

Financial Assistance for Nunavut Students (FANS)
Comprehensive Review

DEPARTMENT OF EDUCATION



Acknowledgment

The FANS Project Team wish to acknowledge and express their appreciation to everyone that shared their experiences, views, and knowledge with the Project Team throughout the FANS Comprehensive Review.

A special acknowledgement is extended to two organizations. First, is Kativik Ilisarniliriniq (KI) for their ongoing availability and the invaluable support they provided to our work throughout the project. Second, is the staff of the FANS office. Despite the challenges they face, their openness and receptivity to improve the FANS program was evident, as was their dedication to Nunavut's post-secondary education students.

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CONTENTS

Minister's Message	2
1. Introduction	3
2. A Snapshot of Nunavut's Post-Secondary Education Context	6
3. Methodology and Scope	9
4. Key Issues	13
5. Findings and Recommendations	15
5.1 Funding Model	16
5.2 FANS Program Infrastructure	17
5.3 Working Together: Coordination with Key Partners	21
5.4 Eligibility	24
5.5 Benefits	26
5.6 Ineligibility and Suspension	45
5.7 Loans	47
5.8 Payment Method and Schedule	50
5.9 Application Deadlines	52
5.10 Appeals	53
6. Conclusion	55
Appendices	
Current FANS Program – Eligibility Criteria and Benefits	56
FANS Program – Draft Goals	77
Scenario 1 (a & b): Benefit comparison between the FANS program and the CSFA program	78
Recommended FANS Benefit Framework	80

Minister's Message



I am pleased to present the Financial Assistance for Nunavut Students (FANS) Comprehensive Review Report. This report represents almost two years of evaluation, collaboration, and innovation in search of a constructive path forward for our FANS program that can best guide Nunavut students on their journey toward higher learning.

Katujjiluta calls on us to improve the efficiency and effectiveness of FANS and to enhance indirect supports for post-secondary learners. We know that changes to our FANS program are necessary to reach our goals for higher rates of post-secondary success and a representative workforce.

The recommendations in this report call for significant change not only through increased funding to students but also in the wrap-around support to ensure student success. This report also calls for changes to the program's administration geared toward improving overall efficiency and effectiveness while making it more accessible and user-friendly for current and future students.

I want to thank the FANS Project Team, including officials from the Department of Education and Nunavut Tunngavik Inc., for their time, hard work, and dedication as they sought the best options to improve the FANS program. My team noted that Nunavut Tunngavik Inc.'s participation was invaluable to this review. We look to continue our successful collaboration as we target meaningful action and improvements for our students.

We all know that pursuing any goal requires dedication, sacrifice, and meaningful support. While our students set their eyes toward higher education, we must do our best to provide a framework that removes unnecessary obstacles and encourages and incentivizes success.

While this review represents options for a complete re-envisioning of the FANS program, I recognize full implementation requires significant costs. I look forward to the next decision-making phase as we seek to prioritize and cost out these recommendations and consider a practical approach to actioning the thoughtful work of this report within an urgent yet realistic timeframe.

A handwritten signature in black ink that reads "Pam Gross". The signature is fluid and cursive.

Honourable Pamela Hakongak Gross
Minister of Education

SECTION 1:

Introduction

Re-investing in education is one of five urgent priorities identified by the Government of Nunavut (GN) in the *Katujjiluta Mandate* (2022). This priority, as well as four other priorities¹, were chosen because of their potential to lead to meaningful improvement in the lives of Nunavummiut and lay the foundation for transformative change for future generations. Improving the efficiency and effectiveness of the Financial Assistance for Nunavut Students (FANS) Program and other direct and indirect supports for post-secondary learners, is part of the Sixth Assembly's commitment to action in its quest to achieve this priority².

In its commitment to achieve this critical priority, the Department of Education has completed a comprehensive review of the FANS program. The FANS Comprehensive Review, which was initiated in May 2022, examined all major aspects of the FANS program, and resulted in 35 recommendations, which are outlined in this report. If implemented, these recommendations will transform the way Nunavummiut access and participate in post-secondary education, and could lead to significant short and long-term benefits for individuals, families, and the territory as a whole. Through the review's recommendations, the department is taking the critical step to determine how to revitalize, modernize, and overhaul the FANS program to ensure that it can meet the diverse needs of Nunavut's learners.

The findings from the review will serve to inform other departmental priorities related to the FANS program, such as a review of the Student Financial Assistance (SFA) legislation and the procurement of a new FANS computer system. This work is integral to the GN's commitment to re-invest in education and respond to the hopes and needs expressed by youth, which are acknowledged in the *Katujjiluta Mandate*.

Since Nunavut was created, and assumed responsibility of the FANS program, there have been several reviews conducted on the FANS program. These have resulted in many positive improvements, which have benefited Nunavut post-secondary education (PSE) students over the years. While it is important to acknowledge this work, it must also be noted that some of the issues highlighted in past reports, including the 2007 Report of the Office of the Auditor General (OAG) of Canada, still require attention.

**The Government of Nunavut's
Commitment to Reinvest in Education
(*Katujjiluta Mandate*, 2022)**

**Our youth have spoken
about their hopes and
needs. We will invest in the
supports that children and
youth need to strengthen
self-esteem, develop healthier
relationships, gain education
and employment, and build a
meaningful future.**

¹ The four other priorities of the Sixth Assembly's mandate include: aging with dignity in Nunavut; expanding the housing continuum; enabling health and healing; and diversifying the local economies.

² *Katujjiluta Sixth Assembly Mandate* (2022).

The FANS Comprehensive Review differed from past program reviews in two key ways. First, the review examined the FANS program in its entirety, which allowed for a complete re-envisioning of the program. The FANS Comprehensive Review was guided by a goal of identifying opportunities to enhance the program’s ability to meet the distinct needs of Nunavut’s PSE student population and use the program to its full potential; as a mechanism to improve PSE outcomes and ultimately the lives of Nunavummiut, particularly Nunavut Inuit. Second, from the onset, the FANS Comprehensive Review was carried out in partnership with Nunavut Tunngavik Inc. (NTI).

While the results of the review identified many opportunities for improvement, three key findings were evident from the onset of the project.

- 1 The current infrastructure supporting the FANS program requires modernization.**
For clarity, program infrastructure relates to technology (i.e., computer system/case management system) and the program’s human resource capacity (the number of staff, types of positions, and the expertise and training required to deliver the program in a manner that meets the needs of students).
- 2 There is a need for holistic, wrap around benefits to be offered to Nunavut Inuit students.**
While robust financial assistance must be a core element of the program, a program that strictly offers financial assistance is not adequate to meet the post-secondary needs of Nunavut Inuit students. Rather, a collection of holistic supports that focus on the student as a whole person is urgently needed.
- 3 The program should be simplified and coordinated to improve program navigation for students.**
The program’s complex eligibility and benefit structure, as well as multiple application deadlines, can be difficult to understand. This complexity increases for Nunavut Inuit students eligible to receive financial support from the Regional Inuit Associations (RIAs).

Guided by the principle of simplicity, this review set out to unravel the intricacies of the FANS program and put forward a series of recommendations, that taken together, result in a streamlined program designed to meet the unique needs of Nunavut PSE students.

While the review examined a significant amount of information from a variety of sources, a key source of learning came from examining the Post-Secondary Education Sponsorship (PSES) program offered by Kativik Ilisarniliriniq (KI) in Nunavik, Quebec. Kativik Ilisarniliriniq’s PSES program is designed to encourage, support, and assist Inuit to obtain college and university degrees, and diplomas from technical institutes so they become economically self-sufficient, realize their individual potential, and contribute to the advancement and the betterment of Nunavik. The program provides financial, social, and academic support to Inuit pursuing PSE outside of Nunavik³. Kativik Ilisarniliriniq’s PSES program is much more than a student financial assistance program. Rather, the program takes the whole student and their needs into consideration, and the benefits offered to students reflect that. Considering some of the similarities between Nunavut and Nunavik and their respective PSE student populations, Kativik Ilisarniliriniq’s PSES program was of particular interest when conducting this review.

³ <https://www.kativik.qc.ca/wp-content/uploads/2021/09/SP-01-Post-Secondary-Education-Sponsorship-Program-E-1.pdf#:~:text=The%20Kativik%20Ilisarniliriniq%20Post-Secondary%20Education%20Sponsorship%20Program%20is,the%20advancement%20and%20the%20betterment%20of%20the%20Nunavik1.>

In carrying out this review, it became evident that the FANS program has the potential to play an even greater role in creating positive post-secondary experiences and outcomes for Nunavut students. For this to occur, there must be a paradigm shift in the type of program delivered to support Nunavut students in their post-secondary education. This can be achieved by re-envisioning the FANS program, which was adopted from the NWT almost 25 years ago and re-designing it to meet the distinct needs of Nunavummiut and achieve the desired strategic outcomes set by the GN in its Katujjiluta Mandate.



SECTION 2:

A Snapshot of Nunavut's Post-Secondary Education Context

A Historical Snapshot

Understanding the historical background of Nunavut was a fundamental prerequisite to the FANS Comprehensive Review exercise. Nunavut is the homeland of Inuit who have lived and thrived on the land for thousands of years. Survival depended on the successful transmission of essential skills and knowledge from parents and grandparents to children and grandchildren. This transmission of skills and knowledge did not take place in schools but, rather, on the lands and waters on which Inuit call home. Over time, through colonization and ongoing colonial legacies, these highly successful learning environments that were thousands of years old, child-centered and rich with culture and freedom, were reduced to schoolhouses and being inside, steeped with rigid rules, conformity, and isolation (Report of the Task Force on Northern Post-Secondary Education, 2022). The task force⁴ acknowledged, the “*significant, painful, and long-lasting damages*” this has caused, and noted that this has contributed to fear and negativity related to education and educational institutions.

Nunavut's current education context has been significantly shaped by this chapter in Nunavut's history. The weight of its impact has been substantial and has contributed to gaps in the pursuit and achievement of PSE. Further, these gaps are correlated to more pronounced gaps in employment and income rates for Inuit, when compared to non-Indigenous Canadians. Acknowledging and understanding this history and the resultant educational context was critical when carrying out the FANS Comprehensive Review, especially as we move forward to re-imagine the FANS program of the future.

Key Statistics

Nunavut has one of the youngest populations in Canada. An estimated 49% of the territory's population is under 25 years of age and approximately 94% of youth in the 15–24 age range are Inuit⁵. This age range represents the prime segment of PSE students.

In terms of PSE attainment, Inuit Tapiriit Kanatami (ITK), notes that, “*the educational attainment gaps between Inuit and non-Indigenous Canadians are significant. Only 14% of Inuit aged 15–64, have a college diploma or university degree, which is a stark contrast to a rate of 42% for non-Indigenous Canadians*” (Inuit Post-Secondary Education Strategy: Raising Education Attainment Rates, 2020).

Not surprisingly, a PSE gap of this magnitude contributes to gaps in other key areas, which not only impacts socio-economic status and well-being, but changes the socioeconomic forecast for Nunavut Inuit when compared to non-Indigenous Canadians.

As compared to non-Indigenous Canadians (ITK, 2020):

- Fewer Inuit have completed college-level PSE (7% gap);
- Fewer Inuit have completed university-level PSE (21% gap);
- The average Inuit employment rate is much lower (12.7% gap);
- The annual median income is \$68,526 lower for Inuit than non-Indigenous workers living in Inuit Nunangat; and
- The annual median income of all Inuit in Canada is \$10,102 lower than non-Indigenous workers.

⁴ Appointed by the Minister of Northern Affairs in October 2020, the arms-length task force was dedicated to improving post-secondary education in Canada's North. Members were nominated by Northern governments, Indigenous organizations and co-development partners of the framework.

⁵ <https://www150.statcan.gc.ca/n1/pub/42-28-0001/2021001/article/00004-eng.htm>

As more Inuit attain PSE, the gaps between Inuit and non-Indigenous Canadians begin to close (ITK, 2020):

- Rates of employment of Inuit with university degrees are almost as high as non-Indigenous Canadians, with an employment gap of only 2%;
- On average, PSE is a huge income differentiator:
 - Inuit with any kind of PSE certification make \$13,190 more per year than Inuit with a high school education;
 - Inuit with a college level certification make \$16,303 more per year than Inuit high school graduates; and
 - Inuit with a university degree make, on average, \$37,526 more per year than Inuit high school graduates.

PSE attainment rates for Nunavut Inuit play a significant role in achieving the objectives set out in the *Nunavut Agreement*, particularly Article 23⁶. In its 2007 report on the FANS program, the OAG noted, that if the targets related to Article 23 of the *Nunavut Agreement* are to be met, more Inuit employees will be needed in government positions to bring their numbers to a representative level, and that these jobs usually require education at the postsecondary level, making education and training vital to the future of the territory. Further, as noted by the Task Force on Post-Secondary Education, PSE can have transformative powers for communities. The significance, therefore, of having the right PSE student assistance program in place to help close the noted gaps that exist, is critical to the type of future envisioned for Nunavut.

PSE Funding in Nunavut

In Canada, financial assistance for PSE is typically provided by the federal government, through the Canada Student Financial Assistance (CSFA) Program. Every Canadian province and territory have opted into this program, except for Nunavut, Quebec, and the Northwest Territories (NWT). Instead, these three jurisdictions receive an annual lump sum payment from the federal government, known as the alternative funding agreement. This allows these

three jurisdictions to use the money they receive in a manner that aligns with the needs of their respective populations. These three jurisdictions are responsible for developing their own programs and managing the funding received from the federal government. Since its inception, Nunavut has chosen this funding option.

The FANS program is the primary source of direct financial assistance to Nunavut students for PSE. The GN adopted the program from the NWT in 1999, with the Department of Education assuming responsibility for the administration and delivery of the program. In 2012, the program was moved to the Department of Family Services. The program returned to the Department of Education in 2020, under the Advanced Education Division that is situated in Iqaluit, and oversees the operations of the FANS office, which is in Arviat. The FANS office has nine (9) full-time employees (9 person years [PYs]), which are responsible for all aspects of program administration and delivery⁷. In 2022-2023, the FANS program supported 537 PSE students with a budget of \$10,199,000. The program's budget for 2023-2024 is \$10,274,000. In addition, a special account called the Student Loan Fund exists as per the SFA Act. The fund's maximum aggregate of principal amounts outstanding in respect of all loans is \$22,000,000.

The Department of Education delivers the FANS program, under the authority of the *Student Financial Assistance Act* and regulations (hereafter referred to as the SFA legislation), which was adopted from the NWT in 1999. The Department of Education has the responsibility to develop and implement policies and procedures for the administration and delivery of the FANS program.

Eligibility for FANS benefits is based on general criteria, which all prospective FANS applicants must meet. The program also has distinction-based criteria, which results in three types of student eligibility categories (see Appendix A). These three student categories dictate what benefits students are eligible for. The FANS program provides financial support for full-time and part-time studies through a combination of grants (basic grant, supplementary grant [living expense, and rent supplement for eligible Nunavut Inuit], disability grant, and travel grant), loans

⁶ The objective of Article 23 is to increase Inuit participation in government employment in the Nunavut Settlement Area to a representative level. It is recognized that the achievement of this objective will require initiatives by Inuit and by government.

⁷ The FANS office includes the following positions: 1 FANS Manager, 1 Administrative Assistant, 2 SFA Officers, 1 SFA Loans Officer, 3 Finance Officers, and 1 Program Specialist.

(primary loan [may be remissible], secondary loan [repayable], and needs assessed loan [repayable]) and performance-based scholarships. A student's financial need is only considered when determining benefits under the needs-assessed loan and disability grant.

Of significance, the SFA legislation contains two sections that allow for the provision of affirmative action programs. One provision applies to Inuit and the other provision applies to persons who have a disability. While the SFA legislation was determined to need modernization in 2007 (Jonsson, 2007), these two provisions remain relevant, and are considered strengths of the SFA legislation.

As the primary source of direct financial assistance to Nunavut PSE students, the FANS program is considered the primary source of funding for Nunavut Inuit PSE students, who are also eligible to receive funding from their respective Regional Inuit Association (RIA). If Nunavut Inuit PSE students do not receive the full amount or type of support needed under the FANS program, they can seek additional funding from their RIA. This is commonly referred to as a "top up".

SECTION 3:

Methodology and Scope

The FANS Comprehensive Review was conducted under the guidance of the FANS Project Team (FANS PT). The FANS PT was composed of representatives from the Government of Nunavut (GN) and NTI⁸. The project was led by the Advanced Education Division of the Department of Education and included staff from the FANS office. The project also included participation from other key divisions within the Department of Education, namely the Corporate Services Division, and the Policy and Planning Division. Members of the FANS PT included:

- Director of Advanced Education (EDU – Project Lead)
- Manager, FANS program (EDU)
- Advanced Education Senior Policy Analyst (EDU)
- Assistant Director of Social and Cultural Development (NTI)
- Policy Analyst, Education and Language (NTI)
- Director, Corporate Services (EDU)
- Controller (EDU)
- Director, Policy & Planning (EDU)
- Project Consultant (Hush Consulting)

The FANS PT began its work together in May 2022, meeting monthly and shifting to a bi-weekly meeting schedule part way through the project. The meetings were conducted via Microsoft Teams and included a three-day in-person meeting in Iqaluit, Nunavut from February 1-3, 2023, as well as a full day in-person meeting in Iqaluit on May 25, 2023

Terms of reference and a project workplan guided the FANS PT's work over the review period. At the start of the project, the FANS PT also established principles to guide the conduct of their work. The guiding principles included: collaboration, flexibility, simplicity, and openness. The FANS PT remained firmly grounded in these principles throughout the review and used a consensus-based approach to decision-making.

⁸ Under Article 32 of the *Nunavut Agreement*, the Government of Nunavut is obligated to provide Inuit with an opportunity to participate in the development of social and cultural policies, and in the design of social and cultural programs and services, including their method of delivery in Nunavut, and endeavor to reflect Inuit goals and objectives where it puts in place such social and cultural policies, programs and services.

The FANS PT’s project workplan consisted of the following key tasks:

1	Visioning Exercise and Development of Draft Program Goals	At the onset of the FANS Comprehensive Review, the FANS PT undertook a visioning exercise to re-imagine the FANS program. Using the results from the exercise and taking into consideration recommendation one (1) ⁹ from the OAG’s 2007 review of the FANS program, the FANS PT developed three draft program goals to help guide its review of the FANS program. These included a student-focused goal, an organization-focused goal, and a Nunavut-focused goal (see Appendix B).
2	Media Scan	To gain a better understanding of public perception of the FANS program, an internet search related to FANS media coverage was conducted. The search used a variety of key terms and phrases related to student financial assistance in Nunavut and resulted in a total of 28 media articles related to the FANS program being retrieved and reviewed. The date range of the articles examined was from 1997 to 2022. In addition, public comments in response to the articles were examined, when available. Although the 1997 article was written prior to the creation of Nunavut, it was included due to the relevancy of the article and the fact that Nunavut adopted the FANS program from the NWT shortly thereafter, in 1999. The 1997 article highlighted many program challenges that continue to be raised in 2023.
3	Hansard Review	Hansards were examined over a ten-year period (2012–2022) to identify FANS related topics that have been raised in the Legislative Assembly of Nunavut on behalf of Nunavut constituents. The period examined included a review of all sessions of the 4th, 5th, and 6th assemblies, as well as a partial examination of the 3rd session of the 3rd assembly. The Hansard review also included an examination of assembly proceedings during the period in which the OAG Report on the FANS program was tabled in the Legislative Assembly of Nunavut (June 6, 2007). The 2007 OAG report included a total of 13 recommendations related to the FANS program. In total, 90 FANS related matters were identified from the Hansard review.
4	Provincial/Territorial (“jurisdictional”) Questionnaire	A student financial assistance questionnaire was developed with 24 questions and distributed to the student financial assistance offices in all 12 provinces and territories. In response, eight (8) jurisdictions submitted completed questionnaires. The questions were designed to gather information from other Canadian student financial assistance programs about key aspects of their programs, as well as key areas of interest to this review. Questions were organized based on the following categories: general, application process, benefits, payment, applicants, as well as one open-ended question pertaining to program improvement.

⁹ “Despite having conducted two reviews of the FANS program and making some adjustments, the Government has not set clear objectives and strategies for the program. We found that the program’s principles, values, and intent have not been clearly articulated”. Recommendation: The Department of Education should clearly define objectives and directions for the FANS program and put in place a periodic review process to ensure that they remain relevant to the needs of Nunavut.

5	Key Stakeholder Interviews	<p>A total of 16 key stakeholder interviews were conducted as part of the FANS Comprehensive Review. The interviews adopted a discussion-style approach, in which stakeholders were asked pre-defined questions. Stakeholders were also encouraged to speak from experience and share information they felt was important to discuss from their perspective and experience with the FANS program.</p> <p>Representatives from the following organizations participated in the key stakeholder interviews:</p> <ul style="list-style-type: none"> • Canada Student Financial Assistance program, Employment and Social Development Canada • Kativik Ilisarniliriniq (KI) • Regional Inuit Associations (RIAs) • Nunavut Arctic College (NAC) • Nunavut Sivuniksavut (NS) • Corporate Services staff (EDU) • FANS staff
6	Student and Parent/Guardian Surveys	<p>Two surveys were developed and launched in December 2022 to solicit feedback from users of the FANS program. This was done to ensure the review considered direct feedback from these two key stakeholder groups in relation to the type of program that would best support Nunavut PSE students. One survey was developed for PSE students and a second survey was developed for parents/guardians of PSE students. The student survey included a combination of 15 multiple choice and open-ended questions pertaining to FANS benefits, the application process, payment, support, communication, and suggestions for changes. A total of 71 responses were received. The parent/guardian survey included a combination of 10 multiple choice and open-ended questions pertaining to the same areas of inquiry. A total of 15 responses were received. Surveys were available in four official languages. All surveys submitted were in English.</p>
7	FANS Staffing and Application Analysis	<p>FANS staffing data was examined for multiple years over a period from 2001-2023. The years examined within this date range were chosen based on data availability. In total, 16 years of data was examined. The analysis was done to gain a sense of how the FANS staffing complement has changed over the period examined. The analysis focused on assessing the number of FANS front-line positions that serve Nunavut PSE students. These positions offer front-line support with FANS applications and the administration of funding and are referred to as Student Financial Assistance Officers and Student Loan Officers. Along with the staffing analysis, FANS application data was also examined from 2001-2021 to assess any trends in application growth/decline and to determine the caseload of FANS staff.</p>
8	Mock FANS Applications	<p>As part of the FANS Comprehensive Review, two mock FANS applications were completed and submitted to the FANS office. This was done to observe how the FANS office interacts with FANS applicants and to gain a better sense of how students are supported from initial contact to the FANS office and throughout the entire span of interactions involved in the application process.</p>

9

Student Funding Comparison (Canada Student Financial Assistance Program and FANS program)

To help assess the appropriate funding model for Nunavut, a student funding program comparison was conducted where three mock student scenarios were developed. Staff from the Canada Student Financial Assistance Program and the FANS office used the mock student scenarios to determine the types of benefits that each student would be eligible to receive under their respective programs.

