

Instructions

2015/2016

INSTRUCTIONS ▶ ▶ ▶

How to
complete your
StudentAid BC
Application

Apply online www.StudentAidBC.ca



When you see this symbol, you should read this book for further instructions

These instructions are designed to help you to correctly complete questions on your StudentAid BC application. The application includes appendices 1, 2 and 3 (as applicable).

The questions on your application are numbered. This book has line numbers that correspond to the line numbers on your application. Before answering a question on the StudentAid BC application, refer to the corresponding line number in the book and read the information given.

A deadline for applying for assistance is in place to ensure that you receive your funding before your study period ends.

DEADLINE

Your correctly completed application and any reassessments, appeals, or transfers must be received at StudentAid BC no later than six weeks before the date your classes end. Applications are subject to audit to verify information you have reported.

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SECTION 1

Personal Information

Questions 01 to 11 & 14 Name and Address

This information is needed to identify and contact you if we have questions. Your identity will be verified through Employment and Social Development Canada (ESDC) before your application is processed.

Your name and Social Insurance Number, together with your date of birth and gender, must match ESDC records. If ESDC cannot verify the information on your application against the information from your Social Insurance Number, your application will not be processed.

If you have changed your name since birth (e.g. marriage), ensure you have updated your records with ESDC before applying for StudentAid BC funding.

To contact Service Canada Employment Insurance Information Centre call: 1-800-206-7218.

Questions 02a Middle Name

If you have a middle name, enter your middle name in *Question 02a*. If you have more than one middle name, enter your first middle name.

Question 11 E-mail Address

If you supply a valid e-mail address, StudentAid BC will contact you by automated e-mail concerning your application.

Question 12 Social Insurance Number (SIN)

You must have a valid SIN. If you are a protected person as defined in the *Immigration and Refugee Protection Act* and have a SIN beginning with a '9', please visit www.StudentAidBC.ca for further information regarding documentation you will need to submit with your application.

Question 13 Student Number

Enter the student number your post-secondary school assigned to you. Your student number will assist your school in confirming your full-time enrolment to StudentAid BC. If your school did not assign a student number to you, leave *Question 13* blank.

Question 16 Marital Status

Marital Status is defined below. Please read the definitions carefully. Mark one box in the status category on your application:

- **Single:** if you are not married and have no dependent child(ren), mark box 'A'.
- **Single Parent:** if you have custody of your child(ren), or your child(ren) live with you at least two days per week during your entire study period, mark box 'B'.
- **Married:** if you are married as of the first day of classes, mark box 'C'.
- **Common-law:** mark box 'D'. You and your partner are considered to be common-law if you meet both of the following:
 - you are currently living together in a marriage-like relationship; and
 - you will have been living together for at least 12 consecutive months before the first day of classes.

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SECTION 1

Personal Information

Question 16 Marital Status - *continued*

- **Separated/Divorced/Widowed:** if you are separated, divorced or widowed before the first day of classes and have dependent children, mark box 'B'.

Note:

*If your spouse/common-law partner has arrived in Canada as a permanent resident and does not have a valid Social Insurance Number (SIN), apply as 'married'. When your spouse/common-law partner has received a valid SIN, forward a copy of their SIN to StudentAid BC (include **your** name and SIN).*

Question 17 School Code

Locate your designated school code on www.StudentAidBC.ca.

If you are attending school outside of B.C., leave *Question 17* blank.

Question 18 Program Code

The program code is used to determine the cost of your B.C. public post-secondary school tuition, books, and practicum/clinical expenses, by linking to a cost table in our computer system that is updated by your school.

If you are attending a B.C. public post-secondary school, you can find your program code on our website: www.StudentAidBC.ca. If you cannot find your program code, contact your financial aid office to obtain the correct code.

If you are attending a school outside of B.C., you must attach Appendix 3, which you will have your school complete.

Question 19 for Applicants with a Permanent Disability

A permanent disability refers to 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.

If you answer 'yes' to *Question 19*, you must complete a Permanent Disability Programs application to document your permanent disability, and have your permanent disability status approved by StudentAid BC. You are only required to submit your medical documentation once unless otherwise requested.

Note:

Students with permanent disabilities may qualify for other programs. Contact the Disability Services Coordinator or financial aid office at your school, or visit www.StudentAidBC.ca or the National Student Loans Service Centre.

Question 20 Permanent Resident/Protected Person

If you are a protected person as defined in the *Immigration and Refugee Protection Act* and have a Social Insurance Number beginning with a '9', visit www.StudentAidBC.ca for further information regarding documentation you will need to submit with your application.

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SECTION 1

Personal Information

Question 20 Permanent Resident/Protected Person - *continued*

If you are not a Canadian citizen, permanent resident or protected person, you are not eligible for StudentAid BC funding. You are a permanent resident if you have a permanent resident card or a valid Confirmation of Permanent Resident document (IMM 1000 or IMM 5292).

You are not eligible for StudentAid BC funding if you are in Canada on a student visa or ministerial permit. If this situation applies to you, do not complete the application.

Question 21 Bankruptcy

- 1) If you had outstanding student loans at the time you declared bankruptcy, you must answer 'YES' to *Question 21* unless any of the following conditions apply:
 - When you filed your Bankruptcy Related Event (BRE) it had already been seven years from your last period of studies end date (PSED) and since that time three years have elapsed;
 - Your BRE was filed while you were a full-time student. Since then, you have remained a full-time student over consecutive terms and have not switched fields of studies (you may be eligible for up to three academic years);
 - You have received clearance in writing from CSLP to have your bankruptcy restrictions removed for your eligibility for student loans through StudentAid BC;
 - CSLP has sent you a bankruptcy clearance letter.

If one of these conditions apply, you may answer "NO" to Question 21. Keep documentation of your clearance through CSLP.

