

Saskatchewan Designation Policy Manual

Saskatchewan Student Aid



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Contents

Introduction.....3

Designation Process4

 Designation Criteria - Institutions 4

 Designation Criteria - Programs..... 7

Transfer of Ownership of Saskatchewan Private Vocational Schools.....8

 Significant Changes to a Private Vocational School 9

 Inactive Educational Institutions 9

 Notice of Changes..... 9

Maintaining Status as a Designated Institution..... 10

 Portfolio Performance (Repayment Rates) 10

 Student Performance (Improvement Plans) 13

 Institution Performance (Administrative Compliance) 13

Revocation of Designation 16

 Appeal of a Decision to De-Designate 16

 Reinstatement of Designation 17

Contact Information 17

Appendix A Sample Saskatchewan Memorandum of Agreement (MOA) 18

Appendix B Designation Policy Framework Compliance Form.....21

Appendix C Repayment Rate Methodology 24

Appendix D Sample Improvement Plan..... 25

Introduction

Designation is the process by which post-secondary institutions are deemed eligible to receive students who qualify for federal and provincial/territorial student financial assistance.

Authority to Designate

The *Canada Student Financial Assistance Act* and the *Canada Student Loans Act*, along with associated regulations, delegate the authority to carry out the designation of post-secondary institutions to provinces and territories. Each jurisdiction is responsible for developing and implementing designation policies that support federal, provincial and territorial (F/P/T) student financial assistance programs.

National Designation Policy Framework

In April 2003, the Council of Ministers of Education, Canada approved the [National Designation Policy Framework](#) (the Framework), a pan-Canadian approach intended to guide jurisdictions in the development of their designation policies. The Framework reiterates the fundamental purpose of government student aid programs, which is to increase access to opportunities for post-secondary education.

The Framework supports participating jurisdictions in working with educational institutions to improve the performance of the student loans portfolio and accountability to students and taxpayers through stewardship of the portfolio. It emphasizes the pivotal role of educational institutions in managing financial risks inherent in student aid programs. Educational institutions play the central role in retaining students, ensuring their success and enhancing their overall employability. These are key factors in successful student loan repayment and in financial risk management of student aid programs.

The Framework has four principles: taxpayer protection; accountability and informed choice; consumer protection; and complementarity to other post-secondary education policies. It provides a common approach for jurisdictions' designation policies while allowing flexibility in specific measures implemented to address these principles, such that each jurisdiction can be responsive to their particular needs.

The Framework suggests common criteria for:

- determining eligibility of institutions and educational programs for designation; and
- monitoring institutions and programs using agreed-upon indicators organized into three categories of performance: portfolio, institution and student (details provided under [Maintaining Status as a Designated Institution](#)).

Saskatchewan Designation Policies

Saskatchewan's designation policies incorporate the core elements of the Framework, as agreed to in the Canada-Saskatchewan Integration Agreement for the Harmonization and Administration of Federal and Provincial Student Loans Programs.

Institutions and their programs are not designated indefinitely and are subject to losing their designation if they no longer meet designation criteria and/or performance benchmarks.

Designation Process

If a Saskatchewan educational institution wishes to become designated for Saskatchewan Student Aid, they must contact the Saskatchewan Ministry of Advanced Education to discuss their eligibility. If the institution meets the designation criteria set out in this manual, the educational institution will sign a Memorandum of Agreement (MOA) with the Saskatchewan Ministry of Advanced Education to become designated. A sample of the MOA can be found in [Appendix A](#).

Programs offered by educational institutions located outside of Saskatchewan will only be reviewed for Saskatchewan Student Aid eligibility if a Saskatchewan resident applies for student aid funding to attend that program. The educational institution and program will be reviewed to determine if they meet Saskatchewan's designation criteria as set out in this manual.

Designation Criteria - Institutions

To be eligible for student aid designation, educational institutions must provide full-time programming, and eligible programs must have a full-time option. Students, however, can choose to study on a part-time basis. There are differences in Saskatchewan Student Aid offered to full-time and part-time students, outlined in the [Saskatchewan Student Aid Administrative Guidelines](#).

For an educational institution to be designated for Saskatchewan Student Aid, it must meet the requirements detailed in Section 18 of [The Saskatchewan Student Direct Loans Regulations](#), as well as criteria listed below.

Type of Institution	Designation Criteria
All Educational Institutions	All educational institutions must meet the following criteria to be eligible for Saskatchewan Student Aid Designation: • Offers a post-secondary program of studies that: ○ leads to a certificate, diploma or degree. ○ is at least 12 weeks in length within a period of 15 consecutive weeks. • Offer full-time programs. For career/vocational/technical institutions, full-time is a minimum of 20 hours per week of student activity or participation. • Be constituted under appropriate legislation.
Educational Institutions located in Saskatchewan	In addition to the criteria listed above, institutions located in Saskatchewan must: • have been in operation for at least 18 months; • have graduated at least one class of students from each student-aid-eligible program being offered at the time of the designation request¹; and • be authorized to operate pursuant to the appropriate legislation for that class of educational institution. This includes being: • registered for at least 18 months under <i>The Private Vocational Schools Act, 1995</i>;

¹ Once designated for appendi, adding new programs does not affect an institution's designation. If a Private Vocational School undergoes changes significant enough that the Minister deems it to be operating as a new institution, it may be required to meet the initial designation criteria again. See "Significant Changes to a Private Vocational School" section.

