Financial Assistance for Nunavut Students (FANS)
Comprehensive Review

EXECUTIVE SUMMARY



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MINISTER'S MESSAGE



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

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

The recommendations in this report call for significant change not only through increased funding to students but also in the wrap-around support to

ensure student success. This report also calls for changes to the program's administration geared toward improving overall efficiency and effectiveness while making it more accessible and user-friendly for current and future students.

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

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

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

Honourable Pamela Hakongak Gross Minister of Education

EXECUTIVE SUMMARY

Overview

Re-investing in education is one of five urgent priorities identified by the Government of Nunavut (GN) in the *Katujjiluta Mandate* (2022). This priority was chosen because of its potential to lead to meaningful improvement in the lives of Nunavummiut and lay the foundation for transformative change for future generations. Improving the efficiency and effectiveness of the Financial Assistance for Nunavut Students (FANS) program and other direct and indirect supports for post-secondary learners, is part of the Sixth Assembly's commitment to action to achieve this priority.¹

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

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

In carrying out this review, it became evident that the FANS program has the potential to play an even greater role in creating positive post-secondary experiences and outcomes for Nunavut students, and, for this to occur, there must be a paradigm shift in the type of program delivered to support Nunavut students in their post-secondary education.

This can be achieved by re-envisioning the FANS program, which was adopted from the NWT almost 25 years ago and re-designing it to meet the distinct needs of Nunavummiut and achieve the desired strategic outcomes set by the GN in its *Katujjiluta Mandate*.

¹ Katujjiluta Sixth Assembly Mandate (2022)

Approach

The FANS Comprehensive Review was conducted under the guidance of the FANS Project Team (FANS PT). The FANS PT was composed of representatives from the Government of Nunavut (GN) and Nunavut Tunngavik Incorporated (NTI).² The project was led by the Advanced Education Division of the Department of Education and included staff from the FANS office. The project also included participation from other key divisions within the Department of Education, namely the Corporate Services Division, and the Policy and Planning Division.

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

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

- 1. Visioning Exercise and Development of Draft Program Goals
- 2. Media Scan
- 3. Hansard Review
- 4. Provincial/Territorial ("jurisdictional") Questionnaire
- 5. Key Stakeholder Interviews
- 6. Student and Parent/Guardian Surveys
- 7. FANS Staffing and Application Analysis
- 8. Mock FANS Applications
- 9. Student Funding Comparison (Canada Student Financial Assistance Program and FANS Program)
- 10. Reports & Research Articles

While the review examined a significant amount of information from a variety of sources, a key source of learning came from examining the Post-Secondary Education Sponsorship (PSES) program offered by Kativik Ilisarniliriniq in Nunavik, Quebec. Kativik Ilisarniliriniq 's PSES program is designed to encourage, support, and assist Inuit to obtain college and university degrees, and diplomas from technical institutes so they become economically self-sufficient, realize their individual potential, and contribute to the advancement and the betterment of Nunavik. The program provides financial, social, and academic support to Inuit pursuing post-secondary education outside of Nunavik. Kativik Ilisarniliriniq 's PSES program is much more than a student financial assistance program. The program takes the whole student and their needs into consideration, and the benefits offered reflect that.³ Considering some of the similarities between Nunavut and Nunavik and their respective post-secondary student populations, Kativik Ilisarniliriniq 's PSES program was of particular interest when conducting this review.



² Under Article 32 of the Nunavut Agreement, the Government of Nunavut is obligated to provide Inuit with an opportunity to participate in the development of social and cultural policies, and in the design of social and cultural programs and services, including their method of delivery in Nunavut, and endeavor to reflect Inuit goals and objectives where it puts in place such social and cultural policies, programs and services.

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

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

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

The review extensively examined the following key program areas:

- 1. Funding Model
- 2. FANS Program Infrastructure
- 3. Coordination with Key Partners
- 4. Eligibility
- 5. Benefits
- 6. Ineligibility and Suspension
- 7. Loans
- 8. Payment Method and Schedule
- 9. Application Deadlines
- 10. Appeals

It was beyond the scope of the review to conduct a cost analysis on the recommendations made in this report. However, if the recommended changes are accepted, a business case with a detailed cost analysis will be developed. Further, a legislative review of the program's *Student Financial Assistance Act* will also be conducted.

