

2016/2017

STUDENT GUIDE ▶▶▶

Programs & Eligibility

for classes
starting between
August 1, 2016 and
July 31, 2017

Student Guide

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Canada



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Funding in B.C. for full-time study, part-time study and repayment assistance is based on financial need. It is meant to supplement, but not replace, funds you have from work, savings, assets, family resources and all other sources of income.

Seven Helpful Reminders:

1. When you apply, use your legal name as it appears on your Social Insurance Number card/ letter and photo identification.
2. Apply early so you know how much money you are eligible for – you'll need to know so you can create a financial plan.
3. Have a plan, both academically and financially, for how you will achieve your educational goals.
4. Research other sources of income.
5. Repayment of your student loans will begin six months after you leave full-time studies.
6. It's your responsibility to ensure your address is up to date with:
 - StudentAid BC;
 - the National Student Loan Service Centre (NSLSC) who is responsible for administering your Canada - BC integrated student loans; and
 - your school.
7. Keep a file at home with all of your student loan information in it.

Policies are subject to change without notice. For the latest StudentAid BC policy and Canada Student Loans Program policy, visit: www.StudentAidBC.ca and www.Canada.ca/student-financial-assistance.

Vous pouvez obtenir cette publication en français au www.StudentAidBC.ca

This document is available on demand in alternate formats (large print, braille, audio cassette, audio CD, e-text diskette, e-text CD, or DAISY), by contacting 1 800 O-Canada (1-800-622-6232). If you use a teletypewriter (TTY), call 1-800-926-9105.

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General Information for Students

Intent of Student Financial Assistance in B.C.

StudentAid BC helps eligible students with the cost of their post-secondary education through loans, grants, bursaries, scholarships and other programs. It also has programs for borrowers who need help repaying their loans.

Student financial assistance is needs-based and is not intended to fully fund your post-secondary education and living costs.

Most StudentAid BC programs provide financial assistance where students and their immediate families do not have the resources to meet the costs of post-secondary education and basic living expenses.

Federal and provincial government student financial assistance programs exist to supplement, not replace, funds available to students through work, savings/assets and family resources/income. The program considers income and resources against basic educational costs and a moderate standard of living.

A basic principle of StudentAid BC and the Canada Student Loans Program is that the main responsibility for the funding of post-secondary education rests with the student and the student's parent(s), step-parent(s), sponsor(s), legal guardian(s) or spouse.

Be sure to investigate all possible funding options before seeking assistance with the federal and provincial governments.

General Information for Students

Introduction

The Government of British Columbia and the Government of Canada work closely together to provide student financial assistance in B.C. to eligible B.C. residents.

If you are a B.C. resident planning to attend a post-secondary institution, this guide is a source for information on applying for student financial assistance for the 2016/2017 program year for classes starting between August 1, 2016, and July 31, 2017.

While support is available from both the provincial and federal governments, the loan process has been integrated for administrative purposes. A single application form is used to determine your eligibility for student financial assistance from both governments.

Loans, grants, bursaries and scholarships help eligible full- and part-time students with the cost of their post-secondary education. Other programs are available to help borrowers who are having difficulty repaying their loans.

Student financial assistance is meant to supplement, not replace, other resources to pay for post-secondary education. You may want to look at other options to keep your costs down.

If you need more information, including details on assistance for full or part-time students, visit www.StudentAidBC.ca or Canada.ca/student-financial-assistance.

Application deadlines

The latest you can apply for full-time assistance is six weeks before your study period ends, as long as you have provided all the required documentation.

You do not have to be accepted into your program of study before applying for student assistance; however you will not receive any funding until your school confirms you are enrolled in full-time studies and your study period has begun.

Do I have enough money to go to school?

Completing the following budget worksheet will help you figure out how much money you will need to pay your study period costs. It's important to be realistic when you estimate your costs and income.

Budget

Keep this budget worksheet for your records, along with all documents relating to costs and resources, in case you are audited (see page 11). These documents include, but are not limited to cancelled cheques, bank receipts and statements, residential tenancy agreements, income tax returns, income statements, child support and/or spousal support payments, and receipts.

Note: Not all students receive the maximum funding. Pages 16 and 17 show maximum funding limits.

Look for other resources to help pay for your school and living costs (some of these options may help reduce your debt load when you finish school):

- family;
- part-time employment;
- bursaries and scholarships; and
- jobs through your school (e.g. teaching assistant).

continued on next page...

General Information for Students

BUDGET WORKSHEET

STUDY PERIOD COSTS

MONTHLY COSTS	STUDY PERIOD COSTS	
	STUDENT	SPOUSE/Common-LAW PARTNER (IF APPLICABLE)
RENT/MORTGAGE		
FOOD		
UTILITIES		
TRANSPORTATION (BUS/GAS)		
MEDICAL & DENTAL		
CREDIT CARD PAYMENTS		
DAY-CARE COSTS (Including child care subsidy)		
CHILD SUPPORT/ SPOUSAL SUPPORT YOU PAY		
LOAN PAYMENTS		
MISC. EXPENSES		
OTHER		
TOTAL MONTHLY COSTS	= \$	
MULTIPLY BY STUDY MONTHS	X	

STUDY PERIOD INCOME

MONTHLY INCOME	STUDY PERIOD INCOME	
	STUDENT	SPOUSE/Common-LAW PARTNER (IF APPLICABLE)
NET INCOME FROM WORK (TAKE HOME)		
MONEY FROM PARENTS		
CHILD CARE SUBSIDY		
CHILD/SPOUSAL SUPPORT		
CANADA EMPLOYMENT & IMMIGRATION		
EI, WORKSAFE BC, EPPD BENEFITS		
SPONSORED TUITION/ BOOKS		
INCOME ASSISTANCE (WELFARE)		
NATIVE BAND ALLOWANCE		
PENSION INCOME (CPP, CHLD BENEFITS, ETC.)		
B.C. FAMILY BONUS		
OTHER		
TOTAL MONTHLY INCOME	= \$	
MULTIPLY BY STUDY MONTHS	X	

STUDY MONTHS = THE NUMBER OF MONTHS BETWEEN YOUR CLASS START AND END DATES

ONE TIME COSTS	STUDY PERIOD COSTS	
	STUDENT	SPOUSE (IF APPLICABLE)
TUITION & FEES		
BOOKS/SUPPLIES		
INSURANCE (CAR, HOUSE, RENTER'S)		
PROPERTY TAXES		
OTHER		
ADD ONE TIME COSTS	= \$	
TOTAL STUDY PERIOD COSTS	X	

ONE TIME INCOME	STUDY PERIOD INCOME	
	STUDENT	SPOUSE (IF APPLICABLE)
BANK BALANCES AT START OF CLASSES		
SALE OF ASSETS		
BURSARIES (SCHOOL/ PRIVATE)		
SCHOLARSHIPS		
OTHER		
ADD ONE TIME INCOME	= \$	
TOTAL STUDY PERIOD INCOME	X	

STUDY MONTHS = THE NUMBER OF MONTHS BETWEEN YOUR CLASS START AND END DATES

COSTS - INCOME = THE AMOUNT YOU NEED TO GO TO SCHOOL

General Information for Students

Moving?

It is critical that you inform StudentAid BC, the National Student Loans Service Centre (see page 41 for contact information) and your school of any changes to your mailing address.

School designation

To be eligible for full or part-time student financial assistance, you must attend a designated post-secondary institution.

All public universities, colleges and institutes in B.C. are designated by StudentAid BC. However, not all private post-secondary schools or out-of-province schools have been designated by StudentAid BC.

To check if your school is designated for the purposes of student loans, visit www.StudentAidBC.ca or contact the Designation Unit, Governance & Quality Assurance Branch, PO Box 9883 Stn Prov Govt, Victoria, BC V8W 9T6.

Your school must be designated by the first day of classes to be eligible for funding through StudentAid BC.

Information for students studying at a B.C. private school

Here are some important things to consider before beginning your studies at a private post-secondary school in British Columbia.

Is your school accredited?

The provincial accreditation process ensures that standards of integrity and educational competence are met by private institutions offering post-secondary education in B.C.

Private schools that award degrees in B.C. must be approved through the Degree Quality Assessment Board. Students can receive student financial assistance only if their private degree-granting school is approved and has been designated by StudentAid BC.

The accreditation process is voluntary on the part of the school. However, students can receive student financial assistance only if their private training school is accredited by the Private Career Training Institutions Agency, by another accrediting body such as the Insurance Corporation of British Columbia, by the Degree Quality Assessment Board, by an act legislating authority for a school or by another accreditation body recognized by the Province of B.C. (such as Title IV for schools in the United States).

Signing an enrolment contract

Once you have been accepted by a B.C. private post-secondary school, you must sign an enrolment contract. Enrolment at an accredited school designated by StudentAid BC requires that you complete this contract. Keep a copy for your records.

