



**FACTORS AFFECTING THE USE OF
STUDENT FINANCIAL ASSISTANCE PROGRAMS
BY ABORIGINAL YOUTH**

LITERATURE REVIEW

Prepared for

**CANADA MILLENNIUM SCHOLARSHIP FOUNDATION
THE COUNCIL OF MINISTERS OF EDUCATION, CANADA and
THE CANADIAN EDUCATION STATISTICS COUNCIL**

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The views expressed in this report are those of the authors and do not necessarily reflect the opinion of CMSF, CMEC, CESC, or provincial or territorial ministries of Education.

Acronyms Used in the Report

INAC	Indian & Northern Affairs Canada
PSE	Post-Secondary Education
PSSSP	Post-Secondary Student Support Program (INAC PSE Funding Program)
SFA	Student Financial Assistance

Glossary of Terms

Aboriginal person	A person of First Nations, Métis or Inuit ancestry ¹
Band council	A council governing a First Nations band
Bill C-31	A 1985 amendment to the <i>Indian Act</i> that, among other provisions, allowed First Nations women who married non-First Nations men, and their children, to retain their legal Status as First Nations people.
Registered Indian	Refers to those persons who reported they were registered under the <i>Indian Act</i> of Canada. Registered Indians are persons who are registered under the <i>Indian Act</i> and can prove descent from a band that signed a treaty.
First Nations people	Indigenous people of Canada, not including Inuit or Métis people
Status First Nations person	A First Nations person who is listed in the Indian Register of the Department of Indian & Northern Affairs Canada. Sometimes called a “Registered Indian”.
Tribal council	An association of multiple First Nation bands, often formed around ethnic, linguistic or cultural bonds.

¹ As defined by Section 35 of the *Constitution Act*.

TABLE OF CONTENTS

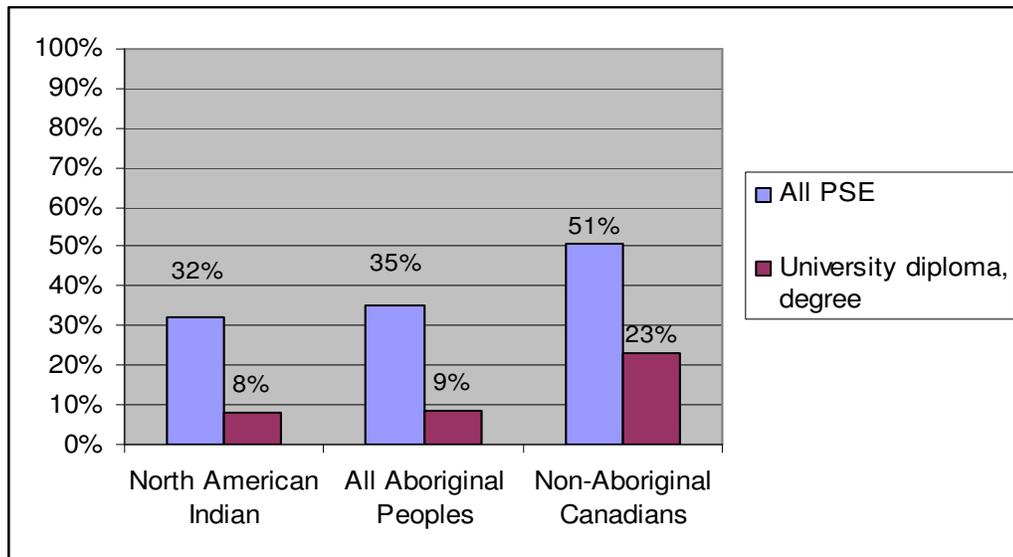
SECTION 1:	PROJECT BACKGROUND AND OBJECTIVES.....	1
1.1	Project Background	1
1.2	Project Objectives.....	3
1.3	Literature Review Objectives and Parameters	4
1.4	Structure of the Report.....	5
SECTION 2:	STUDENT FINANCIAL ASSISTANCE AVAILABLE FOR ABORIGINAL POST-SECONDARY EDUCATION	6
2.1	Post-Secondary Education Program Funding	6
2.2	Other Federal and Provincial Funding.....	8
2.3	Other Funding.....	13
2.4	Usage of Student Financial Assistance by Aboriginal Students.....	14
SECTION 3:	SOCIO-DEMOGRAPHIC FACTORS AFFECTING ACCESS TO STUDENT FINANCIAL ASSISTANCE BY ABORIGINAL YOUTH	16
3.1	Socio-Economic Status.....	16
3.2	Other Demographic Factors.....	19
SECTION 4:	FACTORS SPECIFIC TO ABORIGINAL PEOPLES' ACCESS TO STUDENT FINANCIAL ASSISTANCE.....	21
SECTION 5:	CHALLENGES ASSOCIATED WITH PSE PROGRAM FUNDING FOR FIRST NATIONS AND INUIT PEOPLE.....	24
5.1	Relative Decline of Funding Envelope	24
5.2	Issues Related to Eligibility and Funding Decisions	26
5.3	Inadequacy of Individual Funding Amounts.....	28
5.4	UCEP Funding Challenge.....	30
SECTION 6:	CONCLUSIONS AND RESEARCH GAPS	31
6.1	Conclusions	31
6.2	Research Gaps.....	32
BIBLIOGRAPHY		33
APPENDIX 1: A PROFILE OF THE POST-SECONDARY STUDENT SUPPORT PROGRAM (PSSSP)		42
APPENDIX 2: INVENTORY OF FINANCIAL ASSISTANCE FOR ABORIGINAL STUDENTS		44

SECTION 1: PROJECT BACKGROUND AND OBJECTIVES

1.1 Project Background

Aboriginal youth are attending university and college in unprecedented numbers, and Aboriginal families and communities recognize the critical importance of post-secondary education (PSE) in ensuring a strong and prosperous future. At the same time, the PSE attainment rates of Aboriginal people remain below those of the overall Canadian population. Census data do show a steady increase since the 1980s in participation and completion of PSE among Aboriginal people. Nevertheless, Aboriginal people are still significantly less likely to attain a university degree than a college or trades diploma, and there remains a significant gap between Aboriginal and non-Aboriginal PSE attainment rates overall.² According to the 2006 census, 35 percent of the population with Aboriginal ancestry had attained post-secondary credentials (either trades, college or university), compared to 51 percent of the general Canadian population. Furthermore, as illustrated in Figure 1, only eight percent of North American Indians had completed a university degree, compared to 23 percent of the non-Aboriginal population.

Figure 1: Proportion of Populations Aged 15 Years or Older with Completed Certificate, Diploma or Degree, 2006



Source: Statistics Canada, 2006 Census (20 percent sample data)

These lower education rates are particularly significant given the demographics of the Aboriginal population. In the 2006 Census, the number of people who identified themselves

² For a more detailed discussion of these issues, see Canadian Council on Learning, “State of Learning in Canada: No Time for Complacency,” *Report on Learning in Canada 2007* (Ottawa: Canadian Council on Learning, 2007), http://www.ccl-cca.ca/NR/rdonlyres/5ECA2E9-D5E4-43B9-94E4-84D6D31BC5BC/0/NewSOLR_Report.pdf.

as Aboriginal surpassed the one million mark, at 1,172,790. Approximately 53 percent of Aboriginal people identified themselves as being “Registered Indian.” According to the 2006 Census, nearly one-half (48 percent) of Registered Indians lived on reserves.

The Aboriginal population is younger than the overall Canadian population and is expected to exceed 1.4 million people by 2017.³ Again according to the 2006 Census, 48 percent of the population stating their identity as Aboriginal were under the age of 25, compared to only 31 percent of the overall Canadian population.⁴ As these young Aboriginal people age and represent a growing proportion of the Canadian working-age population, their educational success has important implications for the country overall.

There are significant benefits for Aboriginal people and Aboriginal communities from higher rates of post-secondary education attainment. Recent research has found that Aboriginal people who held a university degree had employment rates comparable to their non-Aboriginal counterparts.⁵ In addition, post-secondary education is associated with benefits related to earnings, health and well being, and positive levels of civic and community engagement.⁶

Some evidence suggests that the post-secondary education aspirations of young Aboriginal people are similar to those of Canadian students overall. According to a survey of First Nations people living on-reserve, 70 percent of respondents between the ages of 16 and 24 hope to complete some form of post-secondary education.⁷ These findings mirror those of Canadians overall within the same age group.⁸ There is evidence to suggest that both First Nations and non-First Nations parents may also have similar aspirations for their children in terms of PSE attainment.⁹

Despite these aspirations, previous research undertaken by R.A. Malatest & Associates Ltd. for the Canada Millennium Scholarship Foundation identified a number of significant barriers faced by Aboriginal people related to accessing post-secondary education. These barriers included:

- Inadequate financial resources;
- Weaknesses in academic preparation;

³ Statistics Canada, *Projections of the Aboriginal Populations, Canada, Provinces and Territories: 2001 to 2017*, Catalogue No. 19 91-547-XWE (Ottawa: Industry Canada, 2005), <http://www.statcan.ca/english/freepub/91-547-XIE/91-547-XIE2005001.pdf>.

⁴ Statistics Canada, “Aboriginal identity population by age groups, median age and sex, 2006 counts, for Canada, provinces and territories—20 percent sample data,” *2006 Census*, Highlight Tables, Aboriginal Peoples (Ottawa, Industry Canada, 2006), <http://www12.statcan.ca/english/census06/data/highlights/Aboriginal/pages/Page.cfm?Lang=E&Geo=PR&Code=01&Table=1&Data=Count&Sex=1&Age=1&StartRec=1&Sort=2&Display=Page>.

⁵ See, for example, Jeremy Hull, *Aboriginal Post-Secondary Education and Labour Market Outcomes, Canada, 2001* (Winnipeg: Prologica Research Inc., 2005).

⁶ Canadian Council on Learning, *Canadian Post-secondary Education – A Positive Record, an Uncertain Future* (Ottawa: Canadian Council on Learning, 2007), <http://www.ccl-cca.ca/CCL/Reports/PostSecondaryEducation/>.

⁷ Ekos Research Associates Inc., *Fall 2002 Survey of First Nations People Living on-Reserve* (Toronto: Ekos Research Associates Inc., 2002).

⁸ Jeffrey W. Bowlby and Kathryn McMullen, *At a Crossroads: First Results for the 18 to 20-Year-old Cohort of the Youth in Transition Survey*, Catalogue No. 81-591-XIE (Ottawa: Human Resources Development Canada, Statistics Canada, 2002), <http://www.statcan.ca/english/freepub/81-591-XIE/81-591-XIE2000001.pdf>.

⁹ R.A. Malatest & Associates Ltd, *The Class of 2003 – High School Follow-Up Survey*. (Montreal : Canada Millennium Scholarship Foundation, 2007).

- Lack of self-confidence and motivation;
- A lack of institutional understanding of Aboriginal culture at institutions and experiences of racism and exclusion; and
- An absence of role models who have post-secondary education experience.¹⁰

In a recent survey commissioned by the Canada Millennium Scholarship Foundation, financial barriers were perceived by First Nations youth not planning to go on to college or university as the most significant factor holding them back from post-secondary education.¹¹ Further, when First Nations youth who were planning to go on to post-secondary education were asked if anything might change their plans, 48 percent said that it would be a lack of money. The seriousness of these financial barriers reflects the high level of poverty and lower income levels of Aboriginal people compared to the overall Canadian population.

1.2 Project Objectives

Given these financial barriers, it is important that research identify the ways that First Nations youth are accessing financial assistance for post-secondary education, and the factors affecting this access and usage. The goal of the *Factors Affecting the Use of Student Financial Assistance Programs by First Nations Youth* project is to examine the factors affecting First Nations students' PSE enrolment and utilization of post-secondary financial assistance and to examine how these factors differ from those of general population students. Given that there are particular financial barriers for First Nations youth in terms of post-secondary education, what are the reasons that First Nations youth choose to access or not access financial assistance? Are these reasons different from those of non-First Nations students? Specifically, the objectives of this project are to provide information to help understand the following areas:

- First Nations usage of post-secondary student financial assistance programs;
- Attitudes of First Nations youth toward student financial assistance in general;
- Any barriers in the financial assistance application process; and
- If existing levels of financial assistance are sufficient to encourage successful completion of PSE.

The project was undertaken by R.A. Malatest & Associates Ltd. in, conjunction with Dr. Blair Stonechild, in order to support the mandate of the Canada Millennium Scholarship Foundation. The Foundation is an independent organization that was created by an act of Parliament in 1998 to provide financial assistance in the form of bursaries and scholarships to college and university undergraduate students. Its mandate is to improve access to post-secondary education so that Canadians can acquire the knowledge and skills needed to participate in a changing economy and society. The Foundation distributes \$335 million annually in need-based bursaries accessed by students through provincial student financial

¹⁰ R.A. Malatest & Associates Ltd., *Aboriginal Peoples and Post-Secondary Education: What Educators Have Learned*, Millennium Research Series No. 8 (Montreal: Canada Millennium Scholarship Foundation, 2004), http://www.millenniumscholarships.ca/images/Publications/aboriginal_en.pdf.

¹¹ Canada Millennium Scholarship Foundation, *Changing Course: Improving Aboriginal Access to Post-secondary Education in Canada*, Millennium Research Note, No. 2 (Montreal: Canada Millennium Scholarship Foundation, 2005), <http://www.millenniumscholarships.ca/images/Publications/mrn-changing-course-en.pdf>.

assistance programs, as well as \$12 million annually in merit scholarships. It also operates a research program to the study of barriers to post-secondary education and the impact of policies designed to alleviate them, and brings education stakeholders together to help identify ways to improve overall access to PSE.

