

# STUDENT LOANS & GRANTS FUNDING GUIDE

FOR FULL-TIME POST-SECONDARY STUDIES

16/17



# CONTENTS

The information and amounts in the *Student Loans & Grants Funding Guide* are current as of June 2016.

All amounts are in Canadian dollars.

## APPLY ONLINE

If you are attending a post-secondary institution approved by the Government of Alberta, you may be able to apply for student aid online. Visit [studentaid.alberta.ca](http://studentaid.alberta.ca) for more information or to access the online application.

- 03 Student Aid Alberta
- 04 About Loans and Grants
- 07 Loans and Grants Details
- 08 Application Basics
- 09 Money You Need: Your Expenses
- 10 Money You Have: Your Resources
- 12 Grants For Students with Permanent Disabilities
- 14 Application Quick Tips
- 19 What Happens Next?
- 20 Changes to Your Application
- 21 Help is Available



# STUDENT AID ALBERTA

## Student Aid Alberta can help you achieve your post-secondary education goals.

Financial need should not be a barrier if you want to pursue a post-secondary education.

If you are a full-time student and submit an application, you will be considered for student aid from both Student Aid Alberta and the Canada Student Loans Program.

It's important to complete all the information on the application. Student Aid Alberta does not expect your parents to contribute and does not use your savings, earnings, RRSPs, spousal/partner earnings, EI benefits, or assistantships to determine your eligibility. However, information about these resources is used to determine your eligibility for Canada student loans and grants.

**TIP:** You only need to submit **one application**. Funding from both Student Aid Alberta and the Canada Student Loans Program is automatically assessed.



## How your eligibility is determined.

### Student Aid Alberta Operational Policy and Procedure Manual

For more information on how your eligibility is determined, refer to the *Student Aid Alberta Operational Policy and Procedure Manual*, available at:

- [studentaid.alberta.ca/student-aid-policy](https://studentaid.alberta.ca/student-aid-policy)

This manual outlines current policies and is a primary resource for policy and procedure guidance to Student Aid Alberta staff, post-secondary institutions, and students.





# ABOUT LOANS AND GRANTS

## Government Student Funding

When you apply for funding at Student Aid Alberta, you are assessed for government student funding to determine if you are eligible for:

- Alberta Student Loans and Grants and/or
- Canada Student Loans and Grants

Student loans and grants provided by the provincial or federal government are awarded based on a student's financial need during their study period. The study period is the time you indicate on your application when you will be attending school.

### Is this the first time you've applied for student aid?

If you have questions or need more information, a good place to start is by visiting *Understanding Your Student Loan* on [studentaid.alberta.ca](http://studentaid.alberta.ca).

## Loans

A student loan is money borrowed to assist you in covering the costs of attending school.

A student loan is just that – a loan that must be repaid, with interest (the rate charged for borrowing money), within a defined period of time.

Student loans are interest-free while you are in school. Interest only begins to accumulate after your studies are completed. Once you are finished school, you are given a 6-month grace period before repayment is required.

- Alberta Student Loans remain interest-free during your 6-month grace period.
- You do not have to make payments on your Canada Student Loans during the 6-month grace period, however, during the grace period, interest does accumulate on your Canada Student Loan balance.

You can make payments anytime during the course of your loan. There are no penalties or restrictions to students who can afford to make loan payments before finishing school, including: while in school, during semester breaks or while in grace period.



## Grants

Grants are available to students with high financial need or special circumstances. A grant is money that you don't have to pay back – however, it is important to know that if you receive more funding than you are eligible for, you could have a grant overpayment.

Common reasons for a grant overpayment include:

- A change to your start or end dates
- Your costs and/or resources change during the school year
- You drop from full-time to part-time studies
- You withdraw from school

A grant overpayment will result in your grant being converted into a loan – and these loan dollars must be repaid.

## Repayment

Once your 6-month grace period ends, you must begin making payments. Your student loan has an interest rate and you can revise your repayment terms at any time to make your payments work for you.

Repayment assistance is also available to students who need help repaying their loans.