10

Reports and Research Articles

Several documents, research articles, and reports were reviewed to gain an understanding of PSE needs and success factors identified by Nunavut students, notable program issues and challenges, and key recommendations that have been made in relation to the FANS program. The core material examined included the following:

- *Student Financial Assistance Act and Regulations*;
- Report of the Office of the Auditor General of Canada (FANS program, 2007);
- Department of Education Progress Report on the Report of the Office of the Auditor General of Canada (FANS program, 2007);
- Report of the Office of the Auditor General of Canada (Support for High School Students and Adult Learners, 2019);
- Department of Education Response on the Report of the Office of the Auditor General of Canada (Support for High School Students and Adult Learners, 2019);
- FANS organizational chart, staffing data, and program statistics;
- Financial Assistance for Nunavut Students Review (D Jonsson, 2007);
- *Inuit Post-Secondary Education Strategy: Raising Education Attainment Rates* (ITK, 2020);
- *A Shared Responsibility: Northern Voices, Northern Solutions* (Report of the Task Force on Northern Post-Secondary Education, 2022);
- *Survey of Nunavut Post-Secondary Students: Determinants of School Completion, Post-Secondary Education, and Education Success* (Sallaffie, M., Cherba, M., Healey Akearok, G. K., & Penney, J., 2021);
- *Key Informants Perspectives on Education Success, Supports, and Barriers in Nunavut Education* (Sallaffie, M., Penney, J., Cherba, M., Healey Akearok, G. K., & Ratel, J.-L., 2022);
- *Post-secondary Education in Inuit Nunangat: Learning from past experiences & listening to students' voices* (Rondon et al., 2014);
- *Qallunaalialiaqtut: Inuit Students' Experiences of Postsecondary Education in the South* (Rondon et al., 2015); and
- Kativik Ilisarniliriniq Post-Secondary Education Sponsorship Policy.

In terms of scope, the FANS Comprehensive Review was an opportunity to view the FANS program through a broad and renewed lens, and most importantly, through a Nunavut lens. The work was undertaken with the goal of re-envisioning what the program should be for Nunavut PSE students and putting forward recommendations to begin to bring that re-envisioned program to life.

With this purpose in mind, the scope of the review entailed an examination of the broad and complex challenges that have concerned post-secondary education stakeholders, and impacted Nunavut's post-secondary students. Understanding the challenges and exploring Nunavut-focused solutions was a pivotal component of the review and the 35 recommendations that resulted.

Because the review was not intended to solely change elements of the existing program, it did not focus on the intricacies of the program's policies and procedures. However, at times, an examination of such material was required to gain a thorough understanding of the program's operations. It was also beyond the scope of the review to conduct a cost analysis on the recommendations made in this report. It is recognized, however, that if the recommended changes are accepted, a detailed cost analysis to support the development of a business case will be required. Further, a legislative review of the SFA Act, which requires modernization, will also be conducted, as noted in EDU's 2023–2026 Business Plan¹⁰.

¹⁰ The Department of Education has identified the need to align a review the Student Financial Assistance legislation with the FANS Comprehensive Review as a priority in its 2023–2026 Business Plan.

SECTION 4:

Key Issues

The extensive methodology used in this review resulted in the FANS program being examined through a broad and diverse lens, and yet, most of the issues identified were quite similar. For instance, in reviewing 10 years of transcripts from sessions of the Legislative Assembly of Nunavut, it was noted that a significant portion of the FANS dialogue and questioning was highly repetitive, indicating that the types of challenges facing the FANS program are quite well-known and longstanding. In addition, many comments from members of the legislative assembly indicated that the complex nature of the program itself presented challenges to accessing post-secondary education for Nunavut students.

The following list presents an overview of the main challenges related to the FANS program that were identified as part of the FANS Comprehensive Review:

1. The program is still largely the program inherited from the Northwest Territories, which does not reflect the needs of Nunavut students.
2. The program is complicated, with too many categories and sub-categories of benefits, students, and different eligibility criteria for each.
3. There is a need for a more user-friendly program that can be accessed online and has a student portal.
4. There is a need for more coordination between Nunavut post-secondary education funding programs (i.e., FANS, Adult Learning and Training Supports (ALTS) and Inuit Post-Secondary Education (IPSE) through RIAs).
5. The program funding is not adequate to account for the unique needs of Nunavut students. This is a key source of stress for students and makes it difficult to focus on education.
6. The program requires a new computer system.
7. The FANS office requires additional resources to support the program's efficient and effective operation.
8. The disability benefit is connected to basic grant eligibility, which limits its availability to post-secondary students with disabilities.
9. There are multiple FANS application deadlines, making it difficult for students to understand and meet the deadlines.
10. There are often payment delays (these are often linked to students not meeting FANS application and document submission deadlines).
11. There is a need for services to be more personalized and for the FANS office to provide more support and guidance to students throughout the FANS application process.

12. There is need for wrap-around support such as tutoring, housing, childcare mental health, managing finances, orientation, staying connected to culture, and understanding the post-secondary education environment. This was noted as being especially true for Nunavut Inuit students; many of whom are first generation post-secondary students.
13. Aspects of the program's authoritative framework (i.e., policies, legislation) require modifications to ensure they align with best practice and the needs of Nunavut's students.
14. The program's Act and regulations are complicated, making them difficult to interpret and implement. They are also very prescriptive which makes program amendments challenging.
15. Many post-secondary students do not have any money in hand when leaving for school, adding stress to the start of their school year.
16. Students with families require more robust financial and social support.
17. The FANS office has taken on responsibility for student travel without adequate resources, making it difficult to meet student expectations for providing a service similar to a travel agency.
18. Overall, the program lacks the types of supports (financial and wrap-around) that would make post-secondary education a viable option for Nunavut students, especially Nunavut Inuit students.

SECTION 5:

Findings and Recommendations

During the FANS Comprehensive Review, it was made clear the need to design and deliver a different type of program for Nunavut PSE students to maximize the program's potential and use it as a vehicle to contribute to more favorable PSE outcomes for Nunavummiut.

The Hansard Review (2022) revealed a clear willingness amongst members of various assemblies to examine and question how things are done; to examine the program through an Article 23 lens, to provide a student-centric and user-friendly service, to address complex program issues, and to explore new and innovative ways of supporting Nunavut's students.

The findings and recommendations presented in this section are anchored in evidence gathered throughout the review on how best to support Nunavut's post-secondary students. They are also aligned with the Government of Nunavut's commitment to re-invest in education, and its openness to re-envision a financial assistance program that is holistic and provides the wrap-around supports needed for Nunavut's post-secondary students to thrive.

5.1 Funding Model

In Canada, financial assistance for PSE is typically provided by the federal government through the Canada Student Financial Assistance program (CSFA program). Funding is available to full-time and part-time students that are from low and middle-income families, have dependants, or students with disabilities¹¹. Under this program the federal government provides 60% of funding for a student's assessed needs and provinces and territories provide the remaining 40% of funding.

Since its inception in 1999, Nunavut has chosen the alternative funding agreement option. The amount of funding provided to Nunavut under this agreement is calculated by applying a funding formula that multiplies the net per capita costs for participating provinces and territories for the loan year by the estimated number of persons (age 18-24) in Nunavut. For the 2021-22 academic year, the payment issued to the Government of Nunavut was \$6,603,688.86.

The FANS Comprehensive Review explored whether the current funding model, adopted from the NWT, was still the best model to use moving forward. Meetings were held with staff from the CSFA program to gain a better understanding of the two types of funding models available. Based on these meetings, it appeared that Nunavut's selection was appropriate. This is largely due to the flexibility the alternative funding agreement offers the territory. This model gives the territory substantial autonomy to design and deliver its own program based on the needs of its student population. The CSFA program does not allow for the same level of autonomy and flexibility.

To investigate further, the federal government's assistance was requested to conduct a benefit comparison between the FANS program and the CSFA program. Three student scenarios were developed for the comparison exercise (to view a sample scenario, see Appendix C). The results of the benefit comparison exercise revealed that Nunavut's choice to opt out of the CSFA program and receive alternative funding agreement is the best choice for Nunavut students. This is largely because the CSFA program is a one-size fits all program, which does not take into consideration the unique context and needs of Nunavut's student population. Rather, decisions are based on prescribed criteria to determine

eligibility, award benefits etc. for students in all participating provinces and territories. By receiving an annual lump sum payment under the alternative funding agreement, Nunavut has the autonomy and flexibility to make use of the money in a manner that aligns with the PSE needs of its population, such as targeting specific funding for Nunavut Inuit. This allows Nunavut to develop its own student financial assistance program and independently manage the funding received from the federal government, while accounting for its expenditure.

As an example, the CSFA program is a needs-based program, and therefore, if Nunavut took part in the program, parental income would be considered for some Nunavut students when determining benefits. In one scenario examined, the median income for a Nunavut couple as reported by Statistics Canada for 2020 (\$117,410) was used. This had a significant negative impact on the financial assistance provided to the student. Further, under this scenario, the full amount of financial assistance provided to the student under the CSFA program would be in the form of a loan that would need to be re-paid in full by the student. Also, when key aspects of the scenario were changed, such as whether the student was a Nunavut Inuk student or not, the amount and form of benefit provided to the student did not change.

Recommendation – 5.1 Funding Model

1. It is recommended that the Government of Nunavut continue to opt out of the Canada Student Financial Assistance program and receive federal funding for student financial assistance through the alternative funding agreement.

¹¹ <https://www.canada.ca/en/employment-social-development/programs/canada-student-loans-grants.html>

5.2 FANS Program Infrastructure

The backbone of any program is its infrastructure – the systems and people that support it. For the FANS program, this is the program’s information management/computer system (often referred to as the “FANS database”) and the FANS staff (the number and type of PYs). Both of which are inadequate to support the FANS program.

Program infrastructure was a significant theme identified in the FANS Media Scan and the FANS Hansard Review. Several Members of the Legislative Assembly (MLAs) have questioned the adequacy of the program’s infrastructure. Questions have been related to budget, staffing, and the lack of a robust information management/computer system. Some members have also questioned the impact this may have on other key aspects of the FANS program. For instance, one member noted that the outdated FANS computer system was causing challenges for staff and students alike and cited issues with student profile mix-ups and payment issues, and questioned if the department’s inability to collect loans was connected with infrastructure shortcomings. In relation to this, the member added the following:

“Here we stand in this House and we say, “Yes, our youth are the future. Go to school. Finish school. Go to university or go to college. But at the same time, when they do go to college or they go to university, we sit here as a government, and we try to offer them services based on a pre-Nunavut computer system.”¹²

From this review, it was evident that many challenges that Nunavut PSE students encounter with the FANS program, such as service delivery shortcomings and other process related issues, can either directly or indirectly be attributed to the program’s inadequate infrastructure.

Overall, there appears to be a disconnect between the importance of the FANS program and the resources that have been invested in it. This has resulted in an unstable foundation, which makes it challenging to meet the basic needs of the program, and does not lend itself to be equipped to provide student-centered service excellence.

¹² Hansard Review, October 2022 (Oral Question, 2nd session of the 5th assembly, May 31, 2019)

¹³ FANS staffing data provided by the Corporate Services Division, Department of Education, October 2022. Data for 2016–2020 was not available. This was the period that the program was transferred to the Department of Family Services.

¹⁴ FANS staffing data provided by the Corporate Services Division, Department of Education, October 2022.

5.2.a FANS Staff Complement

Capacity and Caseload

The FANS Comprehensive Review undertook an examination of FANS staffing data (the number and type of person years [PYs]) from 2001–2023 (see Table 1). While the number of PYs presented in Table 1 may give the impression of an increased FANS staffing complement over the years, this could not be confirmed due to differences in how the data was presented over the years examined. As a result, it is possible that the number of PYs, as presented in Table 1, may be creating a false narrative. Unfortunately, this could not be determined with any level of confidence.

Table 1: FANS Staffing Data¹³ – Total FANS Positions

Academic Year	Total Number of FANS Positions*
2001-2010	6
2011-2013	5
2014-2015	6
2021-2023	9

* This represents the total number of FANS PYs. It does not include casual support hired by EDU since 2020 to help manage the office’s workload.

Table 2: FANS Staffing Data¹⁴ – Total FANS Positions Responsible for Processing FANS Applications and Assisting Applicants

Academic Year	Total Number of Student Financial Assistance Officer Positions	Total Number of Student Loan Officer Positions
2001-2023	2	1

Further, when examining FANS application data in the early years (2001-2002), close to the time the FANS program was adopted from the NWT, it was noted that there were 579 FANS applications. After being vetted by the three (3) FANS staff noted above, 509 of these applications were approved for FANS grants. This resulted in the two (2) Student Financial Assistance Officers processing and serving the needs of 254.5 applicants. It should be noted that this was the second lowest application year for the FANS program over the period examined (2001-2023).

FANS grant application data was also examined for the 2005-2006 academic year. In 2005-2006, three (3) FANS staff vetted 710 FANS applications and approved 542 applications for grants. This was the highest volume of approved grant applications over the period examined and resulted in the two (2) Student Financial Assistance Officers processing and serving the needs of 271 applicants.

In the current academic year 2022-2023, the FANS office received 835 applications. After being vetted by the three (3) FANS staff, 446 of these applications were approved for FANS grants. This resulted in the two (2) Student Financial Assistance Officers processing and serving the needs of 223 applicants. In 2022-2023, casual staff were hired to help manage the workload pressures the FANS office was experiencing.

Caseloads are extremely high, which causes FANS staff to struggle to meet even their basic job requirements and is a key factor in the challenges that students encounter with the FANS program. Further, these caseloads do not leave any room to provide the type of support Nunavut PSE students have been requesting, such as PSE navigation support and more personalized and responsive service. With the program's current staffing complement, there is a notable gap between what students expect and what the program can deliver.

The caseloads also impact the ability of FANS staff to collaborate and coordinate with key partners, such as the RIAs. FANS staff recognize the importance of working with key partners to coordinate student financial assistance for students, and they put forward efforts to do so. However, with workload pressures, there is not enough time to do so effectively or consistently. The FANS mock application exercise undertaken as part of this review further proved that the limited number of front-facing FANS staff are consumed with the mechanics of trying to process applications, while using an outdated computer system to support their work. From a staff perspective, this is taking a considerable toll, and likely resulting in burnout and a decline in job satisfaction and morale.

Consideration of Key Functions

When examining the capacity of the FANS office, there is another important factor to consider. Currently, the FANS office is responsible for the management of student enrollment verification, grant and loan disbursement, and loan collection. From the FANS jurisdictional questionnaire, it was noted that most jurisdictions rely on a third-party contractor to execute these functions on their behalf. Some jurisdictions use the third-party contracted through the CSFA program to verify student enrollment, coordinate signing of the Master Student Financial Assistance Agreement, disburse funds, and manage loan collection, while others procure their own contractors to manage these aspects of their program. Very few jurisdictions assume responsibility for these key functions, and those that do receive considerable support from a central agency within their respective governments (i.e., Department of Finance). The FANS office is an anomaly in this respect and does not have the capacity to undertake and seamlessly execute such important components of the FANS program. In addition, it must be noted that the FANS office is also responsible for travel administration and management. Until July 2017, this function was managed by a third-party travel agency. No other jurisdiction performs this function. Moreover, the FANS office does not have any PYs responsible for this important aspect of the program, which carries with it a substantial workload. This means other FANS staff are attempting to manage travel administration, in addition to the job duties and responsibilities outlined in their job descriptions.

The staff complement assigned to the FANS office is inadequate. Moreover, given the heavy caseloads since the program's early years, it is highly probable that the office's staffing complement has been inadequate since the program was adopted from the NWT. Without addressing this, it will not be feasible to implement many of the other recommendations outlined in this report.

From the FANS staffing and application data, the mock exercise, as well as discussions with key stakeholders in the FANS office, two things were evident. First, FANS staff are genuinely invested in Nunavut's PSE students and want to provide students with quality service to help them succeed. It should be noted that staff realize that they are limited in their ability to do this. Second, FANS staff are struggling to keep pace with demand and provide the level of service students and other stakeholders expect.

Recommendations – 5.2.a. FANS Staff Complement

2. It is recommended that the Department of Education undertake a comprehensive staffing analysis of the FANS office to determine the number and type of positions required to ensure Nunavut's post-secondary education students are provided with quality student-centric services. Establishing a standard caseload must be a component of this analysis, as should granting consideration to the other recommendations outlined in this report that would result in changes and/or impact the office's mandate and workload. This recommendation cannot be implemented until decisions have been made related to the adoption of the other recommendations outlined in this report. These decisions are the underpinnings upon which the comprehensive staffing analysis must be based.
3. It is recommended that the Government of Nunavut secure the services of third-party contractors for the administration and management of the following key FANS functions: grant and loan disbursement; loan collection; reconciliation of overpayments; student enrollment verification; and travel administration and management. It will be necessary to maintain staff in the FANS office to work in partnership with the third-party contractors to coordinate these key functions.

5.2.b FANS Information Management/Computer System

The most significant and consistent issue raised by key stakeholders in the FANS office pertained to the FANS information management/computer system. It was noted to be a substantial barrier to their work and was deemed to be ineffective and inefficient. It was also the number one thing that every staff member interviewed indicated would be on the top of their wish list for the FANS office – a new information management system to increase the efficiency and effectiveness of their work.

FANS staff report that the computer system does not work as it should to support FANS operations. It does not allow for easy access to information, and there are limitations on the type of information that can be entered. This results in staff entering some information manually and repeatedly into Excel spreadsheets, creating significant repetition and increasing the time spent on FANS files and the margin for human error.

The computer system is also known to only support a certain number of users at any given time. One FANS employee indicated there are times when staff need to plan their work hours around the number of people using the system during the workday. At times, this requires staff to work after regular business hours to access the system and complete their work. The FANS computer system also does not effectively support evidenced-based decision-making and monitoring of PSE outcomes, as its ability to manage data and generate meaningful reports is limited. Reports that are produced are often the result of manual extraction and calculation of data. Overall, it is evident that the FANS computer system must be replaced to better support the operationalization of the FANS program.

While no system is perfect, other student financial assistant programs remain substantially ahead of the FANS program in terms of the systems they have implemented to support the information management needs of their respective programs. From the jurisdictional questionnaire, all jurisdictions noted that their systems include an online student portal, and that many are equipped to send automated emails, provide important reminders to students regarding documents, and most allow the student to track the status of their application. A demonstration of Nunavut Arctic College's Student Self-Service System reinforced that there is a much more effective and

efficient way to manage the information needs of the FANS program, which would result in higher levels of satisfaction by students and staff alike.

The work required to procure a new information management/computer system for the FANS program has started. In 2022-2023, the Corporate Services Division of the Department of Education engaged the services of a contractor to conduct a jurisdictional scan on student assistance databases. Further work is planned for the upcoming years to align with the recommendations outlined in this report. The Department of Education is aware that recommendations resulting from this report must align with and inform the procurement process.

Recommendation – 5.2.b. FANS Information Management/Computer System

4. It is recommended that the Department of Education continue its planned work to procure a new information management/computer system to support the FANS Program. It is further recommended that the procurement process align with results from the FANS Comprehensive Review and the department's upcoming review of the Student Financial Assistance legislation so that system requirements (i.e., a student portal) are clearly identified when the department seeks requests for proposals to acquire a new system.

5.3 Working Together: Coordination with Key Partners

Nunavummiut deserve a strong and coordinated system of PSE benefits and supports. Creating such a system extends beyond the FANS program and requires a collective and coordinated approach. The good news is, this is entirely possible given Nunavut’s small population size, the desire of various PSE stakeholders to do what’s best for Nunavut PSE students, and the Inuit societal values that guide the approach to work in Nunavut, namely *Piliriqatigiinniq/Ikajuqtigiinniq* (working together for a common cause) and *Tunnganarniq* (fostering good spirits by being open, welcoming, and inclusive).

“When we leverage all our resources towards a common cause we can have the strength to achieve unprecedented results for our people”.

Premier’s Message, Katujjiluta Mandate

While there is a degree of communication and coordination amongst Nunavut’s key PSE stakeholders, there are opportunities for enhancement. The following key partnerships and initiatives should be nurtured and/or developed: the FANS office and the RIAs; the FANS office and the Department of Human Resources; and, Government of Nunavut (GNHR), and the FANS office and PSE stakeholders.

5.3.a Working Together: The FANS Office, NTI, and the RIAs

Students have indicated that applying for PSE funding and knowing where to turn is very complicated. They further note that completing multiple applications from different funding sources (i.e., GN and RIAs) contributes to the difficulty they experience.

Another compounding factor to consider is that benefits offered to students by the RIAs can differ by region, which can result in an inequitable distribution of benefits for Nunavut Inuit PSE students. As noted in ITK’s *Inuit Post-Secondary Education Strategy (2020)*, *“funding along with the process for its distribution needs to be coordinated in order to be equitable, consistent and accessible to all Nunavut Inuit”*.

