

StudentAid BC

# Student Guide

2018/2019



**Programs & Eligibility**  
for classes starting between  
August 1, 2018 & July 31, 2019

Apply online [www.StudentAidBC.ca](http://www.StudentAidBC.ca)

Canada



StudentAidBC

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## **What is StudentAid BC?**

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. It is important to note that not all students receive the maximum amount of funding and that your educational and living costs may exceed the amount you'll receive from StudentAid BC.

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.

And, remember to read the Declaration on your StudentAid BC application and any related appendices so that you understand the details of the binding legal contract you are entering with the provincial and federal governments.

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 2018/2019 program year for classes starting between August 1, 2018, and July 31, 2019.

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

## **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 institution 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 budget worksheet will help you determine how much money you will need to pay your study period costs. Be realistic when you estimate your costs and income.

# BUDGET WORKSHEET

## STUDY PERIOD COSTS

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

ONE TIME 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 \_\_\_\_\_

## STUDY PERIOD INCOME

MONTHLY INCOME	STUDENT	SPOUSE/Common-LAW PARTNER (IF APPLICABLE)
NET INCOME FROM WORK (TAKE HOME)		
MONEY FROM PARENTS		
CHILD ARE SUBSIDY		
CHILD/SPOUSAL SUPPORT		
EMPLOYMENT & IMMIGRATION		
EI, WORKSAFE BC, EPBC BENEFITS		
SPONSORED TUITION/ BOOKS		
INCOME ASSISTANCE (WELFARE)		
FIRST NATION BAND FUNDING		
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

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

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## Institution 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 institutions or out-of-province institutions have been designated by StudentAid BC.

To check if your institution is designated for the purposes of student financial assistance, visit [www.StudentAidBC.ca](http://www.StudentAidBC.ca).

Your institution 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 institution

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

### Is your institution accredited?

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

### Signing an enrolment contract

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

### Verification and audit

The information you provide on your application 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 spouse/common-law partner and/or their parent(s)/step-parent/sponsor/legal guardian.

If your file is audited, you will need to support your application with documentation.

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.**

**IMPORTANT:** Have you and/or your parent(s)/step parent/sponsor/legal guardian or spouse/common-law partner (if applicable) filed your Canadian income taxes? Income information from the Canada Revenue Agency is used to calculate your financial need when applying for StudentAid BC funding. Your previous year's Canadian income tax information will be used in the assessment of your financial need. If you and/or your parent(s)/step parent/sponsor/legal guardian or spouse/common-law partner (if applicable) haven't filed your previous year's income taxes, processing of your StudentAid BC application may be delayed while your income is verified.

# Studying Full-Time

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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.

## Residency

**Are you a resident of B.C.?**

To receive student financial assistance, you must be a resident of B.C.

To determine residency, students are classified either as “dependent” or “independent”.

**Are you a “dependent” student?**

“Dependent” students are considered to be financially dependent on their parent(s), step-parent(s), sponsor(s) or legal guardian(s) and have never been married, 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.

As a dependent student, you are a resident of the province in which your parent(s), step-parent, sponsor or legal guardian have most recently lived for 12 continuous months as of your first day of classes. If they do not live in B.C., you must apply for financial assistance from the province or territory in which they lived for 12 consecutive months as of your first day of classes. If you are a permanent resident under sponsorship, your sponsor must complete Appendix 1. Residency is based on where your sponsor lives. You may only apply for funding from one province or territory.

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## **Are you an “independent” student?**

“Independent” students are considered to be financially independent of their parent(s), step-parent(s), sponsor(s) or legal guardian(s), have dependent children, have been out of high school for more than 48 months or have been in the labour force for two periods of 12 consecutive months.

As an independent student you are a resident of B.C. if:

- you have lived in B.C. all your life; or
- B.C. is the province where you last lived for 12 continuous months, as of your study start date, not including months of full-time post-secondary study; or
- you arrived in B.C. as a permanent resident or protected person, and will attend school in B.C., and you have not lived in any other province for 12 continuous months. If you are not a B.C. resident as defined above, you are not eligible for financial assistance through StudentAid BC. You must apply for assistance through your home province or territory.

## **Receiving income assistance**

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

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

## **Loans for full-time students**

The province of British Columbia offers Canada-B.C. integrated loans. An integrated student loan has two lenders, the governments of Canada and British Columbia. However, it is administered as a single loan, which streamlines service delivery as students sign a joint federal-provincial loan agreement and have a single point of contact for managing their loans. At the point of loan repayment, students make just one monthly payment towards their integrated loan balance.