The literature review and environmental scan undertaken for this project were co-commissioned by the Council of Ministers of Education, Canada.

1.3 Literature Review Objectives and Parameters

The *Factors Affecting the Use of Student Financial Assistance Program by First Nations Youth* study included extensive focus groups and key informant interviews, as well as an environmental scan and literature review.

The specific purpose of this literature review was to examine current relevant literature and documentation in order to explore and identify the following:

- Issues pertaining to Aboriginal youth access to financial assistance for PSE;
- Interdependence of cultural, social, and financial barriers to PSE; and
- Research gaps in the area.

While the objective of the project was to examine the issues being faced by First Nations youth (in three western provinces) specifically, this literature review examined the available research and literature related to all Aboriginal peoples, including First Nations (Status and Non-status), Métis, and Inuit people. Some of the available literature is specific to one or more Aboriginal peoples – where information is not specific to First Nations, Métis, or Inuit people, the term “Aboriginal” is used to refer to all of these groups of peoples.

For the purposes of the project, “post-secondary education” includes university, college, and trades training beyond secondary school.

It should be noted that Census data is used throughout this report. The use of Census data with respect to Aboriginal peoples is not without inherent limitations, however. While a record number of First Nations in Canada took part in the 2006 Census, 22 First Nations did not – representing approximately 2 percent of all Aboriginal people. Further, on 166 First Nations at least one-quarter of residents were not counted, according to an advisor to the Assembly of First Nations.¹² There are also nuances and different interpretations of Census terms such as ‘Aboriginal Identity’, ‘Aboriginal Ancestry’ and ‘Registered Indians’ that complicate the use of Census data.

Indian and Northern Affairs Canada (INAC)’s administrative registry has information on ‘Registered Indians’; those persons who are registered under the *Indian Act* of Canada and can prove descent from a band that signed a treaty. These persons are eligible for Post-

¹² Assembly of First Nations, “Numbers – turns out you can’t always count on ‘em!,” Assembly of First Nations, <http://assemblyoffirstnations.blogspot.com/2008/02/numbers-turns-out-you-cant-always-count.html>; Sue Bailey, *Census flawed: First Nations*, Winnipeg Free Press, January 28, 2008, <http://www.winnipegfreepress.com/canada/story/4115696p-4711215c.html>.

Secondary Student Support Program (PSSSP) funding and INAC's data on 'Registered Indians' is used whenever possible and relevant.

1.4 Structure of the Report

Section 2 of the review provides an overview of the available forms of financial assistance for Aboriginal students, while Section 3 provides a summary of the research on the relevant socio-demographic factors that affect the financing PSE. A summary of the literature specifically related to the financing of PSE by Aboriginal people in Canada is the subject of Section 4, and Section 5 provides an overview of some of the challenges associated with First Nations and Inuit people financing their PSE through the PSE Program funding. Finally, Section 6 highlights both conclusions and identified research gaps.

SECTION 2: STUDENT FINANCIAL ASSISTANCE AVAILABLE FOR ABORIGINAL POST-SECONDARY EDUCATION

Financial assistance for post-secondary education for Aboriginal youth comes from a variety of sources, including: grants from First Nations communities from funding provided through the federal government's Post-secondary Education Program; student loans available through the Canada Student Loans program and provincial-territorial student loan programs; bursaries and other forms of government assistance; and scholarships and awards. Data and research on the extent to which Aboriginal youth access financial assistance for post-secondary education are limited, however.

The following section provides an overview of what financial assistance is available for Aboriginal students, and what publicly available information can tell us about the extent to which Aboriginal youth are accessing this funding.

2.1 Post-Secondary Education Program Funding

Support to eligible First Nations and Inuit students is provided by Indian and Northern Affairs Canada (INAC) through the Post-secondary Education (PSE) Program. The umbrella of the PSE Program funds First Nations students through both the Post-Secondary Student Support Program (PSSSP) and the University College Entrance Preparation Program (UCEP).¹³ The goal of the PSSSP is to "improve the employability of First Nations and Inuit by providing eligible students with access to education and skill development opportunities at the post-secondary level." The goal of the UCEP is to fund studies preparatory to those that might be taken under the rubric of the PSSSP; the UCEP "provide[s] financial support to First Nation and Inuit students who are enrolled in University and College Entrance Preparation (UCEP) programs offered in Canadian post-secondary institutions, to enable them to attain the academic level required for entrance to degree and diploma credit programs."¹⁴ In 2006-2007, the total federal support for First Nations and Inuit post-secondary students distributed through Indian and Northern Affairs Canada exceeded \$300 million, the majority of which went to the PSSSP program.¹⁵

The PSSSP and the UCEP provide financial support to assist First Nations and Inuit students with the cost of tuition fees and books, and may also include travel and living allowances for students and their dependants. Federal support for PSE is aimed at Status (Registered) Indians and Inuit; Métis and non-Status Indians are not eligible for funding under these programs.

¹³ In addition, the PSE Program includes the Indian Studies Support Program (ISSP). The ISSP provides financial support to institutions or education organizations for the development and delivery of programs designed for Aboriginal students.

¹⁴ Canada, Indian and Northern Affairs Canada, *Post-Secondary Education: National Program Guidelines* (Ottawa: Indian and Northern Affairs Canada, 2003), 4.

¹⁵ Canada, Indian and Northern Affairs Canada, "Section II: Analysis of Program Activities by Strategic Outcome," *Indian and Northern Affairs Canada, Canadian Polar Commission and Indian Specific Claims Commission, 2006-2007 Departmental Performance Report* (Ottawa: Indian and Northern Affairs Canada, 2007), <http://www.tbs-sct.gc.ca/dpr-rmr/2006-2007/inst/ian/ian02-eng.asp#sec2>.

INAC's regional offices allocate PSE funding each year to the First Nations (or First Nations Council- or Inuit-designated organization) within their regional jurisdiction. Aboriginal groups that do not use all of their available PSE funding may direct those funds to cover other costs. Before 1992, the annual PSSSP budget was determined by applying a formula based on the number of eligible First Nation and Inuit students in each region. Allocations within the regions for PSSSP funding to First Nations are now currently administered to Councils using one of the following methods:

- As block funding based on the proportion of funding the First Nation received in prior years; or
- Based on population (e.g. Band membership or demographic information).¹⁶

Since 1997, funding envelopes have been capped, with annual increases allotted according to Treasury Board directives.¹⁷

According to Indian and Northern Affairs Canada, almost 100 percent of the combined PSSSP and UCEP program is delivered directly by First Nations or their administering organizations.¹⁸ First Nations may put their own local program guidelines in place for the administration of the PSE program under a Local Operating Policy that works within the limits and standards set out by national program guidelines. Local Operating Policies must include selection priority criteria, an appeals process, and criteria for emergency contingency funding.

Under the PSSSP program, First Nations or Inuit youth are limited to receiving funding that includes the following:

- The actual cost of tuition and other compulsory student fees;
- Books and supplies, to a maximum of \$2,000 per year;
- The actual cost of one return trip to the student's permanent place of residence from the nearest PSE institution that offers the selected program, every 16 weeks (not more than two trips per academic year) for the student and for each dependant;
- Regional living allowances established by the Canada Student Loans Program; and
- Any incentive payments.

PSE program funding is available for community college or CEGEP diploma or certificate programs, undergraduate university programs, as well as postgraduate or advanced professional programs. Part-time students are not eligible for living allowances or travel. For students in a UCEP, community college or CEGEP program, or in an undergraduate university program, the maximum amount received cannot exceed \$35,000 per year. The amount paid to a student of a postgraduate or professional program may be up to a maximum of \$75,000 per year, depending on the program (this amount reflects the higher

¹⁶ Canada, Indian and Northern Affairs Canada, *Post-Secondary Education: National Program Guidelines* (Ottawa: Indian and Northern Affairs Canada, 2003).

¹⁷ Canada, Indian and Northern Affairs Canada and Hanson/MacLeod Institute, *Evaluation of the Post-Secondary Education Program* (Ottawa: Indian and Northern Affairs Canada, 2005), http://www.ainc-inac.gc.ca/pr/pub/ae/ev/01-29/01-29_e.pdf.

¹⁸ Canada, Indian and Northern Affairs Canada, "Post Secondary Education Programs," (Ottawa: Indian and Northern Affairs Canada, 2004), <http://www.ainc-inac.gc.ca/edu/pse-eng.asp>

tuition costs of these programs, generally).¹⁹ The extent to which PSE program funding is sufficient to meet demand is explored in Section 5.

2.2 Other Federal and Provincial Funding

Because not all Status First Nations Youth, and no non-Status First Nations or Métis youth, are eligible for PSE Program funding, some Aboriginal youth access student loans in their province or territory. According to survey data from the *Career Colleges Student Survey* conducted by R.A. Malatest & Associates, for the 2005-2006 academic year, 35 percent of Aboriginal students were in receipt of student loans to fund their current program (compared to 42 percent of non-Aboriginal students).²⁰

David Holmes has undertaken a report of findings of both the Canadian Undergraduate Survey Consortium's (CUSC) 2002 *Survey of Undergraduate Students* and the Canadian College Student Project's *Canadian College Student Survey*.²¹ Figures 2 and 3 on the proceeding page present selected data from both of these surveys. The *Survey of Undergraduate Students* provides survey information on the incidence and amount of student assistance among Aboriginal university students. The CUSC found that Aboriginal university students (i.e., all those identifying themselves as being of Aboriginal heritage) were marginally more likely to receive government student assistance than all students (34.4% compared to 31.2%), and had larger overall amounts of student assistance (\$7,019 compared to \$6,217).²²

The *Canadian College Student Survey* found that Aboriginal college students were somewhat less likely to receive student loans than all students, but somewhat more likely to receive grants.²³ Unlike their counterparts in university, Aboriginal college students did not appear to accumulate large amounts of debt. The lower overall incidence of indebtedness among college students likely reflects the reduced cost of a college education in comparison to a university degree.

¹⁹ Canada, Indian and Northern Affairs Canada, *Post-Secondary Education: National Program Guidelines*.

²⁰ R.A. Malatest & Associates Ltd., *Career Colleges Student Survey* (Ottawa, ON: Canada Millennium Scholarship Foundation, National Association of Career Colleges and Human Resources Skills Development Canada, 2007).

²¹ David Holmes, *Embracing Differences: Post-Secondary Education Among Aboriginal Students, Students with Children and Students with Disabilities* (Montreal: Canada Millennium Scholarship Foundation, 2005), http://www.millenniumscholarships.ca/images/Publications/embracing_en.pdf.

²² Analysis by Holmes was undertaken related to Aboriginal respondents. The Survey of Undergraduate Students did ask Aboriginal respondents to identify whether they were First Nations, Métis or Inuit; the College Student Survey did not. No analysis was provided in the literature on the university survey for only those identified as First Nations.

²³ Sean Junor and Alexander Usher, *The Price of Knowledge 2004: Access and Student Finance in Canada*, Millennium Research Series (Montreal: Canada Millennium Scholarship Foundation, 2004), 171-172, http://www.millenniumscholarships.ca/images/Publications/Price_of_Knowledge-2004.pdf.

Figure 2
University Undergraduates - Types and Amounts of Repayable Debt, Canada, 2002

	All Students	Aboriginal Students
Type of Debt		
Student Loans	\$12, 265	\$11,749
Loans from parents/family	\$7, 397	\$5,746
Loans from financial institutions	\$7,759	\$7,015
Debt from other sources	\$4,169	\$3,824
Any debt	\$13,201	\$12,045
Amount of Debt		
None	34.1%	30.6%
Less than \$4,000	8.7%	10.0%
\$4,000 to \$7,999	11.1%	11.1%
\$8,000 to \$11,999	9.5%	12.1%
\$12,000 to \$19,999	9.7%	10.3%
\$20,000 or more	12.1%	10.0%
No response	14.9%	15.9%

Source: David Holmes, *Embracing Differences: Post-secondary Education among Aboriginal Students, Students with Children and Students with Disabilities* (Montreal: The Canada Millennium Scholarship Foundation, 2005).

Figure 3
College Students – Total Expected Debt and Debt Levels, 2002

	All Students	Aboriginal Students
Amount of education-related debt expected to be accumulated by end of program		
No debt anticipated	38.9%	51.0%
Less than \$5,000	17.1%	19.7%
\$5,001 to \$10,000	16.1%	11.4%
\$10,000 to \$15,000	9.5%	6.4%
\$15,001 to \$20,000	7.0%	3.7%
\$20,001 to \$30,000	3.5%	3.5%
Over \$30,000	4.3%	4.3%
Total debt expected to accumulate for those that have debt		
Less than \$5,000	28.0%	40.2%
\$5,000 to \$10,000	26.4%	23.3%
\$10,001 to \$20,000	27.0%	20.5%

Source: David Holmes, *Embracing Differences: Post-secondary Education among Aboriginal Students, Students with Children and Students with Disabilities* (Montreal: The Canada Millennium Scholarship Foundation, 2005).

