Supporting Student Loan Repayment:
A Resource Guide for Institutions

August 2019
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Introduction

Purpose of Document

The cost of defaulted student loans is high, not only to the student but also to government and taxpayers. Under the pan-Canadian Designation Policy Framework (the Framework), institutions share responsibility for their students’ success and are pivotal to government efforts to manage financial risk of student loan programs.

The purpose of this document is twofold:

1. to support B.C. post-secondary institutions by providing several best practice strategies that institutions report as finding useful for promoting student success, administering student financial assistance and developing a Loan Repayment Strategy, and

2. to provide a template for post-secondary institutions that are required by the Ministry of Advanced Education, Skills & Training (the Ministry) to submit an Institutional Improvement Plan.

In accordance with the Framework, the Ministry will use the Canada Student Loan Program Repayment Rate to assign institutions to one of three institutional risk zones. Improvement Plans are required for post-secondary institutions that have a repayment rate in the “Red Zone” (below 60 percent) and may be required for institutions that have a repayment rate in the “Yellow Zone” (between 60.0 percent and 85.2 percent). Post-secondary institutions are encouraged to develop repayment improvement strategies that suit their own unique circumstances or use any of the strategies outlined in this document.

The Ministry encourages institutions that are not required to submit an Institutional Improvement Plan to put in place a Loan Repayment Strategy, outlining the set of procedures used to ensure that students are successful. Having a Loan Repayment Strategy in place will also reduce the risk of low repayment rates within the yellow or red risk zones which could require the submission of a formal Improvement Plan. All post-secondary institutions should review their Loan Repayment Strategy each year to ensure that resources are current and relevant to students. Unlike the Improvement Plan, post-secondary institutions are not expected to submit their Loan Repayment Strategies to the Ministry.

Role of Post-Secondary Institutions

While the federal and provincial governments and their service providers are responsible for funding and managing student financial assistance and repayment, B.C. post-secondary institutions are key partners in administering and delivering financial assistance programs. As such, post-secondary institutions play an important role in promoting student success, defined as completing a program of studies, finding employment and repaying student loan debts.

Successful completion of a student’s post-secondary program is a leading predictor of student loan repayment. Other factors leading to successful repayment of student loans include:

- Employment and level of income.
- Good understanding of financial aid processes and loan obligations.
- Good financial management skills.
Consequences of Student Loan Defaults

There are several financial difficulties facing students who default on their loans, including:

- Outstanding loans may be transferred to collection agencies.
- A student’s wages may be garnisheed.
- A student’s income tax refund may be redirected to pay down their student loans.
- Liens may be imposed on a student’s properties or assets.
- A student’s credit may be negatively impacted.

When student loan repayment rates are low, government must spend more money on additional monitoring, administration and provisions to cover bad debts. Thereby, reducing government’s ability to direct funds toward the development and implementation of new programs.

Students who have negative experiences at an institution may damage the reputation of the institution, which in turn may negatively affect the institution’s revenue.

For these and other reasons many institutions have invested in student success and loan repayment strategies. Student success does not happen by accident. Purposeful efforts must be designed, implemented and maintained.
Student Loan Repayment Improvement Strategies

Delivering support to students at key stages of their educational experience increases the overall probability of higher student loan repayment rates. It can also assist students in building strong money management skills and promote future financial success.

It is recommended that post-secondary institutions help to ensure student success by planning and acting during five key phases of the education process:

- Prior to student recruitment
- During recruitment
- During study period
- At graduation
- During the months following graduation

Phase 1: Prior to Student Recruitment

POTENTIAL ACTIONS:

1.1. Form a student success steering committee
1.2. Involve industry
1.3. Build alliances
1.4. Review marketing plans
1.5. Provide Student Financial Aid Officers with training
1.6. Develop alternative program selections

1.1. Form a Student Success Steering Committee

Many post-secondary institutions establish executive-level steering committees to develop, direct and monitor initiatives that bring resources and focus on student success. The student success steering committee should include the institution’s director of financial awards, as well as faculty representatives.

A critical first step for such a committee is to do an assessment of their institution to review and understand how they currently promote student success. It is also important to assess the educational success of students through student outcome surveys, analysis of the reasons for withdrawals, and measurements of the student’s engagement to the institution, faculty and fellow students. The committee can also play a key role in developing and monitoring the institutions Loan Repayment Strategy.