General Information for Students

Verification and audit

Your student loan file is subject to verification and audit **at any time**.

Each year, a percentage of files are audited to verify the information provided by students, their spouses/common-law partners and/or their parents/step-parents/sponsors/legal guardians.

If your file is audited, you will need to support your application with documentation. For this reason, please keep all receipts and other documents that may be needed, including, but not limited to:

- cancelled cheques and/or cash withdrawal receipts;
- bank and other financial statements;
- child support receipts;
- spousal support payments receipts;
- utility bills;
- day-care payment receipts/contracts;
- child-care subsidy records;
- income statements;
- income tax returns and notices of assessments;
- T4 and other information slips;
- pay stubs; and
- Records of Employment.

By responding quickly to audit requests from StudentAid BC, you can avoid delays in processing your file and/or program application. Funding will be withheld until audits are completed.

False or misleading statements, failure to fully disclose information, document tampering or forgery may be considered fraud and may restrict you from receiving further financial assistance including loans, grants and repayment assistance for up to five years.

Audits that identify suspected fraud will be referred to the RCMP for formal investigation and may result in charges under the *Criminal Code of Canada*.

BEFORE YOU SIGN THE DECLARATION:

You must read the declaration on your StudentAid BC application and any related appendices so you understand the details of the binding legal contract you are entering with the provincial and federal governments.

Please note that the policies of StudentAid BC and the Canada Student Loans Program may be subject to change. Visit www.StudentAidBC.ca for the most updated provincial information and Canada.ca/student-financial-assistance for the most updated federal information.

Information and programs for full-time students

Am I eligible to receive funding as a full-time student?

To receive full-time student financial assistance you must:

- be a Canadian citizen, permanent resident or have protected-person status;
- have a valid Canadian Social Insurance Number;
- be a resident of British Columbia;
- be pursuing full-time studies as your primary occupation;
- be enrolled full-time in an eligible program of study at a designated post-secondary institution;
- be able to demonstrate financial need;
- make academic progress and achieve satisfactory scholastic standing in each period of post-secondary study;
- have either completed Grade 12 (or equivalent), be 19 years of age or attend a program approved by the Industry Training Authority; and
- pass a credit check if you are 22 years of age or older and applying for the first time.

Note: *You can apply to only one province for funding.*

You may not be eligible for student financial assistance if you are:

- delinquent or in default of previous student loans;
- participating in a bankruptcy-related event;
- under audit, or have an overaward (in this case, your funding may be withheld); or
- incarcerated or have any outstanding warrants for your arrest.

Receiving income assistance

Generally, students are not eligible for benefits from the B.C. Ministry of Social Development and Social Innovation while they are enrolled in post-secondary education. The exception is students with permanent disabilities who receive disability assistance.

The Ministry of Social Development and Social Innovation and the Ministry of Advanced Education have an agreement for students who are eligible for income assistance or disability assistance benefits while in studies.

Under the agreement, the Ministry of Social Development and Social Innovation continues to provide maintenance for shelter, food and other needs, while the Ministry of Advanced Education through StudentAid BC, will consider paying the following additional costs:

- tuition/fees;
- books/supplies;
- disability allowance (for miscellaneous educational costs);
- transportation; and
- unsubsidized day-care for children age 11 or under.

Contact your employment-assistance worker to discuss your education plans and the financial assistance available to you.

Information and programs for full-time students

Loans for full-time students

To be eligible for assistance, all previous loans received through StudentAid BC and the Canada Student Loans Program must be in good standing.

The first time you are approved for student loan funding, you will receive a Master Student Financial Assistance Agreement (MSFAA). Read the terms and conditions as soon as you receive it. The MSFAA is a formal legal contract between you and the provincial and federal governments. It explains what your responsibilities are from application to repayment. The following are examples of some of the information that you will find included in the MSFAA:

- Interest does not accrue and principal payments will not be required while you are attending school full-time provided appropriate proof of enrolment is received.
- Advance payments are always optional before repayment begins.
- You must be enrolled in at least 60 per cent (40 per cent for students with permanent disabilities) of a full-time course load.
- Repayment will begin six months after your studies end. Interest will accrue during this six month period.
- You are responsible for repaying the total amount loaned to you plus accrued interest during the non-repayment period (grace period) and throughout repayment.

Grants and bursaries for full-time students

With one application for full-time students in B.C., you will be automatically considered for student financial assistance, including loans, grants and bursaries from both the Government of British Columbia and the Government of Canada. An Appendix 8 – Request for Permanent Disability Programs is required only for accessing grants for students with permanent disabilities.

Students who qualify for a student loan and meet the grant eligibility requirements may be eligible to receive one or more of the following student grants:

Canada Student Grant for Students from Low-income Families

Under this grant, full-time students from low-income families can receive \$375 per month of full-time studies. This grant is available for all years of a university undergraduate, college or trade-school program that is at least two years (60 weeks) in duration.

Canada Student Grant for Students from Middle-income Families

Under this grant, full-time students from middle-income families can receive \$150 per month of full-time studies. This grant is available for all years of a university undergraduate, college or trade school program that is at least two years (60 weeks) in duration.

Canada Student Grant for Students with Dependants

Full-time students from low-income families who meet the eligibility requirements can receive \$200 per month of full-time studies per child under 12 years of age at the beginning of the study period.

Canada Student Grant for Students with Permanent Disabilities

A grant of \$2,000 per loan year is available for each year of post-secondary studies (see page 29 for more information).

Information and programs for full-time students

Canada Student Grant for Services and Equipment for Students with Permanent Disabilities

A grant of up to \$8,000 is available for each loan year to offset exceptional education-related costs associated with permanent disabilities, such as costs for a note-taker, a sign interpreter, or technical aids (see page 29 for more information).

Nurses Education Bursary

This provincial program provides funding to qualified applicants in B.C. nursing programs. Students enrolled in eligible nursing programs will automatically be assessed for a potential bursary award. The assessment will be based on the unmet need on the applicant's full-time StudentAid BC application.

Eligibility

1. You must be enrolled in an eligible full-time nursing program of at least four months in length at a designated post-secondary institution in B.C. and the program must lead to a certificate, diploma or degree recognized for practice in B.C.
2. Applicants in default of a B.C. student loan or with bankruptcies including B.C. student loans are not eligible for a Nurses Education Bursary.

Bursaries are disbursed from a limited budget and not all applicants demonstrating unmet financial need will receive a bursary. Applicants will be assessed against other applicants in the bursary period to determine eligibility. You cannot receive more than one Nurses Education Bursary in a twelve month period. Part-time students in nursing programs are not eligible for a Nurses Education Bursary.

How to apply

Applicants are automatically considered for the bursary through information provided from their full-time StudentAid BC application.

B.C. Access Grant for Labour Market Priorities

The B.C. access grant for labour market priorities provides non-repayable funding to encourage students with financial need to access targeted in-demand programs at eligible B.C. public post-secondary institutions.

The program includes four components:

1. **Tools:** Students in eligible programs may receive a \$500 grant to purchase tools.
2. **Relocation:** Students who move 100 km or more can apply to receive a grant of up to \$4,000 (depending on distance moved) to assist with the cost of relocating to attend an in-demand program at an eligible school.
3. **Loan:** Students receiving a B.C. student loan may receive a grant to replace a portion of the loan.
 - Single students may have their B.C. student loan reduced by up to \$2,000;
 - Students with dependants may have their B.C. student loan reduced by up to \$5,400.
4. **Unmet need:** Students whose StudentAid BC application shows an unmet financial need may receive a grant up to \$6,500.

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Information and programs for full-time students

There is no need to apply. You will be automatically assessed for the Tools, Unmet Need and Loan components when you apply for student financial aid. If you move 100km or more to attend an eligible program at an eligible post-secondary institution, complete the Relocation Application to apply for the Relocation grant. Visit www.StudentAidBC.ca for more information and program updates.

B.C. Completion Grant

Students who successfully complete each year of their studies may have the B.C. portion of their Canada-B.C. integrated student loan debt reduced. The program is available to students with no dependants in their first four academic years of borrowing, and to students with dependants in their first five academic years of borrowing. An academic year is 34 weeks. Students with dependent children in their fifth year of borrowing from StudentAid BC will have their entire B.C. student loan borrowed during that academic year reduced. Graduate students, students in professional programs (law, medicine or dentistry), and students in programs of less than two years are not eligible for the B.C. completion grant. There is no need to apply. You will automatically be considered for loan reduction each year through information from your StudentAid BC application.