Type of Institution	Designation Criteria
	- governed by <i>The Education Act</i>, by any other Act, or by any Act of the Parliament of Canada; - constituted under its own legislation; or - affiliated or federated with a Saskatchewan university. In addition to meeting the designation criteria set out in this manual, the Minister may consider whether granting student aid designation is in the public interest, having regard to a Private Vocational School owner or operator's past conduct. This includes unresolved and/or serious compliance issues related to student financial assistance programs or private vocational school requirements in another Canadian province or territory, and where relevant, outside Canada. The Minister may also consider other serious conduct that could reasonably raise concerns regarding the institution's ability to responsibly administer student aid. If an educational institution located in Saskatchewan wishes to become designated for Saskatchewan Student Aid, they must contact the Saskatchewan Ministry of Advanced Education to discuss their eligibility. Saskatchewan Institutions must enter into an agreement with the Minister that establishes the terms and conditions with respect to maintaining their status as a designated educational institution. A sample Memorandum of Agreement can be found in Appendix A.
Educational Institutions in Other Canadian Provinces or Territories	An institution must be designated in its own province or territory and therefore meet all current requirements for designation in Canada. Programs offered by educational institutions outside Saskatchewan will only be reviewed for Saskatchewan Student Aid eligibility if a Saskatchewan resident applies for student aid funding to attend that program.
Educational Institutions located in the United States	Educational institutions located in the United States will only be reviewed for designation status if a Saskatchewan resident has applied for student aid funding to attend that institution. In addition to the criteria that must be met by all educational institutions, an educational institution inside the United States must be approved for Title IV funding by the United States Department of Education.
Educational Institutions located outside of Canada and the United States	International institutions will only be reviewed for designation status if a Saskatchewan resident has applied for student aid funding to attend that institution. In addition to the criteria that must be met by all institutions, an international educational institution must meet the following criteria: - be approved for the purpose of student aid or be accredited in its home country; and - demonstrate stability by having been in continuous operation for a minimum of two years prior to designation. International educational institutions must also be listed in one of the following references: - The International Handbook of Universities (International Association of Universities, Stockton Press), The Europa World of Learning,

Type of Institution	Designation Criteria
	• The Association of Commonwealth Universities, • The International Association of Universities, or • Current List of Participating Schools in the United States Department of Education Title IV Funding. International educational institutions offering medical programs must meet the following additional criteria: • be listed in the World Directory of Medical Schools maintained by the World Federation of Medical Education (WFME) and the Foundation for Advancement of International Medical Education and Research (FAIMER) at https://www.wdoms.org/. • be approved by a member of the Federation of Medical Regulatory Authorities of Canada; and • be in continuous operation for at least ten years.
E-learning Institutions	In addition to the criteria that must be met by all educational institutions, and the additional criteria based on the institution's location, e-learning institutions must meet the following additional criteria. A Canadian e-learning post-secondary educational institution must meet one of the following criteria: • the institution has programs that meet the eligibility criteria as defined by federal, provincial, and territorial legislation with respect to post-secondary education; • be approved by one of the Canadian quality assurance bodies¹; • have an equivalent on-site offering of the course or program of study²; or • demonstrates that academic credits, or credit hours earned through the course or program of study are transferable to a designated public post-secondary educational institution located within the same province/territory. The transferability of credits must be outlined in either articulation agreements between the two post-secondary educational institutions, or in provincial Transfer Guides. An international e-learning post-secondary educational institution must meet one of the following criteria: • be approved for Title IV funding by the US Department of Education; • be approved by one of the Canadian quality assurance bodies¹ (e.g., Saskatchewan Higher Education Quality Assurance Board); or • be in receipt of an acceptable rating in a full institutional audit conducted by the United Kingdom Quality Assurance Agency for Higher Education within the last five years.

Type of Institution	Designation Criteria
	Programs delivered online or through another form of distance learning must meet all of the following criteria: • Require a minimum of 20 hours per week of student activity or participation, in the case of career/vocational/technical programs of study. • Actively monitor student participation and maintain contact with students in order to ensure that minimum course load requirements are maintained. • Demonstrate that its courses or programs of study and monitoring activities meet these guidelines. • Provide specific program of study/course start and end dates.

¹ A complete listing of quality assurance bodies is available at www.univcan.ca/universities/quality-assurance/provincial-quality-assurance-systems.

² Starting in 2022-23, Saskatchewan Private Vocational Schools will be deemed to meet the first criterion (meet eligibility criteria as defined by federal, provincial, and territorial legislation) and will no longer be required to have an on-site offering for on-line programs provided such programs are explicitly approved by the Ministry of Advanced Education as per the *Private Vocational Schools Regulations* and associated policies.

Designation Criteria - Programs

The educational institution is responsible for ensuring that all courses/programs for which student aid is issued meet basic eligibility criteria as outlined both in this manual and the [Saskatchewan Student Aid Administrative Guidelines](#).

Programs offered by educational institutions outside Saskatchewan will only be reviewed for Saskatchewan Student Aid eligibility if a Saskatchewan resident applies for student aid funding to attend that program.

Eligible programs must:

- lead to a certificate, diploma or degree;
- be at least 12 weeks in length within a period of 15 consecutive weeks; and
- have a full-time option. For career/vocational/technical institutes, full-time is a minimum of 20 hours per week of student activity or participation.

The following provides clarification on certain types of programs:

- Students in online correspondence, distance education, or other programs with a non-traditional form of delivery may be eligible for Saskatchewan Student Aid if the program meets all eligibility criteria and the educational institution is designated for student aid purposes. Programs must meet criteria for online programs outlined in the eLearning institutions section.
- The provincial and/or federal student aid that a program is eligible for may depend on the educational institution's location (within or outside of Saskatchewan, outside of Canada), and type of institution (e.g., private or public; for-profit or not-for-profit). Refer to the [Saskatchewan Student Aid Handbook's](#) Eligibility section for updated information for 2026-27.
- Practicums/internships which are a requirement of a program before the diploma/degree/certificate is

granted, and which are an essential element of the program, are eligible for student aid provided the practicum/internship is considered by the educational institution as full-time post-secondary study and the student earns full-time equivalent credit hours.

