Canada

Appendix 2

RITISH St<u>udentAidBC</u>

2016/2017

***Note:** The ① symbol means to read the INSTRUCTIONS book, which is included in the StudentAid BC application package or visit www.StudentAidBC.ca

SPOUSE/COMMON-LAW PARTNER INFORMATION

PURPOSE The information on this Appendix 2 determines how much your spouse/common-law partner may be required to contribute to help pay for your education.

WHO COMPLETES APPENDIX 2?

The applicant's spouse/common-law partner. 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" and leave the SIN field blank. When your spouse/common-law partner has received a valid SIN, you must submit an Appendix 7 – Request for Reassessment with a copy of their SIN to StudentAid BC. Read ① page 25.

DO NOT COMPLETE THE APPENDIX 2 IF, AS OF THE FIRST DAY OF CLASSES:

- Your spouse/common-law partner is not a Canadian citizen or permanent resident AND does not live in Canada. Apply as "single";
- You have eligible dependent child(ren) under your care, living in Canada, AND your spouse/commonlaw partner is not a Canadian citizen or permanent resident (does not have a valid Social Insurance Number) and does not live in Canada. Apply as a single parent student (mark marital status " 'Single' parent" on page 1 of the student loan application).

ARE YOU COMMON-LAW?

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 as of your first day of classes.

DECLARATION AND CONSENT

Read, sign and date both the Canada Revenue Agency consent and the StudentAid BC declaration. Without the complete information including dates and signatures, we cannot process the student's application. Once you have completed Appendix 2, return it to the applicant to submit with his/her application. No faxes, scans or copies are accepted as **original** signatures are required.

NEXT STEP

When the Appendix 2 is complete, include it with your application and submit to StudentAid BC. An incomplete or unsigned Appendix 2 will not be processed and will delay funding.

HELP FOR THE SPOUSE/ COMMON-LAW PARTNER

Question 03 Marriage/Common-law Date

This is the date you were married or, if common-law, the date you began living together in a marriage like relationship. Read ① page 3.

Question 07 a-e Income

Ensure that you declare income from all sources during the four months before the applicant starts classes. Do not include student loans/grants, child tax benefits, tax refunds, tax rebates or BC Family Bonus.

HELP FOR THE SPOUSE/COMMON-LAW PARTNER

Question 10c Separate Living Allowances

If you must live separately from the applicant during the study period, separate living allowances will be assessed.

Question 11a-f Income

Ensure that you declare income from all sources during the applicant's entire study period. Do not include student loans/grants, child tax benefits, tax refunds, tax rebates or BC Family Bonus.

Question 12b Day-care costs

See definition of day-care costs on page 36 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. Do not include costs declared by the applicant on line 50 of Section 3 of the application.

Question 13 Net Worth of RRSPs

This is how you calculate the net worth of RRSPs:

- Amount of RRSP
- Amount owing on the RRSP loan(s)
- Amount withheld by bank for tax and/or penalties (if cashed)

= Net worth of RRSP

Do not include RRSPs declared by the applicant on his or her application. Contact your bank, credit union or trust company to accurately determine the net worth of your RRSPs.

Question 14 Net Worth of Other Investments

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

- Amount of investment
- Amount owing on investment
- Any fees that may be charged for withdrawing the investment

= Net worth of investment

If assets are jointly owned, use the net worth of the portion you own. Contact your bank, credit union or trust company to accurately determine the net worth of your other investments.

Question 16 Net Worth of Business

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

- Total business assets (land, buildings, accounts receivable, etc.)
- Total liabilities (accounts payable, notes payable, mortgages, etc.)

= Net worth of business

If the business is jointly owned, use the net worth of the portion you own.

Question 16a Total Income from 2015 Income Tax Return

Enter the amount from line 150 of your 2015 Income Tax Return. The line 150 income 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 applicant's needs assessment calculation. If CRA records are incorrect, you must submit an Appendix 2 (and Appendix 7 – Request for Reassessment) with documentation showing the correct income. If you did not file a Canadian Income Tax Return, enter your **2015 total income from all sources both inside and outside Canada**, which includes employment, pension investment income, rental, RRSP, foster parent, net professional/self-employment income, worker's compensation, employment insurance, and disability assistance, etc. Convert foreign currency into Canadian dollars.