Responses from the FANS parent/guardian survey indicated that coordinating the application and funding mechanisms of the FANS and the RIA programs would improve things substantially for students. Working together to improve the coordination of PSE benefits between these organizations would also likely minimize the administrative burdens of each organization, while allowing for the joint exploration of pre-PSE supports that students often need assistance with, such as funding for PSE application fees and mandatory program entrance exams. With the proper infrastructure in place to support such coordination, Nunavut Inuit PSE students would greatly benefit.

Recommendation – 5.3.a. Working Together: The FANS Office, NTI, and the RIAs

5. It is recommended that the Department of Education seek out partnership with NTI, and the Regional Inuit Associations to explore the possibility of developing a single application model for post-secondary benefits and a mechanism to coordinate the distribution of benefits, as well as explore other areas where coordination would enhance post-secondary services for Nunavut Inuit students. If such a partnership is to be established, it must be defined through a Memorandum of Understanding between the Department of Education and NTI. For clarity, combining the programs of these two organizations is not being recommended.

5.3.b Working Together: The FANS Office and the Department of Human Resources, Government of Nunavut

The need to connect PSE students and PSE graduates with GN employment opportunities that align with their area of study has been a topic raised frequently in the Legislative Assembly of Nunavut. One MLA noted that it could be a way to help address the human resource capacity issues across the GN, strengthen the Nunavut labour force, and help achieve Article 23 goals.

According to the Inuit Post-Secondary Education Strategy (2020), the aim of increasing Inuit PSE attainment rates is to help build a prepared Inuit workforce, foster economic growth and development, and increase Inuit self-reliance. Therefore, coordinated action to actively recruit and match FANS funded students with summer employment opportunities (during the student's study period) and full-time employment opportunities (upon graduation) within the Government of Nunavut that align with their area of study, would be a noteworthy investment of PSE funding provided by the Government of Nunavut.

While there is significant merit in a partnership between the FANS office and GNHR for this purpose, the role of the FANS office should be supportive, as opposed to leading. Under the leadership of the Department of Human Resources, and with support from the FANS office, this type of initiative would help the GN realize a key strategic outcome it has set in relation to its priority to *Reinvest in Education* – “to improve linkages between available jobs and post-secondary education and training in the territory.”¹⁵

Recommendations – 5.3.b. Working Together: The FANS Office and GNHR

6. It is recommended that the Department of Education develop a mechanism to allow for the exchange of information between the FANS office and the Department of Human Resources related to FANS funded students and employment opportunities. It is further recommended that the department explore the feasibility of using the Master Student Support Agreement for this purpose (see recommendation 29).
7. With input and support from the Advanced Education Division, it is recommended that the Department of Human Resources actively match FANS funded students with summer employment opportunities (during the student's study period) and full-time employment opportunities (upon graduation) within the Government of Nunavut that align with their area of study. The Department of Human Resources may wish to consider reflecting this important initiative in the GN Human Resource Strategy.

¹⁵ Katujjiluta Sixth Assembly Mandate (2022)

5.3.c Working Together: The FANS Office and Key PSE Stakeholders

There is much to be gained through regular communication and collaboration. Currently, there is no formal forum to bring Nunavut's key PSE stakeholders together to focus discussions strictly on Nunavut's PSE sector and the shared student body they support.

The PSE key stakeholder group in Nunavut is small, with many stakeholders serving the same clientele. For instance, the overlap in clientele between the FANS office, NAC, and the RIAs is substantial. Moreover, with improved information technology, and greater familiarity with virtual meeting platforms, connecting stakeholders virtually from across the territory is a viable way of working together.

Working together in a formalized manner has many benefits, including the identification of PSE trends and issues, sharing of diverse perspectives, generation of balanced solutions, and opportunities to partner on initiatives and coordinate relevant aspects of work. It would also ensure Nunavut's key PSE stakeholders have a shared understanding of important PSE matters pertaining to Nunavut. This is extremely important, considering Nunavut's PSE student population have reported they often feel confused when trying to navigate the PSE environment.

Recommendation – 5.3.c. Working Together: The FANS Office and Key PSE Stakeholders

8. It is recommended that the Department of Education lead the development of a formal forum that brings Nunavut's key PSE stakeholders, including NTI, the Regional Inuit Associations, and Kakivak, together on a quarterly basis. Further, until soundly established, meetings should be chaired by the Department of Education, and must be agenda driven and grounded in terms of reference.

5.4 Eligibility

Currently, eligibility for FANS benefits is based on general criteria, which all prospective FANS applicants must meet. In addition, the program also has distinction-based criteria, which results in three types of student eligibility categories (see Appendix A). These three student categories dictate what benefits students are eligible for. There are also sub-eligibility criteria embedded in some of the student eligibility categories. For example, within the Nunavut Inuit student category, there is eligibility criteria for the rent supplement and within the non-Inuit student with Nunavut schooling category, there is eligibility criteria for the disability grant. The result is a highly complex eligibility structure that largely remains a carry-over from the NWT's student financial assistance program. A more simplified and streamlined approach to benefit eligibility is required; one that has only two (2), rather than three (3) student categories. The first category being a Nunavut Inuit student category and the second category being a category for all other students.

5.4.a Eligibility for Nunavut Inuit

Nunavut is the only jurisdiction in Canada that has a majority Indigenous population; 85% of the territory's population are Inuit. Moreover, approximately 94% of youth in the 15–24 age range in Nunavut are Inuit¹⁶. This represents the prime age range of PSE students. Further, FANS enrollment data provided by the FANS office for the 2021–22 academic year, indicated that 82% of FANS funded students were Nunavut Inuit students.

Section 14(2)(b) of the SFA Act allows for *“the provision of an affirmative action program for the descendants of a tribe or race of aboriginal peoples that have historically inhabited Nunavut”*. Hence, the creation of a student eligibility category for Nunavut Inuit students who reside in Nunavut. It is important to note that based on the SFA legislation, Nunavut Inuit who are not residents of Nunavut are not eligible for FANS benefits.

In reviewing eligibility for Nunavut Inuit, the review revealed strong support for section 14(2)(b) of the SFA Act. There was also a unanimous sentiment expressed that this section of the SFA Act was not being optimized as much as it should for Nunavut Inuit. Further, the point was raised that Nunavut Inuit who no longer reside in Nunavut are not eligible for FANS benefits. This raised questions related to equity. Discussion drew upon examples in which a non-Inuk FANS applicant who moved to the territory at age 15 and did three years of schooling in Nunavut would be eligible for one year of financial assistance in the form of a basic grant. In contrast, a Nunavut-Inuk FANS applicant who was born and raised in Nunavut but left the territory 12 months before applying (or

any period that impacted their ability to meet the program's 12-month continuous residency criteria) would not be eligible for any benefits under the FANS program. While the Nunavut-Inuk in this example would be eligible for student financial assistance in the other jurisdiction they had been living in for the 12 months, they would miss out on significantly better benefits offered under the FANS program, due to the program's residency requirements.

Discussion also centered around the RIAs eligibility requirements for Nunavut Inuit students. The RIAs do not limit their support for Nunavut Inuit based on their place of residency, and as a result, they provide PSE benefits to Nunavut Inuit that have residency status in Nunavut, or elsewhere. In 2021–2022, the Kitikmeot Inuit Association indicated they supported 26 urban Inuit PSE students. Data was not available from the other two regions. Inuit Post-Secondary Education Strategy (2020) noted that, *“Regional restrictions on residency and time spent living out of the region can be barriers for students that are not currently living in their land claim area or have been living outside for certain periods of time. Funding needs to flow to all Inuit regardless of where they live or how long they have been out of their land claim region”*.

When examining both models, there was unanimous consensus that the approach used by the RIAs was the preferred approach. It was noted that all Nunavut Inuit should be supported equally regardless of where they live when they apply, and that all Nunavut Inuit should be considered an asset to Nunavut. There was no compelling rationale to continue to limit eligibility to only Nunavut Inuit residing in Nunavut.

¹⁶ <https://www150.statcan.gc.ca/n1/pub/42-28-0001/2021001/article/00004-eng.htm>

5.4.b Eligibility for Non-Inuit

In reviewing eligibility for non-Inuit, considerable attention focused on eligibility criteria related to three years of schooling in Nunavut equating to one year of basic grant eligibility and three years of residency in Nunavut equating to one year of primary loan eligibility (which may be remissible). Based on these eligibility criteria, a student would have to achieve a 12-year schooling requirement (for basic grant) or 24-year residency requirement (for primary loan) to receive the maximum benefits available to them. There was no compelling rationale identified for why these special schooling or residency eligibility requirements should exist for some non-Inuit students.

This approach to the determination of eligibility has resulted in an overly complex eligibility structure for non-Inuit. Given this, and in keeping with the principle of simplicity, work centered around aligning residency eligibility criteria for non-Inuit students with that used by most other Canadian jurisdictions. This would mean that years of schooling, and residency beyond the 12 continuous months would not be factors in determining eligibility. Rather, like residency eligibility criteria for non-indigenous students in most other Canadian jurisdictions, one category of eligibility would exist and would be based on meeting a 12-month residency requirement.

Recommendation – 5.4. a & b. Eligibility for Nunavut Inuit and Non-Inuit

9. It is recommended that the Department of Education discontinue the use of the eligibility framework under the current FANS program, and in its place, adopt the following:
 - a. Category 1: All Nunavut Inuit (regardless of their place of residency when applying to the FANS program)
 - This will require the removal of the eligibility criteria that requires Nunavut Inuit to be ordinarily resident in Nunavut for a continuous period of one year immediately before the date of acceptance for registration. For further clarity, it is recommended that eligibility for Nunavut Inuit require that the individual is: (a) an Inuk as defined in Article 35 of the Nunavut Agreement, the child of an Inuk or the adopted child of an Inuk under the laws relating to adoption in any jurisdiction or under Inuit customs and usages; (b) a Canadian citizen or permanent resident; and (c) accepted for registration in a program of studies at an approved institution as a full-time or part-time student.
 - b. Category 2: All other individuals who are not Nunavut Inuit
 - This will require the removal of the 3:1 years of schooling (basic grant) and the 3:1 years of residency (primary loan) for individuals who are not Nunavut Inuit. For further clarity, it is recommended that eligibility for all individuals who are not Nunavut Inuit require that the individual is: (a) is a Canadian citizen or permanent resident; (b) is accepted for registration in a program of studies at an approved institution as a full-time or part-time student; and (c) has been ordinarily resident in Nunavut for a continuous period of one year immediately before the date of acceptance for registration.

5.5 Benefits

Currently, the FANS program provides a combination of grants (basic grant, supplementary grant [living expense, and rent supplement for eligible Nunavut Inuit], disability grant, and travel grant), loans (primary loan [may be remissible], secondary loan [repayable], and needs assessed loan [repayable]) and performance-based scholarships (see Appendix A). A student's need is only considered when determining benefits under the needs-assessed loan and disability grant. Like eligibility, there are also sub-categories in some of the benefits offered, such as the supplementary grant, rent supplement, primary and secondary loans. The sub-categories present information related to family composition (i.e., single student, marital status [employed vs. unemployed partner], number of dependent children) to determine the value of the benefit that will be provided to the student. The benefits a student is entitled to receive depends on the student category they belong to (see Appendix A).

Similar to eligibility, the result is a highly complex way of structuring the types of benefits that students can receive. Both benefit structure and benefit type largely remain a carry-over from the NWT's student financial assistance program. A more simplified and streamlined approach to the benefit structure and the types of benefits offered to Nunavut PSE students is required. Further, any changes should serve to strengthen and further develop the affirmative action benefits allowable for Nunavut Inuit and individuals with disabilities, as per sections 14(2)(b) and (b.1) in the SFA Act.

5.5.a Benefit Structure

As part of the FANS Comprehensive Review, the benefit structure of the FANS program was examined extensively. The benefit structure is the way in which types of benefits are arranged and made available to students. The examination undertaken resulted in a de-construction of the current benefit structure and development of a new benefit structure, which centered on the recommended student eligibility categories outlined in *Section 5.4: Eligibility for FANS Benefits*.

The examination was guided by the three draft program goals that were established at the onset of the review (see Appendix B), as well as the following objectives:

1. Develop a simplified benefit structure;
2. Use the benefit structure to establish a basis to strengthen the affirmative action provision for Nunavut Inuit as outlined in section 14(2) (b) of the SFA Act; and
3. Use the benefit structure to establish a basis for the equitable distribution of the Disability Study Grant.

Recommendation – 5.5.a. Benefit Structure

10. It is recommended that the Department of Education discontinue offering a post-secondary education student financial assistance program that strictly focuses on the delivery of financial benefits. It is further recommended, that in its place, the Department of Education develop a made-in-Nunavut post-secondary education student support program that includes robust financial benefits as well as a comprehensive package of wrap around supports.
11. It is recommended that the Department of Education discontinue the use of the current benefit structure under the FANS program, and in its place, adopt a more simplified benefit structure, outlined below:
 - a. Universal Benefits: These benefits are available to both categories of students (Nunavut Inuit and all other students who are not Nunavut Inuit). These benefits are in the form of grant and therefore, do not need to be paid back.
 - b. Mirrored Benefits: These benefits are available to both categories of students (Nunavut Inuit and all other students who are not Nunavut Inuit). As per section 14(2)(b) of the SFA Act, these benefits are provided to Nunavut Inuit in the form of a grant and do not need to be paid back. These benefits are provided to all other students who are not Nunavut Inuit in the form of a loan and must be repaid in full. Alternatively, students may have the loan written off if they meet loan remission criteria.
 - c. Nunavut Inuit Study Grant: As per section 14(2) (b) of the SFA Act, these are benefits only available to Nunavut Inuit students. These benefits are in the form of grant and therefore, do not need to be paid back.

5.5.b Types of Benefits

Important Components of PSE Benefits

When it comes to types of PSE benefits, two things were made very clear throughout the FANS Comprehensive Review. The first is that money matters. The second is that in addition to funding, Nunavut Inuit PSE students need a comprehensive package of wrap-around supports that are available to them throughout their PSE journey. Below, we explore both of these important items in more detail.

1. PSE Funding

In terms of PSE funding, the amount of funding a student receives is integral to their decision to pursue PSE. Alternatively, lack of adequate finances is one of the most significant stressors for students, and, for some, it can be a factor in withdrawal from PSE. Lack of finances can also act as a barrier to a student when they consider applying for PSE (i.e., lack of money for application fees or lack of money at the start of a student's study period). The following points highlight the importance of providing adequate funding to Nunavut's PSE students:

- The Task Force on Northern Post-Secondary Education noted that Nunavut participants identified funding as a major limitation to participation in postsecondary education. Moreover, survey data from all northern participants noted that better financial support for PSE would be a top factor to convince current high school, adult education, & PSE students to pursue PSE. Adequate funding was seen as a key contributor to success. A participant in the Nunavut engagement sessions elaborated on this by stating, *"I don't know how many times I've heard from students who are taking education in the South, as well as in Nunavut. The money they get is barely above the poverty line. And if they have families, and most do have families that come with them, they're just getting by."*
- Inadequate financial support was one of four prominent themes identified in the FANS Media Scan. Specifically, funding was noted as not taking into consideration the unique needs of Nunavut students or what is required to support a successful PSE experience. ITK's Post-secondary Education Strategy noted that when it comes to Inuit PSE students, funding levels need to be equitable and reflective of the social inequities that many Inuit students currently face. Increases in funding need to address Inuit-specific inequities such as the rising cost of travel, childcare, family support and living expenses for Nunavut Inuit students, and therefore must be delivered in a distinctions-based manner.
- ITK's strategy also noted that the present level of funding allotted to Inuit PSE students across Inuit Nunangat does not adequately meet the basic needs of most Inuit students, and that the average direct funding required per student needs to increase from \$20,000 to \$35,000 per year.
- The lack of a regular evaluation of the FANS programs' funding levels (and the lack of funding level adjustments), was highlighted in the FANS Media Scan. Multiple articles identified that at one point in time, the FANS living allowance had not increased in over a decade. The suggestion that FANS funding levels and benefits undergo regular review to ensure they keep pace with increases to the cost of living was also highlighted in some of these articles.
- One of the most significant themes identified in the Hansard Review was FANS benefits. Members questioned the adequacy of FANS benefits, both in terms of monetary value, as well as the types of benefits offered by the program. Members also questioned the frequency in which FANS benefits underwent review.
- It is highly probable that the FANS program has not kept pace with inflationary increases associated with post-secondary education costs and therefore, it is likely that the program has not adequately met the needs of many of Nunavut's PSE students, especially in recent years. For example, the Living Expense component of the Supplementary Grant has not increased since 2008. Based on the Consumer Price Index (CPI), the Bank of Canada noted an inflationary increase of 37.8% from 2008 to 2023. Likewise, the Disability Grant offered by the FANS program has not increased since its introduction in 2013 and is significantly lower than the disability benefits offered under the CFSA Program.
- The Hansard Review noted that in recent years, several MLAs have held the position that the FANS program should offer benefits that eliminate all financial barriers for students. This position is often connected to the Government of Nunavut's (GN) Article 23 goals and is quite different than the objective of the current FANS program – *"the FANS program is designed to ensure financial need is not a barrier to higher education"*, and

that *“FANS benefits are intended to help offset the costs of PSE, not cover all PSE costs”*. In comparison, one of the objectives of Kativik Ilisarniliriniq’s PSES program is, *“to establish a living wage so that finances were removed permanently as a barrier to accessing post-secondary education”*.

- Results from the FANS surveys indicated that 51% of students felt that the FANS benefits they received either “did not” or “only somewhat supported” them in pursuing PSE.
- The *Survey of Nunavut Post-Secondary Students: Determinants of School Completion, Post-Secondary Education, and Education Success* (Sallaffie et al., 2021) noted that almost half (42.9%) of students expressed that they feel stressed attending their post-secondary programs “sometimes” or “a lot.” The most common suggestion to alleviate stress was increased funding support. This suggestion was made by 77.2% of Nunavut students. The conclusion of the report further noted that, *“considering the importance put on financial issues and their relationship to stress, academic success, and completion of post-secondary programs, future work could involve evaluation of the financial support systems available to Nunavut students.”*

2. PSE Benefits that Provide Wrap-around Student Support

Nunavut PSE students, particularly Nunavut Inuit PSE students, need more than financial assistance from a PSE program. Multiple sources indicate they need a program that supports them as a whole person throughout their PSE journey. A program that offers a collection of benefits and supports that wrap-around the student in a holistic manner.

While all the jurisdictions that completed the FANS jurisdictional questionnaire, strictly provide a financial assistance program to PSE students, it is important to remember that the needs of Nunavut Inuit PSE students are distinct when compared to their non- Indigenous counterparts. Therefore, the program that supports their PSE journey must be equally distinct.

Results from the FANS student survey indicated that 71% of students who withdrew from their PSE program did so because of a lack of adequate supports available to them. The need for wrap-around support was echoed by numerous stakeholders that participated in the review, with many noting that a substantial number of Nunavut Inuit PSE students are first-generation PSE learners who are leaving their communities for the first time to attend a post-secondary institution (PSI). For this reason, as well as a host of other reasons highlighted throughout this report, it is no surprise that the *Survey of Nunavut Post-Secondary Students: Determinants of School Completion, Post-Secondary Education, and Education Success* (Sallaffie et al., 2021), identified that the need for support was one of the key themes identified for PSE success by Nunavut students.

While a significant amount of information pertaining to PSE programs was examined, one of the key sources of learning, particularly when it came to wrap-around support for Nunavut Inuit PSE students, came from examining Kativik Ilisarniliriniq’s PSES program.

After extensive review of the program, including multiple interactions with Kativik Ilisarniliriniq staff, it was clear that when compared to other student assistance programs, the Kativik Ilisarniliriniq program was an excellent fit for Nunavut. This was based on the extensive array of wrap-around supports they provide to their students, as well as the similarities between student populations. The program, therefore, served as the main point of reference when examining the types of benefits, especially wrap-around supports, that could prove beneficial. The following outlines the type of wrap-around supports identified as important to PSE success.

a) Transition and Navigation Support

Nunavut students need to be better prepared for PSE, including the transition to life away from their home communities, especially, life in southern Canada. Support to prepare students for the transition to independent life outside of Nunavut or to a new community is essential. The Task Force on Northern Post-Secondary Education noted that issues of how to support students in environments outside their home communities were frequently raised by task force participants. Issues noted included common aspects of life in Southern Canada, such as navigating public transportation, as well as skills such as paying bills, time management, and setting up an apartment. Several task force participants also noted the absence of family support and community

as stressors for Nunavut students. One task force participant noted, *"I think a big part is the unknown, a lot of people have not moved or travelled outside of the North or lived in the South. Leaving for school on your own without family support can be a major issue when people are making those decisions. Or even having to move to another town or community in the North."*

In addition, ITK's Inuit Post-Secondary Education Strategy indicated there is a lack of guidance available to students to navigate the PSE environment. The strategy further noted that Inuit students are often not aware of all PSE funding options and streams and how to access funding, and would benefit from enhanced guidance with application processes, and selecting courses and devising class schedules. All of this is compounded by the fact that due to resource constraints and distance, most of Nunavut's prospective PSE students have minimal opportunity to take part in PSI tours prior to starting PSE.

In reviewing the challenges Nunavut students encounter when making the transition to PSE and navigating the PSE environment, it is evident that PSE preparation and orientation, as well as PSE navigation support, are essential building blocks to establish a stronger foundation to begin a PSE journey. To this end, careful consideration was granted to the type of PSE transition and navigation supports offered by Kativik Ilisarniliriniq's PSES program, such as their use of PSE academic navigators and social support navigators to assist, support, monitor, and help students connect to resources they may need. For many students, simply knowing where to go or who to contact can be an overwhelming experience, especially when in a new environment embarking on a new venture. The review also took into consideration Kativik Ilisarniliriniq's benefit, which allows a family member to accompany a student to the PSI for orientation/transition support purposes at the beginning of the academic year.

b) Support for Students with Families

According to ITK's Inuit Post-Secondary Education Strategy, relative to non-Indigenous students, a higher proportion of Inuit students have children and most of these students are far from home with no nearby family or relatives to help with childcare.