Student loans are provided by both the federal and provincial/territorial governments through their respective student loan programs. The Canada Student Loans Program (CSLP) is delivered through federal-provincial-territorial partnerships. Nine participating provinces and the Yukon territory assess students' financial need and determine eligibility for both federal and provincial/territorial loans, based on common criteria, award the aid by issuing a loan

certificate, and designate eligible educational institutions. The funding of a loan is shared by the federal and provincial/territorial governments: the federal government funds 60 percent of a borrower's loan, while provincial and territorial governments fund 40 percent.²⁴ Ontario, New Brunswick, Saskatchewan and Newfoundland and Labrador also offer what are known as 'Integrated Student Loans'. These federal/provincial loans allow first time borrowers to benefit from one application, one need assessment, one loan certificate and loan agreement form, and common repayment assistance measure. The remaining provinces also offer provincial and federal loans to students, but they are not integrated. Quebec, the Northwest Territories, and Nunavut do not participate in the CSLP, but they offer their own Student Assistance Programs and receive alternative payments from the federal government to assist those programs.²⁵

This review found no publicly available data on the extent to which Aboriginal youth are actually accessing student loans at the national level. However, some provinces do track the use of loans among certain demographic groups, including Alberta and Saskatchewan. In Saskatchewan, 14 percent (or 1,904) student loan applications came from Aboriginal students during the 2006/2007 loan year, and the average loan amount for Aboriginal students (at \$9,652) was slightly higher than that for non-Aboriginal students (at \$8,482).²⁶ In a survey conducted for Saskatchewan Advanced Education and Employment in 2007, it was found that Aboriginal students were marginally less likely to use government loans when compared to their non-Aboriginal counterparts (38% and 41.5% respectively).²⁷

The federal government provides Canada Access Grants and Canada Study Grants to Canadian students. Canada Access Grants assist first-time, first-year students from low-income families with their tuition costs. Canada Study Grants provide non-repayable financial assistance to postsecondary students with permanent disabilities, part-time students, women in certain doctoral studies, and students with dependants. No data on the extent to which Aboriginal youth are accessing these grants are currently available.

The provincial and territorial governments also provide a range of independent initiatives to assist in improving access to PSE for Aboriginal students. These programs include a range of direct and indirect measures targeted to assisting Aboriginal people to undertake and complete post-secondary studies. Recent provincial strategies and initiatives include, for example, the Ontario government's Access to Opportunities Strategy, which provided \$4.8 million in additional funding for Aboriginal access and bridging programs.

²⁴ Canada, Human Resources and Social Development Canada, *Canada Student Loans Annual Report 2004-2005* (Ottawa: Human Resources and Social Development Canada, 2007), http://www.hrsdc.gc.ca/en/learning/canada_student_loan/publications/CSLP-AR-0405E.pdf.

²⁵ Canada, Human Resources and Social Development Canada, *Canada Student Loans Annual Report 2004-2005*.

²⁶ Saskatchewan, Ministry of Advanced Education, Employment and Labour – Student Financial Assistance Branch. Committee of Finance. Date unknown.

²⁷ Inshtrix Research, Inc., *Saskatchewan Advanced Education and Employment: Graduate Outcomes of 2004-2005 Class* (Regina: Ministry of Advanced Education and Employment, 2007), <http://www.aeel.gov.sk.ca/graduate-outcomes>.

Figure 4
Selected Supports Through Provincial/Territorial Governments

Province/Territory	Type of Assistance	Description
Alberta	The Alberta Apprenticeship and Industry Training Scholarships (Alberta Apprenticeship and Industry Training Board, private industry and the Government of Alberta)	To support Albertan Métis, First Nations and Inuit apprentices in a trade, and trainees in a designated occupation, and to encourage recipients to complete their apprenticeship or occupational training programs.
	Robert C. Carson Memorial Bursary (Established by Alberta Justice and Attorney General and Alberta Scholarship Programs)	To provide financial assistance to Aboriginal students who have successfully completed the first year of a program relating to criminal justice, criminology or law.
British Columbia	Aboriginal Peoples Scholarship & Randy Brant Memorial Scholarship (BC Hydro)	BC Hydro's scholarships recognize students who are leaders and role models in their schools and communities and who display excellence in their particular academic studies.
Manitoba	Prince of Wales/Princess Anne Awards (Manitoba Student Aid)	For Canadian Aboriginal students studying full-time in Manitoba - Students are automatically assessed for this award when they fill out a student loan application and declare their Aboriginal ancestry.
	Millennium Manitoba Opportunity Grants for Independent Aboriginal Students (Government of Manitoba and the Canada Millennium Scholarship Foundation)	To provide assistance to Manitoba students from family backgrounds that are traditionally under-represented in post-secondary education.
Saskatchewan	Queen Elizabeth II Centennial Aboriginal Scholarship (Government of Saskatchewan)	\$20,000 scholarship to be awarded to First Nations/Métis students graduating from the First Nations University of Canada (FNUC) who are pursuing graduate studies in any field at any accredited university in Saskatchewan.
Ontario	Ontario Aboriginal Partnerships Recognition Scholarships (Ontario Ministry of Aboriginal Affairs and the National Aboriginal Achievement Foundation)	Scholarships that help Aboriginal students pursuing post-secondary, business-related studies in the fields of business, science and technology.

Source: First Nations Inventory of Student Financial Assistance (Available as Appendix 2 at the end of this document)

The Canada Millennium Scholarship Foundation also provides support to PSE students through bursaries. Students are considered for a millennium bursary when they apply for student financial assistance from their province or territory of residence. In 2006 the Foundation awarded \$298 million in millennium bursaries, and \$40 million in millennium access bursaries. While the criteria and eligibility for Access Bursaries varies by province, in Saskatchewan and Manitoba access bursaries are specifically allocated to Aboriginal students in their first or second year of study. The Millennium Aboriginal Access Bursary in Saskatchewan provided approximately \$2,000 in non-repayable financial assistance to

approximately 562 Aboriginal students in their first and second year of study in 2005-2006.²⁸ Third and fourth year students are eligible to receive \$3,500. The Access Bursary in Manitoba provided 129 Aboriginal students (or 60% of all Access Bursary students) with an average of \$7,973 in funding in 2006-2007.²⁹ However, these grants and bursaries will no longer be available following the end of the Foundation's mandate and operations in January 2010.³⁰

The federal government has supported short-term knowledge and skill development for First Nations, Inuit and Métis people through its Aboriginal Human Resources Development Agreements (AHRDAs). The AHRDAs provide federal funding for Aboriginal-delivered programs and services aimed at helping Aboriginal people to attain employment through further training. AHRDAs in some provinces have provided financial support for students in their last year of studies.

Provincial governments also fund short-term skills development courses. As with AHRDA programming, this training is focused on short-term programming to improve employability, although funding can assist with bridging programs that prepare students for post-secondary education. Provincial governments can also support post-secondary study through Labour Market Development Agreements (LMDAs); LMDAs are partnership agreements between the federal government and provinces or territories to respond to specific needs of unemployed Canadians in each province or territory and to conditions of individual labour markets. Most relevant to this study is the Skills Development Employment Benefit (SDEB) under the LMDA whereby EI-eligible clients receive funding for training.³¹

Provinces have also implemented tax credits for post-secondary education. Tax credits are distributed universally to all students who file a tax return, and serve to reduce the amount of taxes owed. According to a study conducted by Neill (2007), wealthier families are the primary beneficiaries of tuition tax credits. She argues that because tuition tax credits are non-refundable, there is little to no benefit for those families or individuals who pay for tuition costs but live in low income and thus pay little tax.³² This is particularly relevant among Aboriginal peoples, given the higher incidence of low income among Aboriginal families in comparison to the non-Aboriginal population.³³

²⁸ Canada Millennium Scholarship Foundation, "Millennium Access Bursaries in Saskatchewan," <http://www.boursesmillenaire.ca/en/programs/accesSK.asp> Canada Millennium Scholarship Foundation, "Award Distribution, Saskatchewan,"

²⁹ Manitoba, Ministry of Advanced Education and Literacy, *Manitoba Student Aid, Advanced Education and Literacy, Annual Report, 2006/2007* (Winnipeg: Minister of Advanced Education and Literacy, 2007), http://www.edu.gov.mb.ca/aed/docreports/msa_anrep_en_2007.pdf.

³⁰ Educational Policy Institute, "Canada Millennium Scholarship Foundation Not Renewed – New Student Grant Program Announced," *2008 Federal Canadian Budget Analysis* (Ottawa: Educational Policy Institute, 2008), http://www.educationalpolicy.org/PR/PR_080226_CDN_Budget.html.

³¹ Canada, Human Resources and Skills Development Canada, "Skills Development," Service Canada, http://www1.servicecanada.gc.ca/en/epb/sid/cia/grants/skills-deve/desc_skills.shtml.

³² Christine Neill, *Canada's Tuition and Education Tax Credits* (Montreal: Canada Millennium Scholarship Foundation, 2006), http://www.millenniumscholarships.ca/images/Publications/070529_Tax_Credit_En.pdf

³³ Statistics Canada, *The Daily*, 'Low Income in Census Metropolitan Areas' (Ottawa: Wednesday April 7, 2004), <http://www.statcan.ca/Daily/English/040407/d040407a.htm>

2.3 Other Funding

There is an increasing number of other funding sources available to Aboriginal students from non-profit organizations, colleges, universities, private companies, foundations, and other entities.

Of the various sources of funding available, the National Aboriginal Achievement Foundation (NAAF) is the largest non-profit funding body for First Nations, Inuit and Métis post-secondary students in Canada. The NAAF receives funding from the federal government (including INAC), but also from a range of corporate sponsors. According to its website, the Foundation has disbursed over \$23.5 million since its inception, and awarded \$2.8 million to 934 recipients across Canada during the 2005-2006 fiscal year.³⁴ However, in 2006-2007, requested support (in excess of \$8.6 million), exceeded the Foundation's \$2.8 million endowment: the NAAF met only approximately one-third of requested amounts. And while available support for students from the Foundation has continually increased over the years since its establishment, increased education costs have meant that the NAAF is actually awarding less support per student than it was two decades ago.³⁵

Another significant source of funding for First Nations students is the Canadian Council for Aboriginal Business' (CCAB) Foundation for the Advancement of Aboriginal Youth. The CCAB website states that 125 scholars were awarded over \$282,000 in financial assistance in 2005.³⁶

Post-secondary educational institutions also provide financial assistance specifically targeted to Aboriginal students. While a review of specific funding for Aboriginal students provided by each of the post-secondary institutions was beyond the scope of this project, the Association of Universities and Colleges of Canada (AUCC) released a report in June 2006 entitled *Redressing the Balance: Canadian University Programs in Support of Aboriginal Students*, which provides an overview of the funding available to Aboriginal students from the 90 AUCC member institutions across Canada.³⁷

Beyond INAC, the NAAF, the CCAB, and post-secondary educational institutions, an environmental scan undertaken for this project found funding available for Aboriginal students in the form of approximately one hundred scholarship/bursary/award programs. These are provided and administered by various sources, including government (e.g. Department of Justice), businesses (e.g. Husky Energy), associations (e.g. Canadian Medical Foundation), and other sources (e.g. memorial funds and unions). Of these

³⁴ National Aboriginal Achievement Foundation, "Education Program," National Aboriginal Achievement Foundation http://www.naaf.ca/html/education_program_e.html.

³⁵ Canada, Parliament, House of Commons, Standing Committee on Aboriginal Affairs and Northern Development, *Evidence*, October 24 2006, 39th Parliament, 1st Session, issue no. 21 (Ottawa: Public Works and Government Services Canada, 2006).

³⁶ Canadian Council for Aboriginal Business, *What is FAAY?*, Canadian Council for Aboriginal Business, <http://www.ccab.com/faay/>.

³⁷ David Holmes, *Redressing the Balance: Canadian University Programs in Support of Aboriginal Students* (Ottawa: Association of Universities and Colleges of Canada, 2006), http://www.aucc.ca/pdf/english/reports/2006/programs_aboriginal_students_e.pdf.

sources, some offer multiple awards (e.g. the Assembly of First Nations' Heroes of Our Times Awards). The assistance offered ranges in value from \$500 per year³⁸ to a maximum specified amount of \$15,000 per year. Many of the identified sources are specific to:

- educational programs (e.g. broadcasting, medicine/health, management, law, engineering);
- years of education (e.g. students graduating high school, 1st year university, 2nd-4th year university, graduate studies);
- specific Aboriginal groups (i.e., First Nations, Métis, Inuit);
- specific First Nations (e.g. BC First Nations, Fox Lake Cree Nation);
- women; and
- specific age groups.

Only one repayable loan program specifically aimed at Aboriginal students was found. Administered by the Native Council of Nova Scotia, it is intended to provide short-term relief to First Nations students who encounter financial difficulties in the course of their education.

A copy of the inventory of student financial assistance programs is included as Appendix 2 of this report.

2.4 Usage of Student Financial Assistance by Aboriginal Students

There are limited data available on exactly how Aboriginal students are paying for their post-secondary education, or about their levels of access to different types of student financial assistance.

Federal funding through the PSE Program of INAC has been the major form of student financial funding for eligible First Nations and Inuit people. According to the evaluation of the PSE Program's Post-Secondary Student Support Program, "over 77 per cent of the graduated and enrolled students participating in the evaluation stated that they would not have attended post-secondary institutions if they had not received PSSSP support."³⁹

According to INAC Basic Departmental Data, the number of Registered First Nations and Inuit students attending post-secondary education with the help of the PSE Program has trended downward, from a high 27,183 in the 1995-1996 school year, to 24,030 in 2003-2004. Figure 5 presents data on the number of students undertaking post-secondary education with the aid of PSE Program funding.

³⁸ Sources of funding offering less than this amount were not included in the environmental scan.

³⁹ Canada, Indian and Northern Affairs Canada, *Evaluation of the Post-Secondary Education Program* (Ottawa: Indian and Northern Affairs Canada, 2005), http://www.ainc-inac.gc.ca/pr/pub/ae/ev/01-29/01-29_e.pdf.

