

# **STUDENT**AID

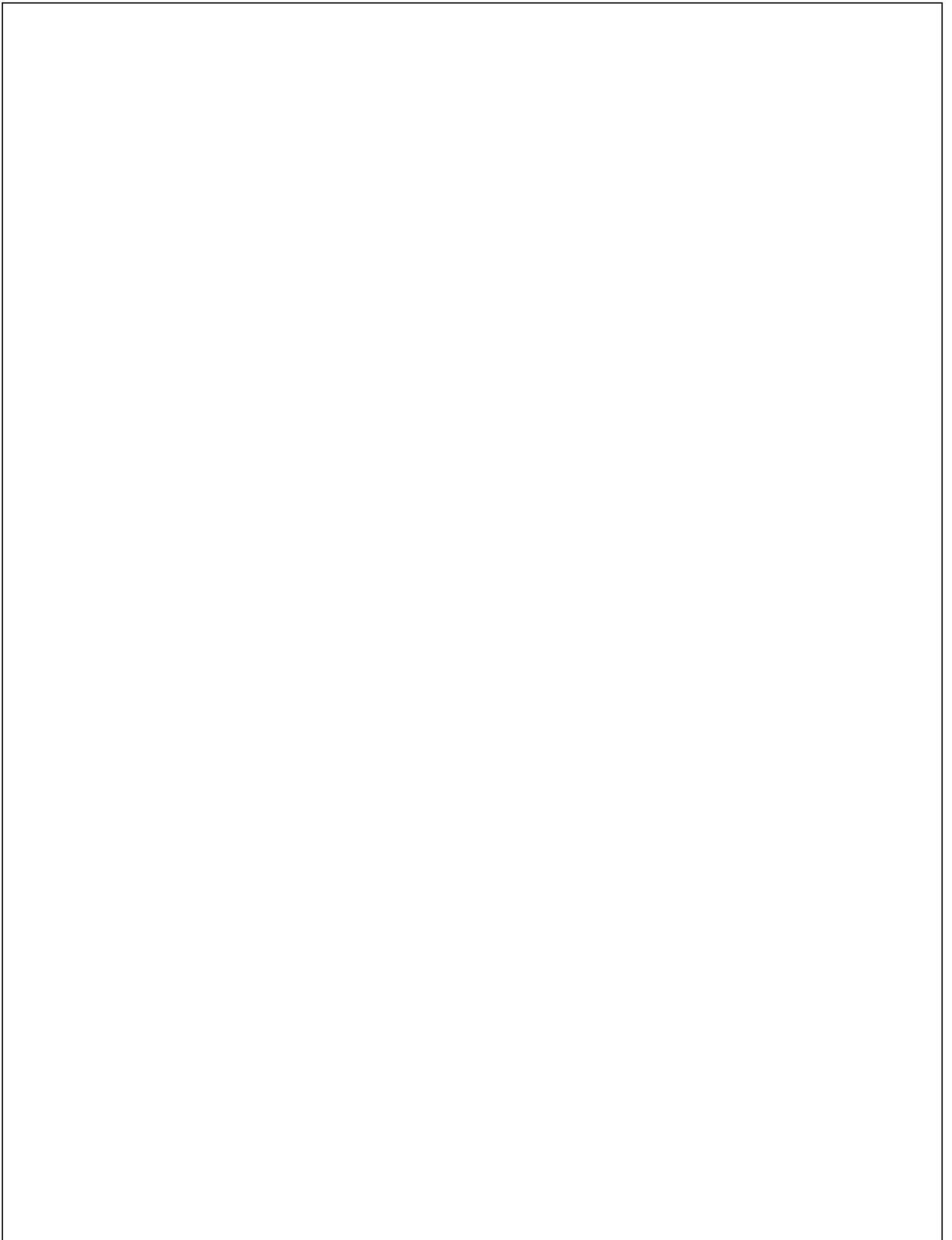
Canada - Newfoundland and Labrador Student Financial Assistance

## **STUDENT FINANCIAL ASSISTANCE**

### **APPEAL BOARD**

## **ACTIVITY REPORT 2014-15**





August 31, 2015

Honourable Clyde Jackman  
Minister  
Department of Advanced Education and Skills  
West Block, Confederation Building  
P.O. Box 8700  
St. John's, NL  
A1B 4J6

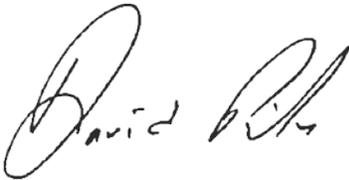
Dear Minister Jackman:

I am pleased to submit the 2014-15 Activity Report of the Student Financial Assistance Appeal Board (the Board). This report covers the period of April 1, 2014 to March 31, 2015. This is the first report detailing the work as outlined in the Activity Plan for 2014-17.