For information about repayment and the different interest rates charged on Alberta Student Loans and Canada Student Loans, visit:

- [studentaid.alberta.ca/repaying-your-loan](https://studentaid.alberta.ca/repaying-your-loan)
- [studentaid.alberta.ca/repaying-your-loan/interest-rates](https://studentaid.alberta.ca/repaying-your-loan/interest-rates)



# THE STUDENT LOAN REPAYMENT HANDBOOK

**will help you prepare to repay your loans.**

Visit [studentaid.alberta.ca/repaying-your-loan](https://studentaid.alberta.ca/repaying-your-loan)



## Eligibility for Loans and Grants

You must:

- be a Canadian citizen, Permanent Resident or have Protected Person status (including Convention Refugee)
- be a resident of Alberta (see Application Quick Tips, Page 14, #3)
- have financial need
- be enrolled as a full-time student taking a minimum 60% of a full course load at an approved post-secondary institution. Ask your school how many courses they consider to be a full course load.
  - 40% of a full course load if you are a student with a permanent disability

*Students with a study permit are not eligible for financial assistance from Student Aid Alberta.*

## Student Loan Limits

The lifetime loan limits shown in the chart refer to the amount of combined Alberta and Canada student loans you may have outstanding. This includes loans for your current program and any previous programs of study. For example, if you enter a Masters program after completing an undergraduate degree, your maximum student loan limit for both degrees is a total of \$100,000.

The Canada Student Loans Program may provide funding of \$210 per week for subsequent periods of study after the limits indicated have been reached.

*The Loan Limit is the total amount you can owe at one time. If you repay some or all of your loans, you may be eligible to receive additional loans up to the maximum for your specific credential or program of study.*

*In some cases, you may be eligible to receive additional funding beyond the standard yearly and life-time loan limits; details can be found in the Loan Limits section of the Student Aid Alberta Operational Policy and Procedure Manual.*

	CAN\$
Certificate, Diploma, Journeyman Certificate & Undergraduate Degree*	\$75,000
Dental Hygiene	\$85,000
Pharmacy	\$100,000
Graduate Students	
Masters	\$100,000
MBA	\$125,000
PhD	\$125,000
Professional Programs	
Law	\$125,000
Chiropractic Medicine	\$175,000
Dentistry	\$175,000
Medicine	\$175,000
Optometry	\$175,000
Veterinary Medicine	\$175,000

*\* Up to \$60,000 may be for either Commercial Aviation Training (maximum of \$15,000 for each of four approved fixed wing training components), or for Commercial Helicopter Training.*

# LOANS AND GRANTS DETAILS

## Provincial and Federal Loans

### Certificate, Diploma, Undergraduate and Graduate Students

Up to \$7,500 per semester\* in combined Canada and Alberta student loans.

There is also funding available for students pursuing commercial flight or helicopter training. For more information, read and complete the Commercial Aviation Training Form, available at [studentaid.alberta.ca](http://studentaid.alberta.ca).

For more information on loan limits for specific programs, refer to the ***Student Aid Alberta Operational Policy and Procedure Manual***.

For information on how to submit your documents, see page 21.

## Provincial Grants

### Maintenance Grant

Up to \$3,000 per semester\* for students with special circumstances such as:

- Single parents
- Married/common law students whose spouse/partner cannot work (e.g. for medical reasons)
- Students with maintenance payments
- Married/common law students with a dependent child under 12 months
- Students that are financially responsible for a parent

### Alberta Low Income Grant

\$250 per month of study for eligible students from low-income families in undergraduate certificate or diploma programs of one year or less in length. If you are a dependent student, you will need to complete Part B of the Parental Schedule (Schedule 1) with your parents' (including step-parent) information.

## Canada Student Grants

### Students from Low-Income Families (see chart below)

Students from low-income families who meet the eligibility requirements for federal funding will receive \$375 per month of study. This grant is available for students in a diploma or degree program greater than one year in length.

### Students from Middle-Income Families (see chart below)

Students from middle-income families who meet the eligibility requirements for federal funding will receive \$150 per month of study. This grant is available for students in a diploma or degree program greater than one year in length.

### Students with Dependants

Students who meet the eligibility requirements for low-income federal funding may qualify for a grant if they have dependent children under the age of 12. The grant is \$200 per month of study for each child younger than 12 at the start of the school year.

Students will also receive the grant for any dependent child who is 12 years of age or older and has a permanent disability that requires special daily care.

### Students with Permanent Disabilities

See pages 12–13 for a description of two grants.

### Threshold Chart for Alberta (CAN\$)

Family Size	Low-Income	Middle-Income
1 person	24,880	48,008
2 persons	30,976	67,212
3 persons	38,081	80,560
4 persons	46,234	90,022
5 persons	52,439	97,373
6 persons	59,142	103,372
7 persons or more	65,846	108,446

#### \* FOR DETERMINING ANNUAL LOAN LIMITS

- a one-semester period is 1-4 months
- a two-semester period is 5-9 months
- a three-semester period is 10-12 months

*Students in professional programs may be eligible for additional loan funding. Details can be found in the Loan Limits section of the Student Aid Alberta Operational Policy and Procedure Manual.*



# APPLICATION BASICS



## When should I apply?

You can apply at any time prior to or during your study period but Student Aid Alberta will only process your completed application if it's received at least 30 days before this year's program ends. It is best to apply by early July for September study.