Having responsibility for a family while pursuing PSE presents many different challenges for students, especially when compared to their single student counterparts. The Task Force on Northern Post-Secondary Education identified family responsibilities as a major barrier to accessing or completing post-secondary education. The report noted that for those students unable to complete their studies, family responsibilities was the top reason for leaving. The report further noted that students needed to be better supported in carrying out their responsibilities of looking after their families.

Many Nunavut students embark on PSE studies while also supporting families. According to statistics provided by the FANS office, in the 2021-2022 academic year, approximately 42% of FANS funded students had families while pursuing PSE. Further, of these students, 95% were Nunavut Inuit students. Given this is a reality for a significant portion of Nunavut Inuit students, stronger support must be in place to encourage students with families to view PSE as a viable option and assist them in achieving their educational goals. In reviewing the types of supports that could assist students in this area, consideration was given to Kativik Ilisarniliriniq's childcare supports (including an alternative childcare option), benefits that support family well-being, such as a benefit to support extracurricular activities for students and their dependants, as well as the role of Kativik Ilisarniliriniq's academic navigators and social support navigators.

c) Education Supports

According to ITK's Inuit Post-Secondary Education Strategy, schools in Inuit Nunangat need the resources and support to raise pre-PSE academic expectations and standards so that students are better prepared and meet the academic qualifications and expectations of PSE programs. Without this support, students from Inuit Nunangat are often at a disadvantage and under-prepared for the workload, standards, and expectations of PSE.

It was beyond the scope of this review to examine the resources and supports of Nunavut's elementary and secondary school systems. However, there is a need for educational support to be embedded in a PSE student assistance program. In reviewing the types of support that could assist students in this area, considerable focus was placed on the tutoring support offered by Kativik Ilisarniliriniq's PSES program as well as the role of Kativik

Ilisarniliriniq's academic navigators and social support navigators, and their school supply allowance. The need for adequate educational support was also taken into consideration when reviewing and putting forth recommendations related to the Disability Study Grant offered under the FANS program.

d) Student Wellness Supports

Being a PSE student can be demanding. The life of a PSE student can look and feel a lot different than what pre-PSE life looked and felt like. Difficulties adjusting are a reality, and for many Nunavut students this can be compounded by culture shock, homesickness, racism, intergenerational trauma, and a lack of Indigenous spaces and cultural support. Supports geared toward helping students maintain good mental health and an overall sense of wellness are critical.

Reference to the need for mental health and wellness supports was prevalent throughout the Report of the Task Force on Northern Post-Secondary Education. For instance, when the task force asked students why they chose not to continue with their studies, second to family responsibilities, difficulties with mental health were noted. One participant highlighted the importance of appropriate counselling to maintain Northern students' mental health stating, *"Students are going to need mental wellness supports. That's got to be part of the supports that are put in place and easily available, and it needs to be northern focused and Indigenous focused for our Indigenous students who are suffering trauma, our intergenerational survivors of residential school."*

In reviewing the types of supports that could assist students in this area, it was noted that in addition to counselling, mental health and wellness supports can consist of many things, including things that can counteract what is known to cause students stress, such as adequate funding. It can also include things that act to promote well-being and engagement. With this in mind, the review focused on the supports offered by Kativik Ilisarniliriniq's PSES program, such as additional travel benefits, benefits to support extracurricular activities for students and their dependants, a benefit to support students' participation in school-related activities/events, a pre and post PSE transitional allowance, and benefits to support students establishing themselves in their new environment, both in terms of their household set-up and their readiness for PSE. In terms of counselling and other wellness-orientated services, such as healthcare services, the review once again considered the role of Kativik Ilisarniliriniq's academic navigators and social support navigators, and how these supportive positions can connect students to appropriate resources, including school resources, Inuit-specific resources offered in urban Inuit centres, and territorial and federal resources.

e) Housing

Having a safe and welcoming space to settle into is critical to academic success. According to Task Force on Northern Post-Secondary Education, housing was frequently identified as an issue for Nunavut PSE students, whether students were studying in a Nunavut community or a southern one. This issue also impacts the number of students that can be accepted into Nunavut-based PSE programs. According to a NAC key stakeholder, housing at the college, especially housing suitable for families, is in short supply, causing a constraint on the number of students that can be accepted. As one task force participant noted, *"I almost backed out of NTEP because I had to make sure I had housing because I am expecting, if I wasn't going to get housing, I would've had to find a job that provided me with housing."*

With respect to looking for housing in the South, another Task Force participant stated, *"Looking for housing is a very big deal for a lot of people. And having people understand that you're a student, you have limited funds, so you may have to find roommates. Living with somebody you have never met can be very scary for people in their first year. Some supports around that area and understanding how things work in that area would go a long way."*

While acknowledging the housing crisis in Nunavut and recognizing that there are many groups competing for priority housing status in the territory, the need for safe affordable housing for Nunavut PSE students must not be overlooked. With respect to housing support, the review focused on the role of Kativik Ilisarniliriniq's social support navigators and the potential that similar roles in Nunavut could play in assisting students navigate the housing market. Moreover, the FANS benefits designed to provide support for rent and living expenses need to be examined extensively to ensure they are reflective of real housing costs. Providing adequate benefits in this area will act to safeguard students from accepting sub-standard or unsafe housing due to insufficient funding.

Proposed Changes to the Types of Benefits Available to Nunavut PSE Students

Taking the information related to funding and wrap-around supports into consideration, and using the benefit structure outlined in recommendation 10, the review focused on assessing the types of benefits offered under the current FANS program and identifying changes that would better meet the needs of Nunavut's students. This work was guided by the three draft program goals that were developed at the onset of the review (see Appendix A), the principle of simplicity, as well as the following objectives:

1. Simplify the types of benefits available to Nunavut PSE students;
2. Based on identified need, under the Nunavut Inuit Study Grant, expand the benefits and supports for Nunavut Inuit, as per section 14(2)(b) of the SFA Act;
3. Expand the benefits for students with disabilities as per section 14(2)(b.1) of the SFA Act; and
4. Ensure the benefits for all students are comparable to or better than those offered by the CFSA Program.

Before delving further into the subject benefits, it must be noted that given the purpose of section 14(2)(b) of the SFA Act, benefits available to Nunavut Inuit students and all other students will not, and should not, look the same. Section 15 of the *Canadian Charter of Rights and Freedoms* requires that the government respect equality rights. The section contains two subsections that work together towards the goal of preventing discrimination and promoting equality for everyone before and under the law. Section 15(1) aims to prevent governments from discriminating based on personal characteristics such as race, sex, or age. Section 15(2) allows governments to establish programs to improve the situation of specific disadvantaged groups, so that equality with all other groups can be achieved¹⁷.

It is important to address this in this report because, at times, various stakeholders expressed that the program should be "equal" and "fair" for non-Inuit students, when compared to their Nunavut Inuit counterparts. At times, such views bordered on entitlement or a sense of reward that was due to non-Inuit individuals for living in Nunavut. There is no compelling rationale to support this. In contrast, for Nunavut Inuit very little has been fair or equal for generations, which is why provisions like 14(2)(b) must exist and why programs that are born from such provisions must be utilized to their full potential to help close the substantial gap that exists in PSE participation and attainment rates between non-Inuit and Nunavut Inuit students. While this was not a prevalent view expressed, it did exist, and therefore, it is important that it be noted in this report, especially with the changes that are being proposed with respect to benefits under the FANS program.

1. PROPOSED UNIVERSAL BENEFITS

These are proposed benefits available to all Nunavut PSE students. These benefits are in the form of grants and, therefore, do not need to be paid back.

1.1 PSE Navigation Support

- All Nunavut PSE students would benefit from PSE navigation support throughout their PSE career.
- The PSE navigation support model offered by Kativik Ilisarniliriniq's PSES program is a good fit for Nunavut PSE students. The navigation support offered by KI is delivered by two types of positions – PSE academic navigators and social support navigators.
- Under the KI program, each PSE student is assigned a PSE academic navigator when applying to the program. The assigned PSE academic navigator continues to offer navigation support to the student throughout the student's PSE career. The support offered largely focuses on support for academic success.
- The amount of support students require varies amongst students and can also vary based on the students' year of study. Regardless of the amount of support needed, there is a pre-determined "check-in" schedule with a student's PSE academic navigator. This allows for regular communication

¹⁷ <https://www.constitutionalstudies.ca/2019/07/equality-through-affirmative-action-section-152/>

and identification of any academic (or other) needs or issues that may arise. If needs or issues arise, the PSE academic navigator is responsible to help the student navigate the matter. This may result in connecting the student to the assigned social support navigator.

- PSE social support navigators assist students based on need and upon referral by PSE academic navigators. They do not provide counselling support, but rather assist in connecting students to resources centered on well-being, thereby also contributing to academic success. They also conduct wellness checks, crisis interventions, social system advocacy supports, and organize workshops related to health and wellbeing for students.
- The number of PSE academic navigators and social support navigators required to support Nunavut students should be determined as part of the comprehensive staffing analysis (see recommendation 2).

1.2 Disability Study Grant

- According to the Hansard Review, the Disability Study Grant became part of the FANS program in 2013.
- The provision of study grants to persons with disabilities is an affirmative action program supported in section 14(2) (b.1) of the SFA Act.
- The grant is intended to help with the extraordinary costs associated with post-secondary studies for those with permanent disabilities. Students must provide a medical or learning ability assessment by a certified medical professional describing the manner in which the disability impacts the student's ability to participate in post-secondary studies.
- The grant currently offers up to \$8,000 for a full-time student with a disability or up to \$1,000 for each academic year a student takes a correspondence course. There is no evidence that this grant has increased in value since its introduction in 2013.
- The CSFA program provides a more robust offering of benefits for students with disabilities, and clearly outperforms the FANS program in this area. The CSFA program provides the following disability benefits to PSE students with disabilities:
 - Canada Student Grant for Services and Equipment – Up to \$20,000 if a student needs education-related services or equipment.
 - Canada Student Grant for Students with Disabilities – Up to \$4,000 per year for each year of studies as long as the student still qualifies. This could reduce or replace the need for a student loan.
 - Borrowers with a severe permanent disability who are unable to repay their Canada Student Loans may be eligible to have their debt cancelled through the Severe Permanent Disability Benefit.
 - Students with children with disabilities qualify to have their funding for child/youth dependants extended to 12-18 years of age. Students with child/youth dependants without disabilities only receive funding for their dependants until the age of 12 years. Note: The FANS program provides support for child dependants up to 18 years of age, regardless of whether the child dependant has a disability or not.
 - In addition, some jurisdictions that participate in the CFSA program provide some form of top-up to the disability benefit offered through the program, if it is determined a student has unmet needs.
- In addition to the requirements pertaining to proof of disability, the SFA regulations state that only students eligible for the basic grant can receive the disability study grant. This is problematic for two reasons. The first is that students who have a disability, but do not qualify for the basic grant, are not eligible for the disability study grant. This would be non-Inuit students with no Nunavut schooling. Second, non-Inuit students who are eligible for a basic grant (based on their years of schooling in Nunavut) will stop receiving the disability study grant once their basic grant benefits run out. There was no compelling rationale to support these eligibility requirements.
- When reviewing the Disability Study Grant, it was noted that section 14(2) (b.1) of the SFA Act, was not being optimized as much as it should be for Nunavut PSE students with disabilities. This is evidenced by the lack of rate adjustment this benefit has received since its inception in 2013, and the fact that the types and values of benefits offered through the CSFA program outperform those offered by the FANS program.

1.3 Travel Grant

- The FANS program currently provides a travel grant only to those students who qualify for the basic grant. Further, only students without dependants are eligible for two return trips (at the start/end of the school year and at the start/end of Christmas/Holiday break). Students with dependants are only eligible for one return trip (at the start/end of the school year). This could potentially be considered grounds for discrimination based on marital status or family size.
- In comparison, in certain situations, the CSFA program may provide up to a \$1,200 maximum transportation allowance.
- The delivery of the FANS travel grant has been a source of complaints by students and parents/guardians. Complaints have been attributed to:
 - The FANS office has limited capacity to administer and deliver the FANS Travel Grant. This important function has historically been carried out by 1 PY (a FANS Finance Officer), who is also responsible for monitoring the after-hours emergency travel phone line, as well as carrying out their main financial duties as per their job description.
 - There is a perception by users that the travel component of the FANS office acts as a travel agency, which leads to dissatisfaction when that level of service cannot be provided.
 - Students often leave travel bookings to the last minute, and frequently request changes etc.
- Until 2017, the travel component of the FANS program was outsourced to a third-party travel agency. Given the intricacies involved in booking northern travel, the expectations of users, and the capacity of the FANS office, Nunavut PSE students would be better served by reverting to the use of a third-party travel agency for the administration and management of the universal FANS travel benefit.
- Extenuating circumstance travel is a component of Kativik Ilisarniliriniq's program. Due to many of the unique factors that Nunavut students face when pursuing PSE, having a comprehensive extenuating circumstances travel policy would be beneficial. While the *FANS Travel Policy* contains elements of what may be considered extenuating circumstances under which students may be approved for additional travel (i.e., circumstances under which a student can travel to a community other than their home community), a comprehensive extenuating circumstances policy should be developed.
- It is recognized that there are limited opportunities for Nunavut PSE students to access PSE in their home communities. Further, due to Nunavut's remoteness, Nunavut PSE students must pay extremely high travel costs to access PSE in other locations. As a result, treating travel as a universal benefit available to all Nunavut students has been deemed as a fairer distribution of the FANS travel benefit.
- Students travelling significant distances away from home and family may require more flexibility in terms of the standard baggage allowance allotted with a purchased ticket. The need for this is compounded by the fact that many Nunavut PSE students have family members who accompany them to their place of study. In recognition of this, Kativik Ilisarniliriniq's PSES program offers an extra baggage benefit.

1.4 Correspondence Course (Distance Education) Reimbursement

- Until the fall of 2022, part-time PSE students (less than 60% of a full course load) were eligible for only the FANS reimbursement for distance education courses of up to \$1,000 per completed course, with a lifetime limit of \$10,000 in reimbursed expenses.
- The creation and implementation of part-time student benefit in the 2022-2023 academic year, made part-time students eligible for tuition, fees, and books benefit. This served to expand educational opportunities for Nunavut PSE students.
- With the creation of the part-time student benefit, there is no longer a need for correspondence course reimbursement.

Recommendation – 5.5.b. Types of Benefits (Universal Benefits)

12. It is recommended that the Department of Education offer the following Universal Benefits to all Nunavut post-secondary students:
 - a. PSE navigation support, available to full-time and part-time students.
 - b. A Disability Study Grant, available to full-time and part-time students, and comprised of the following components:
 - i. Up to \$20,000 for education-related equipment, supplies, and supports;
 - ii. Fifty percent (50%) of tuition and books in the form of a grant for non-Inuit students with disabilities (under the FANS program, Nunavut Inuit students with and without disabilities receive their PSE funding for tuition and books in the form of grants);
 - iii. Borrowers with a severe permanent disability, (which must be defined in the SFA Act), who are unable to repay their loan, may be eligible to have their debt cancelled through the Severe Permanent Disability Benefit; and
 - iv. The age of eligibility for benefits for a dependent child with a disability, be extended beyond 18 years of age, where there is proof of the disability and proof that the FANS funded student is legally responsible for the care of the child after the age of 18 years.
 - c. A Travel Grant, available to full-time students, and comprised of the following components:
 - i. One return trip for the student and, where applicable, their dependants from their home community to the school location and back again to be taken at the start and end of the academic year.
 - ii. A total baggage allowance of three (3) bags for a student and, where applicable, for each of their dependants. When calculating this benefit, the baggage allowance included with the student's purchased ticket is included in the count.
 - iii. In relation to the Travel Grant, it is recommended that a formal extenuating circumstance travel policy be developed to allow for the consideration of exceptional circumstances that may require a student to be considered for extra travel benefits throughout the academic year. Such a policy must have parameters developed to guide its fair administration, while also allowing an element of flexibility to account for non-typical extenuating circumstances that students may encounter.
13. With respect to recommendation 12a, it is further recommended that the Government of Nunavut provide the appropriate number of PYs to offer Nunavut students the same type of academic and social support provided by Kativik Ilisarniliriniq's PSE academic navigators and social support navigators. This is contingent on recommendation 2.
14. With the availability of a benefit for part-time study, it is recommended that the Department of Education discontinue offering correspondence course reimbursement.
15. It is recommended that the Department of Education ensure a mechanism is in place to make certain that the Universal Benefit rates under the FANS program keep pace with inflationary increases.
16. It is recommended, that all Universal Benefits, and the program in its entirety, be reviewed on a regular basis. The time between reviews should not exceed five (5) years.

Note: To view the complete framework of recommended FANS benefits, see Appendix D

2. PROPOSED MIRRORED BENEFITS

These are proposed benefits available to all Nunavut students. As per section 14(2)(b) of the SFA Act, these benefits are provided to Nunavut Inuit in the form of a grant and do not need to be paid back. These benefits are provided to all other students in the form of a loan and must be repaid in full. Alternatively, students may have the loan written off if they meet loan remission criteria.

2.1 Tuition and Mandatory Fees

- Under the Basic Grant, the FANS program offers a benefit for tuition, books, and fees. Students who are not eligible for the grant can receive the basic grant in the form of various types of loans (primary or secondary).
- Statistics Canada tuition data (2022-23) indicates that full-time undergraduate students paid an average of \$6,834 for tuition for the 2022/2023 academic year and graduate students paid, on average, \$7,437 (see Table 3).
- When comparing the FANS tuition benefit to the average Canadian tuition cost over the 2018-22 period, it was noted that the FANS tuition benefit was equal to or slightly above the average Canadian tuition cost for undergraduate programs. However, it fell below the average Canadian tuition cost for graduate programs for 2018-19 and 2019-2020. Since the FANS tuition increase in 2020, the FANS tuition benefit has exceeded the average Canadian tuition cost for both undergraduate and graduate programs. In 2022-2023, the FANS tuition benefit outpaced the Canadian average tuition cost by \$3,051 for undergraduate programs and \$2,448 for graduate programs.
- While on the surface, this analysis may give the impression that the FANS tuition benefit is adequate, it is not. The amount allotted for tuition under the FANS program also includes money for books (the basic grant under the current FANS program combines these two items).
- Items such as books and mandatory equipment for PSE programs can cost between \$1,500-\$2,500, depending on the program. Due to this, tuition and mandatory fees should be a stand-alone benefit. By removing the book component, the \$9,885 (suggest rounding up to \$10,000, for the sake of simplicity) is considered sufficient for tuition and mandatory fees maximum per academic year.
- Nunavut Inuit PSE students, taking specialized programs with tuition costs that exceed the FANS tuition benefit, could seek tuition top-ups from the RIAs.
- Between the FANS program and the RIAs, Nunavut Inuit PSE students should not incur any out-of-pocket tuition costs.
- It should be noted that only the actual tuition and mandatory fees costs would be paid, up to a maximum of \$10,000 per academic year.

Table 3: Average Canadian Tuition Cost vs. FANS Tuition, Books, and Fees Benefit (basic grant)

Academic Year	Average National Undergraduate Degree Cost	Average National Graduate Degree Cost	FANS Basic Grant (For tuition, books, & fees)
2018-19	\$6,822	\$7,388	\$6,855
2019-20	\$6,468	\$7,186	\$6,855
2020-21	\$6,580	\$7,361	\$9,885
2021-22	\$6,660	\$7,315	\$9,885
2022-23	\$6,834	\$7,437	\$9,885

2.2 Books and Equipment

- Books and equipment are costly items required for PSE, and they should not be considered part of a tuition benefit.
- In reviewing costs for PSE books and equipment, three universities were examined: Queen's University, University of Saskatchewan (US), and University of British Columbia (UBC).
- Like tuition, costs for books and equipment vary by program. Both US and UBC recommend students budget between \$1,500-\$2,000 and note this excludes programs with out of the ordinary costs, such as medicine. At Queen's University, the average cost of books was estimated to be \$2,531.
- The recommended and average values offer excellent guidance for setting Nunavut's benefit rate for books and equipment.
- Between the FANS program and the RIAs, Nunavut Inuit PSE students should not incur any out-of-pocket costs for books and equipment.

2.3 Living Expenses Benefit

- Under the Supplementary Grant, the FANS program offers a living expense benefit. Students who are not eligible for the supplementary grant can receive the living expense benefit in the form of various types of loans (primary or secondary).
- The value of the living expense benefit has not changed since 2008. Based on the Consumer Price Index (CPI), the rate of inflation from 2008-2023 was 37.4%.
- When examining the living expense benefit, there was a need to understand the type of expenses that had been taken into consideration when the benefit was developed, and its rates were set. Due to an absence of historical information, it was challenging to determine what was considered in setting the rate and to assess whether the rate set was adequate.
- In 2022, the FANS program began offering a Rent Supplement. This is only available to Nunavut Inuit who belong to certain types of housing situations.
- While applying an inflationary increase to these living expense benefits may be a quick and somewhat logical solution, it was determined to be in the best interest of Nunavut students to invest time in re-building and possibly restructuring these benefits to ensure that all relevant costs are considered. This would support a better understanding of the types of student expenses used to generate the rates assigned to these benefits, while also ensuring the rates are reflective of current costs. Further, taking pause to re-build these benefits would also grant an opportunity to explore whether there should be different types of living expense benefits based on northern versus southern residency when pursuing PSE.

