

# 2020/21 Allowances

## Canada and B.C. Student Loan Maximums

### Students without Dependants

### Students with Dependants

+ Top-up of \$160 if award is below need (to a Max Award of ~~\$510~~ \$650\*)

Per week:	Max Canada Student Loan	Max B.C. Student Loan	Max Award		Per week:	Max Canada Student Loan	Max B.C. Student Loan	Max Award (incl. Top-up)
	<del>\$210</del> \$350*	\$110	<del>\$320</del> \$460*			<del>\$210</del> \$350*	\$140	<del>\$510</del> \$650*
6	\$2,100 *	\$660	\$2,760 *		6	\$2,100 *	\$840	\$3,900 *
12	\$4,200 *	\$1,320	\$5,520 *		12	\$4,200 *	\$1,680	\$7,800 *
13	\$4,550 *	\$1,430	\$5,980 *		13	\$4,550 *	\$1,820	\$8,450 *
17	\$5,950 *	\$1,870	\$7,820 *		17	\$5,950 *	\$2,380	\$11,050 *
22	\$7,700 *	\$2,420	\$10,120 *		22	\$7,700 *	\$3,080	\$14,300 *
26	\$9,100 *	\$2,860	\$11,960 *		26	\$9,100 *	\$3,640	\$16,900 *
30	\$10,500 *	\$3,300	\$13,800 *		30	\$10,500 *	\$4,200	\$19,500 *
34	\$11,900 *	\$3,740	\$15,640 *		34	\$11,900 *	\$4,760	\$22,100 *
39	\$13,650 *	\$4,290	\$17,940 *		39	\$13,650 *	\$5,460	\$25,350 *
43	\$15,050 *	\$4,730	\$19,780 *		43	\$15,050 *	\$6,020	\$27,950 *
47	\$16,450 *	\$5,170	\$21,620 *		47	\$16,450 *	\$6,580	\$30,550 *
52	\$18,200 *	\$5,720	\$23,920 *		52	\$18,200 *	\$7,280	\$33,800 *

<b>Canada Student Grant for Full-Time Students</b>	Up to <del>\$375</del> \$750*/month (\$86.54 <del>\$173.08</del> /week of study). Awarded on a sliding scale based on annual family income and family size. Eligibility: <ul style="list-style-type: none"> <li>\$1 of federal financial need;</li> <li>Combined loan and grant &gt; \$100</li> </ul>	
<b>Canada Student Grant for Students with Dependants</b>	Up to <del>\$200</del> \$400*/dependant/month awarded on a sliding scale based on family income	<del>\$46.15</del> \$92.31 / dependant/week awarded on a sliding scale based on family income
<b>Canada Student Grant for students with Permanent Disabilities</b>	<del>\$2,000</del> \$4000*/program year	

\* **Note:** the above amounts have been temporarily increased for 2020/21 in response to the COVID-19 pandemic.

<b>B.C Access Grant</b>	<p><b>Full-Time:</b></p> <ul style="list-style-type: none"> <li>up to \$4,000 per eight-month school year (up to \$117.65 per week of study) for students enrolled in <b>undergraduate programs that are less than two years in length.</b></li> <li>up to \$1,000 per eight-month school year (up to \$29.41 per week of study) for students enrolled in <b>undergraduate programs that are two or more years in length.</b></li> <li>students in a longer study period (up to 52 weeks of grant eligibility) may be eligible for more; students in a shorter study period may receive less.</li> </ul> <p><b>Part-Time:</b></p> <ul style="list-style-type: none"> <li>up to \$1,000 a year for learners studying part-time.</li> </ul>
<b>Skills Boost Top-up to the Canada Student Grant for Full-Time Students</b>	\$46.15/week top-up funding for full-time students who have been out of high school for 10 years or more and who are eligible to receive the Canada Student Grant for Full-Time Students.

