StudentAid BC Administration Manual

2015/16 Program Year

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Section 1 – Introduction & Overview of StudentAid BC

Introduction

The StudentAid BC Administration Manual provides information to assist institution officials to administer student financial assistance and fulfill their responsibilities under the StudentAid BC Policy Manual.

BC Private post-secondary institutions designated for student financial assistance, as represented by its signatory who must be in a position of authority and accountability whose full-time or major responsibility is the administration of the institution, agrees to adhere to the policy and procedures in these manuals by signing a Designation Agreement with the Province of British Columbia.

This manual is intended to:

- Identify the role, responsibilities and obligations of institution staff, owners and institution authorities while administering the StudentAid BC program.
- Familiarize institution authorities with the correct procedures required to administer student financial assistance and to provide specific direction as to the completion and release of relevant StudentAid BC documents.

Each institution official should read and understand all sections of this manual, the StudentAid BC Policy Manual and the Designation Agreement, and is responsible for administering student financial assistance in compliance with these documents. If further explanation or understanding is required for any of the StudentAid BC policies, procedures, instructions or intent or potential impact, please contact the Designation Unit at designat@gov.bc.ca

About StudentAid BC

StudentAid BC (SABC)...

- Is a joint program between the federal and the Provincial governments.
- Is administered under the Canada Student Financial Assistance Act and a B.C. Order-in-Council.
- Helps eligible students with the cost of their post-secondary education through loans, grants, bursaries, scholarships and special programs.
- Offers merit based scholarships and programs for borrowers who need help repaying their loans.

Section 1 - Introduction

StudentAidBC

BRITISH COLUMBIA

Most StudentAid BC programs are based on need, providing 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. Students enrolled in high tuition programs or with significant financial commitments in addition to educational expenses may need to seek additional sources of funds.

Designation Policy Framework

In 2001, provincial/territorial and federal governments developed the pan-Canadian Designation Policy Framework to guide institution designation policy. The framework is based upon the principles such as taxpayer protection, accountability, informed choice and consumer protection.

The framework outlines the following common elements for designated institutions:

- The institution's programs meet the eligibility criteria as defined by federal, provincial and territorial legislation with respect to post-secondary education.
- The institution be capable of appropriate administration of the student loan program and be accountable for this administration.
- The institutions provide students with adequate consumer protection and information upon which to make an informed choice about their post-secondary options. Designated educational institutions are expected to focus on student success, improve ways to retain students and ensure students improve their overall employability so they are able to repay their loans.
- That the level of financial risk of designated institutions is monitored and addressed.

For more information, the Designation Policy Framework document can be found on the StudentAid BC website under the "Institution Officials" link.

StudentAid BC Contact Information

The Ministry emails weekly statistics, updates and important information to institution officials. Newly designated schools are automatically added to the list. However, if you are not on the distribution list contact the Designation Administrator immediately as these communications contain important information.

The StudentAid BC website offers information for both institution officials and students. Institution officials are advised to check this website for information before calling the Ministry and should counsel students to do the same. The StudentAid BC web address is: www.studentaidbc.ca.

Institution officials can:

- Access the StudentAid BC Policy Manual, StudentAid BC Administration Manual, and the pan-Canadian Designation Policy Framework
- Look up program codes
- Find information to minimize default and help students succeed including the Repayment Resource Guide and the Repayment Rate Frequently Asked Questions document
- Download and/or order StudentAid BC forms

Students can:

- Look up institution designation information
- Apply for student financial assistance
- Find information on career planning and funding options
- Find information pertaining to loan maintenance and repayment
- Download and print forms
- Access the Student Dashboard to:
    - Check online application status
    - Review correspondence received by StudentAid BC
    - Update personal information

Mailing address: Post-Secondary Audit and Accountability Branch
Ministry of Advanced Education
Box 9157 Prov Govt
Victoria, BC V8W 9H2

Courier address: Post-Secondary Audit and Accountability Branch
Ministry of Advanced Education
5th Flr, 835 Humboldt St
Victoria, BC V8W 4W8

StudentAid BC Telephone and Fax numbers (For General Use):

International	(250) 387-6100
Toll Free	1 (800) 561-1818
Fax	(250) 356-9455
Toll Free Fax	1 (866) 312-3322

Compliance and Investigations Unit:

Email: avedcomplianceunit@gov.bc.ca

Contact for questions regarding the Designation Policy Framework, repayment rates, Institutional Improvement Plans and StudentAid BC compliance issues.

Designation Unit:

Email: designat@gov.bc.ca

Contact for new designation requests, designated institution responsibilities, new and revised programs, changes in signing authorities, assistance with program codes, address changes and changes to disbursement schedules.

Additional Resources

National Student Loan Service Centre (NSLSC)

Contact for issues regarding the disbursement of funds from Canada Student Loans (CSL) documents, refunds, interest-free status and repayment.

Toll free:	1 (888) 815-4514

Mailing:	National Student Loan Service Centre
	Public Institutions Division
	PO Box 4030
	Mississauga, ON L5A 4M4

Canada Student Loans Program – CanLearn Website

The CanLearn.ca provides information and services to students to decide what and where to study and how to cover the costs.

Website: www.canlearn.ca

Private Career Training Institutions Agency (PCTIA)

PCTIA is responsible for the registration and accreditation of private career training institutions in B.C. and manages the Student Training Completion Fund. Private post-secondary institutions in B.C. seeking StudentAid BC designation must first achieve accreditation through PCTIA.

Website: www.pctia.bc.ca

Mailing: Private Career Training Institutions Agency
             203 – 1155 West Pender St
             Vancouver, BC V6E 2P4

E-Mail: info@pctia.bc.ca

Phone: (604) 569-0033
Toll free: 1 800 661-7441
Fax: (778) 945-0606

Section 2 – Institution Designation for Student Financial Assistance

For the Ministry policy on designation, refer to Chapter 1 of the 2015/16 StudentAid BC Policy Manual.

To earn and to maintain the privilege of designated status for their institution, institution officials must comply with StudentAid BC policy as well as:

- Actively monitor all student financial assistance borrowers and provide quality assurance with respect to all documents and processes;
- Exercise sound judgement in the administration of student financial assistance to ensure that the interests of students and taxpayers are protected;
- Take appropriate action at the earliest opportunity to prevent over-assessment, over-payments, student loan default and fraud.

Institution and student records are subject to audit to ensure compliance with StudentAid BC policy, procedures and criteria. It is expected that all institution and student records will coincide with the information supplied to StudentAid BC.

A designated institution must provide Ministry Compliance Officers, upon request, with any information or documentation they may need to confirm that the institution has complied with the obligations and requirements set out in the Designation Agreement, StudentAid BC Policy Manual and StudentAid BC Administration Manual. Failure by institution officials to follow the policy and procedures outlined in these documents, or any other actions that jeopardize the integrity of the StudentAid BC program may result in the termination of the institution's designation or other restrictions being imposed on the institution.

Designation of BC Private Post-Secondary Institutions

Each program year, B.C. private post-secondary institutions in B.C. are required to provide the Ministry with:

- A signed Designation Agreement.

- A completed Program Eligibility Declaration (PED) form for each eligible program of study being offered at the institution (see Chapter 2 – Program Eligibility of the StudentAid BC Policy Manual).

Students planning to attend BC private institutions will not be eligible to apply for StudentAid BC funding until:

- the Ministry signs a Designation Agreement with that institution; and
- the Ministry has received and processed a Program Eligibility Declaration form for the program the student plans to attend.

Further details on Program Eligibility Declaration forms are provided in:

- Chapter 2 – "Program Eligibility" of the StudentAid BC Policy Manual, and
- Section 3 – "Program Eligibility" of this Manual

Default Management and Budget Counselling

Institution officials should develop student retention strategies at their institutions focusing on supporting students to successfully complete their programs of study. Students who complete their programs are much more likely to find employment and repay their student loans.

It is recommended that institution officials provide pre-enrolment information about StudentAid BC to prospective students. Institution officials should provide counselling to students throughout the entire study period and after studies end, to educate students about their loan repayment obligations and debt relief options. For more information on student loan repayment strategies, see the Repayment Resource Guide on the StudentAid BC website.

Credit Transferability

Private institutions must be very clear in their communication with students regarding the possibility of transferring credit for courses or programs completed at a private institution, to a public institution. Institutions must avoid making false, exaggerated or misleading claims about the transferability of their courses or programs either verbally or in any print or electronic publications. If articulation agreements exist between the private institution and a public institution, all relevant details should be accurately described.

Relevance of Programs

Institution officials should frequently review their programs' relevance in relation to current labour market demands.

Personal Information

Institution owners should ensure that their staff are familiar with the Personal Information Protection Act (PIPA) confidentiality laws and regulations when managing student files and records and when accessing student personal information.

The PIPA became law on January 1, 2004. The Act protects individuals' privacy by requiring private sector organizations to obtain consent for the collection, use and disclosure of personal information and provides individuals with a right of access to their own personal information.

Section 3 – Program Eligibility

Requirements

Institution owners, directors or managers of post-secondary institutions designated by StudentAid BC are required to determine program eligibility, based on StudentAid BC program requirements.

Institution officials must complete the Program Eligibility Declaration annually for every StudentAid BC eligible program that they offer for the 2015/16 program year (program start dates between August 1, 2015 – July 30, 2016). The form acts as a self assessment tool for institution staff to assess whether the program of study meets current StudentAid BC eligibility criteria. The institution must submit the completed form to the Ministry to demonstrate the program's eligibility. Copies of the form must be retained by the institution for verification purposes.

Program Eligibility Declaration forms and Instruction Guide are available on the StudentAid BC website.

Program Governance Authority

All programs at BC private institutions must be approved by a Ministry-recognized government authority such as the Private Career Training Institutions Agency (PCTIA), the Degree Quality Assessment Board/Degree Authorization Act (DQAB/DAA) or by an Act under which the institution was created.

Program Codes

All institutions are responsible for assigning a distinct and accurate program code to each eligible program they offer. These specific program codes will identify the program of studies on the student Appendix 3attached to the StudentAid BC application. If you are unable to determine which code reflects your program or if you require further assistance, please contact the Designation Administrator at designat@gov.bc.ca.

Instructions for Assigning Program Codes

The program codes can be found on the StudentAid BC web site at:
http://www.aved.gov.bc.ca/studentaidbc/institution-officials/.

Click on Program Codes then Go to 'Program Code Search':
- Choose field of study.
- Review program list to find a name of a program that best describes your new program.
- Assign the code (e.g. Early Childhood Education is WAP).
- Add the level of study at the end of the code (e.g. Early Childhood Education Diploma is WAP7).
- Levels of Study Codes are 8 for Certificate, 7 for Diploma, 6 for Doctorate, 5 for Masters Degree and 3 for Bachelors Degree.

If you cannot find a code that best suits your program or wish further assistance you can contact the Designation unit at designat@gov.bc.ca

Changes to Existing Programs

Revisions to existing programs require the completion and submission of a new Program Eligibility Declaration form (PED) to ensure that the program continues to meet StudentAid BC program eligibility criteria. Institutions must retain a completed copy of the PED form for the revised program at the institution for verification purposes.

Revisions or amendments to programs must be pre-approved by PCTIA or the DQAB. PCTIA approved programs must be listed on the PCTIA website.

What changes should be reported?

During the program year, any changes to the information originally submitted on a Program Eligibility Declaration form are required to be reported (for example tuition amounts, start/end dates, break duration, etc).

To report this information use the appropriate form for the current program year and complete:

- Identification section
- Institution official signature and date
- Changes to be reported

For example, if the tuition amount is changed, Section 2 (21) a) of the 2015/16 PED would be the only field required on the revised PED, in addition to the identification, signature and date sections.

Completing the 2015/2016 Program Eligibility Declaration Form:

The following instructions are to be used when completing the 2015/2016 program year (for classes starting between August 1, 2015 and up to July 31, 2016) Program Eligibility Declarations.

When completing the 2015/2016 form, please ensure:

- All sections of the form are completed.

- To use the proper form for the year it is being declared.

