


# STUDENT AID ALBERTA PROGRAM GUIDE

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# Student Aid Alberta Program Guide

## Introduction to Student Aid Alberta

### Our Mission

Student Aid Alberta invests in Albertans; it provides funding and reduces financial barriers to a post-secondary education so Albertans can fully contribute to their families, communities and a knowledge-driven future.

### Our Objectives

Reduce financial barriers to encourage access and promote affordability of a post-secondary education.

### Our Program

Alberta administers two funding programs to provide financial assistance to eligible full-time post-secondary students: The Canada Student Loans Program (federal) and the Student Aid Alberta program (provincial). Students submit a single student aid application to be considered for loan and grant funding from both.

This Program Guide discusses basic eligibility requirements, the application process for students, reassessments of student eligibility, and repayment considerations for student loan borrowers. Our program is flexible and students always have the ability to appeal if they believe their situation needs further review.

### Navigating the Guide

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# Student Aid Alberta Program Guide

## Section 1 - Eligibility

Describes the eligibility requirements for Student Aid Alberta

## Section 2 - Application

Detailed information on the application process from start to finish

## Section 3 - Reassessment

Describes changes to a student's original application, including appeals

## Section 4 - Repayment

Details about student loan repayment and repaying grant overpayments

## Section 5 - Part-Time Student Aid

Details about eligibility for part-time student aid, the application process, and types of part-time student aid

## Section 6 - Permanent Disability

Details about student aid for students with permanent disabilities

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# 1 - ELIGIBILITY

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# ELIGIBILITY

## STUDENT ELIGIBILITY

### SOCIAL INSURANCE NUMBER

A student must have a valid Canadian Social Insurance Number (SIN) to be eligible for post-secondary student aid.

Students with questions about applying for a SIN may phone Service Canada at 1-800-206-7218.

### AGE

There is no minimum age requirement or maximum age limit for applying for student aid in Alberta.

### ALBERTA STUDENT NUMBER

The Alberta Student Number (ASN) provides all Alberta students with one ID number that can be used from kindergarten through post-secondary studies. Students must list their ASN on their student aid application.



The ASN is recorded on Alberta High School Transcripts or can be found online at [education.alberta.ca](http://education.alberta.ca). Students who have never attended school in Alberta can apply for an ASN at this website.

### CITIZENSHIP

To be eligible to apply for student aid through Alberta, a student must be either a Canadian citizen or permanent resident (landed immigrant), or the student must have protected person status as defined in the Immigration and Refugee Protection Act (Canada).

## FULL-TIME STATUS

To be considered full-time by Student Aid Alberta, a student must be enrolled in at least 60% of a full course load in a post-secondary program that leads to a degree, diploma or certificate. For full-time enrolment:

- a student must register in at least 60% of a full course load each semester. No averaging of course loads between semesters is permitted (e.g., a student cannot take 80% one semester and 40% in the following semester)
- courses counting towards the 60% must be post-secondary courses and must be taken for credit

### **Exception**

*To be considered full-time, a student with a documented permanent disability must be registered in at least 40% of a full course load each semester.*

Educational institutions determine what constitutes 100% of a full course load in each of their programs.

## INDEPENDENT STUDENTS

Student Aid Alberta distinguishes between independent and dependent students to help determine eligibility. Students are considered independent when, as of the program start date on their application, they:

- are (or have been) married or in a common-law relationship, or
- are a single parent with legal custody and financial responsibility for supporting children, or
- are 23 years of age or older, or
- have been out of high school for 4 or more years, or
- have been available to the labour force full-time for two periods of twelve consecutive months (these two periods need not be consecutive)

## DEPENDENT STUDENTS

All students who are not independent are considered dependent upon their parents.



## **SPECIAL INDEPENDENT STATUS**

Special independent status is granted:

- for a ward of the court, when both parents are deceased, or
- when the student has a court-appointed legal guardian

Otherwise, it is only granted if there is a breakdown in the family situation due to circumstances beyond the student's control (e.g., student's safety is in jeopardy if forced to remain in the family home). Circumstances that are beyond the student's control include sexual, physical, or psychological abuse by a member of the parental household.

The family breakdown must be beyond the "normal" disagreement between parents and children.

Students who are approved for Special independent status retain that identification and privileges unless their marital status changes.

Documentation required for special independent status:

- A letter from the student that outlines the family circumstances, and
- A letter from a third-party professional (social worker, psychologist, high school counselor, etc. corroborating the circumstance, and
- If possible, a letter from one or both parents that outlines the family breakdown

## **COMMON LAW DEFINITION**

A student is considered to have a common law partner if:

- The student and an individual have lived together in a conjugal relationship continuously for the past one year, or
- The student has declared an individual to have a status equivalent to that of a common law partner under any other law of Alberta or of Canada, or
- The student and an individual are living together in a conjugal relationship where there are one or more children of the relationship by birth or adoption.

## **DEFINITION OF DEPENDANT CHILD**

To be considered to have a dependant, the student must have legal responsibility for a dependant who resides with the student. The dependant must be 18 years of age or younger (as of the study period start date) and must not be attending post-secondary studies.

### **Exception**

*19 year old dependants may be considered part of the household if they have been continuously attending high school and reside with the post-secondary student (parent).*

*Other situations involving dependants (e.g. elderly relatives as dependants) can be reviewed on a case-by-case basis.*

## **CONCURRENT ENROLMENT**

A student is considered concurrently enrolled when the student:

- attends more than one educational institution at the same time, and
- is not registered in at least 60% of a full course load at any one of the institutions, and
- is registered in at least 60% of a full course load when the courses at each institution are considered together.

To verify full-time status, the student must submit documentation to Student Aid Alberta from each educational institution stating:

- course name(s)
- course weight(s)
- study period dates
- tuition, mandatory fees, books, and supplies costs

Students who complete a paper application must submit the above information with Schedule 3. Schedule 3 is a part of the student aid application and is also available at [studentaid.alberta.ca](http://studentaid.alberta.ca).

The student must list one educational institution as the primary institution. Once Student Aid Alberta verifies the student is full-time, a concurrent enrolment letter that verifies full-time status and identifies the primary institution is sent to the student and to each of the educational institutions.

The primary institution is responsible for confirming the student's registration by signing a Manual COR worksheet. The Manual COR worksheet will be mailed to the concurrently-enrolled student no earlier than 35 days before the study period begins.



## STUDYING OUTSIDE OF CANADA

Students may receive student aid when studying at designated institutions outside of Canada.

## RESIDENCY

Residency criteria differ for dependent and independent students. As residency situations can be quite complex, some will need to be reviewed between provinces on a case-by-case basis.

### RESIDENCY FOR DEPENDENT STUDENTS

Dependent students should apply to the province where their parents currently reside. A dependent student is considered a resident of Alberta if at least one of their parents resides in the province.

#### ***Exception***

*If the student's parents move out of Alberta less than one year before the student begins post-secondary studies in Alberta, the student is considered an Alberta resident. (Parents have not established residency in another province.)*

### RESIDENCY FOR INDEPENDENT STUDENTS

Independent students are considered to be residents of Alberta if:

- Alberta is the last province they lived in for 12 consecutive months, excluding time spent as a full-time post-secondary student, or
- they are from another province and have completed a full four-year program in Alberta and are staying in Alberta for professional or graduate studies

### MARRIED AND COMMON LAW COUPLES

A non-resident is considered an Alberta resident if their spouse/partner meets the residency requirements for an independent student.

## **NON-RESIDENT MARRIED TO AN ALBERTA RESIDENT (BOTH ATTENDING)**

When married or common law students both require student aid, it is preferable for one province to fund both of them. They may both apply for student aid to the province in which they are attending studies, as long as it is a province in which one of them has established residency.

If the couple are attending an institution in a third province of which neither is a resident, each will be considered a resident of his or her original province, unless a mutual agreement among the provinces is reached.

## **INDEPENDENT RETURNING ALBERTANS**

Independent returning Albertans are considered residents of Alberta if:

- they left Alberta for a period of less than 12 months, and have returned to pursue post-secondary studies, or
- they left Alberta to participate in a volunteer activity (e.g., mission work), and have returned to pursue post-secondary studies, or
- they left Canada, were away for a shorter time than they lived in Alberta, and have returned to pursue post-secondary studies

## **BORDER COMMUNITIES**

Students residing in border communities are considered to be residents of the province to which their home postal code belongs.

## **DOES NOT MEET ANY PROVINCE'S RESIDENCY CRITERIA**

A student (dependent or independent) may be considered an Alberta resident if the student:

- has not established residency in any other Canadian province or territory, and
- is studying at a post-secondary institution in Alberta



## SPECIAL STUDENT STATUSES

### EI ELIGIBLE STUDENT

A student who is receiving regular Employment Insurance Benefits may be eligible to receive student aid if they are pursuing a program longer than one year in length.

Students in one-year certificate programs who list EI benefits as a resource will have their application rejected, and will be advised to seek Alberta Works grant funding instead.

If students are receiving regular EI benefits and arrange to cancel their EI, they may inform Student Aid Alberta of the change by submitting a Change of Circumstance form.



#### **Exception**

*If students are receiving special EI benefits (e.g. parental benefits) they may inform Student Aid Alberta and their application will be re-entered using their EI as a resource.*

### SPOUSES THAT LIVE OUTSIDE CANADA

In all cases, if a student has a spouse that is living outside of Canada, the student must still apply as a married student.

If possible, the spouse should sign the Schedule 2 (paper application) or Consent and Declaration (online application). If the spouse will not be able to sign the Schedule 2 or Consent and Declaration, the student may submit a paper application with Schedule 2, and provide a letter of explanation describing why the Schedule 2 is not signed by the spouse. The spouse's income must be reported, and the currency specified.

### SPOUSE DOES NOT HAVE A SOCIAL INSURANCE NUMBER

If a student's spouse or partner does not have a Canadian SIN, the student must submit a paper application and a letter of explanation.

## **ASSURED INCOME FOR THE SEVERELY HANDICAPPED (AISH) & CANADA PENSION PLAN- DISABILITY (CPP-D)**



Recipients may continue to receive AISH or CPP-D benefits and request student aid to cover at least the costs of their tuition, fees, and books.

## **PROTECTED PERSONS**

A student with protected person status who meets Alberta residency requirements may apply for student aid, but must submit a paper application along with a copy of the student's 900-series SIN card and one of the following documents:

- Notice of Decision document
- Verification of Status document
- Protected Persons Status Document (no longer issued)

It is not necessary for the student to submit a Reason for Decision document.

The documents provided must be valid for the entire study period for which the student is applying.

## **CREDIT HISTORY**

### **CREDIT CHECK**

All first-time applicants age 22 and over undergo a credit check before being awarded student aid. By signing the 'Application for Financial Assistance Full-Time Post-Secondary Studies', the student authorizes Student Aid Alberta to perform a credit check. Student aid will not be provided if within the 3 years prior to applying, the student:

- was more than 90 days overdue on their payments at least three times,
- on three separate loans or debts, each greater than \$1000, and
- had control over the circumstances that led to the overdue payments

## **FAILED CREDIT CHECK – PROCESS**

If a student is denied student aid because of a poor credit history the student may contact Equifax to ensure the credit report information is accurate. The student may submit a letter to appeal the decision if:

- the credit history was inaccurate
- the student was under the age of 22 at the time of application
- the student incurred unexpected expenses such as:
  - essential home repairs
  - uninsured medical, dental or optical expenses
  - care for children with disabilities or for elderly/infirm relatives
  - legal fees or funeral expenses
- the student experienced loss or reduction in income or earnings as a result of:
  - layoff, dismissal or reduction of normal income
  - illness, inability to work due to a disability
  - changes in family or marital situation
  - failure of an ex-spouse/partner to maintain support payments

Students can mail or fax an appeal. (If by fax, it should be sent to “Attn: Review” at 780-422-4516.) The letter must include the student’s name and either their SIN or ASN. Standard processing time is 10 business days.

## **LIMITED ELIGIBILITY**

Student aid eligibility may be limited or denied if the student:

- has defaulted on a Canada or Alberta Student Loan
- participated in a bankruptcy-related event after receiving student loans
- fails a Student Aid Alberta credit check
- has an outstanding overpayment
- has not submitted documentation requested from previous applications
- has failed to maintain satisfactory academic progress
  - exceeds the Years of Program +1 Limit
  - has a history of withdrawals
  - applies for funding for a third consecutive short-term program



## **YEARS OF PROGRAM +1 LIMIT**

Educational institutions specify to Student Aid Alberta the number of academic years required to complete a program of study. A student is eligible to receive an additional year of funding above the specified number of years.

- If the Years of Program + 1 Limit is not used in completing one program, it may not be carried forward to a subsequent program
- An uncompleted period of studies counts towards the Years of Program + 1 Limit when a student withdraws

Students with a documented permanent disability are exempt from the Years of Program + 1 Limit; however, they are still subject to Lifetime Loan Limits.

## **PROGRAM ELIGIBILITY**

### **DESIGNATION OF INSTITUTIONS AND PROGRAMS**

To be eligible for student aid, a student must be enrolled in an approved (designated) program of studies at an accredited educational institution.

“Designation” is a status assigned to a post-secondary program at an educational institution that has met specific eligibility criteria. Designation status allows for students in the program to be eligible for student aid.

An educational institution that has designated programs may also offer programs of study that are not designated for student aid. A program cannot be designated unless its total duration is at least 12 weeks.

Educational institutions and programs may be designated for the Student Aid Alberta program, the Canada Students Loans program, or both.

If a program of studies is not yet designated, the educational institution may seek approval by providing information to Student Aid Alberta.

### **PRIVATE INSTITUTIONS**

Private vocational institutions in Alberta must have their programs licensed by the Private Vocational Training (PVT) Branch before they can become designated. Any private vocational institution that wants to have a program designated for student aid should first contact the PVT Branch.





## **PUBLIC INSTITUTIONS**

If a public institution in Alberta wants to have one of its programs become designated for student aid, the VP Academic (or equivalent) at the school should submit a preformatted template to a designation officer with Enterprise and Advanced Education for approval.



## **OUT-OF-PROVINCE INSTITUTIONS**

Under the Pan-Canadian Framework Agreement, Alberta will designate a Canadian school for student aid, as long as that school is designated by the province in which it is located. If the school is not designated by its home province, the student may contact the Financial Aid office at the school to inquire about the school becoming designated there.

The Master List of Designated Institutions on [canlearn.ca](http://canlearn.ca) provides information about designated schools in each province.

## **OUT-OF-COUNTRY INSTITUTIONS**

If the educational institution is outside of Canada and is not designated, the student may complete a Designation Review Form, available on the Student Aid Alberta website.

The designation process may take up to 8 weeks. During this time the Designation Unit will contact the school to determine if the school can be designated, and will update the student regarding the process.

During the designation process, the student may submit a paper student aid application. If the application is initially rejected, the application can later be reconsidered within 10 business days after the school becomes designated.

