



StudentAidBC

POLICY MANUAL

2013/2014

Ministry of Advanced Education

Introduction

Welcome to the StudentAid BC Policy Manual for the 2013/14 program year.

StudentAid BC is the name for all student financial assistance programs offered through the provincial government.

StudentAid BC (SABC) is a joint program between the federal and provincial governments. Each government has its own financial assistance program. SABC administers the provincial program and some aspects of the federal program. StudentAid BC provides a comprehensive package of financial aid to post-secondary students. The main program is a combination of repayable loans and non-repayable assistance in the form of grants and debt reduction measures, with awards based on calculated financial need. A variety of other special programs complement the main program by providing alternate sources of funding.

The **StudentAid BC mission**: “To strengthen the provincial economy by providing affordable and comprehensive post-secondary financial aid programs to all BC residents.”

StudentAid BC principles:

- 1 There should be equality of access to post-secondary education; limited financial resources should not be a barrier. Where barriers exist, assistance should be directed to help remove these in order to permit access to post-secondary education.
- 2 All newly created programs should be evidence-based and, where applicable, aligned with labour market demands while improving services to students at a minimal cost to taxpayers.
- 3 Student financial assistance is a shared responsibility as both students and society benefit from a post-secondary education. As such, StudentAid BC programs should seek to provide assistance to those most in need while ensuring program integrity and accountability.
- 4 A comprehensive student financial assistance package provides need-based and merit-based programs when accessing post-secondary education but also seeks to minimize student debt load and maximize the long-term benefits to the province through labour market linkages.
- 5 A student assistance program should encourage successful and timely completion of a program of study.
- 6 Student financial assistance should also encourage a post-secondary education for traditionally under-represented segments of society through initiatives to eliminate barriers (both financial and societal).

As a needs-based program StudentAid exists to supplement, not replace, funds available to students through work, savings/assets and family resources/income. The program considers income and resources against basic educational costs and a moderate standard of living. For this reason, there is a limit to the amount of funding available to students based on the number of weeks of study in an application period. In addition, both the federal and provincial programs have lifetime maximums.

Students in high-tuition programs or with significant financial commitments in addition to direct educational expenses may need to seek alternate sources of funds. Financial planning is required prior to any decision to pursue post-secondary studies to ensure that sufficient resources are available to cover all costs. Students should review their financial situation on an on-going basis to ensure that their obligation to repay the cumulative debt load can be met once full-time post-secondary studies cease. Information, forms and applications are available at www.studentaidbc.ca.

StudentAid BC disburses:

General Assistance Programs

- [Canada-British Columbia Integrated Student Loans](#)
- Canada Student Grant for Persons from Low Income Families
- Canada Student Grant for Persons from Middle Income Families
- Canada Student Grant for Persons with Dependents (Full-time)
- Learning Disability Assessment Bursary
- Supplemental Bursary for Students with Disabilities
- BC Access Grant for Full-time Students with Permanent Disabilities
- BC Access Grant for Deaf Students
- [Provision for Students with Severe Disabilities](#)

Repayment Assistance Programs

- [BC Repayment Assistance Plan](#)
- [Canada Repayment Assistance Plan](#)
- [Revision of Terms](#)

Loan Reduction/Forgiveness Programs (Postgraduation)

- BC Loan Reduction Program
- Pacific Leaders BC Loan Forgiveness Program
- BC Loan Forgiveness Program (for selected Health & Education-related programs)
- BC Loan Remission Program

Other Assistance Programs and Appeals

- Appeals Process

Students with Disabilities Assistance Programs

- Canada Student Grant for Services and Equipment for Persons with Permanent Disabilities
- Canada Student Grant for Persons with Permanent Disabilities
- [BC Assistance Program for Students with Permanent Disabilities](#)

Part-Time Studies Assistance Programs

- Canada Student Grant for Persons with Dependents (Part-time Students).
- Canada Student Grant for Part-time Studies
- Part-time Canada Student Loan Program

Scholarships, Bursaries and Grants

- Adult Basic Education Student Assistance Program
- Nurses Education Bursary
- Youth Education Assistance Fund
- Pacific Leaders Scholarship for Public Servants
- Pacific Leaders Children of Public Servants Scholarship Program
- [Irving K. Barber BC Scholarship](#)
- The Lieutenant Governor's Silver Medal
- [BC Access Grant - Labour Market Priorities](#)

StudentAid BC also provides aid under separate programs and criteria for part-time students, part-time students with permanent disabilities, students upgrading to grade 12, and former youth in care, in addition to specific scholarships and targeted awards programs. •

Key Changes

Canada Study Grant for Part-Time Students with Dependents

A new calculation is now less restrictive allowing more students to qualify for grant funding by basing criteria on assessed need, rather than minimum loan disbursement.

BC Access Grant – Labour Market Priorities

A new provincial grant targeted to meet labour market priorities has been introduced to provide financial support to students enrolled in priority program areas. A maximum \$6,500 grant is targeted to students in trades programs in Northern/Central Interior Region, specifically: Northern Lights College, Northwest Community College, College of New Caledonia and Thompson Rivers University.

Electronic Textbooks

E-books can be assessed within the actual amount for books supplies, and computer-related costs, up to a maximum of \$3,000 for each loan year.

Federal Loan forgiveness for family doctors, residents in family medicine, nurses and nurse practitioners who work in under-served rural or remote communities

Family doctors, residents in family medicine, nurse practitioners, and nurses that practice in designated rural or remote communities may be eligible to have a portion of their Canada Student Loans (CSL) forgiven. Family doctors and family medicine residents in training with an accredited medical school in Canada may receive up to \$8,000 per year in CSL forgiveness to a maximum of \$40,000 over five years. Nurse practitioners and nurses may receive up to \$4,000 per year in CSL forgiveness to a maximum of \$20,000 over five years.

Email Addresses

Student e-mail addresses are now a mandatory requirement on all StudentAid BC applications.

Using this manual

- Revisions and additions are highlighted in olive coloured type. A bullet character (•) is placed where deletions have been made.

Readers are directed to other sections of the manual by cross-references. For example, 'See 14-2' references Chapter 14, Section 2. In some cases, subsections are included in the reference. A colour cross-reference indicates that it is a clickable hyperlink to the referenced location in the PDF version of the manual. External web links are also colour highlighted to signify a clickable external link.

Many of the terms used are defined elsewhere in the manual. They are highlighted in green (for example, full-time) to indicate that the term is hyperlinked to its definition elsewhere in the manual.

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Chapter 1 - StudentAid BC School Designation

Section 1 - Achieving StudentAid BC Designation•

Section 2 - Maintaining Designation

Section 3 - Procedures

Policy

Designation is the process by which post-secondary educational institutions become eligible for government financial assistance programs for students. StudentAid BC designates post-secondary educational institutions in respect of both provincial and federal financial assistance programs. In respect of the federal program, Canada has delegated the authority to designate institutions to BC. A pan-Canadian Designation Policy Framework for Student Financial Assistance was introduced to guide provinces/territories in developing, implementing and maintaining designation policies. Under the framework, designated institutions are expected to focus on student success and on avenues to retain students to the completion of their programs and ensure students improve their overall employability which will allow graduates to repay their student loans.

In addition to satisfying other student eligibility criteria, students must be attending a school designated by StudentAid BC to be eligible for assistance (funding or interest-free status). The school must be designated prior to a student's study start date. Funding is not retroactive.

Each program a school wishes to be StudentAid BC eligible must meet the StudentAid BC program designation policy eligibility criteria. See Chapter 2.

Each branch (campus/location) of a school used to deliver StudentAid BC eligible programs must be designated. If the school intends to deliver classes from a location other than the address indicated in its designation application, StudentAid BC must be informed and approve the branch location for designation purposes.

By designating a school, StudentAid BC makes no representation, implied or explicit, as to the professional recognition enjoyed by the school or its programs in British Columbia or elsewhere. StudentAid BC recommends that those planning to study at designated schools contact the bodies which accredit such schools in each jurisdiction to find out if their intended program and school are recognized.

A list of designated schools is available at: www.studentaidbc.ca. Before considering enrolment at a school, students should check the StudentAid BC website to confirm designation status. Further information on choosing a post-secondary institution in BC can be found at: www.aved.gov.bc.ca/informedstudent/welcome.htm.

Purpose

To ensure StudentAid BC funding is only provided to students attending post-secondary schools which meet StudentAid BC eligibility criteria for designation.

To ensure the following principles from the Designation [Policy Framework](#) are met:

- Taxpayer protection.
- Accountability and informed choice.
- Consumer protection.
- Complements other post-secondary education policies.

Section 1 - Achieving StudentAid BC Designation

•BC public post-secondary institutions are designated.

Institutions that are established or continued under by a private Act of the Legislature may be granted designation provided that they offer at least one StudentAid BC-eligible program. See [Appendix A](#) at the end of this chapter for a list of applicable Acts. •

All other schools that wish to make their BC students eligible for StudentAid BC assistance must apply to StudentAid BC for designation. Applications for designation are reviewed by [Ministry](#) staff and decisions are communicated to schools in writing. The decision process may take up to one month to finalize.

Not all schools are eligible for designation.

Schools applying for designation must complete an application and must sign a Designation Agreement acknowledging and agreeing to fulfill specific responsibilities under StudentAid BC programs. To maintain designation privileges; institutions must sign and submit a Designation Agreement annually to acknowledge their commitment to adherence to StudentAid BC policies.

If a school's application for designation is unsuccessful, the school may ask the [Director of Business Development](#) to confirm whether the eligibility criteria for designation had been met.

Criteria for designation

StudentAid BC Eligible Programming

The school must offer and deliver on-site at least one program which fully meets the StudentAid BC program eligibility requirements. See [Chapter 2](#).

Credential Offered

The school must grant a recognized formal certificate, diploma or degree recognizing successful completion of a post-secondary program of study at the school. Certificates of completion are not acceptable as credentials.

StudentAid BC Policy and Administrative Process Compliance

The school must enter into and comply with a Designation Agreement with StudentAid BC. The school must be capable of appropriate administration of the student loan program and is accountable for this administration. The school must maintain an acceptable level of financial risk and provide student financial assistance information and counselling.

In continuous operation

The school must show stability by having been in continuous operation for a minimum of two years immediately prior to designation (without any **student financial** assistance through StudentAid BC) and **having been in good standing with the appropriate accrediting body** in the jurisdiction where it is located. Schools **with ministerial consent under the BC Degree Authorization Act** are exempt from the two-year requirement. •

Quality assurance

StudentAid BC requires schools be accredited, reviewed or approved by a body, acceptable to StudentAid BC, that is empowered and mandated to ensure the quality of programs.

School accreditation recognized by StudentAid BC:

BC non-degree-granting schools

Private post-secondary schools in BC seeking designation under StudentAid BC must first receive accreditation through the province's Private Career Training **Institutions** Agency (PCTIA). Driving schools in BC that seek StudentAid BC designation and teach programs in class 1, 2, 3 or 4 driver's license training; or air brake endorsement training; or driver instructor training must be Licensed and in compliance with *Motor Vehicle Act* and ICBC regulations. They do not require PCTIA accreditation for StudentAid BC designation. They require PCTIA accreditation if they teach any other programs with content where StudentAid BC designation requires this qualification.

For information about the accreditation process, schools should contact:

Private Career Training **Institutions** Agency Phone: Toll Free 1-800-661-7441 FAX: (604) 660-3312
Website: www.pctia.bc.ca •

BC degree-granting schools

Private post-secondary schools • or public post-secondary schools based in another jurisdiction delivering degree programs in BC must comply with the Degree Authorization Act (DAA), have their degree programs reviewed by the Degree Quality **Assessment** Board (DQAB), and receive consent from the Minister of Advanced Education. Degree granting schools do not require PCTIA accreditation unless they also intend to deliver StudentAid BC-eligible non-degree programs.

Out-of-province Canadian schools

Schools located in a Canadian province or territory (other than British Columbia) which participates in the Canada Student Loan Program (CSLP) must be designated by their home province. Schools in jurisdictions not participating in CSLP (Quebec, Nunavut, Northwest Territories) must be accredited or designated for the purpose of student financial assistance by an appropriate body recognized by a government agency within its jurisdiction.

U.S. schools

A post-secondary educational institution located inside the United States must be approved for Title IV funding by the US Department of Education. U.S. institutions operating in BC must meet the legislative requirements in the province.

Other international schools

An international post-secondary education institution located outside North America must meet the following criteria:

- i. Be approved for the purpose of student financial assistance in its home country.
- ii. Demonstrate stability by having been in continuous operation for a minimum of two years prior to designation.

An international post-secondary education institution must also meet one of the following criteria:

- i. Be listed in the International Handbook of Universities (International Association of Universities, Stockton Press), in the current Europa World of Learning International Guide to the Academic World, on the Commonwealth Universities website at <https://www.acu.ac.uk/>, or on the International Association of Universities website at http://www.unesco.org/iau/members_friends/mem_membinst1.html, or
- ii. Be approved for Title IV funding by the US Department of Education

International post-secondary educational institutions located outside of North America delivering medical programs must meet the following criteria in addition to the criteria listed above:

- i. Be listed on the International Medical Education Directory maintained by the Foundation for Advancement of International Medical Education and Research (FAIMER).
- ii. Be approved by a member of the Federation of Medical Regulatory Authorities of Canada.
- iii. Be in continuous operation for at least 10 years.

