a laptop. Students requiring specific capacities must provide evidence of such to the Post-secondary Advisor. If first time students are unsuccessful they must return the laptop or exercise the option to purchase the laptop at 50 percent of the cost of the laptop.

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 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

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

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Continuing or returning Students may apply for a laptop 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 laptop at 50 percent of the cost or return the laptop to the Lifelong Learning. Failure to return the laptop will result in the Department of Lifelong Learning invoicing the student for the 50 percent cost. After completion of the second year, there will be the opportunity to purchase the laptop for a nominal fee of \$100.00. Any students in their last year and require a laptop must contact the MCFN Post-secondary Advisor

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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: 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.

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 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.

Tuition

Tuition support that will be funded includes mandatory student 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**. 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 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 for weight assessment and review by the Post-secondary Advisor.

Residence Fees

Residence 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 semester 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: Tuition Free Schools

As of September 2024 the following schools have implemented tuition free programs for Mississaugas of the Credit First Nation students: University of Waterloo, University of Toronto and Humber College. Each school has its own procedures and policies which can be found on their websites.

Students should be aware that ancillary fees are still charged for each semester.

Books

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

Laptop and Laptop Loan Program

Continuing or returning Students may apply for a laptop 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 laptop at 50 percent of the cost or return the laptop to the Lifelong Learning. Failure to return the laptop will result in the Department of Lifelong Learning invoicing the student for the 50 percent cost. After completion of the second year, there will be the opportunity to purchase the laptop for a nominal fee of \$100.00. Any students in their last year and require a laptop must contact the MCFN Post-secondary Advisor

First time students will be eligible for a laptop for their program as funding permits. Students must contact the Post-secondary Advisor to request a laptop. Students requiring specific capacities must provide evidence of such to the Post-secondary Advisor. If first time students are unsuccessful they must return the laptop or exercise the option to purchase the laptop at 50 percent of the cost of the laptop.

Living Allowance/Residence

Students who have not received funding previously are eligible for living allowance and residence 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.

Professional memberships may also be covered.

Continuing Education

Continuing education classes may qualify living allowance on a case by case basis. The Post-secondary Advisor must be consulted for determination. Students will be eligible for books and tuition reimbursement dependent on funding.

Graduation travel

Travel for graduation will be limited to 800 kilometers and will be paid at the most economical rate. This benefit will be a reimbursement of amounts paid or an invoice of the kilometers at a rate assigned by MCFN.

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 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 to inform the Post-Secondary Education Advisor and the post-secondary school of your intent to withdraw. Failure to notify the school and Post-Secondary Education Advisor of the 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 a refund is paid to them.

A student may withdraw from some or all of his/her classes based on medical reasons. 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 support 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 failure 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 accrued interest as outlined in the Financial Recovery Contract.

All withdrawals will be assessed on a case-by-case basis.

L. Progress Reports/Official Transcript

All approved applicants are required to submit a progress report/official transcript after each academic semester is 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. All transcripts and schedules must have identified information such as the school's name, student name and term.

Deadline dates for submission of progress reports/transcripts:

Semester	Deadline Date
Fall (September 1 to December 30)	January 10 th
Winter (January 1 to April 30)	May 10 th
Summer (May 1 to August 30)	September 10 th

Official transcripts for concurrent or accelerated courses are due 10 days from the date of final exams. Any delays in supplying this information by the dates requires notification to the Post-secondary Advisor.

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 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 the MCFN Post-secondary Advisor.

One (1) failed course a semester	<ul style="list-style-type: none">- No tuition, residence or living allowance is recoverable- If the course is successfully passed at the student's expense, half the tuition cost will be reimbursed at the request of the student- The student will be required to notify the Department of Lifelong Learning Post-Secondary Education Advisor prior to retaking the failed course.
Two (2) failed courses a semester	<ul style="list-style-type: none">- 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.- Living allowance or residence recovery is not required.

	<ul style="list-style-type: none"> - The student must pay back the cost of one (1) of the failed courses. - If the two courses are successfully passed at the student's expense 50% of the tuition will be reimbursed upon student request. - 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.
Three (3) or more classes failed in a semester	<ul style="list-style-type: none"> - 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. - Living allowance, residence fees and tuition recovery is required. - Student funding will be suspended for 1 (one) academic year (8 months) and the student will be moved to priority 3. - 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).
COVID-19 impacts	<ul style="list-style-type: none"> - 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. - For students who can demonstrate that COVID-19 impacts resulted in a failed course(s), you are also encouraged to contact the Post-secondary Advisor to discuss how COVID-19 impacts affected their schooling. <p>With supporting documentation, this may result in amendments that previously assessed an overpayment.</p> <ul style="list-style-type: none"> - If it has been determined by our department that COVID19 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.

N. 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, an invoice 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, and living allowance, residence fees but will be assessed on a case-by-case basis.

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.

O. 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 of remaining amounts of sponsorship.

P. 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.

R. 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 Lifelong Learning members (minimum of three members)
- Pillar 4: Lifelong Learning & Awareness and Nation Well-being Councilor
- 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.

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.

Child Care Reimbursement Allowance

The Mississaugas of the Credit First Nation (MCFN) Lifelong Learning & Awareness & Nation Well-being Council approve the reimbursement of approved child care fees to eligible MCFN Post-Secondary students.

Students must apply for reimbursement of child care expenses. Proof of enrollment in a post-secondary school for the 2024-2025 school year is a prerequisite. Students will also be required to provide dependent details together with the child care registration information. The eligibility criteria is located on the child care reimbursement application. Further details can be found on the child care reimbursement application located on the MCFN website. You may also reach out to the MCFN post-secondary student advisor.

Appendix A – Other Training and employment links

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/paid-education/?utm%20campaign=dnd-mdn-awareness-22->

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

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>

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

<https://jobs.rbc.com/ca/en/IndigenousPeoples>

Employment links:

<https://linkedin.com>

<https://www.canada.ca/en/services/jobs/opportunities/government.html>

<https://www.ontario.ca/page/jobs-and-employment>

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.

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

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

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

Students studying in the United States can access:

<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://indspire.ca/>

<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 or Post-secondary funding.

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