- 2) If you did not have student loans at the time you declared bankruptcy, and are discharged from that bankruptcy, answer "NO" to Question 21.
 - If you or your spouse are currently in an undischarged bankruptcy, you must have your trustee agree that any funds you may be eligible to receive are not seized to pay for debts involved in your bankruptcy.

Student loan borrowers who have undergone a BRE and who do not meet any of the criteria in #1 above, must pay their student loans in full before being eligible for more student loans.

Question 22 Cashed a Canada Student Loan

You may have received a Canada Student Loan from B.C. or another province.

- If you have previously received and cashed a Canada Student Loan, mark 'YES'.
- If you have never received and cashed a Canada Student Loan, mark 'NO'.
- If you are unsure if you have cashed a Canada Student Loan, contact the National Student Loans Service Centre or your bank/credit union.
 - Toll-free: 1-888-815-4514 (within North America)
 - Toll-free outside North America: international access code and 800-2-225-2501
 - Outside North America without international access code: Call Canadian operator at 800-0800-096-0634, then call collect 905-306-2950

SECTION 1

Personal Information

Question 23 Date You Graduated from or left secondary (high) school:

Enter the date you graduated from or left secondary (high) school (whichever is later).

- This is the date you graduated from secondary (high) school.
- If you left secondary (high) school and later earned your secondary school credential, enter the date you received your credential (high school equivalency).
- If you never attended secondary (high) school, enter the date you left the last elementary school you attended.

Question 24 Previous Full-time Post-secondary Studies

Include all previous full-time post-secondary studies of at least three months (12 weeks) in length. This includes courses and activities taken at public or private universities, colleges or training schools in any country. This includes British Columbia or any other province/territory in Canada and in any country outside Canada. You must count all time spent in activities for credit (e.g., attending classes, distance education, etc.) at a public or private institution. Include co-op work terms.

Do not include college preparatory (high school level) courses or apprenticeship training. Do not include the study period for which you are now applying. If you have more than 99 months of previous post-secondary studies, put '99' in the box.

Some schools use units instead of credits. Check with your school to be sure of the correct calculation. Include all previous post-secondary months up to the start date of this application, including non-funded post-secondary months.

Previous Part-time Post-Secondary Studies

If you have completed post-secondary courses on a part-time basis, you will need to convert your part-time studies, to full-time studies.

For example, for many academic programs, 15 credits (usually five courses) equals one semester of full-time study.

For trades and vocational programs, 129 contact (instructional) hours usually equals one month of full-time study.

Prior Learning Assessment/Course Challenge

If you received credit for a prior learning assessment or course challenge, you must include this in your calculation of previous post-secondary studies.

For example, if you received credit for two semesters towards your degree or diploma, enter eight months previous post-secondary study in *Question 24*.

Question 25 High School Completion

Did you complete your Grade 12 equivalency after leaving high school? If you did, calculate the number of months by using the date you originally left high school, not the date of your equivalency.

SECTION 1

Personal Information

Question 26 Married/Common-law

See the definitions of married and common-law in *Question 16* on page 3. If you are currently married or common-law, your spouse/common-law partner must complete Appendix 2. If you have dependent children as defined by StudentAid BC, you must complete Section 5 of the application.

Question 28 Labour Force

Full-time labour force means working a minimum of 32 hours each week. Time spent in the full-time labour force may include periods of unemployment. You may be asked to provide documents that show you received Employment Insurance (EI) benefits or documents that show you were looking for work. This can include letters of rejection, confirmation of interviews, etc.

Question 29 Youth in Continuing Care of the B.C. Director

For a variety of reasons, the B.C. government may become the legal guardian for a child. If you are or were a youth in continuing care/custody of a director of child welfare in B.C. on your 19th birthday, answer "YES" to *Question 29*.

If you were a youth in continuing care or custody of a director of child welfare on your 19th birthday from a province other than B.C., answer "NO" to *Question 29*. Submit an Appeal Request Form with appropriate documentation to apply for Modified Group B (independent) status.

Note:

- *If you indicated "Yes" to Question 29, the Ministry of Children and Family Development may be asked to verify your status as a former youth in continuing care or custody of a director of child welfare in B.C.*
- *If you are a full-time student or a student with a permanent disability studying at a reduced course load, you may qualify for grants from the Youth Education Assistance Fund.*

For more information about this program, follow the link to bursaries and grants at www.StudentAidBC.ca.

Question 30 Parents Deceased and no Legal Guardian

If both your parents are deceased, and you do not have a legal guardian mark "YES".

Question 31 Group Status A or B (dependent or independent)

A 'Group A' (dependent) student is one:

- who has not been out of high school for at least 48 months (4 years); and
- who is not married, separated, divorced, widowed or a single parent; and
- who is not in a common-law relationship (read definition of "Common-law" in *Question 16* on page 3); and
- who has not worked in the full-time labour force for two periods of 12 continuous months each since leaving high school (read definition of "full-time labour force" in *Question 28*); and

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SECTION 1

Personal Information

Question 31 Group Status A or B - *continued*

A 'Group A' (dependent) student is one:

- who is not a youth in continuing care or custody of a director of child welfare in B.C. (ward of the court – the government is/was their legal guardian).

A 'Group A' (dependent) student, for the purpose of StudentAid BC, is considered dependent on his/her parent(s)/step-parent/sponsor/legal guardian, whether they live at home or not, or whether they are supported financially or not.

Note:

If you are considered a "Group A" (dependent) student as per the information above, and there has been a complete and permanent breakdown in your relationship with your parent(s), you may be eligible for "Modified Group B" (independent) status. See the Appeal Request Form, available at www.StudentAidBC.ca or contact the financial aid office at your school.