Recommendations – 5.5.b. Types of Benefits (Mirrored Benefits)

17. It is recommended that the Department of Education offer the following Mirrored Benefits to all Nunavut post-secondary students:
 - a. Up to a maximum of \$10,000 for tuition and mandatory fees for full-time students, and up to a maximum of \$5,000 for part-time students.
 - b. Up to a maximum of \$2,500 for books and equipment for full-time students, and up to a maximum of \$1,250 for part-time students.
 - c. A revised living expense benefit for full-time students, to be developed, and reflective of the types of expenses incurred by Nunavut PSE students, as well as current costs.
 - d. It is recommended that the Department of Education provide these benefits to Nunavut Inuit post-secondary students in the form of a grant, and therefore, they do not need to be paid back. For all other students who are not Nunavut Inuit, these benefits are provided in the form of a loan and must be repaid in full. Alternatively, students may have the loan written off if they meet loan remission criteria.
18. It is recommended that the Department of Education ensure a mechanism is in place to make certain that the Mirrored Benefit rates under the FANS program keep pace with inflationary increases.
19. It is recommended, that all Mirrored Benefits, and the program in its entirety, be reviewed on a regular basis. The time between reviews should not exceed five (5) years.

Note: To view the complete framework of recommended FANS benefits, see Appendix D

3. PROPOSED NUNAVUT INUIT STUDY GRANT

These are proposed benefits available to Nunavut Inuit students. These benefits are in the form of a grant and therefore do not need to be paid back.

The development of the Nunavut Inuit Study Grant was based on the following:

- Sections 15 (1) and (2) of the Canadian Charter of Rights and Freedoms;
- Section 14(2)(b) of the SFA Act;
- Gaps in the educational attainment rates between Inuit and non-Indigenous Canadians;
- The demographic profile of Nunavut's population; and
- The PSE needs that were identified when carrying out this review, which are reflected in this report, and further supported by other Nunavut and Inuit-specific research.

In developing a package of Nunavut Inuit-specific benefits, the benefits that Kativik Ilisarniliriniq offers its Inuit PSE student population, through its PSES program, were reviewed extensively and served as a best practice point of reference. This included consideration of types of benefits as well as the value of the benefits offered. It must be noted, however, that the benefits Kativik Ilisarniliriniq offers part-time students are limited. While costs of tuition, books and supplies are covered, other allowances are not provided. In Nunavut, expanding options for students to pursue PSE is important, as there is not a "one-size fits all" approach to how an individual embarks on their studies. This represented a point of divergence with respect to Kativik Ilisarniliriniq's PSES program and resulted in recommendations for increased benefits for Nunavut's part-time Nunavut Inuit students.

It is also important to note that in addition to the benefits outlined in this section, Kativik Ilisarniliriniq provides students and their dependants with a living and housing allowance and fully covers tuition, books, and fees. The benefits noted in this section, therefore, reflect benefits provided by Kativik Ilisarniliriniq's PSES program that are in addition to these benefits.

The following section highlights those benefits deemed necessary to meet the needs of Nunavut Inuit PSE students. Given that detailed information related to these needs has been highlighted throughout this report, it will not be outlined extensively in this section.

3.1 Travel Benefit

- Kativik Ilisarniliriniq's PSES program provides students and their dependants with three (3) return trips per academic year (start/end of the school year, Christmas/Holiday break, and March break). KI also reported that Air Inuit provide students sponsored under Kativik Ilisarniliriniq's PSES program with additional travel benefits. However, the nature of these additional travel benefits was unclear.
- There are limited opportunities for Nunavut Inuit to access PSE in their home communities. Further, due to Nunavut's remoteness from Southern Canada, Nunavut Inuit PSE students must pay extremely high travel costs to access PSE in other locations. Due to issues adjusting and adapting to the PSE environment, including culture shock, and disconnection from family and community, as well as the identified need for improved family and student wellness supports, providing Nunavut Inuit students with an additional travel benefit throughout the academic year is considered a positive way to better support students and their families, and ease the adjustment to the PSE environment.

3.2 Transition Allowance

- Kativik Ilisarniliriniq's PSES program provides students with an extra living allowance payment, which is issued to students two-weeks before the start of classes. This is due to the reality of many students have very little to no money in their pocket when starting school. This, therefore, offers students a more secure start to their academic year.
- Many Nunavut Inuit PSE students share a similar reality as Nunavik's students; very little to no money in pocket when starting school, and very little to no money at the end of the school year. In fact, Nunavut PSE students have reported that the start of the school year is one of the most stressful periods in the academic year for them. This is often due to a significant number of changes in the student's life at that time, which is further compounded if the student is not financially secure, especially if responsible

for family members. Supporting students transition at the start and end of the school year through the provision of a transitional allowance is deemed a positive benefit that would contribute to a student's sense of security and stability during these two key points in the academic year.

3.3 Transition Support Person

- Kativik Ilisarniliriniq's PSES program provides a "chaperone" benefit to students who are moving from Nunavut to live in the city for the first time and who need to be accompanied by a family member. This benefit covers the airfare, meals, and taxi for this person for a duration of five (5) days.
- Due to resource constraints and distance, most of Nunavut's prospective PSE students have minimal opportunity to take part in PSI tours/site visits prior to starting PSE. Moreover, due to these same constraints, Nunavut families are seldom afforded the opportunity to accompany their child to the PSI and do a typical university/college drop-off. Further, for many Nunavut Inuit students attending a school outside of their home community, it may be the first time they've travelled away from home. This places students in an unfavorable position when starting PSE as it can amplify the sense of worry that many students experience when starting school. To help foster a more successful transition for Nunavut Inuit students, allowing a family member to travel with a student leaving Nunavut to live in the South for the first time and assist in establishing the student in their new environment, was deemed an important benefit.

3.4 Mandatory Exam Fee Allowance

- Kativik Ilisarniliriniq's PSES program provides a benefit that covers the cost of any mandatory exam fees for exams that are required to be taken by the student to be able to practice in their chosen field of study (i.e., nurses, lawyers etc.).
- Exams of this nature are mandatory requirements to allow a student to be employed and/or practice in their field of study following program completion. It is important that students be supported with this aspect of their education so they can transition successfully into their chosen career. If travel is required for such exams, it should be considered under the program's extenuating circumstances travel policy (see recommendation 12.c.iii).

3.5 Tutoring Allowance

- Kativik Ilisarniliriniq's PSES program provides students with a tutoring benefit. Students are entitled to receive up to one hour of tutoring per week, per the number of courses taken. The total hours may be used for tutoring in one single course or spread over other courses.
- Tutoring support will assist Nunavut Inuit students who may struggle with workload adjustment and meeting the academic requirements of their PSE program.

3.6 School Supply Allowance

- Kativik Ilisarniliriniq's PSES program provides students with \$62.50 each semester for consumable school supplies such as pencils, paper, and other similar objects. In addition, the student may be reimbursed up to a maximum of \$500 per academic year for purchasing material or equipment needed at home for their study area, such as office chair, headsets, laptop etc.
- The School Supply Allowance benefit will help ensure Nunavut Inuit students are equipped with adequate educational materials and supplies to support their post-secondary studies.

3.7 Furniture & Household Supplies Allowance

- Kativik Ilisarniliriniq's PSES program provides students with \$1,500 for the purchase of furniture and household supplies for students in unfurnished rental accommodations. An additional \$500 per dependant is also provided. This allowance is paid only once but a student who is returning after an interruption of studies may be eligible a second time, when a period of 5 years has elapsed since they received the first allowance.

- Nunavut students, especially those traveling away from their home community to pursue PSE, are limited in what they can bring with them. Again, this is often due to resource constraints, such as cost, as well as distance. The ability of students to establish themselves in their new environment is important to their transition and sense of preparedness.

3.8 Additional Allowance to Improve Students' Living Situation

- Kativik Ilisarniliriniq's PSES program provides students with an allowance of \$500 annually to help acquire additional items to improve their living situation (i.e., new towels, toaster replacement etc.)
- Like the furniture and housing supplies benefit, this benefit will provide improved transition support for students, and their dependants. It will also support a student's quality of life during their study period and family wellness.

3.9 Recreation and School Activity Allowance

- Kativik Ilisarniliriniq's PSES program provides a benefit designed to encourage students and their dependants to participate in extracurricular activities (i.e., music lessons, sports, etc.). The funds may be used either by the sponsored student or by their dependants for the registration or purchasing of necessary equipment. The student is provided up to a maximum of \$500 annually, and up to an additional \$250 for each dependant. Under this benefit, the student may also receive up to an additional \$500 per academic year to participate or attend activities that are organized by their PSI, and which are related to their program of study (i.e., conferences, workshops, class outings etc.)
- These types of benefits are key in supporting a student and their family to integrate and engage with their new surroundings. There is a direct link between these benefits and quality of life and individual and family wellness. These benefits also serve to support transition to the student's new environment.

3.10 Student Health and Wellness Allowance

- Kativik Ilisarniliriniq's PSES program provides a benefit of up to \$500 annually to help students cover the cost of health and wellness related services not already provided under another program (i.e., Non-Insured Health Benefits [NIHB] for First Nations and Inuit Program). This allowance may also be used to cover the portion of a NIHB benefit that is not fully covered (i.e., the deductible).
- Additional health and wellness related costs not covered under other programs, such as NIHB, are a real cost for students. Moreover, while studying, most students choose not to work and therefore, do not have access to a comprehensive package of benefits often offered by an employer. Health and wellness are important factors in PSE success.

3.11 Childcare Benefit

- When it comes to childcare, Kativik Ilisarniliriniq's PSES program offers a comprehensive set of benefits that support various forms of childcare. These include the following:
 - Services provided by a person not residing with the student.
 - Public and subsidized daycare – a maximum daily amount as established by law is paid for public daycare and subsidized home care for eligible dependent children;
 - Private home daycare – a maximum amount as determined by Kativik Ilisarniliriniq for eligible dependent children; or
 - Babysitting – When a student has classes while their school-age child(ren) does not have classes, babysitting fees are paid or reimbursed according to the rates established by Kativik Ilisarniliriniq.
 - Childcare support person: A person over 18 years old who will reside with a single parent (registered as a full-time student with a minimum of four (4) courses per semester or for a minimum of 12 hours per week) and provide support and assistance for the children. The support resource person is paid a monthly tax-free allowance, based on Kativik Ilisarniliriniq's established support resource allowance rates. For instance, a support resource person taking care of three children is paid \$1,518.72 per month.

The Kativik Ilisarniliriniq program counts the support resource person as a dependant for the purpose of providing the student with the housing benefit under the living allowance.
- Childcare is a matter of significance to Nunavut students. With the introduction of \$10/day daycare in Nunavut for licensed daycare, as well as other subsidies offered by the RIAs, affordability of licensed childcare has greatly improved in Nunavut. In terms childcare services from unlicensed childcare

providers, the Department of Family Services (DFS) offers a subsidy to assist students with this cost in Nunavut. Despite the support from DFS, there may still be a need for funding support for unlicensed childcare.

- For students pursuing PSE outside of Nunavut, there remains variance in terms of the implementation of \$10/day daycare, and childcare costs. Further, availability of daycare spaces is an issue both inside and outside of the territory.
- Currently, the FANS program offers no childcare benefits. This places individuals with families who wish to pursue PSE at a disadvantage. The childcare benefits offered by Kativik Ilisarniliriniq's program would be beneficial for Nunavut Inuit students, many of whom have families and maintain parental duties while undertaking PSE.

3.12 Program Completion Bonus

- As an incentive for students to complete their PSE, Kativik Ilisarniliriniq's PSES program provides the following program completion bonuses:
 - a) \$1,724 for every student who receives a degree at the bachelor's level;
 - b) \$2,638 for every student who receives a degree at the master's level; and
 - c) \$5,275 for every student who receives a degree at the Ph.D. level.
- The FANS program currently awards scholarships to grade 12 and PSE students based strictly on academic performance. In the 2021–22 academic year, only 38 students received scholarships from the FANS program. Scholarship amounts range from \$500 to \$1,500.
- Of notable interest, the grade level that must be attained to be awarded a scholarship differs for Nunavut Inuit students (a B grade is required) and non-Inuit students (an A grade is required) at the Master and Doctoral levels. No rationale could be identified to support this difference. At grade 12 and other PSE levels, the grade requirement to be awarded a scholarship is the same for Nunavut Inuit students and non-Inuit students.
- While some Canadian jurisdictions offer scholarships, very few of the scholarships offered are based strictly on academic performance. While academic-based scholarships exist, they tend to be offered by entities other than a government's student financial assistance program.
- In reviewing Kativik Ilisarniliriniq's PSES program, it was noted that no scholarships of any type are offered by the program. Rather, the program focuses on offering students an incentive for successfully completing their program by granting program completion bonuses.
- While academic excellence should be encouraged, shifting the program's focus away from academic excellence, and toward successful program completion would make for a more fitting incentive-based program for Nunavut's student population, especially given the goals established under Article 23 of the Nunavut Agreement.
- Of interest to this review was Kativik Ilisarniliriniq's absence of program completion bonuses for the certificate and diploma levels. These are significant PSE achievement levels that should be recognized and reflected in a Nunavut PSE completion bonus framework.

Recommendations – 5.5.b. Types of Benefits (Nunavut Inuit Study Grant)

20. It is recommended that the Department of Education offer the following Nunavut Inuit Study Grant Benefits to all Nunavut Inuit post-secondary students:
- a. **Travel Benefit:** Full-time students receive one (1) return trip, to be used for Christmas holiday travel, for the student and their dependants. For this trip, regular baggage allowance as per the purchased ticket(s) apply (Note: this is in addition to the one (1) return trip provided under the universal grant for Nunavut Inuit PSE students).
 - b. **Transition Allowance:** Two extra bi-weekly living expense payments provided to the student. The first is provided two-weeks before the start of the student's post-secondary program and the second, is provided when the student completes their studies at the end of the academic year. Part-time students receive half of this benefit, which results in two extra one-week living expense payments.
 - c. **Transition Support Person:** For full-time students who are moving from Nunavut to live in the South for the first time and who require transition support from a family member. The benefit includes return airfare to/from the support person's home community & the location of the student's school, and cost coverage for accommodation related expenses, including the cost of accommodation itself (as per the Government of Nunavut's per diem rates). This is for one adult family member for a duration of up to a maximum of 7 days (this includes travel days, with day one (1) and day seven (7) included in the maximum seven-day count).
 - d. **Mandatory Exam Fee Allowance:** Full coverage of mandatory examination fees that are a mandatory requirement to allow the student to practice in their field of study following program completion. If travel is required for such exams, return travel from the student's home community to the closest location of the exam will be considered for the student only, under the program's extenuating circumstances travel policy. This allowance is provided to full-time and part-time students.
 - e. **Tutoring Allowance:** Up to \$1,000 per academic year for full-time students, and up to \$500 per academic year for part-time students.
 - f. **School Supply Allowance:** Full-time students receive \$500 per academic year for consumable school supplies such as pencils, paper, and other similar objects, as well as for the purchase of other material or equipment needed at home for a study area, such as office chair, headsets etc. Part-time students receive \$250 for this purpose.
 - g. **Furniture & Household Supplies Allowance:** Full-time students receive \$1500 for the purchase of furniture and household supplies for students in unfurnished rental accommodations. Students receive an additional \$500 per dependant for this purpose. This allowance is paid only once but a student who is returning after an interruption of studies may be eligible a second time, when a period of five (5) years has elapsed since they received the first allowance.
 - h. **Improvement of Students' Living Situation Allowance:** \$500 per academic year during the course of students' studies to help acquire additional items or improve their living situation.
 - i. **Recreation and School Activity Allowance:** \$1000 for the student and \$250 per child dependant per academic year to participate in extracurricular activities. The funds may be used either by the student or by their dependants (or both) for the registration of activities and/or for purchasing the necessary equipment for activities. This funding can also be used for the student or their child dependants to participate or attend activities that are organized by their post-secondary institute or a dependent child's school which are related to their program of study. Part-time students are eligible to receive half of this benefit – \$500 for the student and \$125 per dependent child.
 - j. **Student Health and Wellness Allowance:** Up to \$500 per academic year to cover the cost of health and wellness related services not already provided under another program This allowance may also be used to cover the portion of a benefit under the Non-Insured Health Benefit program that is not fully covered. Up to \$250 for part-time students, for this purpose.

k. Childcare Benefit

- a) A full-time student, who is a single parent and is the primary caregiver of an eligible child dependant(s), may choose either i or ii:
- i. Childcare Support Person: A person over 18 years old who will reside with a single parent (registered as a full-time student) and provide support and assistance for the children. In determining the housing component of the living allowance, the childcare support person is considered a dependant.
 - ii. Daycare: Up to a maximum of \$300 per week for each eligible child dependant for public or private daycare (this includes in-home care).
 - iii. In addition to a choice between items i and ii, the single parent student is eligible to receive:
 - Babysitting support – up to a maximum of 20 hours/per week of babysitting support, when the student has evening classes and/or weekend or evening study requirements. Babysitting services are paid at a rate of \$15/per hour for one (1) child; and \$ 5/per hour for each additional child (a maximum of \$30 total for additional children); and
 - After-school care – for children (ages 5-12 yrs.) as follows:
 - Up to a maximum of two (2) hours of babysitting services at the established rate. This does not count against a student's babysitting benefit for the purpose of taking evening courses or for weekend and/or evening study requirements; or
 - Up to a maximum of \$150 per week, per child for participation in an organized after-school program.
 - iv. A part-time single parent receives ½ of these benefits.
- b) A full-time student, who is not a single parent and is the primary caregiver of an eligible child dependant(s), is eligible for:
- i. Daycare – up to a maximum of \$300 per week for each eligible child dependant for public or private daycare (this includes in-home care).
 - ii. A part-time non-single student receives ½ this benefit.

l. **Part-time Living Expense Benefit:** Part-time students are eligible to receive ½ of the living expense benefit if they meet the program's criteria for a part-time courseload.

21. It is recommended that the Department of Education discontinue offering academic performance-based scholarships to Nunavut students. In its place, it is recommended that the Department of Education offer the post-secondary education completion bonuses to Nunavut Inuit students under the Nunavut Inuit Study Grant to encourage higher rates of post-secondary education completion within the Nunavut Inuit PSE student population. The following program completion bonuses are recommended or full-time and part-time Nunavut Inuit students who provide proof of successful completion of their post-secondary education program:
- \$2,000 for every student who receives a certificate;
 - \$2,500 for every student who receives a diploma;
 - \$3,000 for every student who receives a degree at the bachelor's level;
 - \$3,500 for every student who receives a degree at the master's level; and
 - \$4,000 for every student who receives a degree at the Ph.D. level.
22. It is recommended that the Department of Education ensure a mechanism is in place to make certain that the Nunavut Inuit Study Grant Benefit rates under the FANS program keep pace with inflationary increases.
23. It is recommended, that all Nunavut Inuit Study Grant Benefits, and the program in its entirety, be reviewed on a regular basis. The time between reviews should not exceed five (5) years.

Note: To view the complete framework of recommended FANS benefits, see Appendix D

5.6 Ineligibility and Suspension

The FANS program's current approach to student ineligibility and suspension is challenging to interpret, which causes difficulty for the FANS staff to effectively administer this area of the program. Further, the OAG's 2007 FANS Report indicated there was a noted disconnect between the SFA legislation and the program's policies and guidelines related to ineligibility and suspension.

While the FANS Comprehensive Review did not undertake a review of the SFA legislation, it was reported that the SFA legislation is overly prescriptive in some areas and does not offer enough guidance in other areas. With respect to ineligibility and suspension, there was a noted lack of guidance in the SFA legislation. This is likely a contributing factor to the uncertainty staff experience with this part of the program, and the harsh program penalties that have resulted. For instance, because the SFA legislation does not set out the period of suspension that applies when a student withdraws from PSE studies, or the circumstances in which a suspension would not apply, FANS policy has defined these parameters.

Currently, FANS policy notes the following reasons for suspension from the program:

- a. not passing the required FANS percentage (60%) of a full course load during the academic year;
- b. withdrawing or being asked to withdraw from your studies; or
- c. receiving an overpayment due to providing false information on your FANS application form.

The period of suspension from the FANS program is three (3) years. Of all the student assistance programs examined as part of this review, this was the lengthiest period of suspension.

Further, the program's criteria for the removal of a suspension also presented challenges. For example, in relation to item (a) above, a suspension can be removed if a student has the means to return to school and show proof to the FANS office that they have successfully passed 60% of a full course load and do not have any money owing to the FANS program or the GN. In terms of money owing to the GN, FANS program staff have indicated this is a barrier. Often, it is an inconsequential amount owing to the GN from an individual's past dealings with another program. However, as inconsequential as the amount may be, it can still prove to be a barrier for some individuals.

The FANS Program also does not provide clear guidance on what circumstances enable a student to re-take a course. Further, the program also allows for a lengthy period of notice of withdrawal by students (30 days). While a notification period is a good thing, a lengthy notification period can place the student at risk of incurring an overpayment, which is not ideal for both the student and the program.

The NWT has recently proposed regulation changes that will remove all suspension penalties for withdrawing from or failing a course. The proposed change recognizes that students may experience unexpected challenges while pursuing PSE that may result in withdrawal or failure. Moreover, it is thought that suspensions could become a barrier to a student's achievement of their post-secondary goals. The goal is to remove the suspension penalties for withdrawing from or failing a course, therefore, it will encourage students to continue with their PSE pursuits¹⁸.

The philosophy of the Kativik Ilisarniliriniq's PSES program focuses on providing a supportive approach that encourages PSE success, rather than policies on suspension. Through the program's PSE academic navigators and social support navigators, academic progress is monitored, and students are supported when challenges

"I think fans [sic] needs to allow students to fail without financial penalty. Going away for school is hard. And there is a huge learning curve. Allow for more mistakes. Help students go for more education even if they failed."

FANS Student Survey Respondent, 2022

¹⁸ https://www.ece.gov.nt.ca/sites/ece/files/resources/2023-05_info_sheet_-_sfa_regulations.pdf

arise that place them at risk for poor academic outcomes. Support is therefore tailored to the student's needs, which offers an opportunity to promote success for the student. When a student decides to leave their studies, Kativik Ilisarniliriniq works with the student to support the transition. Adopting a similar approach with the FANS program would better support student success.

