

## **DIRECTIVE #3.8: POST-SECONDARY STUDENTS**

### **LEGISLATIVE AUTHORITY**

Sections 7(1), (2), (3) and 13(1) and (2) of the Act.

Sections 9, 13, 15, 39, 49(1) and 54(1) of Regulation 134/98.

### **AUDIT REQUIREMENTS**

Documentation is on file to support the decisions made.

Written verification of loans, grants, awards and/or bursaries, indicating the amount received for education and living costs, is on file.

An *Agreement to Reimburse* form is completed and on file for participants receiving assistance pending receipt of a student loan.

### **APPLICATION OF POLICY**

The obligation to pursue resources requires all applicants and participants attending, or planning to attend, a certified post-secondary educational institution full-time to make reasonable efforts to access loans under the *Ministry of Training, Colleges and Universities Act* (MTCU Act) and/or the *Canada Student Financial Assistance Act* (CSFA Act) as a condition of eligibility for assistance.

Status Indians and Inuit students who are attending, or planning to attend, a certified post-secondary educational institution full-time must also apply for financial assistance for education through Indian and Northern Affairs Canada (INAC). INAC provides financial support to eligible Status Indians and Inuit students under broad authorities of the *Department of Indian Affairs and Northern Development Act* to continue their education. Funding for individuals is available through two programs: the Post-Secondary Student Support Program and the University College Entrance Preparation Program.

#### ***Definition of Full-Time Attendance***

An applicant or participant is considered to be a full-time student where he/she:

- is enrolled, or is qualified to enrol, in at least 60% of a full course load at a designated post-secondary educational institution; (a student with a permanent disability may enrol in 40% of a full course load); and

- is enrolled, or is qualified to enrol, in a program leading to a degree, diploma or certificate of at least 12 weeks in length over a period of 15 consecutive weeks.

### ***Definition of Part-Time Attendance***

An applicant or participant is considered to be a part-time student if he/she is taking 20% to 59% of a full course load. A person with a permanent disability is considered to be a part-time student if he/she is taking 20 to 39 percent of a full course load.

### ***Earnings of Post-Secondary Students***

The earnings of, and amounts paid under a training program to, persons attending full-time post-secondary school are exempt as income and assets, subject to certain conditions (see Directive #5.3: Earnings Exemptions and Directive #4.1: Summary of Assets for more information).

### ***Eligibility for Assistance***

A single applicant or participant who is in full-time attendance at a certified post-secondary educational institution is not eligible for assistance if he/she:

- is in receipt of a loan under the MTCU Act or the CSFA Act; or
- is not eligible for a loan under those Acts because of his/her parent's income level or because he/she defaulted on the payment of a previous loan under those Acts.

A sole support parent or member of a family benefit unit may be eligible for assistance if the amount of financial support received through the Ontario Student Assistance Program (OSAP) or Canada Student Loans (CSL) for personal living costs does not exceed his/her budgetary requirements. In these situations, Ontario Works will provide a top-up to cover the difference between the personal living costs amount included in the loan(s) and his/her budgetary requirements as long as all other eligibility requirements are met.

Student loans provided to part-time students are exempt as income and assets.

Many post-secondary institutions in Ontario have internal student-aid emergency funds for students whose loans are delayed. Post-secondary students awaiting receipt of their student loans must access student-aid funds available through the institution prior to applying for Ontario Works. If his/her student loan has not been issued once classes have started, and no student-aid is available, he/she may

apply, or remain eligible, for assistance pending receipt of the loan, and as long as all other eligibility requirements are met.

Applicants and participants must provide a copy of their student loan assessment(s) and/or any other documentation in order for staff to determine full or part-time attendance and the amount of assistance to be issued as a top-up or while pending receipt of the student loan. Documentation includes, but is not limited to:

- OSAP Assessment Summary;
- OSAP Notice of Assessment/Reassessment; and
- Official letters/notices from the provincial government, the federal government or an educational institution communicating information about a student loan or any grants, awards or bursaries a student has been assessed to receive.

In order for assistance to be issued to an individual awaiting receipt of a student loan, the applicant or participant must sign an *Agreement to Reimburse*, indicating his/her responsibility to repay the assistance issued once he/she is in receipt of the student loan. An *Assignment and Direction* form is not to be used in these situations. In determining the amount of repayment, the Administrators can only request reimbursement of assistance issued during the study period.

