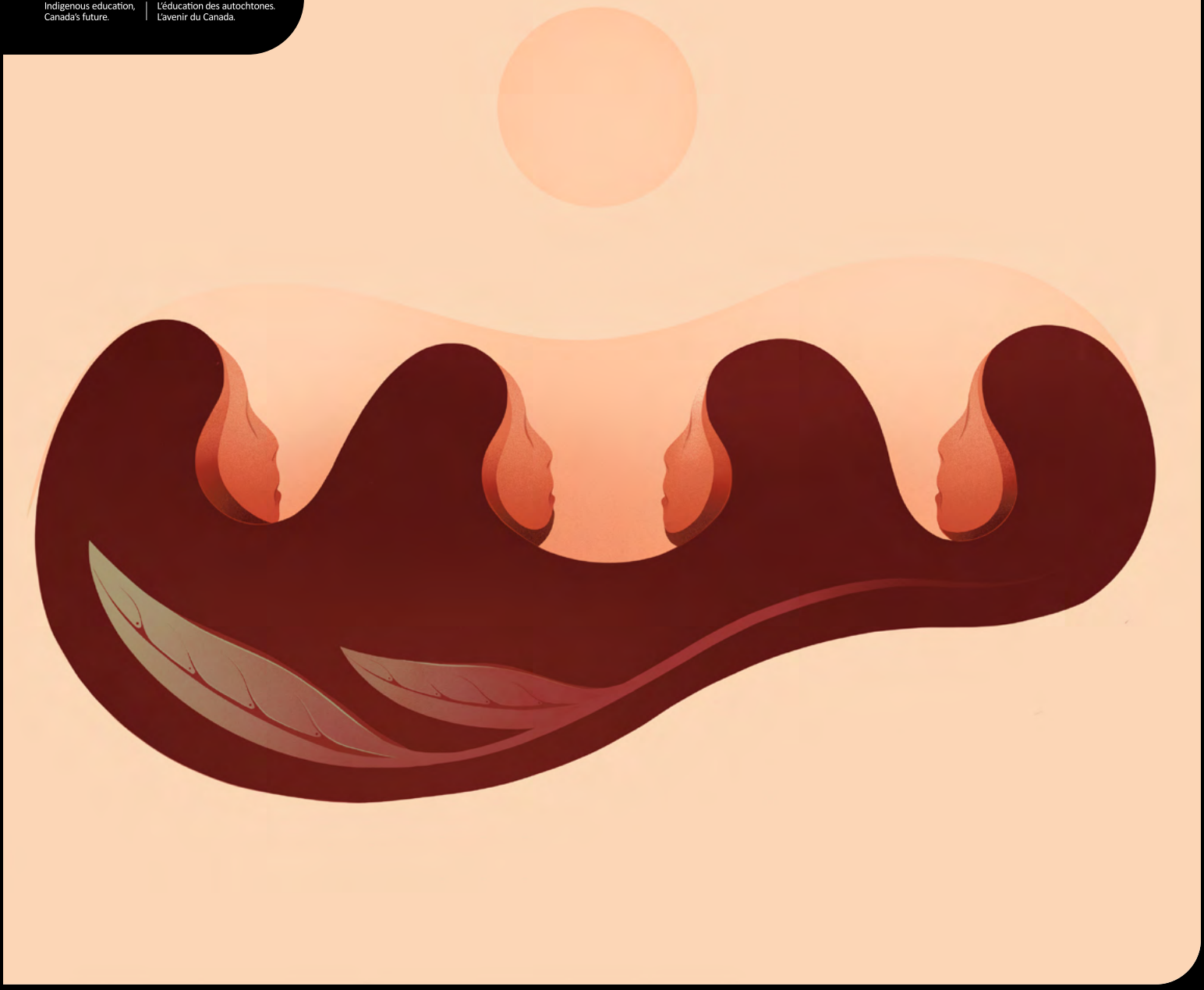
Indspire

Indigenous education, Canada's future. | L'éducation des autochtones. L'avenir du Canada.



Building Brighter Futures for Indigenous Learners: A Report on the Yearly Evaluation of the BBF Program

2025 | BUDHATHOKI, R. T., D'ANTIMO, S., & DEHGHANSAI, N.

AUTHORS

Rita Thapa Budhathoki, M.A., M.R.P.E.

Shawna D'Antimo, B.C.D.
Wiikwemkoong First Nation

Nima Dehghansai, B.A. Hons., M.Sc., Ph.D.

PEER REVIEWERS

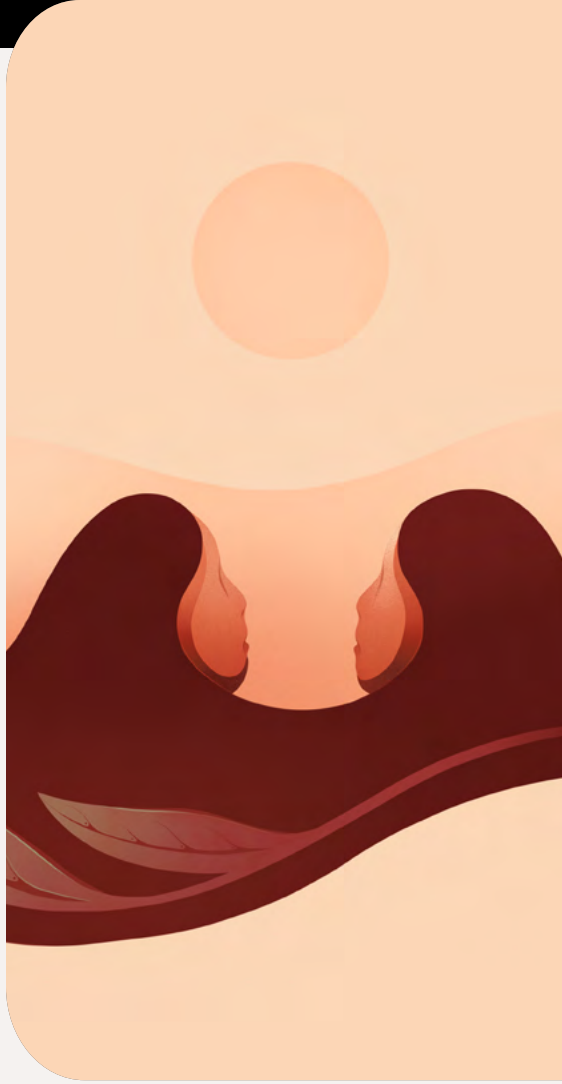
Internal:

Gladys Ayson, B.A., Ph.D. Candidate
Researcher, Research and Impact Unit, Indspire

Yancy Craig
Vice-President, Indigenous and Government Relations, Indspire

External:

Shae Sackman, B.A., Hons. (Psychology), B.A., Hons. (Philosophy)
Métis Nation—Saskatchewan—Western Region 3



COVER DESIGN–*RECONNECT* BY LUKE SWINSON

Luke Swinson is an illustrator and muralist based in Kitchener, Ontario, whose work is rooted in his Indigenous heritage as a member of the Mississaugas of Scugog Island First Nation. With a focus on cultural education and preservation, Luke's art serves as a personal exploration and reclamation of his heritage. Through his vibrant, thought-provoking pieces, he hopes to inspire younger generations to connect with their roots and the natural world.

ABOUT INDSPIRE

Indspire is an Indigenous national registered charity that invests in the education of Indigenous People for the long-term benefit of students, their families and communities, and Canada. With the support of its funding partners, Indspire disburses financial awards, delivers programming, and provides resources with the goal of improving educational outcomes for First Nations, Inuit, and Métis students. Indspire provides resources to students, educators, communities, and other stakeholders who are committed to improving success in education for Indigenous youth. Since 2019, Indspire has awarded over $120 million through over 33,800 bursaries and scholarships to First Nations, Inuit, and Métis youth, making it the largest funder of Indigenous post-secondary education outside of the Canadian federal government.

ACKNOWLEDGEMENT

We would like to begin by acknowledging and thanking our *Building Brighter Futures* program recipients who shared their experiences with us and provided valuable insight into the experiences of Indigenous students across Canada. We also wish to acknowledge Indspire's staff, funding partners, and other stakeholders, whose support has enabled us to provide thousands of bursaries, scholarships, and awards each year to students pursuing post-secondary education and training. At Indspire, it is important for us to provide space for Indigenous communities to feel seen, represented, and celebrated. The success experienced by Indigenous students, and the ways they use their education to demonstrate reciprocity in giving back to their communities, are truly inspiring and tell the story of how brighter futures can be built when we work in partnership.