Recommendations – 5.6 Ineligibility and Suspension

24. It is recommended that the Department of Education adopt a more supportive approach to student withdrawal and/or failure of a post-secondary program or course. In doing so, it is further recommended that:
 - a. The FANS program discontinues the practice of program suspensions based on poor academic performance. However, if the post-secondary institution removes a student from a program, the student cannot continue to receive FANS funding for that program and will remain ineligible for that program at that post-secondary institution until permitted re-entry into the program.
 - b. The Government of Nunavut no longer deem individuals who owe money to government programs, other than the FANS program, ineligible for FANS funding. For clarity, individuals owing money to the FANS program should remain ineligible until arrangements have been made with the FANS office to re-pay the money owing. Arrangements should be flexible and determined on a case-by-case basis.
 - c. The FANS program offers funding support for a student to re-take a course under the following circumstances:
 - If a higher mark is required for acceptance into another program. However, the FANS program will not support the re-taking of a course or program that the student has successfully completed if it's not linked to a higher-grade requirement for another program.
 - If the student fails the course, but the post-secondary institution allows the student to re-take the course. Under this circumstance, the student would be required to work more intensely with the appropriate FANS staff and develop a course success plan (i.e., aligning the student with needed resources and additional supports, development of a course study schedule, monitoring of progression etc.).
 - d. If a student decides to withdraw from their studies, the FANS program will continue its practice of providing the student with the return portion of their travel benefit, and if a Nunavut Inuit post-secondary student, they will receive their two-week post study transition allowance under the Nunavut Inuit Study Grant.
 - e. The FANS program decreases the student withdrawal notification period from 30 days to one (1) week, to reduce the likelihood of the student incurring an overpayment repayable to the FANS program.

5.7 Loans

Currently, the FANS program struggles with the collection of student loans. There are long-standing issues with the collection of outstanding student loans issued by the FANS program, with an estimated \$8.7 million in outstanding student loans owing to the Government of Nunavut. It is further estimated that 75% of this amount is deemed uncollectible, as some of the loans date as far back as 1995, when the FANS program was administered by the Government of the Northwest Territories (GNWT). Further, a prior loans review indicated that files for at least 20 to 30 loans prior to 2010, were either incomplete or missing. Many factors have contributed to this situation over a significant length of time (i.e., lack of a proper information management system, transfer of the program to different GN departments, human resource capacity, ransomware, pandemic, etc.).

The subject of outstanding student loans was one of the most prominent concerns raised in the Hansard Review, with some members questioning the impact the program infrastructure was having on other key aspects of the program, such as loan collection.

This is a valid question, and in response, it can be confirmed that the lack of an adequate information management system and limited human resource capacity have been major contributing factors. It is worth re-stating that many Canadian jurisdictions contract a third-party to manage loan disbursement and repayment on their behalf. This is done either through the CSFA program or independently. Jurisdictions that do not use a third party are supported by a government central agency to manage their student loans (i.e., Department of Finance). No jurisdiction that responded to the FANS jurisdictional questionnaire indicated that program staff hold primary responsibility for the administration and management of student loans.

The FANS program has not received the same type of support that other jurisdictions receive with this significant undertaking. Historically, the FANS program has had one to two (1-2) PYs allocated to managing loans, in addition to other duties. FANS staff have struggled with the loans component of the FANS program and the system for loan management needs to change.

The outstanding loan debt is a matter of significance to this review. Given the current situation, as well as the uncertainty of balances of aged loans, additional efforts to collect all outstanding loan debt was considered a poor investment of the Department of Education's time and resources. The situation is complex, and finding a reliable solution while the same problems exist within the program will likely be unsuccessful. It should be noted that the same applies to collection of loan and grant overpayments.

The new student PSE support program that may result from the FANS Comprehensive Review, should not be burdened with uncollectable outstanding loan debt that is a by-product of inadequate program infrastructure and past decisions. It is not in the best interest of a new program to carry this legacy forward.

Going forward, the proper infrastructure, supports, and mechanisms to actively collect loans, as well as collect unpaid overpayments of grants and loans, must be put in place. In terms of unpaid overpayments, it was noted that most Canadian jurisdictions have a fairly simple way of managing and accounting for these. The approach converts unpaid overpayments of grants to loans and adds unpaid overpayments of loans to a student's loan debt load. With the proper systems and supports in place, these are things that can easily be achieved by the FANS program.

Another consideration is that the FANS program does not charge interest on student loans. This is a result of amendments to the SFA regulations in 2021. This decision was based on Financial Administration Manual (FAM) Directive 9.15, which states that, "*No interest is to be charged on the following monies owing to the Government: amounts established through assistance programs.*" With the varied approach to charging interest in other Canadian jurisdictions, there was questioning if this was in the best interest of the FANS program. However, with the April 1, 2023, announcement by the Government of Canada to permanently eliminate the accumulation of interest on all Canada Student Loans including loans currently being repaid, there was consensus that interest should not be reintroduced to the FANS

program. This decision was made to ensure the FANS program remains comparable to or better than the benefits and incentives offered under the CSFA program for Nunavut's loan students. In addition to the federal government, British Columbia, Manitoba, New Brunswick, Nova Scotia, Prince Edward Island, and Newfoundland and Labrador do not charge interest on the provincial portion of their student loans¹⁹.

Another positive aspect of the FANS program is its loan remission option. Currently, students who meet certain criteria can have their loan written off at a rate of \$1,500 every three months if the borrower is a resident in Nunavut after ceasing studies. This is one of the most generous loan remission programs in Canada. While some other jurisdictions offer loan remission programs, they are targeted toward certain professions and/or certain locations in the jurisdiction and are often capped. For instance, Saskatchewan offers loan remission for nurses, nurse practitioners, veterinarians, and veterinary technologists who work in rural Saskatchewan communities. They can receive up to \$4,000 per year in Saskatchewan Student Loan forgiveness to a maximum of \$20,000 over five years. This does not apply to the CSFA portion of their loan.

In reviewing the approach to loan remission under the FANS program, there was consensus that while the program is generous and quite general in its application, it is designed this way with a purpose in mind. It is a sound strategy to recruit and retain non-Inuit PSE graduates back to the territory to strengthen an unstable labour market. Using loan remission as an incentive to attract educated Nunavummiut back to the territory was therefore viewed as a positive aspect of the FANS program. However, in reviewing the terms of the remission program, there was also consensus that they should be adjusted to reduce transience and encourage commitment to residency. While this did not result in a reduction in the rate of remission, it did result in a change to remission timelines.

There was also consensus that the parameters related to remission required strengthening.

Currently, one eligibility requirement for remission is that the individual must live in the territory. There is no requirement to work in the territory. There is also an omission related to residency requirements and

remission as they pertain to leaving and returning to the territory during the remission period. The Nunavut Housing Corporation's Nunavut Downpayment Assistance Program (NDAP) offered significant insight regarding periods of residency absence during the remission period and could provide a good model for the FANS program.

Lastly, when it comes to loans, the CSFA program, as well as most Canadian student assistance programs, require PSE students to sign a Master Student Assistance Agreement (MSAA). It should be noted that Nunavut currently does not have a MSAA.

The MSAA outlines the terms of accepting and repaying a loan. In addition, many jurisdictions also include more general terms and conditions for receiving student assistance, such as:

- Declaring application information is true and complete;
- Agreeing to repay student loan and grant overpayments;
- Acknowledging the exchange of information (i.e., with their school, other government departments, landlords etc.) and consenting to the exchange of information with the Canada Revenue Agency (CRA);
- Agreeing to inform the funder of changes to their academic or personal circumstances that may affect eligibility; and
- Agreeing that some of their funding may be sent directly to the school to pay for tuition and mandatory fees.

The MSAA can also be used for grant recipients and include other information such as a student's commitment to attend their courses, meet their academic obligations and take responsibility for budgeting and managing their funding. It may also be a valuable vehicle to gain consent to share information with GNHR for the purposes of aligning FANS funded students with employment opportunities in their field of study, as well as sharing information with other funders such as RIAs. It is determined to be in the best interest of Nunavut PSE students, and as well as the FANS program, to take the necessary steps to implement a MSAA.

¹⁹ <https://www.cbc.ca/news/business/canada-student-loans-repayment-tips-1.6858596#:~:text=British%20Columbia%2C%20Manitoba%2C%20New%20Brunswick%2C%20Nova%20Scotia%2C%20Prince,interst%20on%20the%20provincial%20portion%20of%20their%20loans>

Recommendations – 5.7 Loans

25. It is recommended that the Department of Education and the Department of Finance undertake the necessary steps to write-off some outstanding student loans, and grant and loan overpayments.
26. It is recommended that the Department of Education actively collect student loans under the new FANS program recommended in this report. Implementing this recommendation is contingent upon recommendations 2, 3, and 25 being adopted and implemented.
27. It is recommended that the Department of Education develop a mechanism to account for and manage unpaid overpayments of grants and loans under the new FANS program recommended in this report. It is further recommended that in doing so, unpaid overpayments of grants be converted to loans and unpaid overpayments of loans be added to a student's loan debt load. Repayment of all grant overpayment and loans would not start until the last day of the 6th month after the month in which he/she ceases to be a student. Implementing this recommendation is contingent upon recommendations 2, 3, and 25 being adopted and implemented.
28. It is recommended that the Department of Education discontinue the current loan remission program under the current FANS program, and replace it with the following:
 - Students may be eligible for loan remission of \$6,000 per year for the first three (3) years after they cease studies. The full \$6,000 will be written off annually on the anniversary date the student signed their remission agreement.
 - From year four (4) onward, students may be eligible for loan remission of \$8,000 per year. The full \$8,000 will be written off annually on the anniversary date the student signed their remission agreement.
 - If the student continues to meet the loan remission criteria, their loan may be written off in full through the loan remission program.

Students must live and work in Nunavut to be considered eligible, and they must maintain ordinarily resident status in order to remain eligible. This requirement may be waived when a student is on:

- Education leave for up to four years;
- Temporary out-of-town job placement for up to two years; or
- Extended medical treatment or hospitalization.

Loan remission is suspended for any period of the waived residency requirement in excess of three months. This can be achieved in one of two ways:

- a. The student would make the monthly loan payments as stipulated in the Consolidated Loan Agreement commencing in the fourth month that they are not ordinarily resident in Nunavut and continuing until they resume residency; or
- b. The term of the remissible loan period would be extended by the number of months of non-residency (excluding the first three months).

If the student does not resume Nunavut residency after the waived three-month period, the loan converts to a non-remissible loan and shall be paid in monthly installments based on an amended consolidated loan agreement issued by the FANS office.

29. It is recommended that the Department of Education develop and implement a Master Student Assistance Agreement for the FANS program. Such agreements will be used for loan and grant recipients and consideration will be granted to using the agreement as a way to share and exchange student information with the Department of Human Resources and other post-secondary education funders, such as the Regional Inuit Associations.

5.8 Payment Method and Schedule

Most PSIs require tuition and mandatory fees to be paid early in each academic semester and for the payment to come directly to the PSI from the student's funding program. Most Canadian student assistance programs are designed with this in mind, and therefore, pay tuition and mandatory fees directly to the PSI on behalf of the students they fund. The balance of funding that remains is then provided to students.

The FANS program does not pay tuition and mandatory fees directly to the PSIs. Rather, the program provides funding for tuition, books, and mandatory fees directly to students. The student is then responsible for paying the tuition and mandatory fee component of this money to the PSI. Given the requirement of many PSIs to be paid directly, and the identified need for stronger budgeting and financial skills for many PSE students, there is value in the FANS program changing its payment practice.

Likewise, many PSIs require payment for residence and meal plan fees to be paid early in each academic semester. While these payments are not required to be paid directly by the funding body, it would be in the best interest of Nunavut's PSE students, for the FANS program to do so.

As previously noted, most jurisdictions use the third-party contracted through the CSFA program to verify student enrollment, coordinate signing the Master Student Financial Assistance Agreement, disburse funds, and manage loan collection on their behalf. Jurisdictions that do not use a third party through the CSFA program, procure their own contracts to manage these aspects of their program, while a few others receive considerable support from a central agency within their respective governments (i.e., Department of Finance). The FANS office is responsible for all these tasks, except for the coordination of a Master Student Financial Assistance Agreement, as they do not have one under the current program.

During the review, multiple sources indicated that the timing of FANS payments were a common concern for FANS-funded students. Students report this as a major source of stress during their PSE studies, especially at the start of a new academic year or semester, as it impacts their ability to pay for tuition and mandatory fees, which can result in a student's school account

being placed on hold and late fees being incurred. It also impacts students' ability to buy books, food, and pay rent etc. This stress is heightened when students have families to support. The FANS Media Scan identified multiple articles highlighting the impact this had on students. For instance, there were articles about PSE students accessing food banks and reaching out to community for support on public social media forums, due to delayed FANS payments.

When examining FANS-related complaints pertaining to delayed payments, it was noted that this is frequently the result of students not meeting FANS application or document submission deadlines, such as those for the student enrollment verification form. While recommendation 33 in this report outlines a more flexible and streamlined approach to FANS deadlines to help address this issue, students must still meet other deadlines to allow for the necessary time to process documents required to disburse funding. To further help with this issue, in the summer of 2023, the FANS office updated its FANS Student Handbook and FANS forms to present clearer information related to programs deadlines, document processing timelines, and payment to FANS funded students.

In terms of frequency and payment type, based on the FANS student survey, 88.7% of students noted that their preferred way to receive payments was by regularly scheduled payments, which is what the FANS program currently provides. Also, 69% of students felt the schedule of FANS payments met their needs. This was important feedback that was taken into consideration when examining this aspect of the FANS program.

Lastly, during the review, several sources and stakeholders noted the need for improved financial literacy, with students themselves indicating they struggle with their ability to manage the money they receive. One participant from the Task Force on Northern Post-Secondary Education stated, *"We need to do a better job of explaining our funding and how it works. Because when you get a direct deposit it's like 'whoop here's all this money' but it doesn't go very far."* Some task force participants recommended that students get some instruction or support in financial literacy.

Interestingly, the Ontario Student Assistance Program (OSAP) offers a mandatory on-line PSE preparation course that students must take before receiving their funding. The course is designed to help students understand:

- How OSAP works;
- A student's roles and responsibilities in becoming an OSAP funded student; and
- Provides basic financial information to help strengthen the student's financial literacy skills, when it comes to PSE (i.e., creating a budget, understanding credit and debt).

This type of course was viewed to have potential value for Nunavut PSE students, as well as FANS staff. The more students know and understand in each of these key areas, the better equipped they are to manage their funding and the easier it is for FANS staff to administer the program and manage expectations.

Recommendations – 5.8 Payment Method and Schedule

30. It is recommended that the Department of Education discontinue the current payment practice of providing the funding for tuition and mandatory fee costs directly to FANS funded students and pay these costs directly to the post-secondary institution, on behalf of all FANS funded students.
31. It is recommended that a requirement be established for all FANS funded students to complete an interactive FANS program information module before they receive their FANS funding. The module should be designed to help students understand:
 - a. How the FANS program works;
 - b. Responsibilities of becoming a FANS funded student; and
 - c. How to manage their FANS funding (i.e., basic financial information such as how to create a budget).
32. It is recommended that the Department of Education pay residence and meal plan fees directly to the post-secondary institution, on behalf of all FANS funded students. After such payment, the balance of the remaining funding should be disbursed to the student according to the regular FANS payment schedule.

5.9 Application Deadlines

The FANS program has a series of definitive deadlines for applying to the program as set out in the SFA legislation. In total there are four deadlines spread throughout the academic year. The program also has a 30-day grace period for late applications.

The current series of deadlines used by the FANS program is cumbersome. The application deadline structure has been reported by students to be confusing. Moreover, FANS staff report that students missing deadlines is a common occurrence, which impacts students' access to funding. In part, this may be due to the complexity of the program's deadline structure.

When examining the results of the FANS jurisdictional questionnaire, it was noted that most jurisdictions have an open application period for the 12-month study period of August 1 – July 31. This means, regardless of when a student begins their studies during that period, they can apply for funding over these 12 months.

Further, each of these jurisdictions allow students to apply for funding up to an established date before their program end date. The date established by jurisdictions ranged from 14 days to 6 weeks before the program end date (the most frequent end dates were 30 business days or six weeks). Also of interest, was that each of these jurisdictions cannot disburse any funding after a student's program end date. Based on the SFA legislation, the same would be true for the FANS program. Therefore, an end date for applications would need to take into consideration the standard processing time for FANS applications.

Recommendations – 5.9 Application Deadlines

33. It is recommended that the Department of Education establish one application opening date for all post-secondary programs that fall within a 12-month application period. It is further recommended that the annual application opening date be set as May 1st for all PSE programs that fall within the 12-month application period of August 1st to July 31st.
34. It is recommended that students remain eligible to apply for FANS benefits up to eight (8) weeks before their program's end date.

5.10 Appeals

The FANS program offers Nunavut PSE students an opportunity to request an appeal of their FANS application if they are unsatisfied with an assessment or decision related to their application. An appeal process is a common and positive element of all student assistance programs examined as part of the FANS Comprehensive Review.

The current FANS appeal process is multi-tiered. The first level of appeal is conducted by the FANS office. The second level of appeal is conducted by the Director of Advanced Education, and the third level of appeal is conducted by the Minister. Only one other jurisdiction examined had a similar appeal process.

Most other jurisdictions that were examined have a more streamlined appeal process, when compared to the FANS process. This typically amounts to two levels of appeal, rather than three. It also incorporates a body that is independent of the department delivering the program. It was further noted that these appeal processes do not include the departmental Minister in the review and decision related to appeals.

With the principle of simplicity in mind, there is value in adopting a more streamlined approach to appeals. One that has a combination of internal and independent review mechanisms. A more streamlined process would promote a timelier review, which is an important consideration when a student is awaiting an appeal decision, which most often relates to funding.

Further, a process that incorporates a combination of internal and external review mechanisms gives FANS staff an opportunity to review and correct any errors that may have been made internally. A second level appeal by an arms-length body provides students with a second opportunity for an objective review of their appeal. This is more reflective of a fair and unbiased process.

Lastly, the removal of ministerial involvement helps ensure the process is free from political interference and conflict of interest. With this in mind, in 2001 the NWT's *Student Financial Assistance Act* was amended to replace the provisions related to ministerial involvement in appeals. Now, a student who requests an appeal in the NWT, may first request an internal review (first level appeal) followed by a review

by the Student Financial Assistance Appeal Board established under the Act (second level appeal). The amendments to the appeal process were introduced following the recommendations of the NWT Standing Committee on Government Operations. The Committee had reported to the Legislative Assembly in 2000 on amendments to the Act and made these comments: *"Members of the committee and the public strongly recommended that the proposed redesign of the Student Financial Assistance Program remove the Minister from the appeal process. The standing committee believes that removing the Minister from the appeal process would remove any question of political interference"*²⁰.

Recommendations – 5.10 Appeals

35. It is recommended that the Department of Education discontinue usage of the current three-level appeal process, and in its place, adopt a two-level appeal process for the FANS Program as follows:
 - The first level appeal be conducted by an internal FANS panel, including: the FANS Manager, the Advanced Education Senior Policy Analyst, and the FANS Program Specialist (or assigned designate(s) for these positions). A FANS Officer whose decision is under review cannot serve as a designate on the first level internal panel.
 - The second level appeal should be conducted by an arms-length body, with knowledge of the post-secondary sector. It is further recommended that members of the post-secondary Forum act as such a body for this purpose, excluding all FANS representatives (see recommendation 8).

²⁰ Financial Assistance for Nunavut Students Review (D Jonsson, 2007).



SECTION 6:

Conclusion

Over the years, there have been several reviews which have examined various aspects of the FANS program, and while this has led to positive changes, the question at the heart of the FANS Comprehensive Review was whether the FANS program, in its current form, remains a good fit for Nunavut's PSE students. Throughout the FANS review, many opportunities for improvement became apparent. The program's potential to support the achievement of the goals that the GN, and others, have set for the territory is immense.

If the recommendations in this report are adopted, it will result in retiring a financially focused student assistance program and creating a student-centric made-in-Nunavut PSE support program. A program that is simplified, based on a philosophy of support, and coordinated with other PSE stakeholders that share a common vision of doing all that can be to promote improved PSE outcomes for Nunavut students. The territory is positioned to take its student financial assistance program to the next level by designing and delivering a program that meets the distinct needs of Nunavummiut, achieves the desired strategic outcomes set by the GN in its *Katujjiluta Mandate*, and contributes to the realization of the aspirations that are held for Nunavut.

Many of the recommendations presented in this report are interconnected and must be implemented in a coordinated way. Undertaking the implementation of these recommendations will not be an easy task. It will require tremendous work, collaboration, commitment, and resources. While it is prudent to take all these things into consideration, the potential for return on investment for Nunavut is unquantifiable. In every sense of the word, it is a true *Re-Investment in Education*, and a significant step forward in realizing the courageous dream set for Nunavut referred to in the Government of Nunavut's *Katujjiluta Mandate*.

APPENDIX A:

Current FANS Program – Eligibility Criteria and Benefits

To qualify for FANS benefits, students must meet general eligibility requirements and belong to one of the following three student specific categories: Nunavut Inuit students, non-Inuit students with Nunavut schooling, or non-Inuit students with Nunavut residency.

1. GENERAL ELIGIBILITY REQUIREMENTS

Below are the general eligibility requirements that all students must meet to be eligible for FANS benefits.

- You are a Canadian citizen or have permanent resident status
- You are a Nunavut resident (living in Nunavut for at least 12 continuous months before the date of acceptance to school)
- You have been accepted in a PSE designated program of studies at an approved PSE institution as either:
 - a. A full-time student (your program is at least 12 weeks, and you will be taking at least 60% of a full course load);
 - b. A full-time student (your program is at least 12 weeks, and you will be taking at least 40% of a full course load, if you have a permanent disability); or
 - c. A part-time student.
- The program you are taking leads to a degree, diploma, or certificate
- You are not receiving student financial assistance from another provincial, territorial, or federal program
- You do not have any outstanding debt owing to the Government of Nunavut (this includes the FANS program)

2. STUDENT-SPECIFIC ELIGIBILITY REQUIREMENTS

In addition to the general eligibility requirements, Nunavut students must belong to one of the three student categories to be eligible for FANS benefits.