- Individuals in periods of practical training required for acceptance in a professional corporation or for the practice of any trade or profession (such as medical internship/residency, dietetic internship or legal articling) are ineligible for student aid funding purposes.
- Students enrolled at a co-op program who are considered a full-time student by their post-secondary institution while on their work term can apply for one or two semesters. The educational institution makes the determination as to whether or not a co-op student is in full-time study, but credit hours/units need not be the benchmark for this determination.
- Non-credit, academic recovery, academic transition, and academic protection courses are not eligible for student aid.

Transfer of Ownership of Saskatchewan Private Vocational Schools

Saskatchewan Private Vocational Schools that are designated for Saskatchewan Student Aid and are sold to a new owner will maintain their designated status if the following conditions are met:

- the institution continues to be registered as a Private Vocational School with the Saskatchewan Ministry of Advanced Education and is in full compliance with all legislative and regulatory requirements;
- all change of ownership requirements outlined in the [Private Vocational Schools: Administration and Policy Manual](#) have been completed (see sections, Change of Ownership – Share Purchase, and Transfer of Certificate Registration – Asset Purchase);
- the programs offered by the institution do not change significantly when the institution is sold (note: significant program changes following the sale can also affect designation status. See next section, Significant Changes to a Private Vocational School);
- the new owner signs a Memorandum of Agreement with the Government of Saskatchewan;
- the new owner develops a Saskatchewan Designation Policy Improvement Plan where necessary; and
- the new owner assumes responsibility for the institution's repayment rate history and any conditions or sanctions the ministry has placed on the institution pursuant to requirements set out in this manual.

Please note the Minister may consider whether granting student aid designation is in the public interest, having regard to a Private Vocational School owner or operator's past conduct. This includes unresolved and/or serious compliance issues related to student financial assistance programs or private vocational school requirements in another Canadian province or territory, and where relevant, outside Canada. The Minister may also consider other serious conduct that could reasonably raise concerns regarding the institution's ability to responsibly administer student aid.

Significant Changes to a Private Vocational School

If a private vocational school undergoes operational or programmatic changes, its designation may be affected. These changes may include, but are not limited to, a change in vocational focus. If the Minister determines that the extent of the changes means the institution is effectively operating as a new educational institution for designation purposes, a review may be triggered. As a result of that review, the institution's designation could be revoked. In this circumstance, the institution will be required to meet the initial designation criteria again before becoming eligible for student aid designation:

- Be in operation for a minimum of 18 months,
- Have graduated at least one class of students from each student-aid-eligible program being offered at the time of the institution's (re)designation request, and
- Meet all other designation requirements.

(Re)designation will only be considered once these conditions have been fully met. Note: Adding one or more new programs, on its own, does not constitute a significant change and will not affect designation.

Inactive Educational Institutions

Saskatchewan educational institutions that suspend/cease delivery of all their designated program(s) must notify the Ministry of Advanced Education at the earliest opportunity. The educational institution will then be removed from Canada's Master Designation List. When the educational institution resumes delivery of their program(s), they can contact the Ministry of Advanced Education to request re-designation. If the institution's programs and operation have not significantly changed, the 18-month waiting period as outlined in the [Revocation of Designation](#) section may be waived at the Ministry's discretion. A new Memorandum of Agreement with the Government of Saskatchewan will be required.

Notice of Changes

Designated Saskatchewan institutions must notify the Ministry of Advanced Education at the earliest opportunity if any of the following occur: the educational institution will be ceasing delivery of all programs (either temporarily or permanently), there is a change to the institution's address or contact information (e.g., phone number), and/or any changes to a Private Vocational School's owner (see **Transfer of Ownership of a Saskatchewan Private Vocational School** in this manual).

Maintaining Status as a Designated Institution

Educational institutions in Saskatchewan must continue to meet all eligibility criteria and performance indicators outlined in this manual to maintain designation. As part of Saskatchewan's designation policy, three performance indicators, aligned with the National Designation Policy Framework, are used to assess and monitor performance of an educational institution:

1. Portfolio Performance (Repayment Rates):

- If an educational institution or its program(s) fails to maintain a repayment rate within the acceptable range, the institution or program's designation will be placed under review and could lead to de-designation if repayment targets are not met.
- For educational programs, the acceptable threshold is a repayment rate of at least 60%. Programs under review could be de-designated if repayment targets are not met for at least two consecutive years.

2. Student Performance (Improvement Plan):

- Educational institutions failing to maintain a repayment rate within the acceptable range must develop or revise an improvement plan focusing on student performance, such as retention and graduation rates. Improving student success is crucial, as completing programs improves students' employment outcomes and their ability to repay their student loans.

3. Institution Performance (Administrative Compliance):

- Institutions must voluntarily declare their compliance with the Designation Policy by completing the Designation Policy Framework Compliance Form (Appendix B) every loan year.
- For Saskatchewan Public Institutions, Ministry officials conduct random audits to assess identify institutional compliance and will identify any corrective actions required by institutions.
- Saskatchewan Private Institutions need to submit this form annually, upon request from ministry officials.

Corrective action, up to and including de-designation, may be taken if an educational institution fails to comply with criteria under these performance indicators. Performance indicators are outlined in more detail in the following sections.

Portfolio Performance (Repayment Rates)

As part of the framework, the Ministry monitors student loan repayment rates at Saskatchewan educational institutions. and takes the compliance actions outlined below when required. Repayment rates serve as a key performance indicator and may signal potential risk at an institution.

Repayment Rates

Repayment rates indicate the performance of the educational institution with respect to whether students who attend the institution can repay their debt. Lower repayment rates may be associated with weaker student outcomes, such as lower graduation rates, which can negatively affect employment prospects and repayment capacity. They may also reflect gaps in borrower awareness of repayment responsibilities and available supports (e.g., Repayment Assistance Program).

Repayment rates are calculated by tracking all full-time Canada Student Loans consolidated in a particular loan year. Loan payments are tracked over a two-year period (e.g., all loans consolidated in the 2024-25 loan year will be tracked until July 31, 2026). Each institution’s repayment rate is determined by dividing the “federal principal amount paid” plus the “federal principal amount remaining in ‘good standing’” by the total “federal principal amount consolidated.” Appendix C provides a detailed example of the methodology used to determine an educational institution’s repayment rate.