Chi-Miigwetch for all of the hope and encouragement that you all bring.

RESEARCH SPONSORS

This project is funded in part by the Government of Canada | Canada

SUNCOR | SUNCOR ENERGY FOUNDATION

TABLE OF CONTENTS

ABSTRACT

Indspire's *Building Brighter Futures: Bursaries and Scholarships* (BBF) program aims to support Indigenous students' post-secondary education by providing financial support through bursaries. The *Indigenous Learners' Progress Survey (ILP Survey)* explored the experiences of recipients from the 2023-2024 bursary year. Of the 3,563 recipients who responded to the survey, 64% identified as First Nations, 33% as Métis, and 3% as Inuit. The majority of recipients Agreed or Strongly Agreed that the financial support received from the BBF program provided them with the ability to focus on their studies and successfully complete their academic program (98% of recipients), more time to engage with their community and culture (86% of recipients), and the ability to continue their education or actively engage in the labour market (81% of recipients). Among recipients who graduated from programs, 47% secured employment with 99% securing it within the first five months of graduation. When asked, 93% of BBF bursary recipients reported securing jobs in sectors directly related to their field of study. While more than one-fourth of graduates (28%) reported working with Indigenous employers, 93% of bursary recipients said their work positively impacts Indigenous communities. Recipients also had the opportunity to provide feedback on how Indspire can continue to support students. The keythemes drawn from feedback included the need to consider the continuous rise of the cost of living, that increased awareness of the BBF program would be beneficial, and to focus on improving the user-experience of the application process.

Indspire's BBF program plays a crucial role in supporting Indigenous students' post-secondary education. The program's remarkably positive outcomes emphasize the need to continue expanding support and outreach to ensure more Indigenous people can access and graduate from post-secondary education.

"This support is a true blessing during these pivotal years of my academic and career journey, allowing me to excel to the best of my abilities. In turn, this positions me to better support my friends, family, and community in the future."

– BBF Recipient

"After my semester ended, I very unexpectedly became homeless and was unable to continue working due to loss of housing. These funds allowed me just enough to live off of while I found another job and secured housing. I am grateful and doing well!"

– BBF Recipient

INTRODUCTION

Background

Over the past decade, Indigenous Peoples of Canada have shown success in post-secondary education, with 23% of Indigenous students earning college credentials and 11% completing apprenticeships—both of which are higher than the national average. However, only 16% of Indigenous Peoples hold university degrees compared to 36% of the Canadian population. This gap in higher education attainment has widened since 2016 (Melvin, 2023). One of the major factors impacting access to higher education is financial constraints (Cameron et al., 2024). Without sufficient financial resources, Indigenous students often struggle to achieve their academic goals. Financial support plays a pivotal role in empowering students, as it allows them to focus on their studies without the constant burden of financial stress. In alleviating financial pressure, students can devote more time and energy to their academic pursuits, ultimately enhancing their chances of success.

Indspire is a national Indigenous-led charity in Canada that invests in the education and long-term success of Indigenous Peoples. Through various programs, the organization provides financial assistance, mentorship, and other resources to Indigenous students, empowering them to achieve their academic and career goals. One of Indspire's flagship programs is the BBF program, which provides financial support to Indigenous students. The BBF program has been a transformative initiative—committed to empowering Indigenous students across Canada. The BBF program has played a crucial role in addressing financial barriers to education, fostering academic success, and enabling students to pursue their aspirations. To ensure the continued success of the BBF program, Indspire annually evaluates the effectiveness of the program and monitors the types of support students require to succeed in their education and professional career.

Purpose

The purpose of the *ILP Survey* was to assess the program's effectiveness in supporting Indigenous students' educational and professional goals. The survey aimed to:

- Evaluate the impact of financial support on recipients' academic performance and career development
- Understand recipients' perceptions of the program and their satisfaction with the support provided
- Identify challenges faced by students that may hinder their educational success
- Gather feedback to enhance program design, delivery, and accessibility for future participants

The insights gained from the *ILP Survey* will help identify areas where students may require additional resources and inform Indspire of the BBF program's effectiveness, impact, and potential areas of growth.

METHOD

Research Questions

Indspire remains committed to exploring ways to better understand and support the experiences of Indigenous post-secondary students. Central to this survey was one overarching question: how has the BBF program shaped recipients' educational and employment journeys, both during and after their studies?

The survey was designed to explore several key topics:

- Demographic profiles of the respondents
- Impacts and outcomes of receiving the award
- Educational experiences and achievements
- Employment experiences and outcomes

Methodology

A cross-sectional online survey, administered via SurveyMonkey from August to October 2024, explored the outcomes and impact of the BBF program on recipients' education, employment, and overall well-being, including effects on students' families and communities. The survey invited all 2023-2024 BBF program bursary recipients to share their experiences and feedback. The survey, which required 10–15 minutes to complete, was comprised of 32 questions, including standard, skip-logic, and optional items. The survey inquired about recipients' educational status and employment outcomes, their financial experiences during their study program, the financial and personal impact of the funding they received, and suggestions for improving the BBF program.

A mixed-methods design, gathering both numerical and narrative data, was implemented to comprehensively document recipients' experiences. This dual approach, encompassing quantitative and qualitative insights, facilitated a thorough understanding of BBF recipients' educational experiences.

Data Analysis

Data analysis was performed using descriptive statistics to summarize recipients' experiences. This analysis aimed to identify key trends and patterns within the responses, offering a broad overview of the BBF program's outcomes and impact as perceived by the recipients. It is important to note that the findings reflect a sample of 3,563 recipients, representing a 44% response rate from the 8,051 BBF program recipients invited to participate. In our sample, 3,330 recipients completed all questions in the survey, while the remaining 233 recipients submitted partially completed surveys (due to the programmed skip logic). All 3,563 recipients were included in subsequent analyses; however, some areas of analysis contain fewer recipients due to partial responses.

Ethical Considerations

All individual information shared from survey respondents remains confidential to designated staff at Indspire. Only aggregate and summary data are shared externally. This is crucial, as it allowed students supported through Indspire to share their input and experiences in confidence. Respondents were assured that responses to the *ILP Survey* would not affect any decisions on future applications made to Indspire's BBF program. They were also informed that, by voluntarily participating in the survey, they gave Indspire consent to use their responses in relevant research studies for the benefit of Indigenous students. For more information on how participant data is handled, please refer to Indspire's privacy policy.

RESULTS

Demographic Profile of Recipients

Table 1 presents the detailed breakdown of demographic data across variables. The demographic profile showed a majority representation of First Nations recipients (64%), followed by Métis (33%), and then Inuit recipients (3%). Female recipients (74%) significantly outnumbered male recipients (25%), with 1% of recipients identifying as “diverse” (i.e., a gender other than male or female). Age-wise, nearly half of the recipients (48%) were in the 18–24 years category, whereas the smallest percentage (1%) were in the 55–64 years category. Most survey respondents had completed secondary or post-secondary education, comprising 37% and 29% of the sample, respectively. Geographically, the highest proportion of recipients came from Ontario (23%), Saskatchewan (18%), and Alberta (18%). Despite Canada’s Atlantic region consisting of four provinces (NB, NL, NS, and PEI), its representation among recipients remained strikingly low at a combined 6%. Similarly, Canada’s three territories (NT, NU, and YT), showed a comparably low level of representation (3% combined). Additionally, among the recipients, 38% indicated themselves as the first-generation attending a post-secondary institution and more than half of the recipients (52%) had received a BBF bursary in 2023-2024.