## **PROGRAM TYPES**

Student aid is available for a variety of post-secondary programs:

### **CERTIFICATE PROGRAMS**

- usually involve one year or less of full-time, hands-on study at a college, technical institute, private vocational institution, or university
- prepare students for entry into specific occupations

## **DIPLOMA PROGRAMS**

- usually involve two years of full-time applied study at a college, technical institute, private vocational institution, or university
- prepare students for employment in a particular field or group of occupations

## **APPLIED DEGREE PROGRAMS**

- usually are four years in length, consisting of six semesters (about three years) of academic studies and at least two semesters (about one year) of paid, related, supervised work experience in industry
- are offered at public colleges and technical institutes
- provide career preparation within a broad range of employment fields and prepare students for positions higher than entry level

## **BACHELOR'S DEGREE PROGRAMS**

- usually are four years in length but program length varies by discipline and institution
- usually are offered at universities and colleges
- programs longer than four years often incorporate a co-op or work study component

## **MASTER'S DEGREE PROGRAMS**

- graduate programs that usually require a completed bachelor's degree for admission
- usually involve a minimum of two years of full-time study. Each educational institution determines its own degree requirements
- are either course-based or thesis-based (requiring the production and defense of a thesis document)

## DOCTORAL DEGREE PROGRAMS

- Graduate programs that usually require two or three years of full-time university study and research beyond the master's degree level. Each educational institution determines its own degree requirements
- involve planning and carrying out high quality research leading to advanced knowledge in the student's major field of study
- include the preparation and defense of a dissertation on an approved topic

## PROFESSIONAL PROGRAMS

Student Aid Alberta distinguishes between standard and 'professional' programs because students in professional programs may have different annual and lifetime loan limits. Professional programs include:

- chiropractic study
- dentistry
- law
- medicine
- optometry
- pharmacy
- veterinary medicine

Any other program may be determined by the Minister to be a professional program.

Students who have completed a professional program may also be required to complete a period of practical training required for acceptance in a professional corporation or for the practice of their trade or profession (such as medical internship or residency, or legal articles).

During these post-degree internship or articling periods, these students are not eligible for funding through Student Aid Alberta.

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### **Exception**

*Medical Residents can apply for interest-free status on their Alberta Student Loans while they are completing their residency.*



## **ACCELERATED PROGRAMS**

To be considered an accelerated program for Student Aid Alberta purposes, Alberta Enterprise and Advanced Education must have designated the program as accelerated.

Having 'accelerated' in a program's title does not mean it has been designated as accelerated by Alberta Enterprise and Advanced Education.

Currently, Columbia College is the only educational institution with designated accelerated programs (Dental Assistant Professional Certificate and Human Services Professional Certificate).

## **AVIATION PROGRAMS**

**Commercial flight training** - Student aid is not available for private pilot license training or completion of build-up time. However:

- students may be eligible for one semester of funding for each of the following fixed wing training components:
  - commercial license
  - instrument endorsement
  - multi-engine endorsement
  - class IV instructor
- students must include, along with their student aid application:
  - a copy of their private pilot's license, and
  - a completed Aviation Training Form

Forms are available at educational institutions that offer Aviation training.

## **Helicopter training -**

- eligible for four semesters of funding
- students do not require a private pilot license
- students must complete an Aviation Training Form

## **OPEN STUDIES**

Time spent in Open Studies counts towards the Years of Program +1 Limit on funding. Students who apply for funding for Open Studies are not eligible for the Canada Low- and Middle-Income Student Grants. Open Studies students are eligible for student aid for a cumulative total of 12 months maximum.

## SHORT-TERM PROGRAMS

A program is considered 'short-term' if it lasts for one year or less. Taking short-term programs is considered 'successive' if a program is begun within 12 months of completing the previous short-term program.

Students who take successive short-term programs may have their eligibility affected under academic progress rules. These students may receive funding for a maximum of two successive short-term programs.



### **Example**

*A student has completed a short-term program and within 12 months of completing the program, applies for funding to attend a second short-term program.*

*The student then applies for funding for a third short-term program before 12 months have passed. This third funding application will be rejected.*

A student's application will not be rejected when the student's second program is a requirement for the third successive short-term program.

### **Example**

*A student may take an Office Admin certificate program in Year 1 and then take Massage Therapy in Year 2.*

*If the student takes Advanced Massage Therapy in Year 3, this third application can be approved because it builds on the second program.*

If the student switches programs of study partway through a short-term program and has an extension of study dates, this counts as having taken two successive short-term programs.

## **PROGRAMS THAT CANNOT BE DESIGNATED FOR STUDENT AID ALBERTA FUNDING**



- Programs that are less than 12 weeks in total length
- Pre-technology / pre-employment programs
- Newly-licensed programs at private vocational institutions in Alberta that have less than 20 hours of contact between the institution and a student in a typical school week (may be eligible for part-time student aid),
- Class 1 Extended Driver Training
- Practical training offered by professional bodies, organizations or associations for the practice of any trade (e.g., the Certified General Accountants of Alberta )
- Adult basic education
- Literacy training
- Language Instruction for Newcomers to Canada (LINC)
- College preparatory or upgrading courses
- High school equivalency
- English as a Second Language
- Personal or professional development programs, hobby, self-interest or “Continuing Education.”

## **FINANCIAL ELIGIBILITY**

### **CALCULATING STUDENT AID ELIGIBILITY**

Each eligible student is always awarded the lower of:

- requested need,
- calculated need, or
- maximum legislated amount for the application period

Students may be awarded federal grants in excess of their requested need, calculated need, or the maximum loan limit.

### **REQUESTED NEED**

When applying, students may enter a “Requested Need” if they would like to request a certain amount of student aid. If students enter a requested need less than their calculated need, they receive the lesser amount.

## CALCULATED NEED

Each student's application is subject to two different needs calculations:

1. federal calculation
2. provincial calculation

The formula for determining calculated need in each calculation is:

$$\text{CALCULATED NEED} = \text{ALLOWABLE COSTS} - \text{RESOURCES AVAILABLE}$$

If both calculations result in negative amounts, the student is considered to have sufficient resources and does not qualify for student aid.

If either calculation results in a positive amount, the student is eligible to receive up to the calculated need, within legislated annual limits, and subject to allocation rules.

## ALLOCATION

If a student has both federal and provincial calculated need:

- 60% of the student's federal calculated need, up to a maximum of \$210 per week of studies, is awarded in a combination of federal grant (if applicable) and Canada Student Loans.
- The remainder of the award is made up of Alberta Student Loans and/or provincial grants (up to calculated need, requested need, or legislated annual limits).

If a student is only eligible for provincial funding the student may receive 100% of the calculated need (up to legislated limits) in provincial aid.

If a student is only eligible for federal funding the student will receive only 60% of their federal calculated need, up to a maximum of \$210 per week of studies, in federal grants and/or loans.

### **Exception**

*Students with no financial need, or who receive an award less than their tuition, mandatory fees, and books costs may request provincial student aid for these costs. They must submit a household budget and letter explaining their circumstances before student aid will be provided. The budget should show monthly income and monthly costs.*

## ALLOWABLE COSTS

### TUITION AND MANDATORY FEES

Federal	Provincial
Actual amounts allowed	Actual amounts allowed

If costs are higher than the amount listed in the Provider and Program Registry System (PAPRS), the student will need to provide documentation from the educational institution that confirms the higher costs.

### BOOKS, SUPPLIES, AND INSTRUMENTS

Federal	Provincial
\$3000 maximum	Actual amounts allowed

### COMPUTER COSTS

Federal	Provincial
\$300 maximum	\$200 maximum



## MONTHLY LIVING ALLOWANCES

### FEDERAL ALLOWANCES

Single, living with parents	\$505
Single, away from home	\$1058
Single Parent (one child)	\$1867
Married / Common Law	\$2038
Child / Dependant Allowance	\$555/child

For the federal calculation only, dependent students who attend school in the same community in which their parent(s) reside are expected to live with parents (i.e. only the 'Single, living with parents' monthly amount is built into the federal calculation).

#### ***Exception***

*A 'Single, away from home' budget may be allowed if the dependent student:*

- Cannot live with parents because there is insufficient room in parents' home*
- Cannot reasonably be expected to live with parents for study-related reasons (e.g., public transportation to school is not available)*

*A letter from the student and/or parent(s) to explain the situation must be provided.*

### PROVINCIAL ALLOWANCES

Single, living with parents	\$432
Single, away from home	\$941
Single Parent (one child)	\$1710
Married / Common Law	\$2004
Child / Dependant Allowance	\$449/child



## FOSTER CHILDREN

Students should not include foster children as dependants on their Student Aid Alberta application.

Students should not list fostering income as a resource. Income received for a foster child is to be used for the foster child.

## ADDITIONAL RENT AND UTILITIES

Consideration may be given for:

- Higher rent/utilities costs relevant to local rates
- Married/common law students or single parents with high rent/utilities
- Students with disabilities who require specialized housing
- Independent students who live with parents but must pay rent
- Single students when it is unreasonable to share accommodations

### ***Examples***

- *divorced / separated students who have their children on weekends.*
- *students who are unable to find a roommate*
- *students who require separate accommodations for reasons related to their post-secondary studies*

Documentation Required:

- either rent receipts, copy of lease agreement, or copies of last month's cancelled cheques, and/or
- copies of recent basic utilities bills (e.g. power, natural gas, water, sewer, garbage. Cable, satellite, and Internet are not considered basic utilities.)  
Students who have moved may request an estimate from utility companies based on the previous year's consumption
- letter of explanation (for independent students who pay rent to their parents and for students with disabilities who require specialized housing)

The additional amount allowed will not usually exceed standard budget amount by more than \$400/month. If a student received additional rent last year and maintains the same residence, Student Aid Alberta will allow the same amount this year without requiring documentation.

## **ADDITIONAL MORTGAGE AND UTILITIES**

Consideration may be given for mortgage, property tax, insurance payment and standard utilities bills for all students.

### **Documentation Required**

- copy of mortgage statement, documentation of condo fees (if applicable), property tax assessment and/or home insurance, and/or
- copies of recent basic utilities bills (e.g. power, natural gas, water, sewer, garbage. Cable, satellite, and internet are not considered basic utilities)

The additional amount allowed will not usually exceed standard budget amount by more than \$600/month. If the student received additional mortgage last year and maintains the same residence, Student Aid Alberta will allow the same amount this year without requiring documentation.

## **SECOND RESIDENCE**

If student and spouse/partner are separated due to the student's educational path, the equivalent of the single student rent and utilities component per month can be allowed to cover the additional housing costs, over and above the married/common law student budget.

Documentation showing that both residences are being maintained may be required.

## **CHILDCARE**

### **Federal and Provincial**

Allowed for married or single-parent with dependant(s) 11 years old or younger:

- \$75 per month per child without receipts
- Maximum \$724 per child per month, with receipts or statement from childcare provider (no receipts required when spouse is earning \$802 or more per month)

## TRANSPORTATION

### Federal and Provincial

Students living in Alberta while in studies:

- \$100 per 26 week period of single students living away from home to a maximum of \$200 for 12 months

Students living outside Alberta while in studies:

- \$600 per semester to a maximum of \$1,200 per loan year

### **Exceptions:**

*Additional travel costs may be allowed for students when it is more economical to commute to school than to relocate. Consideration may also be given to students who cannot use public transportation (e.g., due to coordinating school and child care, due to a disability, or because student is taking night classes), to students with temporary transportation needs (e.g., students doing a practicum) or to students with higher-than-average bus pass costs.*

*Additional travel costs allowed will not normally exceed the rent component for a single independent student. With documentation, Student Aid Alberta may allow up to:*

- \$0.25 per kilometer traveled and
- Cost of basic PL/PD vehicle insurance

## OUT-OF-COUNTRY TRAVEL

### Federal and Provincial

Students registered in a study abroad / exchange program may have the following costs considered:

- Cost of inoculations (document need and amounts)
- Cost of airfare (reported by student on Schedule 3)
- Other educational costs associated with the exchange (require documentation from the educational institution)
- Other out-of-country expenses (e.g., high rent, with appropriate documentation)

## CHILD SUPPORT OR ALIMONY

### Federal and Provincial

Actual amounts may be considered. Child support arrears are not allowed.

- Require proof of payment for 4 recent months and documentation from Maintenance Enforcement or copy of court order. If no legal documentation is available, student can provide proof of payment and signed statements from both parties detailing child support arrangements
- Maintenance Grant may be given to cover alimony/child support costs.

Returning students who received funds to cover these costs are allowed continued support with no documentation required in subsequent years if amount remains the same.

## SPOUSE STUDENT LOAN PAYMENTS

### Federal and Provincial

The actual amount of the student's spouse / partner's student loan payments can be considered, provided that the loans are in good standing.

Documentation of monthly student loan payments is required.

Student loans issued by other provinces or countries can be considered.

## MEDICAL COSTS

Students should first access subsidies that are offered by various government programs (e.g., Alberta Child Care Subsidy, Alberta Health Care Subsidy, Blue Cross Subsidy, and Alberta Child Health Benefit).

### MEDICAL

Actual monthly medical costs for student, spouse and dependants that are not covered by insurance can be considered. This includes monthly insurance premiums (e.g. Blue Cross) and patient portion of receipts (normally 30% of total cost).

Actual yearly medical costs for student, spouse, and dependants can be considered.

- This is intended for one-time costs that are not covered by insurance.
- Must be incurred during the school year

For monthly or yearly medical costs, documentation of the costs is required.

## **DENTAL**

Actual costs for mandatory dental work for student, spouse and dependants can be considered.

- This is only for dental work that is not covered under other dental plans (e.g. spouse's or school insurance plan)
- Must be completed during school year

Student Aid Alberta requires an explanation of the dental work from the dentist and documentation of the costs.

## **OPTICAL**

Actual costs for optical expenses for student, spouse and dependants can be considered.

- This is only for optical expenses that are not covered by insurance
- Eye exams should be covered under Medical Yearly
- The annual amount allowed will not usually exceed \$300

Student Aid Alberta requires receipts or estimates/quotes.

## **OTHER ALLOWABLE EXPENSES**

Consideration can be given for unique and necessary expenses not mentioned in this guide. An explanation and appropriate documentation of costs should be provided by the student. Examples include:

- Can allow up to \$50/month for special diets, food allergies, supplements, etc. if required for medical reasons. (If more than \$50/month is required, documentation must be provided)
- Can consider fees over and above normal programs fees, if in school calendar
- Up to \$500 for one-time car repair expenses, if public transportation is not an option
- Can consider vehicle payments in rare cases when a vehicle is essential

## **COSTS THAT CANNOT BE CONSIDERED**

- Income tax payments
- Funding to cover tickets for fines or offences
- Life insurance
- Extracurricular activities for dependants
- Veterinary costs (unless for an assistive pet)
- Payment of back interest on a defaulted student loan
- Overpayments from other government departments / agencies
- Fees for non-related school clubs and associations
- Fertility drugs or treatments
- Skin lightening treatments
- Tanning
- Bail costs
- Child support arrears
- Exams or fees that are not listed in the school calendar (e.g., LSAT, GMAT, CaRMS)
- Replacement of lost or stolen cash
- Moving expenses / hookup fees if student is moving within the same community

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### ***Exception***

*Moving costs may be considered for emergency relocations (e.g., fire, escaping an abusive situation)*

## STUDENT RESOURCES

### MINIMUM STUDENT CONTRIBUTION

Federal	Provincial
Greater of established or 80% of discretionary income (net income – living costs) of student and spouse from pre-study period.	\$1500 Flat Rate (per application year) Exceptions: <ul style="list-style-type: none"><li>• Single parents and recipients of AISH or CPP-Disability benefits have a \$0 flat rate contribution.</li><li>• Students who are unable to contribute \$1500 may submit an explanation of their circumstances to request exemption from the flat rate contribution.</li></ul>



Minimum student contribution may be waived if the student:

- has a documented medical reason for not working before or during studies
- was unable to work due to a permanent disability
- was unable to secure employment before or during studies

The minimum student contribution will not be waived for students who choose not to work in order to pursue recreational activities.