## What if I have a break between school terms?

If you have a break of 30 days or more between terms, you must submit a new application for the second term of your studies.

## How will I know how much money I'll need for the upcoming school year?

If you don't have exact answers for any questions, enter an estimate. If your estimate turns out to be incorrect, advise Student Aid Alberta. See page 21 for contact information.

## Where do I enter my living costs such as rent, food, clothing, etc?

You do not need to enter living costs on your application. Living costs are automatically assessed using standard budgets (see page 9).

## What happens to my funding if I drop below 60% of a full-time course load during my term?

You will be considered part-time and your eligibility for funding in the current semester will be re-assessed. If you continue your studies in the next semester, you will have to reapply for funding. This may not apply if you are a student with a permanent disability who has been approved to study at a reduced course load.

## Am I an "independent" or "dependent" student?

Student Aid Alberta uses rules to assess your eligibility for student aid. The rules are different for independent and dependent students.

You are considered an independent student if:

- You are over 22 years old, or
- You have been out of high school for more than 4 years, or
- You have been available for full-time work for two or more years since you left high school, or
- You are married or common law, or
- You are divorced, separated, or widowed, or
- You are single with dependent children

Otherwise, you are considered to be a dependent student.

## Do I need to complete the Schedule 1?

If you are a dependent student:

- You must complete Part A of Schedule 1. Student Aid Alberta requires this information to determine if you meet Alberta residency requirements.
- If you wish to be considered for Canada Student Loans and Grants and the Alberta Low Income Grant, you will need to complete Part B of Schedule 1 at the time of your original application. Your application cannot be reassessed for these grants after your funding has been paid.



# MONEY YOU NEED: YOUR EXPENSES



## Living Allowances

There is a basic budget for monthly living allowances used by Student Aid Alberta to assess your application. If your monthly costs are higher than these amounts, tell us about your special circumstances. You may be asked to provide documentation.

For information on how to submit your documents for exceptional expenses, see page 21.

### Basic Monthly Living Allowances for 2016-2017

Your household status	Monthly Total (CAN\$)
<b>No dependent children*</b>	
Single and living with parent(s)	\$539
Single and not living with parent(s)	\$1,128
Married/Common law	\$2,174
<b>With dependent children**</b>	
Single: 1 child	\$1,991
Single: 2 children	\$2,583
Single: 3 children	\$3,175
Married/Common Law: 1 child	\$2,766
Married/Common Law: 2 children	\$3,358
Married/Common Law: 3 children	\$3,950
Each additional child add	\$592

\* *Separated/Divorced/Widowed receive the same monthly living allowance as single students.*

\*\* *Dependent children are those children living with you and for whom you and/or your spouse/partner are legally responsible.*

### Monthly child care costs for children under 12 years of age

- Allowable child care cost of up to \$724 per month per child without receipts.
- Actual child care costs may be considered with receipts up to a maximum of \$1,200 per month per child.

**TIP:** Costs can also be considered for dependants over 12 years of age who have a permanent disability - provide documentation of care required.

### We may consider higher or extra costs such as:

- rent or mortgage (submit a copy of the rent or mortgage agreement)
- basic utilities (submit copies of recent basic utilities, for example, power, natural gas, water, phone, sewer and garbage. Cable, satellite and internet are not considered basic utilities)
- child support payments (submit a copy of the court order and proof of payment for the past four months OR a copy of the maintenance enforcement report. If legal documentation is not available, you can provide proof of payment and signed statements from both parties detailing child support arrangements.)
- travel (for students who commute or cannot use public transit)
- spouse's/partner's student loan payments (submit proof of payment)

## Education Costs

Student Aid Alberta provides funding to cover your basic educational costs, including your tuition, mandatory fees, books and supplies. You will be prompted for these costs when you apply online (see Page 17, #19).

# MONEY YOU HAVE: YOUR RESOURCES

**You will have to answer a series of questions about the sources of money you have to help pay for your education.**

## How much am I expected to contribute?

Student Aid Alberta expects students to contribute \$1,500 toward their post-secondary education. This contribution amount is automatically included when your application is assessed.

Single parents and students who receive Assured Income for the Severely Handicapped (AISH), Income Support, and CPP Disability Benefits are not required to contribute this amount – and it is not used in their assessments.

The contribution expected by the Canada Student Loans Program will depend on your income in the period before you started school, any savings you have when your studies begin, part-time earnings during your study period, and RRSPs. Providing this information on

your application will help determine your eligibility for Canada Student Loans and Canada Student Grants.