NUNAVUT INUIT STUDENTS	Non-INUIT STUDENTS WITH NUNAVUT SCHOOLING	Non-INUIT STUDENTS WITH NUNAVUT RESIDENCY
You are a Nunavut resident and are registered as an Inuk under the Nunavut Agreement	You are a Nunavut resident with some or all your elementary or secondary schooling in Nunavut	You are a Nunavut resident, but have not attended school in the territory or have fewer than three years of schooling in the territory

NUNAVUT INUIT STUDENTS

Here's what you may be eligible for

Full-Time Benefits for Nunavut Inuit Students

Benefit	Description of Benefit	Benefit Amount	Benefit Payment
Basic Grant	<ul style="list-style-type: none"> This grant assists with tuition, books and fees This grant also includes one return airfare for students and dependants to/from their home community & the location of their school, at the start & end of the school year. Students without dependants receive an additional return trip from their school to their home community for Christmas Holidays No limit on the number of years Nunavut Inuit are eligible for this grant You do not have to pay this grant back (unless you receive an overpayment) Apply for this grant by completing the FANS Application Form. Submit all required supporting documentation with your application or as they become available (acceptance letter and transcript) Complete this application form only once each new academic year 	<ul style="list-style-type: none"> Up to \$9,885 each academic year for tuition, books & fees Return airfare (1 trip for students with dependants and 2 trips for students without dependants) 	<ul style="list-style-type: none"> Funding will only be issued after FANS receives your proof of enrollment. Proof of enrollment is required for each new semester <ul style="list-style-type: none"> For Nunavut Arctic College (NAC) students, proof of enrollment is the NAC EV For all other students, proof of enrollment is the FANS SEF Once proof of enrollment is submitted, it takes up to 15 business days for funds to be deposited into your bank account Funding for tuition, fees & books is divided equally per semester over your academic year. For example, if your tuition is \$5,000 for the academic year, and your year has two semesters, you will receive \$2,500 at the start of each semester This is paid to the student by direct deposit The travel benefit is booked and paid for by the FANS office. You need to complete/ submit the FANS Travel Form at least 2 weeks in advance of your requested travel date

Benefit	Description of Benefit	Benefit Amount	Benefit Payment
Supplementary Grant	<ul style="list-style-type: none"> • This monthly grant assists with daily living expenses • No limit on the number of years Nunavut Inuit are eligible for this grant • You do not have to pay this grant back (unless you receive an overpayment) • Apply for this grant by completing the FANS Application Form. Submit all required supporting documentation with your application or as they become available (acceptance letter and transcript) • Complete this application form only once each new academic year 	See Table 1 for living expense amounts	<ul style="list-style-type: none"> • Funding will only be issued after FANS receives your proof of enrollment. Proof of enrollment is required for each new semester <ul style="list-style-type: none"> • For NAC students, proof of enrollment is the NAC EV • For all other students, proof of enrollment is the FANS SEF • Once proof of enrollment is submitted, it takes up to 15 business days for funds to be deposited into your bank account • 70% of this grant is paid on the 1st of each month • The remaining 30% of this grant is paid on the 15th of each month • Funds cannot be deposited before your school start date • NOTE: If, at the end of the school year, classes end on or before the 15th of the month, the student will receive 50% of this grant on the 1st of the month and no other payments will be issued • This is paid to the student by direct deposit

Benefit	Description of Benefit	Benefit Amount	Benefit Payment
<p>Rent Supplement Grant</p>	<ul style="list-style-type: none"> • This monthly grant assists with housing rental costs for students living away from home. This only includes those students living: <ul style="list-style-type: none"> • Outside of NU • Inside Nunavut, but outside of their home community & have dependants living with them • Inside Nunavut, but outside of their home community & is a single student renting in private accommodations • This grant does not apply to any students in the three categories described above who live in GN or public housing, or are applying to cover mortgage costs • No limit on the number of years Nunavut Inuit are eligible for this grant • You do not have to pay this grant back (unless you receive an overpayment) • If eligible, apply for this grant by completing the FANS Rent Supplement Form. Submit <ul style="list-style-type: none"> • a copy of an approved rental document with this application • Complete this application form once every new academic year before the end of your first semester 	<p>See Table 2 for rent supplement amounts</p>	<ul style="list-style-type: none"> • Funding will only be issued after FANS receives your proof of enrollment. Proof of enrollment is required for each new semester <ul style="list-style-type: none"> • For NAC students, proof of enrollment is the NAC EV • For all other students, proof of enrollment is the FANS SEF • Once proof of enrollment is submitted, it takes up to 15 business days for funds to be deposited into your bank account • A monthly payment paid on the 1st of every month • Funds cannot be deposited before your school start date • This is paid to the student by direct deposit

Benefit	Description of Benefit	Benefit Amount	Benefit Payment
Needs Assessed Loan	<ul style="list-style-type: none"> This loan is available to students who demonstrate additional financial need beyond the other benefit amounts they are eligible to receive The total amount borrowed cannot exceed \$26,000 This loan must be re-paid in full Apply for this loan any time during the semester by completing the Needs Assessed Loan Form You must complete the FANS Needs Assessed Loan 2nd Instalment Form to receive your second semester loan payment 	Up to a \$165 a week while attending school (depending on the student's assessed need)	<ul style="list-style-type: none"> Funding will only be issued after FANS receives your proof of enrollment and signed loan agreement Proof of enrollment is required for each new semester <ul style="list-style-type: none"> For NAC students, proof of enrollment is the NAC EV For all other students, proof of enrollment is the FANS SEF Once proof of enrollment is submitted, it takes up to 15 business days for funds to be deposited into your bank account Paid in two installments per semester Funds cannot be deposited before your school start date This is paid to the student by direct deposit
Disability Grant	<ul style="list-style-type: none"> This grant assists with the extraordinary costs associated with PSE for students with permanent disabilities Students must provide a medical or learning ability assessment by a certified medical professional describing how their disability impacts their ability to participate in post-secondary studies No limit on the number of years Nunavut Inuit are eligible for this grant You do not have to pay this grant back Apply for this grant by completing the FANS Disability Assessment Form. Submit a copy of a medical or learning ability assessment by a certified medical professional with this application Complete this application form only once each new academic year 	Up to \$8,000 for equipment and services directly related to a student's education	<ul style="list-style-type: none"> Funding will only be issued after FANS receives your proof of enrollment. Proof of enrollment is re-quired for each new semester <ul style="list-style-type: none"> For NAC students, proof of enrollment is the NAC EV For all other students, proof of enrollment is the FANS SEF Once proof of enrollment is submitted, it takes up to 15 business days for funds to be deposited into your bank account Paid as per invoice outlining equipment or services required Funds cannot be deposited before your school start date This is paid to the student by direct deposit

Benefit	Description of Benefit	Benefit Amount	Benefit Payment
Scholarships	<ul style="list-style-type: none"> Based on academic achievement <ul style="list-style-type: none"> Grade 12 scholarship – 80% or higher average required Undergraduate Scholarship – A average required Master’s scholarship – B average required Doctorate scholarship – B average required Provide the FANS office with a copy of your official transcript to be considered for scholarships 	Grade 12 scholarship \$500 Undergraduate scholarship \$750 Master’s scholarship \$1,000 Doctorate scholarship \$1,500	<ul style="list-style-type: none"> Timing of payment depends on when you submit your official transcript to the FANS office Paid by lump sum This is paid to the student by direct deposit
Part-time Study Grant	<ul style="list-style-type: none"> This grant assists with tuition, books, and fees No limit on the number of years Nunavut Inuit are eligible for this grant You do not have to pay this grant back (unless you receive an overpayment) Apply for this grant by completing the FANS Application Form and select “Part-Time” in Section D – Program Details. Submit all required supporting documentation with your application or as they become available (acceptance letter and transcript) Complete this application form only once each new academic year 	Up to \$4,943 each academic year for tuition, books & fees	<ul style="list-style-type: none"> Funding will only be issued after FANS receives your proof of enrollment. Proof of enrollment is required for each new semester <ul style="list-style-type: none"> For NAC students, proof of enrollment is the NAC EV For all other students, proof of enrollment is the FANS SEF Once proof of enrollment is submitted, it takes up to 15 business days for funds to be deposited into your bank account Funding for tuition, fees & books is divided equally by the number of semesters in your academic year. For example, if your tuition is <ul style="list-style-type: none"> \$4,000 for the academic year, and your year has two semesters, you will receive \$2,000 at the start of each semester Funds cannot be deposited before your school start date This is paid to the student by direct deposit

Benefit	Description of Benefit	Benefit Amount	Benefit Payment
Course Reimbursement	<ul style="list-style-type: none"> • This grant is for the reimbursement of pre-paid and successfully completed online courses taken at an accredited Canadian university or technical institution • It assists with tuition costs, admission or enrolment fees, postage, and textbook costs for courses through distance education • You must be 16 or older to apply and have been a resident of Nunavut for a continuous period of 3 years before registering for the course • It also requires proof of successful completion of the course, such as a transcript or final course grade • Apply for this grant by completing the FANS Distance Course Reimbursement Form. With your application, you must provide original receipts for all costs you are requesting reimbursement for and your transcript showing successful completion of the course 	Up to \$1,000 per course with a lifetime limit of \$10,000 in reimbursed expenses	<ul style="list-style-type: none"> • Reimbursement is provided to the student after the FANS office receives the FANS Distance Course Reimbursement Form, original receipts, and proof of successful completion of the course • This is paid to the student by direct deposit

Table 1: Supplementary Grant
FANS Monthly Living Expense Grant for Nunavut Inuit Students

Student Type	Single Student or Single Student with Dependants	Married/ Common-law Student with Employed Spouse	Married/ Common-law Student with Non-Employed Spouse	Married/Common-law Students, Both Full-Time Students, both receiving FANS* or other student funding
Student	\$1,032	\$1,032	\$1,600	\$1,032
With 1 dependant	\$1,600	\$1,344	\$1,850	\$1,600
With 2 dependant	\$1,850	\$1,469	\$2,100	\$1,850
With 3 dependant	\$2,100	\$1,594	\$2,350	\$2,100
With 4 dependant	\$2,350	\$1,719	\$2,600	\$2,350
With 5 dependant	\$2,600	\$1,844	\$2,850	\$2,600
Additional dependant	\$250 for each additional dependant	\$125 for each additional dependant	\$250 for each additional dependant	\$250 for each additional dependant

*In this type of situation, only one parent, who is a FANS funded student, can claim the child/ren as dependants. The other parent, who is a FANS funded student, would be eligible for the single student amount.

Table 2: FANS Rent Supplement Grant for Eligible Nunavut Inuit Students

Student Type	Nunavut (NAC)	Nunavut (Private)	Outside of Nunavut
Single Student	\$0	\$1,450	\$550
Couple	\$50	\$2,250	\$750
1 to 2 Children**	\$100	\$2,650	\$1,000
3 or more Children**	\$250	\$3,100	\$1,200

*This grant is for Nunavut Inuit who live and study (a) outside of Nunavut, (b) inside Nunavut, but outside of their home community & have dependants living with them, or (c) inside Nunavut, outside of their home community & is a single student renting in private accommodations. This grant does not apply to any students in the three categories described, who live in GN or public housing, or have a mortgage.

**This amount applies to couples with children, as well as single parents.

NON-INUIT STUDENTS WITH NUNAVUT SCHOOLING

Here's what you may be eligible for

Full-Time Benefits for Non-Inuit Students with Nunavut Schooling

Benefit	Description of Benefit	Benefit Amount	Benefit Payment
Basic Grant	<ul style="list-style-type: none"> This grant is for tuition, books, and fees This grant also includes one return airfare for students and dependants to/from their home community & the location of their school, at the start & end of the school year. Students without dependants receive an additional return trip from their school to their home community for Christmas Holidays Students are eligible for 1 year of basic grant for every 3 years of elementary or secondary schooling in Nunavut (the number of years of basic grant is decreased by the number of academic years in which a student received a part-time study grant) You do not have to pay this grant back (unless you receive an overpayment) Apply for this grant by completing the FANS Application Form. Submit all required supporting documentation with your application or as they become available (program acceptance letter and transcript) Complete this application form only once each new academic year 	<ul style="list-style-type: none"> Up to \$9,885 each academic year for tuition, books & fees Return airfare (1 trip for students with dependants and 2 trips for students without dependants) 	<ul style="list-style-type: none"> Funding will only be issued after FANS receives your proof of enrollment. Proof of enrollment is required for each new semester <ul style="list-style-type: none"> For NAC students, proof of enrollment is the NAC EV For all other students, proof of enrollment is the FANS SEF Once proof of enrollment is submitted, it takes up to 15 business days for funds to be deposited into your bank account Funding for tuition, fees & books is divided equally per semester over your academic year. For example, if your tuition is \$5,000 for the academic year, and your year has two semesters, you will receive \$2,500 at the start of each semester Funds cannot be deposited before your school start date This is paid to the student by direct deposit The travel benefit is booked and paid for by the FANS office. You need to complete/ submit the FANS Travel Form at least 2 weeks in advance of your requested travel date

Benefit	Description of Benefit	Benefit Amount	Benefit Payment
Primary Loan	<ul style="list-style-type: none"> This loan assists with: <ul style="list-style-type: none"> Tuition, books and fees (if not eligible for the basic grant) Daily living expenses Students are eligible for 1 year of primary loan for every 3 years of Nunavut residency For all loans combined, there is a maximum loan cap of \$150,000 (minus all grants the student is or would be eligible to receive) Students may be eligible for loan remission if certain criteria are met Apply for this loan by completing the FANS Application Form. Submit all required supporting documentation with your application or as they become available (acceptance letter and transcript) Complete this application form only once each new academic year 	<ul style="list-style-type: none"> Up to \$9,885 each academic year for tuition, books & fees (this portion does not apply if you received the basic grant for the academic year) See Table 3 for primary loan monthly living expense amounts 	<ul style="list-style-type: none"> Funding will only be issued after FANS receives your proof of enrollment and signed loan agreement <ul style="list-style-type: none"> Proof of enrollment is required for each new semester For NAC students, proof of enrollment is the NAC EV For all other students, proof of enrollment is the FANS SEF Once proof of enrollment is submitted, it takes up to 15 business days for funds to be deposited into your bank account 70% of the monthly loan amount is paid on the 1st of each month The remaining 30% of the monthly loan amount is paid on the 15th of each month NOTE: If, at the end of the school year, classes end on or before the 15th of the month, the student will receive 50% of this grant on the 1st of the month and no other payments will be issued Funds cannot be deposited before your school start date This is paid to the student by direct deposit

Benefit	Description of Benefit	Benefit Amount	Benefit Payment
Secondary Loan	<ul style="list-style-type: none"> This loan assists with: <ul style="list-style-type: none"> Tuition, books, and fees and Daily living expenses Students who exhaust their basic grant and primary loan benefits, are eligible for this loan For all loans combined, there is a maximum loan cap of \$150,000 (minus all grants the student is or would be eligible to receive) This loan must be paid back in full Apply for this loan by completing the FANS Application Form. Submit all required supporting documentation with your application or as they become available (acceptance letter and transcript) Complete this application form only once each new academic year to apply for the secondary loan 	<ul style="list-style-type: none"> Up to \$9,885 each academic year for tuition, books & fees See Table 3 for secondary loan monthly living expense amounts 	<ul style="list-style-type: none"> Funding will only be issued after FANS receives your proof of enrollment and signed loan agreement Proof of enrollment is required for each new semester <ul style="list-style-type: none"> For NAC students, proof of enrollment is the NAC EV For all other students, proof of enrollment is the FANS SEF Once proof of enrollment is submitted, it takes up to 15 business days for funds to be deposited into your bank account Funding for tuition, fees & books is divided equally per semester over your academic year. For example, if your tuition is \$5,000 for the academic year and your school year has two semesters, you will receive \$2,500 at the start of each semester 70% of the monthly living expense is paid on the 1st of each month The remaining 30% of the monthly living expense is paid on the 15th of each month Funds cannot be deposited before your school start date This loan is paid to the student by direct deposit

Benefit	Description of Benefit	Benefit Amount	Benefit Payment
Needs Assessed Loan	<ul style="list-style-type: none"> This loan is available to students who demonstrate additional financial need beyond the benefits they have already received For all loans combined, there is a maximum loan cap of \$150,000 (minus all grants the student is or would be eligible to receive) You can apply for this loan at any time during the school year by completing the Needs Assessed Loan Form You must complete the FANS Needs Assessed Loan 2nd Instalment Form to receive your second semester loan payment This loan must be paid back in full 	Up to a \$165 a week while attending school (depending on the student's assessed need)	<ul style="list-style-type: none"> Funding will only be issued after FANS receives your proof of enrollment and signed loan agreement <ul style="list-style-type: none"> Proof of enrollment is required for each new semester For NAC students, proof of enrollment is the NAC EV For all other students, proof of enrollment is the FANS SEF Once proof of enrollment is submitted, it takes up to 15 business days for funds to be deposited into your bank account Paid in two installments per semester Funds cannot be deposited before your school start date This is paid to the student by direct deposit
Disability Grant	<ul style="list-style-type: none"> This grant assists with the extraordinary costs associated with PSE for students with permanent disabilities Students are eligible for this grant for the length of time they are eligible to receive the basic grant Students must provide a medical or learning ability assessment by a certified medical professional describing how their disability impacts their ability to participate in post-secondary studies You do not have to pay this grant back Apply for this grant by completing the FANS Disability Assessment Form. Submit a copy of an a medical or learning ability assessment by a certified medical professional with this application Complete this application form only once each new academic year 	Up to \$8,000 for equipment and services directly related to a student's education	<ul style="list-style-type: none"> Funding will only be issued after FANS receives your proof of enrollment. Proof of enrollment is required for each new semester <ul style="list-style-type: none"> For NAC students, proof of enrollment is the NAC EV For all other students, proof of enrollment is the FANS SEF Once proof of enrollment is submitted, it takes up to 15 business days for funds to be deposited into your bank account Paid as per invoice outlining equipment or services required Funds cannot be deposited before your school start date This is paid to the student

Benefit	Description of Benefit	Benefit Amount	Benefit Payment
Scholarships	<ul style="list-style-type: none"> Based on academic achievement <ul style="list-style-type: none"> Grade 12 scholarship – 80% or higher average required Undergraduate Scholarship – A average required Master’s scholarship – A average required Doctorate scholarship – A average required Provide the FANS office with a copy of your official transcript to be considered for scholarships 	Grade 12 scholarship \$500 Undergraduate scholarship \$750 Master’s scholarship \$1,000 Doctorate scholarship \$1,500	<ul style="list-style-type: none"> Timing of payment depends on when you submit your official transcript to the FANS office Paid by lump sum This is paid to the student by direct deposit
Part-time Study Grant	<ul style="list-style-type: none"> This grant assists with tuition, books, and fees Eligible for a maximum of 4 academic years, less the number of academic years during which a student received a basic grant (in turn, the number of years of basic grant is decreased by the number of academic years in which a student received a part-time study grant) You do not have to pay this grant back (unless you receive an overpayment) Apply for this grant by completing the FANS Application Form and select “Part-Time” in Section D – Program Details. Submit all required supporting documentation with your application or as they become available (acceptance letter and transcript) Complete this application form only once each new academic year 	Up to \$4,943 each academic year for tuition, books & fees	<ul style="list-style-type: none"> Funding will only be issued after FANS receives your proof of enrollment. Proof of enrollment is required for each new semester <ul style="list-style-type: none"> For NAC students, proof of enrollment is the NAC EV For all other students, proof of enrollment is the FANS SEF Once proof of enrollment is submitted, it takes up to 15 business days for funds to be deposited into your bank account Funding for tuition, fees & books is divided equally by the number of semesters in your academic year. For example, if your tuition is \$4,000 for the academic year, and your year has two semesters, you will receive \$2,000 at the start of each semester Funds cannot be deposited before your school start date This is paid to the student by direct deposit

Benefit	Description of Benefit	Benefit Amount	Benefit Payment
Course Reimbursement	<ul style="list-style-type: none"> This grant is for the reimbursement of pre-paid and successfully completed online courses taken at an accredited Canadian university or technical institution This grant assists with tuition costs, admission or enrolment fees, postage and textbook costs for courses by through distance education You must be 16 or older to apply and have been a resident of Nunavut for a continuous period of 3 years before registering for the course Proof of successful completion of the course, such as a transcript or final course grade is required Apply for this grant by completing the FANS Distance Course Reimbursement Form. With your application, you must provide original receipts for all costs you are requesting reimbursement for and your transcript showing successful completion of the course 	Up to \$1,000 per course with a lifetime limit of \$10,000 in reimbursed expenses	<ul style="list-style-type: none"> Reimbursement is provided to the student after the FANS office receives the FANS Distance Course Reimbursement Form, original receipts, and proof of successful completion of the course This is paid to the student by direct deposit

**Table 3: FANS Monthly Primary and Secondary Loan Amounts for PSE Living Expenses
(Non-Inuit Students with Nunavut Schooling)**

Student Type	Single Student or Single Student with Dependants	Married/ Common-law Student with Employed Spouse	Married/ Common-law Student with Non-Employed Spouse	Married/Common-law Students, Both Full-Time Students, both receiving FANS* or other student funding
Student	\$1,032	\$1,032	\$1,600	\$1,032
With 1 dependant	\$1,600	\$1,344	\$1,850	\$1,600
With 2 dependant	\$1,850	\$1,469	\$2,100	\$1,850
With 3 dependant	\$2,100	\$1,594	\$2,350	\$2,100
With 4 dependant	\$2,350	\$1,719	\$2,600	\$2,350
With 5 dependant	\$2,600	\$1,844	\$2,850	\$2,600
Additional dependant	\$250 for each additional dependant	\$125 for each additional dependant	\$250 for each additional dependant	\$250 for each additional dependant

*In this type of situation, only one parent, who is a FANS funded student, can claim the child/ren as dependants. The other parent, who is a FANS funded student, would be eligible for the single student amount.

