

Appeal Request Form Instructions

BRITISH COLUMBIA STUDENT LOAN REHABILITATION DUE TO BANKRUPTCY

Policy regarding rehabilitation due to bankruptcy can be found in Section 6 of Chapter 3 (Student Eligibility) of the 2017/2018 StudentAid BC Policy Manual, located here: https://studentaidbc.ca/sites/all/files/school-officials/policy_manual.pdf.

APPEAL CRITERIA

An applicant denied B.C. student loan funding due to a previous bankruptcy that included B.C. student loans may appeal the denial if the applicant can demonstrate that:

- There were exceptional circumstances leading to their bankruptcy, such as medical reasons or marital breakdown;
- If student loans were involved in the bankruptcy, that Canada Student Loans has provided clearance for their receipt of new loans, or their student loans have been repaid or discharged, that they are a good credit risk (reason for bankruptcy, efforts to rehabilitate credit, and that their studies warrant further investment); or
- If student loans were not involved in the bankruptcy, that the debts have been discharged, or a trustee has stated they will not place any claim on the student loan.

REQUIRED DOCUMENTATION

You must provide the following:

- A letter from you providing a clear explanation of the reasons for filing for bankruptcy, including:
 - specific details of actions to rehabilitate themselves financially since the bankruptcy;
 - educational and career goals, including the number of semesters required to finish the program of study;
- Information from the institution confirming enrolment;
- A recent (within 60 days) credit report from Equifax or Trans Union Canada;
- Unofficial copy of transcripts
- Letter from a responsible third party confirming the reasons for your bankruptcy, and educational and career goals. A responsible third party includes a counsellor, doctor, religious advisor, family friend, or relative;
- Copy of bankruptcy papers filed through the trustee showing the date of bankruptcy, amounts owing to creditors, and date of discharge; and if applicable
- Medical documentation indicating the data of illness, how condition contributed to bankruptcy, and your ability to study at a full course load, or
- Documentation of separation or divorce.

Note: If your Canada student loan is in default or was involved in your bankruptcy, you must contact Canada Student Loans to provide a letter of clearance prior to submitting this appeal.

StudentAid BC cannot guarantee a final decision before your study period ends if all required documentation is not submitted by the appropriate deadline

DEADLINE: SIX WEEKS BEFORE STUDY PERIOD ENDS

For detailed instructions and potential outcomes from the appeal visit the [StudentAid BC website](#)

Submit complete form to SABC.AppealsUnit@gov.bc.ca

SECTION 4 – DECLARATION

By submitting this request for an appeal, I understand that:

- 1) All terms agreed to on my application will remain in force.
- 2) StudentAid BC may consider information from prior applications in my appeal request.

I certify that information provided with this request is accurate and correct.

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|---|-------------------------------|------------|----------------|
| X | SIGNATURE OF STUDENT (IN INK) | PRINT NAME | DATE SIGNED |
| | SIGN HERE | PRINT HERE | YYYY / MM / DD |

Collection and use of information: The information included in this form and authorized above is collected under Sections 26(c) and 26(e) of the *Freedom of Information and Protection of Privacy Act*, and under the authority of the *Canada Student Financial Assistance Act*, R.S.C. 1994, Chapter C-28 and StudentAid BC. The information provided will be used to determine eligibility for a benefit through StudentAid BC and for statistical and evaluation purposes. If you have any questions about the collection and use of this information, contact the Director, StudentAid BC, Ministry of Advanced Education, Skills & Training, PO Box 9173, Stn Prov Govt, Victoria B.C., V8W 9H7, telephone 1-800-561-1818 (toll-free in Canada/U.S.) or (250)-387-6100 from outside North America.