Educational institutions are assigned to one of three risk zones based on their repayment rate.

Risk Zone	Repayment Rate
Green (Low Risk)	Greater than 85.2%
Yellow (Moderate Risk)	60% to 85.2%
Red (High Risk)	Less than 60%

Note: The Green Zone threshold is based on the national average of 85.2%. The Red Zone threshold is fixed at 60 per cent.

Each year, the Ministry of Advanced Education (the ministry) advises each educational institution of their repayment rate and any required improvement actions.

Educational institutions with an institution-level repayment rate in the Red Zone (below 60 per cent) or one or more programs with repayment rates in the Red Zone must develop or revise an [Improvement Plan](#) focused on student performance. Educational Institutions that have a repayment rate in the Yellow Zone may also be required to submit an improvement plan.

The table on the following page identifies performance improvement targets and associated interventions for each risk zone related to Portfolio Performance.

Risk Zone	Performance Improvement Target	Intervention	Implications/ Response to Non-Performing Institution
Green (Low Risk)	Exempt	Exempt	Exempt
Yellow (Moderate Risk)	Three percentage points over three years.	The ministry will provide written notification to the educational institution that identifies their repayment rate and risk zone. The ministry may also set improvement targets and timelines in which to achieve the improvement targets. If an Improvement Plan is required, the Educational Institution is to follow the requirements outlined in the next section, <u>Student Performance (Improvement Plans)</u>.	If the Educational institution is notified that an Improvement Plan is required and the institution fails to implement an Improvement Plan within the prescribed time, the institution's designation status may be revoked.
Red (High Risk)	Educational institutions must improve performance to meet the Yellow Zone threshold (i.e., at least 60%) within three years and show year over year improvement during this three-year period. Year-over-year improvement targets are determined by subtracting the institution's repayment rate from 60% and dividing by three years. For example, if an educational institution's repayment rate is 30%, they would need to improve by 10% each year: $(60\% - 30\%)/3 = 10\%$. Educational programs must improve performance to the Yellow Zone within two years.	The ministry will provide written notification to the educational institution that identifies repayment rate improvement targets and timelines in which to achieve those targets. The educational institution will be required to develop or revise an Improvement Plan, following the requirements outlined in the next section, <u>Student Performance (Improvement Plans)</u>.	Educational institutions: Educational institutions that fail to meet performance improvement targets prescribed by the ministry or are three years in the Red Zone without improvement to the Yellow Zone may have their designation status revoked. Educational programs: Educational programs that fail to meet performance improvement targets prescribed by the ministry or are two years in the Red Zone without improvement to the Yellow Zone may have their designation status revoked. At any time within the three years, the ministry may exercise its authority to de-designate an educational institution and/or educational program(s).

Student Performance (Improvement Plans)

Educational institutions with repayment rates that fall within the Red Zone will be required to develop or revise an Improvement Plan. Improvement Plans may also be requested from educational institutions with repayment rates within the Yellow Zone. The ministry will work collaboratively with educational institutions in the development of an Improvement Plan, which should focus on student success and include actions that promote student retention. A sample Improvement Plan is located in [Appendix D](#).

The following table identifies Improvement Plan requirements and the associated intervention activities related to student performance.

Improvement Plan Requirements	Intervention	Implications/ Response to Non-Performing Institution
Improvement Plans must contain information on the following factors related to student success: • successful completion of programs within the established program length; • rigorous assessment tools for admission of non-grade 12 graduates; • tutorial services; • alumni services; and • student loan repayment information material or sessions.	The ministry will provide formal notification to the educational institution regarding the need for an Improvement Plan. The educational institution will ensure that they obtain assistance from a third party, the ministry, or both, in diagnosing issues and assessing steps to be taken to improve performance. Educational institutions will have 30 calendar days from receipt of written notification to develop or revise an Improvement Plan and submit the Improvement Plan to the ministry for approval. In the event that an Improvement Plan is not acceptable by the ministry, the ministry will work with the educational institution to negotiate an agreed upon Improvement Plan. Failure to develop and implement an Improvement Plan may result in revocation of designation status at the end of the 30-day period.	Educational institutions that fail to act upon the activities described in their Improvement Plan will have their designation status revoked.

Institution Performance (Administrative Compliance)

The ministry monitors compliance with the requirements outlined in this manual, the Designation Memorandum of Agreement, and the administrative procedures outlined in the [Educational Institutional Manual for Saskatchewan Student Aid](#) to assess an institution's performance. Failure to comply with all administrative compliance requirements will prompt an immediate review of designation status.

The table on the following page identifies administrative compliance requirements and the associated intervention activities related to institution performance.

Administrative Compliance Requirements	Intervention	Implications/Response to Non-Performing Institution
Formalized Communication: The educational institution must enter into a Memorandum of Agreement (MOA) with the Province (see Appendix A).	The ministry develops and issues an MOA with each educational institution.	This is a requirement for designation. Educational institutions will be required to sign a MOA before being designated.
Appointed Financial Aid Officer: The educational institution must have an officially appointed officer for the purpose of administering student aid via the Electronic Confirmation of Enrolment (ECE) Portal.	The ministry confirms educational institution staff are registered on the ECE Portal.	Educational institutions will be given 30 calendar days to appoint an appropriate official in the event that one isn't already acting in this capacity.
Student Aid Application: The educational institution must ensure that its staff and recruiters DO NOT : - complete a student aid application on the student's behalf; - create or access a student's portal accounts (either their Saskatchewan portal or National Student Loans Service Center portal); or - complete a student's Master Student Financial Assistance Agreement (MSFAA).	The ministry will notify the educational institution if any of these actions are suspected or confirmed and will conduct a review. The ministry may require information from the educational institution and/or students to support the review.	The ministry will notify the educational institution of the results of the review, and any corrective actions that are required. If the Institution's staff or recruiters are confirmed to have taken any of these actions, the Minister may revoke designation status of the educational institution immediately.
Financial Stability: Educational institutions must have measures including but not limited to: - being covered under applicable legislation; and/or - providing a surety bond or other suitable security guarantee; and/or participating in a train-out insurance fund.	Requirements for surety bonds and participation in a train-out fund are monitored by the ministry. The ministry ensures that educational institutions demonstrate financial stability.	If an educational institution cannot demonstrate financial stability at any time, the Minister can revoke designation status of the educational institution immediately.
The administrative compliance requirements listed on the following page are monitored on a regular basis. The ministry will provide educational institutions with written notification of the results of administrative compliance reviews, identify corrective measures, improvement requirements and/or implications if the educational institution fails to adhere to administrative compliance requirements.		