A 'Group B' (independent) student is one:

- who has been out of high school for at least 48 months (4 years); or
- who is married, a single parent, separated, divorced, or widowed; or
- who has been living in a common-law relationship for at least 12 consecutive months before the start of classes; or
- who has worked in the full-time labour force for two periods of twelve continuous months each since leaving high school (read definition of "labour force" in *Question 28* on the previous page); or
- who is, or was at the time of their 19th birthday, a youth in continuing care or custody of a director of child welfare in B.C. (ward of the court – the government is/was their legal guardian); or
- whose parent(s) are deceased AND who has no legal guardian.

SECTION 1

Personal Information

Question 32 'Group B' (independent) Students: Residency

As a 'Group B' (independent) student you are a resident of B.C. if:

- you have lived in B.C. all your life; or
- B.C. is the province where you last lived for 12 continuous months, as of your study start date, not including months of full-time post-secondary study; or
- you arrived in B.C. as a permanent resident or landed immigrant, or protected person, and will attend school in B.C., and you have not lived in any other province for 12 continuous months.

If you are not a B.C. resident as defined above, you are not eligible for financial assistance through StudentAid BC. You must apply for assistance through your home province or territory. Do not complete this application.

You may only apply for funding from one province or territory.

Question 33 'Group A' (dependent) Students: Residency of parent(s), step-parent, sponsor, or legal guardian

As a 'Group A' (dependent) student, you are a resident of the province in which your parent(s), step-parent, sponsor or legal guardian have most recently lived for 12 continuous months as of your first day of classes.

If they do not live in B.C., you must apply for financial assistance from the province or territory in which they lived for 12 consecutive months as of your first day of classes.

If you are a permanent resident under sponsorship, your sponsor must complete Appendix 1. Residency is based on where your sponsor lives.

SECTION 2

Before Classes Start

Question 34 Before Classes Start

StudentAid BC expects you to save as much money as possible during the four months before classes start.

The information in Section 2 helps us to determine how much money we expect you to pay toward your education.

It is recommended that you look at a calendar and count back four months from your class start date.

Example:

- If your class start date is September 8, 2015, then the four months before classes start is May 8, 2015 to September 7, 2015.
- If your class start date is January 4, 2016, then the four months before classes start is September 4, 2015 to January 3, 2016.

A. Living with your parents.

For at least two of the four months before classes start, were you or do you expect to be living in a home owned or rented by your parent(s)/step-parent/sponsor/legal guardian?

If you are or will be living in a self-contained suite in your parents(s)/step-parent/sponsor/legal guardian's home and paying fair market rent on a consistent basis throughout your pre-study period, mark the "NO" box. The suite must have a separate entrance, kitchen, bathroom and living area/bedroom and you are responsible for your share of the utilities (hydro, cable, telephone, etc.)

Note:

Keep good records. You may be required to provide documentation of monthly rental payments.

Appeal Option

If you are living with your parent(s)/step-parent/sponsor or legal guardian and paying room and board costs, mark "YES". If you wish these costs to be considered on your application you must submit an Appeal Request Form for room and board.

B. Enrolled in full-time study.

For at least two of the four months before classes start, were you attending school full-time (full-time is defined as at least 60 per cent of a full course load, 40 per cent for persons with a permanent disability). This could be high school, adult basic education, college preparation, summer school, post-secondary, a training program, or co-op work term.

C. Caring for your eligible dependent child(ren).

For at least two of the four months before classes start, did you care for your (or your spouse's/ common-law partner's) dependent child(ren) full-time?

Note:

Caring for your dependent children prevented you from being employed outside of the family home. Read definition of "eligible dependent" in Question 74 on page 23. Only one parent may claim being the full-time caregiver.

SECTION 2

Before Classes Start

Question 35 Sources of Income

- A. Enter the total amount (not monthly amount) of income assistance (welfare) and/or B.C. income assistance for persons with disabilities you receive during the four months before classes start.

Note:

If you are married or common-law, you must either split the amount of income assistance (welfare) received between line 35a of your application and line 7a of Appendix 2 or only one of you may claim the full amount.

- B. Enter your total Employment Insurance benefits (EI) you receive during the four months before classes start.
- C. Enter your total gross employment earnings and/or net self-employment income you receive during the four months before classes start.

Net self-employment income is the gross income minus the business operating expense. Self-employment includes business income, professional income, commission income, farming income and fishing income. These income amounts are before the deductions for pension contributions, employment insurance, personal exemptions and income tax.

Co-op earnings must be declared, unless you were in receipt of StudentAid BC funding during the four months before classes start.

Do not include tax rebates, child tax benefits, tax refunds, or the B.C. Family Bonus you receive during the four months before classes start.

- D. Enter the total Child Care Subsidy you receive during the four months before classes start.

Child Care Subsidy is the amount of money given to you by the Ministry of Children and Family Development to help you pay for day-care. Do not include the Universal Child Care Benefit.

- E. Enter the amount you will receive from all other sources including financial gifts, income from assets, cashed assets (Canada Savings Bonds (CSB), Registered Retirement Savings Plan (RRSP), mutual funds, etc.) net rental income, First Nations Band funding, child support, pensions, spousal support, insurance settlements, inheritance and any other income not listed on Questions 35 a-d. Write the type of income in the "specify" box.

Do not include tax rebates, child tax benefits, tax refunds or the B.C. Family Bonus. If these are your only sources of 'other income', leave the 'specify' box blank and enter '0' on line 35e.

Question 36 Allowable Costs

- A. Canada Student Loan and/or Provincial student loan regular scheduled payments made.** Payments are defined as those which have been set under a formal monthly repayment schedule with your service provider and/or bank. Do not include payments or interest penalties on defaulted loans, loan overaward payments, or voluntary payments in excess of the expected monthly payment.

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SECTION 2

Before Classes Start

Question 36 Allowable Costs - *continued*

B. Enter total day-care costs (including Child Care Subsidy) for your child(ren) age 11 or under. In the four months before classes start, what is the total amount of day-care costs for your child(ren) age 11 years or under. Include child care subsidy amount (only one parent may claim day-care costs).

