Learning for Future Grant (LFG)

Q1. Who is eligible for the Learning for Future Grant?

- Individuals who meet the eligibility requirements for the <u>Provincial Tuition Waiver Program</u> (PTWP) and are enrolled in a course or program of study that:
 - Is below the graduate level;
 - Leads, or will lead, to a credential (citation, certificate, diploma or degree); and
 - Each study period is a minimum duration of 6 weeks or 35 tuition hours.

This includes:

- Unclassified/qualifying studies
- Continuing Education courses and programs that:
 - Lead, or will lead, to a credential (citation, certificate, diploma or degree)
 - Support entry to the labour market or transition to a credentialed program at an eligible post-secondary institution.

Single/standalone courses that do not lead to a credential are not eligible (regardless of whether they will support a student's entry to the labour market).

Q2. What can I use the Learning for Future Grant for?

• The <u>Learning for Future Grant</u> is intended to be used for education-related costs not covered by the Provincial Tuition Waiver Program, such as textbooks, computers, supplies, etc.

Q3. How do I apply for and receive the Learning for Future Grant?

- If you have not applied for the Provincial Tuition Waiver Program and/or the Learning for Future Grant previously:
 - Complete sections 1 and 3 of the <u>Provincial Tuition Waiver Program and Learning for</u> <u>Future Grant application form</u>, and sign the form.
 - o Submit the signed form to the Financial Aid Office at your institution.
 - The institution will fill in section 2 and submit the completed application form to StudentAid BC.
 - StudentAid BC will verify your time-in-care with the Ministry of Children and Family Development and/or the Ministry of Social Development and Poverty Reduction, which can take up to 6 weeks.
 - If you are eligible, your post-secondary institution will issue the Learning for Future Grant disbursement in accordance with existing processes, such as those for reimbursement.
 This may include receiving the funding electronically or by cheque.
- If you have previously applied and been approved for the Provincial Tuition Waiver Program and/or the Learning for Future Grant:
 - Please complete and sign the Learning for Future Grant Declaration form.
 - Submit the signed declaration form to the Financial Aid Office at your institution.

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- The institution will confirm your eligibility and disburse funds in accordance with existing processes such as those for reimbursement. This may include receiving the funding electronically or by cheque.
- For support with applying for and receiving the Learning for Future Grant:
 - Students attending a B.C. public post-secondary institution or the Native Education College can connect with the Financial Aid Office for support with applying for and receiving their grant.
 - Students attending an approved union-based trades training provider or who have been approved to study at an out-of-province public post-secondary institution (through the Provincial Tuition Waiver Program exceptions review process) can apply directly to StudentAid BC by email at tuitionwaiver@gov.bc.ca.

Q4. How do I know if my Learning for Future Grant application is approved?

• The best way to get an update on the status of your Learning for Future Grant is to contact your post-secondary institution.

Q5. When will I receive the money from my Learning for Future Grant?

- Your Learning for Future Grant funding will be issued after:
 - Your <u>Provincial Tuition Waiver Program and Learning for Future Grant application</u> is approved if it is the first time applying or the <u>Learning for Future Grant Declaration form</u> is signed (see Q3) if it is in a subsequent year; and
 - o The institution verifies your enrollment in eligible studies.
- The exact timeline for receiving funds may vary by post-secondary institution, please connect with your post-secondary institution regarding the timing of your grant disbursement.

Q6. I was approved for the Provincial Tuition Waiver Program and the Learning for Future Grant in a previous program year. Do I need to reapply for the Learning for Future Grant again this year?

- If you have been approved for the Provincial Tuition Waiver Program and/or the Learning for Future Grant in a previous program year (August 1 July 31), you do not need to submit a new Provincial Tuition Waiver Program and Learning for Future Grant application form.
- However, for each year after your initial application and approval, you will need to complete the
 <u>Learning for Future Grant Declaration Form</u> in order to receive the Learning for Future Grant.
- For support with completing and submitting the declaration form:
 - Students attending a B.C. public post-secondary institution, or the Native Education
 College, should go to the Financial Aid Office at their post-secondary institution to sign their declaration.
 - Students attending an approved union-based trades training provider or who have been approved to study at an out-of-province public post-secondary institution (through the Provincial Tuition Waiver Program exceptions review process) will sign their declaration with StudentAid BC staff, by email at tuitionwaiver@gov.bc.ca.

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Q7. My course or program starts in one program year (August 1-July 31) and ends in the next. Will I be eligible for a second Learning for Future Grant disbursement in the second program year?

