The *Indian Residential School Settlement Agreement* is in the final stages...

**Personal Credits for Personal or Group Education Services**

**WHAT IS THE IRSSA?**

- Largest class action in Canada’s history
- Implementation in September 2007
- Various measures to address the legacy of IRS:
  - Common Experience Payment (CEP)
  - Independent Assessment Process (IAP)
  - Truth and Reconciliation Commission (TRC)
  - Commemoration Fund
  - Healing Support such as Resolution Health Support Worker (RHSW) Program and the Aboriginal Healing Foundation (AHF)
- 139 IRSSA-recognized schools across Canada
HEALTH SUPPORTS

The objectives of the RHSW Program are to:

- Provide mental health and emotional support services to eligible former IRS students and families throughout all phases of the Settlement Agreement.
- Provide cultural support (including Elders and traditional healers), emotional support, professional counselling and transportation.

CONTACTS:

- AB RHSW Program: 1-855-809-6966
- Northern RHSW Program: 1-866-509-1769
- National Indian Residential School 24-Hour Crisis Line: 1-866-925-4419

WHAT ARE PERSONAL CREDITS?

- If you received a Common Experience Payment, you are eligible for Personal Credits.
- 1.9 billion dollars was made available for CEP.
- A 40 million surplus initiated Personal Credits
- No cash value
- Redeemable for PERSONAL or GROUP education purposes by approved educational entities and groups (organizations can be added to the list)
- Transferrable to certain family members
- Can be pooled with other Personal Credits
- A maximum redemption value of $3,000
- Crawford Class Action is the court-appointed administrator
WHERE CAN I USE PERSONAL CREDITS?

- Can be used for a variety of future educational purposes and can be redeemed at an approved:
  - **Education Entity**: formal education that includes both mainstream and cultural programming within formal educational institutions.
  - **Group Education Service**: Projects related to the preservation, reclamation, development or understanding of native history, cultures or languages
  - List of approved Educational Entities on [www.residentschoolsettlement.ca](http://www.residentschoolsettlement.ca)

EDUCATION ENTITIES

- Indigenous Early Childhood Education Centres or Early Years programs, e.g., Headstart
- K-12 Schools - FN or Métis elementary and secondary
- Access Programs and Essential Skills courses: basic life-skills, literacy, numeracy, parenting, computer skills, job finding skills, etc.
- Post Secondary Institutions including:
  - Universities and Colleges
  - Indigenous Institutes of Higher Learning (IIHL’s)
  - Technical Institutes, Trade or Training schools

Eligible Expenses

- Tuition, books, required course expenses, lab fees, computers
- *NO living expenses allowable, e.g., rent food, transit, etc.*
- Requires coordination with Financial Aid - NO claw backs
GROUP EDUCATIONAL SERVICE

Credits can be pooled to:

- Enhance current/create new language/culture programming

Recognized Indigenous institutions include:

- Friendship Centres, cultural centres, FN schools, IIHL’s, language societies, FN Early Childhood Centres, etc.

Training can include:

- Traditional knowledge training and courses taught by Elders, including language training
- Culture camps, healing, and on-the-land activities including:
  - hunting, fishing, trapping, tanning, canoeing, camping
  - harvesting and preparing traditional foods and medicine
  - artistic and cultural expression- beadwork, sewing, carving, painting, dancing, story telling, drum making
  - traditional games - hand games, snowsnake, stick pull, etc
  - traditional laws and values - laws, roles, rites of passage

GROUP EDU. SERVICE: ELIGIBILITY CRITERIA

*(must meet at least one)*

- Address harms resulting from the legacy of IRS including intergenerational impacts;
- Restoration of Indigenous languages, cultural education, and personal development;
- Preservation/transmission of Indigenous knowledge and skills to future generations;
- Promote and restore Indigenous values, traditions, traditional family, or governance;
- Include elements of research and capacity building for communities;
- Address special needs of segments of population including elderly, youth, women; or,
- Be based on a community holistic approach designed to address needs of individuals/families/communities
HOW CAN I USE MY PERSONAL CREDITS?

- **Option 1**: Use all of your Personal Credits yourself
- **Option 2**: Use some of your Personal Credits for yourself and give some to one family member
- **Option 3**: Give all of your Personal Credits to one family member
- **Option 4**: Give all of your Personal Credits to two family members
- You can also choose **NOT** to use your Personal Credits. Credits will remain in the Trust Fund and will be transferred to the National Indian Brotherhood Trust Fund and the Inuvialuit Education Foundation for educational programs.