Key Issues

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

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

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

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

Findings and Recommendations

One thing that was evident during the FANS Comprehensive Review, was that Nunavut's post-secondary students would benefit from a more holistic financial assistance program to effectively reduce barriers and support their academic success. To achieve this, the program requires a re-envisioning and re-design.

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

1	The current infrastructure supporting the FANS program requires modernization.		
	For clarity, program infrastructure relates to technology (i.e., computer system/case management system) and the program's human resource capacity (the number of staff, types of positions, and the expertise and training required to deliver the program in a manner that meets the needs of students).		
2	There is a need for holistic, wrap around benefits to be offered to Nunavut Inuit students.		
	While robust financial assistance must be a core element of the program, a program that strictly offers financial assistance is not adequate to meet the post-secondary needs of Nunavut Inuit students. Rather, a collection of holistic supports that focus on the student as a whole person is urgently needed.		
3	The program should be simplified and coordinated to improve program navigation for students.		

The program's complex eligibility and benefit structure, as well as multiple application deadlines, can be difficult to understand. This complexity increases for Nunavut Inuit students eligible to receive financial support from the RIAs.

Guided by the principle of simplicity, the review resulted in 35 recommendations, that collectively enable the design of a streamlined program that meets the unique needs of Nunavut's post-secondary students. These recommendations are anchored in the evidence gathered throughout the review on how best to support Nunavut's post-secondary students. They are also aligned with the Government of Nunavut's commitment to re-invest in education, and its openness to re-envision a financial assistance program that is holistic and provides the wrap-around supports needed for Nunavut's post-secondary students to thrive.

If the 35 recommendations in this report are adopted, it will result in retiring a financially focused student assistance program and creating a student-centric made-in-Nunavut post-secondary student support program. The potential power that can be harnessed through such a program is enormous.

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

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Summary of Recommendations

Nº	Report Section	Recommendation
1	5.1 Funding Model	It is recommended that the Government of Nunavut continue to opt out of the Canada Student Financial Assistance program and receive federal funding for student financial assistance through the alternative funding agreement.
2	5.2.a. FANS Staff Complement	It is recommended that the Department of Education undertake a comprehensive staffing analysis of the FANS office to determine the number and type of positions required to ensure Nunavut's post-secondary education students are provided with quality student- centric services. Establishing a standard caseload must be a component of this analysis, as should granting consideration to the other recommendations outlined in this report that would result in changes and/or impact the office's mandate and workload. This recommendation cannot be implemented until decisions have been made related to the adoption of the other recommendations outlined in this report. These decisions are the underpinnings upon which the comprehensive staffing analysis must be based.
3	5.2.a. FANS Staff Complement	It is recommended that the Government of Nunavut secure the services of third-party contractors for the administration and management of the following key FANS functions: grant and loan disbursement; loan collection; reconciliation of overpayments; student enrollment verification; and travel administration and management. It will be necessary to maintain staff in the FANS office to work in partnership with the third-party contractors to coordinate these key functions.
4	5.2.b. FANS Information Management/ Computer System	It is recommended that the Department of Education continue its planned work to procure a new information management/computer system to support the FANS Program. It is further recommended that the procurement process align with results from the FANS Comprehensive Review and the department's upcoming review of the Student Financial Assistance legislation so that system requirements (i.e., a student portal) are clearly identified when the department seeks requests for proposals to acquire a new system.
5	5.3.a. Working Together: The FANS Office, NTI, and the RIAs.	It is recommended that the Department of Education seek out partnership with NTI, and the Regional Inuit Associations to explore the possibility of developing a single application model for post-secondary benefits and a mechanism to coordinate the distribution of benefits, as well as explore other areas where coordination would enhance post-secondary services for Nunavut Inuit students. If such a partnership is to be established, it must be defined through a Memorandum of Understanding between the Department of Education and NTI. For clarity, combining the programs of these two organizations is not being recommended.
6	5.3.b. Working Together: The FANS Office and GNHR	It is recommended that the Department of Education develop a mechanism to allow for the exchange of information between the FANS office and the Department of Human Resources related to FANS funded students and employment opportunities. It is further recommended that the department explore the feasibility of using the Master Student Support Agreement for this purpose (see recommendation 29).
7	5.3.b. Working Together: The FANS Office and GNHR	With input and support from the Advanced Education Division, it is recommended that the Department of Human Resources actively match FANS funded students with summer employment opportunities (during the student's study period) and full-time employment opportunities (upon graduation) within the Government of Nunavut that align with their area of study. The Department of Human Resources may wish to consider reflecting this important initiative in the GN Human Resource Strategy.