Figure 5
INAC Funded Registered Indians and Inuit Attending Post-Secondary, Canada
1988-1989 to 2003-2004

School Year	Number of Funded Students
1988-89	15,572
1989-90	18,535
1990-91	21,300
1991-92	21,442
1992-93	21,566
1993-94	23,068
1994-95	24,482
1995-96	27,183
1996-97	26,493
1997-98	27,172
1998-99	27,157
1999-00	26,520
2000-01	25,305
2001-02	25,146
2002-03	23,744
2003-04	24,030
2004-05	22,881

Source: INAC, *Basic Departmental Data*

This review found no other national sources of administrative data on Aboriginal student financial assistance. Neither the Canada Student Loans Program (at the national level) nor the Canada Millennium Scholarship Foundation are able to track the number of recipients who are Aboriginal because in most provinces applicants are not asked to self-identify as Aboriginal. The recent data that does exist is survey data.

A 2001 survey of former British Columbia college, university-college, and institute students asked respondents to report the major sources of funding they used for education. Aboriginal respondents were less likely than their non-Aboriginal counterparts to cite personal savings (17% compared to 29%), family support (21% compared to 38%), and employment income (21% compared to 28%). Thirty-five percent of Aboriginal respondents selected “Indian Band Funding” as one of their top two sources of funding, with government student loans (28%) as the next most common source.⁴⁰

⁴⁰ British Columbia, Ministry of Advanced Education, Outcomes Working Group and CEISS Research and IT Solutions, *2001 BC College and Institute Aboriginal Former Student Outcomes: Special Report on Aboriginal Former Students from the 1995, 1997, 1999 and 2001 BC College and Institute Student Outcomes Surveys* (Fall 2002), <http://www.aved.gov.bc.ca/aboriginal/documents/01outcomes.pdf>.

SECTION 3: SOCIO-DEMOGRAPHIC FACTORS AFFECTING ACCESS TO STUDENT FINANCIAL ASSISTANCE BY ABORIGINAL YOUTH

Research has examined the impact of social and demographic factors on access to post-secondary education and on the use of student financial assistance. While not specifically focused on Aboriginal people, this information is relevant to the situation of many Aboriginal youth. The following sections present an overview of this information.

3.1 Socio-Economic Status

Aboriginal people in Canada are much more likely than the general Canadian population to experience unemployment and poverty.

In every province, the Aboriginal unemployment rate exceeds the overall jobless rate. Figure 6, below, presents data on the unemployment rate among the working age Aboriginal population compared to the non-Aboriginal population in 2001 and 2006. As shown, 13.2 percent of the working age (25-54) Aboriginal population was unemployed in 2006, compared to 5.2 percent of the non-Aboriginal population. Unemployment among Aboriginal people declined in 2006, and so too did the total unemployment rate among the non-Aboriginal population.

Figure 6
Aboriginal and Non-Aboriginal
Unemployment Rates for the
Working Age Population (25-54), 2001, 2006

	Aboriginal Unemployment Rate (%)	Non-Aboriginal Unemployment Rate (%)
2001	17.4	6.0
2006	13.2	5.2

Source: Statistics Canada. *Canada's Changing Labour Force, 2006 Census*. Statistics Canada. March 2008.

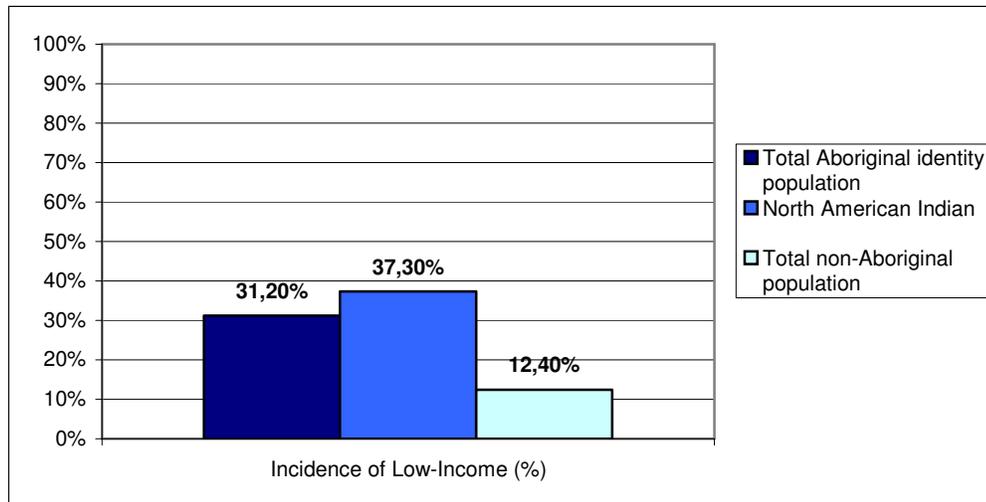
<<http://www12.statcan.ca/english/census06/analysis/labour/index.cfm>>. Statistics Canada Catalogue no. 97-559-X

Four in 10 Aboriginal children 14 years of age or younger were, at the time of the 2001 Census, living in low income families. In Manitoba and Saskatchewan, the figure rose to more than 50 percent.⁴¹ As shown in Figure 7, Aboriginal economic⁴² families in 2000 were almost 20 percentage points more likely to be living in low-income than other Canadian families.

⁴¹ Cited in Canadian Council on Learning, "State of Learning: No Time for Complacency," 67.

⁴² "Economic family" refers to a group of two or more persons who live in the same dwelling and are related to each other by blood, marriage, common-law or adoption. A couple may be of opposite or same sex. Foster children are included.

Figure 7
Total Population in Private Households (Economic Family) and Incidence of Low Income in 2000, Canada⁴³



Source: Statistics Canada, 2001 Census Aboriginal Population Profile

Socio-economic status and a family history of financial support for post-secondary education are particularly key influences on planning and organization for a child's post-secondary education. Previous research has suggested that planning and access to post-secondary education is strengthened through a family tradition of attending post-secondary education.⁴⁴ This may be of particular relevance to Aboriginal people, where it may often be the case that the tradition of attending post-secondary education is less established than in other communities.

Knowledge of funding support is another key factor directly related to family income. Research has shown that students with the greatest financial need have the least information about available funding support for education.⁴⁵ Students with more information, who tend to have highly educated parents with a strong understanding of the education process and system, are able to make more informed decisions about their post-secondary education.⁴⁶ Income also affects access to information technology (such as the Internet)⁴⁷ and can therefore affect access to information about programs and funding.

⁴³ 2006 Census data on the income and earnings of the Aboriginal population had yet to be released at the time of this report's preparation.

⁴⁴ Paul Anisef, Robert Sweet and Peggy Ng, "Financial Planning for Postsecondary Education in Canada: A Comparison of Savings and Savings Instruments Employed Across Aspiration Groups," *NASFAA Journal of Student Financial Aid*. 34.2 (2004): 19-32.

⁴⁵ Canada Millennium Scholarship Foundation, *Closing the Access Gap: Does Information Matter?* Millennium Research Note No. 3 (Montreal: Canada Millennium Scholarship Foundation, 2006), http://www.millenniumscholarships.ca/images/Publications/Closing_the_Access_Gap.pdf.

⁴⁶ E. Dianne Looker and Graham S. Lowe, "Post-secondary Access and Student Financial Aid in Canada: Current Knowledge and Research Gaps" (background paper for Canadian Policy Research Networks Workshop on Post-Secondary Access and Student Financial Aid, Ottawa, February 1, 2001), <http://millenniumscholarships.ca/images/Publications/cprn-bkgnd.pdf>.

⁴⁷ Lawrence E. Gladieux and Watson Scott Swail, *Policy Perspectives: The Virtual University and Educational Opportunity – Issues of Equality and Access for the Next Generation* (New York: College Board Publications, 1999).

According to the 2000 *General Social Survey* (GSS) approximately 50 percent of those surveyed who cited Aboriginal ancestry (off-reserve) had used the Internet in 2000, compared to 72 percent among the Canadian general public.⁴⁸ A study by Ekos Research in 2003 of First Nations peoples on-reserve revealed that 57 percent of respondents reported Internet access. A 2004 study that drew on both the GSS and the Aboriginal Peoples Survey determined that Internet users share the same type of demographic and socioeconomic characteristics, whether they are of Aboriginal or non-Aboriginal origin: they have higher levels of education, live in higher income households, are more likely to be employed, and tend to live in urban areas. In contrast, non-users tend to be older, less well-educated, less well-off and residents of rural or northern regions of the country.⁴⁹

Students themselves are also concerned about their perceived lack of knowledge, especially as it relates to information about student financial assistance. In consultations with Canadian students conducted by Canadian Policy Research Networks in 2005, participants identified lack of knowledge about funding and the desire to make scholarships and bursaries more inclusive to all social groups as a concern related to post-secondary education.⁵⁰

Although a recent report by the Canadian Policy Research Networks demonstrated that low-income students in general were more likely to borrow money to attend post-secondary education than more affluent students, the report also argued that economically disadvantaged students from rural and remote areas may, more often, choose to take shorter PSE programs in colleges, or to take programs on a part-time basis, because of the lower costs associated with these programs.⁵¹ It may be the case that those students opting for short programs are less likely to access student financial assistance.

Alex Usher has argued that “lower income people evaluate the cost-benefit ratio of post-secondary education in a systematically different way from wealthier youth,” which makes them less willing to finance education through loans and to incur a debt.⁵²

This is not to suggest, however, that lower income Canadians do not make apparently rational decisions about choosing to opt out of post-secondary education if they are forced to incur debt. In another of Usher’s studies, an examination was undertaken of the subjective cost-benefit analysis of post-secondary education among those families earning under \$30,000 per year.⁵³ By calculating the average reported estimate of costs and lifetime benefits, it was determined that low-income Canadians, on average, perceived that returns to university are actually negative. Therefore, Usher argued that the decision not to attend post-secondary education was largely from a completely rational, though perhaps incorrect, cost-benefit point of view.

⁴⁸ Canada, Statistics Canada, *General Social Survey 2001*, Catalogue no. 89F0115XIE (Ottawa: Industry Canada, 2006). <http://www.statcan.ca/english/Dli/Data/Ftp/gss.htm>

⁴⁹ Susan Crompton, “Off-reserve Aboriginal Internet users,” *Canadian Social Trends* 75 (Winter 2004): 8-14, <http://dsp-psd.pwgsc.gc.ca/Collection-R/Statcan/11-008-XIE/0030411-008-XIE.pdf>.

⁵⁰ Patrice de Broucker, *Post-secondary Education in Canada: A Vision from Canadian Youth* (Ottawa: Canadian Policy Research Networks, 2006).

⁵¹ Patrice de Broucker, *Getting There and Staying There: Low Income Students and Post-secondary Education* (Ottawa: Canadian Policy Research Networks, 2005).

⁵² Alex Usher, *Grants for Students: What They Do, Why They Work* (Toronto: Educational Policy Institute, 2006).

⁵³ Alex Usher, *A Little Knowledge is a Dangerous Thing: How Perceptions of Costs and Benefits Affect Access to Education* (Toronto: Educational Policy Institute, 2005).

Information, then, can be characterized as an income-influenced barrier. This is particularly problematic as it relates to the generational transmission of knowledge. It has been shown that much of the information prospective students receive about PSE comes from family and friends.⁵⁴ But if low-income families in general are poorly informed about the benefits associated with a university or college education, then it is probable that their children will be less likely than their wealthier counterparts to access accurate information.⁵⁵

3.2 Other Demographic Factors

Other factors that may impact the use of financial assistance include the higher likelihood that Aboriginal students are older, are women, are more likely to be married, are more likely to travel far distances to attend school, and are more likely to have children.⁵⁶

A study of the PSSSP found that full-time student funded by the program tend to be approximately seven years older than the population as a whole attending colleges and universities.⁵⁷ In consultations with post-secondary institutional representatives undertaken for CMSF by R.A. Malatest & Associates Ltd., participants estimated that upwards of 80 percent of Aboriginal university students were female and that these students were far more likely to have dependents when compared to non-Aboriginal students.⁵⁸ In the CUSC and CCSP surveys, almost half (46.9%) of Aboriginal college students and 29.6 percent of Aboriginal university students reported having children, compared to 22 percent of all college students and 8.3 percent of all university students.⁵⁹

The extent to which these demographic differences affect the usage of student financial assistance among Aboriginal people has not been the subject of research, however. All of these factors do however point to the greater need for financial assistance for such things as higher childcare costs and increased living expenses. Stakeholder surveys have pointed out that Aboriginal people often leave financial and care networks to attend university or college, and that expenses such as daycare are significant challenges.⁶⁰ For this reason, many PSE stakeholders have felt that student loans are often inadequate to support Aboriginal educational retention and success.⁶¹

These demographic factors also suggest that Aboriginal students would be more likely than other PSE students to take time away from studies to take care of family, which can impact the continuation of studies or their eligibility for financial assistance. For example, some First Nations stipulate that students who cease their education during the school year may be put on a one-year waiting list if they reapply for funding for PSE.

⁵⁴ *Ibid*

⁵⁵ Canada Millennium Scholarship Foundation, *Closing the Access Gap: Does Information Matter?*

⁵⁶ Holmes, *Embracing Differences*.

⁵⁷ Bert Waslander, Galina Didukh, and Informetrica, *Potential Expenditures of the Post-Secondary Student Support Program*, Report prepared for Indian and Northern Affairs Canada (Ottawa: Indian and Northern Affairs Canada, 2005), 15.

⁵⁸ R.A Malatest & Associates Ltd., *Aboriginal Peoples and Post-Secondary Education*.

⁵⁹ Holmes, *Embracing Differences*.

⁶⁰ R.A Malatest & Associates Ltd., *Aboriginal Peoples and Post-Secondary Education*, 14.

⁶¹ R.A Malatest & Associates Ltd., *Aboriginal Peoples and Post-Secondary Education*.