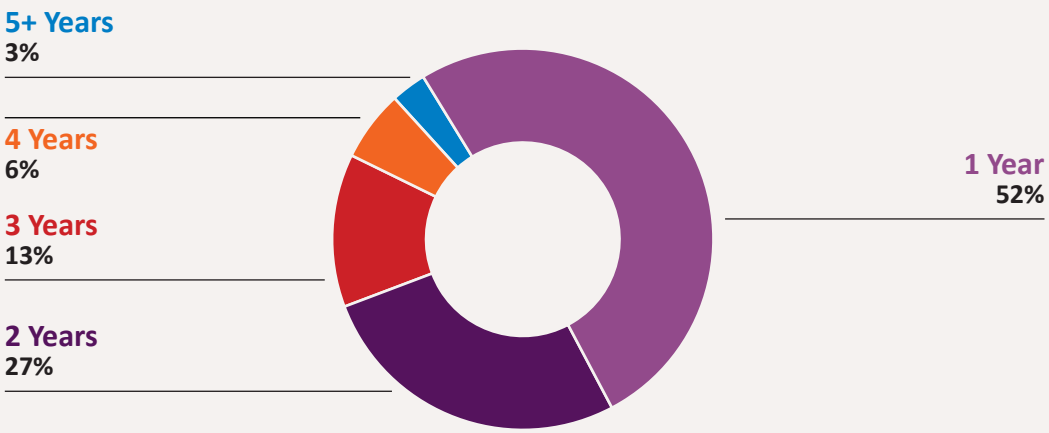
Table 1: Demographic Characteristics of Respondents (*n*=3,563)

Variables	Number	Percentage
Indigenous Identity		
First Nations	2,274	64%
Métis	1,188	33%
Inuit	101	3%
Gender		
Female	2,631	74%
Male	896	25%
Diverse	36	1%
Age in years		
<18	177	5%
18–24	1,696	48%
25–34	985	28%
35–44	473	13%
45–54	188	5%
55–64	39	1%
Study Level		
No Certificate	92	3%
Secondary Diploma	1,292	37%
Post-Secondary Certificate (College and Apprenticeship)	1,032	29%
Undergraduate Degree	785	22%
Graduate Degree	304	9%
Province		
ON	819	23%
AB	652	18%
SK	656	18%
BC	404	11%
MB	530	15%
Atlantic	216	6%
Territories	165	5%
QC	121	3%
First Generation Attending a Post-Secondary Institution	1,354	38%
Previous Bursary Recipient	1,836	52%

Distribution of Bursary Recipients by Number of School Years Funded

Bursaries and scholarships are provided each school year through the BBF program. This survey aimed to understand the frequency of bursaries received overall, including the current year (2023-2024). Figure 1 demonstrates the total number of school years for which the 2023-2024 recipients had received bursaries from the BBF program. Among 3,556 recipients who responded, over half (52%) had received the scholarship for only one school year. The proportion of recipients decreased as the number of funded school years increased. Notably, only 3% of recipients reported receiving funding support for five or more years. This trend is expected, given that the longer a student stays in program (and receives funding each year), the more likely they are to graduate and no longer require funding.

Figure 1: Proportion of 2023-2024 Recipients by Number of School Years Funded

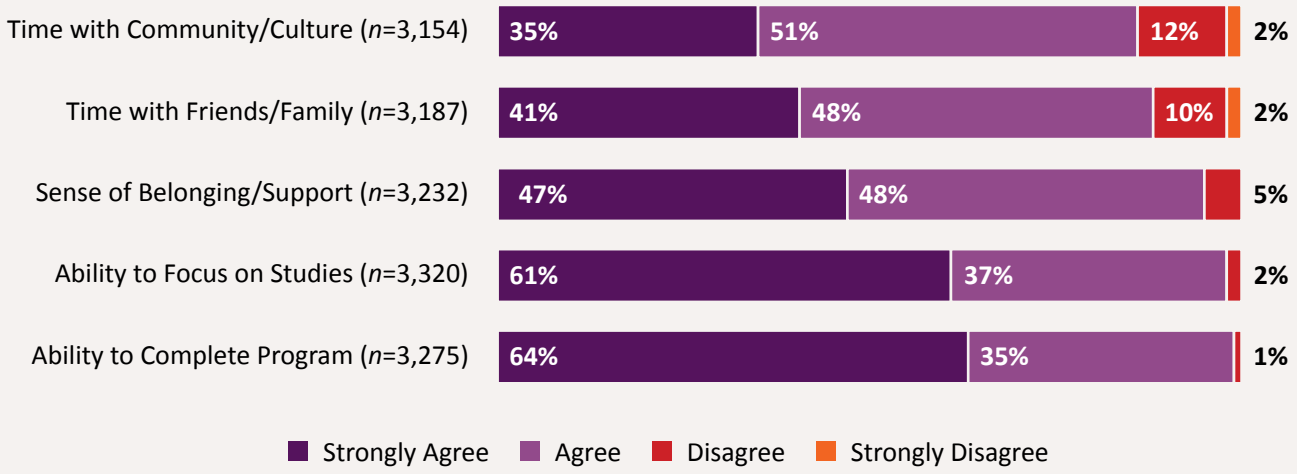


Note: *Proportions calculated based on total recipients (*n*=3,556).*

Academic and Social: Outcomes and Impact

Recipients were asked to rate their level of agreement on Likert scale: (Strongly Disagree, Disagree, Agree, Strongly Agree, and Not Applicable) with five statements regarding the impact of the BBF program on their academic and social lives. Figure 2 (p. 13) shows a detailed breakdown of recipients' agreement to each statement. From the two statements that asked about the BBF program's impact on recipients' academic outcomes, 98% Agreed or Strongly Agreed that the financial support allowed them to focus on their studies and helped them complete their programs. Three statements exploring the impact of the financial support on family and social life also had highly agreeable responses. Specifically, 95% of recipients reported that the support increased their sense of belonging. Additionally, 89% reported the funding allowed them to spend more time with friends and family, while 86% stated that the funding enabled them to spend more time with their community and culture.

Figure 2: Impacts of BBF Program



Note: *Recipients' perception regarding the impacts of BBF program.*

> ***"Indspire's financial support helped me to bridge financial gaps that [I] experienced as I transitioned to post-secondary school. The biggest impact of Indspire's financial support is that it enabled me to focus on my education, which allowed me to succeed academically during my undergraduate degree and into my master's degree."***
>
> **– BBF Recipient**

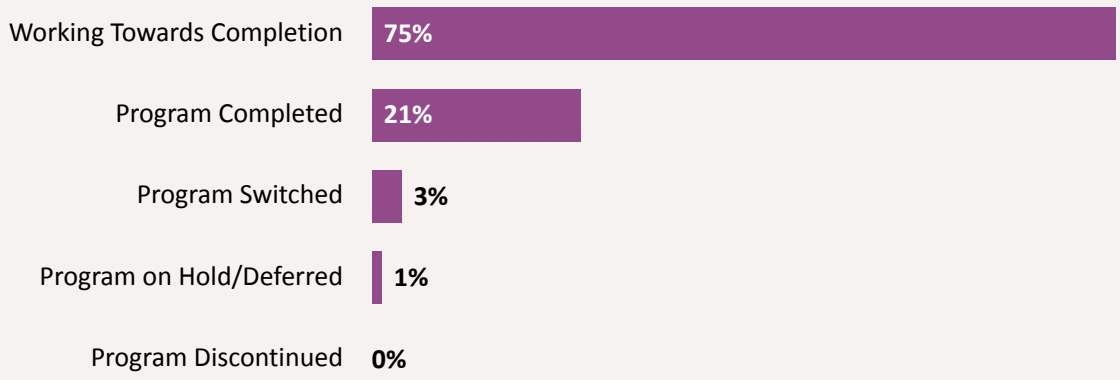
> ***"The scholarship provides financial relief, allowing me to focus more on my studies and extracurricular activities without the added stress of financial concerns. This support helps me manage costs related to tuition, books, or organizing events."***
>
> **– BBF Recipient**

Educational: Outcomes and Impact

Academic Achievements

Financial burden is a significant factor contributing to students discontinuing their programs, often forcing individuals to abandon their academic aspirations in favour of addressing immediate economic challenges (Apumayta et al., 2024). To evaluate whether financial support through the BBF program effectively supported recipients in advancing their academic careers, academic progress information was gathered and reviewed. Figure 3 highlights the positive impacts of the BBF program on recipients' academic progression. The significant majority (75%) of recipients were actively pursuing their studies, and 21% reported successfully completing their programs, demonstrating BBF program's role in fostering educational achievement. While a small portion (3%) switched to other study programs, they remained engaged in education, reflecting adaptability and exploration of better-suited fields. Only 1% reported deferral or pausing their studies and less than 1% of recipients discontinued their programs, indicating the BBF program's effectiveness (see Appendix A, p. 29, and B, p. 30, for the reported reasons for deferral and discontinuation, respectively).