Although there were no actual appeals referred to the Board during the reporting period, the Board was ready to act in its mandated capacity as the avenue of appeal to post-secondary students availing of student financial assistance.

My signature below is on behalf of the Board and indicative of the Board's accountability for the actual results reported herein.

Respectfully submitted,

A handwritten signature in black ink, appearing to read "David Pike". The signature is fluid and cursive, with a large initial "D" and "P".

**DAVID PIKE**  
Chairperson

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## **OVERVIEW**

### **Structure and Activity:**

The Student Financial Assistance Appeal Board (the Board) is established under authority of section 11 of the *Student Financial Assistance Act*. The Board was established in November 2004 and holds regularly scheduled meetings. The Board has regulated service standards establishing time limits during which it must hold hearings and communicate subsequent decisions.

The Board consists of a panel of seven persons appointed by the Minister of the Department of Advanced Education and Skills, which includes:

- one representative from Memorial University,
- two students attending educational institutions in the province,
- one representative from College of the North Atlantic,
- one representative from a private educational institution in the province,
- two employees of the Provincial Government.

Board members serve without remuneration as per section 18 of the *Student Financial Assistance Administration Regulations*. Appointments to the Board are for one, two or three year terms, and no member of the Board can serve for more than two consecutive terms. Incidental expenses incurred by the Board are minimal and are covered by the Department of Advanced Education and Skills. The Board is not required to prepare financial statements.

Board meetings are held at the Student Financial Services Office at Coughlan College. Appellants may participate in person, via teleconference or video conference. They may appear with or without representation, or be represented by a person of their choosing.

### **Appeal and Review Process:**

#### **Tier One - The initial appeal:**

A person who is not satisfied with the decision respecting the amount of financial assistance for which she or he is eligible may appeal. The appeal is to be in writing and submitted to the Minister for a review of that decision. The review will take place within 14 days. The applicant will be immediately notified of the outcome in writing once the review takes place.

#### **Tier Two - The Board appeal:**

If a person is not satisfied with the tier one decision, they may submit their appeal to the Board for a hearing. The Board is required to hear and consider an appeal not more than six weeks after receiving a request. A person who makes an appeal to the Board has the right to be present, with or without representation, or to be represented by a person of her or his choosing. Decisions of the Board are made by a majority vote of members present at the meeting in which the decision is made. The Board must notify the appellant of its decision, including the reasons for the decision, in writing not more than 10 days after the appeal is heard. Decisions from the Board regarding appeals are final and binding.

**Mandate:**

The Student Financial Assistance Appeal Board’s mandate is established under section 12 of the *Student Financial Assistance Act*, as follows:

- (1) A person may make an appeal to the Appeal Board with respect to a denial, term, condition, amount of a student loan, financial assistance, interest or payment relief made or established under this Act.
- (2) Appeals made under subsection (1) shall be made in accordance with the regulations.
- (3) The Appeal Board or a committee of the Appeal Board shall, in writing and not more than 10 days after the hearing and consideration of an appeal, notify the appellant of its decision and the reasons for that decision.
- (4) A decision of a committee of the Appeal Board and of the Appeal Board on an appeal is final and binding.

**Values of the Department of Advanced Education and Skills:**

The Student Financial Assistance Appeal Board performs its duties within the core values established by the Department of Advanced Education and Skills.

**Diversity:** Appreciating the individuality of others by words and actions.

**Leadership:** Empowering staff to guide and inspire others.

**Service Excellence:** Providing timely access to responsive programs and services that are delivered by knowledgeable and friendly staff.

**Innovation:** Encouraging new and efficient ways of developing and delivering programs and services.

**Respect & Dignity:** Showing acceptance and sincerity for the beliefs and behaviors of all individuals.

**Teamwork & Partnership:** Working together with colleagues and partners to develop and deliver appropriate supports and services.

**Primary Clients:**

The primary clients of the Student Financial Assistance Appeal Board are post-secondary students who applied for student financial assistance and wish to appeal the amount of student financial assistance for which they have been deemed eligible.