Section 2 - Maintaining designation

The school must continue to meet all the requirements specified under the previous section, 'Achieving StudentAid BC Designation.' The school must continuously comply with the requirements specified in the Designation Agreement including adhering to StudentAid BC policies and procedures.

StudentAid BC establishes minimum criteria and expectations with respect to administration of student financial assistance by designated schools. The risk to StudentAid BC of a school's continued **designation** is assessed through the measurement of various types of performance, including:

1. Student Loan Portfolio Performance (e.g., **student loan default/repayment** rates).
2. School Performance (e.g., administrative compliance, student support services).
3. Student Performance (e.g., such factors as completion data, employment data, withdrawal data).

If a school has been assessed and determined to be of high financial risk for StudentAid BC, the Ministry of Advanced Education will take one or more of the following minimum actions:

- Send formal notification to the school. The school will receive information on areas where its performance is not acceptable. For example: **schools determined to be of high financial risk** will receive details on the repayment/**default** rates, information on the acceptable ministry standard for repayment/**default** rates and a time frame to meet the standard.
- Request that the school submits an improvement plan within a specified period of time.
- Monitor the school for improvement.

If a school has been assessed and determined to be in non-compliance and/or to be of high financial risk, the school must:

- Provide an improvement plan in the required time period.
- Carry out the actions specified in the plan.

In the case of failure to comply and/or improve, StudentAid BC may:

- Make continued designation conditional upon meeting specific requirements within a specified period of time, or
- Revoke the school's StudentAid BC designation (either temporarily or permanently).

Note: **The Ministry may give consideration to factors that could include the socio-economic benefit the school brings to its community or the province.**

Appealing the loss of designation

If a school's designation is revoked or if StudentAid BC decides not to enter into an annual designation agreement with a school, the school may appeal the decision to the Assistant Deputy Minister (ADM) of the Ministry of Advanced Education. In an appeal, a school may submit any new information not previously provided. The ADM may also consider the evidence before StudentAid BC in making its original decision and the reasons for that decision. The ADM will advise the school in writing of the appeal decision, along with the reasons for the decision.

The Ministry will revoke designation status if the school ceases operation or if it has no students receiving StudentAid BC for three consecutive years for Canadian schools or five consecutive years for schools outside of Canada.

Section 3 - Procedures

Designated schools and schools applying for designation must sign an annual Designation Agreement as part of the designation process, acknowledging and agreeing to fulfill their specific responsibilities under StudentAid BC. The school must complete and submit a separate designation application for each branch (campus or location) used to deliver programs regardless of where its main administration office is located. The school must inform StudentAid BC if it intends to deliver classes from a location at an address other than the address indicated in its designation application. StudentAid BC will then notify the school if separate applications are required.

Classification of campuses for BC private career training schools

The Private Career Training Institutions Agency (PCTIA) classifies campus activities into four categories: main, branch, learning site and satellite. Campuses must be registered with PCTIA.

Main campus

A main campus is the primary location of a school and must be registered by PCTIA. This campus is **required to fulfill** all applicable registration requirements.

Branch campus

A branch campus is any location of **an institution**, other than the main, under the same corporate structure as the main campus, that:•

- 1 Is permanent in nature.
- 2 Has a separate student body.
- 3 Has a resident administration.
- 4 Offers a full program leading to a•certificate or diploma, and•
- 5 Is geographically separate from the main campus such that the students may not easily avail themselves of educational and administrative services of the main campus.

A branch campus may **offer** programs different from those **offered** at the main campus. A branch campus should have a significant amount of responsibility for administrative control, academic affairs, and student and financial services to respond to students needs on a day-to-day basis, but should depend on the main campus for general management **and** academic and budgetary guidance.

Learning site

A learning site is a location **adjacent** to a main or branch campus where educational services are conducted. The geographical location of the learning site is **set up** in such a way that students can easily avail themselves of educational and administrative services of the main **or branch** campus.•

Satellite campus

A satellite is a site geographically separate from a main or branch campus that is used for the delivery of courses or programs for no more than 24 continuous months but does not provide the educational and administrative services of a main or branch campus.•

Chapter 1 - StudentAid BC School Designation

Section 3 - Procedures

Responsibilities of schools

The responsibility of the designated school is to facilitate delivery of funding provided by StudentAid BC to eligible students and ensure that all the terms and conditions attached to the funding are, and continue to be, met. There are a number of forms, agreements and documents that must be signed by students, school officials and other participants involved in the student loan programs; the forms ensure the students are in full-time studies and outline the students' legal obligations to repay the loan.

All school owners must ensure administrative compliance to StudentAid BC by:

- Actively monitoring all StudentAid BC applicants, documents and processes. For example, for each student in a program qualifying under Part [A] of the Designation Criteria, the school must keep a separate file containing:
 - Documentary proof that the student meets the published program entrance requirements,
 - A copy of the student's Appendix 3.
 - An hourly attendance record for the student.
 - A copy of the student's contract with the school.
 - A copy of any other appendices (e.g., Appendix 5 for transfer of schools).
 - A copy of all student loan documents.
 - Proof of academic performance (examination results, completion of course, modules, etc.).

Note: These records must be available for immediate inspection upon request by StudentAid BC staff.

- Taking action at the earliest opportunity to prevent overawards and fraud. For example, the school must immediately report to the Branch the name, social insurance number and withdrawal date for each student who ceases to meet student loan eligibility criteria, including students who drop below a 60 percent course load.
- Formally appointing an individual or individuals to legally represent the school as the StudentAid BC administrator and to sign all student loan documents.
- Providing StudentAid BC with the names and sample signatures of all school staff responsible for confirming enrolment/attendance or signing loan documents, and sample signatures of those authorized to sign on the school's behalf. Those appointed with the signing authority will act as the authorized official(s) of the school in all matters related to student assistance programs. The school must inform StudentAid BC in writing if the authorized official(s) change along with the effective date of the change and a sample signature.
- Ensuring that staff with signing authority are familiar with the information in this manual, and that it is used in providing counselling to students, in supervising and administering the school's role in StudentAid BC, and in completing and signing all documents for student assistance.

Chapter 1 - StudentAid BC School Designation

Section 3 - Procedures

Note: School staff/officials must not complete StudentAid BC applications on behalf of students. Students MUST complete their own forms. School staff/officials should ensure that each student understands that by signing the application declaration, he/she is assuming full responsibility for the information submitted.

- Providing information about a student's attendance or academic performance and/or mailing address and phone number to StudentAid BC or its agents, if requested to do so by StudentAid BC.
- Continuously complying with the requirements specified in the Designation Agreement. StudentAid BC may request such information as:
 - Attendance policy and records of student hourly attendance.
 - Scheduling of courses in respect of start and end dates.
 - Discontinuations.
 - Extensions.
 - Tuition deducted from student financial assistance funding.
 - Submission of refunds to proper authorities.
 - Transcript of marks.

The school must take measures to ensure that the incidence of loan defaults by its students is minimized. StudentAid BC will set specific performance targets for student loan repayment/default rates. The school will work with their colleagues in industry and StudentAid BC to develop and implement procedures to achieve these targets.

Note: Failure by school official(s) to follow the procedures outlined in this policy manual or any other actions that are deemed to jeopardize the integrity of StudentAid BC may result in the loss of designation or other restrictions being imposed on the school.

Staff designated to sign student loan documents must not use titles such as “counsellor” or “admissions advisor” if their compensation is directly affected by students’ enrolment decisions.

In recruiting tools and advertising media, designated schools must not make statements that could be interpreted to imply that students are certain to receive funding from StudentAid BC or make statements that are otherwise untrue or misleading. In formal publications such as school calendars, brochures and websites, designated schools are authorized to provide StudentAid BC contact information, quote directly from StudentAid BC publications and website, and provide summaries of StudentAid BC programs, as long as they indicate that there are eligibility requirements and that students should contact StudentAid BC for further information. Any publications disseminated outside of Canada must indicate that to be eligible for StudentAid BC programs, students must be Canadian citizens or landed immigrants who have been resident in British Columbia for the 12 months prior to the commencement of study. StudentAid BC may request an institution to provide copies of advertising material and publications to ensure compliance with the above criteria.

Chapter 1 - Studentaid BC School Designation

Section 3 - Procedures

As of August 1, 2008, StudentAid BC has expanded this policy to allow schools to use prescribed text when referring to Loan Forgiveness and Loan Reduction Programs. The intent is to allow the advertising of the potential eligibility for these programs, without raising expectations of students who may not be eligible for financial assistance under StudentAid BC.

For programs where graduates may be eligible for BC Loan Forgiveness, the following text may be used: “Nursing, medical, midwifery or pharmacy graduates who choose to practice in an underserved area may be eligible for forgiveness of part of their BC student loan. See www.studentaidbc.ca.”

“Teachers for the deaf and hard of hearing, teachers for the visually impaired, school psychologists, or technology education teachers who are employed at a publicly funded facility or school district in BC may be eligible for forgiveness of part of their BC student loan. See www.studentaidbc.ca.”

Note: Approval for Canada student loan funds does not imply recognition of the school and/or its programs for any other purposes except that of meeting the criteria for the Canada Student Loans Program. It does not imply that the school is accredited nor its programs approved by StudentAid BC.●

Websites linked

StudentAid BC provides a list of designated schools at www.studentaidbc.ca. Schools wishing to link their website to this site may send a written request to StudentAid BC along with the pertinent web address.

APPENDIX A.

An institution established or continued under one of the following private Acts of the Legislature may be granted designation provided it offers at least one StudentAid BC-eligible program.

- *Sea to Sky University Act*
- *Trinity Western University Act*
- *Canadian Pentecostal Seminary Act*
- *Carey Hall Act*
- *Columbia Bible College Act*
- *Northwest Baptist Theological College Act*
- *Pacific Life Bible College Act*
- *Okanagan Bible College Act*
- *Regent College Act*
- *Seminary of Christ the King Act*
- *St. Andrew's Hall Act*
- *St. Mark's College Act*
- *Summit Pacific College Act*
- *Vancouver School of Theology Act*
- *Christ for the Nations Bible College Act.*

Chapter 2 - Program Eligibility

- Section 1 – Programs of Study Eligibility Criteria
- Section 2 – Practice Education, Paid Work Terms and Field Trips
- Section 3 – Program Cost
- Section 4 – Ineligible Programs
- Section 5 – Alternate Programs and Alternate Program Delivery
- Section 6 – Program Eligibility Application Procedures

In order to qualify for StudentAid BC funding, students must be attending a designated institution and their program of study must also be eligible. An institution must be designated before its programs of study can be declared eligible. Each program that an institution wishes to be eligible for StudentAid BC assistance must meet the following criteria.

Programs of study at **BC public institutions** must:

1. be for numeric credit; and/or
2. be approved by the institution's Senate or Education Council; and/or
3. •degree programs must be approved by the *Minister of Advanced Education*.

Programs of study at **degree granting private institutions** must be authorized under the *Degree Authorization Act*. A list of the private institutions that are authorized to offer degree programs is available on the Ministry website at <http://www.aved.gov.bc.ca/degree-authorization/approvals-consents.htm>

Degree programs at theological institutions established under private acts must be within their legislative authority. Relevant acts are listed on the Ministry Website at: <http://www.aved.gov.bc.ca/privatepsed/institutions.htm#theological>

Programs offered at **BC accredited private career training institutions** must meet StudentAid BC program eligibility criteria.

Programs offered at **out-of-province institutions** are considered on an individual basis by the Ministry and must meet StudentAid BC eligibility criteria. Institutions must also comply with all requirements of their regulating body.

Section 1 - Programs of Study Eligibility Criteria

In addition to the requirements for certain institutions listed above, all programs of study must meet the following eligibility criteria.

1. Post-Secondary Level

Only programs that are at the post-secondary level qualify for StudentAid BC funding. Post-secondary level programs are defined as programs that offer education and skills training that are required to meet the provinces labour market needs, and lead to positive labour market outcomes, or contribute to the province's research and innovation priorities. The Ministry will assess whether programs are considered to be at the post-secondary level as opposed to secondary-level or hobby programs based on:

1. Labour market supply and demand information and forecasts;
2. Student loan repayment rates; and
3. Input from bodies that govern professional practice of occupations.

2. Full-time programs and course load

The program of studies must be offered and delivered on a full-time basis at 100 percent of a full course load. Programs that are **only** offered on a part-time basis (less than 100 percent of a full course load) do not qualify for StudentAid BC funding. This policy is to limit student financial assistance to students whose primary occupation during the study period is the pursuit of full-time post-secondary studies.

For academic programs, the program must have sufficient credits per quarter/semester/term/academic year to meet the full-time standard of the institution. For example, at the University of British Columbia, 15 credits per semester are considered full-time. Note: not all institutions use the same credit system.