Figure 3: Program Progress



Note: *Proportions calculated based on total recipients (*n*=3,551).*

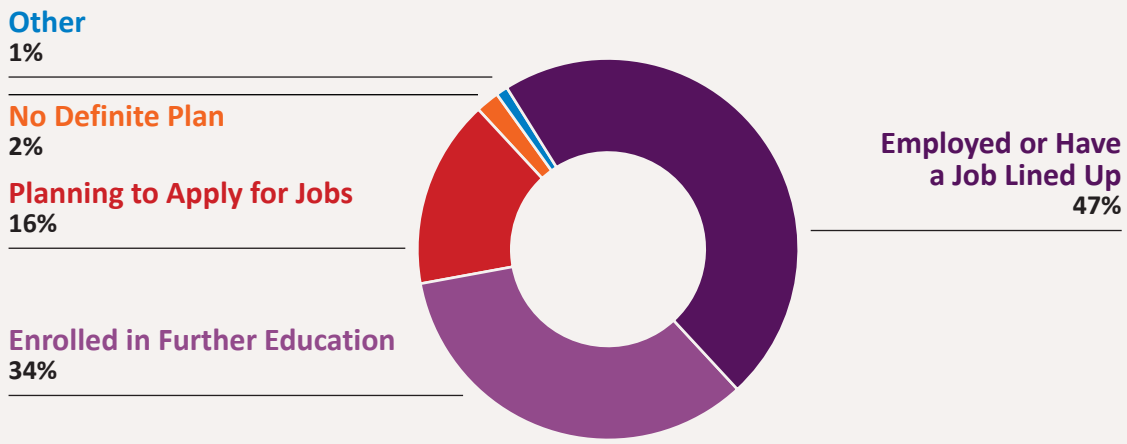
> ***"I am in a very difficult program where most students do not work on the side. I am not sure I could complete my studies without the support I received from Indspire and other scholarships."***
>
> **– BBF Recipient**

> *"I found Indspire's support to be crucial in empowering me to complete and focus on my studies without becoming distracted by financial/trivial concerns that would take my attention away from academics."*
>
> **– BBF Recipient**

Post-Graduation Transitions

Figure 4 provides a breakdown of the post-graduation plans of recipients who completed their program. Among the 729 recipients surveyed who completed their program, nearly half (47%) were already employed or had secured a job. About 16% planned to apply for jobs, while 34% had either already enrolled in or intended to pursue further education. Only a small proportion (2%) of recipients did not have concrete plans.

Figure 4: Post-Graduation Plans

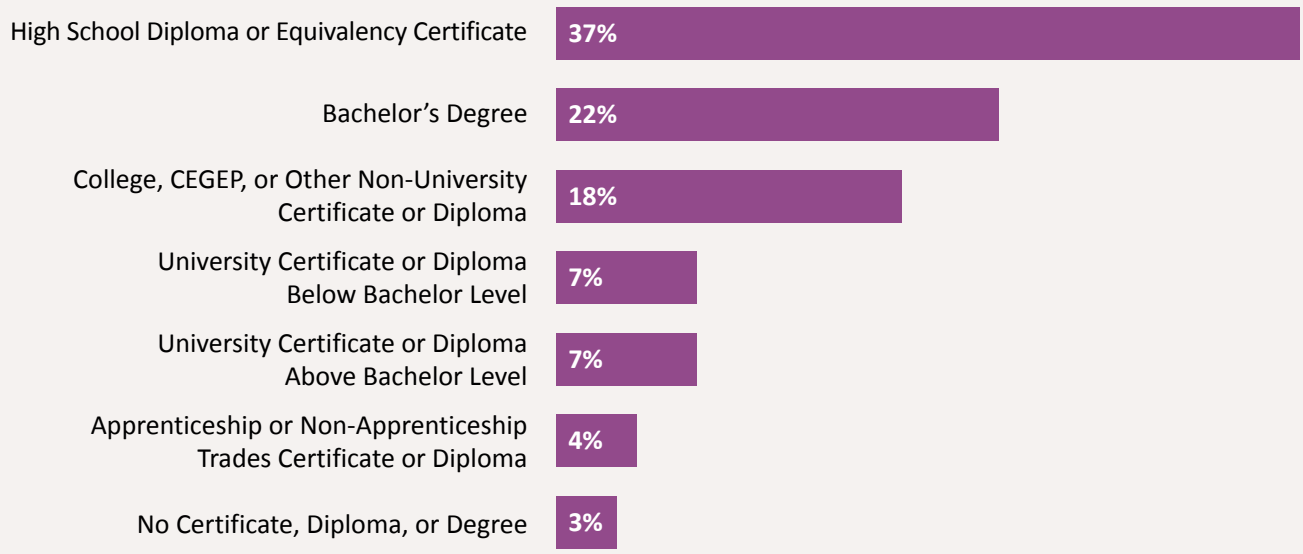


Note: *Proportions calculated based on total recipients (n=729).*

Educational Attainment: Highest Level Completed

Figure 5 illustrates the distribution of recipients' highest achieved education levels. Analysis revealed that 37% reported obtaining a high school diploma or equivalent certificate. Twenty-two percent completed a bachelor's degree, while 18% completed college, CEGEP, or other non-university certificate or diploma. Notably, 3% reported having no formal certificate, diploma, or degree, indicating that the majority of recipients pursued recognized education.

Figure 5: Highest Level of Education

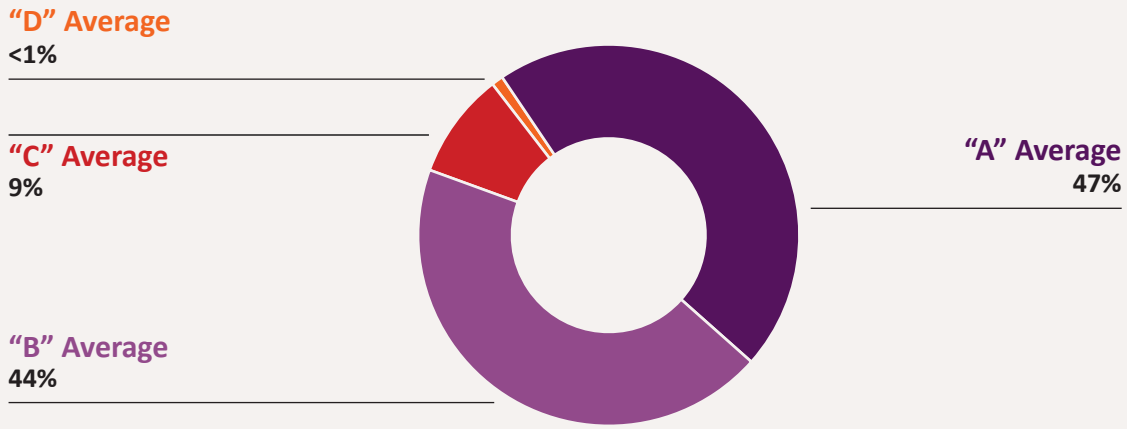


Note: *Highest level of education recipients has completed (*n*=3,376).*

Grade Point Average (GPA) Scores Obtained by Recipients

Figure 6 provides a breakdown of recipients' GPAs from their current program (2023-2024). Less than 1% of recipients (28) were in programs without graded assessments and were excluded from analysis. The academic performance data from the remaining 3,471 recipients demonstrated strong outcomes, with the majority achieving high grades. Nearly half (47%) reported an average GPA in the "A" range, indicating exceptional academic achievement. Another 44% earned a "B" GPA, reflecting commendable performance. A small proportion (9%) reported a "C" average, and less than 1% had a "D" average, showing an overall strong cohort that is thriving in academic settings.