Results of the CCSP survey compiled by David Holmes found that 16 percent of Aboriginal students travelled 500 km or more to attend college, compared to just 8 percent for all students.⁶² Travel, living, and other expenses are significantly higher among those students attending school away from home. In a study by Marc Frenette, students who lived beyond a commuting distance (set as an 80-km radius surrounding a school) were less likely to access post-secondary education.⁶³ While the majority of Aboriginal people currently live in urban areas, approximately one-third reside in First Nations communities, many of which are in rural and more remote locations.⁶⁴

Rural high school graduates have been consistently less likely to attend university when compared to urban dwellers, although lower levels of enrolment have been explained in a variety of ways. Some researchers maintain that because of differences in rural and non-rural labour markets, students from rural communities have limited exposure to a wide range of educational and career opportunities. According to Haller and Virkler in a study conducted in 1993, because adolescents aspire to what they know or can imagine, limited exposure may lead to reduced educational, and hence occupational, aspirations.⁶⁵ In a study of the effects of community of residence on the postsecondary aspirations of high school seniors from five different demographic settings in southern Ontario, O'Neill demonstrated that students from rural farm areas and villages had the lowest levels of post-secondary educational aspirations of all geographic groups. He concluded that continuous indoctrination into traditional values, coupled with parental support, may discourage students from village and rural farm areas from aspiring to postsecondary study.⁶⁶ More recent research suggests that it is the inter-contextual factors of gender, parental education attainment, income and race, combined with rurality, that affect the extent to which rural youth aspire to attend university or college.⁶⁷

⁶² David Holmes, *Embracing Differences: Post-Secondary Education Among Aboriginal Students, Students with Children and Students with Disabilities* (Montreal: Canada Millennium Scholarship Foundation, 2005), http://www.millenniumscholarships.ca/images/Publications/embracing_en.pdf.

⁶³ Marc Frenette, *Too Far to Go On? Distance to School and University Participation*, Analytical Studies Branch Research Paper Series, Catalogue No. 11F0019MIE2002191, No. 191 (Ottawa: Statistics Canada, 2002), <http://www.statcan.ca/english/research/11F0019MIE/11F0019MIE2002191.pdf>.

⁶⁴ Statistics Canada, *2001 Census Aboriginal Population Profile*, Catalogue No. 94F0043XIE (Ottawa: Statistics Canada, 2007), <http://www12.statcan.ca/english/profil01ab/PlaceSearchForm1.cfm>.

⁶⁵ Emil J. Haller and Sarah J. Virkler, "Another Look at Rural-Nonrural Differences in Students' Educational Aspirations," *Journal of Research in Rural Education* 9.3 (Winter 1993): 170-178.

⁶⁶ G.P. O'Neill, "Postsecondary aspirations of high school seniors from different socio-demographic contexts," *The Canadian Journal of Higher Education* 11.2 (1981): 49-66.

⁶⁷ E. Diane Looker and Lesley Andres, "Rurality and capital: educational expectations and attainments of rural, urban/rural and metropolitan youth," *The Canadian Journal of Higher Education* 31.2 (2001): 1-45.

SECTION 4: FACTORS SPECIFIC TO ABORIGINAL PEOPLES' ACCESS TO STUDENT FINANCIAL ASSISTANCE

While there is little information specifically related to Aboriginal people and student financial assistance in Canada, some literature has identified factors that are specifically related to Aboriginal peoples' access to, and usage of, financial assistance for post-secondary education.

The assertion among many Aboriginal people that the federal government should uphold its fiduciary responsibility for PSE funding may affect the degree to which Aboriginal people access student loans and other forms of student assistance. The fact that the federal government's PSSSP is being operated as a subsidy program, and not as a universal educational support program, has been a major point of political contention among First Nations people. The Assembly of First Nations, for example, has argued that post-secondary education at all levels is a treaty right, whereas the federal government sees the funding of First Nations and Inuit post-secondary education as a social program for which it need not be the only funding source.⁶⁸ Kim Sinclair, in a review of the PSSSP, has also argued that First Nations see the federal government having responsibility for funding post-secondary education for their citizens.⁶⁹ Further, in a survey of First Nations people undertaken for the Canada Millennium Scholarship Foundation, over half (58%) of First Nations people said that governments have the greatest responsibility for paying for post-secondary education.⁷⁰ Thus, it may be the case that some First Nations youth will choose not to access repayable forms of student assistance, despite their need.

Further, many Métis also feel that the federal government should fund PSE for members of their communities, as it does First Nations and Inuit students. The Métis National Council has argued that "the combination of rising tuition and the fact that the majority of Métis income levels are lower than other Canadians, has created severe impediments to Métis participation in post-secondary institutions."⁷¹

Some have argued that Aboriginal peoples' traditional cultures may be somewhat at odds with normative approaches to funding for post-secondary education. The mainstream education system is characterized by an emphasis on saving, competitiveness and individualism; all of which may conflict with traditional Aboriginal values of sharing, cooperation and group identity.⁷²

Further, some have argued that repayable forms of student financial assistance are not designed for Aboriginal peoples, as they are fundamentally inconsistent with the socio-

⁶⁸ Canada, Indian and Northern Affairs Canada, *Evaluation of the Post-Secondary Education Program*.

⁶⁹ Kim Sinclair, *Improving First Nation Access to Postsecondary Education: A Review of the Post-Secondary Student Support Program* (Regina: First Nations University of Canada and Government of Saskatchewan, 2006).

⁷⁰ Canada Millennium Scholarship Foundation, *Changing Course*.

⁷¹ Métis National Council, "Life Long Learning Policy Paper" (paper prepared for the Canada-Aboriginal Peoples Roundtable, November 13-14, 18-19, 2004),

http://www.metisnation.ca/3in1/roundtable/policy_papers/MNCLifeFinal.pdf.

⁷² A brief discussion is provided in Judy Hardes, "Retention of Aboriginal Students in Postsecondary Education," *Alberta Counsellor* 29.1 (Summer 2006): 28-33.

economic reality of Aboriginal peoples and their communities. For example, the Métis National Council has argued that student loans, and the Canada Student Loans program in particular, are designed as supplementary loans programs, while Métis people often have no other financial support to contribute to their education. As a result, Métis people often end their education with unwieldy debt loads, which they struggle to pay, and, as a result, are unable to break the cycle of poverty.⁷³ Similarly, the 2003 evaluation of INAC's PSE Program argued that an increased emphasis on forms of student financial assistance for First Nations and Inuit students that are repayable is incompatible with the economic reality of many communities, and "could well drive First Nations and Inuit out of their home communities."⁷⁴

Other issues, such as language barriers and residual distrust of bureaucratic and non-Aboriginal institutions, may also deter Aboriginal peoples from accessing financial assistance. In a report for the Province of Manitoba and the Government of Canada, it was noted that First Nations people "may be intimidated by the forms and paperwork involved in applying for a student loan."⁷⁵ According to a 2008 report produced by the Canada Millennium Scholarship Foundation, several students who participated in a focus group as part of the research activities confirmed the apprehension some Aboriginal students feel when applying for student financial assistance. According to the report, several students avoided applying for loans or scholarships because the forms "...seemed overly complicated and time-consuming".⁷⁶ Similar concerns were not raised by non-Aboriginal students.

Further, some Aboriginal people (particularly those who speak English as a second language or who have low literacy levels) may also face comprehension barriers, both when filling out forms and when speaking with staff about student financial assistance. Research has shown that Aboriginal people possess lower literacy skills in comparison to the non-Aboriginal population. According to the 2003 International Adult Literacy and Skills Survey (IALSS), approximately 60% of the urban Aboriginal population in Saskatchewan and Manitoba scored below Level 3⁷⁷ on the prose scale. This compared with 45% of the non-Aboriginal population of Manitoba, and 39% of the non-Aboriginal population of Saskatchewan.⁷⁸

⁷³ Métis National Council, "Life Long Learning Policy Paper" (paper prepared for the Canada-Aboriginal Peoples Roundtable, November 13-14, 18-19, 2004),

http://www.metisnation.ca/3in1/roundtable/policy_papers/MNCLifeFinal.pdf.

⁷⁴ Hanson/Macleod Institute, *Post-Secondary Evaluation: Draft Consolidated Report* (Ottawa: Indian and Northern Affairs Canada, 2003).

⁷⁵ Bear Spirit Consulting, *The Consultation on Improving Post Secondary Outcomes for First Nations and Métis Students in Southern Manitoba* (Winnipeg: Planning Committee for the Consultation on Improving Post-Secondary Outcomes for First Nations and Métis Students in Southern Manitoba, 2007), 23-24, http://www.copse.mb.ca/en/documents/reports/bear_spirit_consulting_final_report_may_07.pdf.

⁷⁶ The Canada Millennium Scholarship Foundation, *Factors Affecting the Use of Student Financial Assistance by First Nations Youth* (Montreal: Prepared by R.A. Malatest & Associates Ltd., 2008), 21.

⁷⁷ The International Adult Literacy and Skills Survey (IALSS) is an international survey that measures the literacy, numeracy and problem-solving skill levels of adults. Level 3 performance is generally chosen as a benchmark, and is generally associated with a number of positive outcomes such as increased employment opportunities and higher civic participation.

⁷⁸ Statistics Canada, *The Daily*, 'International Adult Literacy and Skills Survey' (Ottawa: Wednesday November 9, 2005), <http://www.statcan.ca/Daily/English/051109/d051109a.htm>

Finally, some documentation has suggested that more information and counselling needs to be available to better inform and support First Nations students in career and education planning. While this support and counselling is important to help reduce the comparatively high proportion of First Nations students who are leaving high school before graduating, it has also been identified as important in helping youth with planning and paying for post-secondary education.⁷⁹ Similar support for Inuit students has also been identified as a need by the Inuit Tapiriit Kanatami.⁸⁰

⁷⁹ First Nations Education Steering Committee, *The Continued Gap: An Analysis of the Indian and Northern Affairs Canada Post-Secondary Education Guidelines in Regards to Transitions to Post-Secondary Opportunities*. September 9, 2005.

⁸⁰ Inuit Tapiriit Kanatami, "Backgrounder on Inuit and Education" (paper prepared for the Canada-Aboriginal Peoples Roundtable, November 13-14, 18-19, 2004), http://www.aboriginalroundtable.ca/sect/lrng/bckpr/ITK_BgPaper_LLL1_2_e.pdf.

SECTION 5: CHALLENGES ASSOCIATED WITH PSE PROGRAM FUNDING FOR FIRST NATIONS AND INUIT PEOPLE

Although it is often believed that all First Nations and Inuit youth receive free post-secondary education from the federal government, there are many factors that limit the ability of many First Nations and Inuit youth to access PSE Program funding. These factors include the size of the overall funding envelope for the PSE program, the selection process, and the amount of funding being received by funded students. In the absence of PSE funding, some First Nations and Inuit students may turn to other sources of assistance for their educational expenses, such as loans, bursaries, or scholarships. The limitations of these sources of financial assistance are discussed in the proceeding section.

5.1 Relative Decline of Funding Envelope

As shown in Figure 8 on the following page, the total PSE program funding increased from \$231 million in 1993-1994 to \$288 million in 2002-2003, although the extent to which PSSSP funding (separate from Indian Studies Support Program (ISSP) funding) has increased cannot be determined with the available data. As the overall PSE Program funding is not calculated based on program demand, there are limits to the number of students that can be funded each year through the program. The number of First Nations students receiving funding through the PSE Program has actually demonstrated a decline in recent years, from 27,183 to 24,904, as previously shown in Figure 5. Program demand can only be expected to grow given the population growth rate among Aboriginal people.

The extent to which eligible First Nations youth have been unable in recent years to access PSSSP funding due to a lack of funds is a contentious issue. The lack of system-wide data available through INAC has complicated the issue. In its evaluation of the PSSSP of 2005, Hanson/Macleod Institute estimated that demand exceeded the supply of available funds in about 3,575 cases for each of the years between 1999-2000 to 2001-2002. The evaluation's surveys showed that 15 percent and 20 percent of enrolled and graduated First Nations students (respectively) stated that their PSSSP funding had been deferred (i.e., wait-listed) at some stage in their education. Lack of funding was the reason given to 55 percent of students who were deferred. Further, the evaluation found that almost 90 percent of the First Nations Administrative Officers strongly disagreed or disagreed that the level of overall funding of the PSSSP was adequate to meet the needs of all eligible students.⁸¹

According to the Assembly of First Nations, approximately 10,000 First Nations PSE applicants are unable to access funding in Canada annually, and approximately \$880 million is needed in the PSE budget to meet demand and to adequately support First Nations students.⁸²

⁸¹ Hanson/Macleod Institute, *Post-Secondary Evaluation: Draft Consolidated Report*.

⁸² Assembly of First Nations, *Getting from the Roundtable to Results: Canada – Aboriginal Peoples Roundtable Process, April 2004 – March 2005* (Ottawa: Assembly of First Nations, 2005), 47-48, [Part 1] <http://www.afn.ca/cmslib/general/Round-Table1-2.pdf> and [Part 2] <http://www.afn.ca/cmslib/general/Round-Table2-2.pdf>.