• For courses or programs spanning two program years, a student is eligible to receive two Learning for Future Grants (one per program year) if the course or program duration is a minimum of six weeks, or 35 tuition hours, in <u>each of</u> the two program years.

For example: Program begins June 16, 2025, and ends September 12, 2025. The course length is greater than the 6 weeks minimum in the 2024/25 Program Year (June 16 – July 31) and greater than 6 weeks in the 2025/26 Program Year (August 1 – September 12), resulting in eligibility for two Learning for Future Grants (one for each program year).

Q8. My tuition and fees are being covered by a different funding source. Can I still receive the Learning for Future Grant if I do not receive a Provincial Tuition Waiver?

- Yes. You can receive the Learning for Future Grant even if you do not receive a Provincial Tuition Waiver to cover your tuition and eligible fees, as long as you meet the Learning for Future Grant eligibility criteria (see <u>Q1</u>).
- To apply for a Learning for Future Grant only, complete and submit the <u>Provincial Tuition Waiver Program and Learning for Future Grant application form</u> (see <u>Q3</u>) and select only the Learning for Future Grant checkbox in section 1.

Q9. Am I eligible for the Learning for Future Grant if I am also receiving funding through another program (e.g., Youth Futures Education Fund or Strengthening Abilities and Journeys of Empowerment)?

- Yes, you can receive Learning for Future Grant while also receiving financial support through SAJE.
 If you are receiving the , Youth Educational Assistance Fund (YEAF) you are not eligible to also receive a Learning for Future Grant as outlined in the Learning for Future Grant declaration.
- Students who are currently receiving YEAF funding are not eligible for the Learning for Future Grant (see <u>Q24</u>).

Q10. I just found out that I am eligible for the Learning for Future Grant, but I have already completed my course or program of study. Can I still receive the \$3,500 grant, even though I am no longer studying?

- Whenever possible, the Learning for Future Grant is intended to be provided prior to the start of studies, to support start-up costs like textbooks and supplies.
- In circumstances where a student was not aware that they were eligible for the Learning for Future Grant prior to completing their course or program of study, the Learning for Future Grant may be issued retroactively within the same program year (August 1 July 31) only. Please contact your post-secondary institution or tuitionwaiver@gov.bc.ca for more information.

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Q11. I have accessed all four years of Youth Educational Assistance Fund (YEAF) funding. Am I still eligible for the Learning for Future Grant?

• If you meet the Learning for Future Grant eligibility requirements, you are eligible to receive the Learning for Future Grant, even if you received YEAF funding in the past. However, students who are currently receiving YEAF funding are not eligible for the Learning for Future Grant.

Q12. Is the Learning for Future Grant amount based on my financial need?

• No. All students who meet the Learning for Future Grant eligibility criteria will receive the full \$3,500 annual grant, regardless of their financial situation.

Q13. Do I need to submit any receipts to show what I spent the Learning for Future Grant on?

No. It is up to the student to decide what educational expenses they use their Learning for Future
Grant for. Students are not required to provide receipts or other information about how they
utilize the grant funds..

Q14. Where can I find more information about the Learning for Future Grant?

• Information is available on the Learning for Future Grant webpage.

Q15. I still have questions about the Learning for Future Grant or am unsure if I am eligible. Who can I contact?

 You can contact <u>tuitionwaiver@gov.bc.ca</u> or reach out to the Financial Aid Office at your postsecondary institution.

Q16. Is the funding received through the Learning for Future Grant considered taxable income?

- The Learning for Future Grant may be considered taxable income depending on your individual circumstances.
- The Learning for Future Grant is treated as a bursary for taxation purposes and is reported on a T4A issued by your post-secondary institution.
- Canada Revenue Agency (CRA) offers a scholarship exemption, which allows eligible taxpayers to
 exclude all or part of the amounts they receive from scholarships, fellowships, or bursaries from
 their income. There is a "basic" scholarship exemption which exempts the first \$500 of total
 scholarships, fellowships, and bursaries. However, an exemption of more than \$500 may be
 permitted for students who meet certain criteria outlined by CRA.
- If you are a full-time qualifying student (as defined by CRA) you may exclude the full amount of a scholarship, fellowship or bursary (e.g., Learning for Future Grant) from your income, if the amount is received in connection with your enrolment in an educational program.
- If you are a part-time qualifying student (as defined by CRA), you may only exclude an amount equal to the tuition paid plus the costs of program-related materials. Program-related materials include items that are necessary for completing your course or program such as books, lab coats, brushes, paints, etc. It doesn't include items such as personal computers, generic software, or musical instruments. To determine what portion of your Provincial Tuition Waiver Program and

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Learning for Future Grant should be included as taxable income, please refer to the chart provided on the CRA Scholarship Exemption – Part-time enrolment webpage.