- To use complete dates in the YY/MM/DD format.

- When entering values for credit, hours or days round up/down to the nearest whole number. Do not use decimals, e.g. for 13.4 enter 13, or for 13.6 enter 14.

Completing the Identification Section

1) Provide the following institution information:

    a) Institution code assigned by Designation Unit (e.g. AAAA)

    b) Full name of the institution.

2) Provide program code information:

    a) <u>Program code</u>: This code is assigned by StudentAid BC and should remain constant from year to year. If a new code is required for a new program, institution officials can determine the code following instructions on the StudentAid BC website, under the institution officials at: www.aved.gov.bc.ca/studentaidbc/institution-officials or by contacting the Designation Unit.

    <u>Name of the program</u>: The name provided on the form should match with the program name approved by the Private Career Training Institutions Agency, Insurance Corporation of BC, BC Industry Training Authority or Degree Quality Assessment Board/Degree Authorization Act. If the program name indicated on the form does not match the regulating authority program name, students may be ineligible to receive StudentAid BC funding until the issue is resolved.

3) Provide information on the year of the program being declared on the form.

    Note: If the program is two years in length or greater than 52 weeks per year two PED forms are required, one for each year of the program. (e.g. 1 of 2 and 2 of 2)

Completing Section 1 - Institution Information

4) Provide the full street address of the location where the program administration will be delivered.

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5) Provide the City or Town location

6) Provide the Province (e.g. BC)

7) Provide the Postal Code

8) Provide the phone number including the area code

9) Provide the fax number including the area code

Completing Section 2 – Program Details

10) Provide the name of the Regulating Authority which accredited the program:

    a) Degree Quality Assessment Board/Degree Authorization Act (DQAB/DAA)

    b) Private Career Training Institutions Agency (PCTIA)

    c) Insurance Corporation of British Columbia (ICBC) for driving institutions only

    d) Industry Training Authority (ITA) or

    e) Your own enabling Act

If your institution has received certification from other external bodies do not include those.

11) Provide the National Occupational Code for the program which is available from the regulating authority.

12) Provide the credential that will be earned by the student upon completion of the program. If d) other is selected enter the type of credential in the space provided.

13) Provide the total length of the program including all years in the program both in

    a) weeks, **and**

    b) hours.

Include all types of practice education (e.g. practicum, clinical requirements, preceptorships, internship, externship and paid work terms). Do not include time for institution breaks.

For example, if your program has 40 weeks of in-institution instruction (20 hours per week) followed by 25 weeks of clinical requirements (30 hours per week), then the total number of weeks is 65 weeks, and the total number of hours is 1550. Two forms are required for completion - one for each year of the program.

Completing Information about the Year of the Program

14) Identify the delivery method of the program that is being reported on the PED form.

15) Identify the number of hours in each type of practice education for this year of the program. Enter zero hours for a type of practice education that is not included in this year of the program.

Each type of practice education must not exceed the maximum allowed by StudentAid BC policy. Divide the practice education hours by the total number of hours in the program (entered in 13) "Total Program Length" to determine the percentage.

For example, if the year of the program includes 25 weeks of clinical requirements with 30 hours per week for a total of 750 hours, divide this by 1550 hours. This results in 48 percent, which is less than the 50 percent maximum allowed.

16) Identify the length of this year of the program. Provide the number of weeks:

    a)   without breaks, and

    b)   with breaks.

The maximum length for any year of a program is 52 weeks including breaks.

For continuous intake programs you will have multiple start and end dates (program offering). To count weeks report only one intake and to count the weeks with breaks, choose the longest break.
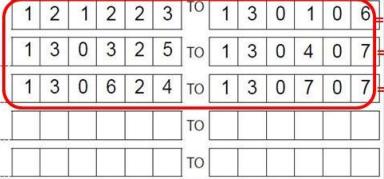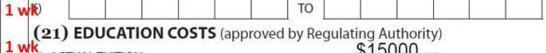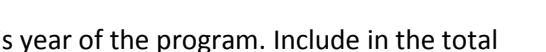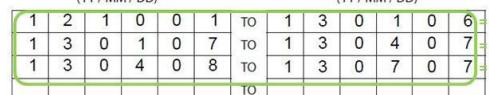
Correct count of weeks:

Incorrect count of weeks:

17) Identify the number of hours of study for this year of the program. Include in the total hours, all hours for all types of practice education (e.g. practicum, clinical requirements, preceptorships, internship, externship and paid work terms). Do not include time for institution breaks.

18) Identify the hours during which this year of the program is offered by the institution (hours when the doors are open to students), for both:

   a) weekdays (Monday through Friday) extending into the evening (if offered) and,

   b) weekends (Saturday and Sunday)

   Institutions that have daytime and evening programs should use the earliest time of day and the latest time of day that the program is offered: e.g. an institution has the following schedule:
   - Monday to Friday from 9:00 am to 12:00 pm and from 1:00 pm to 5:00 pm,
   - Saturdays from 9:00 am to 1:00 pm

   In this case, the form must state:

19) Identify each of the scheduled breaks that are planned for the 2015/2016 program year (August 1/13 to July 31/14). If there will be more than five breaks, please include the information in Question 44) "Additional Information".

   Remember that each institution break cannot be more than two weeks, except for the calendar year-end break (December to January) that can be three weeks long.

   Do not include break dates that are prior to or after the study period

For example, if the program dates are September 3, 2015 – April 25, 2016 and the institution has the following breaks:

> December 23, 2015 – January 3, 2016 (calendar year end)

> February 24 – 28, 2016 (spring break)

20) Identify if there will be continuous entry into the program or not. If 'NO' to continuous entry, provide start and end dates of each intake on the program. If 'YES' to continuous entry, provide at least one start and end date using dates with the longest breaks in the program. If there are more than six start and end dates, please include the information in Question 44) "Additional Information".

21) Identify the education costs for this year of the program. Report the costs that have been approved by the appropriate regulating authority. Include costs for:

   a) tuition

   b) mandatory fees

   c) program related costs, and

   d) exceptional expenses

   Refer to the StudentAid BC policy manual for a breakdown of each cost.

22) Provide a **<u>brief</u>** description of the program, do not exceed 250 characters.

   Institution officials are required to provide a simple but detailed explanation of the program or course content and subject matter.

Completing Section 3 - Declaration

For this section mark the appropriate box for each question.

1) "The program is offered at a full-time (100 percent) course load."

   Full-time is defined by the institution but the minimum delivery for StudentAid BC eligible vocational/technical programs of study must be 20 instructional hours per week. Programs must be offered and have students attending onsite in a full-time (100 percent course load) basis.

2) "The program is at the post-secondary level."

   Requires that all students must be graduates from a secondary institution (or equivalent) or must be minimum age 19 prior to the start of classes.
   These entrance requirements must be applicable to all students, not just those applying for StudentAid BC assistance.

Section 3 – Program Eligibility

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3) "A formal post-secondary credential will be issued by the institution."

Graduated students must receive certification in their field of study, a Diploma or a Degree. Certificates of Completion are not acceptable as credentials.

4) "The program, in its current format, is approved by the appropriate regulating authority".

Identify the name of the regulating authority that has approved this program. It may be PCTIA or the DQAB or another recognized accrediting body. Programs for institutions created under an Act of the B.C. Legislature must be specified in the Act. Where the name of the program, duration, tuition costs, book costs, instrument costs or fees have been reported to one of the above bodies, the information on the form must be the same.

Approval from the recognized accrediting body must be obtained prior to applying for StudentAid BC designation.

5) "The program is at least 12 weeks in length".

The program must also provide a minimum of 240 instructional hours (with the exception of aviation programs). The program must be at least 12 weeks when taken full-time (100 percent course load). Statutory holidays or institution breaks must not be included when responding to this statement.

6) "Any break in study will not exceed the StudentAid BC allowable weeks (no more than two consecutive weeks, or three weeks over calendar year end)."

Two weeks is the maximum allowable vacation break with the exception of a break of three weeks which would straddle December/January (subject to #7 following).

7) "The total breaks in study period will not be more than 10 percent of the study period weeks."

The total breaks in study cannot exceed 10 percent of the overall length of the program. If a program is 20 weeks, the maximum break is two weeks.

Note: If your program is hours based **'only'** answer Question 8, if your program is credit based **'only'** answer Question 9.

8) "If this is a vocational/technical program…"

Indicate how many instructional hours per week there are in the program and whether the number of hours is standard for the institution. Include only hours of instructor led classes and lab hours where an instructor is present.

If this is an aviation program of 15 hours per week, answer 'Yes" to Question 8 c).

9) "If this is a program for academic credit…"

Indicate how many credits are earned and whether that amount is standard for the institution (you must earn at least nine credits per term). **Note:** only institutions with credits recognized by the BC Council on Admissions and Transfer – www.bccat.bc.ca can consider themselves "academic" in this context.

10) "The published minimum entrance requirements are 19 years of age prior to the start   of the study period or graduation from grade 12 (or equivalent)."

Refers to an admissions policy published in the institution's calendar, brochures, on its web-site or in the media. Accepting students into a program without having established this minimum may result in the program being declared ineligible for StudentAid BC funding.

11) "If the program is delivered off-site, via distance, correspondence or other off-site method, it **must** meet one or more equivalencies: a), b) or c). Programs must also meet the full-time criteria.

Note: Students in academic programs delivered through e-learning must complete a minimum of nine credits in four months (60 percent of a full course load) to qualify for StudentAid BC funding, as outlined in their current contract with the institution. Institutions may contact the Designation Unit for further clarification.

12) "If this is a partnership/joint program, the student is registered and pays all required fees to your institution."

Only your institution will perform the following; register the student, collect tuition and fees and issue the student's credential. The second institution may issue a separate credential.

13) "If a partnership, the second institution is designated/accredited for StudentAid BC purposes."

Must be accredited by the Private Career Training Institutions Agency or approved by the Degree Quality Assessment Board, or another recognized accrediting body, and be designated by the Ministry.

a)   You must enter the name of the other institution on the form in the space provided.

Practicum (Unpaid):

If the program does not have a practicum, select "N/A" and do not answer the questions on this section.

14) "The practicum component is a mandatory requirement to obtain the credential."

Practicum activities must be part of the program that leads to the credential. The practicum experience must be related to the student's field of study. If the practicum is not required to receive the credential, it is not eligible for StudentAid BC funding.

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15) "The practicum is not more than 20 percent of the total program hours."

For example, if the program length (including practicum) is 1000 hours, the practicum must not exceed 200 hours.

If the practicum does exceed the allowed 20 percent and it has been approved by the regulating authority, answer 'NO' and attach the approval document from the regulatory/governing body requiring the higher practicum.

16) "The students are unpaid."

Students are not paid any remuneration by the practicum host for their participation during their practicum.

17) "The students are supervised and evaluated by the practicum host."

All monitoring done by the practicum host, including attendance and evaluations, must be documented and submitted to the institution and forms part of the student's final grade. The student must be supervised and evaluated by a qualified practitioner.

18) "The students will be monitored by the instructor/institution."

The institution is responsible for monitoring the student regularly, preferably once per week but not less than once every two weeks.

Students are required to follow StudentAid BC attendance/course load policy while on their practicum. All monitoring done by the institution, including attendance and evaluations, must be documented and kept in the student administration file at the institution.

Clinical Placement (Unpaid):

If the program does not have a clinical placement, select "N/A" and do not answer the questions in this section.

19) "The clinical placement component is a mandatory requirement to obtain the credential."

Clinical placement activity must be part of the program that leads to the credential. The placement experience must be related to the student's field of study. If the placement is not required to receive the credential, it is not eligible for StudentAid BC funding.

20) "The clinical placement is not more than 50 percent of the total program hours."

If the total program length (including placement) is 1000 hours, the placement cannot be more than 500 hours.

21) "The students are unpaid."

Students are not paid any remuneration by the clinical placement host for their participation during their placement.

22) "The instructor/student ratio is 1:8 or less."

Placement supervisors are limited to eight students per session.

Note: A ratio of up to 1:12 will be considered on an exception basis by submitting a formal request to the Designation Unit.