## What other kinds of income do I have to show?

Other financial resources may be used to determine your eligibility. Complete all questions on the application in order for your eligibility to be determined for Student Aid Alberta and Canada Student Loans and Grants.

## How much are my parents (or step-parent) expected to contribute?

Although contributions based on parental income are not required by Student Aid Alberta, you must report any money you expect your parents will voluntarily provide.

If you are a dependent student (see page 8), the Canada Student Loans Program expects your parents to help pay for your education. The amount they are expected to contribute depends on their income, the size of your family, and how many children are pursuing post-secondary studies. The federal government provides a Parental Contribution Calculator tool available on [canada.ca](http://canada.ca) to help students and parents estimate expected contributions.

**TIP:** If either parent's annual income from all sources (work, government, or other) is expected to be lower than the Total Income they reported on line 150 of their 2015 income tax return, you can enter a reduced estimated yearly income on Part B of the Parental Schedule (Schedule 1).



## Will the information on my application be verified?

All applications are subject to verification. False or misleading information, or failing to provide requested information could lead to financial consequences.

You must let Student Aid Alberta know if your information changes, such as:

- Financial estimates including summer, part-time and spousal/partner income
- Any new source of income for you or your spouse/partner
- Changes in academic or marital status
- Any new money you receive, including gifts, inheritances, and personal injury awards
- A name or address change

Remember to keep all documents related to your costs and resources so you can provide them if asked.

**TIP:** If there are changes in the information for your parents or spouse/partner, you must submit a *Request for Reconsideration form* that details the changes.

## If I have scholarships, can I still receive student aid?

Yes. Scholarships do not affect your eligibility for Student Aid Alberta.

## How can I reduce some of my expenses?

You may be eligible for subsidies offered by other government programs, including Child Care Subsidy, Blue Cross Subsidy, Alberta Child Health Benefits, and subsidized housing.

**TIP:** Prepare a spending plan. It will keep you on track with your income and expenses for each month of the school year. This will help you make sure the funds you receive last all year.

## A FEW TIPS to keep your application moving along...

- Apply early
- Answer every question on your application can't be processed
- Tell us if you move. Give Student Aid Alberta your new address (see page 21 for contact information)





# GRANTS FOR STUDENTS WITH PERMANENT DISABILITIES

## Federal/Provincial Grants for Post-Secondary Students with Permanent Disabilities

### What is a Permanent Disability?

A permanent disability is 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 is expected to remain with the person for the person's expected natural life.

### Who must submit a Schedule 4?

- If this is your first application as a student with a documented permanent disability, you must submit a completed Schedule 4 and all required documentation.
- You must submit medical documents that specifically identify your permanent disability and describe how it restricts your ability to participate in post-secondary studies.
- If you are requesting assistive services and equipment, you must submit a Schedule 4 for **each study period** that you apply for student aid.
- If you are applying for a reduced course load, you must submit a Schedule 4 for **each study period** that you apply for student aid.

**TIP:** Schedule 4 is not part of the full-time application for student aid. Print a Schedule 4 from [studentaid.alberta.ca](http://studentaid.alberta.ca)

For information on how to submit your documents and/or receipts, see page 21.

### Canada Student Grant for Students with Permanent Disabilities

\$2,000 per loan year to help meet your education and living costs. If you are approved as a student with a permanent disability, your future applications for this grant will automatically be considered.

### Canada Student Grant for Services and Equipment for Students with Permanent Disabilities

Up to \$8,000 per loan year to help you with exceptional education related costs such as assistive services or equipment.

- If equipment is requested, provide an **estimate** for the equipment.
- If you receive funds for assistive services/equipment, you must submit your receipts before your study period ends to show that the funds were used as intended. Write your Social Insurance Number and your name on each receipt. Any unused funds must be returned.

### Alberta Grant for Students with Disabilities

Up to \$3,000 per loan year to help you with exceptional education related costs such as assistive services, equipment or specialized transportation related to your disability. You must submit your receipts by the end of your study period to show that the funds were used as intended.

### What is a reduced course load?

Your permanent disability may limit you from taking a full course load, but your school may consider you to be a full-time student even if you carry as little as 40% of a full course load. If so, then you can still apply for full-time student aid.

*If you apply for student aid online, you must still submit a Schedule 4.*

*Submit all required documentation with your Schedule 4.*

*The Disability Advisor at your school may be authorized to sign your Schedule 4. Check with the advisor first for assistance and further instructions.*

*If you are applying for a reduced course load, your Schedule 4 must be signed by an official at your school.*

*For more information, read the Information and Instructions pages on Schedule 4.*

*For information on how to submit your documents and/or receipts, see page 21.*

### What documents are required?

For student aid purposes, you must attach medical documentation or a learning disability assessment to your Schedule 4.

