

### **DEADLINE**

Six weeks before your study period ends.

#### WHAT IS AN APPEAL?

An appeal is the process by which you have the opportunity to request a reconsideration of your assessed award. If you have had an exceptional circumstance that meets one or more of the criteria listed below and you have not received the maximum amount of funding for the application study period, you may submit an appeal request. Once evaluated, the appeal request may result in a change to your StudentAid BC award.

#### APPEAL CRITERIA

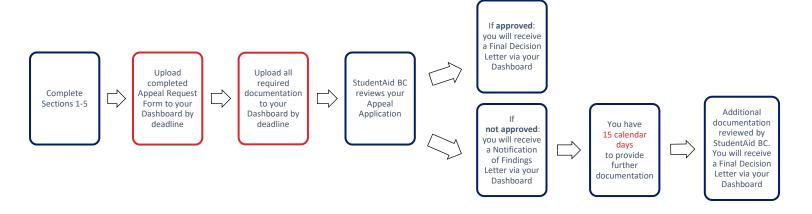
If you were denied B.C. student loan funding due to a previous bankruptcy that included B.C. student loans, you may appeal the denial if you can demonstrate that:

- There were exceptional circumstances leading to your bankruptcy, such as medical reasons or marital breakdown.
- You filed for bankruptcy during your study or non-repayment period and you are continuing in the same program of study in which you were enrolled in the date of bankruptcy or bankruptcy related event.
- If student loans were involved in the bankruptcy, Canada Student Financial Assistance Program has provided clearance for your receipt of new loans.
- If student loans have been repaid or discharged, you are a good credit risk. Credit risk is determined by the reason for bankruptcy, your efforts to rehabilitate your credit and that your studies warrant further investment.
- If student loans were not involved in your bankruptcy, the debts have been discharged or that a trustee has stated they will not place any claim on your student loan.

**Note:** If your Canada student loan is in default or was involved in your bankruptcy, you must contact Canada Student Financial Assistance Program to receive clearance for further funding. For more information on your federal loans, please contact the <u>National Student Loans Service Centre</u> at: 1-888-815-4514 and ask to be transferred to the Case Review Unit of the Canada Student Financial Assistance Program.

#### APPEAL INSTRUCTIONS

- 1. Talk to a Financial Aid Officer at your school, they can help you with the appeal process. If you are unable to contact a Financial Aid Officer, contact <a href="StudentAid BC">StudentAid BC</a>.
- 2. Review the Appeal Criteria.
- 3. Complete Sections 1-5.
- 4. Upload your completed Appeal Request Form and all required documentation to your StudentAid BC <u>Dashboard</u>.



Appeal Request Form starts on page 2.

Refer to the StudentAid BC Policy Manual for more information on appeals.

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# APPEAL REQUEST FOR B.C. STUDENT LOAN REHABILITATION DUE TO BANKRUPTCY

SECTION 1 – ST	UDENT	T INFOR	MATIO	N													
STUDENT'S SOCIAL IN	SURANCE	E NUMBER			ST	JDENT'	S APPI	LICAT	ION N	UMB	ER						
STUDENT'S LAST NAM	1E																
STUDENT'S FIRST NAM	ΛE											MI	DLE	INITIA	٩L	_	
SECTION 2 – RE	OI IIDE	ים חסכוו	INAENIT	ATIO!	NI .												
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A letter explaini  Specific de	_	ason you ar our actions	_							uptcy							
	-	nd career go		-			-					ur pr	ograr	n of s	tudy.		
A letter from yo	ur institu	ı <b>tion</b> confir	ming your	enrolm	ent in th	ie same	progr	am.									
Unofficial copy	of all post	t-secondary	y transcrip	ots.													
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A letter from a r your bankruptcy	-	=				iigious	adviso	r, ram	illy tri	ena o	r reiai	tive)	conn	rming	g the r	easons	) TOT
A copy of bankr	uptcy par	<b>oers</b> filed th	rough the	e truste	e showin	g the d	ate of	the b	ankru	ptcy,	amou	ınts d	wnir	ng to d	credit	ors and	d, if
applicable, the o						_											
All relevant sup	porting d	ocumentat	<b>ion</b> applic	able to	your circ	cumsta	nce. Th	nis do	cume	ntatio	n ma	y incl	ude:				
study a	t a full co	entation ind urse load.	_		of illness,	how th	ne con	dition	cont	ribute	d to y	our/	bankı	ruptcy	y and	your al	bility to
		of separation			IE W			- 61.15			550						<b></b>
YOUR ASSESSME	NT WIL	L BE DELA	AYED OR	DENII	ED IF Y	OU DO	) NO	rsui	SIVIIT	ALL	REQ	UIR	ED D	ocu	JIVIEN	ITATI	ON.
SECTION 3 – M	ONTHI	LY EXPE	NSES														
MORTGAGE/RENT	\$			.00		PHC	NE				\$					.00	
SECOND MORTGAGE	\$			.00		DAY	'CARE				\$					.00	
FOOD	\$			.00		TRΔ	NSPOI	RTATI	ΟN		\$					.00	
1002																	
MEDICAL	\$			.00		VEH	ICLE P	AYME	NT 1		\$					.00	
DENTAL	\$			.00		VEH	ICLE P	AYME	NT 2		\$					.00	
HYDRO	\$			.00		VEH	ICLE II	NSUR	ANCE		\$					.00	
CABLE	\$			.00		VEH	ICLE L	JPKEE	Р		\$					.00	
WATER	\$			.00		GAS					\$					.00	

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## APPEAL REQUEST FOR B.C. STUDENT LOAN REHABILITATION DUE TO BANKRUPTCY

HEAT	\$		.00		OTHER*	\$		.00		
*Itemize other expense	s:									
SECTION 4 – TO	TAL EXPI	ENSES								
TOTAL MONTHLY EXPE	ENSES	\$		.00	All information is subject to verification and could result i					
TOTAL MONTHLY NET	INCOME	\$	.00 an overaward if information is misreported.							
SECTION 5 – DE	CLARATI	ON								
By submitting this reque	est for an ap	peal, I under	stand that:							
All terms agree	ed to on my a	application w	ill remain in	force.						
• StudentAid BC	may conside	er informatio	n from prior	applicatior	ns in my appeal request.					
I certify that information	n provided w	vith this requ	est is accura	te and corr	ect.					
X CHECK MARK		PRINT ST	TUDENT'S FIF	RST AND L	AST NAME		MN	M/DD/YYYY		

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 and 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 +1-778-309-4621 from outside North America.

Upload completed Appeal Request Form and all required documentation to your StudentAid BC Dashboard at studentaidbc.ca/dashboard.

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