NON-INUIT STUDENTS WITH NUNAVUT RESIDENCY

Here's what you may be eligible for

Full-Time Benefits for Non-Inuit Students with Nunavut Residency

Benefit	Description of Benefit	Benefit Amount	Benefit Payment
Primary Loan	<ul style="list-style-type: none"> This loan assists with: <ul style="list-style-type: none"> Tuition, books, and fees and Daily living expenses Students are eligible for 1 year of primary loan for every 3 years of Nunavut residency For all loans combined, there is a maximum loan cap of \$150,000 (minus all grants the student is or would be eligible to receive) Students may be eligible for loan remission if certain criteria are met Apply for this grant by completing the FANS Application Form. Submit all required supporting documentation with your application or as they become available (acceptance letter and transcript) Complete this application form only once each new academic year 	<ul style="list-style-type: none"> Up to \$9,885 each academic year for tuition, books & fees (this portion does not apply if you received the basic grant for the academic year) See Table 4 for primary loan monthly living expense amounts 	<ul style="list-style-type: none"> Funding will only be issued after FANS receives your proof of enrollment and signed loan agreement Proof of enrollment is required for each new semester <ul style="list-style-type: none"> For NAC students, proof of enrollment is the NAC EV For all other students, proof of enrollment is the FANS SEF Once proof of enrollment is submitted, it takes up to 15 business days for funds to be deposited into your bank account 70% of the monthly loan amount is paid on the 1st of each month The remaining 30% of the monthly loan amount is paid on the 15th of each month NOTE: If, at the end of the school year, classes end on or before the 15th of the month, the student will receive 50% of this grant on the 1st of the month and no other payments will be issued Funds cannot be deposited before your school start date" This is paid to the student by direct deposit

Benefit	Description of Benefit	Benefit Amount	Benefit Payment
Secondary Loan	<ul style="list-style-type: none"> This loan assists with: <ul style="list-style-type: none"> tuition, books, and fees and daily living expenses Students who exhaust their primary loan benefits OR students who do not qualify for the primary loan, are eligible for this loan For all loans combined, there is a maximum loan cap of \$150,000 (minus all grants the student is or would be eligible to receive) This loan must be paid back in full Apply for this loan by completing the FANS Application Form. Submit all required supporting documentation with your application or as they become available (acceptance letter and transcript) Complete this application form only once each new academic year 	<ul style="list-style-type: none"> Up to \$9,885 each academic year for tuition, books & fees See Table 4 for secondary loan monthly living expense amounts 	<ul style="list-style-type: none"> Funding will only be issued after FANS receives your proof of enrollment and signed loan agreement Proof of enrollment is required for each new semester <ul style="list-style-type: none"> For NAC students, proof of enrollment is the NAC EV For all other students, proof of enrollment is the FANS SEF Once proof of enrollment is submitted, it takes up to 15 business days for funds to be deposited into your bank account Funding for tuition, fees & books is divided equally per semester over your <ul style="list-style-type: none"> academic year. For example, if your tuition is \$5,000 for the academic year, and your year has two semesters, you will receive \$2,500 at the start of each semester 70% of the monthly living expense is paid on the 1st of each month The remaining 30% of the monthly living expense is paid on the 15th of each month Funds cannot be deposited before your school start date This loan is paid to the student by direct deposit

Benefit	Description of Benefit	Benefit Amount	Benefit Payment
Needs Assessed Loan	<ul style="list-style-type: none"> This loan is available to students who demonstrate additional financial need beyond the benefits they have already received For all loans combined, there is a maximum loan cap of \$150,000 (minus all grants the student is or would be eligible to receive) You can apply for this loan at any time during the school year by completing the Needs Assessed Loan Form You must complete the FANS Needs Assessed Loan 2nd Instalment Form to receive your second semester loan payment This loan must be paid back in full 	Up to a \$165 a week while attending school (depending on the student's assessed need)	<ul style="list-style-type: none"> Funding will only be issued after FANS receives your proof of enrollment and signed loan agreement Proof of enrollment is required for each new semester <ul style="list-style-type: none"> For NAC students, proof of enrollment is the NAC EV For all other students, proof of enrollment is the FANS SEF Once proof of enrollment is submitted, it takes up to 15 business days for funds to be deposited into your bank account Paid in two installments per semester Funds cannot be deposited before your school start date This is paid to the student by direct deposit
Scholarships	<ul style="list-style-type: none"> Based on academic achievement <ul style="list-style-type: none"> Grade 12 scholarship – 80% or higher average required Undergraduate Scholarship – A average required Master's scholarship – A average required Doctorate scholarship – A average required Provide the FANS office with a copy of your official transcript to be considered for scholarships 	Grade 12 scholarship \$500 Undergraduate scholarship \$750 Master's scholarship \$1,000 Doctorate scholarship \$1,500	<ul style="list-style-type: none"> Timing of payment depends on when you submit your official transcript to the FANS office Paid by lump sum This is paid to the student by direct deposit

Benefit	Description of Benefit	Benefit Amount	Benefit Payment
Part-time Study Grant	<ul style="list-style-type: none"> This grant assists with tuition, books, and fees Eligible for a maximum of 4 academic years, less the number of academic years during which a student received a basic grant (in turn, the number of years of basic grant is decreased by the number of academic years in which a student received a part-time study grant) You do not have to pay this grant back (unless you receive an overpayment) Apply for this grant by completing the FANS Application Form and select "Part-Time" in Section D – Program Details. Submit all required supporting documentation with your application or as they become available (acceptance letter and transcript) Complete this application form only once each new academic year 	Up to \$4,943 each academic year for tuition, books & fees	<ul style="list-style-type: none"> Funding will only be issued after FANS receives your proof of enrollment. Proof of enrollment is required for each new semester <ul style="list-style-type: none"> For NAC students, proof of enrollment is the NAC EV For all other students, proof of enrollment is the FANS SEF Once proof of enrollment is submitted, it takes up to 15 business days for funds to be deposited into your bank account Funding for tuition, fees & books is divided equally by the number of semesters in your academic year. For example, if your tuition is \$4,000 for the academic year, and your year has two semesters, you will receive \$2,000 at the start of each semester Funds cannot be deposited before your school start date This is paid to the student by direct deposit

Benefit	Description of Benefit	Benefit Amount	Benefit Payment
Course Reimbursement	<ul style="list-style-type: none"> • This grant is for the reimbursement of pre-paid and successfully completed online courses taken at an accredited Canadian university or technical institution • This grant assists with tuition costs, admission or enrolment fees, postage and textbook costs for courses by through distance education • You must be 16 or older to apply and have been a resident of Nunavut for a continuous period of 3 years before registering for the course • Proof of successful completion of the course, such as a transcript or final course grade is required • Apply for this grant by completing the FANS Distance Course Reimbursement Form. With your application, you must provide original receipts for all costs you are requesting reimbursement for and your transcript showing successful completion of the course 	Up to \$1,000 per course with a lifetime limit of \$10,000 in reimbursed expenses	<ul style="list-style-type: none"> • Reimbursement is provided to the student after the FANS office receives the FANS Distance Course Reimbursement Form, original receipts, and proof of successful completion of the course • This is paid to the student by direct deposit

**Table 4: FANS Monthly Primary and Secondary Loan Amounts for PSE Living Expenses
(Non-Inuit Students With Nunavut Residency)**

Student Type	Single Student or Single Student with Dependants	Married/ Common-law Student with Employed Spouse	Married/ Common-law Student with Non-Employed Spouse	Married/Common-law Students, Both Full-Time Students, both receiving FANS* or other student funding
Student	\$1,032	\$1,032	\$1,600	\$1,032
With 1 dependant	\$1,600	\$1,344	\$1,850	\$1,600
With 2 dependant	\$1,850	\$1,469	\$2,100	\$1,850
With 3 dependant	\$2,100	\$1,594	\$2,350	\$2,100
With 4 dependant	\$2,350	\$1,719	\$2,600	\$2,350
With 5 dependant	\$2,600	\$1,844	\$2,850	\$2,600
Additional dependant	\$250 for each additional dependant	\$125 for each additional dependant	\$250 for each additional dependant	\$250 for each additional dependant

*In this type of situation, only one parent, who is a FANS funded student, can claim the child/ren as dependants. The other parent, who is a FANS funded student, would be eligible for the single student amount.

APPENDIX B: FANS Program – Draft Goals



FANS PROGRAM DRAFT GOALS

STUDENT FOCUSED GOAL

Working with our partners, the FANS Program will provide Nunavut students with a robust and coordinated package of post-secondary education (PSE) supports that wrap around each student throughout their studies. These supports will contribute to the successful achievement of the student's PSE dreams and goals.



FANS PROGRAM GOALS

The FANS program has three distinct goals – a student focused goal, a Nunavut focused goal, and a organization focused goal.



NUNAVUT FOCUSED GOAL

Working with our partners, the FANS Program will contribute to the shared vision for Nunavut by providing a trusted and reliable PSE support program that enriches Nunavut communities by contributing to capacity building and community wellness.

ORGANIZATION FOCUSED GOAL

Working with our partners, the FANS Program will build positive and supportive relationships between FANS staff and students to help foster an environment in which students feel they receive the help they need, when they need it. This relationship will be built on connection, trust, and a mutual understanding that achieving PSE success is a shared responsibility.



APPENDIX C:

Scenario 1 (a & b): Benefit comparison between the FANS program and the CSFA program

Application Details (Scenario 1a)		FANS Benefits (Scenario 1a)	CSFA Benefits (Scenario 1a)
Name	Mosesie Cousins	1. Basic grant – \$4,325.54 (tuition and books/equip)	1. Total Calculated Need: \$7,995
Age	19	2. Supplementary grant – \$14,238 (this includes the RS @ \$550 x 9 months = \$4,950 & the LA @ \$1032 x 9 months = \$9,288)	2. Total Assessed Federal Need (60%): \$4,797
Inuit beneficiary	Yes	3. Travel – 2 return trips	3. Total SFA: \$4,797
Community	Iqaluit	4. Eligible for a needs assessed loan	4. Total Grants: \$0
K-12 schooling	13 yrs. of schooling in Iqaluit	5. Eligible for RIA support	5. Total Loans: \$4,797
Residency	Yes (19 yrs. resident)	Total – \$18,563.54 in grants (plus #s 3, 4, 5)	6. Remaining Unmet Need: \$0
Marital status	Single		Total – \$4,797 in loans
Dependants	None		*This value includes maximum transportation allowance of \$1200
Permanent disability (applicant)	No		*This student still requires 40% of additional funding from Nunavut
Permanent disability (child)	No		
Educational institution	Humber College		
Program	Law Clerk Diploma		
Program Year	Second year (of 2 yr. program)		
Applicant's income	\$0		
Annual family (parents) income	\$117,410.00 ¹		
Spouse/partner income	\$0		
Tuition and fees	\$3,760.06 per/yr.		
Books and equipment	\$565.48 ²		
Housing type	Private rental		
Monthly housing (only) cost	\$833.00 ³		
Childcare needed	No		
Working during studies	No		
Estimated income during study year	\$0		

¹ Median couple income (Nunavut 2020) Statistics Canada. Table 11-10-0012-01 Distribution of total income by census family type and age of older partner, parent or individual

² A more conservative book cost was used for Bishops College. Humber College was not on the Maclean's list (2017) – <https://www.macleans.ca/education/most-expensive-books/>

³ Based on CMHC Rental Market Report (Feb. 2022) – <https://assets.cmhc-schl.gc.ca/sites/cmhc/professional/housing-markets-data-and-research/market-reports/rental-market-report-2021-en.pdf?rev=a5a0eacac-670-4058-8aa3-e6d307685910>

Relevant Assumptions:

- The maximum cost allowances for Nunavut were assumed.
- Family size 3 was assumed
- \$1,200 maximum transportation allowance.
- One parent was assumed to make the full parental income amount while the second parent was assumed to make \$0.

If this person were to become eligible for the CSFA program, they would not be eligible for grants because of their parent's income amount but would be eligible for loans. The loans would be enough to cover their total assessed need. Since this person is a dependant student living away from home, the cost of travelling home was also factored into their cost calculation.

Application Details (Scenario 1b)		FANS Benefits (Scenario 1b)	CSFA Benefits (Scenario 1b)
Name	Mosesie Cousins		
Age	19		
Inuit beneficiary	No	1. Secondary loan \$4,325.54 (tuition and books/equip) and \$9,288 (LA @ \$1032 x 9 months = \$9,288)	1. Total Calculated Need: \$7,995
Community	Iqaluit	2. Eligible for a needs-assessed loan	2. Total Assessed Federal Need (60%): \$4,797
K-12 schooling	No	3. Not eligible for travel or RS	3. Total SFA: \$4,797
Residency	Yes – 2 yrs.	4. Not eligible for RIA support	4. Total Grants: \$0
Marital status	Single	Total – \$13,613.54 in loans plus # 2	5. Total Loans: \$4,797
Dependants	None	*No portion of loan is remissible	6. Remaining Unmet Need: \$0
Permanent disability (applicant)	No		Total – \$4,797 in loans
Permanent disability (child)	No		*This value includes maximum transportation allowance of \$1200
Educational institution	Humber College		*This student still requires 40% of additional funding from Nunavut
Program	Law Clerk Diploma		Relevant Assumptions:
Program Year	Second year (of 2 yr. program)		<ul style="list-style-type: none"> The maximum cost allowances for Nunavut were assumed. Family size 3 was assumed. \$1,200 maximum transportation allowance. One parent was assumed to make the full parental income amount while the second parent was assumed to make \$0.
Applicant's income	\$0		If this person were to become eligible for the CSFA program, they would not be eligible for grants because of their parent's income amount but would be eligible for loans. The loans would be enough to cover their total assessed need. Since this person is a dependant student living away from home, the cost of travelling home was also factored into their cost calculation.
Annual family (parents) income	\$117,410.00		
Spouse/partner income	\$0		
Tuition and fees	\$3,760.06 per/yr.		
Books and equipment	\$565.48		
Housing type	Private rental		
Monthly housing (only) cost	\$833.00		
Childcare needed	No		
Working during studies	No		
Estimated income during study year	\$0		

APPENDIX D:

Recommended FANS Benefit Framework

	Nunavut Inuit Students	All Other Students	Benefit Description
UNIVERSAL BENEFITS	PSE navigation support		<ul style="list-style-type: none"> Academic and social/wellness supports provided to the student throughout their PSE program.
	Disability benefit (grant)	Disability benefit (grant)	<ul style="list-style-type: none"> Up to \$20,000 for education-related equipment, supplies, and supports. Fifty percent (50%) of tuition and books in the form of a grant for non-Inuit students with disabilities (under the FANS program, Nunavut Inuit students with and without disabilities receive their PSE funding for tuition and books in the form of grants); Borrowers with a severe permanent disability, (which must be defined in the SFA Act), who are unable to repay their loan, may be eligible to have their debt cancelled through the Severe Permanent Disability Benefit; and The age of eligibility for benefits for a dependant child with a disability, be extended beyond 18 years of age, where there is proof of the disability and proof that the FANS funded student is legally responsible for the care of the child after the age of 18 years.
	Travel benefit (grant)	Travel benefit (grant)	<ul style="list-style-type: none"> One return trip for the student and, where applicable, their dependants from their home community to the school location and back again to be taken at the start and end of the academic year. A total baggage allowance of three (3) bags for a student and, where applicable, for each of their dependants. When calculating this benefit, the baggage allowance included with the student's purchased ticket is included in the count.
MIRRORED BENEFITS	Tuition and mandatory fees (grant)	Tuition and mandatory fees (loan)	<ul style="list-style-type: none"> Up to a maximum of \$10,000 for tuition and mandatory fees for full-time students, and up to a maximum of \$5,000 for part-time students.
	Books & equipment (grant)	Books & equipment (loan)	<ul style="list-style-type: none"> Up to a maximum of \$2,500 for books and equipment for full-time students, and up to a maximum of \$1,250 for part-time students.
	Monthly living expense benefit (grant)	Monthly living expense benefit (loan)	<ul style="list-style-type: none"> This benefit is to assist with the typical living expenses that students incur during their study period, such as housing/rent, food, household bills such as such as heat, internet, telephone, etc. The value of this benefit must be determined.

	Nunavut Inuit Students	All Other Students	Benefit Description
NUNAVUT INUIT STUDY GRANT BENEFITS	Travel benefit (additional)	NA	<ul style="list-style-type: none"> • Full-time students receive one (1) return trip, to be used for Christmas holiday travel, for the student and their dependants. • For this trip, regular baggage allowance as per the purchased ticket(s) apply. • This is in addition to the one (1) return trip provided under the universal grant for Nunavut Inuit PSE students.
	Transition allowance	NA	<ul style="list-style-type: none"> • Two extra bi-weekly living expense payments provided to the student. The first is provided two-weeks before the start of the student's PSE program and the second is provided when the student completes their studies at the end of the academic year. • Part-time students receive half of this benefit, which results in two extra one-week living expense payments.
	Transition support person	NA	<ul style="list-style-type: none"> • For full-time students who are moving from Nunavut to live in the South for the first time and who require transition support from a family member. • The benefit will include return airfare to/from the support person's home community & the location of the student's school, and coverage for accommodation related expenses (as per the Government of Nunavut's per diem rates), including the cost of accommodation itself, for an adult family member for a duration of up to a maximum of 7 days (this includes travel days, with day one (1) and day seven (7) included in the maximum seven-day count).
	Mandatory exam fee allowance	NA	<ul style="list-style-type: none"> • Full coverage of mandatory examination fees that are a mandatory requirement to allow the student to practice in their field of study following program completion. • If travel is required for such exams, return travel from the student's home community to the closest location of the exam will be considered for the student only, under the program's extenuating circumstances travel policy. • This allowance is provided to full-time and part-time students.
	Tutoring allowance	NA	<ul style="list-style-type: none"> • Up to \$1,000 per academic year for full-time students. • Up to \$500 per academic year for part-time students.
	School supply allowance	NA	<ul style="list-style-type: none"> • Full-time students receive \$500 per academic year for consumable school supplies such as pencils, paper and other similar objects, as well as for the purchase of other material or equipment needed at home for a study area, such as office chair, headsets etc. • Part-time students receive \$250 for this purpose.

	Nunavut Inuit Students	All Other Students	Benefit Description
NUNAVUT INUIT STUDY GRANT BENEFITS	Furniture & household supplies allowance	NA	<ul style="list-style-type: none"> • Full-time students receive \$1500 for the purchase of furniture and household supplies for students in unfurnished rental accommodations. Students receive an additional • \$500 per dependant for this purpose. • This allowance is paid only once but a student who is returning after an interruption of • studies may be eligible a second time, when a period of five (5) years has elapsed since they received the first allowance.
	Improvement of students' living situation allowance	NA	<ul style="list-style-type: none"> • \$500 per academic year during the course of students' studies to help acquire additional items or improve their living situation.
	Recreation and school activity allowance	NA	<ul style="list-style-type: none"> • \$1000 for the student and \$250 per child dependant per academic year to participate in extracurricular activities. • The funds may be used either by the student or by their dependants (or both) for the registration of activities and/or for purchasing the necessary equipment for activities. • This funding can also be used for the student or their child dependants to participate or attend activities that are organized by their post-secondary institute or a child dependant's school which are related to their program of study. • Part-time students are eligible to receive half of this benefit – \$500 for the student and \$125 per child dependant.
	Student health and wellness allowance	NA	<ul style="list-style-type: none"> • Up to \$500 per academic year to cover the cost of health and wellness related services not already provided under another program • This allowance may also be used to cover the portion of a NIHB benefit that is not fully covered. • Up to \$250 for part-time students, for this purpose.

	Nunavut Inuit Students	All Other Students	Benefit Description
NUNAVUT INUIT STUDY GRANT BENEFITS	Childcare benefit	NA	<p>a. A full-time student, who is a single parent and is the primary caregiver of an eligible child dependant(s), may choose either i, or ii:</p> <p>i. Childcare Support Person: A person over 18 years old who will reside with a single parent (registered as a full-time student) and provide support and assistance for the children. In determining the housing component of the living allowance, the childcare support person is considered a dependant.</p> <p>ii. Daycare: Up to a maximum of \$300 per week for each eligible child dependant for public or private daycare (this includes in-home care).</p> <p>iii. In addition to a choice between items i and ii, the single parent student is eligible to receive:</p> <ul style="list-style-type: none"> • Babysitting support – Up to a maximum of 20 hours/ per week of babysitting support, when the student has evening classes and/or weekend or evening study requirements. Babysitting services are paid at a rate of: \$15/per hour for one (1) child; and \$ 5/per hour for each additional child (a maximum of \$30 total for additional children). • After-school care – For children (ages 5-12 yrs.) as follows: up to a maximum of two (2) hours of babysitting services at the established rate. This does not count against a student’s babysitting benefit for the purpose of taking evening courses or for weekend and/or evening study requirements; OR up to a maximum of \$150 per week, per child for participation in an organized afterschool program. <p>iv. A part-time single parent receives ½ of these benefits.</p> <p>b. A full-time student, who is not a single parent and is the primary caregiver of an eligible child dependant(s), is eligible for:</p> <p>i. Daycare – Up to a maximum of \$300 per week for each eligible child dependant for public or private daycare (this includes in-home care).</p> <p>ii. A part-time non-single student receives ½ this benefit.</p>
	Part-time living expense benefit	NA	<ul style="list-style-type: none"> • Part-time students are eligible to receive ½ of the living expense benefit if they meet the program’s criteria for a part-time courseload.

	Nunavut Inuit Students	All Other Students	Benefit Description
NUNAVUT INUIT STUDY GRANT BENEFITS	Program completion bonus	NA	<ul style="list-style-type: none"> As an incentive for full-time and part-time students to complete PSE, the following program completion bonuses are provided upon proof of successful completion of a student's PSE program: <ul style="list-style-type: none"> \$2,000 for every student who receives a certificate; \$2,500 for every student who receives a diploma; \$3,000 for every student who receives a degree at the bachelor's level; \$3,500 for every student who receives a degree at the master's level; and \$4,000 for every student who receives a degree at the Ph.D. level.