Figure 6: Program GPA



Notes: *Recipients' program GPA (n=3,471). Percentages may not total 100 due to rounding.*

> ***"During my first year, I worked part-time and experienced burn out. I had no extra time for wellness or to spend with family and friends. Indspire's financial support has allowed me to quit work during the school year. My grades have drastically improved and my mental and physical health is much better now that I have time for wellness."***
>
> **– BBF Recipient**

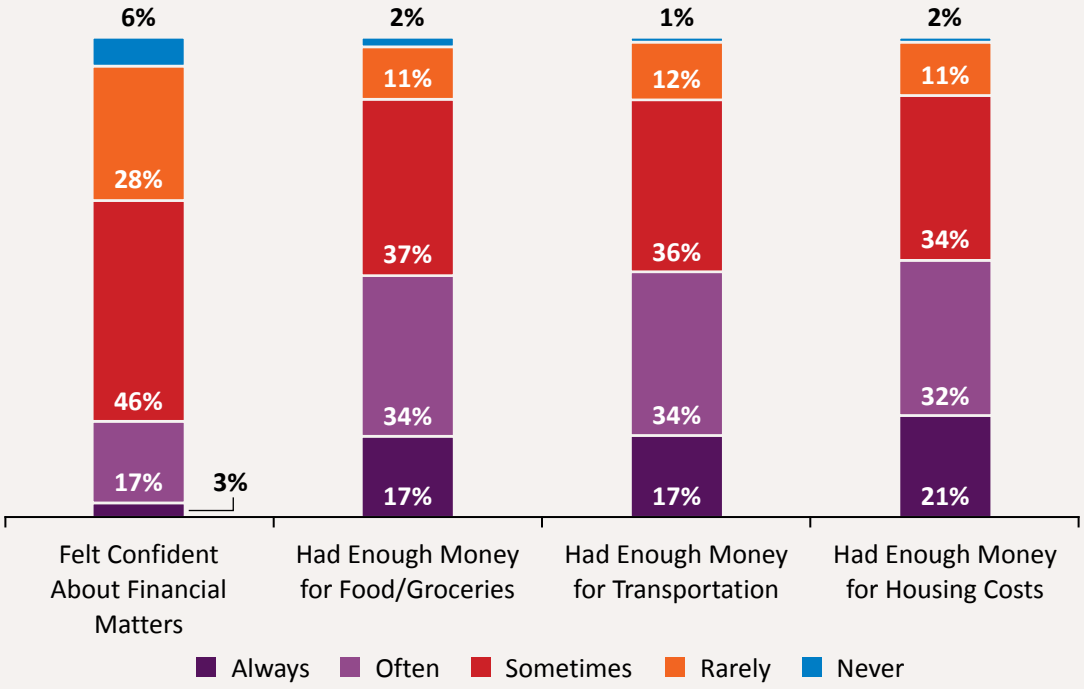
Financial: Outcomes and Impact

The survey examined recipients' confidence in addressing financial matters during the program, focusing on how the BBF program impacted their daily lives. These findings offer insights into the recipients' financial confidence and the sources of financial support they found to be the most beneficial. Additionally, it evaluated how BBF's financial assistance helped alleviate their financial stress and contribute to their overall well-being and academic success.

Financial Experiences During the Study Period

Recipients rated four statements related to their financial status and their responses were measured using a five-point Likert scale: Always, Often, Sometimes, Rarely, and Never. When asked about their confidence in managing financial matters, 46% reported feeling Sometimes confident in managing financial matters, representing uncertainty or fluctuating confidence, whereas only 3% reported Always and 17% Often feeling confident. By contrast, more than 50% of recipients reported feeling Always or Often confident in managing expenses for food/groceries, transportation, and housing. This indicates that over half of the recipients felt relatively secure in covering these basic financial needs. Figure 7 shows the full breakdown of responses for each statement.

Figure 7: Recipients' Financial Experience During the Study Period (*n*=3,563)

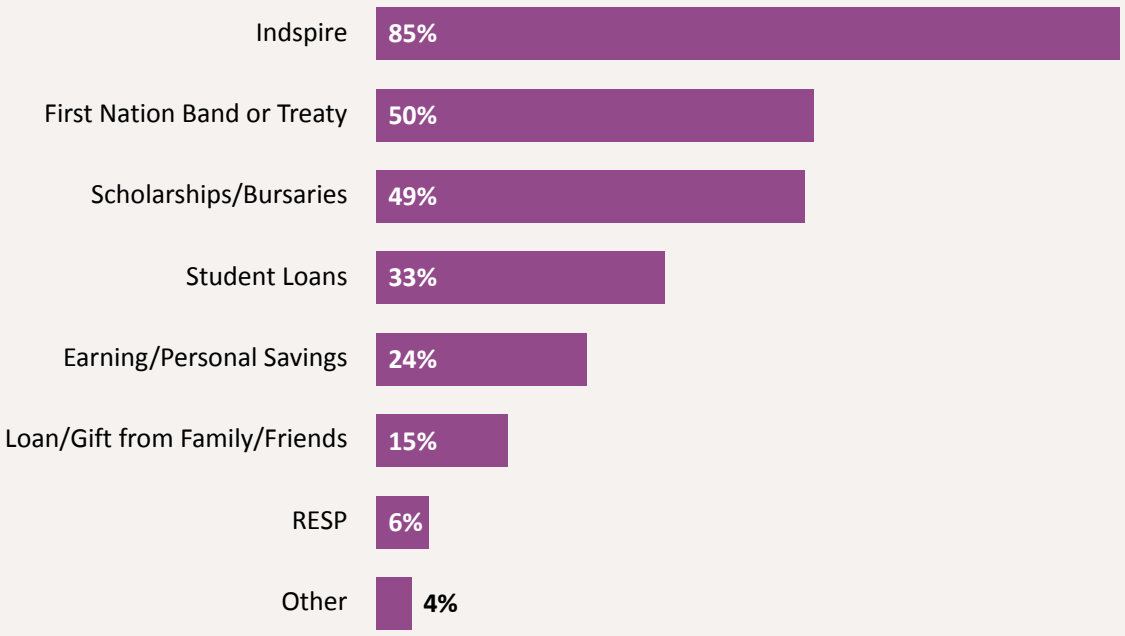


> *"After completing my undergraduate degree, I had a lot of student debt. Going into my medical degree, knowing I would incur increasingly more debt, was very stressful. Indspire's financial support helped ease some of that stress and financial burden."*
>
> **– BBF Recipient**

Sources of Financial Support

All the recipients were asked to identify up to three funding sources that, in their perception, contributed the greatest amount to supporting their education. Figure 8 shows the percentage of recipients reporting the sources that contributed the greatest amount to funding their education. A majority (85%) of recipients reported Indspire's BBF program as the funding source which provided the greatest amount for their education. Following this, 50% of recipients reported First Nations Band or Treaty funding, and 49% reported Scholarships and Bursaries (other than Indspire), as contributing the greatest amount to their education. Collectively, these funding sources played a significant role in supporting Indigenous students' education (see Appendix C, p. 31, for a report detailing how recipients used BBF funds across various expenditures).

Figure 8: Funding Sources Contributing the Greatest Amount to Education



Note: *Percentage of recipients reporting funding source impact (n=3,563).*

Financial Support Alleviated Stress

Recipients reported experiencing financial challenges during their study period (for details on specific challenges, refer to Appendix D, p. 32). However, funding from the BBF program alleviated their stress, allowing them to focus on their studies and actively participate in social activities.

> ***"As a BBF recipient, it allowed me peace of mind when I was short on funding to cover my monthly bills. The relief and gratitude I felt at that moment were indescribable, which enabled me to shift my focus from financial stress to focus on my thesis journey and improve my speaking skills and research engagements professionally."***
>
> **– BBF Recipient**

> ***"[Funding] allowed me to purchase necessary textbooks and transportation to and from school. I was able to focus on my studies more since my funding allowed me to purchase necessities without needing a job that takes time away from school."***
>
> **– BBF Recipient**

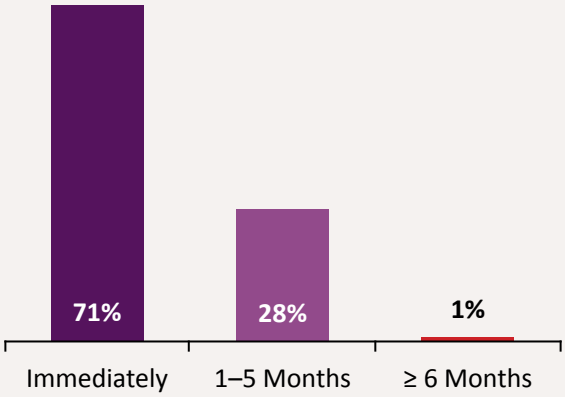
> ***"Financially, it has alleviated the stress associated with school supplies and other educational expenses, allowing me to focus on my studies and clinical placements without the constant worry of financial strain. Additionally, the bursary has provided me with the confidence and motivation to excel in my nursing program."***
>
> **– BBF Recipient**

Employment and Community: Outcomes and Impact

The survey examined post-graduation outcomes of recipients who completed their programs. Our previous section, Post-graduate Transitions (see Figure 4, p. 15) detailed overall post-graduation plans and employment figures, revealing 47% of graduates secured employment. This section delves deeper into the experiences of employed recipients (344), focusing on the time taken to secure employment, the relevance of their job to their program of study, and the impact of their work on Indigenous communities.