### SPOUSAL CONTRIBUTION (1 ATTENDING)

Federal	Provincial
Greater of: <ul style="list-style-type: none"><li>• 70% of net spousal income, or</li><li>• minimum contribution (\$1,149 per month)</li></ul>	Net spousal earnings, less \$800 per month exemption



## **SPOUSAL CONTRIBUTION (2 ATTENDING)**

<b>Federal</b>	<b>Provincial</b>
Net spousal earnings, less \$800 per month exemption	Net spousal earnings, less \$800 per month exemption

## **PART-TIME EARNINGS WHILE IN STUDIES**

<b>Federal</b>	<b>Provincial</b>
Part-time net earnings, less an exemption of \$433 per month.	Exempt

## **ASSISTANTSHIPS**

<b>Federal</b>	<b>Provincial</b>
Net amount received, less an exemption of \$433 per month.	Exempt

## **NEED-BASED BURSARIES (NOT FROM GOVERNMENT)**

<b>Federal</b>	<b>Provincial</b>
First \$1800 exempted each funding year	Exempt



## **SCHOLARSHIPS AND MERIT-BASED BURSARIES**

<b>Federal</b>	<b>Provincial</b>
First \$1800 exempted each funding year	Exempt

## EMPLOYMENT INSURANCE

### Federal and Provincial

Actual amount of EI benefits reported is used as a resource.

However, recipients of regular EI benefits who are in programs with a total duration of 12 months or less will be rejected and referred to the Alberta Works Program.



## SAVINGS

Federal	Provincial
Actual value of student and spouse / partner savings	Exempt for student and spouse / partner

## ASSETS (INCLUDING TFSAs)

Federal	Provincial
Actual value of student and spouse / partner assets	Partial exemption may apply, using the formulas below.

### **Exception**

*Assets may be waived if a student cannot access or borrow against them. The student must provide supporting documentation.*

### **PROVINCIAL ASSETS FORMULA: SINGLE STUDENTS AND STUDENTS WITH A SPOUSE / PARTNER WHO IS NOT ATTENDING)**

If the value of the student's (combined with spouse/partner's, if applicable) assets is \$2000 or less, the actual amount of the assets reported is used as a resource.

If the value of the student's (combined with spouse/partner's, if applicable) assets are more than \$2000, the amount used as a resource is:

$$\$2000 + \frac{\text{Total Assets} - \$2000}{\text{Number of years remaining in program}}$$

## **PROVINCIAL ASSETS FORMULA: STUDENTS WITH A SPOUSE / PARTNER WHO IS ALSO ATTENDING**

If the combined value of the student's and spouse/partner's assets is \$4000 or less, half of the total combined asset amount is used as a resource for each student.

If the combined value of the student's and spouse/partner's assets is more than \$4000, the amount used as a resource is:

$$\frac{\text{Total Combined Assets} / 2}{\text{Number of years remaining in program}}$$

## **RRSPs**

<b>Federal</b>	<b>Provincial</b>
Full value of student and spouse/partner RRSPs, less an exemption of \$2000 for each year out of secondary school.  If student is married or common law, the exemption is based on the earliest date either partner left secondary school.	Exempt

## **ALIMONY OR CHILD SUPPORT**

<b>Federal and Provincial</b>
Actual amounts received.  If payments are irregular, students may report the average monthly amount received over the last 12 months.

## PARENTAL CONTRIBUTION



Federal	Provincial
<p>For dependent students, there is an expected weekly contribution based on income and family size. Weekly parental contribution is divided by number of dependants attending post-secondary studies.</p> <p>Scholarship trust funds (RESPs) are used as a voluntary parental contribution.</p>	<p>No expected parental contribution.</p> <p>Voluntary parental contributions that are reported are used without exemption.</p>

### **Exception (federal calculation only)**

*The expected parental contribution may be waived if parents:*

- have experienced significant financial loss (e.g., job loss, retirement, reduced income) and cannot afford to contribute, or*
- are experiencing short-term financial difficulties (e.g., drought, for a farming family) and cannot afford to contribute*

*Appropriate documentation should be provided – for example, a letter from the parent(s) and a parental statement of monthly expenses and monthly net earnings.*

*A waiver of expected parental contribution will be reviewed yearly. Waiving or reducing a parental contribution does not impact a student's eligibility for income-based grant funding.*

*With appropriate documentation, other exceptional parental expenses may be considered to reduce the income that is used to calculate expected parental contribution. The amount of expenses considered will not usually exceed \$10,000 per year. Examples of these expenses include:*

- wedding, funeral, or legal expenses*
- house or vehicle repairs*
- tuition and fees costs for one of the parents*

## AISH AND CPP-DISABILITY

### Federal and Provincial

Actual amounts received.

These students may request student aid for the amount of tuition, fees, and books if their AISH or CPP-Disability benefits cover standard living expenses.

## MONTHLY LIVING ALLOWANCES

### START AND END DATES

Start month of the living allowance:

- if full-time studies start between the 1st and the 15th of a month, the student's calculation will include living allowance for that month
- if full-time studies start on or after the 16th day of a month, the student's calculation will not include living allowance for that month

End month of the living allowance:

- if full-time studies end between the 1st to 6th of a month, the student's calculation will not include living allowance for that month
- if full-time studies end on or after the 7th day of a month, the student's calculation will include living allowance for that month

### ***Exception***

*If full-time studies are for less than one month, the student's calculation will include one month's living allowance regardless of the start and end dates of the study period.*

## STUDENT AID ALBERTA LIVING ALLOWANCES

### BUDGET – SINGLE, LIVING WITH PARENTS

Food, Clothing, Personal	367
Transportation	65
Rent and Utilities	0
Total	432

### BUDGET – SINGLE, NOT LIVING WITH PARENTS, NO CHILDREN

Food, Clothing, Personal	447
Transportation	65
Rent and Utilities	429
Total	941

### BUDGET - MARRIED OR COMMON LAW

<i>Number of Children</i>	0	1	2	3	4	5	6	7	8
Food, Clothing, Personal	1057	1275	1493	1711	1929	2147	2365	2583	2801
Transportation	135	171	171	207	243	315	351	387	423
Rent and Utilities	812	1007	1202	1397	1592	1787	1982	2177	2372
Total	2004	2453	2902	3351	3800	4249	4698	5147	5596

### BUDGET - SINGLE PARENTS

<i>Number of Children</i>	1	2	3	4	5	6	7	8
Food, Clothing, Personal	766	984	1202	1420	1638	1856	2074	2292
Transportation	104	140	176	212	248	284	320	356
Rent and Utilities	840	1035	1230	1435	1620	1815	2010	2205
Total	1710	2159	2608	3057	3506	3955	4404	4853

## LOAN LIMITS

### ANNUAL LOAN LIMITS

Loan limits are the maximum amount of combined Canada and/or Alberta student loans a student is eligible to receive. (Grants may be given above these maximums to eligible students.)

Study period length →	1-4 months (0-17 weeks)	5-9 months (21-39 weeks)	10-12 months (42-52 weeks)
Regular post-secondary students	\$6,650	\$13,300	\$19,950
Students in accelerated programs	\$9,975	\$19,950	\$29,925

### EXCEPTIONS TO ANNUAL LOAN LIMITS

Students in graduate and professional programs may have higher annual loan limits. Except where noted, students in these programs who are enrolled in a 2- or 3-semester period are automatically considered for additional student aid.

Program	Semesters in Study Period	Additional semesters of loans provided
		Automatically Considered
Law	2 or 3	1 (\$6650)
MBA	2 or 3	1 (\$6650)
Medicine	2	1 (\$6650)
	3	2 (\$13,300)
Dentistry	2	1 (\$6650)
	3	2 (\$13,300)* *Exception – if student is in 4 <sup>th</sup> year, only 1
Dental Hygiene	2	1 (\$6650), only in 2 <sup>nd</sup> and 3 <sup>rd</sup> years
		Not Automatically Considered – Must be Requested
Other Graduate or Professional Programs	2 or 3	Can be considered for 1 additional semester (\$6650) if, in the opinion of senior management, the annual loan limits hinder participation and the increased debt will not lead to repayment difficulties

## LIFETIME LOAN LIMITS

### FEDERAL LIFETIME LOAN LIMITS

Canada Student Loan lifetime limits are based on the total number of weeks of studies. The standard federal lifetime loan limit is 340 weeks. This includes all weeks of studies for which a 'Certificate of Eligibility and Canada Student Loan Agreement' or 'Confirmation of Enrolment' (Schedule 2) was issued.

#### **Exceptions**

- *the lifetime loan limit for students enrolled in a doctoral program of studies may be extended an additional 60 weeks to a maximum lifetime limit of 400 weeks*
- *the lifetime CSL loan limit for students with permanent disabilities is 520 weeks*

### ALBERTA LIFETIME LOAN LIMITS

Alberta's lifetime loan limits are combined federal and provincial outstanding student loan balances. Once a student has borrowed up to these amounts, the student is not eligible for further Alberta student loans (though the student may still receive Canada student loan funding until federal limits are reached).

The student's current program is used when determining the lifetime loan limit. It does not matter if previous loans were issued for a different type of program.

Students who have repaid any amount of previously-issued loans may be eligible to receive further loan funding. Student Aid Alberta must receive confirmation of amounts repaid from the loan service provider or bank that holds the loan.





<b>Program Type</b>	<b>Lifetime Loan Limit</b>
<b>Undergraduate Programs</b>	
Certificate and Diploma	\$60,000
Applied Degree	\$60,000
Bachelor's Degree	\$60,000
Dental Hygiene	\$75,000
<b>Graduate Programs</b>	
Master's	\$75,000
Master of Business Administration	\$95,000
Doctoral (Ph.D.)	\$95,000
<b>Professional Programs</b>	
Medicine	\$150,000
Dentistry	\$150,000
Veterinary Medicine	\$95,000
Law	\$95,000
Optometry	\$95,000
Chiropractic Medicine	\$95,000
Pharmacy	\$95,000

# 2 - APPLICATION

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# APPLICATION

## APPLYING FOR STUDENT AID

Student Aid Alberta's funding year is based on the study period start date, and runs from August 1 to July 31. A new full-time application usually becomes available in June of each year:

- Students who begin studies before August 1 must use the current application
- Students who begin studies on or after August 1 must use the new year's application

The maximum length of time a student can apply for on an application is 12 months. If a study period exceeds 12 months in length, the student must submit two separate Student Aid Alberta applications.

Any time a student has a break in studies of 30 days or more, a new application is required.

## PAPER APPLICATION

Paper applications are available through postsecondary institutions in Alberta or as PDFs at [studentaid.alberta.ca](http://studentaid.alberta.ca).

## ONLINE APPLICATION

Students may apply for funding online at [studentaid.alberta.ca](http://studentaid.alberta.ca). Students are encouraged to apply online, because the processing of online applications is typically faster and students may be able to see their application results instantly.

## SIAMS

The online application is protected by the Secure Identity Access Management System (SIAMS). Students need a user name and password to access the application through SIAMS.

Students having difficulty with SIAMS can reach the Help Desk by phoning 1-855-606-2096 and selecting the appropriate option.



## APPLICATION DEADLINES

A completed application must be received by Student Aid Alberta at least 30 days before the end of the study period. Applications received after this date will be rejected.

- An application with missing information or an application rejected due to a previous default is considered an incomplete application. Missing information or proof of loan rehabilitation must be submitted at least 30 days before the last day of the study period.
- For dependent and married / common law students who must submit the Consent and Declaration form - the online application is not considered complete until the required Consent and Declaration form is completed. Consent and Declaration forms must be submitted at least 30 days before the last day of the study period.

Students who cannot meet the application deadline for reasons beyond their control may submit an appeal to explain their circumstances.



## TYPES OF FUNDING - LOANS

### CANADA STUDENT LOANS

The Canada Student Loans (CSL) Program is administered by the provinces, on behalf of the Federal Government.

To receive CSL, students must be attending a designated program of studies that is 12 weeks or more in length.

The minimum CSL that will be issued is \$100. The maximum CSL that can be issued is 60% of the student's federal calculated need, up to a maximum of \$210 per week.

### ALBERTA STUDENT LOANS

To receive Alberta student loans (ASL), students must be attending a designated program of studies that is 12 weeks or more in length.

ASL may be issued to students in study periods of less than 12 weeks in duration (such as spring/summer sessions) as long as the total program length is at least 12 weeks.

The minimum ASL that will be issued is \$100. The maximum ASL that can be issued is determined by annual loan limits.

## TYPES OF FUNDING - GRANTS

Grants are financial awards given to students who meet specific eligibility criteria.

- Students do not usually need to repay grants
- Students do not usually need to pay taxes on grants, so long as the grants are received while the student is in studies

See the Permanent Disability chapter for information about additional grants.

### CANADA / ALBERTA INCOME THRESHOLD CHART

The Canada / Alberta Income Threshold Chart is used to help determine eligibility for these federal and provincial grants:

- Canada Student Grant for Students from Low-Income Families
- Canada Student Grant for Students from Middle-Income Families
- Canada Student Grant for Students with Dependants
- Alberta Low Income Grant

Family Size	Low-Income Threshold	Middle-Income Threshold
1	23,647	45,644
2	29,439	63,901
3	36,192	76,592
4	43,941	85,589
5	49,839	92,577
6	56,209	98,280
7	62,581	103,105

In addition to meeting other eligibility criteria, to qualify for any of these grants:

- **Single independent students-** gross income (line 150) from their current tax return must be under the relevant amount listed in the threshold chart.
- **Married / common law students-** combined gross income (line 150) from the student's and spouse/partner's current tax return must be under the relevant amount listed in the threshold chart.
- **Dependent students-** combined gross income (line 150) from the parents' current tax returns must be under the relevant amount listed in the threshold chart.

If the student or a family member did not file taxes for the previous year, an estimate of gross income for that year may be provided on the application.

## FEDERAL GRANTS (CANADA STUDENT GRANTS)

Each student who applies for funding is automatically considered for certain federal grants.

### CANADA STUDENT GRANT FOR STUDENTS FROM LOW-INCOME FAMILIES

The Canada Student Grant for Students from Low-Income Families is awarded to eligible students with a family income that falls below the Low-Income Threshold.

