

Standing Committee on
Social Development



Report on Bill 8: *An Act to Amend the Student Financial Assistance Act*

20th Northwest Territories Legislative Assembly

Chair: Ms. Jane Weyallon Armstrong

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Julian Morse
MLA Frame Lake

Kate Reid
MLA Great Slave

SPEAKER OF THE LEGISLATIVE ASSEMBLY

Mr. Speaker:

Your Standing Committee on Social Development is pleased to provide its Report on Bill 8: *An Act to Amend the Student Financial Assistance Act* and commends it to the House.



MLA Jane Weyallon Armstrong
Chair, Standing Committee on Social Development

**STANDING COMMITTEE ON
SOCIAL DEVELOPMENT**

**REPORT ON BILL 8: *AN ACT TO AMEND THE STUDENT FINANCIAL
ASSISTANCE ACT***

TABLE OF CONTENTS

INTRODUCTION AND BACKGROUND	1
PUBLIC ENGAGEMENT	1
CONCLUSION	4
ENDNOTES	4
APPENDIX A: Submissions and Presentations	

STANDING COMMITTEE ON SOCIAL DEVELOPMENT

REPORT ON BILL 8: AN ACT TO AMEND THE STUDENT FINANCIAL ASSISTANCE ACT

INTRODUCTION AND BACKGROUND

Bill 8: An Act to Amend the Student Financial Assistance Act (Bill 8) is a Private Member's Bill that proposes one change to the current Act – to Amend Paragraph 10(3)(a) of the *Student Financial Assistance Act* by striking out “\$60,000” and substituting it with “\$90,000”¹. The change is proposed to allow for students to be able to borrow up to \$90,000 in loans from the Government of the Northwest Territories (Government)'s Student Financial Assistance (SFA) program, instead of \$60,000.

The Bill Sponsor, Robert Hawkins, MLA for Yellowknife Centre, brought Bill 8 forward to the House in the June 2024 Sitting of the 20th Legislative Assembly.

Bill 8 received second reading on June 12th, 2024, and was referred to the Standing Committee on Social Development (Committee) for review.

This report summarizes Committee's review of Bill 8, including three recommendations.

PUBLIC ENGAGEMENT

Between June 2024 to August 2024, Committee engaged the public. Committee hosted one public meeting in Yellowknife - Sòmbak'è on August 20, 2024². At this public meeting, Committee heard from the Bill Sponsor, the Minister of Education, Culture and Employment and her staff, and one member of the public.

Committee also sought written submissions on Bill 8. Committee received written submissions from 11 members of the public. The Minister's presentation and written submissions are included in Appendix A.

Committee appreciates those that offered feedback at public meetings and in written submissions. All written submissions received were submitted by students, and they all welcomed Bill 8 as a positive and needed step to continue their access to education, help them in returning to the Northwest Territories (NWT) post-graduation, and fill needed positions in the NWT such as veterinarians, doctors, dentists, and lawyers.

At the public briefing, some of the Department of Education, Culture and Employment (Department)'s main concerns were legislative changes to the Revolving Loan Fund if higher individual loan limits were to be introduced, and concerns about students taking on too much debt. The Department provided Committee with an analysis on the 2023 SFA program changes, and noted that by updating average tuition costs and living costs to 2023, it was determined that the average single student would be able to access Remissible and Repayable Loans to complete a 4-year program and a 2-year graduate program with a loan limit of \$83,850. They also noted that students with more than two dependents would need an increased loan limit of \$89,200 to complete a 4-year program. The Department highlights the need to make administrative updates should Bill 8 receive assent.

Committee would like to see more NWT students advancing themselves, and therefore is in support of Bill 8. Further, Committee would like to see more supports going to Indigenous communities, particularly to improve the education outcome for Indigenous students in the NWT. Committee is pleased that there were many changes to the SFA program in 2023 that benefitted Indigenous students, including the removal of semester limits for the Supplementary Grant and Remissible Loans, and unlimited access to Basic Grants. Although, Committee would like to know that there is a guarantee that reversals to these changes will not occur, keeping in the spirit of steps towards reconciliation. Committee therefore presents the following recommendations:

Recommendation 1:

The Standing Committee on Social Development recommends the Government of the Northwest Territories increase education funding to Indigenous communities and Indigenous students in the NWT to improve the education outcome of Indigenous students.