B.C. completion grant for graduates

The B.C. Completion Grant for Graduates is designed to help students reduce their British Columbia student loan debt upon graduation. The grant is a one-time-only payment of up to \$500, which is applied to the outstanding B.C. portion of the Canada-B.C. integrated student loan as of the last study period end date. For more information on eligibility and how to apply for the grant, visit: www.StudentAidBC.ca

Youth Educational Assistance Fund

The Youth Educational Assistance Fund is for former B.C. youth-in-care between 19 and 24 years of age who are taking full-time, post-secondary level courses at a designated post-secondary institution or who are students with a permanent disability and are studying with a reduced course load. To qualify for this grant, you must have been a youth in continuing care, or in the custody of a director of child welfare in B.C. or meet the adoption criteria as defined on the Youth Educational Assistance Fund program page at www.StudentAidBC.ca. Grants of up to \$5,500 are available to eligible applicants.

The following grants are available for students with permanent disabilities. For more information, turn to page 29 and 30.

- Assistance Program for Students with Permanent Disabilities
- B.C. Access Grant for Students with a Permanent Disability
- Canada Student Grant for Students with Permanent Disabilities
- Canada Student Grant for Services and Equipment for Students with Permanent Disabilities
- Learning Disability Assessment Bursary
- B.C. Supplemental Bursary for Students with a Permanent Disability

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Information and programs for full-time students

How do I apply for full-time assistance?

To apply for full-time student financial assistance, you must follow these steps:

1. Choose the post-secondary school you plan to attend and determine the study period (registration period) for which you need funding.
2. Figure out how much money you need to attend school:
 - Complete the budget worksheet offered in this guide on page 9.
 - Check your eligibility for the maximum funding limits on page 16 and 17.
3. Look for other resources to help pay for your school and living costs (this will help reduce your debt load when you finish school) such as:
 - family;
 - part-time employment;
 - bursaries and scholarships; or
 - jobs through school (e.g. teaching assistantships).
4. Complete the correct application for student financial assistance. There are two ways you can do this:
 - apply online; or
 - apply using a paper application. Visit www.StudentAidBC.ca.

After you have submitted your application, you can check its status online. StudentAid BC will process your application within six weeks and notify you of the outcome.

Credit check

A credit check is done on all first-time, full-time applicants to StudentAid BC who are over 22 years of age on the first day of their classes. Funding will be denied if you have had at least three instances when installments on three or more loans or debts over \$1,000 were more than 90 days overdue.

We recognize that a poor credit history may be caused by such things as unexpected loss of income, illness or unusual increases in expenses. You can appeal if you can show that exceptional circumstances contributed to your credit history. Complete the Credit Screening – Appeal Request Form, available online at www.StudentAidBC.ca or by contacting StudentAid BC. For contact information please see the page 41 of this guide.

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Maximum funding limits

Weekly maximum loan limits for the 2016/2017 program year:

- If you have dependent children, you can receive up to \$510 per week in combined loan and grant funding.
- If you do not have dependent children, you can receive up to \$320 per week of full-time study.
- The total amount you receive will be determined by the length of your study period. Canada Student Grants may add funding above the maximum funding limits.

Note:

Not all students receive the maximum amount of funding.

Program length (weeks)	Students <u>without</u> eligible dependants	Program length (weeks)	Students <u>with</u> eligible dependants
13	\$4,160	13	\$6,630
17	\$5,440	17	\$8,670
22	\$7,040	22	\$11,220
26	\$8,320	26	\$13,260
30	\$9,600	30	\$15,300
34	\$10,880	34	\$17,340
39	\$12,480	39	\$19,890
43	\$13,760	43	\$21,930
47	\$15,040	47	\$23,970
52	\$16,640	52	\$26,520

Lifetime Maximum Funding Limits (Weeks and Dollars)

Week limits:

Full-time students are not entitled to receive further financial assistance (loans, grants, or in-study interest free status) once they reach their maximum weeks of financial assistance over the entire course of their post-secondary education. This includes all weeks of study for which a loan, grant or interest-free status was granted.

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Information and programs for full-time students

Canada-B.C. integrated loan lifetime maximum weeks are as follows:

- 340 weeks (non-doctoral).
- 400 weeks (including all weeks accumulated during Bachelor and Master's studies) for students in doctoral (PhD-level) studies.
- 520 weeks for students who are permanently disabled.

Dollar Limits for Full-Time BC Student Loans:

The lifetime maximum for British Columbia student loans is \$50,000.

Dollar Limits for Full-Time Canada Student Loans:

The lifetime maximum for Canada student loans is \$71,400.

Flight Schools

Maximum funding for aviation programs at flight schools:

- 17 weeks for commercial pilot's licence.
- 13 weeks for instructor's rating.
- 13 weeks for endorsements (IFR, float, multi-engine).

Once you've been approved for funding

1. Notification of Assessment

Once StudentAid BC has processed your application for financial assistance, you will receive a Notification of Assessment.

The Notification of Assessment will tell you:

- the type of funding you are eligible to receive (loan and/or grant);
- the amount of funding you have been approved for; and
- when you will receive your funding.

2. Master Student Financial Assistance Agreement

You will receive a legal document called the Master Student Financial Assistance Agreement.

The Master Student Financial Assistance Agreement (MSFAA) outlines the terms and conditions of your provincial and federal student loans. It is important that you review the agreement before signing as this is a legally binding contract requiring you to repay your student loans. In most cases, your MSFAA will remain active throughout your post-secondary studies; however, there may be some situations where you will be required to sign a new agreement, including the case of a two-year break in studies. If a new MSFAA is required, StudentAid BC will automatically send it to you for completion. When you sign and return your MSFAA to the NSLSC you are agreeing to receive and be responsible for all funding you are eligible to receive from that date forward.

Your MSFAA does not state the amount of funding you will receive. Instead, each time you are approved for funding by StudentAid BC, you will receive a Notification of Assessment with your loan and/or grant amount and disbursement details.

Information and programs for full-time students

How do I receive my financial assistance?

1. Confirm your identity at a Canada Post outlet

As soon as you receive your Master Student Financial Assistance Agreement (MSFAA), take it to a designated Canada Post outlet. A list of outlets can be found at Canada.ca/student-financial-assistance.

You should not wait until the first day of classes to take your MSFAA to a designated Canada Post outlet. You are encouraged to take this agreement to the post office as soon as you receive it to avoid delays in receiving your funds.

Make sure to bring **all** the following personal documentation with you:

- your Social Insurance Number card/letter, or a copy of an official Government of Canada document that includes your Social Insurance Number, such as your Canada Revenue Agency Notice of Tax Assessment; **and**
- official government-issued photo identification, such as a driver's license, B.C. identification card or passport; **and**
- a void, personal cheque with your bank account number. If you do not have a personal cheque, your bank or credit union can help you complete the electronic funds transfer section of your MSFAA.

Your MSFAA must be received at a designated Canada Post outlet, along with your required identification to allow sufficient time for your funding to be disbursed prior to your study period end date. Please allow six weeks for processing time. StudentAid BC funding will not be disbursed after the date your classes end.

If you lose your agreement, contact StudentAid BC to have the document reprinted and sent to you.

At the Canada Post outlet, staff will:

- make sure your MSFAA is valid for processing;
- confirm that you have provided proper identification; and
- forward your MSFAA to the NSLSC.

Information for students studying outside Canada

If you are studying outside Canada and are not able to take your Master Student Financial Assistance Agreement (MSFAA) to a designated Canada Post outlet, you can mail your agreement directly to the National Student Loans Service Centre (NSLSC). You must also send clearly readable copies of your government-issued photo identification and Social Insurance Number (SIN) card/letter with your MSFAA and a void personal cheque.

2. Confirm your enrolment

Before your student loan and/or grant funding can be released, your school must confirm that you are enrolled in an eligible, full-time post-secondary program for the entire study period for which you have been awarded funding.

If you attend a B.C. post-secondary institution that offers electronic confirmation of enrolment, your school will automatically confirm your full-time enrolment electronically with StudentAid BC. Your school may ask that some, or all of the funds be paid to them to cover your academic fees.

continued on next page...

Information and programs for full-time students

Most schools in B.C. confirm student enrolment online directly to StudentAid BC.

If you attend a school that does not access electronic confirmation of enrolment, and if you have provided a valid e-mail address, you will receive an e-mail asking you to access your account on the StudentAid BC website dashboard, to download a copy of your confirmation of enrolment form about a month before you are eligible to receive the student loan funds. If you have not provided a valid e-mail address, a confirmation of enrolment form will be mailed to you. The form will not be available until you completed Master Student Financial Assistance Agreement has been received at the NSLSC. If you have not provided a valid e-mail address and if your school is within Canada, the form is mailed to the school; if outside of Canada, the form is mailed to you, and you must take it to your school for them to mail or fax to StudentAid BC.

Once your confirmation of enrolment form is processed, your student loan and/or grant funds can be released.

If you lose your paper confirmation of enrolment form, download another copy from your account on the StudentAid BC website dashboard. If you do not have an online account and you have lost your paper confirmation of enrolment form, please call StudentAid BC.