Interest will be paid by the provincial and federal governments while you are attending school full-time. You must be enrolled in at least 60% (40% for students with permanent disabilities) of a full-time course load. Repayment will begin six months after your studies end. You are responsible for repaying the total amount loaned to you.

If you are approved for full-time funding through StudentAid BC you need to complete and agree to the Terms and Conditions of the Master Student Financial Assistance Agreement (MSFAA). The MSFAA is a legal agreement between you, the Province of British Columbia, and the Canada Student Loans Program about borrowing and repaying your student loans.

## **Grants and bursaries for full-time students**

When you apply for StudentAid BC funding, you will be automatically considered for 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 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:

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## **Canada Student Grant for Full-Time Students**

Full-time students studying in an undergraduate post-secondary program of two or more years in duration may receive up to a maximum of \$375 per month of study, based on their previous year's annual income and family size.

## **The Skills Boost Top-up to the Canada Student Grant for Full-Time Students**

Full-time students who have been out of high school for 10 years or more, and who are eligible to receive the Canada Student Grant for Full-Time Students (CSG-FT), will receive an additional \$46.15 in top up funding per week.

To further support full-time students who have been out of high school for 10 years or more, those assessed as ineligible for the CSG-FT and who have, or anticipate having, a significant decrease in annual income from their previous year may request a reassessment based on their current year's income by submitting an Appendix 9.

## **Canada Student Grant for Students with Dependents**

Full-time students who meet the eligibility requirements may receive up to \$200 per month of full-time studies per child under 12 years of age at the beginning of the study period. If your child is aged 12 or over and has a permanent disability you can submit an "Other" appeal form to be assessed for eligibility for this grant.

## **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.

## **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.

## **Nurses Education Bursary**

This program provides non-repayable funding to qualified applicants in B.C. nursing programs. Students enrolled in eligible nursing programs will automatically be considered for a potential bursary award.

## **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.

You will be automatically assessed for the Tools, Unmet Need and Loan components of the B.C. Access Grant for Labour Market Priorities when you apply for StudentAid BC funding. If you move 100km or more to attend an eligible program at an eligible post-secondary institution, complete the Relocation Application to apply for a Relocation grant. Visit [www.StudentAidBC.ca](http://www.StudentAidBC.ca) for more information.

## **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. If eligible, the grant will be disbursed at the completion of the study period, with the grant applied to outstanding B.C. Student Loan debt.

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## **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.

## **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 enrolled in 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 by StudentAid BC. Grants of up to \$5,500 are available to eligible applicants.

## **Tuition waiver program for former youth in care**

Young people leaving foster care can access free tuition at all 25 of British Columbia's public post-secondary institutions. This program provides tuition waivers to former youth in care, who are less likely to have access to post-secondary education or training than young people who grew up with family supports. Students accessing the program must be from British Columbia, aged 19 to 26 years inclusive, and have been in care for a minimum of 24 months. More information at: [www.StudentAidBC.ca](http://www.StudentAidBC.ca).

## **The following grants are available for students with permanent disabilities. For more information, visit [www.StudentAidBC.ca](http://www.StudentAidBC.ca).**

- B.C. 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



# How do I apply for full-time assistance?

1. Identify the post-secondary institution you plan to attend and determine the study period (registration period) for which you need funding
2. Determine how much money you need to attend institution:
  - Complete the budget worksheet.
  - Check your eligibility for the maximum funding limits. Remember that not all students receive the maximum amount of funding, and that your educational and living costs may exceed the amount you'll receive from StudentAid BC.
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 your school.
4. Apply online. The StudentAid BC application is available through your dashboard at: [www.StudentAidBC.ca](http://www.StudentAidBC.ca). If you are a new StudentAid BC applicant, you will need to have your identity verified in order to access the application. Instructions will be provided when you click "Apply for a student loan".

## 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.

## Living Allowance

### How is the living allowance calculated?

The monthly student living allowances for each category of student are intended to cover costs for shelter, food, local transportation, and miscellaneous expenses. They are standard allowances for a moderate standard of living established by the federal government. The allowances vary based on a student's living situation and the province or territory where they will be studying.

The 2018/19 allowances for students residing in B.C. are below. Allowances for other living situations can be found in the StudentAid BC Policy Manual, at [www.StudentAidBC.ca](http://www.StudentAidBC.ca).