Recommendation 2:

The Standing Committee on Social Development recommends the Government of the Northwest Territories make a public commitment to guarantee continued reconciliation efforts in regards to education outcomes for Indigenous students, such as the removal of semester limits and increased access to funding under the Basic Grant.

Committee found that in its discussions around NWT students moving forward with post-secondary education, Committee could not ignore the many aspects of the Government's education system that need to be improved to provide NWT students, and in particular, Indigenous students, with the tools they need to be ready for post-secondary education. Committee believes this needs to be addressed from all angles of the school experience. For example, the Government should ensure that every student in every NWT school has access to a lunch program. Committee believes that students in small communities who show desire to pursue post secondary education should have access to enrichment programs or streams to nourish their potential. Committee also believes educational outcomes in the NWT cannot improve until access to mental health supports in schools and therapeutic interventions such as speech therapy are properly funded by the Government. Committee would also like to highlight the findings of the 2020 February Report of the Auditor General of Canada to the Northwest Territories Legislative Assembly titled "Early Childhood to Grade 12 Education in the Northwest Territories – Department of Education, Culture and Employment" as this report focused on evaluating the Department's delivery of equitable and inclusive education programs and services that reflected Indigenous languages and cultures, to support improved student outcomes for both Indigenous and non-Indigenous students alike³.

All of these aspects to the school experience and many more contribute to a student's success in their educational career, and many of these services and programs are lacking in Indigenous communities. As such, Committee recommends the following action to the Government:

Recommendation 3:

The Standing Committee on Social Development recommends the Government of the Northwest Territories study the disparity of educational outcomes between Indigenous and Non-Indigenous students, and put forward a plan with solutions to ensure that our Indigenous students are not left behind.

CONCLUSION

On October 8th, 2024, Committee held a clause-by-clause review. Committee passed a motion to report Bill 8 to the Legislative Assembly as ready for consideration in Committee of the Whole.

This concludes the Standing Committee on Social Development's review of Bill 8.

Recommendation 4:

The Standing Committee on Social Development recommends the Government of the Northwest Territories provide a response to this report within 120 days.

ENDNOTES

¹ Bill 8 is available at: <https://www.ntlegislativeassembly.ca/sites/default/files/bills-and-legislation/2024-06/Bill%208%20public%20version%29.pdf>

² Video of Committee's August 20, 2024, public briefing on Bill 8: *An Act to Amend the Student Financial Assistance Act* is available at: https://www.youtube.com/watch?v=ihA_bBCPzYI&t=4601s

³ 2020 February Report of the Auditor General of Canada to the Northwest Territories Legislative Assembly Early Childhood to Grade 12 Education in the Northwest Territories – Department of Education, Culture and Employment. Available at : https://www.oag-bvg.gc.ca/internet/English/nwt_202002_e_43522.html

APPENDIX A
SUBMISSIONS and PRESENTATIONS



Government of
Northwest Territories

Student Financial Assistance Program

Department of Education, Culture and Employment

Public Briefing on Bill 8: An Act to Amend the SFA Act

August 20, 2024

Presentation Overview

- Student Financial Assistance Program
- Program Benefit Types – Full-time Studies
- Private Member's Public Bill
- Current Status
- Loan Repayment
- Data Analysis on Loans
- Revolving Loan Fund



Student Financial Assistance Program

- The Student Financial Assistance (SFA) program is one of five Income Security programs delivered by the Department of Education, Culture and Employment (ECE).
- The SFA program provides a variety of non-repayable grants, remissible (forgivable) and repayable student loans to assist residents with the costs associated in obtaining a post-secondary education.
- The cost of a post-secondary education is a shared responsibility. The SFA program is intended to supplement a student's own resources.
- ECE recently completed a review of the SFA program and made several improvements, including increased benefit levels and removal of barriers. These improvements were introduced during the 2023-2024 academic year.



Program Benefit Types – Full-time Studies

Assistance Type	Northern Indigenous	Northern Schooled	Northern Resident
Basic Grant	✓	✓	x
Supplementary Grant	✓	x	x
Remissible Loan	or ✓	✓	✓
Repayable Loan	✓	✓	✓
Grant for Students with Disabilities	✓	✓	✓
Grant for Services and Equipment for Students with Disabilities	✓	✓	✓



Private Member's Public Bill

Bill 8

An Act to Amend the Student Financial Assistance Act

The Commissioner of the Northwest Territories, by and with the advice and consent of the Legislative Assembly, enacts as follows:

1. The *Student Financial Assistance Act* is amended by this Act.
2. Paragraph 10(3)(a) is amended by striking out "\$60,000" and substituting "\$90,000".