### Learning Assessment Fee

The Canada Student Grants program will cover a portion of the cost of a Learning Assessment (up to a maximum of \$1,200 per loan year) if the assessment confirms you have a learning disability. If you qualify, you must pay for the assessment up-front and be reimbursed through the Canada Student Grants program. These assessments may be dated no earlier than six months before you start your current study period.



## The Five Most Important Minutes of Your Financial Year

If you're a full-time student with previous Canada or Alberta student loans and you're not receiving student aid this year, your registration has to be confirmed to keep your loans in interest-free status. Check with your school to find out if they can confirm your registration electronically.

If not, then you have to fill out Confirmation of Registration/Enrolment forms. You can print them from [studentaid.alberta.ca](https://studentaid.alberta.ca).

- If you have previous Alberta student loans or a combination of previous Alberta and Canada student loans, submit a completed Confirmation of Registration (Form B) form.
- If you have only previous Canada student loans, submit a federal Confirmation of Enrolment (Schedule 2) form.

You will not have to make payments while you are in school full-time. Five minutes of paperwork is worth it!

**TIP:** *If you move to part-time status, you can also keep your Alberta student loans in interest-free status by completing Form B.*

# APPLICATION QUICK TIPS



**This section will help you with questions on the application. Need more information? See page 21 for contact information.**

## #1

**If you have changed your name since you last applied, you must submit a copy of one of the following:**

For a legal name change:

- The Legal Name Change document

For any other name change:

- Marriage Certificate
- Driver's License
- Divorce or Separation Papers
- Birth Certificate
- Immigration Papers
- Statutory Declaration
- Passport

For information on how to submit your documents, see page 21.

## #2

**If you are a Protected Person, including Convention Refugee, you may be eligible for student aid. You must submit:**

- A copy of your Social Insurance Number card

**AND** a copy of **one** of the following:

- Notice of Decision, or
- Verification of Status Document (VOS)

These documents must be valid at the start of your current study period.

For information on how to submit your documents, see page 21.

## #3

**Have you lived in Alberta all your life?**

Student Aid Alberta uses rules to determine if you are considered to be a resident of Alberta. The rules are different for dependent and independent students. See page 8 for the definitions of dependent and independent students.

**If you are a dependent student, you are considered a resident if:**

- at least one parent lives in Alberta.

**If you are an independent student, you are considered a resident if:**

- Alberta is the last province you have lived in for 12 consecutive months while not a full-time post-secondary student, or
- You are attending school in Alberta and have **never lived in any** Canadian province for 12 months in a row. In this case, submit a Residency Resume ([studentaid.alberta.ca](http://studentaid.alberta.ca)) and/or a letter to explain your residency situation.

For information on how to submit your documents, see page 21.

### **IMPORTANT:**

*You cannot receive student aid from both Alberta and another province or territory for the same time period.*



## #4

### Indigenous Heritage (optional)

Advanced Education uses personal information of Indigenous students to measure the effectiveness of student aid programs in relation to Indigenous students and to research programs and services to improve student success rates. Declaring your Indigenous heritage is optional.

## #5

### Alberta Student Number (ASN)

- You must enter your ASN on your application. You can find your ASN on your Alberta Transcript of High School Achievement.
- If you do not know your ASN or need to have an ASN assigned (if you moved to Alberta from another province or country), **look up or request an ASN**.

You can also call 780-427-5318 or toll free in Alberta at 310-0000 for a Request for Alberta Student Number Form. Due to privacy issues, ASN's will not be given over the phone.

## #6

### Total Income – Line 150 of 2015 income tax return is used to determine eligibility for federal grants, and the Alberta Low Income Grant.

If you are an independent student, your total income is used. If you have not filed your income tax return, enter an estimate of your 2015 total income.

If you are married/common law, the combined total income of you and your spouse/partner is used. You must complete a Schedule 2 and provide your spouse's/partner's income.

If your spouse/partner has not filed an income tax return, enter an estimate of their 2015 total income.

If you are a dependent student, your parents' (and step-parent) total income is used. To be considered, Part B of Schedule 1 must be completed including your parents' (and step-parent) total income, and you must choose "yes" on Schedule 1 of your original Application for Financial Assistance.

