

Canada Student Loans and Grants



Information for Students with Permanent Disabilities

CanLearn.ca

Getting a university, college or trade school education has never been more important. Canada Student Loans and Grants make getting an education more affordable for persons with permanent disabilities by helping you pay for your education through loans (money that you pay back) and grants (money that you do not pay back).

What support is available for persons with permanent disabilities?

Canada Student Loans and Grants are available at a reduced course load for persons with permanent disabilities.

You could be eligible for:

- » Loans and grants for full-time students, if you are enrolled in at least 40 per cent of a full course load.
 - » Up to \$210 per week of study in loans for full-time students.
 - » Grant of \$250 per month of study for full-time students from low-income families.
 - » Grant of \$100 per month of study for full-time students from middle-income families.
 - » Grant of \$200 per month of study, per child under 12 years of age, for full-time students with dependants.
- » Loans and grants for part-time students, if you are enrolled in at least 20 per cent and less than 40 per cent of a full course load.
 - » Up to \$10,000 in loans for part-time students.
 - » \$1,200 grant per school year for part-time students from low-income families.
 - » Grants of \$40 per week of study for part-time students with up to two children under 12 years of age, or \$60 per week of study for part-time students with three or more children under 12 years of age.

Additional grants for students with permanent disabilities

The following funding may be combined with other grants:

- » \$2,000 per school year for students who have been assessed as having a permanent disability by their province or territory of permanent residence.
- » Up to \$8,000 per school year for the Grant for Services and Equipment for Students with Permanent Disabilities. This grant covers exceptional education-related costs associated with a student's disability.

When you apply and qualify for a Canada Student Loan, your eligibility for Canada Student Grants will be automatically assessed. (A separate application is required only for the Grant for Services and Equipment for Students with Permanent Disabilities.)

Canada Student Loans and Grants are available across Canada, except in Quebec, the Northwest Territories and Nunavut which operate their own student financial assistance programs.

Contact your student financial assistance office to learn about programs available in your province or territory of permanent residence.



Am I eligible for support for persons with permanent disabilities?

To be eligible, you must:

- » be considered as having a permanent disability by your provincial or territorial student aid office as defined by the Canada Student Loans Program;
- » be a Canadian citizen, permanent resident or a protected person; and
- » be accepted to or enrolled in a degree, diploma or certificate program of at least 12 weeks of study at a designated educational institution.

Would I be considered as having a permanent disability?

To begin, you would need to answer the following questions:

- » Do you have a functional limitation caused by a physical or mental impairment?
- » Does this limitation restrict your ability to perform daily activities necessary to study at the university or college level, or to get a job?
- » Is that functional limitation expected to remain with you for all your life?

Visit **CanLearn.ca**, contact the National Student Loans Service Centre, or contact the student aid office of your province or territory of permanent residence for complete eligibility criteria or the list of documents required to demonstrate that you have a permanent disability.



Additional support for persons with permanent disabilities

When you begin repaying your student loans, you may benefit from the new Repayment Assistance Plan. Under this plan, low-income borrowers with a permanent disability will see their debt gradually reduced over a 10-year period.

Students with severe permanent disabilities who are prevented from working and who will never be able to repay their loans may be eligible to have their Canada Student Loan forgiven.



For more information, visit **CanLearn.ca**

This publication is also available in alternative formats (Braille, CD, large print, computer diskette, or audiocassette) by calling 1 800 O-Canada (1-800-622-6232). TTY users should call 1-800-926-9105.

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