23) "The clinical placement is in a 'real-life' setting under the immediate supervision of a fully qualified individual."

The student participates fully with hands on experience. The student is supervised by someone qualified in the field of study.

24) The students will be monitored by the instructor/institution."

The institution is responsible for monitoring the student regularly, preferably once per week but not less than once every two weeks.

Students are required to follow StudentAid BC attendance/course load policy while on their clinical placement. All monitoring done by the institution, including attendance and evaluations, must be documented and kept in the student administration file at the institution.

Preceptorship (Unpaid):

If the program does not have a preceptorship, select "N/A" and do not answer the questions in this section.

25) "The preceptorship component is a mandatory requirement to obtain the credential."

The preceptorship activity must be part of the program that leads to the credential. The preceptorship experience must be related to the student's field of study. If the preceptorship is not required to receive the credential, it is not eligible for StudentAid BC funding.

26) "The preceptorship is not more than 10 percent of the total program hours."

If the total program length (including preceptorship) is 1000 hours, the preceptorship cannot be more than 100 hours.

27) "The students are unpaid."

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Students are not paid any remuneration by the host for their participation during their preceptorship.

28) "The preceptorship is in a 'real-life' setting under the immediate supervision of a fully qualified individual."

The student participates fully with hands on experience. This is the student's final participation period which is supervised by someone qualified in the field of study.

29) "The students will be monitored by the instructor/institution."

The institution is responsible for monitoring the student regularly, preferably once per week but not less than once every two weeks. At least one of the monitors must be at the host location while the others can be via telephone, e-mail or fax.

Students are required to follow StudentAid BC attendance/course load policy while on their preceptorship. All monitoring done by the institution, including attendance and evaluations, must be documented and kept in the student administration file at the institution.

Pre-accreditation Internship/Externship (Unpaid):

If the program does not have a pre-accreditation internship/externship, select "N/A" and do not answer the questions for this section.

30) "The internship/externship component is a mandatory requirement to obtain the credential."

The pre-accreditation internship or externship activity must be part of the program that leads to the credential. The experience must be related to the student's field of study. If the internship or externship is not required to receive the credential, it is not eligible for StudentAid BC funding.

31) "The internship/externship is not more than 20 percent of the total program hours."

If the total program length (including internship or externship) is 1000 hours, the internship or externship cannot be more than 200 hours.

32) "The students are unpaid."

Students are not paid any remuneration by the host for their participation during their internship or externship.

33) "The internship or externship is in a 'real-life' setting under the immediate supervision of a fully qualified individual."

The student participates fully with hands on experience. The student is supervised by someone qualified in the field of study.

34) The students will be monitored by the instructor/institution."
The institution is responsible for monitoring the student regularly, preferably once per week but not less than once every two weeks.

Students are required to follow StudentAid BC attendance/course load policy while on their pre-accreditation internship/externship. All monitoring done by the institution, including attendance and evaluations, must be documented and kept in the student administration file at the institution.

Paid Work Term (Co-op Education):

If the program does not have a paid work term, select "N/A" and do not answer the questions for this section.

35) "Students will be paid at competitive rates for work performed."

Students must be paid a competitive wage being offered in the community which is related to their program of study. Earnings must be reported by the student on their StudentAid BC application.

36) "The co-op work term is not more than 50 percent of the total program hours."

For example, if the total program length (including paid work term) is 1000 hours, the work term is not more than 500 hours.

37) "Work assignments are related to the field of study and employer evaluations will be part of the institution records."

All monitoring done by the employer, including attendance and evaluations, must be documented and submitted to the institution and forms part of the student's final grade. The work term experience must be related to the student's field of study. The student must be supervised and evaluated by a qualified practitioner.

38) Students' progress and performance will be monitored by the institution in the form of onsite visits.

The institution is responsible for monitoring the student regularly, preferably once per week but not less than once every two weeks.

Students are required to follow StudentAid BC attendance/course load policy while in their work term. All monitoring done by the institution, including attendance and evaluations, must be documented and kept in the student administration file at the institution.

Section 3 – Program Eligibility

Section 3 – Program Eligibility

Practice Education:

39) Combined Practice Education

If the program does not have any type of practice education, select "N/A" and do not answer the question for this section.

The total combined practice education (practicums, clinical placements, preceptor-ships, internships, externships, and work terms from Section 2 Question 15) must not exceed 50 percent of the total program hours. Exceptions can be made for medicine, nursing and dentistry. Institutions can request special dispensation from this restriction on an individual program basis and where governing bodies have different requirements.

For StudentAid BC funding purposes, practice education components can be combined during the duration of a course of study.

If you have answered NO to any of the above questions, the program does NOT qualify for StudentAid BC funding.

Declaration Signature:

40) To ensure the Program Eligibility Declaration form can be processed by the Ministry it must include:

    a)   The name and signature of a institution official, and

    b)   Date of completion

Please note that electronic signatures are acceptable, as long as it aligns with the appropriate institution official.

Completing Section 4 - Additional Information

On questions 41 to 43 please provide the full address of any satellite or learning site locations where this program (or this year of a multi-year program) will be delivered other than the main campus of the institution.

44) Additional Information

If you have any other information about the program to help the Ministry determine or confirm that it is eligible for StudentAid BC funding purposes, then annotate it in the space provided.

Things to remember to avoid processing delays

1. Only use the 2015-16 Program Eligibility Declaration form for programs that start between August 1, 2015 and July 30, 2016.

2. Do not make modifications to the form. Modified or altered forms will not be processed.

3. Answer all questions on the form.

4. Use whole numbers for all numeric values (hours, costs, number of weeks, academic credits, etc.) e.g. 25.5 hours should be entered as 26 hours.

5. The December to January break must be reported as "Calendar Year-End" break in Section 2 (19): Remember to specify dates for other holidays or breaks.

6. Section 2 (20): Remember to mark "YES" or "NO" for continuous entry and provide the appropriate start and end dates.

7. Section 3 (39): Do not mark "N/A" if there is at least one type of practice education in Section 2 (15).

Section 3 – Program Eligibility

British Columbia | **StudentAidBC**

Highlight Required Fields

2015/2016

BRITISH COLUMBIA | StudentAidBC

Program Eligibility Declaration

For BC Private Post-Secondary Institutions

IDENTIFICATION SECTION (Complete all three items or your form cannot be processed)

(01) Institution a) SABC Code [ ][ ][ ][ ]   b) Institution Name _____

(02) Program a) SABC Code [ ][ ][ ][ ]   b) Program Name _____
(Enter the PROGRAM NAME approved by regulating authority)

(03) Year [_____] Of [_____] Years

SECTION 1 - INSTITUTION INFORMATION

(04) Address _____

(05) City/Town _____ **(06) Province** [____] **(07) Postal Code** [ ][ ][ ][ ][ ][ ]

(08) Phone Number [ ][ ][ ] [ ][ ][ ][ ][ ][ ] **(09) Fax Number** [ ][ ][ ] [ ][ ][ ][ ][ ][ ]
Area Code   Number   Area Code   Number

SECTION 2 - PROGRAM DETAILS

(10) Regulating Authority _____ **(11) NOC Code** _____
(if applicable)

(12) Credential [ ] a) Diploma [ ] b) Certificate [ ] c) Degree [ ] d) Other Specify: _____

(13) Total Program Length: (**all years**, excluding breaks and including all practice education components) a) Weeks [_____] b) Hours [_____]

INFORMATION REGARDING PROGRAM YEAR

(14) Delivery Method [ ] a) Fixed Paced [ ] b) Self Paced

(15) Practice Education in this Year of the Program (maximum is percentage of 13b, Total Program Length above)

a) Practicum	b) Clinical	c) Preceptorship	d) Internship / Externship	e) Paid Work Term
[_____] Hours	[_____] Hours	[_____] Hours	[_____] Hours	[_____] Hours
(MAX 20% of total)	(MAX 50% of total)	(MAX 10% of total)	(MAX 20% of total)	(MAX 50% of total)

(16) Length of this year of the program (not to exceed 52 weeks) 16a) [_____] Weeks (excluding breaks) 16b) [_____] Weeks (including breaks)

(17) Hours of study in this year of the program (including practice education) [_____] Hours

(18) Hours program offered (ex: 8:00 am to 5:00 pm)
a) Weekdays [_____] To [_____]
b) Weekends [_____] To [_____]

(19) Scheduled Institution Breaks

	Start Date (YY/MM/DD)	End Date (YY/MM/DD)
a) Calendar year-end	[ ][ ][ ]	To [ ][ ][ ]
b)	[ ][ ][ ]	To [ ][ ][ ]
c)	[ ][ ][ ]	To [ ][ ][ ]
d)	[ ][ ][ ]	To [ ][ ][ ]
e)	[ ][ ][ ]	To [ ][ ][ ]

(20) Continuous Entry: [ ] YES [ ] NO (Provide dates below)

	Start Date (YY/MM/DD)	End Date (YY/MM/DD)
a)	[ ][ ][ ]	To [ ][ ][ ]
b)	[ ][ ][ ]	To [ ][ ][ ]
c)	[ ][ ][ ]	To [ ][ ][ ]
d)	[ ][ ][ ]	To [ ][ ][ ]
e)	[ ][ ][ ]	To [ ][ ][ ]
f)	[ ][ ][ ]	To [ ][ ][ ]

(21) Education Costs (approved by Regulating Authority)

a) Actual tuition	[_____]	.00
b) Mandatory fees	[_____]	.00
c) Program related costs:	[_____]	.00
d) Exceptional expenses:	[_____]	.00

(22) Description of Program
[_____]

MINISTRY USE ONLY

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2015/2016

SECTION 3 - DECLARATION

(01)	The program is offered at a full time (100 percent) course load.	(01)	☐ YES	☐ NO	
(02)	The program is at the post-secondary level.	(02)	☐ YES	☐ NO	
(03)	A formal post-secondary credential will be issued by the institution.	(03)	☐ YES	☐ NO	
(04)	The program, in its current format, is approved by the appropriate regulating authority.	(04)	☐ YES	☐ NO	
(05)	The program is at least 12 weeks in length.	(05)	☐ YES	☐ NO	
(06)	Any break in study will not exceed the StudentAid BC allowable (no more than 2 consecutive weeks, 3 over calendar year - end)	(06)	☐ YES	☐ NO	
(07)	The total breaks in study period will not be more than 10 percent of the study period weeks.	(07)	☐ YES	☐ NO	
(08)	Is this a vocational/technical program? If yes:	(08)	☐ YES	☐ NO	
	a) How many instructional hours each week? (If the instructional hours each week vary throughout the program, for example with Practice Education, provide the hours for each week in Section 44.)	a)			Hours
	b) Is the number of hours or the hours documented in Section 44 standard for the Institution?	b)	☐ YES	☐ NO	
	c) The Program will have a minimum of 20 hours each week / 15 hours each week for aviation.	c)	☐ YES	☐ NO	

OR

(09)	Is this a program for academic credit, approved by DQAB/DAA or ACT? If yes:	(09)	☐ YES	☐ NO	
	a) How many credits earned per term?	a)			Credits
	b) Is the number of credits standard for the institution?	b)	☐ YES	☐ NO	
(10)	The published minimum entrance requirements are 19 years of age prior to the start of the study period or graduation from grade 12 (or equivalent).	(10)	☐ YES	☐ NO	
(11)	If the E-learning program is delivered via distance education, online, blended or other non traditional forms of delivery, it meets an equivalency described below (indicate which).	(11) ☐ N/A	☐ YES	☐ NO	
	a) An equivalent course (academic/vocational/technical) is delivered on site.	a) ☐			
	b) The student earns the same number of credits in the same time period as students in other StudentAid BC eligible programs delivered on-site.	b) ☐			
	c) The student will earn academic credits at the undergraduate level recognized at another designated institution listed in the BC Transfer Guide or other acceptable articulation agreements from other jurisdictions.	c) ☐			
(12)	If this is a Partnership/Joint Program, the student is registered and pays all required fees to your institution.	(12) ☐ N/A	☐ YES	☐ NO	
(13)	If a partnership, the second Institution is designated/accredited for StudentAid BC purposes.	(13) ☐ N/A	☐ YES	☐ NO	
	a) Name of Partner				