Current Status

- Students are eligible for a combination of Remissible and Repayable Loans, to a maximum consolidated loan balance of \$60,000.
- This limit is revolving, allowing students to continually access loans up to \$60,000.
- Remissible Loans assist with monthly living expenses and is based on family size.
 - Single student - \$1,000 per month | Student with 3 dependents - \$1,650 per month
- Repayable Loans are to assist with tuition, books, fees travel and monthly living expenses and is based on financial need. The maximum rate is \$1,400 per month.
- Remissible Loans can be forgiven (based on residency) while Repayable Loans must be repaid.
- Terms of repayment range from 1 year to a maximum of 14 years.
 - 20 years for Students with Disabilities.



Current Status

- Approximately 75% of students accessing benefits under the SFA program are single with no dependents.
- Undergraduate Degrees typically take 4 years to complete, however, if a student studies at a reduced course load it may take 5 or 6 years.
- The following is a breakdown of maximum benefits advanced to a single Northern Schooled student enrolled in an Undergraduate Degree.

# of Years	Basic Grant	Remissible Loan	Repayable Loan*	Total Loans
4	\$26,840 + Travel	\$32,000	\$5,368	\$37,368
5	\$33,550 + Travel	\$40,000	\$6,710	\$46,710
6	\$40,260 + Travel	\$48,000	\$8,052	\$56,052

* The Basic Grant is calculated at approximately 80% of the average costs of obtaining a Bachelor of Arts. As such, the Repayable Loan would be based on the remaining 20% not covered by the Basic Grant and Remissible Loan.



Current Status - Student Loans Advanced

	Northern Indigenous		Northern Schooled & Northern Resident	
	2022-2023	2023-2024	2022-2023	2023-2024
Remissible Loans	17	18	537	706
Repayable Loans	46	29	277	283



Loan Repayment

- The SFA program provides a variety of Loan Repayment Incentives, to help alleviate the burden of student loan debt and to encourage students to return to the NWT.
 - Remission (forgiveness)
 - 0% Interest
- Students that do not return to the NWT or apply for Loan Repayment Incentives are required to repay their loans plus interest, over the established repayment terms.
 - The current interest rate is 4%
 - Repayment terms range from 1 year to 14 years (20 years for Students with Disabilities)
- The following is a breakdown of what a student's minimum monthly payment amount would be over 14 years based on the current and proposed loan limit:

Consolidated Loan Balance	\$60,000	\$90,000
Minimum Monthly Payment	\$467.07	\$700.51



Revolving Loan Fund

- Although Bill 8 was brought forward to increase the personal loan limit of one person, increasing this amount will require further consideration on the impact it will have on the Revolving Loan Fund.
- In accordance with Section 10.(3) of the *Act*, all loans issued under the *Act* cannot exceed an aggregate balance \$45 million.
- The Revolving Loan Fund is currently \$40.8 million.
- Increasing the Revolving Loan Fund will require a legislative change and investment from the GNWT during a time of fiscal restraint.



Data on Consolidated Loan Limit

- There are approximately 2,002 students who are repaying their SFA student loans
 - 696 borrowers are currently in collections, these loans are valued at over \$7.8 million
- On average, borrowers repay over \$3 million worth of loans each year
- On average, over \$2 million worth of loans get remised (forgiven)
- Of the over 5,000 students who have accessed SFA student loans:
 - 335 have accessed over \$50,000 in student loans
 - 93 students accessed over \$60,000 in student loans
 - 3 students accessed over \$90,000 in student loans
- There are 16 students who applied for the 2024-2025 academic year who have less than \$10,000 remaining in their consolidated loan limit.



Questions and Feedback



From: [Abigale Coad](#)
To: [DST_LEG_Committees](#)
Subject: Bill 8 - Input
Date: August 21, 2024 10:15:06 AM
Attachments: [University of Alberta Tuition.pdf](#)

EXTERNAL: This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender's name and email address and know the content is safe.