**VISION AND MISSION**

The Student Financial Assistance Appeal Board is committed to supporting the vision and mission of the Department of Advanced Education and Skills by ensuring that all individuals in the province who require financial assistance to access post-secondary education have access to an appeal process. This process ensures that each applicant is treated with the principles of reasonableness, fairness and objectivity.

**Vision of the Department of Advanced Education and Skills:**

The vision of the Department of Advanced Education and Skills is growth through employment, strength in diversity, dignity by inclusion.

**Mission of the Department of Advanced Education and Skills:**

By March 31, 2017, the Department of Advanced Education and Skills will have improved the quality and the delivery of supports and services.

## ACTIVITIES

### Issue One: Hearings

The Student Financial Assistance Appeal Board is a quasi-judicial body established to ensure due process with respect to the student financial assistance appeals and operates in adherence with established legislated time frames.

#### Objective:

By March 31, 2015, the Student Financial Assistance Appeals Board will have held hearings for students accessing the student loan program who appealed their eligibility and rendered a decision in a timely manner.

**Measure:** Held hearings and rendered decisions in a timely manner

**Indicator 1:** 100% of scheduled appeals heard within 6 weeks of receiving a request for an appeal

**Result:** There were no requests for appeal hearings in 2014-15

**Indicator 2:** 100% of appeal decisions provided to students within 10 days after the appeal hearing

**Result:** There were no decisions required for 2014-15

By March 31, 2016, the Student Financial Assistance Appeals Board will have held hearings for students accessing the student loan program who appeal their eligibility and render decisions in a timely manner.

**Measure:** Hold hearings and render decisions in a timely manner

**Indicator 1:** 100% of scheduled appeals heard within 6 weeks of receiving a request for an appeal

**Indicator 2:** 100% of appeal decisions provided to students within 10 days after the appeal hearing

## SUMMARY OF APPEALS

During fiscal year 2014-15, the Board did not meet as there were no cases to be heard. The Board supported the Provincial Government's strategic direction relating to Skilled, Educated and Employed Citizens - particularly in the focus area of affordability and student access to post-secondary education. This was achieved by ensuring that post-secondary students were given every opportunity to access Student Financial Services through an effective, fair and timely process of appeal.

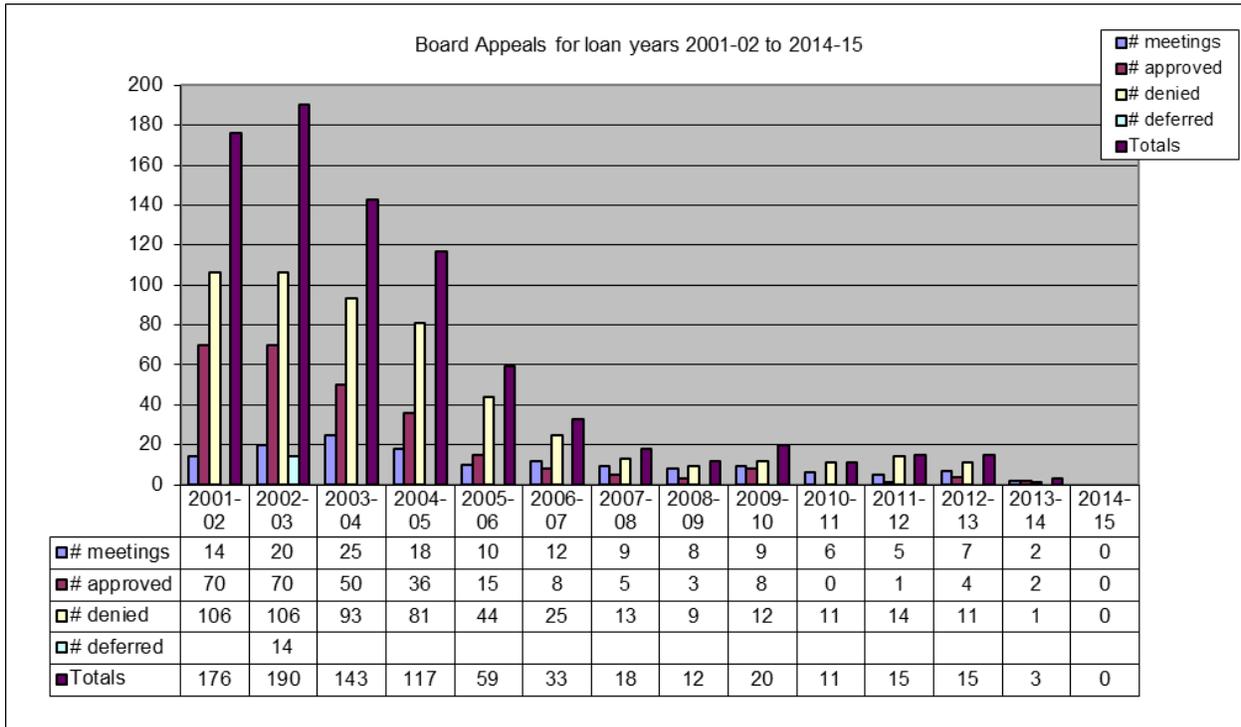
There continues to be a decline from earlier years in the number of requests being forwarded to the Board. This decline is attributed to the enhanced overall services provided to students by the Student Financial Services Division of the Department of Advanced Education and Skills. The Division offers career and financial counseling services to students relating to the student financial assistance process, career choices and funding available. Correspondence to the student on the notification of appeal decisions is now more personalized to the client. This replaces generic system-generated letters and cites the Regulations and policies specific to their appeal.