Note: *The school may instruct the National Student Loan Service Centre to send all or part of your funding directly to the school to pay for your tuition and mandatory fees.*

3. Money released on or after the disbursement date

After your Master Student Financial Assistance Agreement has been processed and your enrolment has been confirmed, your funds will be either deposited electronically into the bank account you have specified, or forwarded to your school. The deposit usually occurs within seven business days of the **disbursement date** on the Notification of Assessment.

Note: *If you are receiving more than one student loan disbursement during your application period (check your Notification of Assessment), your school must confirm your enrolment each time before the money can be released to you.*

What if I want to appeal my assessment?

Not everyone receives the full-time student financial assistance they may think they should be receiving. If you are not approved for funding or think the amount awarded to you is too low, you can ask for an appeal of your assessment. Please note that if you have been approved for a maximum award for your study period, this is not subject to appeal.

An appeal will be considered only if special circumstances set you apart from other students who have not been approved.

To appeal a StudentAid BC decision, the process starts with completing the appropriate appeal request form.

The Appeal Request Form contains:

- information about what will be considered in an appeal; and
- the documentation you must provide for an appeal.

The Case Review Unit of StudentAid BC will review your request to determine if your situation is exceptional and warrants a decision to set aside standard policy that applies to all other students.

continued on next page...

Information and programs for full-time students

Submitting an appeal request does not guarantee that you will receive more StudentAid BC funding.

Steps to appeal

1. If you are attending a B.C. public university, college or institute, or Trinity Western University, **talk to a financial aid officer at your school**. They can help you with the appeal process. If you are attending a private school within B.C. or a school outside the province, you can contact StudentAid BC directly for help.
2. Read the detailed information on the appeal categories (the appeal categories can be found at www.StudentAidBC.ca) including the list of policies that cannot be appealed. You need to know which StudentAid BC policy you are appealing before you can proceed to the next step.
3. Complete the applicable Appeal Request Form. In your appeal request, include a letter addressed to StudentAid BC that clearly explains:
 - which policy or decision you are appealing;
 - why you are asking for an appeal;
 - what makes your situation exceptional compared with other students;
 - why your circumstances prevent you from completing your studies without the financial assistance you applied for; and
 - any other funding options you have explored, such as part-time work, grants, scholarships, or personal lines of credit.
4. Send your signed Appeal Request Form with your letter and all supporting documentation to the Case Review Unit at StudentAid BC. Appeal requests can be sent by mail (see StudentAid BC contact information page for mailing address), by fax to: 250 356-9455 or by email to: SABC.AppealsUnit@gov.bc.ca.

What can I do if my appeal is denied?

In some cases, an appeal request will be referred to the independent appeal committee for further consideration. The committee includes members of the public, students and financial aid officers from B.C. colleges, institutes and universities. The committee reviews each case individually and makes recommendations to the Deputy Minister of Advanced Education. Decisions by the Deputy Minister are final.

Overawards

An overaward is student financial assistance you received but were not eligible for.

Among other reasons, the overaward may be due to:

- a reassessment of your original StudentAid BC application;
- an audit of your file conducted by StudentAid BC; or
- your withdrawal from courses, putting you below 60 per cent of a full course load (40 per cent for approved students with permanent disabilities).

If StudentAid BC finds that you have received a loan overaward, you will be notified in writing.

Loan overaward amounts are deducted from future student financial assistance awarded under the provincial and federal programs. It is your responsibility to contact your school to ensure possible tuition refunds have been processed, which may reduce the amount of your outstanding overawards.

Information and programs for full-time students

Overawards on Canada Student Grants

If you withdraw from studies or change from full- to part-time status within 30 calendar days of the first day of classes, all of the Canada Student Grant that has been disbursed for the respective period of studies will be converted into a loan in accordance with the conditions stated on your Master Student Financial Assistance Agreement.

If a reassessment of your application determines that you provided inaccurate information that makes you ineligible for a full or part-time Canada Student Loan, all or part of a Canada Student Grant that has been issued will be converted into a loan. This is in accordance with the conditions stated on your Master Student Financial Assistance Agreement.

Note: If you are able to provide documented evidence within a six-month timeframe that your withdrawal from studies or your change from full-time to part-time studies was as a result of unforeseen and unavoidable circumstances beyond your control, the decision to convert the Canada Student Grant into a loan may be reconsidered.

Overawards on B.C. Access Grants for Labour Market Priorities

If you withdraw from studies, change from full- to part-time studies, or are determined to be not entitled to some or all of the funding, your B.C. Access Grant for Labour Market Priorities may be in overaward and deemed repayable.

Repayment and adjustment of overawards

An adjustment can be made to reduce or remove an overaward, as it may affect your future eligibility for student funding.

To adjust an outstanding B.C. or Canada Student Loan overaward please direct your overaward payment to the National Student Loans Service Centre (NSLSC). You must request a confirmation letter from NSLSC that the payment has been applied to your loan. Send this confirmation letter as proof of the payment to StudentAid BC.

If you have exceptional circumstances, you may submit an appeal to StudentAid BC to set aside your overawards. This appeal procedure follows the same steps outlined on page 20. If your appeal is successful, your student loan overawards will not be deducted from your future StudentAid BC funding and your B.C. grant overaward will be set aside to allow you further provincial funding. Overawards resulting from audit are not subject to appeal.

How to cancel an application

If you choose to cancel your application:

- Notify StudentAid BC in writing or by fax requesting your application be cancelled and reference your application number;
- You cannot request your application be cancelled over the phone;
- Your school may assist you with submitting an application cancellation request letter;
- An application cannot be cancelled if you have received funding through StudentAid BC.

What are my obligations while in school?

After you have received your funds and are attending classes, there are certain things you must do to keep your loans in interest-free status and stay eligible for future funding.

1. Pay tuition and other required fees first.

The financial assistance that you receive is for your education. Your first responsibility is to pay your tuition fees and other required fees to your school. That has priority over all other costs for which you may have received funding.

2. Continue in full-time studies.

To stay eligible for full-time loans and/or grants, you must attend school full-time for the entire study period for which you have received funding.

If you drop below the required course load during your first semester/term but plan to attend full-time in the second semester/term, you must submit a new application for student assistance. Your new application will be assessed once the withdrawal process at your school is complete.

If you stop attending classes, drop below your required course load, or fail to maintain the minimum number of weekly instructional hours for your entire study period, but you do not formally withdraw from school, you may still be considered withdrawn for student-assistance purposes.

If you withdraw from school twice while receiving financial assistance, you will be denied further funding by StudentAid BC.

3. Maintain a satisfactory scholastic standing (successful completion).

Students must attain a satisfactory scholastic standard to be eligible for student financial assistance. Satisfactory scholastic standing is successful completion (i.e., student receives credit towards a degree, diploma, citation or certificate from the educational institutions) of at least 60 per cent of a full course load of study (40 per cent for students with permanent disabilities) at the post-secondary level. Students who are unsuccessful scholastically in 68 weeks of study are no longer eligible for StudentAid BC funding.

What are my obligations while in school?

4. Maintain interest-free status.

You are not required to make principal or interest payments on your existing student loans while you are enrolled in an approved full-time study program at a designated post-secondary institution.

To maintain your interest-free status you must demonstrate that you are currently in school. You can do this in one of two ways.

- 1. Returning students receiving further student loans:** If you qualify for and receive new student loan funding, it will automatically put your previous loan balances into interest-free status. Separate Confirmation of Enrolment for interest-free status is not required. The period of interest-free status will start on the date the loans are issued and will continue up to the end of the month of your study period end date, unless you withdraw from full-time studies. If you have outstanding interest owing, in most cases you will be required to pay the interest before your loan will be put into interest-free status.

OR

- 2. Returning students but not receiving further student loans:** One interest-free application is required to place both the Canada student loan portion and B.C. student loan portion of the Canada-B.C. Integrated Student Loan into interest-free status. You can submit an electronic Confirmation of Enrolment through the online application process through www.StudentAidBC.ca or by submitting to the National Student Loans Service Centre, a paper Schedule 2 form found on Canada.ca/student-financial-assistance. It is important to submit your interest-free application as soon as you return to studies to ensure your interest-free status starts as of your study start date. If you have outstanding interest owing, in most cases you will be required to pay the interest before your loan will be put into interest-free status.

If you have loans issued prior to August 1, 2000, you must advise the appropriate loan holder that you have returned to studies.

It is important to note that your maximum weeks of allowable student financial assistance includes weeks you are in interest-free status.

If you are attending a B.C. public university, college or institute, or Trinity Western University, talk to a financial aid officer at your school.

Interest-free status on part-time loans A paper Schedule 2 form must be submitted to the NSLSC to have part-time Canada Student Loans placed in interest-free status.