Figure 8
Total Federal Expenditure on Aboriginal Post-Secondary Education, 1993-2006, Canada

Year *	ISSP Funding (\$)	PSSSP Funding (\$)	TOTAL PSE (\$)	TOTAL PSE (% change from previous year)
1993-1994	-	-	231,500,000	14.90%
1994-1995	-	-	216,300,000	-6.60%
1995-1996	-	-	239,900,000	10.90%
1996-1997	-	-	269,900,000	12.50%
1997-1998	-	-	275,000,000	1.90%
1998-1999	-	-	281,000,000	2.20%
1999-2000	20,820,798	259,241,202	280,062,000	-0.30%
2000-2001	20,369,174	263,608,826	283,978,000	1.40%
2001-2002	23,149,687	262,314,313	285,464,000	0.50%
2002-2003	-	-	288,000,000	0.89%
2003-2004 [†]	-	-	304,100,000	5.6%
2004-2005 [†]	-	-	305,200,000	0.4%
2005-2006			308,000,000	0.9%

*1993-1999 from the AFN National Review, 2000: pg. 27

1999-2003 from the Macleod Institute PSE Evaluation, 2004: pg 7

2005-2006 from *Evidence*. Standing Committee on Aboriginal Affairs and Northern Development, 2006

[†] Since 2003-2004, INAC's expenditures on PSE programs are available only in the department's *Reports on Plans and Priorities*, and are no longer identified in its *Performance Reports*. Hence, amounts for 2003-2004 and 2004-2005 relate to estimated spending.

A survey was commissioned by the First Nations Adult and Higher Education Consortium (FNAHEC) in Alberta in order to gauge the perceptions of students, administrators and INAC workers on student finances. The survey found that 69 percent of students received support from their First Nations right away for PSE, but that in each of the province's treaty areas there were First Nations youth who did not receive First Nations funding upon first application. Of those who were deferred, about one-half reported waiting for one semester, while the other half waited for two or more semesters to receive funding. Both students and administrators perceived the capping of PSE funding to be the primary barrier to sponsoring of all of the First Nations students who want to attend PSE.⁸³

The Standing Committee on Aboriginal Affairs and Northern Development has recommended to the federal government that its 2 percent annual cap on spending increases for the PSE Program be eliminated, and that adequate funding be available through the program for every eligible First Nations and Inuit learner. The Standing Committee also recommended that funding amounts for individual learners be increased. In its response to the Standing Committee, the federal government made no commitment to increase the funding to the program.⁸⁴

⁸³ First Nations Adult and Higher Education Consortium, *First Nations, Métis and Inuit Education Policy Education Framework* (Calgary: First Nations Adult and Higher Education Consortium and Alberta Learning, May 2003).

⁸⁴ Canada, Parliament, House of Commons, *Government Response to the Sixth Report of the Standing*

5.2 Issues Related to Eligibility and Funding Decisions

As stated previously, PSSSP funding is only available to Status First Nations and Inuit people; no Métis and non-Status First Nations individuals are eligible for funding through the program. Eligibility criteria and funding decisions also impact the extent to which First Nations and Inuit students can access this funding for their post-secondary studies.

First Nations councils may establish priority levels for application approvals based on the level of post-secondary program. According to the PSE Program *National Program Guidelines*, assistance for eligible students can be provided at three levels of post-secondary education:

- Level 1: Community college and CEGEP diploma;
- Level 2: Undergraduate University programs;
- Level 3: Advanced or professional degree programs, e.g. dentistry, medicine, Masters or Doctoral programs.

The guidelines state further that students who successfully complete a Level 2 program (with or without assistance from the PSSSP) are ineligible for Level 1 program assistance. In practice then, those who graduate from a university program and wish to gain further training through a college program will not be assisted by the PSSSP. Additionally, Local Operating Policies established by First Nations councils will often make the decision of funding more numbers of students at Level 1 & 2 (college/university) rather than supporting fewer students in more costly professional/graduate programs. For instance, the Peter Ballantyne Cree Nation's Local Operating Policy states that approval for applications of assistance is prioritized according to the following characteristics, in decreasing order of priority:⁸⁵

- Group 1:
 - Continuing students with minimum GPA requirements for program completion
 - Regular grade 12 students entering regular post-secondary programs (not UCEP)
 - Students who were accepted as partially funded students and attended during the previous year
 - Students who become eligible for support and who have previously completed a portion of Post Secondary studies without support from this program (e.g. supported self through student loan).
- Group 2:
 - Students in professional/graduate programs
 - Returning students after a leave of absence for medical/personal reasons
 - Mature students

Committee on Aboriginal Affairs and Northern Development, 39th Parliament, 1st Session, 2006-07. Ottawa: Public Works and Government Services Canada, 2006.

⁸⁵ Peter Ballantyne Cree Nation, *Post Secondary Student Support Manual*, revised and amended edition (Prince Albert: Peter Ballantyne Cree Nation, 2007), 5-7, [http://www.peterballantyne.ca/docs/PBCNPSSSPPolicyRevisions2007\(2\).pdf](http://www.peterballantyne.ca/docs/PBCNPSSSPPolicyRevisions2007(2).pdf).

- UCEP/pre-tech students
- Students enrolled in a secondary professional/graduate degree program
- Arts qualifying students
 - Students with grade 12
 - Students with GED 12
 - Students without grade 12 or GED 12
- Students enrolled in a second professional degree and changing disciplines.
- Group 3:
 - Students attending private institutions
 - Re-admitted 'required to discontinue' students
 - Students changing programs without completion of any program due to poor grades/attendance
 - Students in programs for several years without completion of a certificate/degree

Further, INAC guidelines requiring that PSSSP funding support students in programs of at least one year in duration has been identified by the First Nations Education Steering Committee as an impediment to supporting many First Nations individuals who wish to choose a trades program.⁸⁶

Decisions around who qualifies for funding may, according to some, lack fairness or transparency at times. In interviews previously undertaken by R.A. Malatest & Associates Ltd. for the Canada Millennium Scholarships Foundation, some educators identified nepotism, favouritism, and unfairness in the process of selecting which students are awarded funding.⁸⁷ Status, or Registered, First Nations who do not have significant, or any, contact with their First Nations may not feel comfortable applying for PSE funding, or may have a lower chance of being selected. This group would, in some cases, include "Bill C-31 Indians" who achieved Indian Status in 1985 through changes to the Indian Act in 1985, and who are less likely to have strong ties to communities than other First Nations students.⁸⁸ In addition, stakeholders mentioned that students who fail or take a leave of absence from their studies may sometimes find their funding cut off.⁸⁹

Research has also suggested potential administrative challenges related to the use of PSSSP funding. In a student study of the University of British Columbia and the First Nations Education Steering Committee (FNESC) undertaken in spring of 2007, focus groups and personal interviews were undertaken with Aboriginal college and university students. Participants explained their considerable frustrations with the administration of educational funding.⁹⁰ Specifically, many post-secondary institutions require registration or application prior to confirmation of funding through their First Nations, meaning that students may be forced to confirm enrolment without knowledge of their funding status.

⁸⁶ First Nations Education Steering Committee. *The Continued Gap*.

⁸⁷ R.A. Malatest & Associates Ltd., *Aboriginal Peoples and Post-Secondary Education*, 22.

⁸⁸ R.A. Malatest & Associates Ltd., *Aboriginal Peoples and Post-Secondary Education*, 21.

⁸⁹ Ibid

⁹⁰ Leila Lattimer and Otis Jasper, "Post-Secondary Experience: Perspectives of Aboriginal Students" (paper presented at the First Nations Studies Program Research Practicum, University of British Columbia, Vancouver, BC, April 4, 2007, in collaboration with the First Nations Education Steering Committee).

5.3 Inadequacy of Individual Funding Amounts

It has been argued that the levels of PSSSP funding allocated to funded candidates are often insufficient to cover the actual costs of post-secondary education.

Available data do demonstrate that the cost of a Canadian education has risen over the last two decades, with undergraduate tuition fees increasing by 99 percent in a span of less than 10 years (see Figure 9). During the same period, federal PSE funding for Aboriginal students increased by 23 percent and average federal CSLP disbursements increased by 45 percent.

**Figure 9
Average Undergraduate Tuition Fees and
PSE Funding for Registered Indians & Average CSLP disbursement, 1993-94 to 2002-03**

\$ Average Undergraduate Tuition Fees ('93 -'03)			% Change in Tuition Fees, Federal PSE Funding & Average Federal \$ of CSLP ('93 - '03)			
1993-1994	1998-1999	2002-2003	Change in tuition fees (93/94-02/03)	Change in Federal PSE funding for Registered Indian students (93/94-02/03)	Change in average federal \$ of CSLP (93/94-02/03)	
Canada	2,023	3,064	4,025	98.9%	23.3%	45.1%

Source, undergraduate tuition fees: Statistics Canada, *Tuition and Living Accommodation Costs for Full-time Students at Canadian Degree-granting Institutions*.

Source, change in federal PSE funding: compiled from the AFN National Review, 2000 and from the Macleod Institute PSE Evaluation, 2004 (See Figure 7).

Source, average \$ CSLP: Canada Student Loans Program, 1993-2003 *Annual Reports*.

It should be noted that because the data on average undergraduate tuition fees is represented for Canada overall, variations across the provinces are not shown. For example, average undergraduate tuition fees for full-time students during 2003-2004 ranged from \$2,606 in Newfoundland to \$4,644 in Alberta.⁹¹

Further, the average tuition fees presented in Figure 9 do not include living expenses and other education-related fees⁹². These expenses could serve as a particular impediment to those from First Nations communities, who would be required to move to attend most PSE institutions. Indeed, according to a study by the TD Bank Financial Group, the incidental costs of education away from home are significantly higher than tuition itself in most cases.⁹³ The cost of one year of university was estimated to be \$15,558 (in 2005 dollars) for a

⁹¹ Statistics Canada, *Tuition and Living Accommodation Costs for Full-time Students at Canadian Degree-granting Institutions*. 'Average undergraduate tuition fees for full-time students, by discipline, by province' Retrieved on June 27 < <http://www40.statcan.ca/l01/cst01/educ50h.htm> >

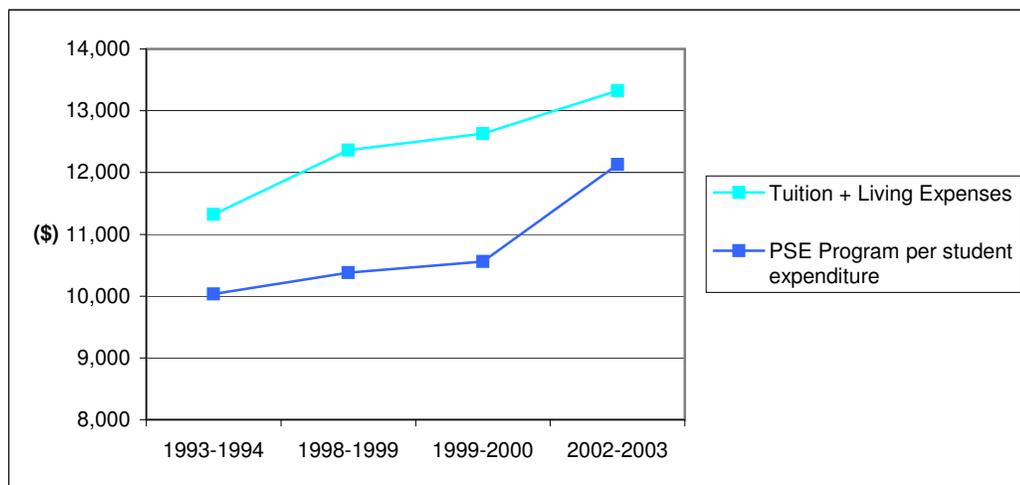
⁹² For a more in depth analysis and comparison of student costs and resources in Canada see chapter 3 in Berger Joseph, Motte Anne and Parkin Andrew. *The Price of Knowledge: Access and Student Finance in Canada Third Edition*. (Montreal: Canada Millennium Scholarship Foundation, 2007)

⁹³ Don Drummond and Craig Alexander, *Time to Wise Up on Post-Secondary Education in Canada*, TD Economics Special Report (2004), <http://www.uofaweb.ualberta.ca/govrel//pdfs/td.pse.mar15.2004.pdf>.

student not living at home (which is the case for most First Nations and Inuit students attending PSE institutions off reserve, for example). PSE program expenditures per Aboriginal student increased from an average of \$10,094 in 1997-1998 to \$11,054 in 2001-2002. However, not only is it problematic to average per student expenditures from the total funding envelope, but the apparent per student increase since 1997 has actually been caused by a decrease in the number of enrolled students receiving INAC funding overall.⁹⁴

Kim Sinclair, in her review of the PSSSP, found that the PSSSP grants subsidised just 50 per cent of the education costs of students.⁹⁵ A study done by the First Nations Adult and Higher Education Consortium also found that survey respondents overwhelmingly indicated that current per student PSSSP funding amounts were insufficient to cover costs.

Figure 10
Average Living Expenses + Undergraduate Tuition Fees & PSSSP Average Per Student Expenditure



Source, undergraduate tuition fees & living expenses: Statistics Canada, *Tuition and Living Accommodation Costs for Full-time Students at Canadian Degree-granting Institutions*.
 Source, PSE program per student expenditure: Macleod Institute PSE Evaluation, 2004 (See Figure 7).

Another recent evaluation of the PSE Program found in 2005 that guidelines for PSSSP student living allowances were 14 years out of date, and that students were, on average, receiving between \$500 and \$4,000 less per academic year than they were paying, and that student allowances were below the national average established under the Canada Student

⁹⁴ The maximum federal loan amount covered through the Canada Student Loans Program is \$210 per week of study. The federal portion covers a maximum of 60 percent of the loan amount, with the provincial-territorial portion covering the remaining 40 percent, for a total maximum of \$350 per week of study. Based on a 34-week period of study, the maximum total amount of a loan would be \$11,900 per year of study. Under the PSSSP, for a student in a UCEP, community college or CEGEP diploma or certificate program, or an undergraduate university program, the maximum amount payable per year is \$35,000. For advanced/professional degree programs the amount is \$75,000. However, it unlikely that many funded students receive the maximum funding amount under the PSSSP. No data was found on what proportion of funded students were receiving the maximum amounts, however.