Nº	Report Section	Recommendation
8	5.3.c. Working Together: The FANS Office and Key PSE Stakeholders	It is recommended that the Department of Education lead the development of a formal forum that brings Nunavut's key PSE stakeholders, including NTI, the Regional Inuit Associations, and Kakivak, together on a quarterly basis. Further, until soundly established, meetings should be chaired by the Department of Education, and must be agenda driven and grounded in terms of reference.
9	5.4. a & b. Eligibility for Nunavut Inuit and Non-Inuit	 It is recommended that the Department of Education discontinue the use of the eligibility framework under the current FANS program, and in its place, adopt the following: a. Category 1: All Nunavut Inuit (regardless of their place of residency when applying to the FANS program) This will require the removal of the eligibility criteria that requires Nunavut Inuit to be ordinarily resident in Nunavut for a continuous period of one year immediately before the date of acceptance for registration. For further clarity, it is recommended that eligibility for Nunavut Inuit require that the individual is: (a) an Inuk as defined in Article 35 of the Nunavut Agreement, the child of an Inuk or the adopted child of an Inuk under the laws relating to adoption in any jurisdiction or under Inuit customs and usages; (b) a Canadian citizen or permanent resident; and (c) accepted for registration in a program of studies at an approved institution as a full-time or part-time student. b. Category 2: All other individuals who are not Nunavut Inuit. This will require the removal of the 3:1 years of schooling (basic grant) and the 3:1 years of residency (primary loan) for individuals who are not Nunavut Inuit. For further clarity, it is recommended that eligibility for all individuals who are not Nunavut Inuit require that the individual is: (a) is a Canadian citizen or permanent resident; (b) is accepted for registration in a program of studies at an approved institution as a full-time or part-time student; and (c) has been ordinarily resident in Nunavut Inuit.
10	5.5.a. Benefit Structure	It is recommended that the Department of Education discontinue offering a post- secondary education student financial assistance program that strictly focuses on the delivery of financial benefits. It is further recommended, that in its place, the Department of Education develop a made-in-Nunavut post-secondary education student support program that includes robust financial benefits as well as a comprehensive package of wrap around supports.
11	5.5.a. Benefit Structure	 It is recommended that the Department of Education discontinue the use of the current benefit structure under the FANS program, and in its place, adopt a more simplified benefit structure, outlined below: a. Universal Benefits: These benefits are available to both categories of students (Nunavut Inuit and all other students who are not Nunavut Inuit). These benefits are in the form of grants and therefore, do not need to be paid back. b. Mirrored Benefits: These benefits are available to both categories of students (Nunavut Inuit and all other students who are not Nunavut Inuit). As per section 14(2)(b) of the Student Financial Assistance (SFA) Act, these benefits are provided to Nunavut Inuit in the form of a grant and do not need to be paid back. These benefits are provided to all other students who are not Nunavut Inuit in the form of a loan and must be repaid in full. Alternatively, students may have the loan written off if they meet loan remission criteria. c. Nunavut Inuit Study Grant: As per section 14(2)(b) of the SFA Act, these are benefits only available to Nunavut Inuit students. These benefits are in the form of grants and therefore, do not need to be paid back.