Day-care costs are the monies paid to a caregiver to look after a student's child(ren) (age 11 or younger), allowing the student and their spouse or common-law partner to attend classes or to work during the study period and/or pre-study period.

Note: *if the spouse or common-law partner is at home caring for the student's dependent child or children during the study period or the pre-study period (the four months before classes start) then day-care costs cannot be claimed.*

$$\text{Child Care Subsidy} + \text{Amount you pay} = \text{Total day-care costs}$$

Do not include costs declared by your spouse/common-law partner on the Appendix 2 form. Do not include food, shelter or clothing costs. These are covered under a moderate standard of living calculation used in the assessment process.

C. Enter any child support and/or spousal support.

Enter child support and/or spousal support made **by you** in the four months before classes start. This includes court-ordered or other arranged monthly payments.

Question 37 Balance in Bank Accounts

Enter the total amount which includes the amount of cash on hand and all money in your savings/chequing/tax free savings accounts from both inside and outside of Canada, at the start of classes (the date you will enter on *Question 41*). Do not include your spouse/common-law partner's account balances here.

Do not include Registered Retirement Savings Plans (RRSPs), Registered Educational Savings Plans (RESPs), Registered Disability Savings Plans (RDSPs), mutual funds, term deposits, stocks or bonds here, as these assets must be claimed in Section 4 - Asset Information; otherwise, your assets will be assessed twice.

If you paid your tuition and/or book costs before the start of classes, include that amount on *Question 37*.

SECTION 3

After Classes Start

This section asks for information about your school, program of study, allowable extra costs and study period income.

Question 38 Name of School

Enter the name of the school you are or will be attending. If you are or will be attending two schools at the same time, this is called a split enrolment. Enter the name of the school where you are or will be taking the most courses and from which you will receive your credential. This will be considered your “home school.” The “home school” must approve the split enrolment and must take responsibility for verifying you are maintaining a minimum course load for credits.

Question 39 Program/Faculty

Enter the name of the program/faculty in which you are or will be registered.

Example: Arts or Science or Cooking or Electronics or Nursing.

Question 40 Major/Department/Option

Programs may have more than one option. In such cases, list your chosen option. For example:

Program/Faculty	Major/Option
Arts	History, English
Science	Physics, Chemistry
Culinary Arts	Core, Short Order, Banquet, etc.
Information Technology	Computers, Telecommunications
Nursing	

If you do not have a major or option, leave this section blank.

Question 41 Date Classes Start

Enter the date of your first day of classes in the study period for which you are or will be registered and are applying for financial assistance.

Example: If you attend university, most classes will begin in September and end in April.

The correct start date of your classes is critical. If you are not sure when classes start, contact your school.

Note:

Class start date to class end date cannot be more than 52 weeks.

Question 42 Date Classes End

Enter the date of your final class or exam, whichever is later. Remember, we are only interested in the study period for which you are registered and are applying for financial assistance.

Example: If you attend university, most classes will begin in September and end in April.

The correct end date of your classes is critical. If you are not sure when classes end, contact your school.

Note:

Class start date to class end date cannot be more than 52 weeks.

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SECTION 3

After Classes Start

Question 42 Date Classes End - *continued*

Six week deadline for applying for assistance

A deadline for applying for assistance is in place to ensure that you receive assistance before your study period ends. Your correctly completed application and any reassessments, appeal requests, or transfer requests must be received no later than six weeks before your study end date.

Question 43 Co-op / Paid Work Term

If you will be on an approved co-op/paid work term during the study period indicated on Questions 41 and 42, answer 'YES'. If you answer "YES" to Question 43, you must complete the income field for Question 53. Failure to do so will delay your application.

If you will be attending school for two semesters and may be in a co-op/paid work term in your second semester, submit a *separate* StudentAid BC application for each semester of study.

Question 44 Course Load

To receive full-time student financial assistance, you must be a full-time student. If you are in a credit-based (academic) program, you must take at least 60 per cent of a full-time course load (40 per cent for students with a permanent disability) for credit. If you are in a non-credit (hours based) program, you must attend a minimum of 20 hours of instructional time per week at your school.

If you are repeating a previously passed course only to improve your grade level, the course cannot be included as part of the 60 per cent calculation.

If you are not sure what percentage of courses you are taking, contact your financial aid office or school official.

Note:

Students with permanent disabilities may qualify for other programs. Contact the Disability Services Coordinator, Adult Special Education Coordinator or financial aid office at your school, or visit www.StudentAidBC.ca.

Question 45 Program Type

A program is a combination of courses leading to a credential.

The program type identifies the certificate, diploma or degree you expect to receive upon completion of the program.

Example: If you are enrolling in a diploma program, mark the box that says 'Associate/ Diploma', even if you plan to go on to a bachelor or master's degree.

If you are enrolled in university transfer courses, mark the 'University Transfer' box, not the 'Unclassified/Qualifying' box.

If you have questions regarding your program type, contact your financial aid office or school official.

Note:

"Unclassified/Qualifying" studies refers to a study period where you are taking courses in preparation for entry into a specific program or faculty. Maximum funding for "Unclassified/Qualifying" studies is 52 weeks. For example: If you have completed an undergraduate degree, you may need to take additional courses before being admitted into graduate studies.

SECTION 3

After Classes Start

Question 46 Year of Program

Most programs have a standard length for completion. Indicate the year of the program you will be in, not the total number of years you have spent working towards completion of the program.

For Example:

- If the program requires one year or less to complete, mark one in the box.
- If you are entering the third year of a four year program, mark three in the box.

If you are not sure which year of your program you are in, contact the financial aid office at your school.