PRACTICUM (UNPAID)   ☐ N/A

(14)	The practicum component is a mandatory requirement to obtain the credential.	(14)	☐ YES	☐ NO	
(15)	The practicum is not more than 20 percent of the total program hours. (If answer is NO, please attach the approval document from regulatory/governing body requiring the higher practicum hours).	(15)	☐ YES	☐ NO	
(16)	The students are unpaid.	(16)	☐ YES	☐ NO	
(17)	The students are supervised and evaluated by the practicum host.	(17)	☐ YES	☐ NO	
(18)	The students will be monitored by the instructor/institution.	(18)	☐ YES	☐ NO	

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CLINICAL PLACEMENT (UNPAID) ☐ N/A

(19)	The clinical placement component is mandatory requirement to obtain the credential.	(19)	☐ YES	☐ NO
(20)	The clinical placement is not more than 50 percent of the total program hours.	(20)	☐ YES	☐ NO
(21)	The students are unpaid.	(21)	☐ YES	☐ NO
(22)	The instructor/student ratio is 1:12 or less.	(22)	☐ YES	☐ NO
(23)	The clinical placement is in a real-life setting under the immediate supervision of a fully qualified individual.	(23)	☐ YES	☐ NO
(24)	The students will be monitored by the instructor/institution.	(24)	☐ YES	☐ NO

PRECEPTORSHIP (UNPAID) ☐ N/A

(25)	The preceptorship component is a mandatory requirement to obtain the credential.	(25)	☐ YES	☐ NO
(26)	The preceptorship is not more than 10 percent of the total program hours.	(26)	☐ YES	☐ NO
(27)	The students are unpaid.	(27)	☐ YES	☐ NO
(28)	The preceptorship is in a real-life setting under the immediate supervision of a fully qualified individual.	(28)	☐ YES	☐ NO
(29)	The students will be monitored by the instructor/institution.	(29)	☐ YES	☐ NO

PRE-ACCREDITATION INTERNSHIP / EXTERNSHIP (UNPAID) ☐ N/A

(30)	The internship/externship component is a mandatory requirement to obtain the credential.	(30)	☐ YES	☐ NO
(31)	The internship/externship is not more than 20 percent of the total program hours.	(31)	☐ YES	☐ NO
(32)	The students are unpaid.	(32)	☐ YES	☐ NO
(33)	The internship/externship is in a real-life setting under the immediate supervision of a fully qualified individual.	(33)	☐ YES	☐ NO
(34)	The students will be monitored by the instructor/institution.	(34)	☐ YES	☐ NO

PAID WORK TERM (CO-OP EDUCATION) ☐ N/A

(35)	The students will be paid at competitive rates for work performed.	(35)	☐ YES	☐ NO
(36)	The co-op work term is not more than 50 per cent of the total program hours.	(36)	☐ YES	☐ NO
(37)	Work assignments will be related to the field of study and employer evaluations will be part of the institution records.	(37)	☐ YES	☐ NO
(38)	Students' progress and performance will be monitored by the institution in the form of onsite visits.	(38)	☐ YES	☐ NO

PRACTICE EDUCATION ☐ N/A (Automatically selected)

(39)	The total combined practice education (practicums, clinical placements, preceptorships, internships, externships, and work terms) does not exceed 50 per cent of the total program hours. (Exceptions can be made for medicine, nursing and dentistry. Institutions can request special dispensation from this restriction on an individual program basis and where governing bodies have different requirements).	(39)	☐ YES	☐ NO

2015/2016

DECLARATION SIGNATURE

(40) If you have answered NO to any of the above statements, the program does NOT qualify for StudentAid BC funding. If you answered YES to all questions please sign and date below. Sign a) (electronic signature acceptable), print and send to the Designation Unit at the address at the bottom of this page. Retain a copy for your records.

✗

a) SIGNATURE OF INSTITUTION OFFICIAL	PRINT NAME	b) DATE SIGNED
MUST BE SIGNED	PRINT HERE	YYYYY-MM-DD

SECTION 4 - ADDITIONAL INFORMATION PROVIDED BY INSTITUTION

Please provide the address of satellite locations and / or learning site locations.

(41) INSTITUTION ADDRESS

☐ Learning Site ☐ Satellite Site

CITY/TOWN   PROVINCE   POSTAL

(42) INSTITUTION ADDRESS

☐ Learning Site ☐ Satellite Site

CITY/TOWN   PROVINCE   POSTAL

(43) INSTITUTION ADDRESS

☐ Learning Site ☐ Satellite Site

CITY/TOWN   PROVINCE   POSTAL

(44) Additional Information

Return To:
Post-Secondary Audit & Accountability Branch
Ministry of Advanced Education
P O Box 9157 Stn Prov Govt
Victoria BC V8W 9H2
Fax #: 250-387-1377

[Reset]   [Print Form]   [Save]

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Section 4 - Student Entry

Role of the Post-Secondary Institution

A student's success at completing their program of studies and their success at obtaining employment after leaving studies are key factors in defining institution success and limiting defaults on government student loans.

Institution officials should ensure that only qualified students who are sufficiently prepared are enrolled.

For more information on student entry, please refer to the Repayment and Resource Guide on the StudentAid BC website.

Advertising and Student Recruiting

In recruiting tools and advertising media, institutions must not make statements that could be interpreted that students are guaranteed to receive StudentAid BC funding or make statements that are otherwise untrue or misleading. In publications such as program calendars, brochures and websites, designated institutions are authorized to quote directly from StudentAid BC publications and website, and provide summaries of StudentAid BC funding, as long as the institution indicates that there are eligibility requirements to access and maintain StudentAid BC funding and that students' should contact StudentAid BC for further information. Reference to StudentAid BC funding may only appear accompanied by the wording: "Financial assistance may be available to eligible students".

Institution officials designated to sign student financial assistance documents must not use titles such as "counsellor" or "admissions advisor" if their compensation is directly affected by students' enrolment decisions."

Entrance Counseling

Making the decision to enrol in post-secondary education is an important commitment for a student. Entrance counselling plays an important role in student success and in the prevention of loan defaults.

If the borrower is a dependent student, a parent/guardian should be included in the entrance counselling process.

Institution officials need to ensure that prior to the student enrolling at their institution; there has been adequate dialogue between a school counsellor and the potential student to ensure the following:

- The program of interest meets the student's objectives.

- The program prerequisites and entrance requirements have been met, and the student is a suitable candidate for the program.

- The types of jobs and salary to be expected in the field of study.

- The program meets current employer and industry standards.

- The student has planned well in advance of the prospective start date to ensure that adequate finances, daycare, transportation, etc. are in place. (See the following section "Institution Financial Counselling and Student Budgeting").

- The student understands StudentAid BC attendance and participation requirements.

- The student understands refund and withdrawal policies.

- The student understands the importance of keeping copies of StudentAid BC loan records/documentation, appendices and repayment information in a personal file at home.

- The student understands their legal obligation to repay their student loans and understands the repercussions of defaulting.

- The student's enrolment is based on the student's interest and the value of the program of studies, not the amount of financial assistance that could become available to the student.

It is recommended that institutions include a student responsibilities form as part of their entrance counselling process. A list of student responsibilities would be read and signed by the student and counsellor to acknowledge that the student understands their responsibilities, and then kept in the student's file.

Institutions should ensure that they collect sufficient contact information during the student enrolment process to enable immediate contact of students who have attendance and/or progress issues. This includes alternate contact information for a parent or sponsor.

StudentAidBC

Institution Financial Counselling and Student Budgeting

Financial difficulties can put students at risk of withdrawal and student loan default.

Students need to understand their financial requirements for education costs and living expenses for the duration of their program of study. Preparatory counselling by institution officials, prior to the signing of an enrollment contract, can assist students with understanding the responsibilities involved in financing a post secondary education and help them plan for success.

As a needs-based program, StudentAid BC does not purport to meet all costs associated with a student's studies, especially for those enrolled in high tuition programs. It is highly recommended that institution pre-enrolment financial counselling include an assessment of a prospective student's financial preparation for a period of full time studies.

- The use of a budget worksheet will aid in determining all costs and available resources for the study period (See Budget Worksheet Example at the end of this section).

- Normally, the institution should ensure that prospective students apply for StudentAid BC funding well in advance of the program start date and receive a Notification of Assessment (loan approval) before financial counselling and enrolment. Students in need should have accurate confirmation of the amount of financial assistance they are eligible to receive from StudentAid BC before making the decision to purchase the program.

- The institution should ensure that a payment schedule (amounts owing to the institution and when) is established at this time to support student decision making.

- Students who do not have a sound financial plan in place should be encouraged to postpone studies until they have acquired sufficient resources.

- As there is a high correlation between StudentAid BC high unmet need (as calculated on the StudentAid BC Notice of Assessment) and student withdrawal, students with high levels of unmet need may require extra counselling attention.

Students should be made aware that there are maximum funding limits and be informed that not all students receive the maximum funding.

StudentAid BC application process

For the policy on the StudentAid BC application process, please see "Chapter 4 – Application Process" of the 2015/16 StudentAid BC Policy Manual.

Institution staff is limited to assisting students in understanding application forms and to referring students to StudentAid BC resources. Institution officials may not complete or provide a response to any portion of the StudentAid BC application for a student, their parent, sponsor or spouse.

Institution staff should ensure that:

- Students applying for financial assistance are encouraged to do so online through the StudentAid BC website.

- Students register for a StudentAid BC account to submit an application online or request or download a paper application, , including the StudentAid BC Student Guide booklet, all appendices and the Instructions booklet and inserts from the StudentAid BC website

- Students are aware of the terms and conditions for receiving student assistance detailed in the "Declaration" section of the StudentAid BC application.

- Students understand that by signing the application form, they are assuming full responsibility and accountability for the information in it.

- Students understand that they are legally required to repay their loans and that their student loans will become a part of their financial history and may affect their future financial credit rating.

- Students know of their responsibility to keep StudentAid BC informed of any changes to their initial application information, including address changes.

- Students know to keep a copy of all student loan documentation in a personal file at home for future reference.

- Students are reminded that they should not share their StudentAid BC IDs and passwords with anyone, including parents, spouses and institution officials.

To ensure that students receive their student assistance for the start of classes, institution officials must make certain that sufficient time is given for the processing of StudentAid BC applications.

StudentAid BC applications received at the StudentAid BC office with errors or missing information can take up to 6 weeks to process. Reassessments to change the Appendix 3 information may also require 6 weeks to process.

StudentAidBC

For all StudentAid BC applications, please note:

- Institution officials complete the Appendix 3 section (see instructions below).

- If an Appendix 1 (Parent/Step-Parent/Sponsor/Legal Guardian Information) or Appendix 2 (Spouse/Common Law/Partner Information) is required, it must be completed and submitted with the StudentAid BC application.

- Students should be reminded to make and keep a copy of their application and appendixes for their personal files. For privacy protection, StudentAid BC applications and Appendix 1s and 2s should not be kept in institution files.

Distance Education Eligibility

The Ministry will provide StudentAid BC funding to eligible residents of B.C. enrolled in approved distance education, correspondence, online programs or other programs of study with non-traditional forms of delivery if the required conditions are met. Institutions can download a Confirmation of StudentAid BC Distance Education Eligibility form.

Institution officials must complete the form, attach the appropriate documentation outlined on the form and return all to the StudentAid BC office for approval.