Nº	Report Section	Recommendation
12	5.5.b. Types of Benefits (Universal	It is recommended that the Department of Education offer the following Universal Benefits to all Nunavut post-secondary students:
	Benefits)	a. Post-secondary navigation support, available to full-time and part-time students.
		 A Disability Study Grant, available to full-time and part-time students, and comprised of the following components:
		i. Up to \$20,000 for education-related equipment, supplies, and supports;
		Fifty percent (50%) of tuition and books in the form of a grant for non-Inuit students with disabilities (under the FANS Program, Nunavut Inuit students with and without disabilities receive their post-secondary funding for tuition and books in the form of grants);
		iii. Borrowers with a severe permanent disability, (which must be defined in the SFA Act), who are unable to repay their loan, may be eligible to have their debt cancelled through the Severe Permanent Disability Benefit; and
		iv. The age of eligibility for benefits for a dependant child with a disability, be extended beyond 18 years of age, where there is proof of the disability and proof that the FANS funded student is legally responsible for the care of the child after the age of 18 years.
		 A Travel Grant, available to full-time students, and comprised of the following components:
		 One return trip for the student and, where applicable, their dependants from their home community to the school location and back again to be taken at the start and end of the academic year;
		A total baggage allowance of three (3) bags for a student and, where applicable, for each of their dependants. When calculating this benefit, the baggage allowance included with the student's purchased ticket is included in the count;
		iii. In relation to the Travel Grant, it is recommended that a formal extenuating circumstance travel policy be developed to allow for the consideration of exceptional circumstances that may require a student to be considered for extra travel benefits throughout the academic year. Such a policy must have parameters developed to guide its fair administration, while also allowing an element of flexibility to account for non-typical extenuating circumstances that students may encounter.
13	5.5.b. Types of Benefits (Universal Benefits)	With respect to recommendation 12a, it is further recommended that the Government of Nunavut provide the appropriate number of PYs to offer Nunavut students the same type of academic and social supports provided by Kativik Ilisarniliriniq's post-secondary education academic navigators and social support navigators. This is contingent on recommendation 2.
14	5.5.b. Types of Benefits (Universal Benefits)	With the availability of a benefit for part-time study, it is recommended that the Department of Education discontinue offering correspondence course reimbursement.
15	5.5.b. Types of Benefits (Universal Benefits)	It is recommended that the Department of Education ensure a mechanism is in place to make certain that Universal Benefit rates under the FANS Program keep pace with inflationary increases.
16	5.5.b. Types of Benefits (Universal Benefits)	It is recommended, that all Universal Benefits, and the program in its entirety, be reviewed on a regular basis. The time between reviews should not exceed five (5) years.

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Nº	Report Section	Recommendation
17	5.5.b. Types of Benefits (Mirrored Benefits)	 It is recommended that the Department of Education offer the following Mirrored Benefits to all Nunavut post-secondary students: a. Up to a maximum of \$10,000 for tuition and mandatory fees for full-time students, and up to a maximum of \$5,000 for part-time students. b. Up to a maximum of \$2,500 for books and equipment for full-time students, and up to a maximum of \$1,250 for part-time students. c. A revised living expense benefit for full-time students, to be developed, and reflective of the types of expenses incurred by Nunavut post-secondary students, as well as current costs. d. It is recommended that the Department of Education provide these benefits to Nunavut Inuit post-secondary students in the form of a grant, and therefore, they do not need to be paid back. For all other students who are not Nunavut Inuit, these benefits are provided in the form of a loan and must be repaid in full. Alternatively,
18	5.5.b. Types of Benefits (Mirrored Benefits)	students may have the loan written off if they meet loan remission criteria. It is recommended that the Department of Education ensure a mechanism is in place to make certain that Mirrored Benefit rates under the FANS Program keep pace with inflationary increases.
19	5.5.b. Types of Benefits (Mirrored Benefits)	It is recommended, that all Mirrored Benefits, and the program in its entirety, be reviewed on a regular basis. The time between reviews should not exceed five (5) years.