Full-time status for non-credit career training programs of study will be determined by the number of instructional hours per week as established by the institution. The absolute minimum number of hours of study for a full-time program in an institution is 20 instructional hours per week and 15 instructional hours per week for aviation institutions. A student is expected to attend the course load indicated on the Appendix 3 of the StudentAid BC application. If the Appendix 3 states the student is enrolled in 100 percent of a full course load, the student is expected to attend 100 percent of a course load, at a minimum of 20 instructional hours per week. Students must complete an Appendix 3 for at least 60 percent of a full-time course load to be eligible for full-time funding. For example:

- 100 percent course load = 20 instructional hours
- 80 percent course load = 16 instructional hours
- 60 percent course load = 12 instructional hours
- 40 percent course load = 8 instructional hours
- 20 percent course load = 4 instructional hours

Chapter 2 - Program Eligibility

Section 1 - Programs of Study Eligibility Criteria

When determining eligibility of individual programs of study for StudentAid BC funding, the institution must compare the total instructional hours per week against the institution standard to ensure consistency in determining which programs are full-time and which are not.

3. Entrance requirements

For post-secondary level academic (credit-based) programs, the institution must determine entrance requirements that are **indicative of a student's ability to succeed in the program of study**.

For programs approved by the BC Industry Training Authority, students must meet the entrance requirements set by the Industry Training Authority.

All other hours-based, non-academic programs (e.g. career training, technical, vocational) must have published minimum entrance requirements that meet one of the following criteria (see Note):

- Graduation from Grade 12 or equivalent (BC high school diploma, BC Adult Graduation Diploma, General Educational Development (GED)), or an equivalent secondary school completion from another jurisdiction; or
- Mature student status (age 19 prior to the start of classes) and **demonstrated competence at the appropriate level of literacy, numeracy, comprehension and/or written skills to enable success in the program**.

The admission policy (entry requirements) must be applied to all students enrolled in the program, not just those applying for StudentAid BC funding.

Note: Vocational/trade programs of study at a public institution with an approved entrance requirement of grade 10 or age 17 which have been funded through StudentAid BC prior to August 1, 1998, will continue to be funded. However, all new programs must meet the above noted criteria.

4. Formal post-secondary credential

The student's program of studies must be recognized by the appropriate authority that designated the institution and must lead to a formal post-secondary credential (certificate, diploma or degree) issued by the governing body of the institution.

"Certificates of Completion" and "Statements of Completion" are not considered a formal post-secondary credential for StudentAid BC funding.

Citation courses may lead toward a formal post-secondary credential. These programs are often offered on a cost-recovery basis (partial or full) and may have some funding support from HRSDC or other sponsoring agencies. Citation programs may be offered on a full-time or part-time basis. Citation courses may be approved on a part-time basis, but only if the institution is offering the course on a full-time basis. Most of these courses are for credit and are recognized for block transfer to another program.

5. Minimum program length when applying for StudentAid BC funding

The program of study must be at least 12 weeks in duration.

6. Report Change in Student Status

Institutions must take appropriate action immediately to prevent an overawards and/or fraud of StudentAid BC funding. For example, the institution must immediately report to the Ministry the student's name, social insurance number and withdrawal date for each student who ceases to meet student loan eligibility criteria, including students who drop below a 60 percent course load.

7. Tuition Refund Policy

If a student is eligible for a tuition refund and tuition was paid from StudentAid BC funding, the institution must direct the full tuition refund amount to the National Student Loan Service Centre in order that the refund can be applied to the student's outstanding debt.

8. Institution Closure

In the event that an institution closes and is accredited with Private Career Training Institutions Agency, there are limits on what can be done to assist current and former students of that institution.

The Ministry will notify the federal government to ensure the other provinces are aware of the institution closure. The Ministry will also work with students who have received StudentAid BC funding at the time of the closure of an institution. Due to the nature of the institution closure, students will be able to access one of three options:

- Withdraw, which will be considered non-punitive because of the institution closure;
- Transfer to another institution and be allowed up to a three week break in studies; or
- Training out which is only possible when school closure is not immediate.

Chapter 2 - Program Eligibility

Section 1 - Programs of Study Eligibility Criteria

Training out pertains to students who have been awarded funding for the year in which the institution **or program has become ineligible**. Training out is intended to allow applicants currently being funded to continue with their program and receive their funding regardless of the institution program eligibility only for the current program year.

If there is an overaward calculated, an appeal will be required to have the overaward waived.

9. Comply with Advertising requirements

In recruiting tools and advertising media, designated institutions must not make statements that could be interpreted to imply that students are guaranteed to receive StudentAid BC funding or make statements that are otherwise untrue or misleading.

In formal publications such as program calendars, brochures and websites, designated institution are authorized to provide StudentAid BC contact information, 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 can only appear in formal publications such as school calendars and brochures using only the following wording “Financial assistance may be available to eligible students”.

References to Loan Forgiveness are an exception. The intent of this exception is to allow the advertising of the potential eligibility for these programs, without raising expectations of students who may not be eligible for financial assistance under StudentAid BC. For programs where graduates may be eligible for BC Loan Forgiveness, the following text may be used:

“Nursing, medical, midwifery or pharmacy graduates who choose to practice in an underserved area may be eligible for forgiveness of part of their BC student loan. Additional information is available on the Ministry website.”

“Teachers for the deaf and hard of hearing, teachers for the visually impaired, school psychologists, or technology education teachers who are employed at a publicly funded facility or school district in BC may be eligible for forgiveness of part of their BC student loan. Additional information is available on the Ministry website.”

Any publications disseminated outside of Canada must indicate that to be eligible for StudentAid BC funding, students must be Canadian citizens or landed immigrants who have been resident in British Columbia for the 12 months prior to the commencement of study.

The Ministry may request an institution to provide copies of advertising material and publications to ensure compliance with the above criteria.

10. Breaks in study

Breaks in full-time study are permitted as long as the combined break time does not exceed 10 percent of the total study period weeks for the program. No break can be longer than two consecutive weeks, with the exception of the year end break, which can be up to three weeks in length. This is to ensure students maintain full-time studies throughout their period of studies. For information on intent, please [see “Primary Occupation” Chapter 5](#).

Section 2 – Practice Education, Paid Work Terms and Field Trips

1. Practice education (unpaid)

Practice Education includes practicums, clinical placements, preceptorship and externships.

A **practicum** is a period of supervised practical application of previously learned theory that is part of the course of study required for graduation from an educational program where:

- Students are not paid.
- Students are not merely observing.
- Students are supervised and evaluated by the employer.

Practicum-type program components may qualify as instructional hours if all of the following conditions apply:

- The practicum component is required to obtain the certificate, diploma, or degree offered by the institution.
- The practicum would be defined as work performed by a student as part of their program where the practical experience is:
 - Part of the course of study at a public institution or an institution certified pursuant to the *Private Career Training Institutions Act*.
 - For a limited period of time as set out in the curriculum.
 - Under the supervision and guidance of qualified practitioners.
 - Measured and graded as part of the course.
- the *Employment Standards Act* (or equivalent) would not apply and either:
 - The practicum is required for licensing and complies with the minimum requirements of the appropriate licensing agency established through legislation, or
 - The practicum component for a non-regulated or non-licensed program area is one of the following externship types: work experience included in an educational program that is situated in a business, clinic, hospital, etc., specifically clinical placements, co-operative education, practicum and preceptorship.
- The total practicum is not more than 20 percent of the total program.

For those professions whose licensing bodies require students to complete a practicum or internship as part of their studies, institutions are obligated to secure these placements.

Note: An exception to the 20 percent requirement can be requested of the Ministry. Institutions must submit the request to the Ministry for review and decision. The request must include the rationale or special circumstances and copies of the Learning Contract and Mid-term and Final Practicum Evaluation reports to be used in the program. The Ministry will provide a written decision on the request.

Chapter 2 - Program Eligibility

Section 2 - Practice Education, Paid Work Terms and Field Trips

Clinical placement is placement as part of an educational program in a real-life setting (such as a hospital, clinic, or laboratory) where a student performs actual clinical procedures on real patients or clients under the direct supervision of an instructor, and the placement:

- Is a requirement for graduation from the educational program.
- Comprises no more than 50 percent of the total program.
- Instructor/student ratio is 1:8 (Note: a ratio of up to 1:12 will be considered on an exception basis by submitting a formal request to the Ministry).

Preceptorship is a period of final work experience required for graduation from an educational program in which the student performs actual clinical or other professional procedures in a real life setting under the immediate supervision of a single, fully qualified individual (similar to practicum) and:

- The fully qualified individual must agree to supervising the student.
- The preceptorship must also be approved by the employer of the fully qualified individual.
- The preceptorship constitutes not more than 10 percent of total program.

Any practicum where the *British Columbia Employment Standards Act* (or equivalent) applies is not eligible for StudentAid BC funding where:

- The practical experience is not part of a program of study;
- The practical experience is provided by an employer who is training for business purposes, and is not providing an education that will result in a certificate or diploma which may assist the student to obtain employment with other businesses; or
- The *Employment Standards Act* does not apply, but the practicum is considered an internship, since internships are periods of supervised practical experience undertaken **after graduation** from a program, which is required for licensure or professional practice.

Note: Any combination of practicums, clinical placements, preceptorship, pre-accreditation internships, and pre-accreditation externships, cannot exceed 50 percent of the total program. All requests for an exception to this policy must be submitted to the Ministry. The Ministry will provide a written decision on the request.

Chapter 2 - Program Eligibility

Section 2 - Practice Education, Paid Work Terms and Field Trips

2. Paid work terms

Students who are in co-op programs, who have not yet received their formal credential and who are registered as full-time students at their institution while on a work term, are eligible to apply for StudentAid BC funding and/or to maintain Canada Student Loan and British Columbia Student Loan interest-free status for the mandatory co-op term(s) plus one optional term only, providing the work term(s) constitute, or are equivalent to, an essential element of the program of study. This policy applies whether or not tuition is paid during the work term and whether or not grades are given for work terms.

Programs with *paid work terms* that are not structured in accordance with the co-op education model must be approved by the Ministry for StudentAid BC funding. As part of their submission, the institution must confirm:

- The total work experience is no more than 50 percent of the total program.
- Each work situation has been approved as a suitable learning situation and the student will work under the supervision of a person qualified in the appropriate trade/technology/vocation.
- Students are engaged in productive work and not merely observing.
- Students are paid at competitive rates for work.
- Written employer evaluations will be part of the institutional records.
- Work assignments are related to field of study.
- Students' progress and performance are monitored throughout the work term by the institution with a minimum of one on-site visit.
- A final exam or written assignment is completed by students to demonstrate competency in the learning objectives of the work term as part of the credential requirement.

The following types of paid work terms are **not** eligible for StudentAid BC funding:

- Where the practical experience is not part of a course of study.
- Where the practical experience is provided by an employer who is training for his/her own unique business purposes.
- Where the credential obtained is not recognized as a prerequisite for employment in other similar businesses.
- Where any work term that is considered an internship, since internships are periods of supervised practical experience undertaken **after graduation** from a program, which is required for licensure or professional practice.

Chapter 2 - Program Eligibility

Section 2 - Practice Education, Paid Work Terms and Field Trips

3. Field trips

Field trips must meet certain criteria in order for the program of study to be eligible for StudentAid BC funding. The field trip must be an essential element of the program and must be mandatory for all students. The field trip must count towards credit; the break cannot be greater than two weeks between classes; and only certain expenses are included. The cost of meals and lodging is included in the standard needs assessment criteria **conducted when students apply to the StudentAid BC Program** and therefore, these costs cannot be claimed as part of the field trip/practicum expenses. If the student must live away from home (in a different city) for a period of two months or less, a separate residence cost of \$122 per week can be claimed in recognition of the necessity of maintaining two residences. This cost may be listed as an exceptional expense on an Appendix 3 or an Institutional Appendix.

If the program requires all students to travel for their field trip, institutions may add a cost of \$25 per week. Students who require the use of a motor vehicle during their field trip (and who are the principal operator of the motor vehicle) should complete the Additional Transportation Allowance form for submission to the Ministry. This form is only used if public transportation is not available and/or the student must commute one hour each way to and from school or the field trip. The student must indicate the length of their field trip on the Additional Transportation form.

Airfare is only permitted if no other means of transportation is possible and travel is a mandatory part of the program of studies.

For students who are required to travel as a mandatory part of the program, the following travel expense ceilings apply:

Number of Weeks in Study Period	Ceiling
12- 26	\$ 900
27 - 52	\$1,800

- Note: A. Students who select optional courses that involve travel are not eligible to claim travel expenses under StudentAid BC.
- B. Students attending institutions outside Canada will be allowed foreign exchange rates for tuition and books. Such costs must be converted to Canadian currency and entered on the Appendix 3.
- C. Volunteering is not eligible for StudentAid BC funding.

Section 3 – Guidelines for Program Cost

Policy

Institutions must attest to the accuracy of program cost information provided and that the program is eligible in accordance with StudentAid BC policy.

Institutions determine the program-year eligible costs for tuition, books, supplies and fees. Information regarding the costs associated with eligible programs at BC public institutions is entered into the Institutional Appendix within the Student Financial Assistance System (SFAS) by authorized staff at each institution. For BC private institutions, **theological institutions** and institutions outside of BC, program cost information for each student is provided to the Ministry using the Appendix 3 with the StudentAid BC application.

Note: This appendix specifies eligible, maximum and exceptional program costs. Only items identified in this policy are considered exceptional costs, and costs that exceed cost maximums are ineligible.

Purpose

To advise the Ministry of program costs and to ensure the Student Financial Assistance System uses the correct education costs in the assessment of financial need for students attending designated institutions.