To be eligible the student must:

- have applied for full-time student aid
- demonstrate at least \$1 of federal need
- be pursuing full-time post-secondary studies in a multi-year program that leads to an undergraduate degree, certificate, diploma, or professional designation

To qualify for this grant, dependent students who apply:

- with a paper application must complete Part 2 of, Schedule 1, providing parental financial information
- online must have their parent(s) sign Part B of the Consent and Declaration form

Students in graduate studies or one-year programs (including Open Studies) are not eligible.

**Amount:** Eligible students receive \$250 per month of studies, to a maximum of \$3,000 per loan year.

Federal grant amounts are fixed, so students may receive more than their assessed need.

**Disbursements:** For students funded for more than one semester:

- 50% is disbursed at the beginning of their study period
- 50% is disbursed at the midpoint of the study period

## **CANADA STUDENT GRANT FOR STUDENTS FROM MIDDLE-INCOME FAMILIES**

The Canada Student Grant for Students from Middle-Income Families is awarded to eligible students with a family income that falls below the Middle-Income Threshold.

To be eligible the student must:

- have applied for full-time student aid
- demonstrate at least \$1 of assessed federal need
- be pursuing full-time post-secondary studies in a multi-year program that leads to an undergraduate degree, certificate, diploma, or professional designation

To qualify for this grant, dependent students who apply:

- with a paper application must complete Part 2 of the Schedule 1, providing parental financial information
- online must have their parent(s) sign Part B of the Consent and Declaration form

Students in graduate studies or one-year programs (including Open Studies) are not eligible.

**Amount:** Eligible students receive \$100 per month of studies, to a maximum of \$1,200 per loan year.

Federal grant amounts are fixed, so students may receive more than their assessed need.

**Disbursements:** For students funded for more than one semester:

- 50% is disbursed at the beginning of their study period
- 50% is disbursed at the midpoint of the study period



## CANADA STUDENT GRANT FOR STUDENTS WITH DEPENDANTS

The Canada Student Grant for Students with Dependants is awarded to eligible students who have at least one dependant and whose family income falls below the Low-Income Threshold.

To be eligible the student must:

- have applied for full-time student aid
- demonstrate at least \$1 of assessed federal need
- have at least one dependant 11 years of age or under at the start date of studies, or 12 years of age or older requiring daily care due to a permanent disability
- be pursuing full-time post-secondary studies in a program that leads to an undergraduate degree, certificate, diploma, or professional designation

The student does not have to receive the Canada Student Grant for Students from Low-Income Families to be eligible for the Canada Student Grant for Students with Dependants. (Students in graduate studies and in one-year programs may qualify.)

**Amount:** Eligible students receive \$200 per month of studies, per qualifying child

Federal grant amounts are fixed, so students may receive more than their assessed need.

**Disbursements:** For students funded for more than one semester:

- 50% is disbursed at the beginning of their study period
- 50% is disbursed at the midpoint of the study period

## PROVINCIAL GRANTS

### ALBERTA LOW INCOME GRANT

The Alberta Low Income Grant is new in 2013-14. This grant is awarded to eligible students who have not received the Canada Student Grant for Students from Low-Income Families, and who have a family income that falls below the Low-Income Threshold on the Canada / Alberta Income Threshold Chart.

To be eligible the student must:

- have applied for full-time student aid
- demonstrate at least \$1 of either federal or provincial need
- be pursuing full-time post-secondary studies in a program with a total duration of less than one year (usually called certificate programs)

To qualify for this grant, dependent students who apply:

- with a paper application must complete Part 2 of, Schedule 1, providing parental financial information
- online must have their parent(s) sign Part B of the Consent and Declaration form

Students in multi-year programs, graduate studies or Open Studies are not eligible.

**Amount:** Eligible students receive \$120 per month of studies, to a maximum of \$1,440 per loan year.

The Alberta Low Income Grant amount is fixed, so students may receive more than their assessed need.

**Disbursements:** For students funded for more than one semester:

- 50% is disbursed at the beginning of their study period
- 50% is disbursed at the midpoint of the study period

Disbursements of the Alberta Low Income Grant will not be moved up.

## MAINTENANCE GRANT



Maintenance Grant is intended to meet high financial need above annual loan limits for students that require special financial help.

A student may be awarded Maintenance Grant if the student has received the maximum Canada and/or Alberta student loans for the study period, and the student:

- is single with at least one dependent child; or
- is married or common law with a dependent child under 12 months old when the study period begins; or
- is required to make alimony or child support payments; or
- incurs medical costs that are not covered by insurance; or
- requires other special financial help as determined by an appropriate authority; or
- has a spouse or partner who is unemployed due to:
  - medical issues or chronic illness; or
  - lack of work visa or permanent SIN; or
  - a language barrier

Some students receive automatic consideration for Maintenance Grant (no need to submit additional documentation):

- Single parents
- Married or common law students with a child under 1 year old, as of the study period start date

Students who are not automatically awarded Maintenance Grant, but who fall under one of the categories listed in this section may submit a written request / appeal to Student Aid Alberta, either with the original application or on a Change of Circumstance Form. Appropriate documentation should be included.

**Amount:** Eligible students may receive up to \$3000 per semester. However, Maintenance Grant will never exceed assessed need and will not be issued for an amount less than \$50.

When Maintenance Grant is being issued to cover a particular expense (e.g. medical costs, alimony payment costs), the amount awarded will not exceed the amount of that expense.

**Disbursements:** Maintenance Grant is generally disbursed as a monthly amount, towards the end of the study period.

## COMPLETION INCENTIVE GRANT



All recipients of full-time funding through Student Aid Alberta who indicate that they are in the final year of their program, with an end date after August 1, 2012 may receive the Completion Incentive Grant (CIG). Students who will complete:

- a certificate or diploma program that takes less than one year to complete receive \$1000
- a certificate or diploma program that takes more than one year to complete receive \$1500 (or, if completed within one year of receiving a \$1000 CIG award, only \$500)
- a bachelor's degree program receive \$2000
- a master's degree program receive \$2000
- a doctoral / Ph.D. program receive \$2000

CIG can only be issued once per student per credential type listed above.

Currently-funded students who indicate they are in the final year of their program are automatically considered for CIG. These students can log in to Online Services to see if they are under consideration for CIG. If there is a CIG in the system, the student does not need to submit a CIG application. Students who should submit a CIG application include those in their final program year who:

- are not currently receiving funding, but who previously received full-time student aid
- are currently receiving funding but who did not indicate they were in the final year of their program on their current application

These students should submit the CIG application before their final study period end date.

CIG applications can take up to 6 weeks to process. Eligible students are sent a CIG notice of assessment roughly 40 days prior to their study period end date. CIG cheques are mailed directly to students' home addresses roughly two weeks prior to the study period end date.

CIG is meant to provide an incentive for program completion, but completion in the year for which CIG is awarded is not mandatory. If a student received CIG in error for a program this year (and does not complete until the following year), the CIG is not considered an overpayment. The student will simply not receive the grant next year.

Nevertheless, if Student Aid Alberta is notified that a student has withdrawn from full-time studies prior the CIG notice of assessment being sent, a pending CIG award will be cancelled.

## **LOAN AND GRANT ALLOCATION**

When a full-time application is processed, funding is allocated to the student in the following order. When a student is not eligible for a certain type of funding, none of that type is allocated, and Student Aid Alberta will instead try to allocate the next type of funding on the list.

1. Federal Grants, including permanent disability grants
2. Alberta Low-Income Grant
3. Canada Student Loans
4. Alberta Student Loans
5. Maintenance Grant

Each student is awarded up to the maximum allowed amount for each type of funding for which the student is eligible.

Total federal funding cannot exceed 60% of assessed federal need

The order of allocation should not be confused with the disbursement schedule.

## **AFTER APPLYING**

### **NOTICE OF ASSESSMENT (NOA)**

When an application has been processed a Notice of Assessment (NOA) is mailed to the student. The NOA gives details about the student's award and disbursement schedule.

Students can view the NOA using Online Services at [studentaid.alberta.ca](http://studentaid.alberta.ca)

### **CONSENT AND DECLARATION**

Certain students who apply online for the first time receive a Consent and Declaration form along with the Notice of Assessment:

- Dependent students who provide parental financial information
- Married / common law students

Student aid is not issued until the Consent and Declaration form has been signed by the parent(s) or spouse / partner and returned to Student Aid Alberta. The student does not need to sign the Consent and Declaration form. Original

signatures from the parent(s) or spouse / partner are required - no faxed copies can be accepted.

If the Consent and Declaration form is not returned within 30 days, a reminder letter and reprint of the Consent and Declaration form are mailed. If necessary, a student may request a reprint from Student Aid Alberta.

The Consent and Declaration form usually only needs to be signed once.

### **Exceptions**

*A new Consent and Declaration form needs to be signed if:*

- *there is a change in the student's marital status, or*
- *new parental information is provided on a subsequent application, or*
- *there is a break in studies of more than one year between applications.*

## **CONFIRMATION OF REGISTRATION**

Before any student aid can be issued to a student, Student Aid Alberta must receive confirmation that the student is registered full-time for the study period.

### **AUTOMATED CONFIRMATION OF REGISTRATION**

Student Aid Alberta has automated the confirmation of registration (COR) process for participating schools in Canada. Students at COR-participating schools do not need to have their schools sign any paper confirmation of registration documents, as their schools will confirm registration electronically.

### **Exception**

*Concurrently-enrolled students at COR-participating schools follow the Manual process described below.*

Automated COR schools can begin confirming student registration when a student's application is processed, but no sooner than 30 days before the student's first scheduled disbursement.

When a school participates in Automated COR, the school may request that a portion of a student's loans be sent directly to the school to pay for tuition and mandatory fees costs.

## **MANUAL CONFIRMATION OF REGISTRATION**

Schools that do not participate in Automated COR use a Manual confirmation of registration process. Each student at a Manual COR school receives a confirmation of registration worksheet that must be brought to the school for signature. The school must confirm full-time registration and then return the worksheet to Student Aid Alberta.

Manual COR worksheets are sent in a separate envelope than the student's Notice of Assessment. Manual COR worksheets are sent to the student's home address:

- 37 days prior to the first scheduled disbursement date, for students who are approved for funding well in advance of their study period
- Once the student's application is processed, for students who are approved for funding closer to or after their study period begins

Manual COR schools are not able to request that student loans be sent directly to the institution to pay for tuition and mandatory fees costs.

## MASTER STUDENT FINANCIAL ASSISTANCE AGREEMENTS (MSFAAs)

Before any funds can be issued to a full-time student, the student must sign and return two Master Student Financial Assistance Agreements, or MSFAAs:

- 1) Alberta MSFAA
- 2) Canada MSFAA

Both MSFAAs must be signed, even if the student has only been approved for one type of funding (either provincial or federal).

The MSFAAs describe the terms and conditions for receiving student aid. By signing the MSFAAs, each student:

- Declares that their application information is true and complete
- Agrees to repay student loans and grant overpayments
- Consents to the exchange of information (e.g. with school, CRA)
- Agrees to inform Student Aid Alberta of changes that may affect eligibility
- Agrees that some of their loans may be sent directly to the school to pay for tuition and mandatory fees costs
- Has the option of providing bank account information for direct deposit of loans

The MSFAAs do not contain specific educational institution, disbursement, or study period information – they are general agreements that pertain only to the student.

### ONE-TIME AGREEMENTS

In most cases, a student only needs to sign the MSFAAs once during their lifetime. The MSFAAs are valid for cover all future applications and disbursements, even if the student changes schools. In future study periods, once the student has been approved for funding and the school has confirmed registrations, loans and grants will be issued automatically.

#### ***Exception***

*A student will need to sign new MSFAAs if:*

- *the student has a break in full-time studies of more than two years*
- *the student received funding through another province*



## ISSUING MSFAAs

When they are required, MSFAAs are mailed to the student's home address. MSFAAs are mailed as soon as the student's application is processed and usually accompany the Notice of Assessment.

When MSFAAs are not returned by the student in a timely fashion, Student Aid Alberta sends reminder letters to the student's home address.

Students who have never received, or who have lost their MSFAAs:

- may request that new MSFAAs be mailed to them, or
- may reprint their MSFAAs from Online Services at [studentaid.alberta.ca](http://studentaid.alberta.ca).

## ALTERING MSFAAs

When completing their MSFAAs, students should not change the following fields:

- Last Name
- First Name
- Date of Birth
- Social Insurance Number

If any of those fields contains incorrect information, the student must provide Student Aid Alberta with the correct information and request a regeneration of the MSFAAs.

If the student's mailing address or telephone number on the MSFAA is not accurate, the student may:

- cross out the old address or phone number, then
- write in the new address or phone number, and
- provide initials next to the changes.

They should also notify Student Aid Alberta of the updated information separately.

## SUBMITTING MSFAAs

Instructions for submitting the MSFAAs are mailed along with the agreements. The instructions can also be found at [studentaid.alberta.ca](http://studentaid.alberta.ca). The preferred submission method is through a participating Canada Post location.

In order to receive funding on a current application, students must submit their MSFAAs prior to the study period end date.

## **LOAN SERVICE PROVIDERS**

There are two loan service providers who are responsible for issuing loan funds to Alberta students and for collecting loan payments from borrowers:

- the National Student Loans Service Centre, for Canada Student Loans
- the Student Aid Alberta Service Centre, for Alberta Student Loans



Students submit their MSFAAs directly to the loan service providers, and receive their loan disbursements from the loan service providers.

## **ELECTRONIC LOAN DISBURSEMENTS**

When all the following conditions have been met, a student will have their loans disbursed electronically:

- The student must have been approved for loan funding
- The student must have completed and submitted both valid MSFAAs (may have been done with a previous application)
- The student's school must have confirmed full-time registration for the study period

With electronic loan disbursements, the loan service providers will:

- send any amount requested in tuition remittance directly to the educational institution, and
- deposit remaining funds into the student's bank account, or send a cheque to the student (if the student did not provide banking information)

If a student loan cheque is issued to the student, it must be cashed within 60 days or else the loan service provider may place a stop payment on the cheque. The student may need to contact the relevant service provider to have one of these cheques reissued.

## **ISSUING GRANTS**

Grants are not issued until the student has submitted both MSFAAs and the educational institution has confirmed registration.

Grant cheques are mailed to the student's home address.

## REPLACING GRANT CHEQUES

Students who have not received, or who have lost, a grant cheque should phone the Student Aid Alberta Service Centre to request a replacement cheque.

Replacement cheques will not be issued after the student's study period has ended. The Student Aid Alberta Service Centre will:

- determine if an appropriate amount of time has passed since the cheque was mailed (usually at least 10 business days from transfer date in SFS)
- advise the student that if a replacement cheque is issued, the original cheque will have a stop payment placed on it so that it is no longer valid



If the student requires funding during the time in which a grant cheque is being reissued, their request may be treated as an emergency.