⁹⁵ Sinclair, *Improving First Nation Access*.

Loan Program.⁹⁶ The evaluation stated that “clearly, on average, PSSSP living allowances do not match reported living expenses.”⁹⁷ Figure 11 illustrates the findings of the evaluation.

Figure 11
Graduated/Enrolled Students’ Reported Living Expenses and PSSSP Living Allowances, by Province, 2005

PSSSP †	BC	AB	SK	MB	ON	QC	AT
Reported living exp. (8 month average)* (\$)	9,300	12,100	11,700	8,500	8,500	7,700	7,300
Average PSSSP living allowances (8 month average)* (\$)	7,514	8,106	8,057	7,947	5,774	5,974	6,706
Gap in PSSSP Funding (%)	19.2	33.0	31.1	6.5	32.1	22.4	8.1

†Source: Indian and Northern Affairs Canada, *Evaluation of the Post-Secondary Education Program* (Ottawa: Indian and Northern Affairs Canada, 2005)

*excludes travel

According to PSSSP guidelines, maximum living allowances for students should be based on regional CSLP living allowance maximums, which are calculated to cover the costs incurred for shelter, food, local transportation, and miscellaneous expenses. Figure 12 presents the average monthly student living allowances provided in 2007-2008 by the federal CSLP portion (a maximum of 60 percent of total loan amount) by region.

Figure 12
Average Monthly Student Living Allowances Provided by the Federal Portion of the CSLP, 2007-2008, by Region

	BC	AB	SK	MB	ON	QC	AT
Single student living away from home (\$)	1,046	926	839	882	999	860	831

Source: HRSDC. ‘Need Assessment for Full-time Loans’. Retrieved August 13, 2007.

http://www.hrsdc.gc.ca/en/hip/cslp/Policies/34_po_Table3StudentLivingAllowances.shtml

Some authors have argued that the result of this discrepancy between CSLP and PSSSP living allowances is First Nations students having to supplement the funding they receive through their home communities by taking out student loans.⁹⁸ This process can vary by student, and would likely depend on the amount of funding he or she receives through the community. Because the money students receive through their First Nation for university or college is considered a form of income when applying for student loans, it can exempt some students from being eligible for student loans at all, or can limit their loan amount.

5.4 UCEP Funding Challenge

The University College Entrance Preparation Program (UCEP) funds students for one year to acquire credits that students require prior to post-secondary enrolment. It has been noted

⁹⁶ Canada, Indian and Northern Affairs Canada, *Evaluation of the Post-Secondary Education Program*.

⁹⁷ Canada, Indian and Northern Affairs Canada, *Evaluation of the Post-Secondary Education Program*.

⁹⁸ LuAnn Hill, *First Nations Post-Secondary Education: An Examination of Post-Secondary Student Support and Institutional Development*, Chiefs of Ontario, <http://www.chiefs-of-ontario.org/education/manifesto/First%20Nations%20Post%20Secondary%20Education.doc>.

that this one-year limit can be problematic: this is a program designed to provide funding allowing students to attain the academic level required for entrance into college and university programs. One year of funding is not seen as sufficient when the high school drop-out rate for First Nations and Inuit people remains high, and many individuals are likely to require multiple years of upgrading.^{99 100}

SECTION 6: CONCLUSIONS AND RESEARCH GAPS

6.1 Conclusions

The following presents the conclusions and main findings of the literature review.

- Despite increasing evidence of the benefits of post-secondary education for Aboriginal people, there is little available research on the financial issues faced by Aboriginal youth in accessing post-secondary education. There is virtually no data or information on factors affecting Aboriginal individuals' access to financial assistance for post-secondary education.
- While PSE enrolment and completion rates for Aboriginal people continue to rise, there is strong evidence to suggest that the federal government's Post-Secondary Education Program, the major source of PSE funding for Status First Nations and Inuit people, is supporting a decreasing number of youth, and is covering an ever-decreasing proportion of their actual education costs. The research suggests that there have been wait lists, and that many First Nations and Inuit people are unable to access PSE through this funding.
- Non-status First Nations youth and, in some cases, Status First Nations youth without strong connections to their First Nations communities, are not able to access PSE Program funding. Métis students are also not eligible for student financial assistance through the PSE Program.
- In the absence of PSE Program funding, some First Nations and other Aboriginal youth are accessing Canada Student Loans and other forms of student financial assistance. The proportion of Aboriginal students using student loans is, however, not known. The interaction between student financial assistance programs and funding available through the PSSSP is also poorly understood,
- Research suggests that cultural and political factors may shape First Nations access and usage of repayable forms of student financial assistance, particularly in light of First Nations assertions that PSE funding is a constitutional responsibility of the federal government.
- Demographic and socio-economic factors have been shown to influence access to student financial assistance and financial choices. In particular, those from lower income families, or those from more rural or remote areas, are generally less likely to

⁹⁹ Human Capital Strategies, *Review of Aboriginal Post-secondary Education, Programs, Services – Strategies/Best Practices and Aboriginal Special Projects Funding (ASPF) Program* (Victoria: BC Ministry of Advanced Education and Labour Market Development [formerly Ministry of Advanced Education], 2005), http://www.aved.gov.bc.ca/aboriginal/documents/Final_Report-June_30-05_REVISED_April%2026-07.pdf.

¹⁰⁰ First Nations Education Steering Committee. *The Continued Gap*

- plan for post-secondary education, or to have access to information to facilitate PSE planning.
- People from lower socio-economic backgrounds are more averse to accruing significant debt from their education. With an ever-decreasing share of Aboriginal youth having access to financial assistance through the PSE Program, it is likely that this has and will continue to limit participation in PSE among Aboriginal people.
 - Other factors that may have a particular influence on Aboriginal access of financial assistance include the fact that Aboriginal students are more likely than other Canadians to be married and to have children, and would, consequently, require funding to support the additional costs associated with daycare and childcare expenses.

6.2 Research Gaps

While there is a growing body of research on the financing of post-secondary education, and on post-secondary education and Aboriginal people, there is very data on how Aboriginal people are financing their post-secondary education. Particular data gaps include the following:

- Data on the number of First Nations people who are unable to obtain funding support for post-secondary education from the PSE Program;
- Data on the extent to which Aboriginal people are using Canada Student Loans and other types of financial aids to finance their post-secondary education; and
- Data on the amounts of financial aid Aboriginal people are using to finance their post-secondary education.

Not necessarily related to research, but still problematic, is the lack of an up-to-date and complete central database that lists all available financial assistance (bursaries, scholarships, grants etc.) for Aboriginal students. As part of the research for the present project, a comprehensive inventory of available financial assistance for First Nations students is included in Appendix 2.

Research gaps identified in the literature review include the following:

- The reasons for, and impacts of, wait lists and limited PSE Program funding on First Nations youth;
- How the unique costs born by Aboriginal students affect their participation, success/completion and attrition levels;
- The role of band funding coordinators and the challenges they are facing;
- The lack of a comprehensive information source that can be used for monitoring the needs of Aboriginal students (or students in general), how these needs are changing, and how financial aid programs actually go about assessing these needs;
- How perceptions and knowledge about costs and financial aid influence the decision-making of Aboriginal peoples; and
- The extent of debt aversion among Aboriginal students.

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APPENDIX 1: A PROFILE OF THE POST-SECONDARY STUDENT SUPPORT PROGRAM (PSSSP)

The following is intended to provide a brief overview of the Post-Secondary Student Support Program (PSSSP). For specific and detailed information on the program, please see the Indian and Northern Affairs Canada website on the Post-Secondary Education Programs at http://www.ainc-inac.gc.ca/ps/edu/ense_e.html

Program Objectives

- a) To support Treaty/Status Indians and Inuit to
 - i) gain access to post-secondary education, and
 - ii) graduate with the qualifications and skills needed to pursue individual careers, and
- b) To contribute to the achievement of Indian self-government and economic self-reliance

Eligibility

Funding may go from Indian and Northern Affairs Canada (INAC) directly to Councils, or to First Nation organizations designated by Councils (bands/settlements, tribal councils, education organizations, political/treaty organizations). Students must be Registered Indians or Inuit who have been resident in Canada for 12 consecutive months prior to the date of application for funding, and have been accepted by an eligible post-secondary institution into either a degree or certificate program, or a UCEP program, and maintain satisfactory academic standing within that institution.

Local Operating Guidelines

Recipients may have local guidelines in place for the administration of the PSE funds from the PSSSP. In the absence of local operating guidelines, national guidelines apply. Local guidelines must include:

- Selection priority criteria;
- An appeal process and,
- Criteria for emergency contingency funding.

Assistance is provided at three levels:

Level 1 – Community college and CEGEP diploma or certificate programs;

Level 2 – Undergraduate University programs; and

Level 3 – Advanced or professional degree programs, e.g. Medicine, Masters or Doctoral Programs

Maximum Amounts Payable

For a student in a UCEP, community college or CEGEP diploma or certificate program, or an undergraduate university program, the maximum amount payable per year cannot exceed \$35,000. For advanced/professional degree programs the amount cannot exceed \$75,000.

Amounts payable per year to one student cannot exceed the following:

- The actual cost of tuition and other compulsory student fees;
- Books and supplies (to a maximum of \$2000/year);
- The actual cost of one return trip to the student's permanent place of residence from the nearest PSE institution that offers the program of studies selected by the student every 16 weeks (twice per academic year) for the student and for each dependent; and
- The regional living allowances established by the Canada Student Loan Program (CSLP) as amended from time to time. The CSLP Monthly Living Allowance rates are updated annually.

Student Obligations

Bands/Councils are responsible for delivery and administration of PSSSP funding, but most set a series of obligations students must adhere to upon receipt of financial support. These may include:

- Application renewal upon each semester of school
- Yearly official transcripts (most bands disrupt funding if students fail to meet a minimum academic standard)
- Proof of textbook purchases

APPENDIX 2: INVENTORY OF FINANCIAL ASSISTANCE FOR ABORIGINAL STUDENTS

	Name	Administering Organization/Agency	Number and Amount	Duration and/or Frequency	Qualifying Group
National					
	Post-Secondary Student Support Program and University College Entrance Preparation Program	INAC	Varies x varies (includes tuition, books, travel, etc.)	Annual; one year	Status Indian and Inuit
	Foundation for the Advancement of Aboriginal Youth	CCAB	Varies x \$2,000-\$4,000	Annual	Status and Non-Status Indian, Métis, and Inuit
	NAAF Post-Secondary Education Program (Post-Secondary Education Bursary Awards)	NAAF	Varies x varies	Annual; one school year	First Nations, Métis, and Inuit
	NAAF Fine Arts Bursary Awards	NAAF	Varies x varies	Annual; one school year	First Nations, Métis, and Inuit
	NAAF Aboriginal Health Careers Bursary & Scholarship Awards	NAAF on behalf of Health Canada	Varies x varies	Annual; one school year	First Nations, Métis, and Inuit
	AMEC Aboriginal Undergraduate Scholarship for Women in Engineering	AMEC and the Canadian Engineering Memorial Foundation	1 x \$5,000	Annual	Status and Non-Status Indian, Métis, and Inuit
	Certified Aboriginal Financial Manager Scholarship	Aboriginal Association of Financial Officers of Canada	Varies	Annual; available as renewable or non-renewable	Status and Non-Status Indian, Métis, and Inuit
	Tom Longboat Awards	The Aboriginal Sport Circle	Varies x \$500	Annual	Status and Non-Status Indian, Métis, and Inuit
	Jim Bourque Scholarship	Arctic Institute of North America	1 x \$1,000	Annual	"Aboriginal"
	Heroes of Our Time Scholarships	Assembly of First Nations	8 x \$2,000	Annual	Status and Non-Status Indian, Métis, and Inuit
	Geomatics Scholarship Program	Association of Canada Lands Surveyors Foundation Inc.	1 x \$1,500	Annual	"Aboriginal"
	Department of National Defence Security and Defence Forum Aboriginal Scholarship Fund	Association of Universities and Colleges of Canada (for the DND)	Varies x max. \$10,000	Annual; one academic year	Status and Non-Status Indian, Métis, and Inuit
	Canada Post Aboriginal Education Incentive Award	Canada Post	24 x \$1,000	Annual	Status and Non-Status Indian, Métis, and Inuit
	Dr. John Big Canoe Memorial Scholarship	The Canadian Medical Association	1 x \$2,000	Annual	Status and Non-Status Indian, Métis, and Inuit
	Special Bursary Program for Aboriginal Medical Students	The Canadian Medical Association	Varies x max. \$4,000	Annual	Status and Non-Status Indian, Métis, and Inuit
	Gil Purcell Memorial Journalism Scholarship for Native Canadians	The Canadian Press	1 x \$4,000	Annual	Status and Non-Status Indian, Métis, and Inuit