Nº	Report Section	Recommendation
20	5.5.b. Types of Benefits (Nunavut	It is recommended that the Department of Education offer the following Nunavut Inuit Study Grant Benefits to all Nunavut Inuit post-secondary students:
	Inuit Study Grant Benefits)	a. Travel Benefit: Full-time students receive one (1) return trip, to be used for Christmas holiday travel, for the student and their dependants. For this trip, regular baggage allowance as per the purchased ticket(s) apply (Note: this is in addition to the one (1) return trip provided under the universal grant for Nunavut Inuit post-secondary students).
		b. Transition Allowance: Two extra bi-weekly living expense payments provided to the student. The first is provided two-weeks before the start of the student's post-secondary program and the second, is provided when the student completes their studies at the end of the academic year. Part-time students receive half of this benefit, which results in two extra one-week living expense payments.
		c. Transition Support Person: For full-time students who are moving from Nunavut to live in the south for the first time and who require transition support from a family member. The benefit includes return airfare to/from the support person's home community & the location of the student's school, and cost coverage for accommodation related expenses, including the cost of accommodation itself (as per the Government of Nunavut's per diem rates). This is for one adult family member for a duration of up to a maximum of 7 days (this includes travel days, with day one (1) and day seven (7) included in the maximum seven-day count).
		d. Mandatory Exam Fee Allowance: Full coverage of mandatory examination fees that are a mandatory requirement to allow the student to practice in their field of study following program completion. If travel is required for such exams, return travel from the student's home community to the closest location of the exam will be considered for the student only, under the program's extenuating circumstances travel policy. This allowance is provided to full-time and part-time students.
		e. Tutoring Allowance: Up to \$1,000 per academic year for full-time students, and up to\$500 per academic year for part-time students.
		f. School Supply Allowance: Full-time students receive \$500 per academic year for consumable school supplies such as pencils, paper, and other similar objects, as well as for the purchase of other material or equipment needed at home for a study area, such as office chair, headsets etc. Part-time students receive \$250 for this purpose.
		g. Furniture & Household Supplies Allowance: Full-time students receive \$1500 for the purchase of furniture and household supplies for students in unfurnished rental accommodations. Students receive an additional \$500 per dependant for this purpose. This allowance is paid only once but a student who is returning after an interruption of studies may be eligible a second time, when a period of five (5) years has elapsed since they received the first allowance.
		h. Improvement of Students' Living Situation Allowance: \$500 per academic year during the course of students' studies to help acquire additional items or improve their living situation.

Nº	Report Section	Recommendation
20	5.5.b. Types of Benefits (Nunavut Inuit Study Grant Benefits)	i. Recreation and School Activity Allowance: \$1000 for the student and \$250 per child dependant per academic year to participate in extracurricular activities. The funds may be used either by the student or by their dependants (or both) for the registration of activities and/or for purchasing the necessary equipment for activities. This funding can also be used for the student or their child dependants to participate or attend activities that are organized by their post-secondary institute or a child dependant's school which are related to their program of study. Part- time students are eligible to receive half of this benefit- \$500 for the student and \$125 per child dependant.
		j. Student Health and Wellness Allowance: Up to \$500 per academic year to cover the cost of health and wellness related services not already provided under another program This allowance may also be used to cover the portion of a benefit under the Non-Insured Health Benefit program that is not fully covered. Up to \$250 for part-time students, for this purpose.
		k. Childcare Benefit:
		 A full-time student, who is a single parent and is the primary caregiver of an eligible child dependant(s), may choose either i, or ii:
		 Childcare Support Person: A person over 18 years old who will reside with a single parent (registered as a full-time student) and provide support and assistance for the children. In determining the housing component of the living allowance, the childcare support person is considered a dependant.
		 Daycare: Up to a maximum of \$300 per week for each eligible child dependant for public or private daycare (this includes in-home care).
		iii. In addition to a choice between items i and ii, the single parent student is eligible to receive:
		 Babysitting support - up to a maximum of 20 hours/per week of babysitting support, when the student has evening classes and/or weekend or evening study requirements. Babysitting services are paid at a rate of \$15/per hour for one (1) child; and \$ 5/per hour for each additional child (a maximum of \$30 total for additional children); and
		After-school care - for children (ages 5-12 yrs.) as follows:
		 Up to a maximum of two (2) hours of babysitting services at the established rate. This does not count against a student's babysitting benefit for the purpose of taking evening courses or for weekend and/or evening study requirements; or
		 Up to a maximum of \$150 per week, per child for participation in an organized after- school program.
		iv. A part-time single parent receives ½ of these benefits.
		 A full-time student, who is not a single parent and is the primary caregiver of an eligible child dependant(s), is eligible for:
		 Daycare – up to a maximum of \$300 per week for each eligible child dependant for public or private daycare (this includes in-home care).
		ii. A part-time non-single student receives ½ this benefit.
		 Part-time Living Expense Benefit: Part-time students are eligible to receive ¹/₂ of the living expense benefit if they meet the program's criteria for a part- time courseload.