1.2. Involve Industry

To ensure that programs, curriculums and courses are appropriate and relevant in the labour market and align with industry standards, a post-secondary institution should maintain ongoing contact with businesses and industries related to the programs the institution offers. Keeping in touch with industry and the labour market will also help give the institution recognition within that industry.

Industry can be engaged in several ways. For example, an industry advisory board can be formed, made up of industry representatives and institution officials such as financial aid, admissions, faculty, program and marketing staff. The advisory board could be charged with keeping the institution up to date on changes in the
industry, for example through labour market surveys and interviews with employers, to better understand the skills and knowledge students need to market their skills to employers.

Lists of employers willing to meet with students to discuss the merits of a course of study and its relevance to the marketplace could be made available to prospective students.

1.3. Build Alliances
For student success strategies to truly take effect at an institution, the financial aid department should have the support of the whole campus. Student success, retention and loan repayment play an important role in the on-going StudentAid BC designation of an institution. Every employee should be aware of and engaged in success and retention efforts.

Forging alliances between employees and departments within an institution facilitates learning and promotes progress. To achieve these alliances, institution officials should:

• Stress the importance of loan default prevention to senior administration and ask them to help secure resources.
• Enlist alumni organizations and the registrar’s office in providing loan management information to students and in improving contact updates for campus services as well as loan service providers.
• Engage other departments and faculties in pilot programs (such as work study, graphic design for communication with borrowers, etc.).
• Encourage faculty to invite financial aid staff to present information sessions for new students during the first week of classes.

1.4. Review Marketing Plans
Post-secondary institution’s recruitment marketing plans should only target potential students who have aptitude for the programs offered at the institution. Advertising in trades publications, journals and magazines related to the field of study can help promote recruitment of students with an interest in a field of study.

Institutions should market their programs in advance of study start dates so that potential students have time to plan and save for their study period, as well as consider cost effectiveness of their program of study. This will lower the amount of money the student needs to borrow. It will also help them to plan for their studies, and to make other arrangements such as day care for their children.

1.5. Provide Student Financial Aid Officers with Training
Post-secondary institutions should provide their student financial aid offices and staff with adequate resources and training to ensure the policies and procedures of StudentAid BC are clearly understood. Institutions can make student loan default prevention a priority for the entire financial aid office by educating front-line staff and advisors on default prevention measures. This information can be found on the StudentAid BC website and in the StudentAid BC Policy Manual or staff can reach out to the StudentAid BC Information Line 1-800-561-1818.

1.6. Develop Alternative Program Selections
In addition to providing diploma programs that are relevant to the labour market demographics and have demonstrated employability, institutions can provide a selection of shorter certificate programs. StudentAid BC is a needs-based program that does not purport to meet all the educational and living costs that may be associated with longer or high-tuition programs.
Phase 2: During Recruitment

POTENTIAL ACTIONS:

2.1. Establish entrance standards
2.2. Conduct student interviews including enrolment counselling
2.3. Conduct admissions testing
2.4. Review institution recruitment incentives

2.1. Establish Entrance Standards

It is important that post-secondary institutions identify all pre-entrance requirements needed to prepare students for the requirements of the program. Entrance requirements should address not only academic readiness standards but also industry needs and personal suitability of prospective students, including financial readiness. Only students who meet entrance requirements should be allowed to enrol in the program of studies.

2.2. Conduct Student Interviews Including Enrolment Counselling

Interviews with students during recruitment are important to ensure students understand their financial responsibilities while in school and after they leave full-time studies. Before enrolling at an institution, not only do students need to understand the tuition costs they will incur, but also their responsibility to repay their student loans, as well as the financial implications of continuing their education.

The prospective student’s career expectations should be a focus of the entrance interview to ensure that what the student expects from their study program is what the institution can deliver. Based on labour market information, post-secondary institutions should educate their students about the likelihood of getting a job after they complete their training and the expected salary in their chosen field.

Prior to the entrance interview, prospective students could be asked to develop a budget or conduct information interviews with employers in their chosen field and given a suggested list of topics to research. The student could then be asked to discuss these topics at their entrance interview.