What kind of changes should I report?

What if my circumstances change?

If there are any changes in your circumstances after you have applied for student financial assistance, you must notify StudentAid BC by completing an Appendix 7: Request for Reassessment form available online at www.StudentAidBC.ca.

This form is also available at B.C. public and accredited private post-secondary schools, or through the financial aid office at your school. Complete and submit the form to StudentAid BC.

The completed Appendix 7: Request for Reassessment form and supporting documentation must be received by StudentAid BC no later than six weeks before your studies end. An Appendix 7: Request for Reassessment form sent by fax will not be accepted. Funding cannot be issued after your studies end date.

What kind of changes should I report?

You should report any changes that affect the accuracy of the financial need and eligibility information in your student financial assistance application. Changes include, but are not limited to:

- your income, assets or investments, including any new sources of income not listed in your application;
- financial estimates, assets or investments of your spouse/common-law partner or parents/step-parents/sponsor/legal guardian;
- your program of study or study period dates;
- your marital status before the first day of classes;
- your living situation before the first day of classes (such as whether you are living in a home owned or rented by your parents, or living away from your parents' home);
- purchase, sale, or lease of a motor vehicle; and
- the birth or adoption of a child.

Students of public institutions are encouraged to talk to their financial aid officer at their post-secondary school.

All information is subject to audit and verification.

What if I transfer schools?

If you have applied for or if you are receiving student financial assistance, you must notify StudentAid BC if you transfer from one school to another.

***Note:** You, your original school and your new school are all required to fill out separate sections of the Appendix 5: Transfer of School form, so you will need to contact the financial aid offices or school officials at both the school you are transferring from and the school you are transferring to.*

Transferring before you get funding

If you have applied for, but have not yet received, any funding when you change schools, complete an Appendix 7: Request for Reassessment and submit it to StudentAid BC for processing.

Transferring after you get funding

If you received your funding prior to changing schools, you must complete an Appendix 5: Transfer of School form.

After the form is completed, submit it to StudentAid BC for processing.

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What kind of changes should I report?

Two-week time limit for transfers

You may transfer if the length of time between leaving one school and starting at your new school is two weeks or less; otherwise you are considered withdrawn from your previous school and you will have to complete a new StudentAid BC application.

Note: *The deadline for submitting a complete and correct Appendix 5 is six weeks before your new study period ends.*

Withdrawals and scholastic standing

If you withdraw from full-time studies:

- your school will automatically notify StudentAid BC that you no longer meet requirements for assistance;
- your funding will be re-calculated based on the number of weeks you actually attended school; and
- we will explain to you in writing how your withdrawal affects your student loan and/or grant.

Any tuition refund for which you are eligible will be applied to your outstanding loan balance by your school if your school received tuition from your student loans. Please check with your school.

Withdrawing from school or failing to progress at school

You may not be able to receive more student assistance if:

- you withdraw from a full-time course load on two separate occasions while receiving student assistance or while having interest-free loan status; or
- you fail to achieve satisfactory marks in 68 weeks or more of full-time study while receiving student assistance or while having interest-free loan status.

Requalifying for student assistance depends on several things, including successfully completing full-time studies for two semesters or one academic year without StudentAid BC funding.

Appeals can be made to StudentAid BC.

Early Completion of Studies

If a student fully completes a program prior to the assessed study end date, a reassessment will be conducted to adjust the original end date. Students are expected to advise StudentAid BC of the new end date through an Early Completion of Studies form. A student who submits documentation for an early completion of studies will be reassessed based on the standard assessment equation: cost – resources = need. Therefore, an overaward assessed due to a withdrawal will differ from an overaward assessed as a result of an early completion.

Repaying your student loans

How do I repay my student loans?

It's time to start repaying your full-time loan six months after you:

- have graduated from your studies
- have transferred to part-time studies
- have dropped your studies altogether
- are taking time off school for more than six months, or
- have reached your lifetime limit for financial assistance.

This six-month non-repayment period is meant to give you enough time to find a job and start making money. Be aware that interest is charged during the non-repayment period. You have the option of paying it; or, adding it on to your principal balance at repayment (consolidation) time.

You will repay your student loan through the National Student Loans Service Centre (NSLSC). You will receive details of your personalized repayment terms by mail before you go into repayment. At that time you will have the option to change some of your repayment information, for example your bank account number. If you don't make contact your loan payment will start to automatically be withdrawn from the same bank account where your loans were deposited (if you had arranged for direct deposits). If you don't have money in that account you will no longer be in Good Standing and may go into default which could affect your credit rating.

For student loans received before August 1, 2000 – Student who received a student loan before August 1, 2000, will have risk-shared and/or guaranteed loans. Contact the lending institution that holds these outstanding loans for information on repayment.

When does interest start accumulating?

Interest begins accumulating on your loan as soon as your study period ends. You are not required to begin making payments until the first day of the seventh month after you leave school; however, you can make payments anytime during your study period and your six-month non-repayment period (grace period).

What interest rate will I pay?

The interest rate for student loans is either a floating interest rate (the prime rate plus 2.5 per cent) or a fixed rate (the prime rate plus 5 per cent). Your loan will automatically be charged the floating interest rate unless you choose to change to the fixed rate. Switching from a fixed to a floating rate is not permitted.

What happens if I don't repay my student loans?

As a borrower, you are required to fulfill your obligations and responsibilities so it's important to fully understand the terms and conditions of your loans as indicated on the Master Student Financial Assistance Agreement. Missing payments could lead to:

- added interest charges;
- the loss of eligibility for future StudentAid BC funding;
- being contacted by a collection agency;
- a bad credit rating and inability to get credit, for example not being accepted for contracts for cellular phones, etc.;
- the loss of future income-tax refunds and tax rebates;
- being taken to court;
- garnishment of your wages; and/or
- liens against your property.

All repayment activities are reported to the credit bureau. If you are having difficulty making your loan payments, contact the NSLSC. There are programs and services available to help you manage your payments and avoid defaulting on your loan.

For more information visit www.StudentAidBC.ca

Debt management programs

Repayment Assistance Plan

The Governments of Canada and B.C. offer the Repayment Assistance Plan (RAP) for Canada – B.C. integrated student loans. The RAP helps eligible borrowers who are having financial difficulty repaying their student loan by allowing them to pay back what they can reasonably afford. You need to apply for the RAP as enrolment is not automatic.

For more information on B.C. RAP and Canada RAP, including how to apply, please visit the National Student Loans Service Centre website at Canada.ca/student-financial-assistance or contact the NSLSC at 1-888-815-4514.

Repayment Assistance Plan for Borrowers with a Permanent Disability

The Governments of Canada and B.C. offer the Repayment Assistance Plan for Borrowers with a Permanent Disability (RAP-PD). The RAP-PD helps eligible borrowers with a permanent disability who are having difficulty paying their student loans by allowing them to pay back what they can reasonably afford. You need to apply for the RAP-PD as enrolment is not automatic.

For more information on B.C. RAP-PD and Canada RAP-PD, including how to apply, please visit the National Student Loans Service Centre website at Canada.ca/student-financial-assistance or contact the NSLSC at 1-888-815-4514.

Revision of Terms

You may ask the NSLSC about reducing or increasing your monthly payment amount or extending the length of time you take to repay your loan. This will result in lower monthly payments, however you will pay more interest over time.

If you think you need help repaying your loan, call the NSLSC as soon as possible for information on available assistance.

Severe Permanent Disability Benefit Program

This Benefit, which reduces the borrower's outstanding loan amount to zero, is available to borrowers with a severe permanent disability which is defined as:

- A functional limitation caused by a physical or mental impairment that prevents a borrower from performing the daily activities necessary to participate in studies at a post-secondary school level **and** the labour force and is expected to remain with the person for life.
- This benefit is available to you if you have had your repayment obligations towards your Canada Student Loans cancelled since August 1, 2009. To apply for this benefit, contact the NSLSC at 1-888-815-4514.

Note: *If you are approved, you will be restricted from receiving any further student financial assistance.*

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Debt management programs

B.C. Loan Forgiveness Program

Recent graduates in select in-demand professions can have their B.C. student loans forgiven by agreeing to work at publicly funded health care facilities in underserved communities in B.C., or working with children in areas where there is an identified shortage in B.C. If you qualify for the B.C. Loan Forgiveness Program, the Province of British Columbia will forgive the outstanding B.C. portion of your Canada-B.C. integrated student loan debt at a rate of up to a maximum of 20% per year for up to five years. If you complete five years of employment, all or a percentage of your B.C. student loan debt will be forgiven. While you are in the loan forgiveness program, the Province will also pay any outstanding interest that accumulates during each year you are registered in the program. For more information on the B.C. Loan Forgiveness Program including how to apply, visit: www.StudentAidBC.ca.