Question 47 Full-time Employment

Full-time work is considered to be 32 hours or more per week, for more than half of your entire study period.

If "YES", you are not eligible for StudentAid BC funding. Do not complete this application.

If you have:

- a job for less than 32 hours per week during your study period

or

- a full-time job for 32 hours for less than half of your entire study period, answer "NO" to this question

Question 48 Where You Expect to Live

While attending school, were you or do you expect to be living in a home owned or rented by your parent(s)/ step-parent/sponsor or legal guardian? If so mark "YES"

If you are or will be living in a self-contained suite in your parent(s)/ step-parent/sponsor or legal guardian's home and paying **fair market rent** on a consistent basis throughout your study period, mark the "NO" box.

A self-contained suite is defined as having its own separate entrance, kitchen, bathroom and living area/bedroom and you are responsible for your share of the utilities (hydro, telephone, cable, etc.).

Keep good records. You may be required to provide documentation of monthly rental payments.

Appeal Option

If you are living with your parent(s)/step-parents/sponsor or legal guardian and paying room and board costs mark "YES". If you wish these costs to be considered on your application you must submit an Appeal Request Form for Room and Board.

Question 49 Do You Need Appendix 3?

See the information on Appendices on page 25.

SECTION 3

After Classes Start

Question 50 Day-Care Costs

Read the definition of day-care in the “definition” section of the StudentAid BC Guide, available at: www.StudentAidBC.ca. Enter study period day-care costs for your child(ren) aged 11 or under. Include the amount of Child Care Subsidy.

$$\begin{array}{r} \text{Child Care Subsidy} \\ + \text{Amount you pay} \\ \hline = \text{Total day-care costs} \end{array}$$

Do not include costs declared by your spouse/common-law partner on Appendix 2. Do not include food, shelter or clothing costs. These are covered under a moderate standard of living calculation used in the assessment process.

Question 51 Child Support and/or Spousal Support

Enter child support and/or spousal support made by you during your study period. This includes court-ordered or other arranged monthly payments.

Question 52 Return Transportation

Return transportation assists eligible students to return home to visit during the study period, or move back home when classes finish. (This does not include daily transportation costs.) Provide the cost of one return trip. The allowance will be calculated based on the length of your program.

You are expected to travel as economically as possible. This travel allowance includes the price of fuel for those students travelling home in their own vehicle; however, this allowance does not cover vehicle loan payments, vehicle insurance or maintenance costs.

If you travel more than one hour each way to attend school, you may qualify for the additional transportation allowance. Visit www.StudentAidBC.ca for the additional transportation allowance appeal form.

Question 53 Co-op/Paid Work Term Earnings

Enter gross study period earnings from approved co-op/paid work placements.

Question 54 Assistantships/stipends

Enter gross income from teaching/research assistantships and stipends.

Question 55 Gross Employment Earnings/Net Self-Employment Income

Enter your total gross employment earnings and/or net self-employment income you expect to have for your entire study period.

Net self-employment income is the gross income minus the business operating expense. Self-employment includes business income, professional income, commission income, farming income and fishing income. These income amounts are before the deductions for pension contributions, employment insurance, personal exemptions and income tax.

Do not include amounts entered on *Questions 53 and 54*.

SECTION 3

After Classes Start

Question 56 Child Support and/or Spousal Support

Enter the amount of child support and/or spousal support you will receive during your study period.

Question 57 Employment Insurance Benefits (EI)

Enter the amount of Employment Insurance benefits (EI) you will receive during your study period. Report "Employment Program of B.C." funding in *Question 68*.

Question 58 Bursaries or Needs-Based Academic Awards

A bursary is an award given to a student who has demonstrated financial need. If you know you are receiving a bursary, enter the amount. If your award is a combined needs-based and merit-based scholarship or bursary, do not include the amount here, include the amount on *Question 61*.

Note:

If you will be receiving a Nurses Education Bursary, or a Youth Educational Assistance Fund Award, do not include the amount. They are exempt from assessment.

Question 59 WorkSafe BC benefits (WCB benefits)

Enter the amount of WorkSafe B.C. benefits (formerly known as Workers Compensation Board) you will receive during your study period.

Question 60 Pension Income

Include Children's Benefits (previously "Orphan's Benefits"), Canada Pension Plan (CPP), retirement pensions, disability pensions, or any other pension you will receive during your study period. Students receiving disability assistance must claim the income on *Question 66*.

Question 61 Scholarships, Merit-Based and Other Awards

A scholarship is an award given to a student who has demonstrated high academic standing. If you know you will be receiving a scholarship or other merit based award, enter the amount. If you have received a Passport to Education or Provincial Scholarship include these as well.

Question 62 First Nations Band Funding

Enter funding you will receive during your study period from your First Nations band (eg. living allowance, transportation, etc.). Do not include Indian Residential School payments. Enter sponsored tuition and books on *Question 65*.

Question 63 Contributions from Parents

Include all monetary contributions from your parent(s)/step-parent/sponsor/legal guardian, including any money received from cashed registered education savings plans (RESPs), not the total value in RESP account, but amount cashed for you for this study period, even if the amount is already indicated on Appendix 1. Include scholarship trust funds.

SECTION 3

After Classes Start

Question 64 Child Care Subsidy

Enter the amount of assistance you receive from the Ministry of Children and Family Development (or any other agency) to assist you with the cost of day-care. Do not include the Universal Child Care Benefit.

Question 65 Sponsored Tuition/Books

A number of organizations, agencies and employers provide sponsorship for tuition and books. If you are receiving sponsorship, enter the total amount you will receive for your entire study period on *Question 65*.

Question 66 Income Assistance (Welfare) and/or B.C. Income Assistance for Persons with Disabilities

You are not usually eligible to receive income assistance (welfare) while attending post-secondary studies, unless you are a student with a permanent disability in receipt of disability assistance.