WHAT DOES FAMILY MEMBER MEAN?

- Child
- Grandchild
- Parent
- Grandparent
- Sibling
- Spouse (current or former)
- Someone who lived with the CEP Recipient for at least one year
- Someone to whom the CEP Recipient provided support for at least three years
- **NO** nieces or nephews except through custom adoption
- Certain family members of deceased CEP Recipients can apply
WHAT IS THE PERSONAL CREDITS PROCESS?

- **Step 1: Acknowledgement**
  - You should have received a personalized Acknowledgement Form in the mail.
  - Complete the acknowledgement form by indicating who will use your Personal Credits at which educational entity or group educational service.
  - Return the form by October 31, 2014

- **Step 2: Redemption**
  - A Redemption Form will be mailed to you.
  - Fill out the redemption form with the student’s information and authorization
  - Bring the form to the education entity or group educational service to complete and mail.
  - Return the form by December 1, 2014

ACKNOWLEDGEMENT FORM

- On the Acknowledgement Form, the CEP Recipient:
  - Completes their personal information;
  - Selects an option for how they want to use their Personal Credits (one of four options);
  - Identifies the family members who will be using their Personal Credits (if applicable);
  - Identifies the Education Entity or Group Educational Service that their Personal Credits will be redeemed; and,
  - Signs and mails/fax/emails to the Personal Credits Administrator before October 31, 2014.
- Note: You may want to add a one page proposal if your Group Educational Service is not listed.
**REDEMPTION FORMS**

- There are two types of Redemption Forms:
  - One for an Education Entity and
  - One for Group Educational Service.
- You will receive one Redemption Form for each Education Entity or Group Educational Service you identified in your Acknowledgement Form.
- Fill out Sections A and B on either form and then bring to the Education Entity/Group Education Service to fill out Section C.
- The Education Entity/Group Education Service will submit the Redemption Form(s) along with the checklist of supporting documentation.
- Sign and mail/fax/email to the Personal Credits Administrator before December 1, 2014.

**APPEAL FORM**

- If your Acknowledgement Form is declined, you have the right to ONE appeal on the following grounds:
  - To recognize the family member to whom you want to transfer your Personal Credits as a recognized family member,
  - To recognize the proposed Educational Entity or Group Educational Service as being eligible; or,
  - To recognize the proposed program or service as being eligible.
- There are no appeals on the Redemption Form.
- Approximate time to appeal is one month, however, you will still need to meet the October 31, 2014 deadline for the Acknowledgement Form.
WHAT HAPPENS NEXT

- Crawford recommends the invoice for payment to AANDC who verifies and approves the payment.
- Crawford issues a cheque directly to the Educational Entity or Group Educational Service.
- The Educational Entity or Group Educational Service delivers the program to the individual(s).

OTHER DATES:
- On December 1, 2014, inactive files will be closed.
- All cheques will be issued by December 31, 2014.
- Any amount remaining in the Trust as of January 1, 2015 will be paid to the NIB Trust Fund and Inuvialuit Education Foundation.
- The program must be completed on or before April 30, 2015 (the Spend By Date).

Deadline Reminder

Application
- Personalized Personal Credits Acknowledgement forms were mailed out January 2014

Deadlines
- **October 31, 2014 (midnight)**
  Deadline for CEP Recipient to submit Personal Acknowledgement Form
- **December 1, 2014 (midnight)**
  Deadline for Education Entity or Group to submit Redemption Form
- **April 30, 2015**
  Deadline to **SPEND** the personal credits

Right to Appeal
- One month to appeal decision
Where to Submit Your Forms:

By Mail:

Crawford Class Action
Personal Credits Administrator
Suite 3 - 505, 133 Weber Street North
Waterloo, ON N2J 3G9

By Fax:

Fax: 1-888-842-1332

By Email:

IRSPersonalCredits@crawco.ca

More Information:

You can get a copy of the Indian Residential School Settlement Agreement and review Terms and Conditions as well as the Personal Education Credit Program at:

www.residentialschoolsettlement.ca

Personal Credits Help Desk: 1-866-343-1858

National Indian Residential School
24-Hour Crisis Line:

1-866-925-4419