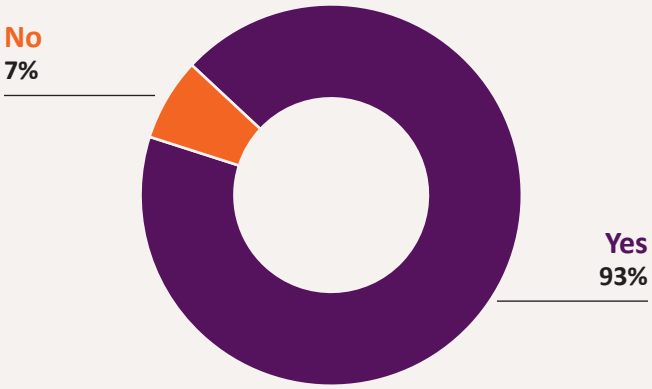
Of recipients who completed their program (729), 47% (344) reported securing employment. Among those employed, 328 recipients provided further details about their job experiences. Figures 9, 10, 11 (p. 22) and 12 (p. 22) depict the experiences of BBF recipients. Notably, 99% found employment within five months of graduating, demonstrating the program's effectiveness in facilitating rapid career entry. Furthermore, 93% of these graduated recipients reported that their jobs were directly related to their course of study, highlighting the BBF program's relevance to labour demands. While 28% of recipients were employed by Indigenous employers, a remarkable 93% of employed recipients reported that their work positively impacted their Indigenous community.

Figure 9: Time to Find a job



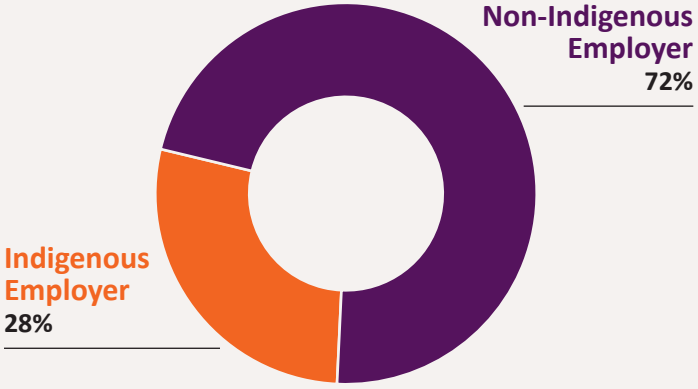
Note: *Length of time to find a job after graduation* (n=327).

Figure 10: Job Alignment with Studies



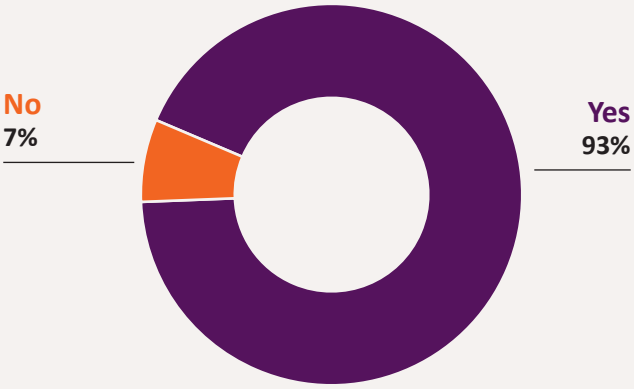
Note: *Percentage of recipients reporting job relevance to study* (n=328).

Figure 11: Indigenous/Non-Indigenous Employer



Note: *Graduated recipients working with Indigenous or non-Indigenous employer (*n*=328).*

Figure 12: Works Impact on Indigenous Communities



Note: *Percentage of recipients reporting impact of their work on Indigenous communities (*n*=328).*

"Receiving this scholarship affirms my dedication to student life and leadership roles. It validates my efforts and motivates me to continue making meaningful contributions to my community."

– BBF Recipient

"Being awarded this scholarship highlights my achievements and commitment to leadership. It strengthens my resume and provides valuable credentials as I pursue future career opportunities."

– BBF Recipients

Areas for Improvement

Although the BBF program was highly appreciated by the recipients, they offered valuable suggestions for improving the program's effectiveness and reach. One of the most common pieces of feedback was the need to increase the bursary amount. Recipients noted that the current amount provided does not sufficiently account for inflation and the rising cost of living. Increasing the financial support would better address recipients' needs and provide a more stable foundation for students to focus on their studies. Furthermore, recipients suggested moving the bursary deadline to an earlier date to allow them to receive funding sooner, enabling them to manage essential expenses more effectively.

> ***"Changing the deadline dates to a month earlier so successful students receive the money during their first month of school. September and January are the most expensive months. They require new textbooks and for law school those range between $450–1,100, school supplies, etc. So, waiting until end of October can be difficult."***
>
> **– BBF Recipient**

Another prominent suggestion was to enhance the promotion and visibility of the BBF program. Recipients emphasized the need for broader outreach to ensure prospective students nationwide are informed about the program, its benefits, and the application deadlines. This could involve leveraging various media channels, social media platforms, and building partnerships with educational institutions to maximize awareness of the BBF program.

> ***"Continuing to promote it, as it was someone who knew about it previously who told me about it. If they hadn't told me, I would've never known it existed and it's so amazing that more people should know about it!"***
>
> **– BBF Recipient**

In addition, recipients highlighted technical challenges during the BBF application process. Some recipients reported being unable to correct mistakes or make changes in submitted applications and an overall lack of user-friendly features. To enhance the experience for future applicants, they recommended incorporating functionalities such as access to edit submitted applications and to review old submissions, and to improve the overall usability of the application platform.

> ***"Easier accessibility to the format of the bursary... I had struggled to get access to applying and going back to check on my application."***
>
> **– BBF Recipient**

> ***"Document submission is a bit difficult, particularly because I have to upload one document showing my academic grades, but my school doesn't allow me to download it. I must take multiple screenshots, which are unsupported by the software."***
>
> **– BBF Recipient**

DISCUSSION

This study aimed to evaluate the impact of the BBF program on recipients' educational progress, career outcomes, and community engagement. Findings from this survey underscore the BBF program's significant impact on recipients' academic and professional development, as well as their mental well-being. BBF funding played a crucial role in removing barriers to allow students to focus on their studies, complete their courses, and transition into the labour market. Additionally, almost half of the surveyed recipients received BBF's financial support multiple times, highlighting the ongoing need for such assistance. However, areas such as bursary amounts, BBF's visibility, and the usability of the application platform require improvements to enhance overall effectiveness and accessibility.

The BBF program was instrumental in enabling students to stay focused and successfully complete their study program in 2023-2024. A key outcome of the survey was that 98% of recipients agreed that the program allowed them to focus on their studies and helped them complete their courses. This finding is consistent with research conducted by Ganem and Manasse (2011), which highlights a strong correlation between financial support and academic achievement, with scholarships emerging as the most significant predictor of student success. Additionally, a study by Bettinger (2015) found that financial aid led to a 2% decrease in student dropout rates and an overall improvement in academic performance.

Moreover, the transition from academia to employment appeared seamless for graduated recipients, with a 47% employment rate within the first year of graduation (arguably, in a tough economic climate) and, among the recipients who shared their employment experiences, 93% reported being employed in roles directly related to their field of study. Financial support plays a crucial role in enabling students to complete their education and increase their access to job opportunities in their field of interest. Research has shown that completing graduate studies is positively correlated to higher incomes, as individuals with advanced degrees tend to secure better-paying jobs (Carnevale et al. 2011). This connection between pursuing further education and career success highlights the importance of maintaining and expanding funding support programs such as BBF to maximize sustained, long-term benefits.

Beyond the academic and employment outcomes, the BBF program supported recipients' cultural and social engagement, with 86% of recipients reporting that they could actively participate in their community and cultural activities. A study examining the Gates Millennium Scholars program found that scholarship recipients were more likely to participate in community activities compared to non-recipients (Boatman, 2016). Similarly, findings from Taylor and colleagues (2022) have shown that financial constraints significantly reduced students' sense of belonging, which negatively impacted their well-being. Financial support for students not only fosters individual growth but also has an outward positive impact on their Indigenous communities. Ninety-three percent of employed recipients reported their work to benefit their community, which highlights the broader impact the BBF program has for Indigenous communities.