1. Tuition and compulsory fees (including field trip tuition and compulsory fees)

Tuition is the fee payable for the teaching and teaching instruction received in an institution. Tuition fees may be based on the course weight, e.g., full or half-credit, the number of courses in which a student is enrolled, or the length of the program.

Compulsory fees include mandatory student society fees.

License exam fees (whether included in tuition or not) can be included in the tuition field where the exam is mandatory and it is completed within the study period.

The following are not considered to be tuition or compulsory fees:

- Tangible items such as computers, articles of clothing, tools, etc. are not eligible to be claimed under tuition (See #2 – Book Costs for more information for items that can be included);
- Additional fees or interest charges on tuition;
- 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 (e.g., local transit, medical premiums, etc.);
- Any fees/costs outlined in #3, 4 and 5 below.

Chapter 2 - Program Eligibility
Section 3 - Guidelines for Program Cost

2. Book costs

As outlined in the Institutional Appendix or Appendix 3, books and supply costs are subject to the following ceilings:

Number of Weeks in Study Period	Ceiling
12 – 17	\$1,500
18 – 34	\$3,000
35 – 52	\$3,000

Computer costs, including hardware, software, software licensing, and on-going costs such as Internet charges, repairs and ink cartridges, up to \$300 are permitted.

Study Period 12 - 17 weeks – \$100 computer costs within \$1,500 books and supplies

Study Period 18 - 34 weeks – \$200 computer costs within \$3,000 books and supplies

Study Period 35 - 52 weeks – \$300 computer costs within \$3,000 books and supplies

Canada Student Loan policy limits books (includes textbooks and associated taxes that are mandatory and required for the program) and supplies assessment to \$3,000 per academic year. StudentAid BC policy is to permit institutions to enter the full amount even in cases where the full academic year for their program is less than 52 weeks (e.g. September to April). An academic year cannot be less than 34 weeks. For programs with a standard academic year of two four-month terms, institutions may enter \$1,500 for each four-month term during which classes are offered.

It is up to institutions to define the length of the ‘academic year’ for each program. In cases where the timeline of the academic year for a particular program is difficult to define, institutions should contact the Ministry for clarification.

Examples:

Program	Academic Year	Terms Offered	Amounts Loaded
University Transfer Arts	34 Weeks (2 Terms)	Sep-Dec;	\$1,500
		Jan-Apr;	\$1,500
		May-Aug	\$1,500

In programs of 8 months or more, institutions will enter a maximum of \$3,000.

Nursing	43 Weeks (2 Terms)	Sep-Dec;	\$1,000
		Jan-June	\$2,000

In programs of 52 weeks, institutions will continue to enter a maximum of \$3,000.

Trades	52 Weeks		\$3,000
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In programs between 12 and 17 weeks, institutions will enter a maximum of \$1,500.

Residential Care Aid – 17 week program	34 Weeks	Multiple intakes	\$1,500
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In programs between 22 and 30 weeks, institutions will enter a maximum of \$2,000.

Professional Cooking – 22 week program	34 Weeks	Multiple intakes	\$2,000
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In programs between 34 and 52 weeks, institutions will enter a maximum of \$3,000.

Chapter 2 - Program Eligibility

Section 3 - Guidelines for Program Cost

3. Other allowable costs

Certain allowable costs for StudentAid BC funding are considered when calculating financial need, such as:

- Notebooks, binders, folders.
- Paper.
- Pens, pencils, erasers and related items.
- Fine art supplies such as paints, clay, film.
- Computer costs including hardware, software, on-going costs such as Internet charges, repairs and ink cartridges up to a maximum \$300 per year. [See 14-2.](#)

In addition, costs relating directly to the program of study (not related to anything that could be deemed hobby or self-interest) are included, such as:

- Uniforms required for health care programs.
- Medical bags for health care programs (e.g. medicine, nursing, dentistry).
- Rental equipment

Required safety items can be included, such as:

- Basic first-aid kit for outdoor recreation programs.
- Hard hat/steel toed boots for trades program.

4. Costs not included

Any items or equipment 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 will not be included in calculating need. Excluded costs include, but are not limited to:

- Diving equipment
- Musical instruments
- Cameras, lenses and related photography equipment
- Camping, hiking, all-weather gear, etc.
- Equipment for golfing, skiing, or other sports
- Electronic devices such as cell phones, voicemail/email, pagers, E-readers, iPads, iPhones, etc.
- Any cost relating to meals and accommodation
- Any program travel costs that are not mandatory for the program of study
- Any costs of exams or tests that are optional and unrelated to the program completion
- Passport or luggage
- Medical/Vaccine expense

Parking or other costs relating to the operation of a motor vehicle, travel costs that are not required by the program of study, or items required for the workplace as opposed to study itself are not included in the assessment of need.

Note: Additional fees or interest charges on tuition are not permitted under StudentAid BC Policy

5. Exceptional Educational costs

The actual cost of field trips, practicums and clinical experiences is allowable, providing they are an essential element of the program.

For students who are required to travel as a mandatory part of the program, the following travel expenses are allowable:

Number of Weeks in Study Period	Ceiling
12 – 26	\$ 900
27 – 52	\$1,800

Parking costs are not considered an exceptional cost. Transportation costs for practicum or clinical placements may be included at no more than \$25 per week of the practicum or clinical placement on the institutional appendix.

Transportation costs, other than for a practicum or clinical placement may be made through the Request for Appeal process.

Section 4 - Ineligible Programs

The following programs are ineligible for StudentAid BC funding:

1. Prior Learning Assessment;
2. Programs of study such as executive programs which are designed specifically to meet the needs of full-time members of the labour force;
3. Adult basic education, Government Equivalency Diploma (GED) or high school programs (exception see Alternate Programs);
4. Brokered courses (Exception – see Alternate Programs);
5. English as a Second Language unless taken concurrently with post-secondary studies and representing no more than 20 percent of program content;
6. Personal development, hobby, self-interest or similar programs;
7. Periods of training required for professional licensing or accreditation after the granting of a formal credential (internship, articling, etc); and
8. Any program where full-time attendance of students cannot effectively be monitored, or eligibility requirements outlined in this chapter cannot be confirmed.

Section 5 - Alternate Programs and Alternate Program Delivery

Alternate programs and alternate program delivery include the following categories and may be eligible for StudentAid BC funding dependant on criteria articulated below.

1. Aviation Programs

StudentAid BC does not fund private pilot license training. Students enrolled and attending aviation programs, including those for commercial pilot, endorsements (multi-engine, instrument flight training and float) and instructors are eligible for a maximum of:

- 17 weeks of funding for a commercial pilot program.
- 13 weeks of funding for all endorsements (multi-engine, float, instrument flight rules, etc.).
- 13 weeks of funding for the instructors program.

Applications for a 13-week endorsement program must include the multi-engine and I.F.R. as a minimum. Costs for other endorsements (float, etc.) may also be included; however, no extension of the 13-week timeframe is permitted.

Repeat funding or extensions are not permitted for any of these programs. Students must apply for each program separately and may take breaks between programs.

All students are required to have a private pilot licence before applying for StudentAid BC funding to pursue commercial, fixed-wing flight training. Students enrolled in helicopter flight training are not required to hold a private pilot license.

Students may be asked to submit a copy of their valid “Category One Medical Certification” when applying for StudentAid BC funding or through audit.

Students must maintain a minimum of 15 instructional hours per week at the institution to be considered full-time for StudentAid BC funding.

Students who are employed 32 hours per week or more while enrolled in a full-time aviation program are not eligible for StudentAid BC funding.

2. Correspondence/Distance Education/Online Programs

Students enrolled in correspondence studies, distance education, on-line programs or other programs with a non-traditional form of delivery, or a combination of traditional and non-traditional delivery with distance education, may be considered to be full-time under certain circumstances.

Chapter 2 - Program Eligibility

Section 5 – Alternate Programs and Alternate Program Delivery

Students may be eligible for StudentAid BC funding provided the program meets the general StudentAid BC requirements for distance learning. A program meets StudentAid BC eligibility criteria if:

- An equivalent program (academic or career training) with an equivalent study period length is offered and delivered at 100 percent course load on site or
- 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 or
- Students will earn academic credits at the undergraduate level that are recognized at another designated institution listed in the BC Transfer Guide (i.e., recognized by the BC Council on Admissions and Transfer which can be accessed at <http://bccat.ca/>), the Alberta Transfer Guide, or other acceptable articulation agreements from other jurisdictions. This enables the non-traditional program to be compared with the traditional form of delivery both in terms of content and length of study, thus ensuring the full-time requirement is met.

Note: Students in academic programs delivered through e-learning must complete a minimum of nine credits in four months (normally 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 Ministry for further clarification.

3. Continuing Education Programs

Continuing education programs that are for credit are eligible for StudentAid BC funding provided the program meets all other eligibility requirements.

4. Partnerships/Joint Programs/Contracting Programs

Programs of study delivered through a partnership agreement, affiliation or joint-program structure are eligible for StudentAid BC funding if the students are registered, pay all required fees and receive their formal credential from the same designated institution.

Programs of study that are brokered – the institution provides a formal credential while another agency or institution provides the actual program of study – are not eligible for StudentAid BC funding.

This policy is consistent with the Pan-Canadian Designation Policy Framework and related StudentAid BC policies regarding institution responsibilities for registration and monitoring full-time enrolment; reporting withdrawals and unsuccessful completion; tuition and mandatory fee collection; issuing formal credentials; and addressing complaints from students.

This policy does not prevent an institution from contracting one or more facets of a program, such as curriculum development or instruction, provided the institution maintains its responsibilities with respect to StudentAid BC designation.

In those cases where another institution is the partner, that institution must also be designated for StudentAid BC funding. This ensures that institutions not designated by StudentAid BC do not use the partnership process as a means of avoiding the designation requirements for StudentAid BC funding.

Chapter 2 - Program Eligibility

Section 5 – Alternate Programs and Alternate Program Delivery

5. Dual Credit Programs

Some institutions are offering dual credit programs with high schools. As per an agreement between the Ministry of Education and the Ministry of Advanced Education, these programs are not eligible for StudentAid BC funding. These programs are funded by the Ministry of Education and are part of the K-12 curriculum.

In situations where there is space available in a high school dual credit program, and the post-secondary institution wishes one of its post-secondary level student complete credits through that program, a request for StudentAid BC funding for a student to attend the dual credit program can be forwarded to the Ministry for consideration. Along with the request, the institution must provide confirmation that:

- The program design is such that the secondary and post-secondary parts of the program are separate and distinct.
- Seats are not full in the post-secondary portion of the program and no secondary student is being displaced or denied access to the seat.
- The program length and student course load meet eligibility criteria for StudentAid BC funding.
- The student will be registered and pay tuition/fees as a full-time student at the designated institution.
- The student has either grade 12 graduation or is a mature student (minimum age 19).
- The student will not be taking any secondary level courses during the study period.
- Full-time enrolment can be monitored throughout the study period by the institution.
- Either a formal credential (degree, diploma or certificate) will be issued to students by the institution; or, that the post-secondary studies taken in the high school will transfer directly into an eligible program under StudentAid BC.

6. Articling and Internship Programs

Pre-degree internship required before a certificate, diploma or degree is issued, the period of internship is an eligible period for both interest-free status and StudentAid BC funding. Recognition of the internship is conditional upon the institution recognizing students in this situation as their own full-time students.

Post-degree internships, practicums or articling as part of the licensing requirements to practice in British Columbia (e.g., law, medicine) are not eligible for StudentAid BC funding or for interest-free status, for either Canada student loans or BC student loans.

Students engaging in post-degree internships are not considered to be enrolled in post-secondary studies.

Chapter 2 - Program Eligibility

Section 5 – Alternate Programs and Alternate Program Delivery

7. Condensed Courses/intersession/summer session (Delivery)

This policy covers all condensed course offerings, not just intersession/summer session.

BC public institutions may offer a number of courses within a program of study consecutively (back to back) in a condensed format rather than in the traditional concurrent structure, particularly during intersession and summer session. In addition, many career training institutions offer modular-based courses rather than a series of courses offered concurrently.

These programs or courses are StudentAid BC eligible provided students continue to be full-time. For example, a student taking five academic courses concurrently over a four-month period equals 100 percent of a full course load and taking the same five academic courses consecutively in a four-month period is also considered to be 100 percent of a full course load. The same is true for non-credit (career training) courses offered in a modular format, provided students receive a minimum number of instructional hours per week for each week of their study period in order to be considered in full-time study.

Example 1

If 15 credits equals 100 percent of a full course load in a four-month period for an academic program of study, then nine credits over the same period equals 60 percent of a full course load eligible for StudentAid BC funding. Students taking condensed courses can 'average' the nine credits over a four-month (or less) study period to meet the 60 percent requirement.

For example, if a student takes two condensed courses at three credits each for six weeks, then takes a single three-credit condensed course for the remaining six weeks of a 12-week study period for a total of nine credits overall, the total credits can be 'averaged' over the entire study period to equal 60 percent. The study period start and end dates will be based on the start date of the earliest course and the end date of the latest course, provided the overall length does not exceed four months for completion of nine credits.

Example 2

Students with permanent disabilities studying at 40 percent of a full course load would need to complete six credits in four months or less (assuming 15 credits in four months equals 100 percent) in order to maintain their full-time eligibility.