Advertising: Educational institutions must not use their designation status for recruitment but for information purposes only. Recruiting tools and advertising media must not make statements suggesting that students are guaranteed to receive student aid or make statements that are otherwise untrue or misleading.	Advertising is monitored annually by the ministry through a review of the educational institution's publications and website.	Educational institutions will be given five business days to correct any deficiencies in advertising. Subsequent infractions will result in revocation of designation status by the ministry.
Published Tuition Refund Policy: Educational institutions must have a tuition refund policy published in applicable materials (e.g., school calendar, student contract, application package, website).	Publication of tuition refund policies is monitored annually by the ministry through a review of the educational institution's publications.	Educational institutions will be given five business days to correct any deficiencies in publishing tuition refunds.
Program Eligibility: Programs at educational institutions must meet the eligibility criteria as defined by federal and provincial legislation and as defined by this manual.	Program eligibility is monitored on an ongoing basis as new programs are submitted for approval or changes are made to existing programs.	Ministry officials will work with educational institutions through administrative compliance reviews to identify and correct any non-compliance issues.
Reporting Change in Student Status: Educational institutions must report, within 30 calendar days, the following changes in student status: • withdrawal from the program; and • change from full-time to part-time. Educational institutions must maintain student attendance records in a manner acceptable to the ministry and comply with attendance policies as set out in the Educational Institution Manual for Saskatchewan Student Aid.	The ministry reviews educational institution student aid records annually through on-site visits. Information on student files will be cross-referenced to discontinuation information reported via the Electronic Confirmation of Enrolment (ECE) Portal.	Educational institutions will be required to correct any deficiencies in reporting changes to a student's status immediately. Subsequent failures to report changes in student status within the prescribed time period will result in revocation of designation status by the ministry.

Tuition Refunds In instances where tuition refunds are due, educational institutions must issue tuition refunds in accordance with the policies outlined in the Educational Institution Manual. This includes forwarding refunds to the National Student Loan Services Centre, and/or issuing refunds or applying credits to students' accounts, as outlined in policy. Refunds must be processed within 30 days of a change in a student's enrolment status.	The ministry reviews educational institution student aid records annually through on-site visits. Information on student files will be cross-referenced to discontinuation information reported via the ECE Portal.	Educational institutions will be required to correct any tuition refund deficiencies immediately. Subsequent failures to provide tuition refunds within the prescribed time period will result in revocations of designation status by the ministry.
Canadian Student Aid Offices Educational institutions must work cooperatively with student aid offices across Canada, including the National Student Loans Service Centre (NSLSC). This includes providing any necessary information, documents, or confirmations in a timely manner needed for the assessment, disbursement, and monitoring of student financial assistance.	Student Aid offices from other Canadian jurisdictions will notify the ministry of any deficiencies.	Educational institutions will be required to correct any deficiencies immediately. Subsequent failures to cooperate with other Canadian Student Aid offices will result in revocation of designation status by the ministry.

Revocation of Designation

Failure of an educational institution to comply with the terms of the signed Memorandum of Agreement, meet performance improvement targets in any of the performance measures (portfolio, institution, and/or student), or if the ministry has identified deficiencies after a compliance review, any or all of the following actions may be taken:

- consult with the educational institution;
- require compliance within a specific period of time and provide evidence of compliance;
- require additional or more frequent monitoring or reporting; and/or
- recommend to the Minister responsible that the educational institution/program designation be removed.

Appeal of a Decision to De-Designate

If the Minister decides to revoke the status of a designated educational institution or a designated educational program, the decision will be communicated in a letter sent by registered mail.

Any person who is aggrieved by a decision by the Minister or that person's designate has the right to request a review of the decision. The request for a review respecting a decision may be made, in writing, within 10 days from the acceptance of the registered letter to:

Deputy Minister's Office, Ministry of Advanced Education
1120-2010 12th Avenue
Regina, Saskatchewan S4P 0M3

The Deputy Minister's Office may select an independent adjudicator to hear the appeal.

The aggrieved will have 30 days from the request for review to provide written submissions pertaining to the designation status to be considered in the appeal. An opportunity to make an oral submission and/or an extension of time to prepare documentation may be considered upon request.

During the period of appeal, the post-secondary educational institution will maintain its designation status.

Within 30 days from receiving written and/or oral submissions, the ministry/adjudicator shall:

- a) confirm, reverse, or vary the decision; and
- b) mail a copy of the decision together with written reasons for the decision to the aggrieved.

The decision made by the ministry/adjudicator is final.

Reinstatement of Designation

If an educational institution/program has its designated status removed, the institution must serve an 18-month waiting period and meet all other designation requirements as stated in the [Designation Process](#) section of this manual before being eligible to re-apply for designation status or program designation.