Nº	Report Section	Recommendation
21	5.5.b. Types of Benefits (Nunavut Inuit Study Grant Benefits)	It is recommended that the Department of Education discontinue offering academic performance-based scholarships to Nunavut students. In its place, it is recommended that the Department of Education offer the post-secondary education completion bonuses to Nunavut Inuit students under the Nunavut Inuit Study Grant to encourage higher rates of post-secondary education completion within the Nunavut Inuit PSE student population. The following program completion bonuses are recommended or full-time and part-time Nunavut Inuit students who provide proof of successful completion of their post-secondary education program: • \$2,000 for every student who receives a certificate; • \$2,500 for every student who receives a diploma; • \$3,000 for every student who receives a degree at the bachelor's level; • \$3,500 for every student who receives a degree at the master's level; • \$4,000 for every student who receives a degree at the Ph.D. level.
22	5.5.b. Types of Benefits (Nunavut Inuit Study Grant Benefits)	It is recommended that the Department of Education ensure a mechanism is in place to make certain that the Nunavut Inuit Study Grant Benefit rates under the FANS Program keep pace with inflationary increases.
23	5.5.b. Types of Benefits (Nunavut Inuit Study Grant Benefits)	It is recommended, that all Nunavut Inuit Study Grant Benefits, and the program in its entirety, be reviewed on a regular basis. The time between reviews should not exceed five (5) years.



N⁰	Report Section	Recommendation
24	5.6 Ineligibility and Suspension	It is recommended that the Department of Education adopt a more supportive approach to student withdrawal and/or failure of a post-secondary program or course. In doing so, it is further recommended that:
		a. The FANS Program discontinues the practice of program suspensions based on poor academic performance. However, if the post-secondary institution removes a student from a program, the student cannot continue to receive FANS funding for that program and will remain ineligible for that program at that post-secondary institution until permitted re-entry into the program.
		b. The Government of Nunavut no longer deem individuals who owe money to government programs, other than the FANS Program, ineligible for FANS funding. For clarity, individuals owing money to the FANS Program should remain ineligible until arrangements have been made with the FANS office to re-pay the money owing. Arrangements should be flexible and determined on a case-by-case basis.
		 c. The FANS Program offer funding support for a student to re-take a course under the following circumstances:
		 If a higher mark is required for acceptance into another program. However, the FANS Program will not support the re-taking of a course or program that the student has successfully completed if it's not linked to a higher-grade requirement for another program.
		 If the student fails the course, but the post-secondary institution allows the student to re-take the course. Under this circumstance, the student would be required to work more intensely with the appropriate FANS staff and develop a course success plan (i.e., aligning the student with needed resources and additional supports, development of a course study schedule, monitoring of progression etc.).
		d. If a student decides to withdraw from their studies, the FANS Program will continue its practice of providing the student with the return portion of their travel benefit, and if a Nunavut Inuit post-secondary student, they will receive their two-week post study transition allowance under the Nunavut Inuit Study Grant.
		 e. The FANS Program decreases the student withdrawal notification period from 30 days to one (1) week, to reduce the likelihood of the student incurring an overpayment repayable to the FANS program.
25	5.7 Loans	It is recommended that the Department of Education and the Department of Finance to undertake the necessary steps to write-off some outstanding student loans, and grant and loan overpayments.
26	5.7 Loans	It is recommended that the Department of Education actively collect student loans under the new FANS Program recommended in this report. Implementing this recommendation is contingent upon recommendations 2, 3, and 25 being adopted and implemented.
27	5.7 Loans	It is recommended that the Department of Education develop a mechanism to account for and manage unpaid overpayments of grants and loans under the new FANS program recommended in this report. It is further recommended that in doing so, unpaid overpayments of grants be converted to loans and unpaid overpayments of loans be added to a student's loan debt load. Repayment of all grant overpayment and loans would not start until the last day of the 6th month after the month in which he/she ceases to be a student. Implementing this recommendation is contingent upon recommendations 2, 3, and 25 being adopted and implemented.