Before replacing a grant cheque, Student Aid Alberta will see if the previous cheque was cashed. If it was already cashed, Student Aid Alberta:

- will contact the student to verify they did not receive the original cheque
- will request for, and send, a copy of the cashed cheque to the student
- will send a Forgery Statutory Declaration to the student

The Forgery Statutory Declaration must be signed by the student before a commissioner of oaths or notary public. Upon receipt, the declaration will be forwarded to the Program Compliance and Investigations area for follow-up.

## UNDISBURSED FUNDS

Undisbursed loans and grants are cancelled once a student's study period has ended.

Students who were unable to meet all payment conditions (e.g. submitting MSFAAs, receiving confirmation of registration from their school, or providing requested information) prior to their study period end date, for reasons beyond their control, may appeal for reinstatement of their loans or grants and provide an explanation of their circumstances.

## TAX FORMS

Student Aid Alberta mails T4A tax forms by mid-February of each year. To allow for mailing time, Student Aid Alberta staff should not usually request reprints of T4As before the middle of March, unless the student's address has changed.

T4A tax forms only show the amounts of grant funding issued in the previous calendar year – student loans do not appear on these tax forms. Tax forms are not issued if the total amount of grant funding issued was less than \$500.

T4A tax forms are sent for the year in which the grant amount was paid – not for the year in which the grant was scheduled to be disbursed.

### **Example**

*A grant cheque that is scheduled to be disbursed January 1, 2014 may be paid in mid-December, 2013.*

*It will then appear on the student's 2013 T4A form.*

## RELEASING PERSONAL INFORMATION

### POWER OF ATTORNEY

A student may complete a Power of Attorney form to allow another person to act on the student's behalf with respect to Student Aid Alberta and Alberta Student Loans. A Power of Attorney form is available at [studentaid.alberta.ca](http://studentaid.alberta.ca).

The Power of Attorney form allows the student's attorney to take any action on the student's behalf other than completing an original student aid application or signing the student's MSFAAs.

There is a separate Power of Attorney form for Canada Student Loans, also available at [studentaid.alberta.ca](http://studentaid.alberta.ca). The CSL Power of Attorney form is useful for a student who wishes to have an attorney handle CSL repayment issues.

## CONSENT TO DISCLOSE

A student's personal information may only be shared with the student or:

- a person to whom the student has given Power of Attorney
- a person who is authorized to receive the student's personal information. To authorize someone in this way, the student must submit written consent to Student Aid Alberta identifying:
  - the person(s) authorized to receive the information
  - relationship of the student to the authorized person(s)
  - the type of personal information Student Aid Alberta is authorized to disclose
  - the time frame for which the consent is in effect

The Consent to Disclose form available at [studentaid.alberta.ca](http://studentaid.alberta.ca) is the best way for a student to provide this authorization. Once received, the consent will be recorded in comments on the Students Finance System.

The Consent to Disclose form does not authorize Student Aid Alberta to take any action or make any changes to a student's application. It only allows for release of information to the identified person under the conditions described on the form.

A one-time verbal authorization to disclose information is also acceptable (e.g., on a particular phone call), but will not apply to future inquiries.

## RELEASE OF PARENT OR SPOUSE/PARTNER INFORMATION

The personal and financial information of parents and spouses/partners who are listed on the student's application is confidential and may not be shared with anyone other than the person to whom the information belongs, unless that person provides express written consent for the information to be shared.

This means that no parent or spouse information may be shared with the student, another parent, an educational institution, etc. without express written consent,

## FAXING FORMS

Most forms can be faxed to Student Aid Alberta. The only exceptions to this rule are applications and forms on which original signatures are required:

- Original student funding applications
- Consent and Declaration forms with parent or spouse/partner signatures
- MSFAAs



# 3 - REASSESSMENT

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# REASSESSMENTS

## CHANGE OF CIRCUMSTANCE (COC)

A student should submit a Change of Circumstance form or a letter of explanation if there is a change to any of the student's application information prior to the study period end date. Changes should be reported even if the student does not believe eligibility will be impacted.

The Change of Circumstance form may also be used to appeal for additional student aid. A student who is already receiving the maximum amount of loan funding for the study period will not be eligible for additional student loans.

In most cases, when a Change of Circumstance (COC) is received, a reassessment is done on the student's application.

If a student is unhappy with the results of a reassessment that is done due to a COC, the student can request a Ministerial Review or appeal further through SFAAC.

## HOW TO SUBMIT A CHANGE OF CIRCUMSTANCE

A student may use the Change of Circumstance form that is available at [studentaid.alberta.ca](http://studentaid.alberta.ca). The student must provide demographic information (name and SIN or ASN) on the form, but otherwise only needs to complete parts of the form for which changes have occurred since the original application was submitted.

If the student submits a letter instead, the letter must also clearly identify the student and describe the change in circumstances.

Students must include all applicable documentation and receipts with their COC. If a statutory declaration is required, the original document must be submitted. In other cases, photocopies are best because submitted documentation will be kept on file.





## **MINISTERIAL REVIEW**

A student may submit a written request for a ministerial review if the student is unhappy with the result of a COC that was related to a legislated matter such as:

- residency
- dependent / independent status
- previous defaults
- bankruptcy
- providing false or misleading information

The student should include documentation to support a request for review and send the request to Student Aid Alberta, to the attention of the Minister. The Minister's decision is final.

If a student is not sure to whom to address a second appeal, the student may address it to Attn: SFAAC (see below). If the appeal instead needs to be considered by the Minister or the Minister's designate, the appeal will be forwarded internally.

## **STUDENT FINANCIAL ASSISTANCE APPEALS COMMITTEE (SFAAC)**

SFAAC is a public committee appointed by the Minister to hear student appeals on the Minister's behalf. A student's appeal can be heard by SFAAC if the student:

- understands why their COC was rejected or understands why they did not receive their desired results
- is not appealing about one of the topics that requires Ministerial Review
- does not have any new information and/or documentation

If the student does have new information and/or documentation, it should be forwarded to Student Aid Alberta as a regular COC, not referred to SFAAC.

## **REASSESSMENT TIMEFRAMES**

- Standard processing time for a Change of Circumstance is up to 6 weeks
- Changes of Circumstance for nil awards and awards less than \$1000 are usually processed within 10 business days
- Standard processing time for a SFAAC Review is roughly 4 weeks
- Standard processing time for a Ministerial Review varies on a case-by-case basis

## SWITCHING EDUCATIONAL INSTITUTIONS

When a student has already applied for student aid and then decides to change educational institutions, the student must submit a new full-time application (not a COC). The student should contact the Student Aid Alberta Service Centre (SAASC) to cancel the original application.

If student aid has not been issued:

- Once the original application is cancelled the student may be able to reapply online
- Some students may not be able to access the online application, so a paper application may be required

If student aid has already been issued, the student must:

- return any issued grant cheques to Student Aid Alberta and
- submit a new paper application with a letter explaining that they are changing educational institutions

If the student previously received MSFAAs, these do not need to be returned. MSFAAs are not specific to any particular educational institution.

## PROGRAM SWITCHING

If a student changes programs, but is still attending the same educational institution during a funding period, the student may submit a COC to notify Student Aid Alberta of

- the change in program of studies, and
- the date on which the program switch occurred

Once Student Aid Alberta is notified of the change, a reassessment may be done

- if a student switches into certain programs (e.g., to Open Studies or to a graduate level program), eligibility for funding may be affected
- if a student needs additional funding as a result of changing programs (e.g., tuition and books costs have increased), the student must request this in the COC. An educational institution cannot make a request for additional funding on a student's behalf; however, a supporting letter listing correct program, dates and educational costs should accompany the COC

### **Exception**

*If the program switch involves a change in study dates and additional months of living allowance are required, the student should submit a new Full-Time Application and indicate the date on which the program switch occurred*

Subsequent student aid applications may be rejected if program switching:

- leads a student to fail to make scholastic progress for more than two years, or
- leads a student to fail to meet the Years of Program + 1 Limit



Student aid applications may also be rejected if the student has enrolled in three successive short-term programs.

If a student in a short-term program switches to a new program of study during a funded period, and the program switch involves a change in study dates, the student is considered to have attended two successive short-term programs. This student would not be able to receive student aid for a third short-term program within the next year.

## **CHANGES TO START AND END DATES**

If a student's study period start date changes by more than 30 days, a new application is required.

Study period end dates are only changed with a COC if a student has an emergency medical situation that extends the study period by no more than 30 days. Other students whose study periods are extended must submit a new application if they wish to be considered for additional student aid.

## WITHDRAWALS

A withdrawal occurs when a student whose full-time registration was previously confirmed is no longer enrolled as full-time because the student:

- never attended classes
- dropped to below full-time enrolment (60% of a full course load, or 40% for a student with a documented permanent disability)
- withdrew from the institution entirely
- completed study requirements prior to the application end date

Students with a break in studies of more than 30 days are considered withdrawn and will need to submit a new application if they plan to continue their studies.

### **Exception**

*Private Vocational Institutions have additional rules about reporting student withdrawals*



When Student Aid Alberta is notified that a student has withdrawn, all undisbursed funds are cancelled. Student Aid Alberta also:

- automatically sends notification of the withdrawal to the student's loan service provider(s), advising them of the revised study period end date
- returns any tuition refunds from the educational institution to the loan service provider
- reassesses the application to determine if there is an overpayment
- sends a letter to the student

## HISTORY OF WITHDRAWALS

If a student applies for additional student aid after the student has had two withdrawals in consecutive years:

- the application will be rejected and
- Student Aid Alberta will notify the student that they cannot receive funding for 12 months from the date of their most recent withdrawal

The student may appeal if one or more of the withdrawals was the result of a family emergency or due to medical reasons, etc. Appropriate documentation should be submitted with the appeal.



## OVERPAYMENTS

Overpayments occur when students receive funding for which they are not eligible. Some examples of when reassessments may result in overpayments include:

- Student reports a change of circumstance that reduces financial need
- Student Aid Alberta is advised that a student has dropped below full-time enrolment / withdrawn
- An audit or investigation shows that application information was incorrect

When an overpayment is identified, undisbursed funds may be cancelled or reduced. If the funds have already been issued, the student must repay the overpaid funds.

## LOAN OVERPAYMENTS

Loan overpayments do not add to a student's loan debt. The student simply repays loans according to the conditions under which they were borrowed. The student does not need to take any extra action because of a loan overpayment.

## GRANT OVERPAYMENTS

If a student is determined to have a grant overpayment, the student must repay the overpaid funds.

For newly-calculated Alberta grant overpayments:

- Student Aid Alberta automatically converts these overpayments to Alberta student loans 90 days after the student's appeal period has expired. When converted, the grant overpayment is transferred to the Student Aid Alberta Service Centre and is added to the student's outstanding ASL balance, to be repaid along with the student's Alberta loans
- If there is no existing Alberta student loan, one is created
- Students are notified of their new loan amount by the Student Aid Alberta Service Centre

For newly-calculated federal grant overpayments:

- Student Aid Alberta does not currently have a process to convert federal grant overpayments into Canada Student Loans
- Once a process is created, Student Aid Alberta will begin converting federal grant overpayments to CSL

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**Exception**

*A Canada Student Grant for Services and Equipment for Students with Permanent Disabilities overpayment will not be converted to CSL*

- In the meantime, federal grant overpayments are being held by Student Aid Alberta. Affected students do not need to repay their federal grant overpayments at this time
- If a student with a federal grant overpayment would like to repay in full before the overpayment is converted to a CSL, the student may send a cheque or money order, payable to the “Government of Alberta” to:

Student Aid Alberta  
PO Box 28000, Station Main  
Edmonton, AB T5J 4R4

Student Aid Alberta does not accept post-dated cheques.



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**Exception**

*Some overpayments (loans or grants) may be determined due to an investigation. In some of these cases, there may be additional conditions for repayment (e.g., the student must repay the entire amount of the overpayment before future funding will be issued). If these additional conditions exist, they will be described in a letter sent to the student*



Grant overpayments that were calculated prior to 2012-13 were routinely sent through Service Alberta, Crown Debt Collections, for recovery. Students with these older grant overpayments who wish to return to studies may be able to work with Service Alberta or the Student Services Unit to rehabilitate the debt.



## DECEASED STUDENT



Upon receipt of a death certificate or confirmation of a student's death, Student Aid Alberta cancels outstanding funding and writes off the student's existing debt.

## EMERGENCY REQUESTS

Student Aid Alberta internal staff handle all student emergency situations. When considering emergencies, these staff will ask the following sorts of questions:

- Can the request be considered? Has the student received the legislated maximum funding already?
- Has the student's situation changed since the original application?
- Is the situation beyond the student's control?
- Can the student receive financial assistance from others?
- Are there other sources of income that can be used to meet the shortfall?

For example:

- Child Tax Credit or Universal Child Care Benefit
- National Child Benefit Supplement
- GST Rebate or Income Tax Refund
- Part-time Earnings
- School Emergency Funds

## EMERGENCY SITUATIONS

- student has no safe accommodation (e.g., due to a disaster such as a fire or due to fleeing an abusive situation)
- there is a threat to the student's health or safety (e.g., no heating source in cold winter weather)
- processing of full-time application or a COC extends beyond the normal processing time, creating hardship for the student
- student aid was cancelled in error
- student requires prescriptions and cannot afford to pay for them

An educational institution asking for an up-front tuition payment is not considered an emergency. The student should negotiate a payment plan with the school.

Emergency requests are acted upon within 3-5 business days of receipt of necessary information.

## PROGRAM COMPLIANCE AND INVESTIGATIONS

Audits are based on random selection, targeted selection, informant calls, and computer matching with other agencies. Audit activities sometimes result in reassessments being done.

Audits are conducted to:

- ensure integrity of the student aid programs by ensuring funding is issued to eligible applicants
- maintain public confidence in the integrity of the student aid programs by encouraging voluntary compliance with financial disclosure requirements
- ensure accuracy of submitted information
- verify students' eligibility to receive assistance

Inquiries about files under audit should be directed to the Program Compliance and Investigations Unit, especially (when applicable) to the auditor listed on the student's letter.





# 4 – REPAYMENT

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# REPAYMENT

## LOAN REPAYMENT BASICS

Upon completion of studies, students are responsible for repaying the principal and interest accrued on their student loans, according to the payment schedules set up with their loan service providers.

If a student wants to make a payment on their student loans prior to the end of their studies, the payment must be forwarded to the relevant loan service provider.

## THE SIX MONTHS AFTER STUDIES

Monthly payments begin six months after full-time studies end. This six month period is called:

- The non-repayment period, for Canada Student Loans
- The grace period, for Alberta Student Loans

Students who return to full-time studies after a break in studies of more than six months are responsible for any interest that has accrued during or after the 6 month non-repayment/grace period. They must make payments on their outstanding student loans from the end of the six-month non-repayment/grace period, until the month they return to school full-time (or part-time, for ASL).

## CANADA STUDENT LOANS NON-REPAYMENT PERIOD

Interest accrues on Canada Student Loans (CSL) during the 6 months between the student's completion date and the date the student starts making payments. The student can pay the interest or have it added to the outstanding loan balance.

## ALBERTA STUDENT LOANS GRACE PERIOD

Interest does not accrue during the 6 month grace period for Alberta Student Loans (ASL).