Good Morning,

I am emailing in support of upping the SFA loan program from \$60,000 to \$90,000. As a student from the NWT, I have been fortunate to access SFA's great programming. I am, however, one of the students going to run out of SFA come April 2025 after completing an undergraduate and master's degree as I start law school this fall at the University of Alberta.

My post-secondary education has been so valuable and plays a vital role in my ability to return to the North and contribute to a community that has given me so much as a working professional. For example, after working for Housing NWT for two years, I returned to complete a master's degree in partnership with Housing NWT to determine how a government institution can support Indigenous housing self-determination. My purpose in pursuing a law degree is to return to the North to work in legal aid to contribute to accessible legal services for Northerners.

An upping of the SFA loan program would make a substantial difference in my ability to afford the next three years of school, in which the tuition (including school fees and books) for three years is an estimated \$58,850. This does not include monthly rent, food, and other living costs that continue to increase.

Thank you for the opportunity to support this bill.

Kind Regards,
Abigale Coad



(/costcalculator)

Undergraduate Cost Calculator

Undergraduate Cost Calculator

v2.0.0 [d018a408ae87]

Step 1

Citizenship

Step 2

Faculty

Step 3

Housing

Step 4

Estimate

Please note that this is an estimate only, based on costs for the Fall 2024/Winter 2025 academic year, and that all fees are subject to change.

Student Type: Canadian Student

Year: Fall 2024/Winter 2025

Faculty: Law

Program: Juris Doctor

Housing: off-campus

Units of course weight: 32.0

Degree Length: 3

Course-based: The instructional fees specifically related to the courses you are registered in.

Estimated Costs

Fee	Amount
Tuition ⓘ	\$16,097.40
Athletics and Recreation ⓘ	\$193.24
Books, Supplies and Instruments ⓘ	\$1,600.00
PAW Centre Fee ⓘ	\$58.00
Student Academic Support ⓘ	\$524.80
Student Health and Wellness ⓘ	\$129.36
Students' Union Dedicated Fees ⓘ	\$206.80
Students' Union Dental Plan ⓘ	\$162.21
Students' Union Health Plan ⓘ	\$166.34
Students' Union Membership Fees ⓘ	\$118.70
U-Pass ⓘ	\$360.00
Estimated costs	\$ 19,616.85

Start Over

From: [Anika Affleck](#)
To: [DST LEG Committees](#)
Subject: Support for Bill 8 – An Act to Amend the Student Financial Assistance Act
Date: August 19, 2024 10:57:47 PM

EXTERNAL: This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender's name and email address and know the content is safe.

Good evening,

I hope this message finds you well. My name is Anika Affleck, and I am reaching out to express my strong support for Bill 8 – An Act to Amend the Student Financial Assistance Act.

The current \$60,000 lifetime loan limit, as outlined in the Act, no longer reflects the rising costs of post-secondary education in Canada. For many students, especially those pursuing specialized professions critical to the North, such as Doctors, Veterinarians, and Lawyers, this cap creates significant financial barriers. The proposed increase to \$90,000 is an essential step toward modernizing the Student Financial Assistance (SFA) program, making it more responsive to the current educational and economic realities.

Students pursuing advanced degrees often require more than six years of study, particularly in fields where the North faces critical shortages. By supporting Bill 8, we can help ensure that those aspiring to fill these roles have the necessary financial backing to complete their studies, ultimately benefitting our communities.

I encourage you to support this Bill, recognizing the urgent need to adapt the SFA program to the evolving demands of our education system and workforce. Thank you for your time and consideration.

Thank you,
Anika Affleck

From: [Christian Azzolini](#)
To: [DST LEG Committees](#)
Subject: In support of the new bill - Christian Azzolini
Date: August 19, 2024 6:11:44 PM

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Hi there,

My name is Christian Azzolini, a current student enrolled in the University of British Columbia; International Relations.

I am writing this email in support of the new bill to increase the Student Financial Assistance program, from \$60,000 to \$90,000.

This increase would not only assist myself in completing my final year; it would help support future students and their endeavours.

Best regards,
Christian

From: [Elizabeth](#)
To: [DST LEG Committees](#)
Subject: Support for Bill 8
Date: August 19, 2024 6:12:08 PM

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Hello,

I am emailing regarding my support for Bill 8: An act to amend the student financial assistance act.