As part of the entrance interview, counselling and other support services should be explained to the student. Students need to know what resources are available to them in terms of academic and financial support. For example, students could be provided with a list of any available scholarships and bursaries. As well as being informed about financial aid, prospective students should be counselled about student loan responsibilities such as StudentAid BC attendance requirements, the requirement to repay student loans and the consequences of default. It is also a good time to ensure the student is familiar with how to access repayment information and support through their National Student Loan Service Centre account.

Budget planning should be undertaken to ensure the prospective student understands the financial resources (including student aid) they will need to pay tuition, books and other institution costs, as well as living expenses while they are studying. Understanding their financial commitments and how much they will need to pay each month, will help prepare them during their course of studies.

Based on the information gathered during the entrance interview, institutions should determine if the potential student has planned adequately for completion of the study period. Students who cannot demonstrate a sound financial plan should be counselled to postpone studies until they have acquired sufficient resources. This will increase the likelihood of student success by ensuring students can support themselves during their studies and will not withdraw because of lack of financial resources.
Budget planning should be based upon accurate information about the amount of funding a student will receive from StudentAid BC. For this reason, the institution’s enrollment practice should normally have students signing enrollment contracts after receipt of the Notification of Assessment and the financial counselling process. This supports sound student decision making. Student loan applications should be submitted well prior to the study period start date and cancelled if the student decides to postpone studies. Student budget worksheets are available on the StudentAid BC website.

It is important that students clearly understand the institution’s tuition payment schedule, including how much will be paid to the institution and when.

Students need to understand up front the various terms and conditions of the Master Student Financial Assistance Agreement (MSFAA) as well as their responsibilities regarding advising StudentAid BC about any change in their status, such as withdrawal or early completion. Giving students up-to-date written information on the institution’s tuition refund policy is also important. Students should be encouraged to keep personal records of all the student loan documentation and institution-related information they receive for future reference.

This is the time to give students information on any loan default prevention assistance available to them on campus.

2.3. Conduct Admissions Testing
Pre-enrolment testing is a chance to find out a potential student’s suitability for the courses offered by the school. This testing can include a written exam, a portfolio of the student’s work, and a review of the student’s resume to determine any prior interest in the field. Admissions testing should also include questions that help the institution determine the student’s readiness to take on the work involved in a program of study.

To ensure admission testing is relevant, institutions could compare admission test scores of students who graduate with the test scores of those students who withdraw, fail or are asked to leave their program. Raising the passing grade on admissions testing may increase the success rate of students. Creating unique admissions tests for specific programs of study could also be a useful strategy to ensure students are prepared for industry and employer needs.

2.4. Review Institution Recruitment Incentives
Where institutions offer incentives to student recruiters or other staff, it is recommended they be divided, so the larger amount is paid when the student graduates. Institutions should track and evaluate the effectiveness of recruitment incentives by reporting on the success of their former students in finding employment and paying off student loans.
Phase 3: During Study Period

POTENTIAL ACTIONS:

3.1.  **Teach financial literacy**
3.2.  **Educate borrowers**
3.3.  **Use technology**
3.4.  **Offer counselling**
3.5.  **Support at-risk students**
3.6.  **Manage withdrawals**
3.7.  **Be accurate and on time with enrolment reporting**
3.8.  **Offer work-study programs**
3.9.  **Set up practice education opportunities**

3.1. **Teach Financial Literacy**

Budgeting, money management, credit, compound interest and managing debt are some of the financial literacy topics that can benefit students. Instruction can be done through one-on-one counselling, group workshops and for-credit courses. Some programs of study are suitable for having financial literacy components built right into the course materials and exercises, as part of an existing module or online learning component.

3.2. **Educate Borrowers**

During the study period, educational institutions are encouraged to continue communicating with students about the responsibilities of loan repayment. Institutions could:

- Invite loan service providers to present information sessions and workshops for students. Ensure that these sessions are mandatory for first-time borrowers.
- Conduct orientation programs that encourage students to engage with other students and faculty and share financial assistance information and resources.
- Offer one-on-one counselling sessions to students who cannot attend group sessions or workshops.
- Offer sessions and workshops intermittently throughout the semester to promote good attendance.
- Provide computers in reception areas to help student’s access web-based information on financial aid and institution activities, and to encourage engagement between institution, students and staff.
- Meet with student borrowers at the end of their program of study to identify those who may need additional support.

3.3. **Use Technology**

Schools can make full use of the internet by creating a financial aid webpage for students to view and use as a reference. The webpage should link to other financial aid and scholarship sites. To give students easy access to these online tools, the institution can set up computers for student use in financial aid offices, lobbies or labs.