## KEEPING LOANS IN INTEREST-FREE STATUS

If a student is not receiving new student loans but is continuing studies in a designated program, the student can submit one of the following forms to ensure that previous loans stay in interest-free status.

- For Canada Student Loans – Schedule 2 (full-time students only)
- For Alberta Student Loans – Form B (full- and part-time students)
- Students who have both Canada and Alberta student loans can complete a Form B only to keep both loans in interest-free status.

These forms are available at [studentaid.alberta.ca](http://studentaid.alberta.ca) or from educational institutions in Alberta.

## INTEREST-FREE STATUS FOR PARENTAL LEAVE

A student who takes a break from full-time studies for parental leave may apply for interest-free status on their Alberta student loans. The interest-free status begins on the last day of attendance at school and lasts up to a maximum of 12 months from that date.

Students are eligible when they cease to be registered full-time in order to give birth to, care for, or support a child who is a new addition to the family by reason of a Qualifying Event. The student must intend to return to full-time studies. The Qualifying Event must have happened within 12 months of when the student ceased to be registered full-time.

To apply, students can submit an Application for Interest-Free Status for a Person on Parental Leave. The form is available at [studentaid.alberta.ca](http://studentaid.alberta.ca).

The application form contains details about Qualifying Events and required documentation.

## INTEREST-FREE STATUS FOR MEDICAL RESIDENTS

Students are not required to pay interest or make payments on Alberta Student Loans while completing medical residency training.

Medical Residents must provide the Student Aid Alberta Service Centre with a completed Form B to be eligible for interest-free status.



## **INTEREST-FREE STATUS FOR CANADIAN RESERVISTS**

Canadian reservists who were previously full-time post-secondary students are not required to pay interest or make payments on Canada Student Loans while serving on designated operations, regardless of duration.

To be eligible for this benefit a student must:

- be in the Canadian Reserves
- have been enrolled in at least 60 percent of a full course load (or 40% for a student with a documented permanent disability)
- have stopped full-time studies after December 1, 2007, to serve on a designated operation
- have a federal student loan but have not started to repay it, and
- intend to return to school after designated operations

For information on how to apply, go to [canlearn.ca](http://canlearn.ca).

## **NOTIFICATION OF TERMS AND PAYMENTS OF LOANS**

A student's loan service provider(s) or lender(s) will notify the student within six months of completion of full-time studies about the terms, payments and conditions of the student's loans.



## **LOAN INTEREST RATES**

Alberta direct student loans interest rates:

- a floating rate of prime + 0%. The rate varies with Canada's prime rate
- on a one-time basis, students can request a fixed rate (prime + 2%)

For all other Alberta and Canada student loans, the loan interest rate is:

- a floating rate of prime + 2.5%. The rate varies with Canada's prime rate
- on a one-time basis, students can request a fixed rate (prime + 5%)

## **TAX CREDIT**

A 17% tax credit is available on the interest portion of ASL and CSL payments.

Information about the tax credit is available in the annual income tax guide or from the Canada Revenue Agency.

## REPAYMENT ASSISTANCE PROGRAMS

These loan repayment assistance programs have been designed to help students keep their loans in good standing.

Borrowers who are having difficulty repaying should contact their loan service providers to ask about these programs.

## REVISION OF TERMS

If the standard repayment terms of a borrower's student loan do not suit the borrower's circumstances, the repayment terms may be revised to:

- reduce the monthly payment amount and extend the amortization (payback) period,
- increase the monthly payment amount and decrease the amortization period, or
- change payment due dates

To revise Alberta Student Loan repayment terms a student must contact:

- the Student Aid Alberta Service Centre (for Alberta Student Loans issued after July 31, 2001), and/or
- the bank where they cashed their student loan agreement(s) (for Alberta Student Loans issued prior to July 31, 2001)

It may be possible, on guaranteed loans and risk share loans only, to request a reduced interest rate. This is done at the bank's discretion if a qualified co-signor or guarantor can be provided.

To revise Canada Student Loan repayment terms a student must contact the National Student Loans Service Centre.

Borrowers who are in good standing can request a revision of terms at any time.





## REPAYMENT ASSISTANCE PLAN (RAP)

Both the federal government and the Alberta government offer the Repayment Assistance Plan (RAP) for their respective student loans.

Federal RAP and Alberta RAP work closely together.

- Borrowers with both Canada and Alberta student loans only need to submit one RAP application in order to be considered for both programs.
- The financial eligibility criteria are the same for each program, and borrowers who qualify for both programs will have their Alberta RAP eligibility period synchronized with their federal RAP period.
- The affordable payment calculated for each borrower will be apportioned between federal and provincial loans.

### QUALIFYING FOR THE REPAYMENT ASSISTANCE PLAN

To qualify for RAP, borrowers must have a student loan in in good standing that is in repayment status (or that will enter repayment status within one month). Borrowers may use backdating (up to 6 months) and capitalization of interest (up to 3 months) options to return their loan to good standing if they are behind on payments, just so long as the loan has not been returned to the government for collections.

The Repayment Assistance Estimator at [canlearn.ca](http://canlearn.ca) helps borrowers determine if they meet the financial eligibility criteria for RAP.

For each borrower who qualifies for RAP, an affordable payment calculation is done. Some borrowers will not need to make any monthly payments; others will make an affordable monthly payment based on their family size and income. Borrowers must re-apply for RAP every 6 months.

### HOW THE REPAYMENT ASSISTANCE PLAN WORKS

Stage 1 of RAP is designed to provide relief to borrowers with temporary repayment difficulties, while Stage 2 of RAP provides longer-term relief for borrowers with ongoing difficulties. Provided all RAP eligibility criteria are met, a borrower will be placed in RAP Stage 1 if both:

- The first day of the month in which they applied for RAP is within 120 months of their ceasing to be a student and
- The borrower has not received 60 cumulative months of RAP and/or Interest Relief (IR) since ceasing to be a student

An eligible borrower will be placed in RAP Stage 2 if either of the following applies:

- The first day of the month in which they applied for RAP is more than 120 months after they ceased to be a student, or;
- The borrower has received more than 60 cumulative months of RAP Stage 1 and/or IR since ceasing to be a student

### **STAGE 1 RAP**

The government (federal or provincial, according to the loan type) pays monthly interest costs, and the borrower's affordable payment (if any) goes to pay towards the loan's principal balance.

### **STAGE 2 RAP**

The government pays the difference between the borrower's monthly affordable payment and the borrower's required payment (when the loan is amortized over 15 years), thereby reducing the loan's principal balance. The result is that no borrower who continues to qualify for RAP will have a repayment period that lasts more than 15 years since the time they were last enrolled.

Borrowers who enter Stage 2 of RAP are restricted from receiving further funding until their debt is retired or repaid.

### **APPLYING FOR RAP**

- Borrowers with both Canada and Alberta Student Loans should submit one federal RAP application to the National Student Loans Service Centre. An electronic version of the RAP application is now available  
The borrower will be considered for RAP on both loans
- Borrowers with Alberta Student Loans only should submit an Alberta RAP application to the Student Aid Alberta Service Centre

To continue receiving benefits, borrowers must re-apply for RAP every 6 months



## **REPAYMENT ASSISTANCE FOR BORROWERS WITH A PERMANENT DISABILITY**

The repayment assistance programs that are available for Alberta Student Loan borrowers with permanent disabilities are:

- RAP-PD
- Special Consideration

The repayment assistance programs that are available for Canada Student Loan borrowers with permanent disabilities are:

- RAP-PD
- Permanent Disability Benefit

### **RAP-PD**

This is a version of the Repayment Assistance Plan that offers an accelerated loan repayment benefit for borrowers with a permanent disability.

- requires a new application every 6 months, so it may not be the best option for all borrowers
- is not available on loans that have already been returned to the government due to default
- borrowers who are on RAP-PD and more than 5 years into repayment will be restricted from further funding until their debt is retired
- RAP-PD allows borrower's debt to be retired after 10 years, after which time no debt or restrictions will exist.
- Only one application is required for consideration for RAP-PD on both Canada and Alberta student loans

### **SPECIAL CONSIDERATION**

Special Consideration is available on Alberta student loans. The program removes a borrower's ASL from active collection. A borrower may be eligible if:

- The borrower has a permanent disability functional limitation caused by a physical or mental impairment that substantially limits their ability to earn a living, and
- The borrower's financial situation does not allow them to make their Alberta student loan payments, and
- The borrower's financial resources (e.g., savings, RRSPs, bonds, etc.) are not enough to substantially reduce the balance of their Alberta student loan.



To apply for Special Consideration a borrower must submit:

- Application for Special Consideration for Alberta Student Funding- Form L
- Income and Expense Statement- Form J
- Medical Questionnaire (such as Form K or other similar medical documents)

The borrower is responsible for keeping their loans in good standing at all times, even while waiting for a decision to be made on their Special Consideration application. The borrower may discuss a revision of terms or RAP with the loan service provider(s) or lender(s) while awaiting a Special Consideration decision.

Any borrower approved for Special Consideration who wishes to receive more funding to return to studies must rehabilitate their Alberta Student Loan according to the conditions in the Loan and Grant Rehabilitation policy.

### **PERMANENT DISABILITY BENEFIT (PDB)**

The Permanent Disability Benefit (PDB) is available on Canada Student Loans only, for borrowers with a severe permanent disability. Borrowers who qualify for PDB have all of their Canada Student Loans forgiven. To apply, borrowers should contact the National Student Loans Service Centre.



### **DEFAULTED LOANS**

A borrower's loan is considered in default:

- when the borrower is not shielded by RAP and
- when the loan is two months past the last payment due date or has 90-days of interest owing, or
- when the borrower
  - files a notice of intention to file for bankruptcy
  - files an orderly payment of debt
  - files a consumer proposal
  - applies for a consolidation order or any other document filed by the student seeking relief under the applicable federal or provincial law relating to the orderly payment of debts, or
  - is approved for Special Consideration ('in default' only in terms of requiring rehabilitation if the borrower applies for additional student funding)



Defaulting on student loan payments has an impact on a student's eligibility for future funding. If a student defaults on either a Canada Student Loan (full- or part-time) or an Alberta Student loan, all future assistance (full- or part-time) through Student Aid Alberta is denied until the defaulted loans have been rehabilitated.

If a student misses payments, the loan service provider(s) or lender(s) will take steps to recover the debt. These steps can include:

- reporting to a credit agency
- using a private collection agency
- taking legal action
- recovery through the student's income tax return

Students should look for repayment assistance before their loans go into default.

## REHABILITATING DEFAULTS

Conditions for rehabilitating an Alberta Student Loan are:

- for a loan that has been returned to the government (i.e. for an ASL that is 150 days past due or that has been approved for Special Consideration), the borrower must pay all outstanding interest and make the equivalent of two months of required payments.
- for a loan that has not been returned to the government, the borrower must bring the loan up-to-date and into "good standing."
  - For direct loans, the borrower has a number of options to bring the loan up-to-date with the Student Aid Alberta Service Centre; these include revision of terms, approval for repayment assistance, and/or reinstatement to interest-free status.
  - For loans held by financial institutions, the borrower must comply with the lender's conditions to bring the loan up-to-date.



To rehabilitate a defaulted loan or a grant overpayment held by Crown Debt Collections at Service Alberta, a student must pay all outstanding interest and pay the equivalent of two months required payments. Once the payment is made, Service Alberta will provide confirmation of the rehabilitation and enter comments into the Students Finance System.



To rehabilitate a defaulted Canada Student Loan, a borrower must comply with Canada Student Loans Program conditions. Confirmation of rehabilitation of a CSL (a clearance letter) must be provided before any new student aid applications will be processed.



## CANADA REVENUE AGENCY REFUND SET-OFF PROGRAM

The Canada Revenue Agency Refund Set-Off Program is a signed agreement between Service Alberta Finance Collections and Revenue Canada

The agreement allows the province to recover a student's defaulted ASL or grant overpayment from the student's income tax refund.

## BANKRUPTCY

Student loans that are included in a bankruptcy are considered in default, but additional rules apply to rehabilitating loans that were included in a bankruptcy. Under the *Bankruptcy and Insolvency Act* (Canada), student loans are not dischargeable debts until a minimum of:

- 7 years have passed since the borrower ceased to be a student, or
- 5 years have passed since the borrower ceased to be a student, in the case of exceptional financial hardship

Borrowers who have participated in a bankruptcy-related event which includes federal or provincial student loans, are only eligible for further student aid when:

- they have paid their student loans in full, or
- they have received a court ordered discharge for the student loans, and 3 years have passed since the court ordered discharge.



### **Exception**

*Students who participate in a bankruptcy-related event which includes federal or provincial student loans may be eligible for Canada Student Loan funding and federal interest-free status while in full-time studies. They may also be eligible for federal repayment assistance programs if the loans have not been returned to the federal government due to non-payment*

*To continue to be eligible for CSL they must:*

- *make satisfactory academic progress in the same program and*
- *be a continuous student (no break of over 6 months)*

*Federal funding is available for up to 3 academic years from the end of the study period in which the bankruptcy event occurred.*

A student who has participated in a bankruptcy-related event that includes a grant overpayment (but not student loans) is only eligible for further funding when they have waited a period of time comparable to the amount of time a bankrupt student loan borrower would wait to regain eligibility.

This would usually be 10 years from the last time they attended, or 8 years in the case of exceptional financial hardship.

## **BANKRUPTCY EXAMPLES**

1. A student files a consumer proposal (a bankruptcy-related event) in November, 2013 while in full-time studies.

- All undisbursed provincial funding is cancelled.
- The student may continue to receive scheduled disbursements of federal funding until her study period end date in April, 2014.
- The student is also eligible to continue receiving federal funding through the 2016-17 academic year if she remains continuously in the same program of study.

2. A borrower with previous student loans declares bankruptcy in July, 2011 while in repayment status. He had finished post-secondary studies in April, 2010.

The borrower's student loans are not discharged along with his other debts in the bankruptcy. If the borrower is not able to pay off all the outstanding student loans, he is not eligible to receive further student aid until he applies to the bankruptcy court and receives a discharge from the student loans. This could happen in:

- April, 2017 – seven years after last enrolled in post-secondary studies, or
- April, 2015 – if the borrower can demonstrate exceptional financial hardship

The borrower must wait an additional three years after receiving the court-ordered discharge from student loans before he can be approved for further student aid:

- April, 2020 – can be approved for further student aid
- April, 2018 (if student loan discharge occurred in 2015)

# 5 - PART-TIME STUDENT AID

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A student is considered to be in part-time studies if the student is registered in less than 60% of a full course load. Students should check with their schools to determine if they are considered part-time.

Students who enrolled in a combination of post-secondary and upgrading courses (but who are not considered full-time when only their post-secondary courses are considered) must submit an 'Application for Financial Assistance for Part-Time Study' for post-secondary courses and a separate application for the upgrading courses through the Alberta Works program.