In cases where intersession and summer session courses are combined, or in other condensed formats, students must complete at least 12 weeks of study in a 15-week period. This allows for three one-week breaks or a combination of a one-week and a two-week break within the 15 weeks, and ensures students are full-time for StudentAid BC purposes.

Chapter 2 - Program Eligibility

Section 5 – Alternate Programs and Alternate Program Delivery

If a student is already enrolled in a program of study and will continue, the student may submit a reassessment to add the intersession time to the original study period by adjusting the end date, providing the credits during intersession are sufficient to be considered full-time.

If a student is not currently enrolled in a program of study and chooses to enrol in only the intersession or summer session without enrolling in both, the student is not eligible for StudentAid BC funding, as the study period is not a minimum of 12 weeks in length. However, a student may be eligible to apply for funding under the Part-Time Canada Student Loan Program. The period of studies in such an instance must be at least six weeks in length.

8. Course Load Averaging

In accordance with federal criteria, course load averaging is not permitted over an academic year/term, but is permitted over a four-month semester for academic programs.

Students are permitted to 'average' the course load to equal 60 percent, provided the study period is not longer than four months.

Note: Students in academic programs studying at 60 percent who receive permission from their institution to complete a first semester course in their second semester must complete the course within 6 weeks of the start of the second semester in order to maintain their full-time status for StudentAid BC funding.

Section 6 – Program Eligibility Application Procedures

Public Institutions

Eligible programs of study for StudentAid BC funding offered at public institutions are identified through the Student Financial Assistance System (SFAS) Institutional Appendix process and through the use of the Appendix 3 form. At the start of the program year, financial aid officers at each institution must sign a Program Certification Form confirming that all programs meet StudentAid BC eligibility criteria.

New program information can be entered directly into the SFAS Institutional Appendix by financial aid office staff throughout the program year. A signed copy of SFAS program details, confirming the program meets StudentAid BC criteria, must be submitted each time to the Ministry for our records.

In cases where it is unclear if the program of study meets eligibility criteria for StudentAid BC funding, the financial aid officers can complete a Program Certification Form to the Ministry for a decision.

These forms are available at:

- New Program Request for StudentAid BC Eligibility for Public Schools:
http://www.aved.gov.bc.ca/studentaidbc/school-officials/docs/newprogramrequest_public.pdf
- Appendix 3 Institution and Program Information:
https://studentaidbc.ca/sites/all/files/form-library/appendix_3.pdf
- Program Certification Form

Private Institutions

Programs of study offered at accredited private institutions must meet eligibility criteria for StudentAid BC funding and will be evaluated on an individual basis by the Ministry. For programs to be eligible an institution must complete the following process for each program. Relevant documents are available at <http://www.aved.gov.bc.ca/studentaidbc/school-officials/> and must be submitted to the Ministry:

1. Ensure the program is approved by Private Career Training Institutions Agency or the Insurance Corporation of British Columbia;
2. Use the Program Codes Search to determine an appropriate program code;
3. Complete the Appendix 3 - School and Program Information form available at:
https://studentaidbc.ca/sites/all/files/form-library/appendix_3.pdf
4. Complete a Program Eligibility Declaration for annual approval for each program including any new program that an institution wishes to offer; and
5. Complete the Checklist for private institutions. Institutions must retain a copy of the completed documentation for review by the Ministry.
6. **E-learning out-of-province and out-of-country institutions** must complete a Confirmation of StudentAid BC Distance Education Eligibility form available at
https://studentaidbc.ca/sites/all/files/form-library/confirm_studentaidbc_distance.pdf
Additional documentation may be required for programs such as aviation and medical programs outside North America, which may have additional program eligibility requirements. Institutions must also comply with all requirements of their regulating body.

Chapter 3 - StudentAid BC Funding

This chapter provides information on StudentAid BC full-time funding in the form of loans and/or grants provided by two government agencies:

- Human Resources and Skills Development Canada for Canada student loan (CSL) and Canada student grants, and
- the Province of British Columbia for British Columbia student loans (BCSL) and grants.

StudentAid BC was designed to enable full-time students to obtain access to funding to help pay direct education and/or living costs • for their post-secondary education. •

Please refer to [Chapter 12](#) for part-time student financial assistance program. • Part-time students may access • funding to help pay for direct education costs only. •

The following sections of this chapter discuss the funding available for full-time students.

[Section 1](#) – Release of •Canada-British Columbia Integrated Student Loan and/or Grant Funding•

[Section 2](#) – Supplemental Bursary for Students with Disabilities

[Section 3](#) – BC Access Grant for Students with Permanent Disabilities

[Section 4](#) – BC Access Grant for Deaf Students

[Section 5](#) – Learning Disability Assessment Bursary

[Section 6](#) – Canada Student Grant for Persons from Low-income Families; Middle-income Families; Persons with Dependants

[Section 7](#) – Canada Student Grant for Persons with Permanent Disabilities

[Section 8](#) – Canada Student Grant for Services and Equipment for Persons with Permanent Disabilities•

Section 1 - Release of Canada-British Columbia Integrated Student Loan and/or Grant funding

Policy

• Student loan or grant funding will only be issued by SABC once the required documentation is received from the student and the school.

Purpose

To enable students to receive the repayable loan and non-repayable grant assistance for which they are eligible in a timely manner.

Procedure

Notification of Assessment

As soon as StudentAid BC has processed the application for financial assistance, the student will receive a Notice of Assessment.

The Notification of Assessment letter includes:

- 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.

Master Student Financial Assistance Agreement (MSFAA)

The student will receive a legal document called the Master Student Financial Assistance Agreement (MSFAA).

The MSFAA outlines the terms and conditions of the student's provincial and federal student loans. It is important the student reviews the agreement before signing as it is a legally binding contract requiring the student to repay their student loans. In most cases, the MSFAA will remain active throughout the student's post-secondary studies; however, there are two situations may be some situations where the student will be required to sign a new agreement before receiving new funding from BC.

The two situations are: 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 does not state the amount of funding the student will receive. Instead, each time the student is approved for funding by StudentAid BC, they will receive a Notification of Assessment (NOA) with their loan and/or grant amount and disbursement details.

Chapter 3 - StudentAid BC Funding

Section 1 - Release of Canada-British Columbia Integrated Student Loan and/or Grant funding

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

Once a student receives their MSFAA they should take the MSFAA to a designated Canada Post outlet (outlet locations are available from the National Student Loans Service Centre (NSLSC) at www.canlearn.ca.) Postal outlet staff ensures the document is valid and that proper identification is provided by the student.

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

1. Social insurance number (SIN) 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 personalized void cheque for the bank account where they want the money to be deposited. If they do not have a void cheque, students must complete the 'electronic funds transfer' section of the MSFAA outlining where they want the money to be deposited.

The MSFAA and related documentation will then be forwarded to NSLSC which will disburse the funds on or after the disbursement date on the NOA letter once the confirmation of enrollment is received from the school. Funds are deposited into the bank account specified within seven business days except where bank information has not been provided. In this case, a cheque will be issued to the address provided by the student which will take approximately 10 business days to arrive. The banking information provided, unless updated, will be used to withdraw loan payments when the student starts repaying the loan. Third party (e.g. parents) banking information is not accepted.

Note: A valid MSFAA and confirmation of enrolment must be received prior to the end date of study in order for funds to be released.

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

Studying Outside of Canada:

If the student is studying outside of Canada they can mail their completed MSFAA directly to the NSLSC with two clearly readable copies of the following:

1. Copy of their Social Insurance Number (SIN) card or a copy of their Canada Revenue Agency Notice of Assessment from their income tax return.
2. Copy of their Official government-issued photo identification (i.e. a driver's license, passport, etc.).
3. A personalized void cheque from a Canadian Financial Institution for the bank account where they want the money to be deposited.

Chapter 3 - StudentAid BC Funding

Section 1 - Release of Canada-British Columbia Integrated Student Loan and/or Grant funding

Power of Attorney:

The power of attorney (POA) form is used for the administration and financing of student loans for British Columbia students who wish to have another person tend to their affairs (i.e. if the student is studying out of the country or out of province).

The Power of Attorney form can be downloaded from CanLearn.ca or by contacting the NSLSC.

If the student is using a Power of Attorney to submit the MSFAA on their behalf because they are outside of Canada, their Power of Attorney will require the following:

- 1) The original MSFAA
- 2) A copy of the borrowers SIN card or Canada Revenue Agency Notice of Assessment
- 3) A personalized void cheque for the bank account where the money is to be deposited, or the Electronic Funds Transfer section of the MSFAA completed by the student's financial institution.
- 4) Original proof of legal power of attorney.

Note: The British Columbia Student Assistance Program (BCSAP) referred to in a borrower's BC student loan agreement (including the MSFAA) is now called "StudentAid BC".

Confirmation of Enrolment

Before the student loan and/or grant funding can be released, the school 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. At this time, the school can ask that some, or all of the funds be paid to them to cover the students academic fees.

Electronic Confirmation of Enrolment

1. Up to 26 days prior to the disbursement date, StudentAid BC electronically transmits a file to each participating school identifying their upcoming disbursements.
2. The school confirms that the student is full-time and provides instructions on the amount to be sent to the school, if any.
3. Files are transmitted daily to and from StudentAid BC and the participating schools.
4. StudentAidBC sends an EFT file to NSLSC. NSLSC deposits the funds into a student's account within 7 business days (provided accurate banking information has been received).

Chapter 3 - StudentAid BC Funding

Section 1 - Release of Canada-British Columbia Integrated Student Loan and/or Grant funding

Non-Electronic Confirmation of Enrolment

Where paper confirmation of enrolment is required, StudentAid BC will send a Confirmation of Enrolment form to the school (student is studying inside Canada) or the student (student is studying outside of Canada). A school official will confirm the student's full-time enrolment and mail or fax the form to StudentAid BC.

- Confirmation of enrolment should not/may not be completed if a student has withdrawn from full-time study or dropped below the minimum required for full-time status, or where the student's study start and/or end dates differ by more than two weeks from the dates shown on the Confirmation of Enrolment form.
- Schools have the following responsibilities regarding the signing of the paper confirmation of enrolment:
 - a) To confirm the student is registered full-time on or after the first day of classes for the study period for which the funding is given.
 - b) To ensure that the document is not signed until the student is enrolled.
 - c) To ensure that the student is in agreement with any request to release all or a portion of the loan funding directly to the school and signs accordingly.
 - d) To ensure that the cumulative total of all funds directed to the school does not exceed the cost of tuition, books and fees as indicated on the Appendix 3 form.

NOTE: School owner/operators should ensure that the information is correct in the following areas:

- name, address and code of educational institution
- program of studies
- number of weeks of study
- period of studies (program year and study period dates)
- disbursement date
- confirmation of enrolment

Enrolment should not be confirmed for a student if they have withdrawn from full-time study or dropped below 60 percent of a full-time course load (or 40 percent for students with a permanent disability) or where the student's study start and/or end dates differ by more than two weeks from the dates shown on the paper confirmation of enrolment.

Section 2 - Supplemental Bursary for Students with Disabilities

Full-time students with permanent disabilities enrolled in a course load of 40% or greater are eligible to receive a supplemental bursary of \$800 per program year (see Chapter 13 for details on programs for students with permanent disabilities).

Section 3 - BC Access Grant for Students with Permanent Disabilities (BCAG)

The BCAG will replace approximately \$1,000 per academic year in BC student loan funding with a non-repayable grant (see Chapter 13 for details on programs for students with permanent disabilities).

Section 4 - BC Access Grant for Deaf Students (BCAG-DS)

The BC Access Grant for Deaf Students provides targeted grant funding of up to \$30,000 towards deaf and hard of hearing students wishing to attend a post-secondary institution outside of Canada where the curriculum is delivered in American Sign Language. The grant assists with the costs of tuition, books and fees based on the unmet financial need on the student's full-time StudentAid BC loan application (see Chapter 13 for details on programs for students with permanent disabilities).

Section 5 - Learning Disability Assessment Bursary

The Learning Disability Assessment Bursary is a provincial financial needs based bursary to assist students with the up-front costs of a learning disabilities assessment of up to \$1,800 in order to establish permanent disability status with StudentAid BC for permanent disability programs purposes (see Chapter 13 for details on programs for students with permanent disabilities).

Section 6 - Canada Student Grant for Persons from Low-income Families (CSGP-LI); Persons from Middle-income Families (CSGP-MI); Persons with Dependents (CSGP-DEP)

CSGP-LI Policy

Post-secondary students are automatically eligible for the low-income grant if they apply for full-time student loan funding and meet all the following criteria:

- Are from a family where total family income for the previous year was less than the before-tax low-income cut-off (LICO) threshold for the low income grant. [See Chapter 14.](#)
- Have an assessed financial need of at least \$1.
- Be pursuing full-time post-secondary studies leading to an undergraduate degree, certificate, or diploma, and in a program of at least two years' (68 weeks) duration at a designated institution.

Students are eligible for the low-income grant for each year of undergraduate post-secondary studies as long as they meet the eligibility criteria.

Purpose

The grant is designed to provide an incentive to students from low-income families to participate in post-secondary education by decreasing financial barriers.