If you are currently receiving income assistance, you must contact your employment and assistance worker or social worker and advise them of your intention to take full-time post-secondary studies. Your worker will determine whether you can continue to receive income assistance during your study period based on Employment and Income Assistance criteria, or whether your income assistance will stop while you are in full-time studies.

If you have a permanent disability and you are receiving disability assistance from the Ministry of Social Development and Social Innovation, contact your local office to find out if you will be eligible to continue to receive disability assistance during your study period.

If you continue to receive income assistance or B.C. Income Assistance for Persons with Disabilities while in full-time studies, you are subject to an agreement between our ministries. Under the agreement, the Ministry of Social Development and Social Innovation continues to provide maintenance (shelter, food, etc.) while StudentAid BC considers the cost of your program. These costs are limited to:

- tuition
- books/supplies
- disability allowance
- transportation costs
- unsubsidized day-care costs, if you have dependent children
- specialized equipment and services.

Do not include on *Question 66* the income assistance/B.C. Income Assistance for Persons with Disabilities amount claimed by your spouse on *Question 11A* of *Appendix 2* or you will be assessed twice for these funds.

Question 67 Employment Program of British Columbia Income

The Employment Program of British Columbia provides assessments and planning, employment-related training, work placement, employment crisis services, assistive technology and disability supports for people whose disabilities are barriers to employment. Enter the amount of assistance you receive from the Employment Program of British Columbia in *Question 67*.

SECTION 3

After Classes Start

Question 68 Other Sources of Income

Include financial gifts, income from assets, cashed assets (CSBs, RRSPs, mutual funds, etc.), registered education savings plans (RESPs) not listed on *Question 63*, net rental income from rental property you own, insurance settlements, inheritance, education/savings plans or any other income not listed on *Questions 53 to 67* that you will receive during your study period. If you have received funding from any other agency not listed above, include the amount on *Question 68*.

If you are a 'Group A' (dependent) student, do not include contributions or education/scholarship plans from parent(s)/step-parent/sponsor/legal guardian here. Include this amount on *Question 63*. Your parent(s)/step-parent/sponsor/legal guardian must also declare these amounts on *Appendix 1*.

Do not include child tax benefits, tax refunds, tax rebates or the B.C. Family Bonus. If these are your only sources of 'other income', leave the 'specify' box blank and enter '0' on *Question 68*.

SECTION 4

Asset Information

The information provided in this section assists StudentAid BC to determine if you will be required to provide an asset contribution toward your education.

Question 69 Registered Retirement Savings Plan (RRSP)

This is how you calculate the net worth of RRSPs:

$$\begin{aligned} & \text{Amount of RRSP} \\ & - \text{Amount owing on the RRSP loan (if any)} \\ & - \text{Amount withheld by bank for tax purposes and/or penalties if cashed} \\ & = \text{Net worth of RRSP} \end{aligned}$$

On *Question 69*, include all RRSPs you own, 'locked-in' or not. Contact your bank, credit union or trust company to accurately determine the net worth of your RRSPs.

Question 70 Net Worth of Other Investments

Declare all other investments and/or trust funds in your name, 'locked-in' or not. Include all Canadian **and** foreign assets.

This is how you calculate the net worth of other investments:

$$\begin{aligned} & \text{Amount of other investments} \\ & - \text{Amount owing on investment loans} \\ & - \text{Any fees that may be charged for withdrawing investments} \\ & = \text{Net worth of investments} \end{aligned}$$

If investments are jointly owned, enter the net worth of your portion.

Question 71 Net Worth of Other Assets

Declare the net worth of all other Canadian **and** foreign assets you own except for your principal residence, which is defined as the home you own and live in most of the time. All other real estate must be included as an asset.

Do not include items such as: bicycles, computer or camera equipment, musical instruments, furniture or motor vehicles (listed in *Question 73*). This is how you calculate the net worth of other assets:

$$\begin{aligned} & \text{Market value of assets} \\ & - \text{Amount owing on assets (if any)} \\ & = \text{Net worth of assets} \end{aligned}$$

If assets are jointly owned, enter the net worth of your portion.

Example: If you and your spouse/common-law partner own a boat 50-50, enter half of the net value in this calculation. Your spouse/common-law partner will declare the other half on *Appendix 2*.

SECTION 4

Asset Information

Question 72 Net Worth of a Business

This is how you calculate the net worth of your business:

$$\begin{aligned} & \text{Total business assets (lands, buildings, accounts receivable, etc.)} \\ & - \text{Total liabilities (accounts payable, notes payable, mortgages, etc.)} \\ & = \text{Net worth of business} \\ & \text{Do not include business vehicle(s).} \end{aligned}$$

If you are part owner of a business, enter the value of your portion.

Example: If the business is worth \$500,000 and you own 10 per cent, then your portion of the business is worth \$50,000.

Question 72(a) Total income from 2014 income tax return

Enter the amount from line 150 of your 2014 income tax return. This amount you report will be checked against Canada Revenue Agency (CRA) records. If the amount you indicate is different from their records, CRA data will be used in the needs assessment calculation. If CRA records are incorrect, you must submit a Appendix 7 – Request for Reassessment and documentation showing the correct income. If you did not file a Canadian income tax return, enter your total 2014 income from all sources **both inside and outside Canada**, which includes employment, pension investment, rental, RRSP, foster parent, net professional income, workers' compensation, employment insurance and disability assistance. Convert foreign currency into Canadian dollars.

Question 73 Motor Vehicles Owned

Report all cars/trucks/motorcycles whether in running order or not, insured or not, fully paid for or not, for which you are the registered owner.

YEAR	MAKE AND MODEL	TYPE	PURCHASE DATE		PURCHASE PRICE	RESALE VALUE
			YEAR	MONTH		
2013	Acura CSX	4dr Sedan	2	0	\$ 2 2 5 0 0	\$ 2 0 3 5 0

All information is subject to audit and verification.