2018/19 Living Allowances for Students residing in B.C.	Monthly	Weekly
Single student away from home	\$1,600	\$372
Single student living at home	\$674	\$157
Single parent (add child allowance x number of dependents)	\$1,964	\$457
Married student/spouse (add child allowance x number of dependents)	\$3,004	\$699
Child allowance	\$697	\$162

**Note:** These allowances are used to calculate your financial need and may not be the monthly amounts you will receive. The amount of student financial assistance available to you is determined by your assessed need, whether you have dependents, the length of your study period and the maximum amounts set by the Canada Student Loan Program and by StudentAid BC.

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## Maximum funding limits

Weekly maximum loan limits for the 2018/2019 program year:

- If you do not have dependent children, you can receive up to \$320 per week of full-time study.
- If you have dependent children, you can receive up to \$510 per week in combined loan and grant funding.
- 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 dependents	Program length (weeks)	Students <u>with</u> eligible dependents
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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### **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 B.C. 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.

### **Once you've been approved for funding:**

Once StudentAid BC has processed your application for financial assistance, a Notification of Assessment (NOA) will be posted to your dashboard account.

The NOA will:

- Indicate the type of funding you have been approved for (loan, grant/bursary).
- Show the amount of money you have been approved for.
- Tell you when you are eligible to receive your money.
- Include a 10 digit Master Student Financial Assistance Agreement (MSFAA) number.

If you are approved for full time funding, you need to complete and agree to the terms and conditions of the Master Student Financial Assistance Agreement (MSFAA). The MSFAA is a legal agreement between you, the Province of B.C. and the Canada Student Loans Program about borrowing and repaying your student loans. It is a multi-year agreement, so you won't have to submit a new agreement every time you apply for funding through StudentAid BC. If you need to complete an MSFAA, you will receive an email from the National Student Loans Service Centre with instructions.

### **Confirm your enrolment**

Before your student loan and/or grant funding can be released, your institution 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 post-secondary institution that confirms enrolment electronically, your institution will confirm your full-time enrolment directly with StudentAid BC. Your institution may ask that some, or all of the funds be disbursed directly to them to cover your tuition and mandatory fees, as reported to StudentAid BC.

### **Most institutions in B.C. confirm student enrolment online directly to StudentAid BC**

If you attend an institution that does not confirm enrolment electronically, you will receive an e-mail asking you to access your StudentAid BC dashboard account to download a copy of your confirmation of enrolment form about a month before you are eligible to receive the disbursement(s).

Once your confirmation of enrolment is processed, your funding can be released. Your institution cannot confirm enrolment prior to the disbursement date.

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## 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 that your circumstances require special consideration, 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.

Visit [www.StudentAidBC.ca](http://www.StudentAidBC.ca) for more information.

## 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 the Ministry of Advanced Education, Skills and Training.

## Overawards

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

An overaward may be caused by:

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

If an overaward occurs, you will be notified.

If the overaward is not repaid, the amount will be deducted from future loans issued by StudentAid BC.

## How to cancel an application

If you choose to cancel your application:

- Notify StudentAid BC by email at: [SABC.AdminUnit@gov.bc.ca](mailto:SABC.AdminUnit@gov.bc.ca) requesting your application be cancelled and reference your StudentAid BC application number;
- You cannot request your application be cancelled over the phone;
- An application cannot be cancelled if you have already received funding for this study period.

# What are my obligations while in school?

After you have received your funds and are attending classes, there are 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 and other required fees to your institution. 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 full-time for the entire study period for which you have received funding.

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

Students must attain a satisfactory scholastic standard to be eligible for student financial assistance.

## **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.

## **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. Download the Appendix 7 at [www.StudentAidBC.ca](http://www.StudentAidBC.ca).

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 study period end date. Funding cannot be issued after your studies end date.

## **What if I transfer institutions?**

If you have applied for or if you are receiving student financial assistance, you must notify StudentAid BC if you transfer from one institution to another. Complete and submit Appendix 5: Transfer of Schools, available at [www.StudentAidBC.ca](http://www.StudentAidBC.ca).

# Repaying your student loans

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## What is your plan to repay your student loans?

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

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

You will repay your student loans through the National Student Loans Service Centre (NSLSC). You will receive details of your personalized repayment terms before you enter into repayment. If you don't make contact with the NSLSC, your loan payments will start to automatically be withdrawn from the same bank account where your loans were deposited. If you don't have money in that account, you may enter into default, which could affect your credit rating.

## 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 your study period end date; however, you can make payments anytime during your study period and your six-month non-repayment period. 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.