StudentAidBC

Confirmation of StudentAid BC Distance Education Eligibility

Dear Institution Official:

STUDENT'S LAST NAME

STUDENT'S SOCIAL INSURANCE NUMBER

STUDENT'S FIRST NAME

STUDENT'S PROGRAM OF STUDY

The B.C. Ministry of Advanced Education will provide B.C. student loans to eligible residents of B.C. enrolled in distance education, correspondence, online programs or other programs of study with non-traditional forms of delivery, if one of the following conditions is met:

☐ An equivalent program (academic or career training) with an equivalent study period length is delivered at 100 per cent course load on site. **(please submit the program course calendar and outline)**

☐ Students will earn the same number of academic credits in the same time period as students in other StudentAid BC eligible programs delivered on-site at the same institution. **(please provide the program calendar and outline for both programs)**

☐ Students will earn academic credits at the undergraduate level that are recognized at another designated institution listed in the B.C. Transfer Guide (i.e. recognized by the BC Council on Admissions and Transfer which can be accessed at www.bccat.bc.ca), the Alberta Transfer Guide, or other acceptable articulation agreements from other jurisdictions. **(please submit the articulation agreement or transfer guide information)**

☐ None of the above apply.

Please indicate above whether the program of study for this student meets any of the conditions for eligibility.

Note: Send the appropriate documentation to StudentAid BC at the address below. If all required information is not received or is incomplete, funding will be delayed.

If you have any questions about these procedures please contact the Designation Unit.

Official Stamp or Seal of School	Name of School Official
	Signature of School Official
	School Officials Contact Information: telephone: email:

Ministry of Advanced Education	Post Secondary Audit And Accountability Branch	Mailing Address: PO Box 9870 Stn Prov Govt Victoria BC V8W 9T5	Location address: 5th Flr, 835 Humboldt St Victoria, BC V 8 V 4W8 Telephone: (800) 561-1818 Facsimile: (250) 387-1377

Appendix 3 – School and Program Information

The Appendix 3 must be filled out for students attending private training institutions in B.C. (except Trinity Western University) or any institutions outside B.C.

Appendix 3 hard copy forms are included with the StudentAid BC application package or can be completed online by institutions with StudentAid BC On-Line access. The school official must print the electronic Appendix 3 prior to submitting it online and keep a copy on the student file.

When completing an electronic or hardcopy Appendix 3 form:

- Only the enrollment signing officer whose name has been identified and provided to StudentAid BC in the Schedule C of the Designation Agreement may sign a hardcopy or submit the electronic Appendix 3.

- Information must be consistent with the information stated on the student's enrolment contract and StudentAid BC application.

Online Application - Appendix 3 Information:

- The student starts an online application for StudentAid BC funding on the StudentAid BC website. The student selects their school to attend (from an online drop-down menu).

- StudentAid BC will then send an email to the respective financial aid office indicating that an Appendix 3 form has been requested.

- The Appendix 3 form is very similar to the paper Appendix 3 form, which includes information from the school on the student's program of study, study period dates, tuition, etc.

- The financial aid office completes the Appendix 3, and clicks "submit".

- The student then receives an email that the Appendix 3 has been completed, and the student can then submit their online application.

- The student cannot alter any of the fields on the Appendix 3.

Completing Hardcopy or Electronic Appendix 3 Forms:

- An institution code is provided to designated institutions by StudentAid BC.

- The program code must represent a StudentAid BC eligible program and must match the program for which the institution has submitted a completed Program Eligibility Declaration form.

- The institution stamp or seal must be present on paper Appendix 3s to ensure the authenticity of the school.

- Question 14: Only schools with credits recognized by the B.C. Council of Admissions and Transfer can consider themselves "academic" in this context.

- Question 15 & 16: The program name must be the exact same as approved through the accreditation/designation or degree authorization process.

- Question 17: The start date provided must indicate the date the student is actually going to begin attending classes. This date must match the date that is indicated on the student's enrolment contract and StudentAid BC application.

- Question 18: The end date provided must indicate the last day of required attendance to complete the program of studies. This date must match the date that is indicated on the student's enrolment contract and StudentAid BC application.

  The study end date cannot exceed 52 weeks from the date classes start. If a study period is greater than 52 weeks, the program must be split into two parts. Each study period must be a minimum of 12 consecutive weeks in length.

- Question 19: The total weeks must reflect the number of approved weeks in the program if taken at a 100 percent course load, including any study breaks and statutory holidays.

- Question 20: A course load between 60 and 100 percent is considered full time for the purposes of StudentAid BC eligibility (40 percent for students with permanent disabilities who have been approved by StudentAid BC to study at a reduced course load). Note: a reduced course load results in a longer study period and increased debt load for a student.

- Question 20a: A student can be granted advanced academic standing based upon previous post-secondary studies or an assessment of his or her prior learning.

  - If a student is granted a Prior Learning Assessment (PLA), credit towards the institution's credential this must be reported here. The institution must place the official transcripts or the assessment method and results on which the PLA was made in the student's file.

  - The student's enrolment contract and the Appendix 3 should reflect a reduction in program length as well as a reduction in the tuition fees. For this reason, the institution's assessment process must occur prior to the submission of the student loan application. Costs associated with the institution's assessment process are not allowable costs; and courses/modules for which credit is granted may not be used to determine full time enrolment for StudentAid BC eligibility purposes.

  - PLA credit must also be reported on the Appendix 3 if the student has re-enrolled in the program after a withdrawal and has received credit for a portion of the program previously successfully completed.

- Question 21: The year of program indicates which year in the duration of the program the student is registered in. If the duration of the entire program is less than 60 weeks, even if split into 2 periods of study, enter "1".

- Question 22: The length of program indicates the entire duration of the program. If the duration of the program is less than 60 weeks of study, enter "1".

- Question 23: If the program is a correspondence/distance education program, school officials must complete and submit the Confirmation of StudentAid BC Distance Education Eligibility form for approval.

- Question 24: The program type indicates the credential the student will receive upon successful completion of their program of study.

- Question 25: The actual tuition is the amount the student will or has actually paid for tuition for the current study period (after any discounts or reductions for PLA credit have been granted) and must match the amount indicated on the student enrolment contract. The actual tuition amount must not exceed the amount submitted on the PED.

  Do not deduct any sponsored tuition and/or fees paid by a third party such as Employment and Social Development Canada, Native Bands etc., even if they are paid directly to the school. The student must report any sponsored tuition on line 65 of their StudentAid BC application.

  If the student qualifies for sponsorship after the StudentAid BC application has been submitted, the school should immediately advise the student to submit an Appendix 7 (Request for Reassessment) to report the amount of sponsorship assistance they will receive.

  The institution may not act to Confirm Enrolment until the reassessment has been processed, as the amount of assistance the student is eligible for may change.

- Mandatory fees are costs associated with attending a school or enrolment in certain programs (registration fee, archiving fee, student license, student association or AMS fees, membership fees for overseeing bodies, etc.) and must be paid by all students in the school/program. The mandatory fee amount should be consistent with amount on the student enrolment contract and the Program Eligibility Declaration.

  Not to be included are optional fees (e.g., insurance) and fees that do not apply to all students (e.g., assessment fees); fees already included in the moderate standard of living allowance (e.g., local transit, medical premiums, etc). As well, additional fees/interest charges on tuition on not permitted under StudentAid BC policy.

- Program related costs are costs relating directly to the program of study. These costs may include book costs , expendable supplies used in achieving the learning objectives of the program (pens, pencils, paper, eraser, notebooks, art supplies, typing costs, photocopying charges, paints, film etc.), personal instruments/tools required for study/practice (e.g. calculator, scissors, hair trimmers, etc.) and computer costs (for hardware, software, repairs, ink cartridges, internet fees, etc.). The amount of program related costs should be actual costs charged to the student; however, these costs should not exceed the amount reported on the PED.

- Exceptional expenses are costs for items that are not normally associated with attending school but are required for certain programs. The actual cost of field trips, practical education and clinical experiences is allowable, provided these experiences are an essential element of the program. The amount of exceptional expenses should be consistent with the amount submitted on the PED.

  For programs greater than 52 weeks in duration (including breaks in study), costs must be apportioned over the total number of weeks in the study period and divided up for year 1 and 2 of the program.

  Not to be included are any items/equipment (capital investments) that would reasonably be expected to be in the student's possession prior to commencing post-secondary level studies, items that would be used in the field of study after graduation, and items that are considered to be of a self-interest or hobby nature as well as part of post-secondary studies.

  Excluded costs include, but are not limited to:

    o Diving equipment
    o Musical instruments
    o Cameras, lenses and related photography equipment
    o Camping and hiking gear for outdoor recreation programs
    o Equipment for golfing, skiing, or other sports
    o Communications devices (cell phones, voicemail, email, etc.)

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/ ALIMONY YOU PAY		
LOAN PAYMENTS		
MISC. EXPENSES		
OTHER		

TOTAL MONTHLY COSTS = $ _____

MULTIPLY BY STUDY MONTHS X _____

STUDY PERIOD INCOME

MONTHLY 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, WCB, EPPD BENEFITS		
SPONSORED TUITION/ BOOKS		
INCOME ASSISTANCE (WELFARE)		
NATIVE BAND ALLOWANCE		
PENSION INCOME (CPP, ORPHANS, 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	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	STUDENT	SPOUSE (IF APPLICABLE)
SAVINGS AT START OF CLASSES		
SALE OF ASSETS		
BURSARIES (SCHOOL/ PRIVATE)		
SCHOLARSHIPS		
OTHER		

ADD ONE TIME INCOME = $ _____

TOTAL STUDY PERIOD INCOME X _____

STUDENT OBLIGATION FORM

<u>NAME OF INSTITUTION</u>

I have read the course outline for my program of studies and have a clear understanding of the course objectives.

I have researched my program of studies with prospective employers and have found that it meets the industry standards.

I understand that I must maintain the required StudentAid BC attendance and participate fully in my studies throughout the entire study period to remain eligible for StudentAid BC funding. If I fail to maintain StudentAid BC attendance criteria, my institution is required to report me to StudentAid BC as a technical withdrawal for funding purposes. This applies whether or not I formally withdraw from the program.

I understand that if I stop attending classes but do not formally withdraw I can be considered withdrawn for StudentAid BC purposes.

I understand that a student does not meet StudentAid BC attendance criteria when:

- A student does not attend at all for 2 consecutive calendar weeks;

- A student attends less than 60% of a full course load per week for 3 consecutive calendar weeks;

- A student misses sufficient hours/days that the institution determines that the student cannot successfully complete the program.

I have read and understand the terms and conditions for repayment of both my federal and provincial student loan agreements.

I understand that if I don't keep my loans in good standing the consequences may include:

- Additional interest charges;

- Loss of future student loan/grant assistance;

- Dealing with a collection agency;

- A bad credit rating;

- Loss of future income tax refunds, GST rebates or liens on property;

- Legal action; or

- Denial of credit for personal or business loans or for the purchase of a home or vehicle.

I will notify StudentAid BC, my institution, and the National Student Loans Service Centre of any address or contact changes now and in the future.

I have read and understand the institution's refund policy.

Signature of Student_____Date_____

Institution Official_____

Section 5 – In Study

All StudentAid BC policies and procedures apply to students who are receiving StudentAid BC funding or have received federal and/or provincial funding previously and are applying for and/or receiving interest-free status.

Please refer to Chapter 4 – "Application Process" in the 2015/16 StudentAid BC Policy Manual for the policy on the StudentAid BC application process.

StudentAid BC Application Process

StudentAid BC sends student a Notification of Assessment

Once StudentAid BC has processed the student's application for financial assistance, the student will receive a Notification of Assessment. The Notification of Assessment letter describes:

- the type of funding the student is eligible to receive (loan and/or grant),
- the amount of funding the student has been approved for,
- when the student will receive the funding and
- where the funding will be sent.

Student returns the Master Student Financial Assistance Agreement

StudentAid BC sends the student a legal contract called the Master Student Financial Assistance Agreement (MSFAA).

The MSFAA outlines the terms and conditions of the student's provincial and federal student loans. The student must carefully review the MSFAA before signing. This document is a legally binding contract requiring the student to repay their student loans.

The MSFAA does not state the amount of funding the student will receive. Instead, each time the student is approved for funding by StudentAid BC, the student receives a Notification of Assessment that describes their loan and/or grant amount and disbursement details.

In most cases, the MSFAA will remain active throughout the student's post-secondary studies. However, in the following two situations, the student must sign a new MSFAA before receiving new funding from BC:

- if the student takes a two-year break in studies or
- if the student has signed a MSFAA in another province.