If you transfer a motor vehicle to a different person with little or no monetary exchange, the value of your motor vehicle will still be considered. If motor vehicles are sold, it is expected that the transaction will be for fair market value.

Note:

- If you and someone else are both registered owners, the motor vehicle value may be divided in half. You may be asked to submit your owner's certificate of insurance and vehicle licence documentation.
- If you share registered ownership of the motor vehicle with your spouse/common-law partner, the motor vehicle value may be divided in half. Your spouse/common-law partner must report half the value on Appendix 2. You may be asked to submit your owner's certificate of insurance and vehicle licence documentation.

SECTION 4

Asset Information

Question 73(a) Motor Vehicles Leased

Leased Vehicles

An increasing number of students are choosing to lease motor vehicles. When you qualify for a lease agreement, this indicates access to resources that could have been used for educational costs, thus reducing the need for assistance from StudentAid BC. The payments you make on your leased vehicle are therefore considered a resource in assessing your financial need. StudentAid BC does not provide any funds for lease payments for motor vehicles.

If you are currently leasing a motor vehicle, enter the information required on *Question 73(a)*, including your monthly lease payments.

YEAR	MAKE AND MODEL	TYPE	LEASE DATE		VEHICLE VALUE AT LEASE DATE	MONTHLY LEASE PAYMENTS														
			YEAR	MONTH																
2013	Acura CSX	4dr Sedan	2	0	1	3	0	6	\$	2	2	5	0	0	\$	4	2	5		

Note:

- If you and someone else are both leasing a motor vehicle, the motor vehicle lease payments may be divided in half. You may be asked to submit your lease's certificate of insurance and vehicle licence documentation.
- If you share a lease of the motor vehicle with your spouse/common-law partner, the motor vehicle lease payments may be divided in half. Your spouse/common-law partner must report half the lease payments on Appendix 2. You may be asked to submit your lease's certificate of insurance and vehicle licence documentation.

All information is subject to audit and verification.

Appeal Option

Students may appeal assessment of their assets. To download the Assets – Appeal Request Form visit www.StudentAidBC.ca

SECTION 5

Dependants

Question 74 a & b Eligible Dependants

This section applies to 'Group B' (independent) students only. If you are a 'Group A' (dependent) student answer 'NO'. Read definition of "group status" (dependent or independent) in *Question 31* on page 7.

For StudentAid BC purposes, eligible dependants are any dependants for whom you receive the Canada Child Tax Benefit or for whom you claim a benefit on your 2014 income tax return. To be eligible, a dependant must meet one or more of the following criteria:

- be your child(ren) and/or your spouse/common-law partner's child(ren) under 19 years of age as of the start of your classes, for whom you have custody, or provide care (they live with you), at least two full days per week during your entire study period; or
- be your child(ren) and/or your spouse/common-law partner's child(ren) age 19 or over who are full-time "Group A" (dependent) students (read definition of "Group A" (dependent) status in *Question 31* on page 7); or
- be your permanently disabled child(ren) and/or your spouse/common-law partner's permanently disabled child(ren) age 19 or over, who you fully support and declared on your 2014 income tax return; or
- be your permanently disabled spouse/common-law partner who you fully support and declared on your 2014 income tax return; or
- be your foster child(ren), if foster parent income is claimed on *Question 35e* and *Question 68* of this application; or
- be your elderly relatives and/or your spouse/common-law partner's elderly relatives who you fully support and have declared on your 2014 income tax return.

If you have more than four eligible dependants, include a separate sheet listing all required information about each additional dependant.

Note:

If you are expecting a child, please submit an Appendix 7 – Request for Reassessment after the birth of the child and attach a copy of the birth certificate.

SECTION 6

StudentAid BC Declaration

The StudentAid BC Declaration is a legal document. By signing it, you agree with what the declaration says, and that the information you have given is correct.

The declaration also tells you from whom we can get information about you and with whom StudentAid BC may share your application information.

Read the Declaration carefully. Make sure you understand it fully. If you do not understand it, do not sign it. Call the financial aid office at your school, or call StudentAid BC for an explanation. The StudentAid BC phone numbers are listed on the back cover of this booklet. When you understand the declaration, sign and date it in ink. Your signature indicates that you have read and agree with everything the declaration says. **Your application will not be processed unless this declaration is signed and dated.**

SECTION 7

Canada Revenue Agency Consent

This section is a requirement of the Canada Revenue Agency. It is a legal document. By signing it, you accept the terms of the consent and authorize the release of your taxpayer information from the Canada Revenue Agency to StudentAid BC. **Your application will not be processed unless this consent is signed and dated.**

SECTION 8

Alternate Address

We require the name and address of someone living in Canada or the United States who we will be able to contact if we cannot contact you. We recommend that you choose a contact person whose address is different from the address you indicated on Section 1 of your application. This person will be contacted if mail sent to your address is returned or if we cannot contact you by phone. In most cases this person will be your parent.

SECTION 9

Release of Information

This section is optional and can be left blank. The *Freedom of Information and Protection of Privacy Act* prevents StudentAid BC, and financial aid staff from releasing any information pertaining to this application to anyone other than you unless you provide written permission.

Complete this section if you want to authorize another person to obtain information on your behalf about this application, related appendices, or assessment details. If you authorize someone to access information on your behalf by completing this section, they must provide your Social Insurance Number and date of birth to access any information from StudentAid BC or financial aid staff.

Note:

Information can be shared with the persons/organizations identified in the StudentAid BC declaration (Section 6) based on your signature, regardless of whether Section 9 is completed.

Appendices

Three separate Appendices are enclosed in this package. These provide additional information that may be required to correctly determine the amount of assistance you need.