As a person born and raised in Yellowknife, I was very grateful to have access to SFA while going to University. This helped offset the high cost of University and housing, allowing me to focus on education and not worry about having to work part time during school to support myself financially.

I think it's important to increase the total amount that students can borrow, as this will not only encourage students to seek higher education (like getting a masters), but also match the rising cost of living as a student in Canada.

Best wishes,
Elizabeth

Bill 8 – An Act to Amend the Student Financial Assistance Act.

My name is James Thomas. I am a lifelong Yellowknifer and a law student at the University of New Brunswick. I am writing today in support of Bill 8 - An Act to Amend the Student Financial Assistance Act.

At its core, Student Financial Assistance (SFA) is a great program. However, the limits on SFA funding have now become outdated and do not reflect the requirements of the current job market nor the increased cost of education in Canada. This Private Members Bill is the first step in removing these barriers to post-secondary education and modernizing the SFA program.

SFA currently has two policy barriers that need modification. The first is a 12-semester grant limit. The limit restricts SFA recipients from receiving grant funding past their 6th year of post-secondary education. This limit does not reflect the current job requirements of Master's degrees, PhDs, or professional degrees – many of which require more than 7 years of post-secondary education. As this barrier is housed within the Regulations and will need to be a change pursued by the Department, I only mention it with hopes that the Committee can encourage the Minister to pursue increasing this limit.

The second barrier is one the Committee can pursue directly. It is a \$60,000 lifetime loan limit found within the Act. This limit no longer reflects the increased cost of post-secondary education in Canada and, I believe, needs to be increased or altogether removed.

Neither of these policy decisions considers the increasing need for specialized education in the North. These specialist positions, including Veterinarians, Doctors, Dentists, Lawyers, or other jobs requiring specialized master's degrees all require schooling past the grant semester limit and are likely to require funding that would put a student beyond the \$60,000 loan cap. Students pursuing the exact positions the North lacks are being left without the proper funding to complete their degrees.

Both the \$60,000 loan limit and the greater 45 million revolving fund limit have remained unchanged since 2015. Since then, the Government of the Northwest Territories' total budget has increased by over 700 million dollars. This, combined with the fact that we are contemplating a funding pool designed to be repaid, gives me little regard for the financial constraint argument levied against the Bill.

The SFA program and its limits have failed to adapt to the current financial and educational climate in the face of significantly higher tuition and living costs across Canada. I encourage Members of the Committee to support this Bill and to further conduct a larger review of the SFA program to ensure it is sufficiently supporting students.

Thank you for the opportunity to make a submission.

James Murray Thomas



From: [Kandis Villebrun](#)
To: [DST LEG Committees](#)
Subject: Bill 8 support
Date: August 19, 2024 6:51:03 PM

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Hi there—

I am writing in support of Bill 8 - An Act to Amend the Student Financial Assistance Act.

As a current student in a professional degree, this is an important change to increase financial support of our northern students.

Thank you,
Kandis Villebrun

From: [Kim Walcer](#)
To: [DST LEG Committees](#)
Subject: Bill 8 - Proposing an Increase in Student Loan Limits from \$60K to \$90K
Date: August 12, 2024 12:22:35 PM

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Hello Social Development Committee,

I am emailing you to show my support for Bill 8. Student Financial Loans have helped me seek further education so I can work a quality job within the north.

Thank you.

Kim Walcer
1(867)446-5432

From: [Laura Ing](#)
To: [DST LEG Committees](#)
Subject: Support for Bill 8
Date: August 12, 2024 11:03:28 AM

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Hi there,

I am writing to you to strongly express my support for the acceptance of Bill 8 which proposes an increase in lifetime student loan limits from \$60k to \$90k.

I am a born and raised Yellowknife student currently pursuing an education in Calgary, AB to become a Respiratory Therapist. This 7 semester program follows my graduation from university with a Bachelor of Science degree.

I am preparing to enter my 3rd semester of my program, and as it currently stands, this is the last semester funded by SFA. This unfortunately leaves me with 4 semesters left to completely finance myself. This is a massive feat for any student, and with very limited time outside of studies, the requirement of having to find another source of income can easily become an unbearable burden.