## #7

### How many months will you be a full-time student before starting this school term?

#### Example:

- Your new school term starts September 1, 2016
- Count back four months - to May 1, 2016
- From May 1 to August 31, 2016, how many months were you in school full-time?
  1. A grade 12 high school student may be in school full-time during May and June, so they would choose 2 months.
  2. A College or University student may be finished school at the end of April, so they would choose 0 (zero) months.

## #8

### Are you simultaneously attending more than one school on a part-time basis? You may still be eligible for full-time student aid as a concurrently enrolled student.

If you are a concurrently enrolled student, you must apply with a paper application and complete Schedule 3, Part 1. You must provide the name of each institution you plan to attend and choose one of them to be your "primary institution". Your primary institution will be responsible for confirming your registration. The other institution(s) will be your "additional institutions".

You must also submit the course names and numbers, start and end dates, all associated costs, and course weights (preferably in credits). You will be considered concurrently enrolled if the course weights from each institution add up to a full-time course load. If you have any questions, talk to an advisor at your primary institution.

**TIP:** If you are registered in at least 60% of a full course load at your primary institution, do not submit Schedule 3. Instead, apply for full-time funding and only list your primary institution. If you are taking courses at other institutions, submit documentation so these costs can be considered.

**TIP:** You cannot count credits from high school upgrading courses towards a full-time course load.

## #9

### Program

Enter the actual name of the program you will be enrolled in as printed in your institution program calendar.

### Program Specialization/Major

Enter the actual name of the specialization/major that corresponds to your program as printed in your institution program calendar.

#### Example 1:

Program: Bachelor of Arts

Program Specialization/Major: Philosophy

#### Example 2:

Program: Apprenticeship

Program Specialization/Major: Welding

***TIP:** If you are studying outside of Canada, read the Studying Outside of Canada information at [studentaid.alberta.ca](http://studentaid.alberta.ca)*

## #10

**Student aid is limited to the number of years normally specified by the institution to complete your program plus one additional year, if required.**

**Example:** If you are enrolled in a 4-year Bachelor of Arts program, then you are eligible for student aid for a maximum of 5 years.

**Example:** If you are enrolled in a 2-year diploma program, then you are eligible for student aid for a maximum of 3 years.

If you still need more years to complete your program, you must submit an explanation of your situation and/or a copy of your official transcript(s). Otherwise, you could expect processing delays.

For information on how to submit your documents, see page 21.

## #11

### Will you complete your program of study by the session end date?

Select 'Yes' if you expect to meet your graduation requirements by the session end date on this application.

***TIP:** You can still select 'Yes' if your convocation ceremony will occur after your session end date.*

## #12

### Dependent Children Information

If you and/or your spouse/partner are expecting a child during the 2016-2017 academic year, advise Student Aid Alberta of the actual birthdate of your child by submitting a Request for Reconsideration form. You may also qualify for the Child Care Subsidy Program; visit [humanservices.alberta.ca](http://humanservices.alberta.ca).

There is a standard budget for child care expenses; see page 9.

## #13

### Monthly Child Support Payments

If you pay monthly child support, you must submit a copy of one of the following legal documents:

- court order and proof of payment for the past four months, or
- maintenance enforcement report

If you have never had legal documents, you may submit a copy of a written agreement that is signed by you and the other parent detailing your child support arrangements. The agreement must include the custody arrangements for your child and proof of child support payments you paid for the past four months.

For information on how to submit your documents, see page 21.

## #14

### **Wages/Salary (net income) – While in School**

Enter your net monthly income, (or your best estimate). Although this information is not used by Student Aid Alberta, it is used to determine your eligibility for Canada student loans and grants.

Net income is your income after income tax, Canada Pension Plan, and Employment Insurance deductions. It is important to keep your pay stubs.

## #15

### **Spousal/Partner Income (net income)**

Enter the full monthly amount of your spouse's/partner's net income. Although this information is not used by Student Aid Alberta, it is used to determine your eligibility for Canada student loans and grants. Net income is the income after income tax, Canada Pension Plan, and Employment Insurance deductions. It is important to keep your spouse's/partner's pay stubs.

## #16

### **RESPs and Voluntary Contributions from Parents**

Enter the monthly amount for any money you receive from an RESP. Although contributions based on parental income are not required by Student Aid Alberta, you must report any funding you expect your parents will voluntarily provide.