Contact Information

Student Service Centre

Ministry of Advanced Education

Telephone: Outside Regina call toll-free: 1-800-597-8278
Regina area (or outside Canada): 306-787-5620

Email: sfa.designation@gov.sk.ca

Business Hours: 8:00 a.m. to 5:00 p.m. Monday to Friday

Mailing Address: Student Service Centre, Ministry of Advanced Education
1120 - 2010 12th Avenue
Regina, Saskatchewan S4P 0M3
saskatchewan.ca/student-aid
saskatchewan.ca/informationforinstitutions (Look under Post-Secondary Education
[Administrative Guidelines and Policies](#))

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[@SkStudent](https://twitter.com/SkStudent)

Appendix A

Sample Saskatchewan Memorandum of Agreement (MOA)

DESIGNATION MEMORANDUM OF AGREEMENT (MOA) BETWEEN

THE GOVERNMENT OF SASKATCHEWAN

as represented by the Minister of

Advanced Education,

AND

Name of Legal Owner and Name of Institution

(Institution)

A. Introduction:

Saskatchewan's Minister of Advanced Education is responsible under federal and provincial legislation for designating educational institutions. Designation ensures students attending designated institutions are eligible to receive student aid under Saskatchewan's and Canada's student aid programs. Canada requires Saskatchewan to enter into agreements with educational institutions to outline the terms and conditions respecting the conditions the Institution must meet before any student who attends the Institution will be eligible for student aid.

The Designation Policy of the Ministry of Advanced Education (the ministry) is designed to strengthen consumer and taxpayer protection, to ensure accountability and informed choice, and to work complementarily with other post-secondary educational policies. Designation status is the responsibility of an institution to maintain. It involves both serving the students appropriately and maintaining the highest levels of fiscal integrity with public funds.

The ministry is committed to working in a collaborative manner with post-secondary institutions to improve performance and increase student success both while in study and in repayment. The ministry will provide support to institutions that promote student success, including personnel for consultation and support in the development and evaluation of administrative processes. This includes distributing both materials that outline students' rights and responsibilities in repayment and administrative materials for institutions, and offering programs that are available to students who are experiencing financial difficulties.

Post-secondary institutions and personnel are expected to focus on student success, including strategies to retain students and supports that improve their overall employability.

B. Institution's Acknowledgements and Covenants:

The institution acknowledges that the ministry does not grant designation status as a right, designation status must be earned, and the ministry retains the sole discretion to determine designation status.

In consideration of the ministry providing student aid to certain students attending the Institution, and with a view to encouraging the ministry to grant or continue to grant the Institution designation status:

1. The Institution agrees to comply with:
 - a) The *Canada Student Financial Assistance Act* and the *Canada Student Loans Act* and accompanying regulations;
 - b) The *Student Assistance and Student Aid Fund Act*, 1985, and all regulations there under;
 - c) all other legislation that applies to the Institution;
 - d) The Saskatchewan Designation Policy Manual; and
 - e) Educational Institution Manual for Saskatchewan Student Aid.
2. Not so as to restrict the generality of the forgoing, and as more particularly described in the aforesaid documents, the Institution shall:
 - a) co-operate fully with any audit that the ministry chooses to undertake to determine or ensure compliance with any of the Institution's obligations under this memorandum, including allowing ministry employees reasonable access to and copies of all relevant documents and records upon request;
 - b) co-operate fully with requests from student aid offices in all Canadian jurisdictions, including but not limited to the National Student Loans Service Centre (NSLSC), in the administration and oversight of federal, provincial, and territorial student aid. This cooperation includes the timely provision of relevant information, documentation, and confirmations as may be reasonably required to support the assessment, disbursement, and monitoring of student financial assistance;
 - c) advise the ministry of the name of the Institution's financial aid officer who has authority to sign student aid documents;
 - d) not use its designation status for recruitment of students or staff;
 - e) publish the Institution's tuition refund policy in all applicable school materials, including calendars, books, contracts, and applications;
 - f) be authorized to operate under the applicable legislation; and
 - g) promptly report program withdrawals and changes from full-time to part-time as per the procedures outlined in the Educational Institution Manual for Saskatchewan Student Aid.
 - h) notify the ministry of any changes to the institution's address or phone number; and
 - i) notify the ministry if the institution will be ceasing delivery of all designated programs (either temporarily or permanently).

C. Advanced Education's Agreements:

The ministry agrees to:

1. Consider the Institution's compliance with this memorandum when determining whether to designate the Institution or suspend or cancel the Institution's designation.
2. Provide such logistical advice in the administration of student aid as the ministry deems appropriate and feasible.

Termination:

Either party may terminate this MOA immediately by written notice mailed to the last known address of the other.

X _____
Executive Director
Student and Support Services
Ministry of Advanced Education

X _____
Signature of Institution's Legal Owner

Name: _____
Please print

Title: _____
Please print

Date

Date

SAMPLE

Appendix B

Designation Policy Framework Compliance Form

Student Service Centre
1120 - 2010 12th Avenue
Regina, Canada S4P 0M3
306-787-5620
1-800-597-8278

Educational Institution: _____

Mailing Address: _____

Street/apartment number

City/Town

Province

Country

Postal Code

Daytime Telephone (with area code): _____

Other Telephone (with area code): _____

Email Address: _____

Institutional Contact Name: _____

Administrative Compliance Requirements Checklist	Verified
Appointed Financial Aid Officer Indicate the appointed officer for the purpose of administering student aid via the Electronic Confirmation of Enrolment (ECE) Portal.	Name: _____ _____
Advertising Verify that the institution does not use their designation status for recruitment but for information purposes only. Please attach a copy of the link to your webpage and any other advertising materials.	☐
Published Tuition Refund Policy Verify that the institution has a published tuition refund policy. Please attach sections of the institution's materials that reference its tuition refund policy (e.g., calendar, student contracts, applications, webpages, etc.).	☐
Attendance Reporting Verify that the institution maintains student attendance records in a manner acceptable to the Ministry and comply with attendance policies as set out in the Educational Institutions Manual for Saskatchewan Student Aid.	☐
Student Aid Application Verify that the institution's staff and recruiters do not complete student aid applications on a student's behalf, do not create and/or access students' portal accounts (either their Saskatchewan portal or National Student Loans Service Centre portal), and do not complete a student's Master Student Financial Assistance Agreement (MSFAA).	☐