CSGP-MI Policy

Post-secondary students are automatically eligible for the middle-income grant if they apply for full-time student loan funding and meet all the following criteria:

- Are from a family where total family income for the previous year was greater than the before tax low-income cut-off (LICO) threshold for the low-income grant and less than the middle income threshold. [See Chapter 14.](#)
- Have an assessed financial need of at least \$1.
- Be pursuing full-time post-secondary studies leading to an undergraduate degree, certificate, or diploma, and in a program of at least two years (68 weeks) duration at a designated institution.

Students are eligible for the new middle-income grant for each year of their undergraduate post-secondary studies as long as they meet the eligibility criteria.

Purpose

The grant is designed to provide an incentive to students from middle-income families to participate in post-secondary education by decreasing financial barriers.

Chapter 3 - StudentAid BC Funding

Section 6 - Canada Student Grant for Persons from Low-income Families (CSGP-LI); Persons from Middle-income Families (CSGP-MI); Persons with Dependants (CSGP-DEP)

CSGP-DEP Policy

Post-secondary students are automatically eligible for the new Grants for Persons with Dependants if they apply for full-time loan funding and meet all the following criteria:

- Have an assessed financial need of at least \$1.
- Attend a designated post-secondary institution on a full-time basis.
- Have a dependant under the age of 12 and/or a permanently disabled dependant who is 12 years of age or older at the study period commencement date.
- Are from a family where total family income is less than the low-income cut-off (LICO) threshold for the low-income grant.

Students are eligible for the new grant for students with dependants for each year of their post-secondary studies as long as they meet the eligibility criteria. This includes post-secondary studies beyond the undergraduate level.

Purpose

The primary objective of this grant is to provide non-repayable financial assistance to low-income students with dependent children under the age of 12. An exception would be made for low-income students with disabled dependants 12 years of age or older. In these particular cases, proof of the disability in the form of a medical certificate or documentation proving receipt of federal or provincial income assistance for persons with disabilities would be required.

CSGP-LI, CSGP-MI and/or CSGP-DEP Award Configuration

The grant for the CSGP-LI, CSGP-MI and CSGP-DEP are \$250 per month of study. This is a flat amount and may exceed a student's assessed need. For example, if a low-income student demonstrates \$1,400 of assessed need, this student would still receive a CSGP-LI grant of \$2,000 (assuming a study period of 8 months). In this case, the student does not require a loan.

Students' assessed need is determined when they apply for full-time student loan funding. A student's assessed need is split 60/40 between the federal and provincial loan programs. The low-income grant is applied as follows:

1. The grant is applied to the federal portion of the student's assessed need.
2. If there is any grant remaining (i.e., in cases where the total of grants received is greater than the federal portion of a student's assessed need), the unused grant(s) are applied to the provincial portion of the student's assessed need.

If a student has a high assessed need, the student may receive the maximum federal loan of \$7,140 in addition to the grant.

For an example of the award configuration including the Grant for Persons from Low-income, middle income, and/or with dependants, please [see Chapter 7](#).

Chapter 3 - StudentAid BC Funding

Section 6 - Canada Student Grant for Persons from Low-income Families (CSGP-LI); Persons from Middle-income Families (CSGP-MI); Persons with Dependants (CSGP-DEP)

CSGP-LI, CSGP-MI and/or CSGP-DEP Release of Funding

The CSGP-LI CSGP-MI and/or CSGP-DEP are distributed via the Master Student Financial Assistance Agreement.

The CSGP-LI CSGP-MI and CSGP-DEP are disbursed in two portions (at the beginning and at the midpoint of the study period) if the study period is greater than 17 weeks. For study period 17 weeks or less, CSGP-LI CSGP-MI and CSGP-DEP will be disbursed at the beginning of the study period.

CSGP-LI, CSGP-MI and CSGP-DEP Overawards

For information on Canada Student Grant overawards [see Chapter 9](#).

Section 7 - Canada Student Grant for Persons with Permanent Disabilities (CSGP-PD)

Post-secondary students are eligible for the \$2,000 CSGP-PD if they apply for full-time student loan funding and meet all the following criteria:

- Have an assessed financial need of at least \$1.
- Attend a designated post-secondary institution on a part-time or full-time basis.
- Meet the criteria for students with permanent disabilities, as outlined in the Canada Student Financial Assistance Regulations (CSFAR).

Please [see Chapter 13](#) for details on programs for students with permanent disabilities.

Part-time students

The Canada Student Grant for Persons with Permanent Disabilities (CSGP-PD) allows part-time students to receive additional grant funding before taking out part-time Canada student loans. The part-time studies application will be used to access the CSGP-PD ([see Chapter 13](#) for details on programs for students with permanent disabilities).

Section 8 - Canada Student Grant for Services and Equipment for Persons with Permanent Disabilities (CSGP-SEPD)

Policy

Post-secondary students are eligible for up to \$8,000 CSGP-SEPD per program year if they apply for full-time loan funding and meet all the following criteria:

- Have an assessed financial need of at least \$1.
- Attend a designated post-secondary institution on a part-time or full-time basis.
- Meet the criteria for students with permanent disabilities, as outlined in the Canada Student Financial Assistance Regulations (CSFAR).
- Provide written confirmation that they are in need of exceptional education-related services or equipment from a person qualified to determine such need.

Part-time students

The Canada Student Grant for Services and Equipment for Persons with Permanent Disabilities (CSGP-SEPD) allows part-time students to receive services and equipment grant funding to overcome disability-related barriers at post-secondary student ([see Chapter 13](#) for details on programs for students with permanent disabilities).

Chapter 4 - Scholarships, Bursaries, Grants, Awards and Targeted Funding

The province of British Columbia offers a number of programs designed with specific objectives related to the educational aspirations of specific students. This chapter provides information on these non-repayable scholarships, bursaries, grants, awards and targeted funding.

Policy

The province offers the following programs:

- Section 1 – Adult Basic Education Student Assistance Program (ABESAP).
- Section 2 – British Columbia Nurses Education Bursary.
- Section 3 – Irving K. Barber British Columbia Scholarship Programs.
- Section 4 – Lieutenant Governor’s Silver Medal.
- Section 5 – Pacific Leaders Programs Scholarships.
- Section 6 – Youth Educational Assistance Fund for Former Youth in Care.
- Section 7 – BC Access Grant – Labour Market Priorities
- Section 8 – T4A Information

Section 1 – Adult Basic Education Student Assistance Program (ABESAP)

The Adult Basic Education Student Assistance Program (ABESAP) provides costs for students enrolled at participating BC public post-secondary institutions in developmental programs such as: Adult Basic Education, English as a Second Language, and Adult Special Education. ABESAP is a financial needs-based assistance program which provides funding in the form of a non-repayable grant. Financial aid officers at the participating BC public post-secondary institutions determine eligibility for assistance based on policy set out by the Ministry of Advanced Education.

Section 2 – British Columbia Nurses Education Bursary (NEB)

This provincial program awards up to \$1 million in bursary funding a year to qualified applicants in eligible nursing programs. The NEB budget for each bursary period will be allocated to BC public post-secondary institution and BC private post-secondary institution applicants proportionately based on the percentage of full-time StudentAid BC loan eligible applicants in nursing programs in the bursary period.

Policy

Bursary awards range from \$500 to \$2,000 per recipient. Recipients can only receive one bursary in a 12-month period.

Chapter 4 - Scholarships, Bursaries, Grants, Awards and Targeted Funding

Section 2 - British Columbia Nurses Education Bursary (NEB)

A potential bursary award will be automatically assessed for applicants in eligible nursing programs, based on the financial need on the applicant's full-time StudentAid BC loan application for each of the following three bursary periods:

- May to August
- September to December
- January to April •

Nursing programs must be StudentAid BC loan eligible at designated British Columbia (BC) post-secondary institutions and must lead to a Certificate, Diploma or Degree recognized for practice in BC. Applicants in default of BC Student Loan, with bankruptcies including BC Student loan or under audit at StudentAid BC, are not eligible for funding through the NEB program. Only approved applicants will be notified from StudentAid BC. Part-time students in nursing programs are not eligible for the NEB.

Note: Awards are disbursed based on a fixed Ministry budget and not all applicants demonstrating financial need will be awarded. Applicants will be ranked against other applicants in the bursary period from highest to lowest financial need.

Withdrawal

All recipients of the NEB are audited annually to determine **study period** completion rates. If recipients do not complete the bursary period or program of study for which they have been awarded funds, they will be deemed to have withdrawn. The recipient will not be required to repay the bursary; however, the recipient will not be eligible for future funding from the NEB.

Reinstatement

Recipients must repay the bursary, or a pro-rated portion thereof, depending on the date of withdrawal, to be reinstated for consideration for future NEB.

Appeal

Recipients for the bursary who have withdrawn from their program due to extenuating circumstances may appeal to be reinstated. The student must provide proof of extenuating circumstances which set them apart from other students.

Any errors or omissions (i.e., missed bursary deadline, wrong program code, etc.) by applicants, school officials, or StudentAid BC officials, on the full-time StudentAid BC loan application are not appealable. Applicants will be considered in the next bursary period provided all other eligibility criteria are met. •

Section 3 – Irving K. Barber British Columbia Scholarship Program

One World Scholarship for Study Outside BC

Up to 400 scholarships of \$1,000 - \$3,000 are available annually for students who are participating in study/work activities outside of North America. <http://www.bcscholarship.ca/web/international/oneworld>

Premier's One World Scholarship

Up to five scholarships of \$20,000 each are available annually to BC public post-secondary students wishing to pursue post-secondary education abroad. <http://www.bcscholarship.ca/web/international/premiers>

Pacific Horizons Scholarship

This scholarship assists BC students in cultural or language learning studies abroad. Up to 50 scholarships of \$1,000 each are available annually. <http://www.bcscholarship.ca/web/international/pacific>

Irving K. Barber BC Aboriginal Student Awards Program

This awards program is open to Aboriginal students in the province, to increase opportunities to start, stay in and succeed in higher education. Awards of \$1,000 - \$3,500 are available for Aboriginal people pursuing post-secondary education that is at least nine weeks long. <http://www.bcscholarship.ca/web/aboriginal/>

Further information on the Irving K. Barber Scholarship can be found at www.bcscholarship.ca

Section 4 – Lieutenant Governor's Silver Medal

Lieutenant Governor's Silver Medals are given by the Lieutenant Governor of British Columbia to honour students who have been registered in a vocational or career program of less than two years duration and have excelled in their studies and contributed in a positive way to the life of the college or institute or their community. Nominees are selected from the institution that they attend.

Section 5 – Pacific Leaders Programs - Scholarships

Pacific Leaders Scholarships for Public Servants

The BC Public Service is a place where employees get the support they need to build a rewarding and dynamic career. Across the BC Public Service, employees may access up to a maximum of \$5,000 per year for undergraduate degree, diploma and certificate programs and \$7,500 per year for master's or PhD programs to be used for tuition and books in areas that align with government's current and future skill needs.

For detail information on this program, please refer to Pacific Leaders Program website at the following link <http://www2.gov.bc.ca/myhr/article.page?ContentID=542bf8d0-f652-c01e-eea7-2e8ded21542f>. •

Pacific Leaders Scholarship for Children of Public Servants

As the province's largest employer, the BC public service faces emerging labour market pressures that will continue for several decades. These challenges are faced by virtually every employer in North America. Internal research shows that 75 percent of current employees were introduced to a career in the BC public service by a family member. Any qualified student with a parent who has been in the BC public service for three years is welcome to apply.

- Up to 60 scholarships of \$2,500 each are offered every year to full-time students who are taking a bachelor's degree program or trade, technical or vocational training at a public or private post-secondary institution in BC designated by the province. •
- Students must be under 25 years old as of April 30 in the year they apply and can receive only one Pacific Leaders Scholarship for Children of Public Servants during their lifetime.
- Applicants must have a parent who is working full time or part time as a regular employee of the BC public service and who has been a member of the BC public service for at least three years. The children of federal employees transferring to the provincial public service are also eligible to apply for this Pacific Leaders Scholarship, effective the date of their transfer to the BC public service – if they have three years service when combining federal and provincial service.
- Scholarship winners will be chosen by an internal selection committee of the provincial government.
- Applications will be judged based on:
 - Solid academic achievement (B or better).
 - An essay by the student about the value of the public service.
 - Communication skills.

Deadline for applications is April 30. Scholarship winners are notified in June. For more information on this program, please refer to Pacific Leaders Program website at the following link:

<http://www.pacificleaders.gov.bc.ca/>

Section 6 – Youth Educational Assistance Fund (YEOF)

The Youth Educational Assistance Fund (YEOF) is for former BC youth in care between 19 and 23 years of age who are taking full-time post-secondary level courses at a designated post-secondary institution or who are students with a permanent disability studying at a reduced course load. To qualify for this grant, a student must have been a youth in continuing custody of a director of child welfare in BC, or meet the adoption criteria as defined in the Youth Educational Assistance Fund (YEOF) program page at www.studentaidbc.ca. • Grants of up to \$5,500 are available to eligible applicants.

For more information, call StudentAid BC at 1-888-561-1818 or contact a Ministry of Children and Family Development office.

Section 7 – BC Access Grant – Labour Market Priorities

Policy

The BC Access Grant – Labour Market Priorities grant program will support students enrolled in selected training programs that align with British Columbia's labour market priorities.

Purpose

To provide grant funding where the maximum student aid available for students through government financial aid are insufficient to meet all program costs. The grant will help pay for costs associated with students' attendance in key programs including tuition support, living allowance, relocation expenses and/or equipment costs.