Pacific Leaders B.C. Loan Forgiveness Program

The Pacific Leaders B.C. Loan Forgiveness Program promotes the B.C. Public Service as a potential employer to new post-secondary graduates and a progressive employer to current employees, by forgiving the outstanding B.C. portion of their student loan debt at a rate of one-third per year. If they continue to work for the B.C. Public Service for three consecutive years, the B.C. portion of their student loan will be paid off in full.

The Pacific Leaders B.C. Loan Forgiveness Program is open to all new employees and any full or part-time regular employee of the provincial government who has a B.C. student loan in good standing. Auxiliary employees are not eligible for this program.

For more information, visit www.pacificleaders.gov.bc.ca.

Canada Student Loan Forgiveness for Family Doctors and Nurses

For information visit: Canada.ca/student-financial-assistance

Information and programs for students with permanent disabilities

What is a permanent disability?

A functional limitation caused by a physical or mental impairment that restricts the ability of a person to perform the daily activities necessary to participate in studies at a post-secondary school level or in the labour force and is expected to remain with the person for the person's expected life.

If you are a student with a permanent disability as defined above, you may be eligible for additional student financial assistance. To be considered for the programs listed below you must have your permanent disability status approved by StudentAid BC by submitting an Appendix 8 – Request for Permanent Disability Programs and you must have a demonstrated financial need when you apply for full-time or part-time student financial assistance. Download the Appendix 8 at: www.StudentAidBC.ca.

For students with a permanent disability, applying for full-time assistance, a full course load is defined as no less than 40 per cent of a full course load. If you apply for part-time assistance, your course load must be between 20 and 59 per cent. You can elect to be considered for either full-time or part-time loans if your course load is between 40-59 per cent of a full course load.

Canada Student Grant for Students with Permanent Disabilities

Under this grant, qualifying students with permanent disabilities and at least \$1 of demonstrated financial need will receive \$2,000 per program year.

Canada Student Grant for Services and Equipment for Students with Permanent Disabilities

This grant is designed to offset full-time and part-time students' exceptional education-related costs associated with permanent disabilities. Up to a maximum of \$8,000 per program year is available for exceptional education-related equipment and services such as tutors, interpreters, note-takers, personal care attendants. Assistive technology such as digital recorders, laptops, FM systems are also available (Students may not purchase equipment directly then receive reimbursement). Services and equipment requests must be directly related to the student's disability. At the end of each term, students are required to submit a Service Provider Receipt form (found on www.StudentAidBC.ca) documenting the dates and costs of the services. Any unused funds must be repaid before any future services and equipment funds are provided. Family members cannot provide services.

B.C. Access Grant for Students with a Permanent Disability

The B.C. Access grant for students with a permanent disability will replace up to \$1,000 in B.C. student loan funding with a non-repayable grant. This grant is available only to full-time students with permanent disabilities.

Eligibility

Once you have applied for, and are eligible to receive full-time funding you automatically qualify for the B.C. Access Grant if you have previously submitted verification of your permanent disability to StudentAid BC.

If you are a first-time student with a permanent disability, you do not qualify automatically. You must have a medical professional with expertise in your area of disability complete an Appendix 8 – Request for Permanent Disability Programs to identify your daily educational barriers and submit the documentation to StudentAid BC for assessment.

For more information on this program, visit www.StudentAidBC.ca.

Information and programs for students with permanent disabilities

Learning Disability Assessment Bursary

The Learning Disability Assessment Bursary assists students with the up-front costs of the learning disabilities assessment. Students with a learning disability require a recent learning disability assessment to determine eligibility for federal permanent disability grants.

This bursary program is available to part-time or full-time students attending B.C. public post-secondary institutions taking post-secondary level courses only. A bursary of up to \$1,800 will be made available to eligible applicants.

For more information contact the disability services office at a B.C. public post-secondary institution.

Learning Disability Assessment Reimbursement

The Appendix 8 – Request for Permanent Disability Programs allows you to apply for reimbursement of up to 75 percent of the cost of one Psycho-Educational Assessment for a Learning Disability (maximum of \$1,200). See Appendix 8 for documentation requirements.

The assessment must clearly indicate that a learning disability has been identified as set out in section 4 of the Appendix 8. Any reimbursement is included in the total eligible amount of \$8,000 through the Canada Student Grant for Services and Equipment for Students with Permanent Disabilities.

B.C. Supplemental Bursary for Students with a Permanent Disability

The B.C. Supplemental Bursary for Students with a Permanent Disability is a provincial bursary program designed to assist students with disabilities with exceptional educational costs (e.g. additional transportation costs, specialized clothing, etc). This bursary program offers bursaries up to \$400 per program year if your course load is between 20 – 39 per cent, or \$800 per program year if your course load is between 40 – 100 per cent for eligible part-time or full-time students with permanent disabilities.

Students do not need to apply separately for this additional funding. Students who have provided the necessary medical documentation to qualify for the existing financial aid programs for students with disabilities will automatically receive this bursary funding.

For more information on this program visit www.StudentAidBC.ca.

Assistance Program for Students with Permanent Disabilities

If you have exhausted your Canada Student Grant for Services and Equipment for Students with Permanent Disabilities funding for the program year, you may be eligible for the Assistance Program for Students with Permanent Disabilities. This is a non-repayable grant of up to \$10,000 (\$12,000 if attendant care is required at school) per program year for the purchase of educational-related specialized services and/or adaptive equipment. Students in receipt of this grant will be required to submit receipts or repay unused funds.

Note: *If you are enrolled in a non-post-secondary level program/course (e.g. academic upgrading, ESL, adult special education) at a designated B.C. post-secondary institution, do not complete the form for the assistance program for students with permanent disabilities. Please contact the Disability Coordinator at your school for additional information on the form applicable to you.*

Information and programs for part-time students

The Government of Canada offers part-time loans and grants to eligible students who are studying part-time (between 20 and 59 per cent of a full course load) at a designated post-secondary institution in Canada. You don't have to pay interest on your part-time loan while you're in school. You'll need to begin making payments six months after you graduate or leave school; interest will accumulate during your six-month non-repayment period.

The application process for part-time loans is different from the process for full-time loans. For more information on part-time loans and grants and how to apply, visit www.StudentAidBC.ca.

Canada Student Loans for Part-time Studies

Part-time students who qualify for a Canada Student Loan for Part-time Studies may receive up to a \$10,000 maximum borrowing limit in part-time loans. You may be eligible for a Canada Student Loan for Part-time Studies if you:

- are from a low- or middle income family as defined by the Canada Student Loans Program
- are enrolled in 20 to 59 per cent of a full course load (if you are a student with a permanent disability, and you're taking 40 to 59 per cent of a full course load, you can choose to be considered full- or part-time);
- are enrolled in an eligible degree, diploma, citation or certificate program (minimum 12 weeks within a 15 week period) at a designated post-secondary institution in Canada,
- successfully complete all courses for which funding was provided; and
- pass a credit check if you are 22 or older and applying for a Canada Student Loan and Grant for the first time.

Residency definition: The province or territory of residence of a part-time student is where you have last lived for at least 12 months in a row, not including time as a full-time post-secondary student (but including time as a part-time post-secondary student).

Canada Student Grant for Part-time Students

Part-time students who qualify for this grant may be eligible for up to \$1,800 per program year. This grant may be available to you if you:

- are from a low-income family as defined by the Canada Student Loans Program; and
- are enrolled part-time in a degree, diploma, citation or certificate program (minimum 12 weeks in length in two six-week increments) at a designated post-secondary institution in Canada.

Canada Student Grant for Part-time Students with Dependants

Part-time students who qualify for this grant and who have up to two children under 12 years of age may be eligible for up to \$40 per week of study. Part-time students with three or more dependant children may be eligible for \$60 per week of study.

This grant may be available to you if you:

- apply and qualify for a Canada Student Loan for part-time studies;
- are from a low-income family as defined by the Canada Student Loans Program;
- have a dependant who will be under 12 years of age at the beginning of the study period (or a dependant with a permanent disability who is 12 or older); and
- are enrolled part-time in a degree, diploma, citation or certificate program (minimum 12 weeks in length in two six-week increments) at a designated post-secondary institution in Canada.

Information and programs for part-time students

B.C. Supplemental Bursary for Students with a Permanent Disability

This bursary is available to part-time students. For more information, turn to page 30.

Canada Student Grant for Students with Permanent Disabilities

This grant is available to part-time students. For more information, turn to page 29.

Canada Student Grant for Services and Equipment for Students with Permanent Disabilities

This grant is available to part-time students. For more information, turn to page 29.

Adult Upgrading Grant

This provincial program helps adults enrolled in skills upgrading, education and training courses such as:

- adult basic education;
- English as a second language; and
- adult special education.

The program provides grants to help meet direct educational costs including tuition, fees, books, supplies and, if applicable, transportation and unsubsidized daycare for your child-care costs. The amount awarded to you is based on a standard needs assessment procedure.