If a new MSFAA is required, StudentAid BC will automatically send it to the student for completion.

The MSFAA is sent directly to the address provided by the student. If the student has changed addresses and the MSFAA is returned to StudentAid BC as undeliverable, StudentAid BC will contact the student.

Student confirms identity at a Canada Post outlet

Once a student receives their MSFAA, they must sign it and take it to a designated Canada Post outlet to confirm their identity. Outlet locations are listed online at www.canlearn.ca. Postal outlet staff will ensure the MSFAA is valid for processing and that the student has provided proper identification.

Students are required to provide the following identification with their MSFAA:

1. Social insurance number card or a copy of their Canada Revenue Agency Notice of Assessment from their income tax return.

2. Official government-issued photo identification (i.e. a driver's license, passport, etc.).

3. A void, personal cheque for the bank account of a Canadian financial institution where the student wants the money to be deposited. If the student does not have a void cheque, they must complete the electronic funds transfer section of the MSFAA that identifies where they want the money to be deposited.

Canada Post staff will forward the MSFAA and void cheque, if applicable, to the National Student Loans Service Centre. The National Student Loans Service Centre will disburse the funds on or after the disbursement date stated on the Notification of Assessment letter once confirmation of the student's enrolment is received from the post-secondary institution.

If the National Student Loans Service Centre receives an unsigned MSFAA, the National Student Loans Service Centre will contact the student. The National Student Loans Service Centre will mail or fax a copy of the MSFAA to the student for their signature and initial on the terms and conditions pages. The MSFAA must be returned by fax or mail to the National Student Loans Service Centre.

Replacing a lost MSFAA

A MSFAA that has been lost or destroyed may be replaced by StudentAid BC. If a student loses their MSFAA, they must contact StudentAid BC. If the MSFAA has not already been recorded as received in the Student Financial Assistance System, StudentAid BC will reprint the MSFAA and issue it to the student.

Reissued MSFAAs will be mailed as per standard policy.

Confirmation of Enrolment Process

Please refer to Chapter 4 – "Application Process" in the 2015/2016 StudentAid BC Policy Manual.

Before a student's loan and/or grant funding can be released, an institution official must confirm that the student is enrolled in an eligible, full-time post-secondary program for the entire study period for which the student has been awarded funding. Where applicable, the institution official must also confirm that the student has met StudentAid BC attendance requirements before confirming enrolment to release funds.

If a student is scheduled to receive more than one student loan disbursement during their study period (disbursements are listed on the NOA), the institution must confirm the student's enrolment each time before funds can be issued to the student.

Institutions can confirm a student's full-time enrolment electronically through StudentAid BC On-Line, or submit paper a confirmations of enrolment form. Institutions may request that some of the funds be paid directly to the school to cover a student's academic fees.

A paper confirmation of enrolment form will be mailed to the institution about a month before the student is eligible to receive funds. For institutions outside of Canada, the confirmation of enrolment will be sent to the student, who must take it to the institution to be completed and sent to StudentAid BC. The form will not be mailed until a completed MSFAA has been received at the NSLSC.

It is expected that institution officials will:

- Not confirm enrolment if the student's start date has been delayed by more than two weeks. An Appendix 7 and an Appendix 3 must be submitted with updated program information. The student enrolment contract with the school should reflect the corrected start and end dates.

- Ensure that the following information is correct:
    o Name, address and institution code
    o Program of studies title and program code

- o Number of weeks of study

- o Program year and study period dates

- o Disbursement date

- Not confirm enrolment where a student has failed to meet StudentAid BC attendance criteria, even if outstanding tuition is owed to the institution under the enrolment contract. The student is no longer eligible for the funding disbursement and therefore the institution may not access the funding.

- Ensure that the student is in agreement with the amount of StudentAid BC funds being directed to the school for tuition payments/costs as declared on the student enrolment contract. Proof of the student's approval for the directing of funds to the school must be contained in the student's file.
- Ensure that the cumulative total of all funds directed to the school from StudentAid BC does not exceed the cost of tuition and fees. If a student's tuition is paid by a sponsor, parent or other, no StudentAid BC funding should be directed to the institution.

Only the eligibility signing officer whose name has been identified and provided to StudentAid BC in the Schedule C of the Designation Agreement may sign a hardcopy or submit the electronic confirmation of enrolment.

At this time, institution officials should remind the student of their responsibility to repay their loans and ensure that the student understands that funds being directed to the institution are also repayable.

Institutions who deposit StudentAid BC funds from non-eligible students will be requested to repay the funds to the National Student Loan Service Centre.

Disbursement of Funds - Funds deposited into a student's bank account

Student financial assistance is issued via Electronic Funds Transfer for all students.

After the post-secondary institution has confirmed that the student is enrolled in an eligible, full-time post-secondary educational program for the entire study period for which the student has been awarded funding, the funds will be deposited into the specified bank account within seven business days.

If the bank account information is invalid, a cheque will be issued and sent to the address provided by the student within approximately 10 business days.

The banking information provided by the student will be used to withdraw loan payments when the student starts repaying the loan.

Third-party bank accounts, such as those for the student's parents, are not accepted.

Note: The National Student Loans Service Centre will only release funds if it receives a valid MSFAA and confirmation of enrolment before the student's end date of study.

Funds disbursed to post-secondary institution

British Columbia student loan funding is initiated three days before the study start date for post-secondary institutions that confirm enrolment electronically, or on or after the study start date for post-secondary institutions that do not.
International post-secondary institutions requesting funding will receive funding via a cheque in Canadian dollars.

StudentAid BC Funding Disbursement Model

Institutions may choose to have their students' financial assistance disbursed under one of three disbursement models:

- Normally, students receive 60% of their total funding at the beginning of their studies and 40% at the midpoint of studies.

- Alternatively, students can receive equal monthly disbursements throughout the study period on the first day of each month.

- A combination of these two models allows students to receive 60% of their total funding up front and then receive monthly disbursements from the midpoint of their studies or at the beginning of the second term of their studies.

Institution officials who are interested in switching their disbursement model must make their request in writing (on institution letterhead) to the StudentAid BC Designation Administrator.

Request for Reassessment

For the policy on reassessment, see the StudentAid BC Policy Manual Chapter 9 – Changes to Funding.

Institutions should note that:

- Students must complete their own Appendix 7 forms (Request for Reassessment).

- Requests for reassessment must be received at the StudentAid BC office at least six weeks before the student's study end date.

- To protect privacy, copies of Appendix 1 and 2 information must be retained by the student only.

- Changes of student address, phone number or e-mail address can be done on the StudentAid BC website

If there are changes to a student's parent, step-parent/sponsor/legal guardian information, a completed Appendix 1 must accompany the Appendix 7. If there are changes to a student's spouse/common-law partner's information, a completed Appendix 2 must accompany the Appendix 7.

Where a reassessment has been submitted, institution officials should not act to confirm enrolment until after the reassessment has been processed by StudentAid BC.

Practicum, Clinical Placement, Preceptorship or Other Unpaid Practice Education

For the policy on practice education, see Chapter 2 – Practice Education, Paid Work Terms and Field Trips in the 2015/16 StudentAid BC Policy Manual.

Institutions are required to secure placements for all forms of practice education for those professions whose licensing bodies require students to complete a practice education as part of their studies.

If students are required to complete a practicum, clinical placement or preceptorship as part of their program to receive their credential, students must complete this component before the study period end date.

If placement hosts cannot be secured and guaranteed and/or work experience is not required to receive the credential, institutions must indicate to students that the practicum, clinical placement or preceptorship is optional before students sign their enrolment contracts. Optional practicum, clinical placements or preceptorships are not eligible for StudentAid BC funding and may not be included in the funded study period.

Institutions requesting an exception to the practicum policy should submit their request with their Program Eligibility Declaration to the Designation Unit of the Ministry of Advanced Education.

Institution Responsibilities

For the policy on institution responsibilities, see Chapter 1 – Institution Designation for Student Financial Assistance of the 2015/16 StudentAid BC Policy Manual.

Student File Documentation

The Ministry provides StudentAid BC funding (including interest-free subsidy) only to eligible students and expects those students to participate fully in their post-secondary studies. It is the institution's responsibility to monitor this participation and to keep records of each student including classroom attendance, course work, self-paced study, practicum, clinical placement, etc.

All institutions must maintain a separate student file for each StudentAid BC assisted student.

For privacy protection, student files must be kept in a secure location that can only be accessed by authorized persons. The institution must use student information in the StudentAid BC records solely for the purposes of administering StudentAid BC. Institution officials should advise students to keep copies of their StudentAid BC applications and Appendices in their own personal files at home.

To fulfill StudentAid BC expectations, institutions must keep the following documentation in the student files:

- A copy of valid photo identification issued by a Canadian government such as a driver's license, passport or other document showing date of birth.

- If admission was on the basis of high school graduation, a copy of the student's high school graduation certificate or equivalent. Certificates of High School Completion do not qualify as proof of graduation.

- The student's enrolment contract (or revised contract if applicable) detailing the program name, cost, duration, study start and end dates and other program details.

- The student's payment schedule detailing dates and amounts of payments made to the institution.

- If a student is accepted for enrolment on the basis of having advanced standing (PLA), the following documentation must be on file:

    o Copies of transcripts if the student has been granted advanced standing based upon previous post-secondary studies;

    o Documentation showing the assessment results if advanced standing was granted due to an assessment of their prior learning;

    o Documentation of the student's schedule when a PLA has been granted.

- Copies of the Appendix 3 and other related StudentAid BC appendices (where applicable).

- Copies of all student loan documentation relating to funding, including the Confirmation of Enrolment form, Schedule 2's and Certificate 2's etc.

- Detailed attendance records (hourly for technical/vocational programs and daily for academic, credit based programs).

- Demonstration of satisfactory progress including copies of examination results, interim and final transcripts, graduation certificates where applicable, etc.

- Copies of the practicum or placement student evaluations, letter of understanding between school and practicum host and any other applicable documentation.

- Copies of withdrawal notifications or cancelation forms.

- Documentation verifying withdrawals, dismissal or voluntary leaving.

- Copy of any refund calculations and refund cheques.

- Alternate contact information.

- Any other appropriate documentation concerning the student while involved with the school.

- A copy of any credential earned by a student for successfully completing their program. (I.e. Degree, Diploma, Certificate, etc.)

Student files must be accessible on-site for two years from the student's start date and must be maintained for five additional years in storage (off-site is optional).

In addition, it is recommended that institutions keep the following documentation in the student files:

- Documentary proof that the student meets the institution's published program entrance requirements.

- Counselling notes for entrance, in study and exit counselling.

Study Period Student Counselling

Due to the interaction between students and institution staff, institution officials are in a unique position to observe and advise StudentAid BC recipients of program requirements and to implement default management best practices.

During the study period, institution officials must ensure administrative compliance to student financial assistance policies and procedures by actively monitoring all students receiving assistance, documents and processes. It is expected that institution officials will take action at the earliest opportunity to prevent over-assessments and fraud. For example, when a change in a student's financial circumstances comes to the attention of institution officials, it is expected that officials will remind the student of their obligations to notify StudentAid BC and to provide the student with the required forms.

Student default management counselling during the study period should aim to:

- Establish a strong relationship between students and institution staff.

- Take advantage of personal contact with students to emphasize the student's obligation of loan repayment and the consequences of default.

- Assist "at risk" students to stay in school and actively participate in their studies in order to reach their goals and to avoid defaulting. Please see the Repayment Resource Guide for additional study period strategies.

It is expected that institution officials will keep notes detailing any meetings with students.

Attendance Procedures for Non-Credit (Hours-Based) Programs

A student's continued eligibility for student financial assistance depends on their maintaining regular attendance and participation in their studies.

 For non-credit programs, institutions are required to keep accurate hourly attendance records for all students for the duration of their study period. This includes records of attendance and progress reports from placement hosts and facilities.

Institutions can establish their own attendance record format, but all records must meet the following basic expectations:

- All attendance data for the funded study period, including attendance in practicums or other practice education components, must be present on a single, formal record kept in the individual student file (or be present in the file at the time of a StudentAid BC

inspection). Only the individual student's data should be on the attendance record (i.e., no class records).