A total of up to \$6,500 will be issued to individuals over the course of their training to those students who demonstrate financial need and are enrolled in training programs that align with British Columbia's labour market priorities. The grant will be disbursed in two payments over the course of their schooling.

Criteria

To be eligible for the BC Access Grant – Labour Market Priorities, students will need to:

- commence their program of study on or after April 1, 2013,
- be enrolled in an eligible program of study,
- be attending an eligible institution,
- demonstrate financial need based on their student aid application assessment.

Students will be automatically assessed for this grant when they apply for student aid.

Eligible Institutions and Programs

- **College of New Caledonia**
 - Power Engineering, 4th class (Prince George and Quesnel)
 - Power Engineering, 3rd class (Prince George)
 - Heavy Duty Mechanic/Commercial Transport Mechanical Repair Foundation (Prince George)
 - Heavy Duty Mechanic Foundation (Burns Lake and Fort St James)
 - Industrial Mechanic (Millwright) / Machinist Foundation (Prince George)
 - Industrial Mechanic/Millwright Foundation (Mackenzie)
 - Mining Industry Certificate (Prince George, Burns Lake, Vanderhoof, and Fort St. James - additional locations TBD)

Chapter 4 - Scholarships, Bursaries, Grants, Awards and Targeted Funding

Section 7 - BC Access Grant - Labour Market Priorities

- **Northern Lights College**
 - Heavy Duty/Commercial Transport (Mechanic) Technician Foundation (Fort St. John and Dawson Creek South Peace Campus)
 - Millwright Foundation (Dawson Creek Campus)
 - Power Engineering and Gas Processing (Fort St. John)
 - Oil and Gas Field Operations (Fort St. John)

- **Northwest Community College**
 - Heavy Duty Equipment Technician/Commercial Transport Mechanic Foundation (Terrace)
 - Millwright/Industrial Mechanic Foundation (Prince Rupert)
 - Driller and Blaster for Mining (program under development) (Terrace)
 - Mining and Mineral Processing Operator (program under development) (Smithers/Houston)

- **Thompson Rivers University**
 - Commercial Transport Vehicle Mechanic (Kamloops) (\$10,000 for students attending this program as it is 62 weeks in length)

Section 8 – T4A Information

The Canada Revenue Agency requires StudentAid BC to issue a T4A for all non-repayable funding (e.g. grants, scholarships) provided to students. •Non-repayable funding may or may not be taxable, depending on a student's individual circumstances. Students should refer to the Canada Revenue Agency if they want to confirm whether or not their funds are taxable.

Chapter 5 - Student Eligibility

Students must be eligible for Canada student loan funding in order to be eligible for provincial funding. Each province is responsible for determining and monitoring the eligibility of students in accordance with the Canada Student Financial Assistance Act and Regulations. This chapter explains the eligibility criteria that students must meet in order to qualify for assistance.

- Section 1 – Basic StudentAid BC Eligibility
- Section 2 – Split Enrolment
- Section 3 – Unclassified Studies/Qualifying Years
- Section 4 – Co-op Students
- Section 5 – International Exchange
- Section 6 – Citizenship/Status in Canada
- Section 7 – Group Classification
- Section 8 – Residency
- Section 9 – Residency Permanent Residents/Landed Immigrants/Protected Persons
- Section 10 – Primary Occupation
- Section 11 – Prisoners/Parolees
- Section 12 – Adult Basic Education/English as a Second Language/Adult Special Education
- Section 13 – Credit Screening
- Section 14 – Bankruptcy and Rehabilitation after Bankruptcy

Section 1 – Basic StudentAid BC Eligibility

Policy

There are basic eligibility requirements that students must meet in order to qualify for StudentAid BC assistance. Students must be eligible for Canada student loan funding in order to be eligible for provincial funding.

Purpose

To ensure that students applying for StudentAid BC assistance meet standard eligibility criteria.

Criteria

To be eligible, a student must meet all of the following criteria. The student must:

1. Be a Canadian citizen, or permanent resident of Canada with a valid letter of decision, IMM 1000, IMM 5292, or valid Immigration card, or a protected person with a Protected Person's Status Document valid for the entire study period. The student's identity will be verified through Human Resources and Skills Development Canada (HRSDC) prior to the processing of the student's application. The student's name and social insurance number on their social insurance card, together with their date of birth and gender, must correspond to HRSDC records. If the information cannot be verified, the application will not be processed.

Chapter 5 - Student Eligibility

Section 1 - Basic StudentAid BC Eligibility

2. Have a valid Canadian social insurance number (numbers starting with 1, 2, 3, 4, 5, 6, 7, or 9 for convention refugees).
3. Be a resident of British Columbia as defined by StudentAid BC.
4. Be pursuing full-time studies as their primary occupation (see Section 10).
5. Not be in default of previous student loans or restricted from receiving assistance due to an audit, or other reasons.
6. Incarcerated students or students with an outstanding arrest warrant are not eligible to receive student financial assistance (loans and/or grants) for full or part-time studies, including interest-free status, federal Canada student grants or other programs. Where identified, such students will be placed on the restricted list until such time as they become eligible for StudentAid BC assistance.
7. Be able to demonstrate financial need based on a moderate standard of living as determined by federal criteria.
8. Maintain full-time status, defined as being enrolled in and attending at least 60 percent of a full course load (40 percent for students with permanent disabilities) at all times in an eligible program (see Chapter 2). Audits, duplicate, mutually exclusive, or wait-listed courses cannot be used to meet the minimum course-load requirement. Students may combine quarter and semester courses within a four-month semester, as long as the minimum course-load requirement is met. Students repeating courses solely to improve their grades are not eligible for financial assistance whether the student paid for tuition costs or was in receipt of student assistance. Where the student passed a course but did not obtain the grade required to proceed to the next level of the program, consideration would be given on an appeal basis.
9. Attain satisfactory scholastic standing in each period of post-secondary study by successfully completing at least 60 percent of a full course load (40 percent for students with permanent disabilities), for each study period a student receives student financial assistance and/or interest-free status.
10. Attend a provincially designated school as defined by StudentAid BC.
11. Apprenticeship and pre-apprenticeship students are not eligible for assistance, as their training does not constitute a 'program of study'. Entry level trades training programs are eligible for StudentAid BC purposes. Apprentices (as opposed to full-time students taking trades training) cannot access StudentAid BC assistance for their short periods of educational training in between work periods.

If students or school officials are unsure whether or not a school is designated, they should contact StudentAid BC or visit its website at www.studentaidbc.ca. If a school is not designated, an application can be made and it may take up to three months to finalize the process.

Note: The Student Financial Assistance System (SFAS) is programmed to stop processing an application if a student is under the age of 16 and over the age of 100. • SFAS will generate an error report to StudentAid BC. StudentAid BC will validate the date of birth entry and approve override on SFAS to continue application assessment. School officials with SFAS access will not be alerted to the error but are able to access the error screen on SFAS.

Section 2 – Split Enrolment

Students may be considered to have fulfilled requirements for **full-time** status when registered for the major part of their program of study at one school, but also enrolled in a course or courses at another school, providing that the courses are an essential element of the program of study and counts for credit toward the student's certificate, diploma or degree at the 'home' school. It is the decision of each school to participate in the 'split enrolment' process. Schools may contact StudentAid BC for clarification regarding individual student cases.

Split enrolment students must complete a **60% course load** in four months in order to be eligible for Student-Aid BC. The study period start and end dates will be based on the start date of the earliest course and the end date of the latest course, provided the overall length does not exceed four months of completion of a **60% course load**.

Purpose

To **provide flexibility and** accommodate **students in** situation(s) where a student is unable to obtain the necessary courses at one school and as a result is studying at more than one school during the same study period.

Criteria

Home School

1. The 'home' school is defined as the school from which the student will receive their credential.
The home school must approve/agree to the split enrolment and take responsibility for verifying that the student is maintaining a course load for credit, sufficient to constitute the 60 percent (or 40 percent for students with a permanent disability) requirement.
2. The home school is expected to report withdrawals to StudentAid BC for students involved in split enrolments.
3. The student must identify the educational code of the home school on line 17 of the application form.
4. Course Eligibility
Split enrolments are considered for assistance in the normal manner if the second school's course(s) meet the following criteria:
 - are being taken from an officially designated school;
 - will count for credit towards the student's certificate, diploma or degree at the home school;
 - qualifies for provincial assistance if the student wishes to maintain eligibility; and
 - is not taught by the home school or is over-subscribed.
5. Appendix 3
An Appendix 3 form may be completed by the home school, if required, showing the combined educational expenses. These expenses include the total cost of tuition and books payable by the student for both schools.
6. Split enrolment eligibility per school location and type.
 - a) In-province public school and in-province public school:
 - Fully eligible as outlined above in this section.

Chapter 5 - Student Eligibility

Section 2 - Split Enrolment

- b) In-province **private academic** school and in-province **private academic** school:
 - Fully eligible.
- c) In-province **public** school and in-province **private academic** school:
 - Split enrolments between an in-province *public* school and an in-province *private academic* school are permitted, providing the credits from the second school are recognized and an essential element of the program at the home school and fully transferable.
- d) In-province **public** school and out-of-province **public** school:
 - Split enrolments between an in-province *public* and an out-of-province *public* school are permitted, providing the credits from the second school are recognized and an essential element of the program at the home school and fully transferable. The provincial assistance eligibility will not be prorated if the home school is in BC.
- e) In-province **public** school and out-of-province **private academic** school:
 - Split enrolments between an in-province *public* and an out-of-province *private academic* school are permitted, providing the credits from the second school are recognized and an essential element of the program at the home school and fully transferable. The provincial assistance eligibility will not be prorated if the home school is in BC.
- f) Out-of-province **public** school and out-of-province **public** school:
 - Split enrolments between out-of-province *public* schools will be allowed if both schools are willing to notify StudentAid BC of any reduction in course load. A letter confirming the course load is required for each disbursement document, Certificate 2 or Schedule 2 to enable the home school to confirm the full-time requirement.
- g) Out-of-province **public** school and out-of-province **private academic** school:
 - Split enrolments between an out-of-province *public* school and an out-of-province *private academic* school will be allowed if both schools are willing to notify StudentAid BC of any reduction in course load. A letter confirming the course load is required for each disbursement document, Certificate 2 or Schedule 2 to enable the home school to confirm the full-time requirement.
- h) Out-of-province **private academic** school and out-of-province **private academic** school:
 - Split enrolments between out-of-province private academic schools will be allowed if both schools are willing to notify StudentAid BC of any reduction in course load. A letter confirming the course load is required for each disbursement document, Certificate 2 or Schedule 2 to enable the home school to confirm the full-time requirement.

Note: Split enrolments between public institutions and Athabasca University (Alberta) are permitted.

- 7. Split enrolments involving private vocational/trade schools are not permitted.
- 8. As per federal criteria, split enrolments between three schools is not normally permitted. However, the financial aid office may use discretion providing the home school is willing to follow the procedures outlined above in this section.

Transfers

Students transferring between campuses of the same institution must complete an Appendix 5.

Students in a split enrolment between two campuses of the same institution do not complete transfer forms.

Section 3 – Unclassified Studies/Qualifying Years

Policy

Students enrolled in ‘unclassified studies’ or a ‘qualifying year’ may be eligible for loan assistance under StudentAid BC for up to one year (52 weeks) **in their lifetime**, provided:

- The student enters the ‘unclassified studies’ or a ‘qualifying year’ following an undergraduate degree in order to satisfy prerequisite requirements for a specific graduate program, or
- The student cannot enter into an undergraduate major and is enrolled in courses **necessary to meet the entrance requirements for the undergraduate major**.

‘Unclassified studies’ or a ‘qualifying year’ of study will be included in the calculation of the timely completion factor of the graduate program for Loan Remission Program purposes.●

Purpose

To ensure that students receive assistance while pursuing post-secondary studies.

Criteria

The school teaching the ‘unclassified studies’ or a ‘qualifying year’ must identify the program on their institutional appendix.

Students apply for assistance using the standard StudentAid BC application form.

Section 4 – Co-op Students

Students in co-op placements **will not** be disqualified from StudentAid BC eligibility if they are working 32 hours or more per week.

The purpose of this policy is to ensure that students who have not completed their certificate, diploma or degree and who are pursuing a co-operative program of study are eligible to receive student financial assistance, if they have financial need over and above the wages earned through their co-op work. This policy recognizes that co-op work terms are an integral part of the student's academic program.

It is recommended co-op students apply one semester at a time. When assessing need for students requesting StudentAid BC assistance while on a co-op work term, the co-op work term gross earnings are assessed as study period income.

If a student requests consideration for StudentAid BC during the co-op placement period, a reassessment is required to include the co-op gross earnings in the calculation of financial need. Students must indicate their gross earnings on the reassessment (Appendix 7).

To maintain interest-free status, students must provide a • Schedule 2 • to their bank and/or National Student Loan Service Centre. • If these are not provided, the study period end date will be considered as the date of the last study period for which StudentAid BC funds and/or interest-free documents were provided.

Students who are in interest-free status or interest-free periods are considered to be in a 'funded' term. Withdrawals and unsuccessful terms are counted during this time.