Question 17 Motor Vehicles Owned

Include the current resale value of 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. 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/commonlaw partner may declare half the value on the application. You may be asked to submit your owner's certificate of insurance and vehicle licence documentation.

Question 17a Motor Vehicles Leased

If you are currently leasing a motor vehicle, enter the information required on Question 17a, including your monthly lease payments. 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 may declare half the lease payments on the application. You may be asked to submit your lease certificate of insurance and vehicle license documentation.

Appendix 2

Canada

2016/2017

BRITISH COLUMBIA StudentAidBC

	NS MUS	ST BE ANSWERED IN INK
(01) STUDENT'S LAST NAME (04) STUE	DENT'S S	
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YEAR	R M	IONTH
(03) Date of marriage or the date you began living together in a marriage-like relationship.		
SPOUSE / COMMON-LAW PARTNER INFORMATION - BEFORE CLASSES START		
(06) In the four months BEFORE the applicant starts classes, were you or do you expect to be:		
(a) Enrolled in full-time study for at least two months (including high school)?	(06a)	YES
(b) At home caring for eligible dependent child(ren) on a full-time basis for at least two months? (Only one parent may claim to be the full-time caregiver.)	(06b)	YES NO
		You must enter "0" if none
(07) Income received in the four months BEFORE the applicant starts classes. What is the total amount of:		FOUR MONTH TOTALS FOR (a) TO (e
(a) Income assistance (welfare) and/or BC income assistance for persons with disabilities you receive? Enter "0" if none.	(07a)	\$
(b) Employment insurance (EI) benefits you receive? Enter "0" if none.	(07b)	\$.00
(c) Gross earnings from employment and net self-employment income? Enter "0" if none.	(07c)	\$
(d) Child care subsidy you receive? (Only one parent may claim child care subsidy) Read ① page 11.	(07d)	\$.00
(e) Other sources of income you receive (e.g., pension, child support, First Nations band funding, spousal support, etc.). Do not include student loans/grants.	<i>(</i>)	
Specify: Enter "0" if none	(07e)	\$00
(08) Expenses in the four months BEFORE the applicant starts classes. What is the total amount of:		FOUR MONTH TOTALS FOR (a) TO (c)
(a) Canada student loan and/or provincial student loan regular scheduled payments made?	(08a)	\$.00
(b) Total day-care costs for your child(ren) age 11 years or under? Include child care subsidy? amount from line 7d. (Only one parent may claim day-care costs.) Read ① page 12.	(08b)	\$.00
(c) Child support and/or spousal support that you pay?	(08c)	\$
(09) What is the total balance in all of your bank accounts (chequing, tax free savings accounts, savings, etc.) both inside and outside of Canada, at the start of classes? Do not include RRSPs, RESPs, RDSPs, term	(09)	\$.00

CONTINUED ON NEXT PAGE
Page 2

STUDENT'S APPLICATION NUMBER

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ALL INFORMATION IS SUBJECT TO AUDIT AND VERIFICATION

SPOUSE/ COMMON-LAW INFORMATION (SEE LINES 41 AND 42 OF APPLICATION)

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(b) At home c	aring for eligible depender	nt child(ren) on	a fu	ll-time	e basis	for the e	entire st	udy	perioc	d?		(*	0b)			<u> </u>	′ES			NO
(c) Living with	the applicant during the s	study period?										(1	0c)			Y	′ES			NO
(d) A full-time	post-secondary student for	or at least three	e moi	nths o	of the a	pplicant	's study	per	iod?			('	0d)			١	′ES			NO
	oplicant's study period , w													Y	ou	mus	t en	ter	" 0" i	f none.
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Enter "0" if	nings you will receive from f none. Read				-							(11c)	\$.00
(d) Child care Enter "0" if	subsidy you will receive? f none.	(Only one par	rent	may	claim o	child ca	re subs	idy))			(*	1d)	\$.00
(e) Scholarshi scholarshi	ps or merit-based awards ps, etc., you will receive?	, including Pas Enter "0" if non	spor ie.	t to E	ducatio	on, provi	ncial go	verr	nment			(1	1e)	\$.00
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	ada student loan and/or pr	-		-		heduled	paymer	nts r	nade?	>		(1	2a)	\$.00
., ,	care costs? Include child o	5				7d.						(1	2b)	\$.00
	parent may claim day-c	,		l) hag	JE 12.							(*	2c)	\$.00
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