- The exact approved program title must be present on the attendance record, as the institution must demonstrate that the attendance occurred in the same approved program for which the student was funded.

- The record must demonstrate the actual number of hours per day the student physically attended the funded program, and the daily date. Absences should clearly donated with either "A" for absent or "0" for zero hours attended that day.

- The record must also demonstrate the program's required hours of attendance each day, and the daily date. The total required program hours must match those identified on the PED and may not include non-instructional time such as extra homework time, lunch breaks, etc. The total weekly required program hours on the record must match the full time weekly standard for the program as reported on the PED (or be consistent with a reduced course load if applicable).

- StudentAid BC attendance criteria are measured weekly. At the end of each week, the attendance record must demonstrate the weekly attendance percentage (required program hours / actual student attendance hours). This will identify whether or not the student has maintained at least 60% of a full course load for a given week.

- All statutory holidays, breaks and institution closures must be clearly identified on the attendance record to differentiate between instructional days and closure days, and to demonstrate that actual institution breaks follow StudentAid BC policy.

- Hourly attendance in the practicum or other practice education components must be clearly distinguished as practice education and present on the same record as regular class attendance. For example, 4 hours of practicum attendance could be denoted as "4P".

- The attendance record must be kept current. Designated institutions are required to identify and report students who fail to meet StudentAid BC attendance criteria in a timely fashion. And before confirming enrolment to release a funding disbursement, it is essential that institution officials check the attendance record to confirm that the student has met the StudentAid BC attendance requirements for continued funding eligibility.

An example of an appropriate hourly attendance record can be found at the end of this section.

As well, for the purposes of default management, monitoring attendance records often will allow ins institution officials to identify those StudentAid BC students who are not attending regularly or who are at risk of failing their courses, so that corrective action can be taken.

It is recommended that institutions:

- Have a dedicated staff member to review attendance at least once per week, and

- Develop a system for informing students of the consequences of continued absence and the support services available, for example through one-to-one interviews with at-

risk students or warning letters. All meetings and follow-up communications should be documented and included on the student's record.

Retention efforts made by the institution, such as the provision of extra academic assistance, will result in a greater chance of students completing their program, which in turn will increase the institution's repayment rates. Student success and subsequent employment are key factors in loan repayment behaviour.

Example Counselling Note

Student Counselling Notes   **Institute for Higher Learning**
Name: Ima B Student
Dec 15, 2012-Met with Ima, reminded her of attendance and participation requirements as agreed to by her.   Ima claimed that she had some personal difficulties now under control. Will attend regularly from now on.

Withdrawals and Dismissals

For the policy and procedure on withdrawals and dismissals, see the Policy Manual Chapter 8 – Maintaining Eligibility.

Institution officials must immediately report to StudentAid BC as withdrawn any student who meets one or more of the following criteria:
- Voluntarily leaves the institution.
- Is dismissed by the institution.
- Fails to maintain regular attendance as required by StudentAid BC.

The withdrawal or dismissal date is the last date that the student was in full-time attendance.

Institution officials must submit a withdrawal form to StudentAid BC or enter a withdrawal in the Student Financial Assistance System indicating the date the student ceased to maintain full-time studies. This must be completed within six weeks of the withdrawal date.

If a student does not start studies and no funding has been disbursed to the student or to the institution, an application cancelation request should be submitted to StudentAid BC. Institutions officials report withdrawals and dismissals to the StudentAid BC office using a Withdrawal Notification form.

Copies of all documentation relating to a student's withdrawal or dismissal, including attendance records, must be placed in the student's file to verify the withdrawal or reason for dismissal.

Students who meet withdrawal criteria must be reported to StudentAid BC for the purposes of reassessing their funding eligibility only. StudentAid BC does not require that the institution dismiss or withdraw the student from the program. For the purposes of default management, designated institutions are expected to continue under the terms of their enrolment contract with the student, especially where some or all funds have been paid. Students who continue on to graduation are more likely to be successful at repaying their loans.

If the student is able to return to studies and maintain StudentAid BC attendance requirements, the student and the institution should complete and submit the required documents to maintain interest-free status for the duration of the study period.

WITHDRAWAL NOTIFICATION

STUDENT'S APPLICATION NUMBER

STUDENT'S SOCIAL INSURANCE NUMBER

STUDENT'S LAST NAME

STUDENT'S FIRST NAME

MIDDLE INITIAL

SCHOOL NAME

DOCUMENTS ATTACHED:

CSL

$

INDICATE DOCUMENT AMOUNT

GRANT

$

INDICATE CHEQUE AMOUNT

WITHDRAWAL FROM FULL-TIME STUDIES NOTIFICATION

Student is not in a minimum 60 per cent of a full-time course load for credits (40 per cent for students with permanent disabilities)

STUDENT WITHDRAWN

LAST DATE ATTENDED FULL TIME

YEAR   MONTH   DAY

SIGNATURE OF SCHOOL OFFICIAL

SIGN HERE

DATE SIGNED

YEAR   MONTH   DAY

NAME OF SCHOOL OFFICIAL

PRINT HERE

PHONE NUMBER

AREA CODE   NUMBER

SCHOOL STAMP OR SEAL

StudentAid BC

BRITISH COLUMBIA | StudentAid BC

Ministry of Advanced Education
StudentAid BC

Mailing Address:
PO Box 9173 Stn Prov Govt
Victoria BC V8W 9H7
250 387-6100 (outside North America)
1-800-561-1818 (Toll Free in Canada / U.S.)
Fax: 250 356-9455
Toll Free: 1-866-312-3322

Courier Address:
c/o StudentAid BC
1ˢᵗ flr 835 Humboldt St
Victoria BC V8V 4W8

British Columbia | StudentAidBC

STUDENT INFORMATION

STUDENT'S **LAST** NAME   ALL QUESTIONS MUST BE ANSWERED IN INK

STUDENT'S **FIRST** NAME   MIDDLE INITIAL

STUDENT'S SOCIAL INSURANCE NUMBER   APPLICATION NUMBER

SCHOOL NAME

ORIGINAL STUDY PERIOD END DATE   REVISED STUDY PERIOD END DATE

YEAR   MONTH   DAY   YEAR   MONTH   DAY

THE NON PUNITIVE CHANGE TO THE STUDY PERIOD END DATE CAN ONLY BE MADE IF ANY OF THE FOLLOWING CONDITIONS ARE MET, OTHERWISE PROCESS THIS AS A WITHDRAWAL.

- The student did not attend classes at all and repaid the disbursement in full within 30 days.

- The student attended classes 10 days or less and repaid the disbursement in full within 30 days.

- The student completed their first term/semester, including exams (if applicable); and either did not return to full-time studies or attended 10 days or less in the next term/semester. The second disbursement was not issued or the disbursement was repaid in full within 30 days.

Note: A withdrawal will be processed if the above conditions are not met. If the student provides documentation that their student loan funding was returned to the National Student Loan Service Centre within 30 days of the deposit of funds, the withdrawal will be reversed and their assessment will be processed as a non-punitive withdrawal.

Signature of School Official	OFFICIAL SCHOOL STAMP
Print Name of School Official	
School Officials Contact Phone Number	MINISTRY USE ONLY
Date Signed YEAR MONTH DAY	

SEND COMPLETED FORMS TO:

Mailing Address:	**Courier Address:**
Student Services Branch	Student Services Branch
StudentAid BC	StudentAid BC
P.O. Box 9173 Stn Prov Govt	1st fl, 835 Humboldt Street
Victoria BC V8W 9H7	Victoria BC V8V 4W8

Fax (250) 356-9455 or toll free 1 (866)-312-3322

Interest Free Status

Students do not have to make payments on any outstanding student loans or pay interest while they are enrolled at a designated post-secondary institution in an approved full-time study program (at least 12 weeks long) leading to a certificate, diploma or degree.

Students with previous student loans who are in full-time studies and are not receiving StudentAid BC funding for their current study period can submit a Schedule 2 form to the National Student Loan Service Centre to ensure their loans are kept in interest-free status.

It is important to note that the maximum weeks of allowable student financial assistance include weeks of interest-free status.

Please see the StudentAid BC website "Maintain Your Loan" link for information on how to apply and for further details.

Tuition Refunds

The calculation of the institution's non-refundable fees must be done in accordance with the institution's refund policy. Within 30 days of the date of a student's withdrawal or dismissal, the institution must forward any applicable tuition fee refund to the appropriate lender to reduce grant overawards and/or loan balances.

When a student transfers from one institution to another, the institution will make any tuition refund payable to the student to use to pay the new institution's tuition. This is the only situation when a refund is paid to a student by the institution, if there is a loan outstanding with StudentAid BC.

Transfer of School

Students can only transfer StudentAid BC assistance between institutions if:

- The new institution is designated for StudentAid BC.

- The break in study is not greater than two weeks (between the last day of attendance at the original institution and the start date at the new institution).

- The combined study periods do not exceed 52 weeks.

If the break in studies is more than two weeks, the student is withdrawn from the original institution and will be required to complete and submit a new application for the new institution.

Institution officials must fill out and submit an Appendix 5 (Transfer of Schools) for students who are transferring from/to their institution. If StudentAid BC funding has not been disbursed an Appendix 5 may not be required. In this case, the student can complete an Appendix 7 (Request for Reassessment) and the new institution completes an Appendix 3.

If a student is transferring to another branch of the same institution for four weeks or less, an Appendix 5 is not required. If a student transfers between branches of the same institutions

for more than four weeks, remaining in the same program, a new Appendix 3 must be submitted. The "Date Classes End" stated on the new Appendix 3 cannot exceed the "Date Classes End" as stated on the original Appendix 3 by more than two weeks.

The Appendix 5 contains five sections. The transferring student must complete sections 1, 4 and 5. The original institution must complete section 2 and the new institution must complete section 3. The completed Appendix 5 must be received at the StudentAid BC office at least six weeks prior to the student's "Date Classes End" entered by the new school on the Appendix 5.

Appeals

If a student would like to appeal a decision made by StudentAid BC, the student can submit an Appeal form. Appeals can be made to decision regarding:

- Parent/step-parent/sponsor/legal guardian contribution
- Student contribution
- Spouse/common-law partner contribution
- Room and board
- Modified group B status
- Assets
- Motor vehicle assets
- Multiple withdrawals or unsuccessful terms/semesters
- Medical withdrawals
- Overawards
- Additional transportation allowance
- B.C. student loan lifetime maximum
- Credit screening
- B.C. student loan rehabilitation due to bankruptcy

A student must complete their own Appeal form unless information is required from a third party such as the student's doctor.

Appeal requests, including supporting documentation, must be received at the StudentAid BC office at least six weeks before the student's study period end date.

Unsuccessful Completions

Refer to the 2015/16 StudentAid BC Policy Manual Chapter8 – Maintaining Eligibility.

In accordance with the Canada Student Financial Assistance Act, students must attain a satisfactory scholastic standard to be eligible for student financial assistance. Satisfactory scholastic standard is successful completion (i.e., student receives credit towards a degree, diploma or certificate from the educational institution) of at least 60 percent of a full course load of study (40 percent for students with a permanent disability) at the post-secondary level.

Institution officials must notify StudentAid BC when a student does not meet these standards by submitting an Unsuccessful Completion form.

Section 5 – In Study

Early Completion

When a student successfully completes all the requirements of their program before the study end date reported on the Appendix 3, school officials must complete the Early Completion of Studies Notification form and send it to the StudentAid BC office.

Institutions should counsel students that the loan application will be reassessed and pro-rated, and that the student may incur an overaward.

Reminder Note: Copies of all documentation relating to students must be placed in the student's file for verification purposes.

Student Record
Institute for Higher Learning
Name: Ima B Student
Aug 01, 2015- End of studies. Successful completion with 90% on exams. Will attend the graduation ceremonies.
Scheduled for Exit Interview.