<b>Supplemental Bursary for Students with Disabilities</b>	\$800/program year bursary is available if the course load is of 40% or greater. \$400/program year bursary is available if the course load is of 20% to 39%.
<b>B.C. Access Grant for Students with Permanent Disabilities</b>	Up to \$1,560/program year (\$30 per week).

**Expected Contributions from Applicant and Spouse (see SABC Policy Manual for detailed descriptions)**

	<b>Applicant *</b>		<b>Spouse (if applicable) **</b>	
	<b>With income below CSLP threshold</b>	<b>With income above CSLP threshold</b>	<b>With income below CSLP threshold</b>	<b>With income above CSLP threshold</b>
<b>Contribution Formula</b>	\$43.27/week of study  (maximum of \$1,500 per program year)	\$43.27/week + 15% of income over threshold, prorated weekly (no max on provincial need assessment)	No expected contribution	10% of income over threshold, prorated weekly (maximum of 35 weeks' contribution per program year)
<b>Exempt Students</b>	<ul style="list-style-type: none"> <li>Indigenous learners</li> <li>Applicants with a permanent disability</li> <li>Applicants with eligible dependant(s)</li> <li>Current/former youth in government care</li> </ul>		<ul style="list-style-type: none"> <li>Enrolled in full-time studies during the applicant's study period (contribution may be pro-rated)</li> <li>In receipt of EI benefits</li> <li>In receipt of Social Assistance benefits</li> <li>In receipt of Federal or Provincial disability benefits</li> </ul>	

**Determining Family Income:**

The definition of family income for the purpose of calculating fixed contributions and assessing grants varies by student category:

- **Independent and single parent students:** Family income = Line 15000 of the student's previous year's T1 General Income Tax Form.
- **Dependent students:** Family income = Line 15000 of each parent's previous year's T1 General Income Tax Form.
- **Married/common-law students:** Family income = Line 15000 of the student's AND the spouse/common law partner's previous year's T1 General Income Tax Form.

\* **Note on applicant contribution:** To support students impacted by the COVID-19 pandemic, a fixed student contribution will not be required on the federal portion of their Canada-B.C. integrated student loan for 2020/21 program year. A fixed student contribution is still required on the provincial portion of their student loan application.

\*\* **Note on spousal contribution:** To support students impacted by the COVID-19 pandemic, spousal contribution will not be required for the federal portion of the Canada-B.C. integrated student loan for 2020/21 program year. Spousal contribution is still required on the provincial portion of the student loan application.

<b>B.C. Living Allowances</b>	<b>Monthly</b>	<b>Weekly</b>
Single student away from home	\$1,672	\$389
Single student living at home	\$704	\$164
Single parent (add child allowance x number of dependants)	\$2,051	\$477
Married student/spouse (add child allowance x number of dependants)	\$3,138	\$730
Child	\$727	\$169

<b>B.C. Moderate Standard of Living (MSOL) by Family Size</b>	
<b>Family Size</b>	<b>MSOL</b>
2	\$48,056
3	\$62,430
4	\$72,625
5	\$80,531
6	\$86,994
7	\$92,460
8	\$97,195
9	\$101,368
10	\$105,100

<b>Books and Supplies</b>	
6-17 weeks:	\$1,500 (including up to \$250 computer/technology costs if applicable)
18-34 weeks:	\$3,000 (including up to \$350 computer/technology costs if applicable)
35-52 weeks:	\$3,000 (including up to \$500 computer/technology costs if applicable)
<b>Child Care Expenses</b>	
Monthly ceiling per child: \$1,153	

<b>Weekly Parental Contribution Formula (DI = Discretionary Income)</b>	
<b>If Annual Discretionary Income Equals</b>	<b>Weekly Parental Contribution Equals</b>
\$0 – \$7,000	(15.0% of DI)/52
\$7,001 - \$14,000	(\$1,050 + 20.0% of (DI - \$7,000))/52
\$14,001 and over	(\$2,450 + 40.0% of (DI - \$14,000))/52