DISCUSSION

Mental well-being emerged as a significant area of impact. Specifically, the BBF program helped alleviate recipients' stress, enabling recipients to focus on their studies. One noted, "*Focusing on my studies was stressful because I wanted to excel and do the best that I could. Having to worry about money and paying my tuition on top of that stress was really a lot. Receiving support from Indspire took a weight off my shoulders and allowed me to focus a lot better on my work*." This aligns with research suggesting that financial aid can reduce psychological distress and enhance academic performance (Asghar et al., 2024). Additionally, reduced financial pressure minimized students' need for part-time work. As one recipient stated, "*Indspire has allowed me to contribute to my savings and not have to worry about working a part-time job during my studies to pay tuition, transport, meals, etc. I can dedicate my weekends to succeeding as a student, spending time with family/friends, and giving back through my volunteer work at church*." In sum, the BBF program gives recipients more opportunities to engage in family and community activities, fosters a sense of belonging, enhances cultural connectedness, and ultimately improves recipient's mental well-being.

While the BBF program has been largely beneficial, there is room for improvement, particularly in adapting the program to the rising cost of living. With inflation impacting Indigenous students' financial security and well-being, it is vital to consider avenues to increase funding and supports in response to economic changes.

Another key area for improvement is the application process for students. Simplifying the user's experience and giving access to edit or fix mistakes in their submissions could encourage more eligible students to apply, reducing barriers to access. Previous studies, such as those by Castleman and colleagues (2016) suggest that overly complex financial aid application processes deter students—particularly those from marginalized backgrounds—from seeking assistance. Similarly, increasing awareness about the program can ensure that more Indigenous students will apply and benefit from the program's financial support. Outreach efforts through social media, community engagement, and institutional partnerships could be effective strategies for expanding national awareness of the program.

RECOMMENDATIONS

Conduct Longitudinal Studies

Monitor the long-term impacts of the BBF program on recipients' careers and communities to provide deeper insights and to better understand the long-term impact of the program's support on recipients' lives and Indigenous communities.

Enhance Awareness and Outreach of the BBF Program

The impact of the BBF program on recipients' lives is evident and many students highlighted the lack of visibility within Indigenous communities in Canada, reiterating the importance of increasing other Indigenous students' awareness of the opportunities that reside with Indspire's BBF program.

Improve the Bursary Application Process

Recipients highlighted technical issues that can be improved to enhance the overall application process. This includes providing an option for applicants to edit their submissions, addressing document upload issues related to file size, formats, and upload stability, and allowing students to review previous applications. These improvements were identified as ways to enhance user experience.

Increase Long-term Support

While challenging due to the structure of the funding model, recipients highlighted challenges with financial insecurity when given single-year scholarships. Multi-year scholarships would provide recipients with financial security in their lives, enabling long-term planning throughout the duration of their school program.

CONCLUSION

The BBF program has proven to be a transformative force in the lives of its recipients, significantly contributing to their academic achievements, professional readiness, and mental well-being. By addressing financial challenges, funding support provided by the BBF program empowers Indigenous students to focus on their education, achieve higher academic outcomes, and transition smoothly into professional roles. The strong positive outcomes revealed by the *ILP Survey*—including low dropout rates, high grades, high employment rates in relevant fields, and enhanced community impact—further underscore the critical importance of financial support programs like the BBF program for Indigenous students.

REFERENCES

Apumayta R.Q., Cayllahua J.C., Pari A.C., Choque V.I., Valverde J.C.C., & Ataypoma D.H. (2024). University dropout: a systematic review of main determinant factors (2020-2024). *F1000Research 2024,* 13:942 https://doi.org/10.12688/f1000research.154263.2

Asghar, M., Minichiello, A., Lawanto, O., & Kane, D. (2024). Implications of financial support for the academic efficacy and mental health and wellbeing of engineering undergraduates. *2024 ASEE Annual Conference & Exposition*, 1-14. Paper ID #41824. Retrieved from https://www.researchgate.net/publication/382730164

Bettinger, E. (2015). Need-based bid and college persistence: the effects of the Ohio college opportunity grant. *Educational Evaluation and Policy Analysis*, 37(1), 102S–119S. https://doi.org/10.3102/0162373715576072

Boatman, A., & Long, B.T. (2016). Does financial aid impact college student engagement? Evidence from the Gate Millennium Scholars Program. *Research in Higher Education*, 57 (6), 653-681. https://www.jstor.org/stable/43920070

Cameron, R.E., Bird, M.J., Naveau-Heydeb, D.D., & Fuller-Thomson, E. (2024). Creating a "sense of belonging" for Indigenous students: identifying supports to improve access and success in post-secondary education. *AlterNative: An International Journal of Indigenous Peoples*, *20*(4), 732-740. https://doi.org/10.1177/11771801241291242

Carnevale, A.P., Rose, S.J., & Cheah, B. (2011). The college payoff: education, occupation, lifetime earnings. *Georgetown University Center on Education and the Workforce.* https://files.eric.ed.gov/fulltext/ED524300.pdf

Castleman, B.L., & Page L.C. (2016). Freshman year financial aid nudges: an experiment to increase FAFSA renewal and college persistence. *Journal of Human Resources*, 51(2), 389-415. https://jhr.uwpress.org/content/51/2/389

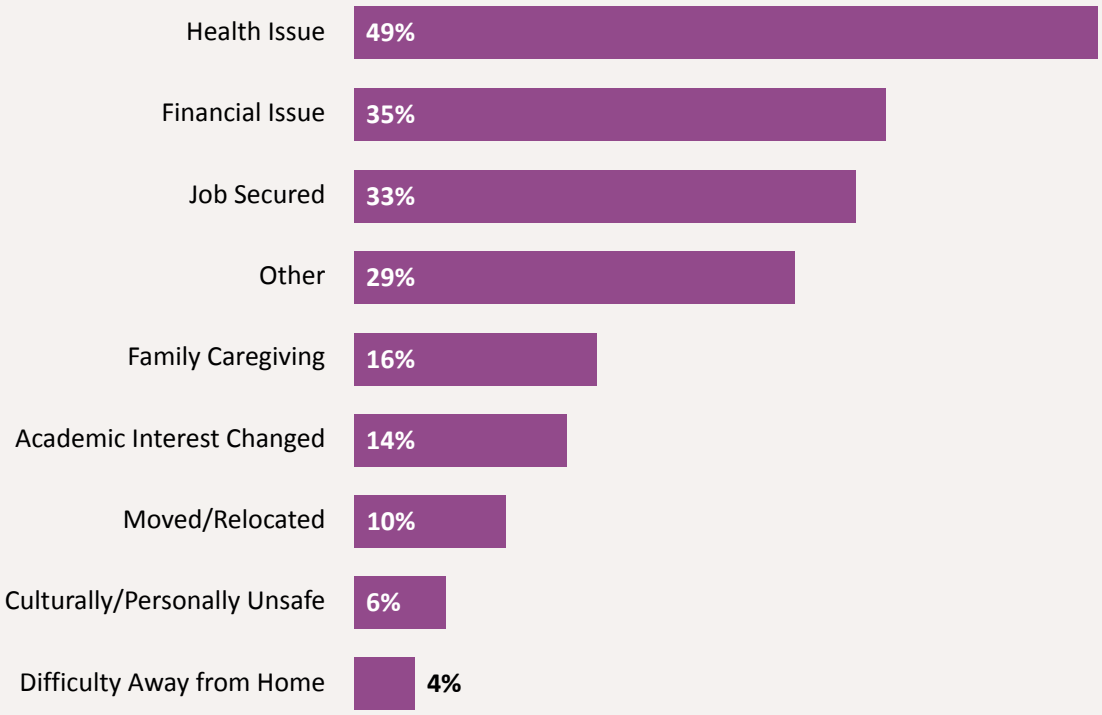
Ganem, N.M., & Manasse, M. (2011). The relation between scholarships and student success: an art and design case study. *Educational Research International*, 2011, 1-8. Article ID 743120. https://doi.org/10.1155/2011/743120