By providing students and graduates with institution-based e-mail addresses, institutions can use e-mail to communicate with them. Many institutions send regular e-mails to inform students about government assistance programs or loan payment deadlines.
3.4. Offer Counselling

By tracking students who are having difficulties with their studies, institutions can identify those students who may be at risk of withdrawing. Providing on-campus services like counselling, academic advising, tutors, peer advisors and extra study time will help students be more successful academically and may prevent their withdrawal.

In-study financial counselling can help students overcome challenges they may face as they adjust to school. It can also serve as a venue to remind students of their loan repayment responsibilities. Institution officials are encouraged to explain how loan agreements work, which forms must be completed to keep loans in good standing, and the importance of regular up-to-date loan payments in establishing and maintaining a good credit history.

To avoid defaulting on their loans when they reach repayment status, students should be encouraged to monitor their financial status during their study period. They can do this best by:

- Understanding the roles of the student loan partners, including the lender or service provider.
- Understanding the forms.
- Using credit wisely.
- Understanding the cost of borrowing and credit.
- Managing their finances.
- Establishing a budget both during and after their study period.

Having school staff dedicated to loan default prevention will be invaluable to the student. Institution staff are well positioned to establish positive relationships with students early in their post-secondary experience. This increases the likelihood that students will successfully complete their program of study, as they feel connected with the institution and its staff.

Facilitating a mentorship program can be a helpful counselling tool, as it allows new students to communicate with and learn from their peers or instructors who have more experience in the study program. Mentoring can include advice on academics, financial planning, interview skills and career services.

3.5. Support at-Risk Students

At-risk students include those who withdraw from studies before finishing. Research has shown that with no credential and reduced employment prospects, these students are more likely to default on their student loans. Institutions can support at-risk students by:

- Taking extra steps to identify ‘at-risk students’ by building profiles of those who most often withdraw.
- Explaining the consequences of loan default to at-risk students.
- Trying to prevent withdrawal by providing extra attention to students with unsatisfactory scholastic standing or poor attendance. This can be in the form of tutoring, emergency aid or one-on-one counselling.
- Offer counselling to students who have been put on academic probation to help them develop a plan for success.
- Scheduling monthly meetings with at risk students to monitor progress and improvement.
- Providing students with a list of counselling services and agencies in the community that could help them with their areas of concern.
Scheduling reading and review days next to critical exam points in the college calendar to help students prepare for their exams.

3.6. Manage Withdrawals

Many student borrowers who default on their loans withdrew from school before completing their studies. These borrowers, at the highest risk of default, can often be identified while still on campus. Early identification and intervention can improve student retention and reduce the number of defaulted loans.

Institutions are encouraged to introduce administrative processes to help reduce the risk of students withdrawing. These include:

- Communicate with enrolled students continually to ensure they understand the consequences of withdrawals.
- Ask faculty, instructors and staff to alert the institution’s financial aid personnel when students enrolled in their courses are no longer attending classes.
- Ensure that the institution’s procedures for dropping a course will identify those students who are withdrawing in a timely fashion.
- Require students who drop a course to attend an academic and financial counselling session(s).
- Ask whether any student who drops below full-time attendance is concurrently enrolled at another post-secondary institution and advise the student of split enrolment options.
- Establish record-keeping procedures and systems to alert the institution’s financial aid office when a loan recipient withdraws.

Institutions can try to work with students even after they have left school by encouraging them to complete their programs of study and helping them to resolve the issues that prompted their withdrawal. For example, an institution can provide career and debt management counselling to students who return to campus. An institution may also wish to offer job placement or emergency aid services to students who have withdrawn or are about to withdraw.

Institutions should inform withdrawn students about consequences of their withdrawal and the implications it will have on the repayment of their student loan. Information should include the student’s repayment schedule, the debt management tools available to them, the impact of their withdrawal on any future student assistance, and the possible consequences of loan default on their credit rating.

Where students have withdrawn from a course or from full-time studies, the institution must have systems in place to identify and report the withdrawal.

3.7. Be Accurate and on Time with Enrolment Reporting

There is a direct link between late or inaccurate reporting and loan defaults. By reporting changes in enrolment promptly, the institution ensures the student will receive services and important communications (such as telephone calls and correspondence) from the government and the service provider at the right time. Communications from the service provider increase the likelihood that borrowers will repay their loans.