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Hourly Attendance Record

- Name of School -

Student name: Ima B. Student	Program: Office Administration			Month: October			Total Program Hours: 625	Courseload 100%
Week Ending:	Course Code:	Course Description		Time In	Time Out	Total hours attended	Required hours of program	Percentage of required hours
01-Oct-07	ABC2153	Implementing MS Windows 2005		4:41 PM	8:43 PM	4.02	5	
02-Oct-07	ABC2153	Implementing MS Windows 2005		12:36 PM	2:43 PM	2.07	5	
03-Oct-07	ABC2153	Implementing MS Windows 2005		10:26 AM	2:57 PM	4.31	5	
04-Oct-07	ABC2153	Implementing MS Windows 2005		3:55 PM	7:52 PM	3.57	5	
05-Oct-07	ABC2153	Implementing MS Windows 2005		11:27 AM	3:06 PM	3.39	5	
						17.36	25	69.44%
08-Oct-07						Thanksgiving	0	
09-Oct-07	ABC2153	Implementing MS Windows 2005		11:49 AM	4:07 PM	4.18	5	
10-Oct-07	ABC2153	Implementing MS Windows 2005		1:20 PM	4:37 PM	3.17	5	
11-Oct-07	ABC2153	Implementing MS Windows 2005		9:44 AM	1:17 PM	3.33	5	
12-Oct-07	ABC2153	Implementing MS Windows 2005		11:06 AM	3:30 PM	4.24	5	
						14.92	20	74.60%
15-Oct-07	ABC2154	Implementing MS Windows, Infra.		9:01 AM	1:48 PM	4.47	5	
16-Oct-07						absent	5	
17-Oct-07						absent	5	
18-Oct-07	ABC2154	Implementing MS Windows, Infra.		10:07 AM	5:05 PM	6.58	5	
19-Oct-07	ABC2154	Implementing MS Windows, Infra.		12:18 PM	4:57 AM	4.39	5	
						15.44	25	61.76%
22-Oct-07	ABC2154	Implementing MS Windows, Infr.		9:01 AM	1:48 PM	4.47	5	

23-Oct-07	ABC2154	Implementing MS Windows, Infr.	8:51 AM	2:25 PM	5.34	5	
24-Oct-07	ABC2154	Implementing MS Windows, Infr.	12:53 PM	5:54 PM	5.01	5	
25-Oct-07	ABC2154	Implementing MS Windows, Infr.	9:53 AM	2:08 PM	4.15	5	
26-Oct-07					absent	5	
					18.97	25	75.88%
29-Oct-07	ABC1234	Implementing Excel	4:14 PM	8:43 PM	4.29	5	
30-Oct-07	ABC1234	Implementing Excel	12:36 PM	2:43 PM	2.07	5	
31-Oct-07	ABC1234	Implementing Excel	10:00 AM	2:00 PM	4	5	
01-Nov-07					absent	5	
02-Nov-07					absent	5	
					10.36	25	41%
OCTOBER= irregular attendance, send warning letter.					77.05	120	64%

Disbursement of StudentAid BC Funds Example Form

Student Name_____ **Date**_____

Date Classes Start_____ **Date Classes End**_____

Total Student Loan Funding Received_____

CSL Total Amount:_____

Disbursement Date_____ Amount_____ To Institution_____ To Student _____

Disbursement Date_____ Amount_____ To Institution _____ To Student _____

BCSL Total Amount:_____

Disbursement Date_____ Amount_____ To Institution _____ To Student _____

Disbursement Date_____ Amount_____ To Institution _____ To Student _____

Disbursement Date_____ Amount_____ To Institution _____ To Student _____

Disbursement Date_____ Amount_____ To Institution _____ To Student _____

Disbursement Date_____ Amount_____ To Institution _____ To Student _____

Grant Total Amount:_____

Disbursement Date_____ Amount_____ To School_____ To Student _____

Disbursement Date_____ Amount_____ To School_____ To Student _____

I agree to my institution directing the above stated "To Institution" amounts to the institution.

_____   _____

Student Signature   Date

Section 6 – End of Study

Once students are close to the end of their program, school officials should meet with students either individually or in groups to discuss student loan repayment obligations.

For more information on end-of-study best practices, please refer to the Repayment Assistance Guide on the StudentAid BC website.

Exit Meeting with Students

At the conclusion of a student's studies it is highly recommended that the institution conduct an exit meeting with each student. The exit meeting, at a minimum, should remind the student of:

- Their repayment responsibilities.

- The repercussions of non-repayment or avoidance of payment.

- The options available to students who may find themselves in financial difficulties after leaving school.

- Their responsibility to keep up-to-date contact information with the National Student Loan Service Centre (NSLSC) and the StudentAid BC.

Studies show that students who do not receive adequate exit counselling including an introduction to debt management tools are more likely to default.

Student Counselling Notes
Ima B Student
Exit Interview - Aug 03, 2015
Student has read, signed and received a copy of the "Exit Interview" form and is aware she has a loan and that it needs to be repaid and that payments will start in March 2015. She is also aware of who the service provider is and how to contact them if she has any questions.
Student is aware that if she returns to full-time studies, interest free status is available provided that her loan is not in default.
Student is aware that debt management tools are available if she finds herself in financial difficulty during loan repayment. *Provided repayment brochures and informational websites.*

Exit Interview Example Form

EXIT INTERVIEW

Student Name_____

Graduation/Withdrawal Date_____

Total Amount Borrowed_____ First Payment Due Date_____

I understand the following:

- My loans are repayable six months after my study period end date or withdrawal date
- Interest will start to accrue after my study period end date or withdrawal date
- I will repay my loans when they become due. If I am unable to make either my first payment or any subsequent payments, I will inquire and learn about available debt management programs to prevent my loan from going into default
- I will keep in touch with the school for on-going support while looking for employment as well as provide them with updated contact information
- I will contact the school if I am confused or unsure about when and how to repay my loan
- Claiming bankruptcy will not erase a student loan debt

I understand that if I do not repay my loans on time, the following consequences may include:

- A bad credit rating
- Additional interest charges
- Loss of future student loan/grant assistance
- Dealing with a collection agency
- Loss of future income tax refunds and GST rebates
- Legal action
- Wage garnishments or property lines
- May be denied future credit for personal or business loans or for the purchase of a home or car

I acknowledge that I have read and understand all information covered in this document.

_____   _____

Student Signature   Date

Repayment

Please see the 2015/16 StudentAid BC Policy Manual Chapter 11, Section 2 "Loan Repayment" for the policy on Repayment.

Below is an outline of what a student can expect when they complete their studies and loan repayment begins.

- Borrowers are required to start making payments on the first day of seventh month after the end of their study period (or from their withdrawal date if applicable).

- Borrowers must repay their Canada-B.C. integrated loans through the service provider, the National Student Loan Service Centre. Borrowers will receive details of their personalized repayment terms by mail approximately 45 days before they must begin repaying their loan.

- Interest begins accumulating on the borrower's loan as soon as their study period ends.

- If the borrower had arranged for the direct deposit of their loan disbursements, the same bank account number will be used to withdraw monthly loan payments. However, if a borrower does not have money in the account or if their bank account information has changed and the Service Provider has not been updated, this will result in a returned payment. If there are two returned payments, the loan will become delinquent and may go into default.

- Payments will be prorated to the borrower's Canada and B.C. student loan debt, based on each loan's portfolio outstanding balance.

- Borrowers are can make advance payments on their loan any time during their study period and during their six-month non-repayment (grace) period.

All repayment terms and conditions are described in the Master Student Financial Assistance Agreement for those borrowers who received funding after August 1, 2011.

Financial Difficulties

Institution officials should advise students that repayment assistance may be available should they have difficulties repaying their loans. Detailed information on the various programs can be found in the StudentAid BC Policy Manual 2015/16 Chapter 11, or on the StudentAid BC website under "Repay Your Loans".

The BC and Canada Repayment Assistance Plans (RAP), for examples, allow borrowers to repay what they can reasonably afford. Borrowers can apply for RAP using one online application form. For more information, visit: www.canlearn.ca/eng/loans_grants/repayment/index.shtml

Appeals

If a student finds that they are not eligible for a federal or provincial debt management program and they feel that their circumstances have not been accurately reflected or are beyond their control, they may submit an appeal for further consideration.

Default Prevention Approaches

Institutions can play an important role in student loan default management. The following are suggestions that institutions might choose to try to actively assist students in avoiding default on their student loan repayment obligations.

- Contact students immediately after they enter the grace period and several times during the grace period, to ensure that students know about consolidation, repayment options and the deadline for starting repayment.

- Encourage students to use the grace period to set up an electronic payment agreement (automatic debit) with the service provider or to confirm that the service provider has the most up-to-date banking information.

- Encourage students to make payments during the grace period to help them become aware of the impact of loan payments on their budgets after leaving school and to reduce the total interest to be paid.

- Develop a regular email or letter sending strategy for reminding students of deadlines and other issues regarding their loan.

- Maintain up-to-date contact information including email addresses and alternate contact information in the event a student moves.

- Inform students who have become delinquent borrowers that there is assistance available to them. Refer students to the StudentAid BC website "Repay Your Loan" link.

- When having difficulty reaching a student, call at different times of the day.

- When interacting with students, remember the goal is assistance, not collection.

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Form for Tracking Student Contact

Student Name Student Address, phone number and e-mail	Alternate Contacts: Address, phone number	Student Leaving Date	Check what is to be done this month				Comments and Date
			3 months later	5 months later	e-mail	phone call	

Repayment Reminder Letter

Dear Student:

This is a reminder that your student loan(s) are due and payable soon.

Failure to make your student loan payment(s) on time has serious consequences. There are student loan debt management programs available that may assist you if you are not in a financial position to repay your student loan(s). If you have any questions, or have not yet received information about repayment from the National Student Loan Service Centre, you can contact them at 1-888-815-4514.

If you are not yet employed, please contact _____ at institution name and they can provide you with job search assistance and support in obtaining employment.

If you wish, you may contact me at _____. I can provide you with information about repayment, loan management options, or if you have any other questions I will be more than happy to help you.

Regards

Student Counselling Notes
Ima B Student
Jan 04, 2012 - Mailed first repayment reminder letter.
Feb 01, 2012- Mailed second repayment reminder letter.
March 03, 2012 - Made follow up phone call. Ima received my letters but is not working. I referred her to our Employment Department and gave her instructions to contact the NSLSC regarding the Repayment Assistance Program.
March 14, 2012 - Ima has applied for Repayment Assistance and is working with our Employment Department to find a job.

Graduate Surveys

Institution officials should encourage students to let the institution know when they have found employment. This will enable the school to ensure current contact information is on file and it will allow the school to determine how successful their students were in gaining employment in their field of study.

Institutions are encouraged to conduct graduate surveys four to six months after graduation. Surveys should include questions about the general financial conditions the student is experiencing, their expectations for future employment and their satisfaction level with their program of study.

Surveys also help an institution determine how useful students found the tools and processes the school provided to inform students of their loan responsibilities. In addition, surveys can be used to evaluate applicability of programs by asking employers whether graduates were trained well enough to fulfill industry needs.

The information gathered in graduate surveys can help inform an institution's default management strategies and practices throughout the process of recruiting, counselling, educating and graduating students.

Section 7 – Student Audit and Compliance

StudentAid BC is a needs based program. To identify and prevent abuse, all student assistance files are subject to review by Ministry Verification Officers. Serious concerns may be referred to the RCMP. A formal RCMP investigation could result in charges under the Criminal Code of Canada.

Students under audit by the Ministry will be requested to provide documentation to verify information that the student, their spouse or parents submitted on any StudentAid BC application or appendices. Students should be advised to keep all receipts and supporting documentation which may be needed for audit purposes, such as tenancy agreement/cancelled rent cheques, child support or alimony payment receipts, income statements, bank statements, etc.

Institution officials should ensure that their students read and are familiar with the terms and conditions of assistance as stated in the StudentAid BC application declaration and appendices.

Processing of assistance can be held up until audits are completed. To avoid delays in their funding, students should promptly reply to audit requests. Students must reply to the audit request directly. Institution officials must not get involved with student audit issues unless information is required from the institution.