Melvin, A. (2023). Postsecondary educational attainment and labour market outcomes among Indigenous peoples in Canada, findings from the 2021 Census. *Insights on Canadian Society*, Catalogue No. 75-006-X. ISSN 2291- 0840. https://www150.statcan.gc.ca/n1/en/pub/75-006-x/2023001/article/00012-eng.pdf?st=MjEIaXQw

Taylor, J.C., Macke, C., Ozaki, R., Lindsey, M., & Anderson, A. (2022). The intersection of sense of belonging and financial hardship among university students: social work educators' response. *Advances in Social Work*, 22(2), 454-474. https://doi.org/10.18060/24963

APPENDIX A:
PERCENTAGE OF RECIPIENTS REPORTING REASONS FOR DEFERRAL

Figure A.1: Reasons for Program Deferral (*n*=51)



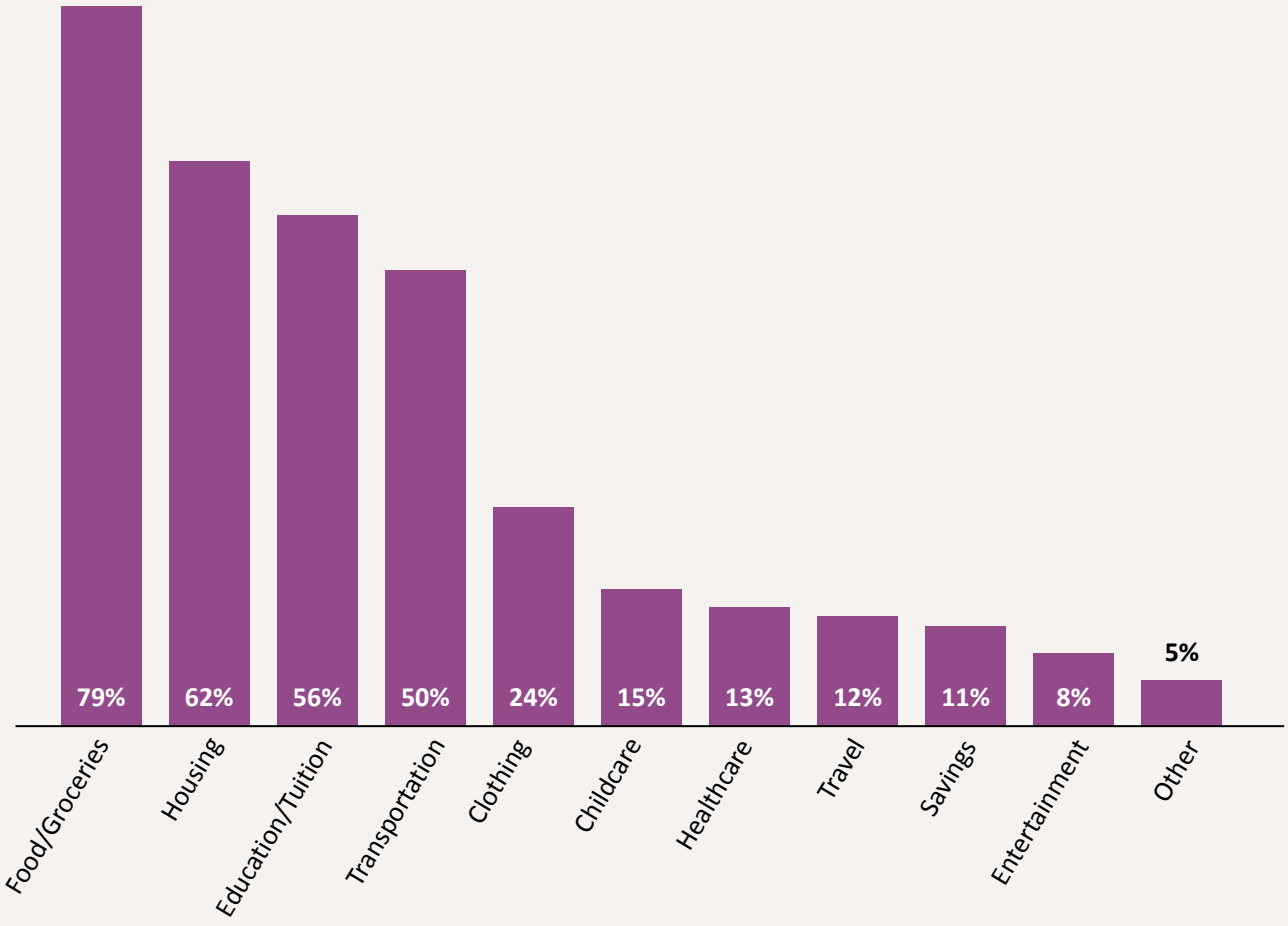
APPENDIX B: DISTRIBUTION OF RECIPIENTS REPORTING REASONS FOR PROGRAM DISCONTINUATION

Table B.1: Reasons For Program Discontinuation (*n*=6)

Reasons For Program Discontinuation	Number	Percentage
My Academic Interests Changed	4	67%
I Cannot Financially Afford to Continue the Program	3	50%
I Am Employed or Have a Job Lined Up	3	50%
I Am Prioritizing My Own Health (Mental or Physical)	2	33%
I Have Family Members Who Need My Care	2	33%
I Had Difficulty Accessing Services Needed to Support My Learning	1	17%
I Found the Program Too Difficult	1	17%

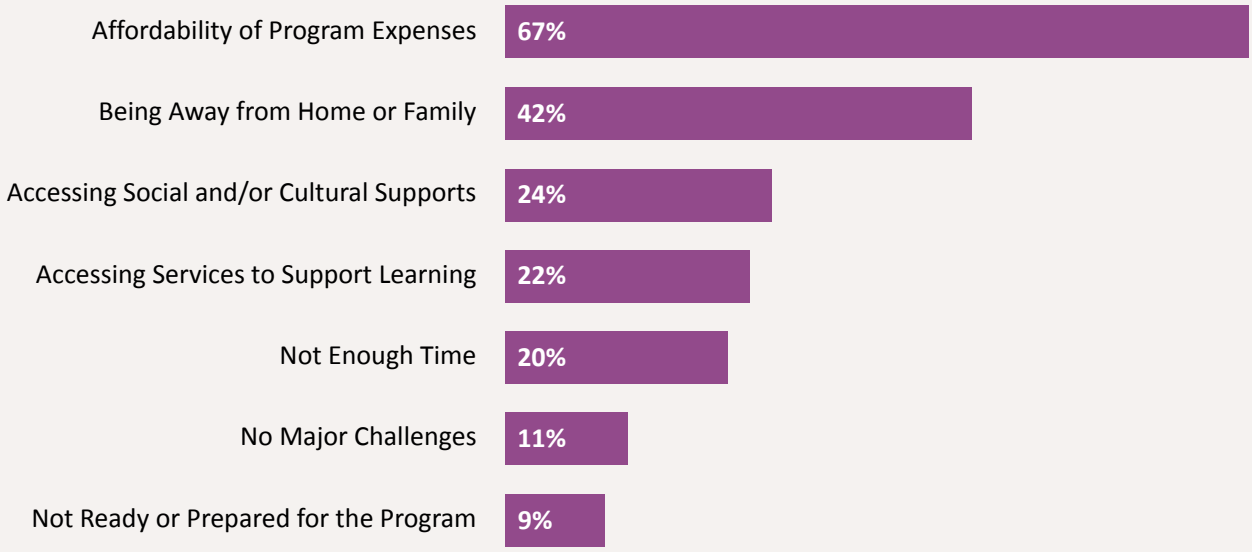
APPENDIX C:
BBF FUNDING UTILIZATION ACROSS DIFFERENT EXPENDITURE CATEGORIES

Figure C.1: BBF Fund Uses (*n*=3,563)



APPENDIX D:
CHALLENGES RECIPIENTS EXPERIENCED DURING THEIR PROGRAMS

Figure D.1: Challenges During Program (*n*=3,563)



Indspire

Indigenous education, Canada's future. | L'éducation des autochtones. L'avenir du Canada.

Head Office

Box 5, Suite 100
50 Generations Drive
Six Nations of the Grand River
Ohsweken, ON N0A 1M0

1-855-INDSPIRE (463-7747)
Fax: (866) 433-3159

Toronto Office

555 Richmond St. W.
Suite 601
Toronto, ON M5V 3B1

indspire.ca | @Indspire