

MAPC Resolution
Approved 2015
Parental Involvement in the Student Loan Process for Post-secondary Education

- Respectfully submitted by Manitoba Association of Parent Councils Board of Directors for consideration at the 2015 Annual General Meeting.

Background

Every year in Manitoba, youth are encouraged to prepare themselves for the next stage in life by enrolling in post-secondary education to better enhance their prospects in finding a meaningful career. Some families have the ability to provide financial assistance for their children to pay for these experiences. Some families are unable or unwilling to provide financial assistance to their children. Some believe post-secondary education to be a responsibility of a young adult making their way in life. For any number of reasons, youth are often in the position of needing to seek financial assistance, such as government based loans, to help them to accomplish their goals. The application process is very detailed and encourages the student to consider seeking additional funding and assistance as outlined in Finance Your Future. http://www.gov.mb.ca/educate/sfa/pdf/finance_your_future.pdf

Introduction Statement

Youth between the ages of 18 and 21, are often considered *dependent* on their parents and are advised that their families have a responsibility to provide financial assistance for their post-secondary education.

Families may contribute to their child's post-secondary education in many ways – a safe and comfortable home to live in, food and drink, study space, transportation, assistance with expenses relating to supplies, and much more. The application process does not appear to allow items such as these to be taken into serious consideration as being financially supportive for a student's success. For many families, this may be all they are able to offer.

In cases where the parents are unable or unwilling to contribute to their child's education, additional information is required from the student's family to demonstrate an inability to pay. The process involves completing a detailed application including statement of inability to pay, creating a family budget, and providing numerous copies of evidence regarding personal financial data about the student's family including (but not limited to) employment, payroll, insurance information, mortgage or rent information, bank loans, credit information, and other personal details. Often, families are required to provide additional evidence if the loans officer deems it to be incomplete, which can take many weeks to finalize. Because these students are legally considered adults, all information is filtered through them, rather than the family, as it is deemed to be personal information for the student, further exacerbating the student and the family's stress and confusion in trying to secure financial assistance.

It is a time consuming, invasive process which carries the potential of preventing families from completing the application process, potentially impacting students in Manitoba from enrolling in post-secondary education.

Action Request

Manitoba Association of Parent Councils (MAPC) strongly requests Manitoba Education and Advanced Learning to review the Manitoba Student Aid application process, in partnership with the Canada Student Loans program, and work towards creating a process that is user friendly, more streamlined, and sensitive to the diversity of students and families involved in the application process.