Administrative Compliance Requirements Checklist	Verified
Reporting Change in Student Status Verify that the institution has reported to the National Student Loan Service Centre, within 30 calendar days, the following changes in students' statuses: • Withdrawals from the program • Changes from full-time to part-time	☐
Tuition Refunds Verify that the institution issues tuition refunds in accordance with the policies outlined in the Educational Institution Manual . This includes forwarding refunds to the National Student Loans Service Centre (NSLSC) and/or issuing refunds or applying credits to students' accounts as outlined in policy. Refunds must be processed within 30 days of a change in a student's enrolment status.	☐
Canadian Student Aid Offices Confirm that the institution works cooperatively with student aid offices across Canada, including the NSLSC. This includes providing any necessary information, documents or confirmations in a timely manner needed for the assessment, disbursement and monitoring of student financial assistance.	☐

I _____ submit this form to the Ministry of Advanced
 (Name of Institution Official)

Education and can attest that _____ is in compliance with the
 (Name of Institution)

educational institution's obligations as outlined in the [Educational Institution Manual](#), [Saskatchewan Designation Policy Manual](#) and as agreed to in the Memorandum of Agreement for designation for student aid.

X _____
 Signature of Institution Official

 Date

Appendix C

Repayment Rate Methodology

The following table provides an example of how an educational institution's Repayment Rate is determined:

Sample Institutional Repayment Rate Calculation

Consolidation Month	Repayment Period	Consolidation	Principal Paid	Principal in Good Standing	Principal Delinquent
August 2002	Aug 1, 02 - Jul 31, 04 (24 months)	\$175,000	\$20,930	\$140,070	\$14,000
September 2002	Sept 1, 02 - Jul 31, 04 (23 months)	\$89,000	\$10,200	\$74,800	\$4,000
October 2002	Oct 1, 02 - Jul 31, 04 (22 months)	\$279,000	\$23,760	\$192,240	\$63,000
November 2002	Nov 1, 02 - Jul 31, 04 (21 months)	\$3,779,000	\$348,600	\$3,137,400	\$293,000
December 2002	Dec 1, 02 - Jul 31, 04 (20 months)	\$1,433,000	\$121,680	\$1,230,320	\$81,000
January 2003	Jan 1, 03 - Jul 31, 04 (19 months)	\$1,645,000	\$119,200	\$1,370,800	\$155,000
February 2003	Feb 1, 03 - Jul 31, 04 (18 months)	\$382,000	\$23,104	\$280,890	\$78,000
March 2003	Mar 1, 03 - Jul 31, 04 (17 months)	\$1,021,000	\$53,940	\$845,060	\$122,000
April 2003	Apr 1, 03 - Jul 31, 04 (16 months)	\$306,000	\$12,900	\$245,100	\$48,000
May 2003	May 1, 03 - Jul 31, 04 (15 months)	\$208,000	\$6,960	\$167,040	\$34,000
June 2003	Jun 1, 03 - Jul 31, 04 (14 months)	\$280,000	\$7,290	\$235,710	\$37,000
July 2003	Jul 1, 03 - Jul 31, 04 (13 months)	\$852,000	\$16,160	\$791,840	\$44,000
Grand Totals		\$10,449,000	\$764,720	\$8,711,270	\$973,00
Repayment Rate = $\frac{\text{Paid} + \text{Good Standing}}{\text{Consolidation}} \times 100$ $\frac{(\$764,724 + \$8,711,270)}{\$10,449,000} \times 100 = 90.7\%$					

Definitions for Repayment Rate Calculation:

Consolidation (\$): Initial federal principal dollar amount that was consolidated in a given loan year.

Consolidation Month: First month of loan repayment (i.e. seven months after end of study date.)

Delinquent Principal (\$): Federal principal dollar amount in delinquency as at the end of the evaluation period.

Note: Delinquency is defined as not being up to date with required monthly payments (i.e. one or more missed payments that remain outstanding).

Principal Paid (\$): Federal principal dollar amount that was paid (in full or in part) as at the end of the evaluation period.

Principal in Good Standing (\$): Federal principal dollar amount that remains in Good Standing as at the end of the evaluation period. Note: Good Standing is defined as being up to date with required monthly payments or on the Repayment Assistance Plan.

Repayment Period: The period extending from the Consolidation Month to the end of the evaluation period.

Repayment Rate: Sum of 'Principal Paid (\$)' plus sum of 'Principal in Good Standing (\$)', divided by sum of 'Consolidation (\$)', multiplied by 100.

Note: Repayment rate calculations are tied to an educational institution, not the individuals attending the educational institution.

Appendix D

Sample Improvement Plan

Saskatchewan Designation Policy

Sample Improvement Plan

Institution Name

The Saskatchewan Ministry of Advanced Education and the Institution agree that the following activities will be undertaken and that these activities form the Improvement Plan. This Improvement Plan can be changed by mutual consent at any time.

The Ministry of Advanced Education commits to undertaking the following activities with the Institution.

Key Area	Function	Activities
Borrower Education	Increasing Students' Awareness of Student Aid	• Upon request, the Ministry of Advanced Education can provide a presentation on student aid to the Institution's students. The presentation would cover student aid (including loans and grants), obligations relating to loan repayment, consequences of default, and various options available for student loan repayment. • The Ministry of Advanced Education maintains updated resources on student aid that can be used to increase awareness. Some of the ministry's key resources include: ○ Saskatchewan.ca/student-aid ○ Saskatchewan Student Aid Handbook ○ Student Aid Fact Sheets; Funding your Post-Secondary Education: https://publications.saskatchewan.ca/#/categories/6788 • The Institution can also refer students to the National Student Loan Service Center's (NSLSC) resources, including the NSLSC Learning Hub.