## What interest rate will I pay?

The interest rate for the Canada portion of your integrated 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). The Canada portion of your integrated 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. The interest rate for the B.C. portion of your integrated student loans is the prime rate.

## 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 (MSFAA). 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;
- 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 many programs and services available to help you manage your payments and to avoid defaulting on your loan.

For more information visit [www.StudentAidBC.ca](http://www.StudentAidBC.ca)

# Information and programs for students with permanent disabilities

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## **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, 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](http://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 choose 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. For further information on any of the following programs for students with permanent disabilities, including information on how to apply, visit: [www.StudentAidBC.ca](http://www.StudentAidBC.ca).

## **Canada Student Grant for Students with Permanent Disabilities**

For this grant, qualifying students with permanent disabilities and at least \$1 of demonstrated financial need will receive \$2,000 per program year to cover the costs of accommodation, tuition and books.

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

This grant is designed to offset full-time and part-time 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.

## **B.C. Access Grant for Students with Permanent Disabilities**

The B.C. Access Grant for Students with Permanent Disabilities 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.

For more information on this program, visit [www.StudentAidBC.ca](http://www.StudentAidBC.ca).

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## Learning Disability Assessment Bursary

The Learning Disability Assessment Bursary assists 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 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

You can 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. 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](http://www.StudentAidBC.ca).

## B.C. 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 B.C. 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 institution) 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 institution for additional information on the form applicable to you.*



# Information and programs for part-time students

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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 do not have to pay interest on your part-time loan while you're in school. You will begin making payments six months after you graduate or leave school, and 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](http://www.StudentAidBC.ca).

## **Canada Student Loans for Part-time Studies**

Students studying part-time 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.

## **Canada Student Grant for Part-time Students**

Students studying part-time who qualify for this grant may be eligible for up to \$1,800 per program year.

## **Canada Student Grant for Part-time Students with Dependents**

Students studying part-time 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. Students studying part-time with three or more dependent children may be eligible for \$60 per week of study.

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

This bursary is available to part-time students.

## **Canada Student Grant for Students with Permanent Disabilities**

This grant is available to part-time students.

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

This grant is available to part-time students.

## **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.

Visit [www.StudentAidBC.ca](http://www.StudentAidBC.ca) to download this form.

# Scholarships administered by StudentAid BC

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## **Pacific Leaders Scholarships for Children of Public Servants**

The Province of British Columbia offers 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.

More information about this scholarship can be found at [www.pacificleaders.gov.bc.ca](http://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 institution directly for details.

*For more information on grants, bursaries and scholarships, visit: [www.StudentAidBC.ca](http://www.StudentAidBC.ca), [Canada.ca/student-financial-assistance](http://Canada.ca/student-financial-assistance)*

# StudentAid BC contact information

<b>Mailing address</b> StudentAid BC PO Box 9173, Stn. Prov. Govt. Victoria, BC V8W 9H7	<b>Telephone</b> 1-800-561-1818 toll-free from anywhere in Canada or the U.S.  250 387-6100 from outside North America	<b>Website</b> <a href="http://www.StudentAidBC.ca">www.StudentAidBC.ca</a>  On this site you can: <ul style="list-style-type: none"><li>• apply online for a student loan;</li><li>• search for designated institutions;</li><li>• check the status of your application;</li><li>• change your address;</li><li>• apply for interest-free status;</li><li>• print the forms you need; and</li><li>• find out more about student financial assistance.</li></ul>
<b>Courier address</b> StudentAid BC 835 Humboldt Street, 1st floor Victoria, BC V8V 4W8	<b>Fax</b> 1-866-312-3322 toll-free  250-356-9455	
<b>Upload documents</b> Documents that would previously be sent to StudentAid BC by email, fax or mail can now be uploaded securely through your StudentAid BC Dashboard account. Please note that original documents or those requiring an INK SIGNATURE (applications, declarations, transcripts, etc.) must still be sent in by mail.		

## National Student Loan Service Centre (NSLSC) contact information

<b>Mailing address</b> National Student Loans Service Centre P.O. Box 4030 Mississauga, ON L5A 4M4	<b>Telephone</b> 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	<b>Website</b> <a href="http://Canada.ca/student-financial-assistance">Canada.ca/student-financial-assistance</a>
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**Visit: [www.StudentAidBC.ca](http://www.StudentAidBC.ca) and  
[Canada.ca/student-financial-assistance](http://Canada.ca/student-financial-assistance)**

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