To better understand the tax implications of receiving Learning for Future Grant, and to ensure
you are correctly calculating your scholarship exemption based on your personal circumstances,
please refer to the CRA <u>Line 13010 – Taxable scholarships</u>, <u>fellowships</u>, <u>bursaries</u>, <u>and artists'</u>
<u>project grants</u> webpage or seek personalized advice from a tax professional.

Q17. I am applying for a student loan from StudentAid BC. Do I need to declare the Learning for Future Grant on my student loan application?

 No. When applying for a student loan, the Learning for Future Grant is exempt as a source of other government funding.

Q18. How will receiving the Learning for Future Grant affect my other government benefits, such as income assistance or income assistance for persons with disabilities?

- Receiving the Learning for Future Grant may impact other government benefits you receive (e.g., income assistance and income assistance for persons with disabilities).
- Before you receive the Learning for Future Grant, it is important to contact the government
 agencies responsible for each of the benefits you receive, to discuss how the Learning for Future
 Grant will impact your benefits and to avoid unexpected financial consequences (e.g., benefit claw
 backs).

Youth Educational Assistance Fund (YEAF) Transition Plan

Q19. What is the Youth Educational Assistance Fund (YEAF) Transition Plan?

- Effective August 1, 2023, StudentAid BC implemented a new Learning for Future Grant, which is available to eligible Provincial Tuition Waiver recipients. This has resulted in the development of a transition plan to phase out the YEAF.
- The YEAF Transition Plan is available to all YEAF students who applied for YEAF by July 31, 2023, and were approved.
- Eligible YEAF recipients may continue to receive YEAF (\$5,500 per year) through the YEAF Transition Plan, until (whichever occurs first):
 - 1. they complete the program of study approved for YEAF,
 - 2. their 25th birthday, or
 - 3. they have reached the 4-year maximum.

Q20. Who will be eligible for YEAF during the transition?

- To be eligible for this grant, you must:
 - Have submitted an application by July 31, 2023, and been approved for YEAF;

o Be between 19 and 24 years old;

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- Be a full-time student, or a student with a permanent disability or a persistent or prolonged disability studying at a 40 per cent course load; and
- Be registered to take post-secondary-level courses from a designated institution in an eligible program leading to a certificate, diploma or degree that is at least 12 weeks long.

Q21. I am partway through my program and currently receiving YEAF. How will this impact my funding?

- All current YEAF recipients will be eligible for the remainder of the program of study for which they were initially approved, until their 25th birthday, or for the 4-year maximum, whichever comes first.
- This includes YEAF students who were approved for YEAF by July 31, 2023, in a program or school that is not eligible for the Learning for Future Grant.

Q22. How do I apply for YEAF during the transition?

Students who are eligible to receive the YEAF amount through the YEAF Transition Plan may apply
by submitting the <u>YEAF Transition Plan application form</u> and the <u>YEAF Transition Plan</u>
<u>Confirmation of Enrollment form</u> to StudentAid BC.

Q23. Can I change my program of study during the YEAF transition period?

• The YEAF Transition Plan is only available for the original program of study for which you were approved (i.e., the program of study indicated on the YEAF application received on or before July 31, 2023).

Q24. Can I access the Learning for Future Grant and the YEAF Transition Plan at the same time?

• No. Students may not access both the Learning for Future Grant and the YEAF Transition Plan in the same program year (August 1 – July 31).

Q25. I am studying at a private or out-of-province post-secondary institution, and I do not meet the eligibility criteria for the YEAF Transition Plan. What are my options for funding?

- You may be eligible to apply for other student financial assistance provided by StudentAid BC. You
 can learn more about financial supports such as student loans, grants, and scholarships by visiting
 <u>StudentAid BC</u> and <u>AgedOut.com</u>.
- Many post-secondary institutions have additional supports available to eligible students. For more information, please contact the Financial Aid Office at your institution.
- If you are under the age of 27, you may also be eligible for the Ministry of Children and Family Development's <u>Strengthening Abilities and Journeys of Empowerment (SAJE) Program</u>. Contact your local MCFD office or the Strengthening Abilities and Journeys of Empowerment team (<u>MCF.SAJE@gov.bc.ca</u>, 1-866-623-3001) to learn more.
- If you were born on or after January 1, 2006, are at least 17 years old and no older than 36 years
 of age and were in care for at least 12 months before you turned 19 years of age, you may meet
 the eligibility criteria for the <u>Learning Fund for Young Adults</u> offered by Ministry of Children and
 Family Development.

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