StudentAid BC policy requires institutions to report changes in student status, such as withdrawal, a change from full-time to part-time study, or failure to maintain a satisfactory scholastic standing. To achieve this, institutions should ensure that there are effective communication links between their financial aid office and their student advising office.
3.8. Offer Work-Study Programs

Many post-secondary institutions offer part-time jobs for their students. For those students who need to earn a wage during their studies, any chance to work on campus will increase their connection to the institution and give them valuable work experience.

Peer tutors can be hired under work-study programs to help students who are struggling with their studies or their finances. Tutors can help students tap into existing resources that will allow them to complete studies.

3.9. Set up Practice Education opportunities (eg. Co-ops or Field Placements)

During their program of study, students can be placed in work experience situations with industry employers. This will help students measure their level of comfort in the workplace, based on their knowledge and skills. It can also help institutions give feedback to students on how they are performing at a stage of their program. Properly managed, a practice education provides invaluable experience to the student and can serve as a useful conduit for feedback about program content.

Phase 4: At Graduation

POTENTIAL ACTIONS:

4.1. Conduct exit interviews or workshops
4.2. Engage graduates

4.1 Conduct Exit Interviews or Workshops

Whether conducted online or in person, exit interviews and surveys are a chance for the institution and the student to exchange information that will benefit both parties. At these interviews, the institution can give the student loan repayment information, addresses and contact numbers for StudentAid BC and the loan service provider. In turn, the student can give the institution any updates to their address and other contact information.

Exit interviews should include the following aspects:

- Review the information from the entrance sessions, particularly the consequences of student loan default and the importance of repayment obligations whether students find employment or are dissatisfied with the program of studies.
- Update student contact information. Encourage students to provide more than one contact name and address to increase the opportunity for institutions or loan service providers to get in touch with students.
- Ensure the student knows how to access payment information and repayment support services through their NSLSC account.
- Discuss repayment assistance programs and services provided by government and the loan service provider, such as Revision of Terms or the Repayment Assistance Program. Refer students to the National Student Loan Service Centre website to access more information.
- Help students determine the required loan payments once their non-repayment period (the six months after leaving full time studies) has ended.
- Provide simple, written material with key information and contact numbers.
Upon completion of a program, institutions can offer students attendance at a workshop that provides information about repayment. This could precede or replace the need for individual exit interviews and create a space to share resources and answer common questions.

4.2. Engage Graduates

Many post-secondary institutions use graduation to encourage students to retain ties with their institution. One way to do this is by inviting graduates to assist with orientation and/or counselling of new incoming students in the following term or to serve on advisory committees. These activities promote engagement between students, faculty and graduates at this key phase of the post-secondary education process.

Phase 5: During the Months Following Graduation

POTENTIAL ACTIONS:

5.1. Maintain contact with graduates
5.2. Hold loan repayment seminars
5.3. Provide career resource centers
5.4. Survey graduates
5.5. Report outcomes to student success committee
5.6. Offer to upgrade graduates at little or no cost

5.1. Maintain Contact with Graduates

Post-secondary institutions stay connected with their former students for a variety of reasons. For example, encouraging students to contact the institution when they have found employment will allow the institution to recognize student success, and learn more about employment opportunities and potential employers.

Maintaining post-graduation contact with students can also be used to continually assist former students understand and meet their loan obligations and avoid loan default. For example, institutions can encourage graduates to make loan payments during their non-repayment period. Institutions could also reach out regularly (3, 6 or 12 months) post graduation to provide new information or ongoing follow up and support.

5.2. Hold Loan Repayment Seminars

Institutions can offer loan repayment seminars for recent graduates on a regular basis (e.g. once or twice a year). Seminar handouts should include information about repayment support programs, as well as contact names and numbers for loan service providers and government offices. This will help graduates better navigate the loan repayment process and ensure they get government help if they are eligible.

5.3. Provide Career Resource Centers

Some post-secondary institutions have created career resource centers to help current students and graduates find work. Resources can include trade publications and books but should also include access to websites where employers post jobs and where students can post resumes. Resources should be developed in consultation with employers with whom the institution has established relationships, such as members of the industry advisory committee and practicum work-placement partners. Career resource centres could also provide resume writing assistance and job interview skill training to exiting or graduated students.