How to apply

You can apply to this program only if you are an adult attending a public post-secondary institution in B.C.

You must complete an application form and return it to the financial aid office at your school. The financial aid officer at your school will determine if you are eligible.

Visit www.StudentAidBC.ca to download this form.

Scholarships administered by StudentAid BC

Pacific Leaders Scholarships for Children of Public Servants

The B.C. government is offering up to 60 scholarships of \$2,500 each to children of B.C. public servants who are studying full time at a designated post-secondary institution in B.C. Students may receive this scholarship once in their lifetime.

More information about this scholarship can be found online at www.pacificleaders.gov.bc.ca.

Lieutenant Governor's Silver Medal

These medals are awarded to students in vocational or career programs less than two years long who have excelled in their studies and who have contributed to the life of their post-secondary institution or their community. The medals are awarded by the Lieutenant-Governor of British Columbia.

There is no application process. Nominees are chosen by the institution they attend. Students should contact their B.C. public school directly for details.

For more information on grants, bursaries and scholarships, visit:

- www.StudentAidBC.ca
- Canada.ca/student-financial-assistance

Scholarships administered by the Ministry of Advanced Education

Chinese Government Scholarship Program

Students from British Columbia have the opportunity to study at a Chinese university on scholarships from the Chinese Government. Students will gain valuable exposure to the Chinese language, culture and business practices, as well as a chance to develop enriching life-long relationships across the Pacific. The scholarships are provided to graduating secondary school students and students enrolled in post-secondary studies in undergraduate, masters and doctoral degree programs. Full and partial scholarships are available. The language of instruction is primarily Chinese but a limited number of programs are offered in English. There is an allowance for remedial Chinese language support for successful applicants who are not proficient in the language and who are not applying for the Chinese language study program. For further information on eligibility and how to apply, visit: www.AVED.gov.bc.ca.

A Academic year

For the purpose of the needs assessment, the academic year is defined by the school and subject to a maximum length of 12 months (52 weeks). An academic year may be comprised of multiple terms or semesters, including spring and/or summer sessions.

Appeal (Case Review)

An appeal is a formal request for a review of a student's application assessment to take account of unusual, exceptional or extenuating circumstances, to be demonstrated/proven by the applicant.

Assessment of Need

The process of determining the amount of assistance a student may be eligible to receive. The assessed need is the difference between allowable costs (including tuition, books, living expenses, transportation, etc.) and total resources (includes savings, expected contributions, assets, study-period income, spouse or parental contributions, excess motor vehicle value, etc.).

Assets

Includes investments demonstrating financial strength such as liquid assets (e.g. RRSPs, bonds, GICs, etc.) and fixed assets (e.g. real estate, revenue property, recreational property).

Audits

A process that requires students to provide documentation verifying information submitted to StudentAid BC by the student or the student's spouse, common-law partner, parent, step-parent, sponsor or legal guardian.

Award

The amount of funding a student receives through StudentAid BC. Awards may include student loans, grants, bursaries and scholarships and the pay-down of loans through various B.C. debt management programs.

B Bankruptcy or Related Event

A term used to describe bankruptcy, consumer proposals, consolidation order and orderly payment of debts. Borrowers who declare bankruptcy are subject to the *Bankruptcy and Insolvency Act*. Bankruptcy or related events may impact student loans and future financial assistance.

Bursaries

Non-repayable awards based on financial need and given to students by governments, schools, businesses, societies or other agencies and organizations.

C Capitalized Interest

Adding accumulated interest to the principal of a loan is called capitalization. For example, capitalization may occur for interest accrued prior to a Repayment Assistance Plan being approved and for accrued interest during the non-repayment period.

Child-care subsidy

An amount of money from the Ministry of Children and Family Development given to students with dependant children aged 11 years or under to assist with child care costs.

Definitions

Common-law

Students who have co-habitated with a person in a marriage-like relationship for a period of at least one year (12 consecutive months) as of the first day of classes. These students are considered to be married for the purposes of StudentAid BC. The student and spouse will be assessed as per the StudentAid BC married assessment. If there is a child of the union and cohabitation has been less than one year (12 months), the student applies as a single parent.

Course load

Course load percentage refers to the rate at which a student is currently working in order to complete the entire program. To qualify for StudentAid BC, a student must be enrolled in a program of study that leads to a recognized credential. Therefore, the student must complete 100 per cent of the components of the program that leads to the conferring of the credential (less any portions where the student has received previous credit or previous learning assessment).

Credential

The certificate, citation, diploma or degree conferred upon the student by the home institution in recognition of successful completion of the required educational training.

Day-care costs

DThe costs paid to a caregiver to care for a student's child(ren) aged 11 years or under, to enable the student and spouse or common-law partner to attend classes or to work during the pre-study or study period. If a spouse or common-law partner is at home caring for the student's dependent child(ren) during the four months before classes start or during the study period, you cannot claim day-care costs.

Declaration

The StudentAid BC declaration is a legal document. By signing it, you agree with what the declaration says and that the information you have given is correct. It also tells you from whom StudentAid BC can get information about you and with whom StudentAid BC may share your application information.

Default BC Student Loan

You enter default if you have missed ten payments on your loan and are restricted from receiving further student financial assistance. Upon entering default, the outstanding loan balance will become immediately due and payable in full and your loan will be transferred to Revenue Services of British Columbia for collection. Federal loan portions are sent to the Canada Revenue Agency for collection.

Delinquent

Your loan is considered delinquent if you fail to make your regularly scheduled payment by your loan payment due date and the failure continues for two consecutive months.

Dependent students (Group A students)

These are students who are considered by StudentAid BC to be financially dependent on their parents, step-parents, sponsors or legal guardians and do not qualify as independent students. Dependent students have never been married or do not have dependent children, have not been out of high school for 48 months and have not been in the labour force for two periods of 12 consecutive months.

Definitions

Designated school

A post-secondary school that has been authorized by the Province of British Columbia as eligible for the purposes of the Canada – B.C. integrated student financial assistance with respect to some or all of the programs offered by the school. A school must be designated at the time a student's application is received or the application will automatically be denied.

Disbursement date

The earliest date the NSLSC is allowed to release StudentAid BC funding to the student or their school.

E Early Completion

When a student fully completes a program prior to the assessed study end date.

A reassessment will be conducted to adjust the original end date. Students are expected to advise StudentAid BC of the new end date through an "Early Completion of Studies" form and an Appendix 3.

Electronic confirmation of enrolment

A process in which a school may confirm a student's enrolment electronically.

F Full-time

A student enrolled in at least 60 per cent of a full course load (40 per cent for students with permanent disabilities who have been approved by StudentAid BC to study at the reduced course load) for at least 12 weeks at a designated post-secondary school and leading to a certificate, citation, diploma or degree.

G Good standing

You are a borrower in good standing if you make regular scheduled payments on your student loan and are not restricted from receiving further student financial assistance or disqualified from repayment assistance measures. You are not in good standing if your loans are in default, delinquent or bankruptcy status.

Guaranteed loans

Student loans negotiated prior to August 1, 1995 which are guaranteed by the federal government (for Canada Student Loans) or a provincial government (for B.C. Student Loans). If a student defaults on a guaranteed loan, the government pays the bank and the debt is then owed directly to the government.

Guardian

Is identified as a person who is charged with the legal right and duty of care for a ward of the court due to the ward's inability (due to age, or mental or physical inability) to care for himself or herself.

H Home School

The school from which the student will receive their credential, used primarily for students with split enrolments. The term is used primarily for students with split enrolments or who transfer between schools.

I Independent students (Group B students)

Are considered to be financially independent of their parents, step-parents, sponsors or legal guardians due to their death or disappearance or; the student has been out of high school for a minimum of 48 months or; the student has been a member of the labour force for 2 periods of 12 consecutive months each or; the student is married, in a common-law relationship, previously married or is a single parent.

Definitions

Interest-free status

Interest-free status provides students who are enrolled in full-time or part-time studies at a designated post-secondary school, a period during which they are not required to make student loan or interest payments as long as the authorized agent is notified. If you have loans issued prior to August 1, 2000 you must advise the appropriate loan holder that you have returned to studies.

L Legal Guardian

A legal guardian is a person who has legal authority and duty to care for another person. If your parents are deceased (passed away), or they are incapable of caring for you and you are under the age of 19, you will have a legal guardian. If you are a child in care of the province under a Continuing Custody Order, the Director of Child Welfare of the Ministry of Children and Family Development and the Public Guardian and Trustee are your legal guardians.

M Master Student Financial Assistance Agreement (MSFAA)

This is a legal document that includes the student information and loan agreement information detailing the terms and conditions of the Canada and B.C. student loans and grants. One Master Student Financial Assistance Agreement is required for every student for the lifetime of their student loans. After a two-year break in study, a new Master Student Financial Assistance Agreement will be required for further financial assistance.