Staff Education	Increasing Staffs' Awareness of Student Aid Administrative Procedures	• Resources on student aid administrative procedures are posted at: saskatchewan.ca/informationforinstitutions (under Post-Secondary Education Administrative Guidelines and Policies): ○ Education Institution Manual ○ Saskatchewan Student Aid Administrative Guidelines ○ Students with Disabilities: Post-Secondary Education Planning Information • Encourage staff to familiarize themselves with these resources and be aware of actions the Institution or the student must complete to keep their loans in good standing. Examples include: ○ Prompt submission of Confirmation of Enrolment (COE). Students will enter loan repayment six months following the last day of study the NSLSC has on record. Institution staff must submit COEs promptly, and advise students continuing their studies without new student aid funding to request a COE through their NSLSC portal. ○ Consequences of Discontinuing. Students that discontinue be advised of the consequences of discontinuing their studies, and be provided with information on loan repayment options. Information on discontinuations can be found in the “Maintaining Your Eligibility While in School” section of the Saskatchewan Student Aid Handbook. ○ If students withdraw due to a new child or a medical issue (including mental health), advise the student about Medical and Parental Leave.
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Educational institutions commit to undertaking the following activities.

Key Area	Function	Activities
Borrower Education	Enhanced Entrance Counselling	• Provide information sessions and/or resources on student aid to incoming students. • Provide access to information, where available, on graduation rates, graduate employment rates and default rates by institution and program. • Offer one-on-one entrance counselling, when feasible and/or as requested by individual students. • Meet with borrowers at the end of the semester/program to identify students who may need additional counselling.
	Review Sessions	• Provide information sessions and/or resources on student aid to students in-study. • The resources should cover student loans, the students' responsibilities and their repayment options. The resources should include contact information for the NSLSC, the Saskatchewan Student Service Center, and the financial aid office at the Institution. • Remind students that they must maintain access to their NSLSC account and keep their contact information updated. The NSLSC will provide important messages to students about their loans through this account. Once in repayment, students will need to access their NSLSC account to review their loan information, apply for the repayment assistance plan, customize their loan repayment plan and/or make one-time payments. • Notify students about any changes to the Institution's financial aid office procedures.

	Enhanced Exit Counselling	• Develop exit interview forms and ensure that they are completed in full. • Provide information sessions and/or resources on student loan repayment to students ending their studies, outlining: ○ when loan repayment will start (six months following the end of their studies; whether due to graduation or withdrawal), ○ how to access information about their loan (their NSLSC student portal), ○ their repayment options (Repayment Assistance Plan, customizing loan repayment terms, one-time payments), ○ consequences of missing payments, and ○ contact information the NSLSC, the Saskatchewan Student Service Center, and the financial aid office at the Institution. • Send borrowers a letter or brochure during their grace period reminding them of their loan repayment obligations, their repayment options (Repayment Assistance Plan, customized loan repayment plan) and consequences of missing payments. The letter/brochure should include contact information for students who wish to learn more information.
Alliance Building	Work with Other Campus Departments to Promote Positive Repayment Behaviour	• Stress the importance of default prevention to upper administration and request their assistance in helping secure resources. • Make default prevention a priority for the entire financial aid office by educating front counter staff and advisors on student aid administrative procedures and loan default prevention measures.
	Partner with Outside Agencies to Promote Default Prevention	• Take advantage of services where offered by lenders and service providers, such as entrance and exit counselling via the web. • Invite industry experts to train financial aid office staff on default prevention methods.

Leveraging Technology	Internet Access	• Include links to saskatchewan.ca/student-aid and to www.NSLSC.ca on the Institution's website, for easy reference for students. • Refer students to the NSLSC for more information about student loans and ensure they maintain access to their NSLSC accounts. • If many students do not have easy access to a computer and/or the internet to review student aid information, provide computers for students to use (e.g., lobby of the financial aid office, computer lab).
Student Retention	Academic Advising	• Academic advisors should strongly encourage their advisees to make efforts to establish memberships in the social communities of their collegiate institution.
	Administrative Policies and Procedures	• Have effective methods for the communication of rules and regulations important to students.
	Withdrawal Management Plan	• Develop a withdrawal management plan to ensure that those students who do leave the institution before completing their program are informed of their responsibilities with respect to their student loans. • Establish formal withdrawal procedures that require "sign off" by the financial aid office before a student is allowed to withdraw. This will ensure proper counselling on loan repayment obligations. • Inform students how withdrawing will affect both their loans and grants. Information on discontinuations can be found in the "Maintaining Your Eligibility While in School" section of the Saskatchewan Student Aid Handbook. • Provide the student with information about their repayment options, such as the Repayment Assistance Plan and customizing their repayment terms. • If a student needs to withdraw from studies due to a new child or a medical issue (including mental health), advise the student about Medical and Parental Leave.
	Monitoring of Graduation Rates by Program	Institutions that monitor program graduation rates will be in a better position to identify, rectify and/or eliminate programs that have low repayment rates improving overall institutional performance.

Employment Initiatives/ Services	To connect students with the labour market	Conduct regular education and training needs assessment to ensure ongoing relevancy of education/training program(s) and the employability of graduates in the local/regional/provincial economy. Establish/enhance an employment resource centre which includes job postings, job search websites, resources on resume writing and interview skills. Monitor the performance of programs with respect to graduate employment rates and graduates' other labour market outcomes (e.g. post-study income) through graduate employment surveys. Enhance relationships with employers of former graduates and other potential employers.
Student Success Plan	Students are ready to begin their post-secondary program and have the tools to successfully complete their program	Develop a set of procedures to ensure that students are successful including: • pre-screening for program suitability to ensure successful program completion; • rigorous admission assessment of non-grade 12 graduates; • tutorial services; • academic counselling; and • providing opportunities to attach students to the labour market. Student success is defined as: • successfully completing the program of study within the approved program length; • obtaining employment in the field of study; and • repayment of financial obligations arising from student loan debt.