There have been a number of significant improvements to the Newfoundland and Labrador Student Financial Assistance program since 2006-07, which also contributes to the current situation:

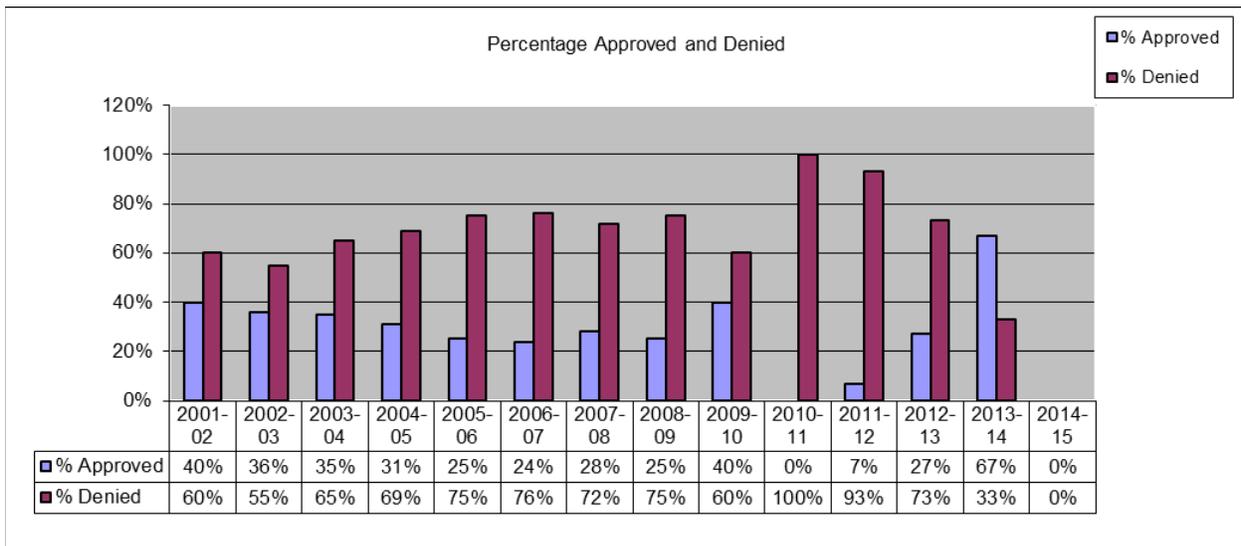
- 2007
  - Introduced up-front, need-based Newfoundland and Labrador grants to students of \$70 per week
- 2009
  - Eliminated interest on Provincial Student Loans
  - Increased the amount of the Newfoundland and Labrador grant from \$70 to \$80 per week
- 2012
  - Expedited funds available to students by:
    - developing a Master Student Financial Assistance Agreement - signed once and valid for the duration of a student's program of study
    - developing the Electronic Confirmation of Enrollment - allows on-line confirmation of student full-time enrolment
- 2014
  - Implemented the first year of a two-year process to eliminate provincial student loans in favour of full, up-front, non-repayable grants:
    - Increased the Newfoundland and Labrador grant portion from \$80 to \$100 per week
    - Decreased the loan portion from \$60 to \$40 per week