N Non-repayment period

The period between the end date of a student's program of study or the date on which a student withdraws from full-time studies and the repayment date, normally 6 months after the study period end date.

O Outstanding B.C. Loan Balance

The principal amount of your BC Student Loans outstanding at any time, together with all interest on those amounts, and any unpaid non-sufficient funds ("NSF") fees.

Overaward

When a student receives more assistance than he or she is eligible to receive, an overaward is created. This may be caused by a reassessment of an application due to new information received, an audit being conducted by StudentAid BC, a withdrawal from full-time studies or other reasons.

P Parent

For the purpose of assessing need, parent includes natural parent, step-parent, sponsor or legal guardian.

Part-time student

Enrolled in 20 to 59 per cent of a full-time course load at a public or private post-secondary institution.

Permanent disability

A functional limitation caused by a physical or mental impairment that restricts the ability of a person to perform the daily activities necessary to participate in studies at a post-secondary level or in the labour force and is expected to remain for the person's expected natural life.

Definitions

Permanent Resident

A person who is not a Canadian citizen but who has permission to reside in Canada on a permanent basis. Permanent resident status can be demonstrated by presenting an IMM 1000 form (Record of Landing document), a Notice of Decision letter, or IMM 5292 form (Confirmation of Permanent Residence document) or valid immigration card that does not specify limited conditions of entry and a Social Insurance Number that starts with 1, 2, 3, 4, 5, 6 or 7.

Post-secondary study

Studies at a post-secondary school in which a student enrolls after secondary school (Grade 12). It does not include adult basic education programs, college preparatory programs or English as a second language.

Pre-study period

The 18-week period immediately preceding the start of the study period for which assistance is being requested, and described on the StudentAid BC application form as “before classes start.”

Primary Occupation

A student’s primary occupation must be full-time studies. Students who work 32 hours a week or more regardless of their course load of study, are not eligible for StudentAid BC funding because their primary occupation is considered to be employment.

Prime Rate

The variable reference rate of interest as calculated by the Minister of Employment and Social Development, based on the average of the middle three of the five Canadian financial institutions prime rate.

Principal

The amount borrowed plus any capitalized interest.

Program year

This is the period commencing on August 1st in any year and ending on July 31 on the following year.

R **Reassessment**

A request to make changes to the information on a student’s application. Such changes could involve income, program of study, costs, marital status, etc. at any time during the assessment period which includes pre-study and study periods.

Resident

A term used to describe a student’s eligibility for provincial residency under the StudentAid BC program.

Risk-sharing loans

Student loans cashed between August 1, 1995, and July 31, 2000, where the federal government and the provincial government pay a risk premium to the bank of the value of all loans entering repayment status. The bank is then responsible for collecting the debt and using the risk premium toward costs incurred due to defaulted student loans.

Definitions

S Semester
A distinct study period lasting 12 - 17 consecutive weeks which forms part of a longer program.

Scholastic standing

Academic standing as determined by the school. Where the school gives sufficient credit for advancement in the program and/or issues a credential to a student, the student is considered to have met the "scholastic standing" requirement under StudentAid BC.

Single-parent student

Students who have never married, or who are separated or divorced from a spouse, or who are widowed and who have legal and/or physical custody and responsibility for supporting and living with their own child(ren) at least two days per week during the entire study period.

Sponsor

Individual identified as the sponsor on Record of Landing immigration document (IMM 1000 or IMM 5292) issued by the federal government. Group sponsorship will not be used for student loan assessments.

Split Enrolment

Concurrently registered at more than one school (i.e., some courses are being taken at the home school and some at another school during the same study period.)

Study period (after classes start)

The interval during which an eligible student is enrolled in courses administered by a designated post-secondary school. The minimum length of the study period is 12 weeks for full-time studies. The maximum length is 52 weeks. The start date is the first day of classes. The end date is the date of the final class or exam, whichever is later.

Successful completion

Used to identify a student who has fully completed a study period/semester/term and has also written and passed course exams for the same study period/semester/term.

U Unmet need
The amount by which the assessed need exceeds the total award.

Unsuccessful completion (of term)

Used to identify a student who has not fully completed a study period/semester/term and has not written and/or passed course exams for the same study period/semester/term.

V Verification
A process of confirming the accuracy of information provided for purposes of student financial assistance.

W Withdrawal
The action of a student who drops below full-time studies and formally withdraws from courses. This includes incomplete semesters/terms. If the student stops attending classes, that is also considered a withdrawal. If the student falls below 60 per cent (40 per cent for students with permanent disabilities) of a full-time course load, the school is expected to report the student as withdrawn.

Definitions

Y **Youth in Continuing Care of the B.C. Director (Ward of the Court)**

A term used to describe a young person, who has, through a court order, been:

- placed in continuing custody of a director under the B.C. *Child, Family and Community Service Act (CFCSA)*; or
- placed in the guardianship of a director under the B.C. *Family Relations Act (FRA)*; or
- taken into the care of a Director pursuant to Sections 23, 24 and 75 of the B.C. *Adoption Act* and never placed for adoption.

StudentAid BC contact information

Mailing address StudentAid BC PO Box 9173, Stn. Prov. Govt. Victoria, BC V8W 9H7	Telephone 1-800-561-1818 toll-free from anywhere in Canada or the U.S. 250 387-6100 from outside North America	Website www.StudentAidBC.ca On this site you can: <ul style="list-style-type: none">• apply online for a student loan;• search for designated schools;• check the status of your application;• change your address;• apply for interest-free status;• print the forms you need; and• find out more about student financial assistance.
Courier address StudentAid BC 835 Humboldt Street, 1st floor Victoria, BC V8V 4W8	Fax 1-866-312-3322 toll-free 250-356-9455	

National Student Loan Service Centre (NSLSC) contact information

Mailing address National Student Loans Service Centre P.O. Box 4030 Mississauga, ON L5A 4M4	Telephone 1-888-815-4514 (Within North America) 800 2 225-2501 (Outside North America) TTY: 1-888-815-4556 TTY Fax: 1-888 815-4657	Website Canada.ca/student-financial-assistance
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**Visit: www.StudentAidBC.ca and
Canada.ca/student-financial-assistance**

Checklist

- 1. When you apply, use your legal name as it appears on your Social Insurance Number card and photo identification.
- 2. Apply early so you know how much funding you'll be eligible for – you'll need to know so you can create a financial plan.
- 3. Have a plan, both academically and financially, for how you will achieve your educational goals.
- 4. Research other sources of income.
- 5. Repayment of your student loans will begin six months after you leave full-time studies.
- 6. It's your responsibility to ensure your address is up to date with:
 - StudentAid BC;
 - the National Student Loan Service Centre (NSLSC) who is responsible for administering your Canada–BC integrated student loans; and
 - your school.
- 7. Keep a file at home with all of your student loan information in it.

School Year Calendar – 2016/2017

August 2016							September 2016							October 2016						
Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa
	1	2	3	4	5	6					1	2	3							1
7	8	9	10	11	12	13	4	5	6	7	8	9	10	2	3	4	5	6	7	8
14	15	16	17	18	19	20	11	12	13	14	15	16	17	9	10	11	12	13	14	15
21	22	23	24	25	26	27	18	19	20	21	22	23	24	16	17	18	19	20	21	22
28	29	30	31				25	26	27	28	29	30		23	24	25	26	27	28	29
														30	31					
November 2016							December 2016							January 2017						
Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa
		1	2	3	4	5					1	2	3	1	2	3	4	5	6	7
6	7	8	9	10	11	12	4	5	6	7	8	9	10	8	9	10	11	12	13	14
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20	21	22	23	24	25	26	18	19	20	21	22	23	24	22	23	24	25	26	27	28
27	28	29	30				25	26	27	28	29	30	31	29	30	31				
February 2017							March 2017							April 2017						
Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa
			1	2	3	4				1	2	3	4							1
5	6	7	8	9	10	11	5	6	7	8	9	10	11	2	3	4	5	6	7	8
12	13	14	15	16	17	18	12	13	14	15	16	17	18	9	10	11	12	13	14	15
19	20	21	22	23	24	25	19	20	21	22	23	24	25	16	17	18	19	20	21	22
26	27	28					26	27	28	29	30	31		23	24	25	26	27	28	29
														30						
May 2017							June 2017							July 2017						
Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa
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7	8	9	10	11	12	13	4	5	6	7	8	9	10	2	3	4	5	6	7	8
14	15	16	17	18	19	20	11	12	13	14	15	16	17	9	10	11	12	13	14	15
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28	29	30	31				25	26	27	28	29	30		23	24	25	26	27	28	29
														30	31					



Student Guide

Visit: www.StudentAidBC.ca

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