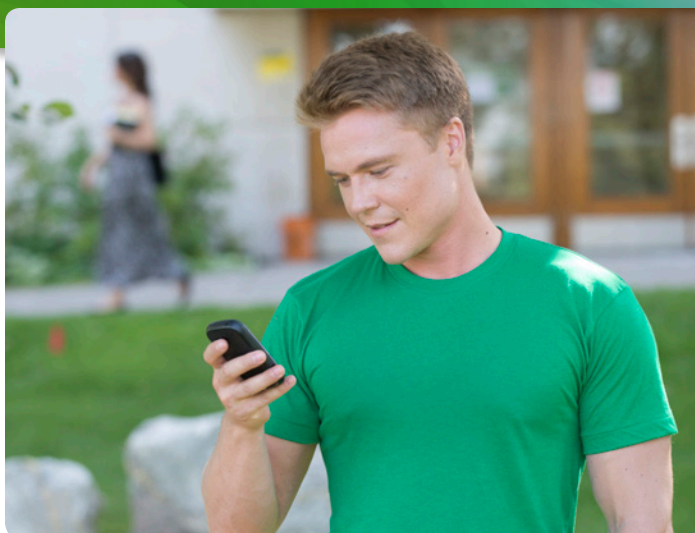
**TIP:** Divide the total amount by the number of months in your study period. Enter the monthly amount on the *RESPs and Voluntary Contributions from Parents line*.

*Example: If you expect your parents will provide you with \$2,400 and your study period is 8 months, enter \$300 on the *RESPs and Voluntary Contributions from Parents line*.*

## #17

### **Employment Insurance (EI Benefits)**

Student Aid Alberta does not use your EI benefits to determine your eligibility. However, the information is used to determine your eligibility for Canada student loans and grants.



If you want to keep receiving EI benefits while in school, you should get approval from Alberta Human Services before your studies begin. Some students may not be eligible to keep EI benefits if attending school.

If you stop receiving EI benefits after applying for student aid, submit a Request for Reconsideration form.

## #18

### **Assured Income for the Severely Handicapped (AISH) or Income Support**

If you receive AISH benefits to cover your living costs, you will be considered for the cost of tuition, mandatory fees and books/supplies. If you receive Income Support while attending school, you must enter the full monthly amount because it is used as an income resource by Student Aid Alberta to determine your eligibility.

You must advise the Income Support Program if you receive student aid funding. Your Income Support worker will be able to help you.

## #19

### **Education Costs for 2016-2017 Study Period**

It is important that you enter all tuition, fees, books, supplies and instrument costs for all terms in the study period for which you are applying for student aid (e.g. Fall and Winter). Costs for a full course load are determined by your school. If you have higher costs, you must provide documentation from your school. For information on how to submit your documents, see page 21.



## #20

### Computer Costs

Enter your actual computer or computer-related costs (including internet) up to a maximum of \$500.

## #21

### Savings

Your savings, including Tax-Free Savings Accounts, are not used in the calculation for Student Aid Alberta, however, they are used to determine your eligibility for Canada student loans and grants.

## #22

**Assets** (including spouse/partner assets)

- Includes term deposits, bonds, stocks, GICs, mutual funds, etc.
- Includes the **full value of all assets**

## #23

### RRSPs

RRSPs are not used in the calculation for Student Aid Alberta but are required in the calculation for Canada student loans and grants.

- Enter the full value of all RRSPs (including spouse's/partner's RRSPs)
- A \$2,000 exemption for each year out of high school will automatically be calculated
- If you and your spouse/partner are both attending full-time, this amount will automatically be divided by 2
- If your spouse/partner has an earlier high school completion date, your RRSP exemption will be based on your spouse's/partner's completion date

## #24

### Scholarships/Bursaries/Fellowships

Scholarships, bursaries, and fellowships do not affect your eligibility for Student Aid Alberta but are used to calculate your eligibility for Canada student loans and grants (an \$1,800 exemption is applied).

## #25

### Requesting an Amount

If you leave this field blank, Student Aid Alberta will do a calculation for you and you will receive the amount for which you are eligible.

If you want to limit the amount of funding you receive, you may enter an amount in this field.

***TIP:** There are limits to the amount of student aid you can receive each semester (see page 7).*

## #26

### Keep All Documents

You must be able to provide documents related to your costs and resources if asked. The types of documents include:

- Bank statements
- Rental, lease and utility documents
- All tax slips (T4, T4A, etc.), and
  - Documents that verify the value of the asset/investment that generated the interest income, dividends and capital gains that you reported on your income tax return

# STUDYING OUTSIDE OF CANADA?

## Exchange Rates - Calculating and Submitting Your Costs

- You must submit your costs and resources in Canadian dollars.
- The CAN\$ amounts you submit must already factor in the exchange rate.