The increase of the lifetime student loan allowance from \$60k to \$90k would be monumental in its allowance of students to pursue higher education. This would be an investment in northern people and our future. The unfortunate reality of today is that pursuing an education is more expensive than it has ever been, and NWT students are limited by what SFA can provide as we are not eligible for federal loans. If we want to see northern people return as lawyers, doctors, teachers, and other critical occupations, we need to support them in getting to that point first. As students, we want to return to the north and contribute to what makes it great, but we need to be supported to get to that point.

Thank you for your consideration
Laura Ing

From: [Lauren Eggenberger](#)
To: [DST LEG Committees](#)
Subject: Support for Bill 8 -Lauren Eggenberger
Date: August 23, 2024 11:36:04 PM

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Hello,

I am writing to provide feedback and support for the proposed Bill 8 to increase the SFA lifetime maximum from 60,000 to 90,000\$. As someone who completed all of their schooling (kindergarten-grade 12) in the NWT and was thus only eligible for NWT student financial assistance I have first hand experienced the burden of the 60,000\$ lifetime limit.

After high school, I pursued an undergraduate degree in Honours Biology at the University of British Columbia and then went on to Medical School also the University of British Columbia, a program I graduated from in May of this year. This educational journey lasted 8 years and unfortunately because of the currently low lifetime limit on student loans in the NWT, I ran out of funding in my 2nd year of medical school. This left me to bear the burden of this expensive program myself through pursuing alternate funding (lines of credit, scholarships, bursaries). This added more stress on top of an already demanding program. I would thus strongly support increasing the lifetime maximum to 90,000\$ which may allow other NWT students who are interested in pursuing a career in medicine the opportunity to do so without worrying about the financial burden associated with this training.

Thank you for your consideration of my feedback,

Lauren Eggenberger
Family Medicine Resident
UBC Vancouver Island-Strathcona Program

From: [Sarah Hart](#)
To: [DST LEG Committees](#)
Subject: Support of Bill 8 - An Act to Amend the Student Financial Assistance Act
Date: August 22, 2024 11:39:29 AM

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Good morning,

My name is Sarah Hart and I was born and raised in Yellowknife. I am currently finishing up my Masters of Science in Occupational Therapy at the University of Alberta. I am writing today to show my support for Bill 8 - An Act to Amend the Student Financial Assistance Act.

I have utilized Student Financial Assistance (SFA) to help provide me with financial assistance that has allowed for me to gain higher education. The north needs individuals to go and gain skills and higher education to return home skilled. We are often relying on locums or southerners to bring skills to the north such as in healthcare positions that require extensive schooling. I believe increasing the loan limit will help northerners gain the education needed to fill employment gaps within our territory. The limit does not reflect the costs associated with traveling down south to gain education at a level past an undergraduate degree. I myself have first hand experience with the large vacant positions in healthcare in the NWT (which require higher education levels than an undergraduate degree). I am being welcomed back to many vacancies in my area, which is appreciative but also presents burnout concerns. Increasing the loan limit will encourage my fellow northerners to have the opportunity to continue on with education following undergraduate studies.

I believe we need to remove as many financial barriers as possible to allow our own people the opportunity to get trained and return to the NWT to provide services.

Thank you,
Sarah Hart

From: [Sophia Chalker](#)
To: [DST LEG Committees](#)
Subject: Support for Bill 8: Increase of Student Loan Limits
Date: August 13, 2024 1:06:24 PM

EXTERNAL: This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender's **name and email address** and know the content is safe.

Dear Members of the Social Development Committee,

I am writing to express my strong support for Bill 8, which proposes raising the student loan limits from \$60,000 to \$90,000. As someone born and raised in the North, and who has personally relied on student financial assistance throughout my undergraduate and master's studies, I understand the critical role that financial support plays in achieving educational goals.

Increasing the loan limits would significantly benefit students from our region by providing them with the necessary resources to pursue higher education without the overwhelming burden of financial constraints. This change would be especially impactful for both Indigenous and non-Indigenous learners in the North, as it would enhance their opportunities for social mobility and educational advancement.

The higher loan limits will not only alleviate financial stress but also encourage a broader range of students to aspire to and attain post-secondary education. This, in turn, can contribute to the development of a more educated and skilled workforce, benefiting our communities and the region as whole.

I urge the committee to consider the positive impact this bill would have on students and support its passage. Thank you for your attention on this important matter.

Sophia Chalker, BA, MSW (she/her)

E: sophia.chalker@gmail.com

T: 867-446-2695