An applicant or participant must be advised that an overpayment recovery will be administered if he/she does not honour the agreement to reimburse the assistance issued (see Directive #9.3: Recovery of Overpayments for more information).

Receipt of a student loan by a caregiver who receives Temporary Care Assistance (TCA) on behalf of a child does not impact eligibility for TCA (see Directive #3.10 Temporary Care Assistance for more information).

Part-time and full-time attendance at a post-secondary educational or training program can be approved by the Administrator as an employment assistance activity.

### ***Calculating Assistance***

Loans received under the MTCU Act and CSFA Act for direct educational expenses (i.e., tuition and compulsory fees, books and instructional supplies, and transportation) are considered to be exempt as income and assets as long as the participant remains a student.

Funds received for personal living costs are not exempt as income and assets. Personal living costs are equal to the student loan minus direct educational expenses.

For the purposes of social assistance, personal living costs are calculated in the following manner:

Total funding entitlement – actual educational costs = personal living costs

In addition to Ontario Student Loans (OSL) and Canada Student Loans (CSL), a number of grants, bursaries, and awards may be available to post-secondary students, including:

- Canada Study Grant for High-need Part-time Students;
- Canada Study Grant for Students with Dependents;
- Canada Study Grant for Females Pursuing Doctoral Studies;
- Canada Access Grant for Students from Low-Income Families;
- Canada Access Grant for Students with Permanent Disabilities;
- Canada Study Grant for the Accommodation of Students with Permanent Disabilities;
- Millennium Bursary Program;
- Millennium Excellence Program;
- Millennium Entrance Awards;
- Millennium Access Bursary Program;
- National In-Course Awards;
- Federal Fellowships and Scholarships;
- Canada Education Savings Grant;
- Ontario Access Grant (for second-year students);
- Ontario Access Grant for Crown Wards;
- Distance Grant (Commuting Grant or Travel Grant);

- Bursary for Students with Disabilities;
- Ontario Special Bursary Program;
- Child Care Bursary; and the
- Textbook and Technology Grant.

These grants, bursaries and awards are exempt as income and assets as long as the participant remains a student. In addition, Administrators may also approve that portion of other grants or awards provided for training or post-secondary education that will be applied within a reasonable period to the cost of tuition, other compulsory fees, books, instructional supplies, equipment and/or transportation.

Where a bursary/grant has been provided in addition to a student loan, the calculation of the personal living costs is as follows:

Total funding entitlement – exempt bursary/grant – actual educational costs (not covered by bursary/grant) = personal living costs

Funds provided for child care, transportation, travel and other purposes are not considered personal living costs. However, any amounts provided for these purposes are not to be duplicated by Ontario Works. Staff need to consider these amounts prior to issuing related benefits and when calculating child care deductions.

#### *Students Who Quit School or Become Part-Time Students*

If a post-secondary student quits school, all retained proceeds from a student loan, grant, bursary or award are considered income and assets, and loan amounts provided for personal living costs are averaged over the intended study period.

If a post-secondary student changes to a part-time study program, any portion of a student loan provided for personal living costs that has been paid to and retained by the student is considered income and assets and averaged over the intended study period. In these situations, staff must also review the part-time study plan. Depending on the time commitment involved, it may be appropriate for the student to participate in additional employment assistance activities.

#### ***Information Resources for Students***

There are a range of financial supports that may be available to help students with the costs of post-secondary education, including correspondence courses, make-up years (i.e., a program of study that must be completed as prerequisite for admission to a graduate program), cooperative programs and private vocational programs.

In addition, individuals who are experiencing difficulty repaying their student loans may be eligible for interest relief programs for OSL and/or CSL. Ontario Works staff should be familiar with the information resources available to students regarding their post-secondary education and provide referrals where appropriate.

Detailed information about eligibility for loans and other financial supports available through the provincial and federal governments is available through the following websites:

<http://osap.gov.on.ca/>

[www.hrsdc.gc.ca](http://www.hrsdc.gc.ca)

[www.ainc-inac.gc.ca](http://www.ainc-inac.gc.ca)