N⁰	Report Section	Recommendation
28	5.7 Loans	It is recommended that the Department of Education discontinue the current loan remission program under the current FANS Program, and replace it with the following:
		• Students may be eligible for loan remission of \$6,000 per year for the first three (3) years after they cease studies. The full \$6,000 will be written off annually on the anniversary date the student signed their remission agreement.
		• From year four (4) onward, students may be eligible for loan remission of \$8,000 per year. The full \$8,000 will be written off annually on the anniversary date the student signed their remission agreement.
		 If the student continues to meet the loan remission criteria, their loan may be written off in full through the loan remission program.
		Students must live and work in Nunavut to be considered eligible, and they must maintain ordinarily resident status in order to remain eligible. This requirement may be waived when a student is on:
		Education leave for up to four years;
		• Temporary out-of-town job placement for up to two years; or
		Extended medical treatment or hospitalization.
		Loan remission is suspended for any period of the waived residency requirement in excess of three months. This can be achieved in one of two ways:
		a. The student would make the monthly loan payments as stipulated in the Consolidated Loan Agreement commencing in the fourth month that they are not ordinarily resident in Nunavut and continuing until they resume residency; or
		 The term of the remissible loan period would be extended by the number of months of non-residency (excluding the first three months)
		If the student does not resume Nunavut residency after the waived three-month period, the loan converts to a non-remissible loan and shall be paid in monthly installments based on an amended consolidated loan agreement issued by the FANS office.
29	5.7 Loans	It is recommended that the Department of Education develop and implement a Master Student Assistance Agreement for the FANS program. Such agreements will be used for loan and grant recipients and consideration will be granted to using the agreement as a way to share and exchange student information with the Department of Human Resources and other post-secondary educations funders, such as the Regional Inuit Associations.
30	5.8 Payment Method and Schedule	It is recommended that the Department of Education discontinue the current payment practice of providing the funding for tuition and mandatory fee costs directly to FANS funded students and pay these costs directly to the post-secondary institution, on behalf of all FANS funded students.
31	5.8 Payment Method and Schedule	It is recommended that a requirement be established for all FANS-funded students to complete an interactive FANS Program information module before they receive their FANS funding. The module should be designed to help students understand:
		a. How the FANS program works;
		b. Responsibilities of becoming a FANS funded student; and
		c. How to manage their FANS funding (i.e., basic financial information such as how to create a budget).

Nº	Report Section	Recommendation
32	5.8 Payment Method and Schedule	It is recommended that the Department of Education pay residence and meal plan fees directly to the post-secondary institution, on behalf of all FANS-funded students. After such payment, the balance of the remaining funding should be disbursed to the student according to the regular FANS payment schedule.
33	5.9 FANS Application Deadlines	It is recommended that the Department of Education establish one application opening date for all post-secondary programs that fall within a 12-month application period. It is further recommended that the annual application opening date be set as May 1st for all PSE programs that fall within the 12-month application period of August 1st to July 31st.
34	5.9 FANS Application Deadlines	It is recommended that students remain eligible to apply for FANS benefits up to eight (8) weeks before their program's end date.
35	5.10 FANS Appeals	 It is recommended that the Department of Education discontinue usage of the current three-level appeal process, and in its place, adopt a two-level appeal process for the FANS Program as follows: The first level appeal be conducted by an internal FANS panel, including: the FANS Manager, the Advanced Education Senior Policy Analyst, and the FANS Program Specialist (or assigned designate(s) for these positions). A FANS Officer whose decision is under review cannot serve as a designate on the first level internal panel. The second level appeal should be conducted by an arms-length body, with knowledge of the post-secondary sector. It is further recommended that members of the post-secondary Forum act as such a body for this purpose, excluding all FANS representatives (see recommendation 8).





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