## PART-TIME ELIGIBILITY

### RESIDENCY

#### FEDERAL PART-TIME RESIDENCY

To be eligible for part-time federal student aid, the student must:

- be a Canadian citizen or permanent resident (landed immigrant), or have protected person status as defined in the federal *Immigration and Refugee Protection Act*
- reside in a province that issues Canada Student Loans (applicants living in Quebec, Northwest Territories or Nunavut are not eligible)

To qualify for either federal or provincial part-time funding, if a student is applying through Alberta, the student must reside in Alberta while in part-time studies.

#### ALBERTA PART-TIME RESIDENCY

To be eligible for part-time provincial student aid:

- Alberta must be the last province the student has lived in for 12 consecutive months, excluding time spent as a full-time post-secondary student

## CREDIT HISTORY AND DEFAULTS

Student Aid Alberta will only perform a credit check on first-time applicants who are 22 years or older and who are approved for part-time loans.

A student who has defaulted on previous (full-time or part-time) loans, or on a grant overpayment, must rehabilitate the debt before the student can be approved for any part-time student aid.

A student who has participated in a bankruptcy-related event must meet the bankruptcy guidelines before being considered for any part-time student aid.

## PART-TIME ELIGIBILITY – FINANCIAL CRITERIA

Part-time student aid eligibility is income-based. The student's (and spouse's, if applicable) gross income is compared to the Canada / Alberta Income Threshold Chart to determine the student's eligibility.

### CANADA / ALBERTA INCOME THRESHOLD CHART

Family Size	Low-Income Threshold	Middle-Income Threshold
1	23,647	45,644
2	29,439	63,901
3	36,192	76,592
4	43,941	85,589
5	49,839	92,577
6	56,209	98,280
7	62,581	103,105

The following incomes are used:

- Student's income - gross income from line 150 of the student's current tax return)
- Spouse/partner's income (if applicable) - gross income from line 150 of the spouse/partner's current tax return is used in addition to the student's income to calculate the gross family income



Students are only considered for part-time student aid if their family income is less than the amounts in the Canada / Alberta Income Threshold Chart.

### **Exception**

*If Line 150 from last year's tax return is above the threshold, but the student expects the family earnings will be less this year, the student can estimate family earnings for this year to be compared against the threshold chart. The student will need to send in a letter explaining the circumstances.*

There is no 'dependent student' category for part-time students, so income from the student's parent(s) is never considered.

## **ALLOWABLE COSTS**

The following costs are considered when determining part-time eligibility:

- tuition and mandatory fees
  - actual amounts
- books, supplies and instruments
  - actual amounts
- disability-related costs, if applicable
- transportation
  - \$50 per month (documentation is required if additional student aid is needed)
- childcare (if required)
  - up to \$75 per month per child without receipts (documentation is required if additional student aid is needed)

Students enrolled in correspondence or distance learning are not assessed for transportation or childcare costs.

A student's part-time award will never exceed the amount of these costs.

## **PART-TIME ENROLMENT REQUIREMENTS**

Student aid is not available for repeat courses.

### **FOR PART-TIME FEDERAL STUDENT AID**

To be eligible for part-time federal student aid students must be registered in:

- 20% - 59% of a full course load
- course(s) at an accredited educational institution that are part of a designated program of studies
- a program at an educational institution in Canada, unless the course being taken outside of Canada is a requirement for a Canadian educational institution

### **FOR PART-TIME PROVINCIAL STUDENT AID**

To be eligible for part-time provincial student aid a student must be:

- registered in less than 60% of a full course load
- at an educational institution in Alberta
- taking course(s) that are part of a designated program of studies

## **TYPES OF PART-TIME STUDENT AID**

A part-time post-secondary student may be eligible for a federal part-time loan or for federal/provincial part-time grants. Student Aid Alberta allocates part-time funding in the following order:

- Federal permanent disability grants, if applicable
- Canada Student Grant for Part-Time Studies  
OR Alberta Part-Time Grant
- Part-Time Canada Student Loans
- Canada Student Grant for Part-Time Students with Dependents

## PART-TIME FEDERAL STUDENT AID

### PART-TIME CANADA STUDENT LOANS

The Part-Time Canada Student Loan Program (PTCL) is administered by the provinces on behalf of the federal government.

PTCL may be awarded to a part-time student who requires financial assistance and who meets part-time eligibility criteria. To qualify for PTCL, the student's family income must fall below the Middle-Income Threshold in the Canada / Alberta Income Threshold Chart.

**Amount:** The minimum that will be issued is \$100. The maximum accumulated outstanding PTCL principal amount is \$10,000. This is not a lifetime limit. If a student makes payments towards a PTCL the student can receive additional PTCL up to the \$10,000 limit again.

### CANADA STUDENT GRANT FOR PART-TIME STUDIES

The Canada Student Grant for Part-Time Studies may be awarded to part-time students who meet the grant-specific eligibility criteria. To qualify for this grant, the student's family income must fall below the Low-Income Threshold in the Canada / Alberta Income Threshold Chart.

Students do not have to be issued PTCL to receive the Canada Student Grant for Part-Time Studies.

**Amount:** The minimum amount that will be issued is \$100. The maximum amount that will be issued is \$600 per semester, to a maximum of \$1,200 per loan year. There is no lifetime maximum.

Students cannot receive both the Canada Student Grant for Part-Time Studies and the Alberta Part-Time Grant for the same semester.

## CANADA STUDENT GRANT FOR PART-TIME STUDENTS WITH DEPENDANTS

The Canada Student Grant for Part-Time Students with Dependants may be issued to part-time students with dependants who meet the grant-specific eligibility criteria. To qualify, a student must:

- have a family income that is below the Low-Income Threshold
- have at least one dependant 11 years of age or under at the start date of studies
- have either
  - an assessed need of more than \$5200 (if student has no outstanding PTCL from a previous application), or
  - an assessed need that is greater than \$4000, less any outstanding PTCL, plus \$1200

**Amount:** A student with 1 or 2 dependants is eligible for \$40 per program week. A student with 3 or more dependants is eligible for \$60 per program week. The maximum amount is the lower of \$1,920 or the student's remaining assessed need. There is no lifetime maximum.

## CANADA STUDENT GRANT FOR STUDENTS WITH PERMANENT DISABILITIES

See the Permanent Disability chapter for a description of this grant.

The part-time Canada Student Grant for Student With Permanent Disabilities works just like the full-time grant, with the following exception:

- The student must have family income that falls below the Middle-Income Threshold in the Canada / Alberta Income Threshold Chart (instead of needing \$1 of federal calculated need, as with the full-time grant)

The student will receive the full \$2,000 if eligible.

## **CANADA STUDENT GRANT FOR SERVICES AND EQUIPMENT FOR STUDENTS WITH PERMANENT DISABILITIES**

See the Permanent Disability chapter for a description of this grant.

The part-time Canada Student Grant for Services and Equipment for Students with Permanent Disabilities works just like the full-time grant, with the following exception:

- The student must have family income that falls below the Middle-Income Threshold in the Canada / Alberta Income Threshold Chart (instead of needing \$1 of federal calculated need, as with the full-time grant)

## **PART-TIME PROVINCIAL STUDENT AID**

### **ALBERTA PART-TIME GRANT (APTG)**

The APTG may be awarded to a part-time student who requires financial assistance and who meets the grant-specific eligibility criteria. To qualify for this grant, the student's family income must fall below the Middle-Income Threshold in the Canada / Alberta Income Threshold Chart.

**Amount:** The minimum amount that will be issued is \$50. The maximum amount that will be issued is \$600 per semester, to a maximum of \$1,800 per loan year. There is no lifetime maximum.

A student cannot receive both the APTG and the Canada Student Grant for Part-Time Studies for the same semester.

## PART-TIME APPLICATION

Student Aid Alberta's loan year is from August 1 to July 31. Students should submit an application based on the loan year during which their study period start date occurs.

Students apply by completing the 'Application for Financial Assistance for Part-Time Study'. This application cannot be submitted electronically. Application forms may be printed from [studentaid.alberta.ca](http://studentaid.alberta.ca).

The maximum length of time a student can apply for on an application is 12 months. If a study period exceeds 12 months in length, the student must submit two separate part-time applications.

Any time a student has a break in studies of 30 days or more, a new part-time application is required.

If a student is enrolled in more than 1 course and the courses are at different educational institutions, the student must submit a separate part-time application for each institution.

### **Exception**

*A student who is simultaneously enrolled in part-time courses at different institutions may be able to qualify for full-time student aid as a concurrently-enrolled student. If the combined course load between the various institutions equals at least 60% of a full course load (or 40% for a student with a permanent disability), the student may wish to apply for full-time funding.*

A portion of the part-time application must be completed by the educational institution.

## RECEIVING PART-TIME STUDENT AID

### CERTIFICATE OF ELIGIBILITY PTCL –SCHEDULE 1A

If a student is awarded PTCL, a 'Certificate of Eligibility Part-Time Student Loans, Schedule 1A' (Certificate) is mailed to the student.

#### ***Exception***

*If a student is attending Athabasca University, the certificate is usually mailed directly to the school.*

Instructions for completing the certificate are included. The educational institution must sign the certificate to confirm part-time registration. The educational institution may request that some of the loan be sent directly to the institution to pay for tuition and mandatory fees.

### PART-TIME CANADA STUDENT LOAN AGREEMENT

Part-time students approved for PTCL will also receive a loan agreement form. Instructions for completing the agreement are included. Both the loan certificate and the loan agreement must be completed and returned to the National Student Loans Service Centre before the loan will be issued.

### SUBMITTING PTCL DOCUMENTS

Canada Student Loans has contracted a service provider, the National Student Loans Service Centre (NSLSC), to negotiate PTCL certificates and agreements.

During peak enrolment periods service provider representatives are on campus at larger public educational institutions in Alberta to accept students' PTCL certificates and agreements.

Students can also take their PTCL certificates and agreements to participating Canada Postal Outlets to submit them.



## DISTRIBUTION OF PART-TIME GRANTS

- grant cheques are sent to the educational institution
- the educational institution must confirm part-time enrolment prior to releasing a part-time grant cheque

### ***Exception***

*For students enrolled at Athabasca University, part-time grant cheques are mailed directly to students after their part-time enrolment has been confirmed by Athabasca University.*

## MAINTAINING ELIGIBILITY

### SUCCESSFUL COMPLETION

Continued part-time student aid is only available if the student passes the course(s) for which they received part-time student aid. When completing the part-time application, students must declare whether they passed previous part-time courses for which they received funding. Transcripts or letters of progress are not generally requested.

Students who fail to pass course(s) may use their own resources to retake the course(s) and then notify Student Aid Alberta of their successful completion so that future part-time applications will be considered.

## PART-TIME REPAYMENT

Interest on a PTCL is calculated at a rate of prime + 2.5%. Interest on the PTCL begins accruing the first day of the month after studies end, but there is a six month grace period before repayment begins.

Students in full-time studies are not required to pay interest on previously-issued PTCL.

Students in part-time studies who want their previous full-time Alberta Student Loans to stay in interest-free status must complete a Form B.



## DEFAULTED LOANS

If a student misses payments on their PTCL, the NSLSC will take steps to recover the debt. These actions may include:

- reporting to a credit agency
- using a private collection agency
- taking legal action
- recovery through the student's income tax return

If a student defaults on a PTCL, eligibility for future student aid (both full-time and part-time) is affected. The student must meet Canada Student Loans Program's requirements to rehabilitate the default.



## PART-TIME TAXATION

T4A tax forms are issued for part-time grants, when the student receives more than \$500 worth of grants in a calendar year.

Students with questions about taxation should contact the Canada Revenue Agency.

# 6 - PERMANENT DISABILITY

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# PERMANENT DISABILITY

## DEFINITION OF PERMANENT DISABILITY

Student Aid Alberta defines a permanent disability as a functional limitation caused by a physical or mental impairment that restricts the ability of a person to perform the daily activities necessary to participate in studies at a post-secondary level or the labour force, and that is expected to remain with the person for the person's expected natural life.

## SCHEDULE 4

In order to qualify for permanent disability grants, a student must submit a Schedule 4 as part of their student aid application. The Schedule 4 must be reviewed and signed by an Authorized Consultant. Students with permanent disabilities who are attending these institutions should meet with a disability counselor at their school to have their Schedule 4 reviewed and signed.

Alberta College of Art of Design	Mount Royal University
Athabasca University	Norquest College
Bow Valley College	NAIT
Concordia University College	Olds College
Grande Prairie Regional College	Portage College
Grant MacEwan University	Red Deer College
Keyano College	SAIT
King's University College	St. Mary's University
Lakeland College	University of Alberta
Lethbridge College	University of Calgary
Medicine Hat College	University of Lethbridge

Students with permanent disabilities who are attending all other institutions in Alberta should go to an Alberta Human Services to meet with an Authorized Consultant who can review and sign their Schedule 4.

Students with permanent disabilities who are attending educational institutions outside of Alberta should work with a disability advisor at their school to submit an application, Schedule 4 and documentation of their disability. The Schedule 4 will then be reviewed by an Authorized Consultant in Alberta.

## GRANTS FOR STUDENTS WITH A PERMANENT DISABILITY

### CANADA STUDENT GRANT FOR STUDENTS WITH PERMANENT DISABILITIES

The Canada Student Grant for Students with Permanent Disabilities is provided to address the financial need of students with a permanent disability. It can be granted once per funding year. To be eligible a full-time student must:

- have at least \$1 of federal calculated need
- meet all eligibility criteria for receiving federal funding
- have a documented permanent disability
- submit a Schedule 4

Students must submit documentation with the Schedule 4 that describes the permanent nature of the disability, for example:

- a medical certificate
- a learning disability assessment
- a document proving that the applicant is in receipt of federal and/or provincial disability assistance

To receive this grant:

- The documentation describing the type of permanent disability is usually only required with the first application, and not in subsequent years
- The student need not submit a new Schedule 4 in each subsequent year

**Amount:** \$2000 per loan year. Students will receive the full \$2,000, if eligible (may exceed assessed need).

Part-time students may also receive this grant if they meet part-time eligibility criteria.

## **CANADA STUDENT GRANT FOR SERVICES AND EQUIPMENT FOR STUDENTS WITH PERMANENT DISABILITIES**

The Canada Student Grant for Services and Equipment for Students with Permanent Disabilities is provided to students who have a permanent disability that limits their ability to perform daily activities necessary to participate fully in post-secondary studies. The grant is designed to offset exceptional education-related costs associated with the student's permanent disability.

To be eligible the student must:

- Have at least \$1 of federal calculated need
- Meet all eligibility criteria for receiving federal funding
- have a documented permanent disability

As with the Canada Student Grant for Students with Permanent Disabilities, the student must submit documentation that describes the permanent nature of the disability. This documentation is usually only required once.

A student must submit a Schedule 4 with each new application for which this grant is being requested. The services and/or equipment being requested, along with costs, must be listed on the Schedule 4. An Individualized Service Plan or other documentation that describes the need for services and equipment due to the particular type of disability should also be included.

If a full-time student is not eligible for the federal services and equipment grant or if some costs are not covered, the Alberta Grant for Disabled Students (GFD) may be available instead.