Appendices 1, 2 and 3

Appendix 1: Parent(s)/Step-parent/Sponsor/Legal Guardian Information

If you are a 'Group A' (dependent) student, have your parent(s)/step-parent/sponsor/legal guardian complete *Appendix 1*. *Appendix 1* asks for information about their personal finances. This information is used to determine how much they may be required to contribute towards your education.

Appendix 2: Spouse/Common-Law Partner Information

If you are married or in a common-law relationship, your spouse/common-law partner must complete *Appendix 2*. *Appendix 2* asks for personal and financial information. This information is used to determine how much your spouse/common-law partner may be required to contribute towards your education.

Appendix 3: School and Program Information

If you plan to attend a designated school outside B.C., or a private school in B.C., your school must complete *Appendix 3*.

If you are attending a B.C. public post-secondary school and your program code is not listed on our website, you may need *Appendix 3* to be completed by your financial aid office. Check with your financial aid office for more information.

The program information provided by an official at your school collected in *Section 'B'* on *Appendix 3* helps us to determine how much your program will cost.

For your program of study to be eligible for StudentAid BC funding, your institution must be designated by British Columbia, and it must meet BC post-secondary education requirements.

All public universities, colleges and institutions in BC are designated; however, not all private training institutions or out of province institutions have been reviewed and designated by the Ministry of Advanced Education.

Not all schools choose to be designated. Before applying for StudentAid BC funding, you should confirm the school's designation status at www.StudentAidBC.ca.

Note: To request your school be designated, visit www.StudentAidBC.ca and read the Designation page for further information. The designation process may take several weeks to complete. Assistance through StudentAid BC cannot be considered before the school is designated because funding is not retroactive.

Designation Unit
Governance & Quality Assurance Branch
PO Box 9883 Stn Prov Govt
Victoria BC V8W 9T6

For more information contact StudentAid BC or visit www.StudentAidBC.ca.

Remember

- Use ink. Print clearly and answer all questions.
- Do not alter any questions asked on the application or appendices.
- Do not include information that is not requested. Your application form and appendices will be processed through an automated computer system.
- Answer all questions. If questions are left blank, your application and any required appendices cannot be processed. Your application will be “pending.”
- No faxes, scans or copies are accepted as original signatures are required
- Submit only one application for each study period in which you are registered. Check with staff at your school’s financial aid office if you are unsure of your study period.
- If you transfer to another school after submitting your StudentAid BC application, you must complete and submit to StudentAid BC either:
 - Appendix 5: Transfer of School if you *have* received any of your StudentAid BC funding for this period of study or your school has confirmed your enrolment; or
 - Appendix 7: Request for Reassessment should be completed when you transfer to another school, and certain circumstances change and if you have *not* received any of your StudentAid BC funding for this period of study.
- **Ensure you** read and sign all paper declarations AND Canada Revenue Agency Consents as original signatures are required.
- Your correctly completed application and any reassessments, appeals, or transfers must be received at StudentAid BC no later than six weeks before the date your classes end.
- Allow six weeks for your application to be processed.

Moving?

Change your address online at: www.StudentAidBC.ca **and** National Student Loans Service Centre at www.CanLearn.ca or 1-888-815-4514 (within North America) or 800-2-255-2501 (outside North America).

What’s Next?

Application Status

Information is available on our website at: www.StudentAidBC.ca including application receipt dates, funding amounts, etc. Application information is updated nightly.

Missing Information Request Letter

If you have left questions blank on your application, you will be sent a missing information request letter by email or mail. This letter will ask you to complete the question(s) that you missed and to return the completed information to StudentAid BC no later than six weeks before the date your classes end.

Notification of Assessment

After the assessment of your application is complete, a notification of assessment will be emailed or mailed to you. The notification of assessment advises you of the type of funding (loan or grant), amount of funding and when you will receive your funding.

Master Student Financial Assistance Agreement

If you are approved for full-time funding and are a first-time applicant or have not received StudentAid BC funding in the past two years you will receive a legal document in the mail called the Master Student Financial Assistance Agreement (MSFAA). The MSFAA is a multi-year agreement that outlines the terms and conditions of your student loans. You won’t have to sign a new agreement every time you apply for funding.

Confirmation of Enrolment

After your MSFAA has been received by the National Student Loans Service Centre and before your student loan and/or grant money can be released, your school must confirm that you are enrolled in an eligible, full-time post-secondary program for the entire study period for which you have been awarded funding. If you attend a B.C. public post-secondary institution or other school that offers electronic confirmation of enrolment, your school will automatically confirm your full-time enrolment with StudentAid BC.

If you attend a school that does not access electronic confirmation of enrolment, a confirmation of enrolment form will be emailed or mailed to you or your school about a month before you are eligible to receive funding.

Release of Funding

After your Master Student Financial Assistance Agreement has been processed and your enrolment has been confirmed, your funds will be either deposited electronically into the bank account you have specified, or forwarded to your school. The deposit usually occurs within seven business days after the confirmation of enrolment date. If you are receiving more than one student loan disbursement during your application period (check your notification of assessment), your school must confirm your enrolment each time before the funding will be issued.

Telephone Information System

You can call StudentAid BC and receive information about the status of your application, including application receipt dates, funding amounts, and more. You will need to know your Social Insurance Number and your StudentAid BC application number. Both these numbers are needed when calling for information. The telephone information system (contact information on back page) is available 24 hours a day, 7 days a week. Application information is updated nightly.

Notes



StudentAidBC

Mailing address: PO Box 9173 Stn Prov Govt
Victoria BC V8W 9H7

Courier address: 835 Humboldt Street
1st Floor
Victoria BC V8V 4W8

Phone: 1-800-561-1818
(toll-free in Canada/USA)
250 387-6100
(outside North America)

Fax: 1-866-312-3322
(toll-free)
250 356-9455

Visit: www.StudentAidBC.ca