# WHAT HAPPENS NEXT?

After your application is received, it will usually be assessed within four weeks. You may receive the following documents:

- Student Award Letter – This will tell you:
  - whether you are eligible
  - how much you can expect to receive in loans and grants
  - when you can expect to receive them
- Master Student Financial Assistance Agreements – one for Alberta and one for Canada (see Tip below).
  - Read the included instruction sheet. **Sign and return both Agreements as soon as possible**; your loans or grants cannot be issued until you do this.
  - Your loans and grants can be sent electronically.

**TIP:** *If you completed these documents last year, you will not need to submit them again.*

**If you applied online** for the first time as a married/common law student, you will also receive a Consent and Declaration form that must be signed by your spouse/partner.

**Your school plays a role** because it must confirm that you are registered as a full-time student before you can receive your student aid. You should be aware that:

- most Alberta schools and some outside of Alberta will confirm your registration electronically. Your school may also request that a tuition amount be automatically paid from your student loans and grants.
- if your school cannot confirm your registration electronically, Student Aid Alberta will send you a confirmation worksheet to take to your school up to 30 days before you begin studies.
- your personal and program information on your student aid application must match the information you used to register at the school. Inconsistent information may cause delays in the confirmation process which will delay your student aid.

**If you decide to withdraw from studies or drop to part-time studies**, your student aid application will be reassessed.

## Are you almost finished your studies and have questions about repayment?

If you are almost finished studies, or you are not receiving student aid this year, be sure to visit the *Repaying Your Loan* section on [studentaid.alberta.ca](http://studentaid.alberta.ca). You will get complete information about how to prepare for repayment of your student loans, including interest rates, lump sum payments, grace period and flexible repayment options.

# CHANGES TO YOUR APPLICATION



## What if I didn't get enough money or my situation changes?

After you have submitted an application, you may find that your situation has changed or you want to have your application reviewed. If so, submit a Request for Reconsideration form.

## For what reasons should I submit a Request for Reconsideration form?

Submit a Request for Reconsideration form if:

- You think your student aid won't cover your expenses
- Your living and/or education costs have changed. For example:
  - Your rent is higher than expected
  - You drop a course so your tuition costs are lower
- Your income or your spouse's/partner's income either increases or decreases
- Your academic, family or personal situation has changed. For example:
  - You change your program of study
  - You or your spouse/partner have a child
  - Your marital status changes
- You would like to provide other information that may affect your eligibility for student aid.

**TIP:** There are limits to the amount of student aid you can receive each semester (see page 7).

## By what date must I submit a Request for Reconsideration form?

- Student Aid Alberta will only process the form if it's received at least 30 days before this year's program ends.
- In some cases, you may choose to submit a letter with supporting documentation along with, or instead of, a Request for Reconsideration form. All letters and supporting documents must include your name, Social Insurance Number or Alberta Student Number.
- If there are changes in the information for your parents or spouse/partner, you must submit a Request for Reconsideration form that details the changes.
- Once your Request for Reconsideration form is received, you will be sent a new Student Award Letter within 40 days.

## How can I submit a Request for Reconsideration?

- For more information and to complete the form, visit [studentaid.alberta.ca](https://studentaid.alberta.ca)
- Contact the Student Aid Alberta Service Centre at 1-855-606-2096 toll free from anywhere in North America.



# HELP IS AVAILABLE

**There are lots of decisions to be made, but you don't have to make them alone.**

- Contact the financial aid office at the school you plan to attend
- Contact the Student Aid Alberta Service Centre:
  - 1-855-606-2096 toll-free from anywhere in North America
  - 1-855-306-2240 TTY for the hearing impaired
  - 800 2 529-9242 outside North America, add the appropriate International Access Code
- Visit [studentaid.alberta.ca](http://studentaid.alberta.ca)

## *HAVE THESE NUMBERS HANDY:*

- *Social Insurance Number*
- *Alberta Student Number*
- *School Student Identification Number*

If you have questions about your Canada student loan, call the National Student Loans Service Centre at:

- Toll free: 1-888-815-4514 (within North America)

Visit:

- [canada.ca/student-financial-assistance](http://canada.ca/student-financial-assistance)

## INSTRUCTIONS

### on how to submit your documents

- Submit your documents electronically through the Students Finance System (SFS):
  1. Visit [studentaid.alberta.ca](http://studentaid.alberta.ca)
  2. Sign in via SFS Login
  3. Submit securely using Upload Electronic Document(s)
- Mail your documents to:

Student Aid Alberta  
PO Box 28000 Stn Main  
Edmonton AB T5J 4R4
- If you prefer to courier your documents, contact the Student Aid Alberta Service Centre:
  - Toll-free in North America:  
1-855-606-2096
  - TTY for the hearing impaired:  
1-855-306-2240
  - Outside North America:  
Add the appropriate International Access Code 800 2 529-9242

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