**Amount:** The maximum amount a student may receive of the Canada Student Grant for Services and Equipment for Students with Permanent Disabilities is \$8,000 per loan year (not to exceed the costs of the services and/or equipment required).

The student must provide receipts to show that the services and equipment grant was used for its intended purposes during the study period. If all receipts are not provided, the student must return the excess funding.

Part-time students may also receive this grant if they meet part-time eligibility criteria.

## **ALBERTA GRANT FOR DISABLED STUDENTS (GFD)**

The GFD may be issued to a student with a permanent disability who is not eligible to receive the Canada Student Grant for Services and Equipment for Students with Permanent Disabilities or to a student who has costs that are not covered by the federal services and equipment grant (e.g., vehicle expenses if it has been clearly established that public transportation is not an option).

To be eligible for GFD, the student must:

- be enrolled in a full-time program
- have at least \$1 of provincial calculated need
- meet all eligibility criteria for receiving provincial funding
- have a documented permanent disability and requirement for services and/or equipment
- submit a Schedule 4, signed by an authorized official

**Amount:** The minimum amount of GFD to be issued is \$50. The maximum amount of GFD is \$3,000 per loan year, not to exceed

Costs that may be covered by GFD include all services and equipment that are covered under Canada Student Grant for Services and Equipment for Students with Permanent Disabilities, and some additional transportation/parking costs not covered under the federal grant.

If a student is also receiving Canada Student Grant for Services and Equipment for Students with Permanent Disabilities, the maximum amount of combined GFD and federal grant is \$8,000 per loan year.

### ***Exception***

*GFD may be issued to a spring/summer student who has reached the \$8,000 maximum for the federal services and equipment grant.*

The student must provide receipts to show that the GFD was used for its intended purposes during the study period. If all receipts are not provided, the student must return the excess funding.

## SERVICES AND EQUIPMENT

These are the types of services and equipment that can be covered with the Canada Student Grant for Services and Equipment for Students With Permanent Disabilities or with the Alberta Grant for Disabled Students.

### ASSISTIVE SERVICES

- note taker
- tutor
- academic strategist
- reader
- interpreter (oral, sign, CART)
- educational attendant care (while in school)
- specialized transportation (to and from educational institution only)

### EQUIPMENT

- technical aids (e.g., computer, braille)
- alternate formats (e.g., large or braille print)

### LEARNING DISABILITY ASSESSMENTS

The cost of a learning disability assessment can only be considered if a student pays for their own learning disability assessment within six months of the study period start date, and if the assessment results in a diagnosis of a learning disability.

The Canada Student Grant program will cover 75% of the cost to a maximum of \$1,200 per loan year.

#### ***Example***

*If the student's learning assessment fee is \$800 the disability services grant will cover 75% (\$600) of that cost*

Costs for other types of assessments are not allowed.



## NOT ALLOWED

These services and equipment costs cannot be covered:

- capital costs (e.g., vehicle modifications, alterations for educational institutions or residence)
- furniture
- internet subscriptions
- administrative fees
- hearing aids, glasses, wheel chairs
- vehicle-related expenses (e.g., parking, insurance, registration)

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### ***Exception***

*Vehicle-related expenses may be covered under the Alberta Grant for Disabled Student (but not under the federal services and equipment grant).*

For a more detailed listing of allowable costs for disability assistive services, students should contact their disability counselor.

## SERVICES – STANDARD ALLOWED AMOUNTS

Item	Price	Frequency of Entitlement
<b>SPECIALIZED TUTOR</b>	<p>\$8/hour to \$50/hour.</p> <p>Service Provider is responsible to ensure all service costs are covered in the hourly rate (such as: taxes, vacation pay, etc.)</p>	<p>A base of 2 hours per week per course is available to students, or as recommended by the assessor and the disability coordinator at the school.</p> <p>Students who have demonstrated disabilities in specific areas will receive a specialized tutor for those courses in which they have a demonstrated disability.</p> <p>E.g. A student with a learning disability in Math only cannot access a specialized tutor for an English course.</p>
<b>NOTE TAKER</b>	<p>\$200/course maximum.</p> <p>\$8-\$10/hour if a person is taking notes.</p>	
<b>READER</b>	\$10 - \$20/hour	
<b>INTERPRETER/CAPTIONING</b>	\$20 - \$140/hour	<p>Students who also receive home care must make a clear distinction between services needed while at school for course related activities only.</p>
<b>EDUCATIONAL ATTENDANT CARE (WHILE AT SCHOOL ONLY)</b>	<p>\$20 - \$60 /hour for full certified, contracted workers.</p>	<p>Number of hours will vary according to the recommendation of the assessor or specialist.</p> <p>Additional rates may be considered, if tutoring services are also provided.</p>
<p><b>ALTERNATE FORMATS</b>            E.G. LARGE OR BRAILLE PRINT, TAPED LECTURES (ONLY IF NOT AVAILABLE THROUGH THE SCHOOL)</p>	Price list not yet available	

<b>SPECIALIZED TRANSPORTATION</b>	Prices vary.	To the school address from the student's place of residence only. Additional stops, co-op work terms, internships, etc., cannot be considered as part of the curriculum based travel
<b>ACADEMIC STRATEGIST</b>	\$25 - \$60/hour, to a maximum of \$600 per loan year.	Usually, a student will need 10 hours and is expected to progressively need less hours.

## EQUIPMENT – STANDARD ALLOWED AMOUNTS

Item	Price	Frequency of Entitlement
<b>COMPUTERS, PRINTERS, ACCESSORIES &amp; ASSOCIATED SOFTWARE</b>		
All computer systems (including warranty, printer, and taxes)	\$2,000	Entitled to upgrade or new system (whichever is less) every 5 loan years.
Notebook carry case	\$70	Once every 2 loan years
Printer	\$200	One time
MS Office (Student Edition)	\$300	Once every 2 loan years
Operating System	\$250	Once every 2 loan years
Large Screen Monitor (over 19 inches)	Provincial Discretion	One time
Scanner	\$350	One time
<b>WORD PROCESSORS - PORTABLE</b>		
Alphasmart/DANA/NEO Quickpad, Laser PC6, etc.	\$600	One time
<b>CCTVs</b>		
Stationary: Optelec, SmartView, MagniLink, etc.	\$5,000	One time
Portable: CCTVs (for in class use) Flipper, Optelec Traveler, Clarity Rio, Smartview Pocket, etc.	\$2,500	One time
<b>DIGITAL RECORDERS</b>		

Item	Price	Frequency of Entitlement
Digital Recorders, MP3	\$250	One Time
<b>SPELL CHECKERS</b>		
Franklin Language Master 6000B	\$200	One time
Franklin Language Master 6000SE	\$550	One time
<b>READING PENS</b>		
Reading pens	\$300	One time
<b>BRAILLE PRODUCTS</b>		
Braille Portable Note Taker	\$5,000	One time
Refreshable Braille Display	\$6,000	One time
Braille Embosser (Printer)	\$2,500	One time
<b>FM SYSTEMS</b>		
For use <b>without</b> hearing aids	\$800	One time
For use <b>with</b> hearing aids	\$4,000	One time
<b>PERSONAL DIGITAL ORGANIZERS (PDAs)</b>		Only eligible with detailed justification
Other related software E.g., Key to Access (Premier Products)	\$500	One time + upgrades every two loan years
<b>SOFTWARE: ITEM/CATEGORY &amp; USAGE</b>		
Dragon Naturally Speaking, MacSpeech, ViaVoice, iListen, etc.	\$250	One time + upgrades every two loan years
Professional versions of above	\$1,100	
Digital Recorder with Dragon Naturally Speaking Bundle	\$500	One time
<b>SCREEN READING SOFTWARE (VISUAL IMPAIRED)</b>		
E.g. JAWs, Window Eyes, etc.	\$1,400	One time + upgrades every two loan years
<b>SCREEN MAGNIFICATION SOFTWARE</b>		
E.g. ZoomText, Lunar, MAGic, etc.	\$700	One time + upgrades every two loan years

Item	Price	Frequency of Entitlement
<b>TEXT TO SPEECH (OCR) – VISUAL IMPAIRED READING</b>		
E.g. Kurzweil 1000, OpenBook, etc.	\$1,100	One time + upgrades every two loan years
<b>TEXT TO SPEECH (OCR) – LD READING</b>		
E.g. Kurzweil 3000, WYNN, etc. B/W	\$1,100	One time + upgrades every two loan years
Color if required	\$1,500	
<b>ASSISTIVE WRITING SOFTWARE</b>		
E.g. TextHelp Standard and Gold, Word Q/SpeakQ, Write: Outloud, Co:Writer	\$250 to \$700	One time + upgrades every two loan years
Organizational/Mapping E.g. Inspiration, Draft Builder, Speak-Space, etc.	\$100 to \$250	One time + upgrades every two loan years

## DISABILITY-RELATED EMPLOYMENT SUPPORTS

This section only applies to students who are not attending public post-secondary institutions in Alberta.

If the disability related costs exceed Alberta Advanced Education and Technology's maximum of \$8,000 the student should be encouraged to apply for Disability-Related Employment Supports (DRES) through Alberta Human Services.

## **APPLYING AS A STUDENT WITH A PERMANENT DISABILITY**

### **FIRST SCHEDULE 4**

When applying for the first time as a student with a permanent disability, it is recommended that the student submit an authorized Schedule 4 and all relevant medical documentation with the original student aid application.

If the student is unable to submit the Schedule 4 with the original application, Student Aid Alberta will automatically process the student's application without disability grants. Those grants can later be provided if the student submits a Schedule 4 and all required documentation.

The \$2000 Canada Student Grant for Students with Permanent Disabilities is usually intended to replace \$2000 of Canada Student Loans, so students who are awarded the grant after their original loans have been issued are advised to use the grant to pay towards their Canada Student Loans. (Student Aid Alberta will not automatically send grant funds to pay down Canada Student Loans.)

### **SUBSEQUENT SCHEDULE 4s**

Students who have previously submitted a Schedule 4 and received disability grant funding do not need to submit a new Schedule 4 with each subsequent application if they only hope to receive the \$2000 Canada Student Grant for Students with Permanent Disabilities. These students must, however, still indicate on their funding application that they have a permanent disability.

A new Schedule 4 is required for subsequent applications only if the student requires:

- Services or Equipment (from either the Canada Student Grant for Services and Equipment for Students with Permanent Disabilities or the Alberta Grant for Disabled Students) or
- approval for a reduced course load

## **REDUCED COURSE LOAD**

A student with a permanent disability who is registered in 40% to 59% of a full course load may be eligible to apply for either part-time or full-time student aid. Students in this situation should meet with a disability advisor or financial aid officer at their school to discuss which option will be best for them.

- Students who opt to apply for full-time funding may benefit from increased borrowing capacity but may also have more loans to repay.
- Because eligibility criteria differ for full-time and part-time students, the student's choice of application may affect eligibility for certain grants.

If the student chooses to apply for full-time student aid when registered in 40% to 59% of a full course load, the student must have the school complete the Reduced Course Load section of the Schedule 4.

# 7 - CONTACTS

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Scholarships

Private Vocational Training Branch

Campus Alberta

Alberta Works

Service Alberta

To Get an Alberta Student Number

Client Services Help Desk

Student Aid Alberta Service Centre



# CONTACTS

## MAILING ADDRESSES

### ***Mailing Address***

*Student Aid Alberta  
PO Box 28000, Station Main  
Edmonton, AB T5J 4R4*

### ***Courier Address***

*Student Aid Alberta  
Sterling Place Mailroom  
7<sup>th</sup> Floor, 9940 106 Street  
Edmonton, AB T5K 2V1*

## FAX NUMBERS

Original applications, Consent and Declaration forms, and MSFAAs may not be faxed.

***Main fax number*** (for general correspondence from students)

**780-422-4516**

***Awards fax number*** (for schools reporting and rescinding withdrawal information)

**780-427-7730**

## LOAN SERVICE PROVIDERS / BANKS

### STUDENT AID ALBERTA SERVICE CENTRE

*For Alberta Student Loans issued after July 31, 2001*

In North America - **1-855-606-2096**

- Option 3 – for information about Alberta student loan disbursements, balances, or repayment

Outside North America – **800 2 529 9242** (add the appropriate international code)

Collect – **905-306-2992** (outside North America, if no access to number above)

TTY for the hearing impaired – **1-855-606-2240**

[myloan.studentaid.alberta.ca](http://myloan.studentaid.alberta.ca)

### NATIONAL STUDENT LOANS SERVICE CENTRE

*For Canada Student Loans issued after July 31, 2000. Students whose loans have gone into default may need to ask to speak directly to the Canada Student Loans Program.*

In North America - **1-888-815-4514**

Outside North America – **800 2 225 2501** (add the appropriate international code)

Collect – **905-306-2950** (outside North America, if no access to number above)

<https://nslsc.canlearn.ca>

## **CIBC STUDENT LOANS**

*Only for loans issued prior to July 31, 2001*

In North America – **1-800-563-2422**

Collect – **905-306-2940**

## **RBC STUDENT LOANS**

*Only for loans issued prior to July 31, 2001*

In North America – **1-888-359-4770**

Collect – **306-359-4770**

## **OTHER CONTACTS**

Callers in Alberta may dial 310-0000 before dialing any Government of Alberta telephone number in order to make the call toll-free.

## **PROGRAM COMPLIANCE AND INVESTIGATIONS (AUDIT)**

**780-427-5560**

## **SCHOLARSHIPS**

**780-427-8640**

[alis.alberta.ca/scholarships](http://alis.alberta.ca/scholarships)

## **PRIVATE VOCATIONAL TRAINING BRANCH**

For complaints about private institutions in Alberta (not directly related to student aid), or for Alberta private institutions that wish to have a program licensed

**780-427-5609**

## **CAMPUS ALBERTA**

For complaints about public institutions in Alberta (not directly related to student aid), or for general inquiries about public institutions in Alberta

**780-427-5632**

## **ALBERTA WORKS**

Grant-only funding for students in ESL, upgrading, occupational training, etc. – programs must be less than one year in duration

**780-427-3722**

Toll-free: **1-800-222-6485**

## **SERVICE ALBERTA**

Defaulted loans that have been returned to the government, or grant collections that have been sent to collections

**780-427-3244**

## **TO GET AN ALBERTA STUDENT NUMBER**

[education.alberta.ca/asn](http://education.alberta.ca/asn)

## **CLIENT SERVICES HELP DESK**

For help accessing the online application / SIAMS

**1-855-606-2096, option 2**

## **STUDENT AID ALBERTA SERVICE CENTRE**

In North America - **1-855-606-2096**

Out of Country – **800 2 529-9242** (add the appropriate international code)

Collect – **905-306-2992** (outside North America, if no access to the out of Country number)

TTY for the hearing impaired – **1-855-606-2240**

- Option 1 – for information about eligibility or applying to Student Aid Alberta, or for information about application status
- Option 2 – for help accessing the online application (SIAMS)
- Option 3 – for information about Alberta student loan disbursements, balances, or repayment
- Option 4 – for employees at post-secondary institutions