5.4. Survey Graduates

Institutions should consider administering graduate outcomes surveys four to six months after graduation.
Surveys can include questions that address the general financial conditions the graduate is experiencing, their expectations for future employment, whether they are repaying or defaulting on their student loans, and their overall satisfaction level with the study program they graduated from. Institutions can use these survey results to evaluate the success of their programs.

Employment information collected through graduate surveys will allow the institution to see how successful their students were in finding jobs in their chosen field. Institutions can consider sharing this information with employers to evaluate the success of their programs and to find out if the institution’s graduates are trained well enough to meet industry’s needs.

Institutions can include specific questions in their graduate surveys to gather current contact information and find out how students responded to the tools and processes the institution used to inform them of their loan repayment responsibilities. Institutions should analyze the loan default data they receive from surveys to create a defaulter profile. This profile can be used in revising default management techniques and practices throughout the process of recruiting, counselling, educating and graduating students.

5.5. Report Outcomes to Student Success Committee

Graduate performance and outcome information can be regularly reported back to the institution’s student success committee, so the committee can see if goals are being met or if new strategies are needed. Graduate statistics, student satisfaction results, withdrawal statistics, employment outcomes and loan default statistics can also be reported to the institution’s executive committee.

5.6. Offer to Upgrade Graduates at Little or No Cost

Technology and job requirements change quickly. Institutions upgrade their programs constantly to keep up with industry requirements. Offer graduates an “open door” policy for upgrading their skills. This builds goodwill between the graduate and their employer and provides the institution with program input and ongoing contact.
Main Elements of Improvement Plan

Improvement Plans are required for post-secondary institutions that have a repayment rate in the “Red Zone” (below 60 percent) and may be required for institutions that have a repayment rate in the “Yellow Zone” (between 60.0 percent and 85.2 percent). The Ministry will inform the institutions, in writing, that they are required to submit a formal Improvement Plan. Post-secondary institutions are encouraged to develop their Improvement Plan to suit the needs and circumstances of the institution, however there are some key elements that each Improvement Plan should contain:

Letter from the Owner/Director
This cover letter should summarize the contents of the Improvement Plan and highlight the institution’s goals in implementing the strategies outlined in the Improvement Plan.

Institutional Overview and Strategic Direction
This section should describe the institution and its mission, vision and values, including the following items:

- A brief snapshot of the institution with information, such as campus location(s), range of programming, credentials offered, partnerships with other institutions or organizations, size of the student body and faculty, as well as any other unique or outstanding features of the institution.
- Mission statement: The mission is the institution’s fundamental purpose (what it does and for whom).
- Vision: A statement of the institution’s desired future that challenges and motivates the institution’s faculty and staff and influences its decisions.
- Values: Values describe the standards, ideals or ethics that guide the institution’s operation.

Planning and Operational Context
The section on planning and operational context should present an analysis of the external and internal factors that may help or hinder the institution in fulfilling its mission. These factors are described in terms of how they have affected or may affect the institution, how the institution intends to address them and/or how it did address them.

- Internal factors: Strengths and weaknesses such as issues arising because of recent program reviews, staffing issues and the condition of facilities and equipment.
- External factors: Opportunities and challenges such as changes in student demand, economic indicators and demographic trends.

Strategies and Objectives
This section contains the details of the specific strategies that are to be implemented at the post-secondary institution to improve repayment rates and further promote student success. For each strategy, the institution should clearly demonstrate what it aims to achieve, how it will be achieved and by when it will be achieved.
[Institution Name]
Institutional Improvement Plan

[Date]
Letter from the Owner/Director

[Date]

First and Last Name
Title
Post-Secondary Audit and Accountability Branch
Ministry of Advanced Education
PO Box 9173 Stn Prov Govt
Victoria BC V8W 9H7

Dear _____:

[Text introducing the Institutional Improvement Plan]

Yours sincerely,

[Signature]

[First and Last Name]
Owner/Director
Institutional Overview and Strategic Direction

[Brief description of the institution and its strategic direction]

Vision
[Text describing the institution’s vision]

Mission
[Text describing the institution’s mission]

Values
[Text describing the institution’s values]

Planning and Operational Context

[Description of the environment in which the institution operates, an organization chart, programs offered, etc.]

Strategies and Objectives

[Detailed description of each strategy to be implemented]