	Name	Administering Organization/Agency	Number and Amount	Duration and/or Frequency	Qualifying Group
	Legal Studies for Aboriginal People	Department of Justice Canada	Varies x varies (offsets some of the costs of obtaining an LLB)	Annual; for a period of 3-4 years	Métis and Non-Status Indian
	Cold Lake First Nation Scholarship	EnCana	1 x ?	Annual	"Tailored to the local Aboriginal community"
	Alphonse Beaver Bursary	EnCana	1 x \$1,500	Annual	Member of the Bigstone Cree Nation
	Conklin Scholarship	EnCana	1 x \$3,500	Annual	"Aboriginal"
	Indigenous Scholarship Program	Holiday Inn Vancouver Downtown	Varies x \$2,000	Annual	Status and Non-Status Indian, Métis, and Inuit
	Aboriginal Education Awards	Husky Energy	3 x \$3,000 (uni.) 2 x \$2,500 (coll.)	Annual; max. 4 years of funding (uni.), max. 2 years of funding (coll.)	Status and Non-Status Indian, Métis, and Inuit
	Indigenous Bar Association Law Student Scholarship	Indigenous Bar Association	1 x \$2,000	Annual	Status and Non-Status Indian, Métis, and Inuit
	Gary Bosgoed Scholarship for Aboriginals in Engineering	Intelligent Sensing for Innovative Structures (ISIS) Canada	1 x \$5,000	Annual	Status and Non-Status Indian, Métis, and Inuit
	MuchMusic Aboriginal Youth Scholarship	MuchMusic and the Aboriginal Youth Network	1 x \$5,000	Annual	Status and Non-Status Indian, Métis, and Inuit
	Harvey Bell Memorial Prize (for Aboriginal Graduates in Law)	Native Law Centre (University of Saskatchewan)	1 or more x \$1,000	Annual	"Students of Native Canadian ancestry"
	Helen Bassett Commemorative Scholarships	Native Women's Association of Canada	4 x \$1,000	Annual	Female of "Aboriginal descent"
	Nexan Aboriginal Education Awards	Nexan Inc.	4 x \$2,000 (uni.) 2 x \$1,000 (coll./technical school)	Annual	Status and Non-Status Indian, Métis, and Inuit
	Aboriginal Scholarship (Educational Incentive Award)	Pelmorex Inc./The Weather Network	1 x \$500	Annual	"Status or Non-Status Aboriginal"
	RBC Aboriginal Student Awards Program	RBC Financial Group	5 x \$4,000	Annual; max. 4 years (uni.), max. 2 years (college)	Status and Non-Status Indian, Métis, and Inuit
	Aboriginal Awards Initiative	Tembec	Varies x \$2,000/\$1,000/\$500	Annual; good for length of post-secondary program	"Aboriginal"
	First Nations College Program	Trinity Publications Group, Inc.	Varies x not stated	Annual	"First Nations ancestry"
	National Aboriginal Scholarship Program	Department of National Defence	Varies x \$10,000	Annual	A member of the First Nations (status or non-status), Inuit or Metis
Alberta					

	Name	Administering Organization/Agency	Number and Amount	Duration and/or Frequency	Qualifying Group
	The Alberta Apprenticeship and Industry Training Scholarships	Alberta Apprenticeship and Industry Training Board, private industry and the Govt. of Alberta	Varies x \$1,000	Annual	Status and Non-Status Indian, Métis, and Inuit
	Alberta Blue Cross 50 th Anniversary Scholarships for Aboriginal Students	Alberta Blue Cross	3 x \$375 - \$1,250	Annual	"Registered Indian," Métis, and Inuit
	Aboriginal Education Partnership Program	Alberta-Pacific Forest Industries Inc.	1 x full tuition	Annual; max. 5 years (uni.), max. 3 years (coll./technical inst.)	Status and Non-Status Indian, Métis, and Inuit
	Senator James Gladstone Memorial Scholarship	Alberta Indian Investment Corporation	2 x \$750 (coll./tech. inst.)/\$1,000 (uni.)	Annual	First Nations
	Sam Bull Memorial Scholarship	Alberta Indian Investment Corporation	1 x \$1,000	Annual	First Nations
	Robert C. Carson Memorial Bursary	Alberta Justice and Attorney General and Alberta Scholarship Programs	1 x \$500	Annual	"Aboriginal students"
	Aboriginal Health Careers Bursary	Alberta Scholarship Programs	Varies x \$1,000 - \$10,000	Annual	Status and Non-Status Indian, Métis, and Inuit
	Syncrude Aboriginal and Women Education Awards Program	Syncrude	4 x \$2,000	Annual	Status and Non-Status Indian, Métis, and Inuit
	TransAlta Aboriginal Scholarship Program	TransAlta	4 x \$3,000	Annual	Status and Non-Status Indian, Métis, and Inuit
British Columbia					
	Post Secondary Award	All Nations Trust Company	1 x \$500	Annual	Status and Non-Status Indian, Métis, and Inuit
	Aboriginal Peoples Scholarships	BC Hydro	8 x \$1,000	Annual	Status and Non-Status Indian, Métis, and Inuit
	Randy Brant Memorial Scholarship	BC Hydro	1 x \$2,000	Annual	Status and Non-Status Indian, Métis, and Inuit
	Chief Joe Mathias British Columbia Scholarship	Chief Joe Mathias British Columbia Scholarship Fund	Varies x max. \$15,000	Annual; max. 12 months	BC First Nations status
	First Nations Scholarship	Clayoquot Biosphere Trust	2 x \$3,000	Annual	Member of Hesquiaht, Ahousaht, Tla-o-qui-aht, Ucluelet or Toquaht First Nation
	Pam Koczapska's Scholarship Award	Coqualeetza Cultural Education Centre	1 x varies	Annual	First Nations student
	Student Bursary Program	First Citizens' Fund	Varies x \$700 - \$2,000	Annual	Status and Non-Status Indian, Métis, and Inuit
	Chiefs' Health Careers Initiative Scholarship Program	First Nations Chiefs' Health Committee	Varies x max. \$1,000	Annual	"Aboriginal ancestry"

	Name	Administering Organization/Agency	Number and Amount	Duration and/or Frequency	Qualifying Group
	Chiefs' Health Careers Initiative Bursary Program	First Nations Chiefs' Health Committee	Varies x max. \$2,500	Annual	"Aboriginal ancestry"
	HSA Aboriginal Bursary	Health Sciences Association	Varies x \$1,000	Annual	Status and Non-Status Indian, Métis, and Inuit
	Kermode Friendship Society Bursary	Kermode Friendship Society	7 x \$500/\$1,000	Annual	Status Indian, Métis, and Inuit (Non-status may qualify on proof of First Nation's ancestry)
	Calverly Estate Scholarship Fund	United Native Nations Society	2 x \$500	Twice annually	Non-Status Indian
Manitoba					
	Manitoba Aboriginal Youth Achievement Awards	Anishinaabe Oway-Ishi Inc.	14 x \$1,000	Annual	Aboriginal youth (16-24)
	Fox Lake Cree Nation Scholarship Program	ATCO Frontec Corporation	1 x \$1,000 (uni.) 2 x \$500 (coll.)	Not specified	Members of the Fox Lake Cree Nation
	Aboriginal Education Awards (Fly Higher!)	Business Council of Manitoba	Varies x \$3,000 (uni.)/\$1,500 (coll.)	Annual	Status and Non-Status Indian, Métis, and Inuit
	Millennium Manitoba Opportunity Grants for Independent Aboriginal Students	Government of Manitoba and the Canada Millennium Scholarship Foundation	Varies x max. \$4,000	Annual; one-time grant	First Nations, Métis, and Inuit
	Helen Betty Osborne Memorial Foundation Aboriginal Awards	Helen Betty Osborne Memorial Foundation	Varies x \$1,500-\$5,000	Annual	First Nations, Métis, and Inuit
	First Year Information Technology Bursary	Manitoba Hydro	2 x \$1,500	Annual	Status and Non-Status Indian, Métis, and Inuit
	Second Year to Final Year Information Technology Bursary	Manitoba Hydro	2 x \$2,500	Annual	Status and Non-Status Indian, Métis, and Inuit
	Second Year to Final Year Engineering Technology Bursary	Manitoba Hydro	6 x \$1,500	Annual	Status and Non-Status Indian, Métis, and Inuit
	Certificate Program Award	Manitoba Hydro	2 x \$500	Annual	Status and Non-Status Indian, Métis, and Inuit
	First Year Engineering Bursary	Manitoba Hydro	6 x \$1,500	Annual	Status and Non-Status Indian, Métis, and Inuit
	Second Year to Final Year Engineering Bursary	Manitoba Hydro	3 x \$2,500	Annual	Status and Non-Status Indian, Métis, and Inuit
	First Year Management Bursary	Manitoba Hydro	3 x \$1,500	Annual	Status and Non-Status Indian, Métis, and Inuit
	Second Year to Final Year Management Bursary	Manitoba Hydro	3 x \$2,500	Annual	Status and Non-Status Indian, Métis, and Inuit
	Princess Anne/Prince of Wales Awards	Manitoba Student Aid	Varies x \$200	Annual	Declared Aboriginal ancestry in loan application (status, non-status, Metis, Inuit)

	Name	Administering Organization/Agency	Number and Amount	Duration and/or Frequency	Qualifying Group
	Manitoba ACCESS bursary	Province of Manitoba	Varies X \$210 per week.	Weekly	People of Aboriginal ancestry admitted to the ACCESS program
New Brunswick					
	UNBI Scholarship Program	Union of New Brunswick Indians	Varies x varies	Annual	Member of a UNBI First Nation
Nova Scotia					
	Maritimes & Northeast Pipeline Assembly Scholarship	Maritimes & Northeast Pipeline and the Assembly of Nova Scotia Mi'kmaq Chiefs	Varies x \$500-\$1,500	Annual	Registered with a Nova Scotia Mi'kmaq band
	Donald Marshall Sr. Memorial Scholarship	Mi'kmaq Kina'matnewey (Donald Marshall Sr. Memorial Scholarship Fund Committee)	1 x \$1,000 (undergrad.) 1 x \$1,000 (grad.)	Annual	Mi'kmaq status (from Nova Scotia First Nations) or on the Nova Scotia General Band Registry
	Muttart/NCNS Loan Fund	Native Council of Nova Scotia	Varies x varies	Ongoing	Must be a member of the Native Council of Nova Scotia or a member of a First Nation community in Nova Scotia.
Ontario					
	Northern Ontario Aboriginal Nurses Award	Aboriginal Nurses Association of Canada	2 x \$500	Annual	Status Indian, Métis, and Inuit
	Dr. Tomer Levy Memorial Bursary	Anishnawbe Health Toronto	1 x not specified	Annual	"Aboriginal," Métis, and Inuit
	Charlotte Carter Memorial Scholarship	Cambrian Foundation	1 x \$1,000	Annual	Status and Non-Status Indian, Métis, and Inuit
	Award of Excellence Program	Casino Rama	1 x \$1,500	Annual	Status and Non-Status Indian, Métis, and Inuit
	Dennis Franklin Cromarty Memorial Fund	Dennis Cromarty Memorial Fund	Varies x varies	Annual	Registered member of Nishnawbe Aski First Nations
	John Wesley Beaver Memorial Awards	Ontario Power Generation	2 x \$4,000	Annual	Status and Non-Status Indian, Métis, and Inuit
	Rose Nolan Memorial Scholarship Fund	The Ted Nolan Foundation	4 x \$2,000	Annual	First Nations women
Quebec					
	Quebec Aboriginal Bursary	The Canadian Medical Association	1 x \$5,000	Annual; bursary is for 4 years	Status and Non-Status Indian, Métis, and Inuit
Saskatchewan					

	Name	Administering Organization/Agency	Number and Amount	Duration and/or Frequency	Qualifying Group
	Donald R. Simmons Memorial Scholarship	D.R. Simmons Memorial Fund	2 x \$500	Annual	First Nations and Métis
	Albert Bellegarde Memorial Scholarship	First Nations University of Canada	1 x \$2,000	Annual	Treaty Indian born in Saskatchewan
	Millennium Aboriginal Access Bursary	Government of Saskatchewan and the Canada Millennium Scholarship Foundation	Varies x \$2,000	Annual	"Aboriginal"
	SGEU Aboriginal Scholarship	Saskatchewan Government and General Employees' Union	1 x \$500	Annual	"Aboriginal" and an SGEU member or spouse/partner or dependant of an SGEU member
	Morley Wood Memorial Scholarship for Aboriginal Female Students	University of Regina	2 x \$1,200	Annual	Status and Non-Status Indian, Métis, and Inuit
	Queen Elizabeth II Centennial Aboriginal Scholarship	Government of Saskatchewan	Varies x \$20,000	Annual	Saskatchewan First Nations or Metis students
Territories					
	Scholarship	Institute of Chartered Accountants of the Northwest Territories and Nunavut	1 x \$1,500	Annual	Must be of "Aboriginal descent"
	SRRB Scholarship and Bursary Program	Sahtu Renewable Resources Board	1 x \$2,000-\$5,000	Annual	Priority to a Sahtu Dene or Métis enrolled under the land claim or to a NWT resident who has completed the last 2 years of their high school education in the Sahtu Settlement Area
	Jonathon McCotter/Marilyn Hawkes Scholarship	The Yukon Foundation	1 x \$1,000	Annual	"Aboriginal student"
Other					
	Alliance Pipeline Aboriginal Student Awards Program	Alliance Pipeline Ltd.	Unclear x max. \$4,000	Annual; award is for a one-year period	"Aboriginal"
	Canadian Society of Petroleum Geologists Scholarship	Canadian Aboriginal Science and Technology Society	1 x \$1,000	Annual	Status and Non-Status Indian, Métis, and Inuit

	Name	Administering Organization/Agency	Number and Amount	Duration and/or Frequency	Qualifying Group
	Chief Crowfoot Professional Health Careers Scholarship	Canadian Aboriginal Science and Technology Society (for the Deb. C. Crowfoot Professional Corporation)	4 x not specified	Annual	1) Member (or one parent member) of the Siksika Nation; 2) Member (or one parent member) of Saddle Lake First Nation; 3) Member (or one parent member) of the Ermineskin, Samson, Louis Bull or Montana First Nations; or 4) A professional Health Careers student of Canadian Aboriginal Descent.
	The Scholarship for Aboriginal Canadians	National Union of Public and General Employees	1 x \$1,500	Annual	"Aboriginal"
	Northwestel Northern Futures Scholarships Program	Northwestel	4 x \$2,500	Annual	"Aboriginal"