### Comparison with Previous Fiscal Years

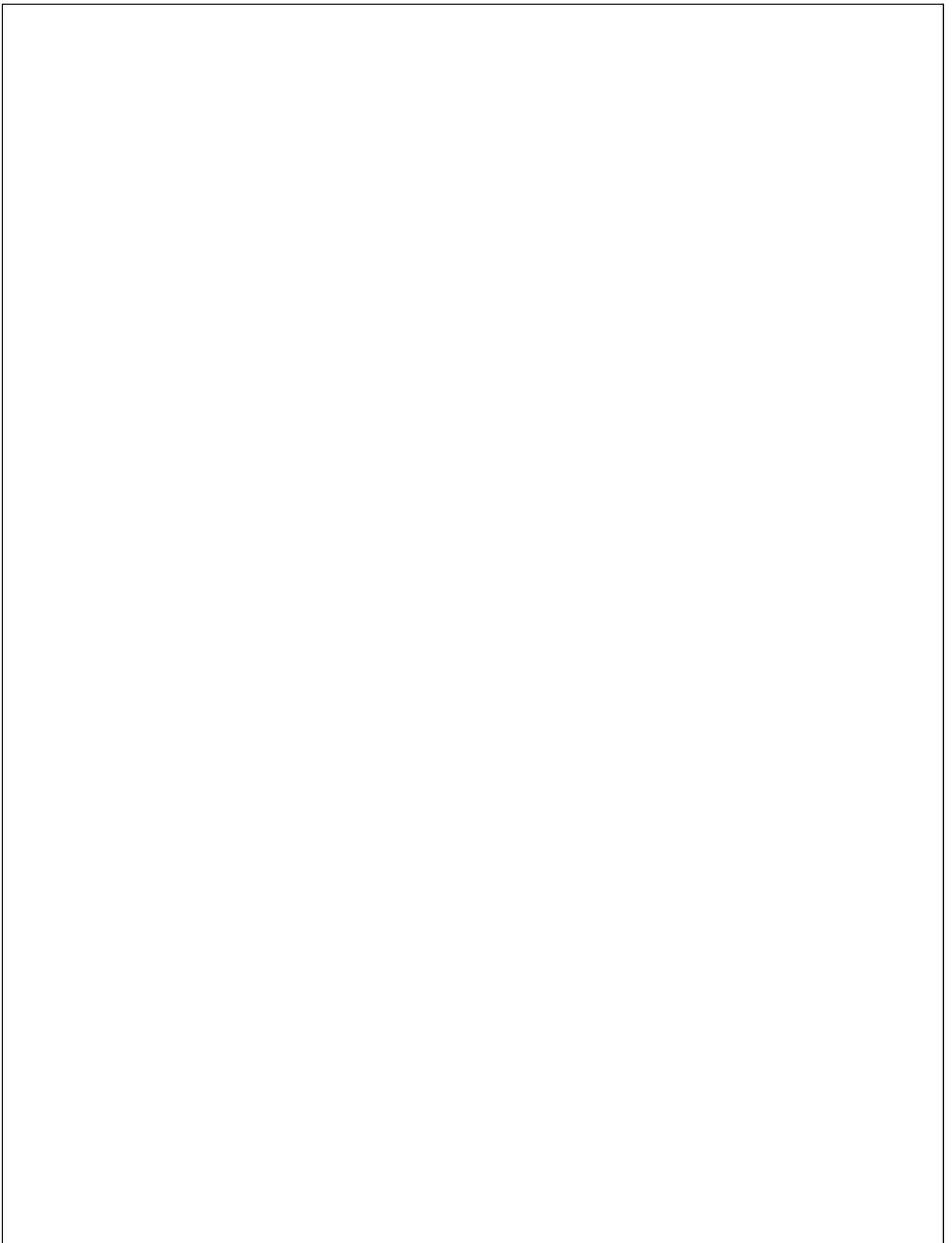


The figures indicated in the 2001-02, 2002-03 and 2003-04 years include combined data from the Student Financial Assistance Appeals Board and the Student Loan Remission Appeals Committee. As of November 2004, these boards/committees were abolished and the Student Financial Assistance Appeal Board was established.



## **CONCLUSION**

The Student Financial Assistance Appeal Board is committed to supporting the mandate of the Department of Advanced Education and Skills and will continue to do its part to further the strategic direction of the Provincial Government by ensuring that individuals who require financial assistance to access post-secondary education have access to an appeal process to verify proper entitlement.



# STUDENT AID