Students who apply for two semesters of funding (e.g., September to April) and subsequently qualify for a co-op placement in their first semester, and **do not wish** to be considered for StudentAid BC assistance, must submit a reassessment to change the original start date to the beginning of the second semester.

Students who apply for two semesters of funding (e.g., September to April) and subsequently qualify for a co-op placement in their second semester, **and do not** wish to be considered for StudentAid BC assistance, must submit a Study Period End Date Notification and • a Schedule 2 • to extend their interest-free status. If the student wishes to be considered for StudentAid BC assistance in the second semester while in a co-op placement, the student must declare the co-op income through a reassessment.

If a student is on a co-op placement during the prestudy period and is not on StudentAid BC, earnings must be claimed. Tuition and book costs should also be claimed. Co-op students on StudentAid BC during their prestudy do not claim co-op earnings or educational costs.

Co-op site visit for students on an international co-op or co-op outside of the British Columbia may be conducted via a virtual tour by the home institution.

Co-op students are eligible to apply for student financial assistance and/or to maintain interest-free status for the mandatory co-op term(s) plus one optional term only, providing the work term(s) constitute, or are equivalent to, an essential element of the program of study.

Section 5 – International Exchange

Policy

Students classified by the school as being on an “international exchange” are eligible to apply for StudentAid BC assistance. The international exchange course credit(s) must be a part of an eligible program (as defined in this manual) at the home institution. Students on international exchange must maintain full-time status at the home institution during the exchange study period as defined in [Chapter 2](#).

Students in study abroad or other international programs where registration and fees are paid to the international institution must apply for aid through the international institution. If the international institution is not designated, the process for designation outlined in [Chapter 1](#) must be followed before consideration will be given to eligibility for financial aid.

Purpose

To recognize the program of study in which the student is enrolled and to ensure that students receive sufficient assistance to participate in international exchange programs during their post-secondary studies.

Criteria

The home institution must have a partnership agreement on international exchange policy with the international institution. The international institution must be accredited as verified by one of the five accrediting bodies approved by StudentAid BC ([see Chapter 1](#)) to be eligible for student financial assistance. Transferability of all course credit(s) from the international institution must be approved and confirmed by the home institution in advance of StudentAid BC funding and must be transferable (at a full-time equivalent) to the home institution. Upon completion of the exchange, the home institution must review the credits obtained, confirm transferability and report promptly any withdrawal and/or unsuccessful term as per standard StudentAid BC policy.

Note: It is recognized that reporting of credit from international school may take longer than the standard six week StudentAid BC policy.

Tuition fees for the exchange are paid to the home institution ([see Chapter 2](#) for a definition of tuition fees and what can and cannot be included).

The MSOL will be used for all living-cost allowance calculation (as outlined in this manual) for all international exchange program.

Students on international exchange are eligible for return transportation allowances as outlined in [Chapter 14](#). Any additional costs are the responsibility of the student and cannot be claim as exceptional expenses.

Exam periods for international exchange are included in the period of study for the purpose of assessment.

Breaks in full-time study are permitted as long as the combined break time does not exceed 10 percent of the study period weeks. No break can be longer than two consecutive weeks, with the exception of the year-end break, which can be up to three weeks in length. This is to ensure students maintain full-time studies throughout their period of studies.

Mandatory orientation periods for international exchange are included in the period of study for the purpose of assessment. However, optional orientation period are not included.

Section 6 – Citizenship/Status in Canada

Policy

In order to be eligible for consideration for funding under StudentAid BC, a student must be a Canadian citizen or a permanent resident (landed immigrant). Students living in Canada on temporary visas are not eligible for assistance and cannot apply until permanent resident status is obtained.

The *Canada Student Financial Assistance Act* specifies that, to be eligible, an applicant must be a Canadian citizen within the meaning of the *Citizenship Act* or a permanent resident within the meaning of the *Immigration Act*. Students who attain citizenship or permanent resident status partway through an academic year are not eligible to receive assistance until the beginning of the next semester or academic year.

The guiding principle with respect to permanent residents is that sponsorship does not supersede the criteria for identification of **group status**.

Convention refugees will be eligible for StudentAid BC funding if they supply documentation of their status. Each application will be processed manually. In the 2003 federal budget, the Government of Canada announced amendments to the *Canada Student Financial Assistance Act* to make protected persons, including convention refugees, eligible for financial assistance through the Canada Student Loans Program (CSLP). In order to apply for StudentAid BC funding, protected persons must provide the following documentation along with their application for student financial assistance:

1. A copy of their Protected Persons Status Document (IMM 5292). The document must be valid for the entire study period. For example, if the school year ends in April 2011, the expiry date on their document must be at least until the end of April 2012. To obtain a Protected Person Status Document, students may apply on-line at www.cic.gc.ca. To enquire about the status of an application, applicants can contact a Citizenship and Immigration Canada (CIC) call centre at:

Toronto: (416) 973-4444
Vancouver (604) 666-2171
Rest of Canada: 1-888-242-2100

StudentAid BC will accept a copy of the student's notice of decision issued by the Immigration and Refugee Board of Canada as acceptable proof of status.

2. A copy of the student's temporary social insurance number (SIN) card showing a 900-series SIN Number. All temporary SIN cards must be valid for the entire period of study. For example, if the school year ends in April 2011, the expiry date on the temporary SIN card must be at least the end of April 2012.

Note: If the student's temporary SIN card is due to expire during the period of study, the student must contact social insurance registration to have the card renewed. Only the expiry date will change on the temporary SIN card; the SIN number will remain unchanged.

Chapter 5 - Student Eligibility

Section 6 - Citizenship/Status in Canada

Students who do not have a SIN card or who have a SIN card that is due to expire during the period of study must obtain a temporary SIN or renew an existing SIN card. Protected persons may visit the social insurance registration website at www.servicecanada.gc.ca.

Students who require assistance may contact their local Service Canada Centre in person or call the social insurance registration office toll-free at 1 800-206-7218.

Purpose

To ensure that students applying for assistance under StudentAid BC meet federal criteria as outlined in the provisions of the *Canada Student Financial Assistance Act*.

Criteria

1. Sponsorship

Immigrants to Canada who are sponsored by an individual (other than a parent or spouse) are considered to be dependent on the sponsor and are assessed parental contributions from the sponsor, until such time as the student meets StudentAid BC criteria for independent status.

A sponsor is the individual identified on the Record of Landing immigration form (letter of decision, IMM 1000 or IMM 5292) issued by the federal government.

- If the sponsor **is a parent**, the student is assessed according to the procedures for single dependent students, with the calculation of parental contribution from income and assets from the sponsor.
- If the sponsor **is a spouse**, the student is assessed according to the procedures for married students, with contributions expected from spousal income and assets.
- If the sponsor **is an individual, other than parent or spouse**, the sponsoring individual's income and assets are assessed in the calculation of parental contribution.
- If the sponsor **is an organization**, the needs assessment is calculated without a contribution from parental income and assets. Any resources provided to the student by the sponsoring organization are included in the student's resources.

Note: If the citizenship question (#20) on the StudentAid BC application is left blank and the student has a valid social insurance number, the field will automatically be converted to a 'yes'

2. Married students (spouse and children are not permanent resident/landed immigrants of Canada)

Where the student is a permanent resident (landed immigrant) of Canada and the spouse and children are not, the student is assessed as a single student. •

The student may submit an appeal request, asking that consideration be given in assessing him/her as a married student. In such instances, it would be expected that Revenue Canada recognizes the family for taxation purposes.

Section 7 – Group Classification

Policy

The student's group classification determines whether or not financial information is expected from the parent(s), determines the level of allowances, and determines various policies applied to different classifications under the program.

Students must submit an Appeal Request if they wish to request a change in status after commencement of studies.

Purpose

To differentiate between those students still considered to be dependent on a financial sponsor (parents, etc.) and those considered to be independent of a financial sponsor.

Criteria

1. Dependent (Group A)

Students are considered to be dependent on their parent(s) unless they meet at least one of the criteria for independent status.

2. Independent (Group B)

Students are considered independent if they meet at least one of the following criteria:

- Are married on the first day of classes, or are separated, divorced, widowed, a parent or a single parent. **Refer to NOTE A.**
- Have been out of secondary school for four years (48 months) as of the first day of classes. **Refer to NOTE B.**
- Have spent two periods of 12 consecutive months each in the full-time labour force (a minimum of 32 hours per week) while not concurrently being a full-time student receiving funding through the CSLP. **Refer to NOTE C.**
- Have no parent, (e.g. died or disappeared). **Refer to NOTE D.**
- Have been declared a ward of the court. **Refer to NOTE E.**
- Have cohabited with a person, in a marriage-like relationship, for a period of at least 12 consecutive months as of the first day of classes. **Refer to NOTE F.**
 - a) Income assistance recipients who have been cohabiting for less than 12 months are not eligible to apply as common-law under StudentAid BC.
 - b) Where a student was previously common-law, is no longer common-law, has not applied for assistance in the past and would otherwise be considered Group A, the student may submit an Appeal Request for Group B status.

Chapter 5 - Student Eligibility

Section 7 - Group Classification

- c) Where a student has been living common-law for a period of less than 12 months and there is a child of the union, the student is not considered to have met the definition of 'common-law' under StudentAid BC. That student is considered to be a single parent for the purposes of StudentAid BC. If the partner is also applying for student financial assistance, he/she applies as a single parent.
- d) Where a student has been living common-law for a period of less than 12 months, the student is not considered to have met the definition of 'common-law' under StudentAid BC. If, part way through the study period, a student and partner have lived together for 12 continuous months, the student continues to be considered single for the purposes of StudentAid BC for the remainder of the study period.

- Note:
- A. If the student is married and the spouse is not a landed immigrant/permanent resident/Canadian citizen, remains in another country and will not be in Canada at the study period start date, the student is considered a Group B single student or single parent student if dependent children are in the student's care in Canada.

If the spouse has arrived in Canada as a landed immigrant and does not yet have a valid social insurance number, the student and spouse will be assessed as if married. StudentAid BC will use a temporary social insurance number for the spouse. Once the spouse receives his/her valid social insurance number, the student should submit a reassessment.
 - B. Grade 13 is not considered to be post-secondary level study for the purpose of StudentAid BC. The four-year count for Group B status eligibility commences a completion of Grade 13. The age of the student at the time of leaving school has no bearing on the four-year count.
 - C. The labour force participation criterion for Group B is not intended to exclude individuals who were employed full-time (minimum 32 hours per week) while at the same time enrolled in full-time post-secondary study.

Periods on Employment Insurance in between periods of full-time employment, are eligible to be considered as 'full-time labour force.'

Periods on social assistance are not considered as 'full-time labour force' unless, while in receipt of benefits, students were seeking employment.
 - D. Proof of death of a parent, such as a death certificate or notarized third-party evidence, may be required for verification purposes.
 - E. Documentation from the courts or the Ministry of Children and Family Development may be required for verification purposes.
 - F. The student may be requested to submit a fully completed statutory declaration attesting to the common-law relationship for verification purposes.
 - G. A student whose status changes from single to married may also be asked to submit documentation on an audit basis.

3. Modified Group B status

A student who would normally be considered a dependent Group A student may be considered as a 'Modified Group B' independent student **on an appeal basis**. See Chapter 11. The student must provide satisfactory evidence of a severe and permanent breakdown in the relationship with the parent(s) (i.e. disowned).

The student will normally be expected to have maintained an independent residence outside the parent(s) home for at least one year before the start of the study period. Exceptions will be considered when it can be documented that a recent clash with parent(s) was sudden and violent, placing the student in physical jeopardy or causing extreme mental stress, resulting in the need to move out of the family home. Students who usually live with their parents during the summer months cannot be considered.

The following documentation is required before Modified Group B Status review is considered:

- A **notarized** statement from the student outlining, in specific detail, the nature of the family rift and the reasons for it, **and**
- A letter from a responsible third party testifying as to the truthfulness of the student's explanation and providing an independent assessment of the situation. The 'third party' could be any of the following: counselor, psychologist, religious advisor, doctor, teacher, mature relative outside the immediate family, or family friend. (status of the third party must be identified), **and**
- A letter from the parent(s) confirming the irreconcilable breakdown in family relations and their refusal to support the applicant. If the family rift is so serious that a parental letter cannot be obtained, a letter from a professional third party having first-hand knowledge of the situation may be substituted.

Where the family situation is extremely serious, Modified Group B status will be awarded for both CSL and provincial assistance. Examples of such extremely serious/grave circumstances are:

- Parent(s) physically abusing or molesting student.
- Parent(s) psychologically incompetent or disturbed and causing great mental anguish to student.
- Parent(s) addicted to drugs or alcohol, creating an extremely poor home situation.
- Parent(s) in total and absolute disagreement with student's choice of religion, moral code or lifestyle as a result of which the relationship between student and parents has been completely severed with no hope of reconciliation; there has been no interaction between parent(s) and students for quite some time; the student is an outcast from the family, disinherited, etc.
- The student has been removed from the family home by the Ministry for Children and Family Development.

Note: A disagreement on the part of the parent(s) with StudentAid BC criteria is not sufficient cause to award independent Group B status and applications for Modified Group B status will be rejected unless the above criteria are met.

Section 8 – Residency

Policy

To be eligible for financial assistance through the Province of British Columbia, each applicant must have established residency in BC according to StudentAid BC criteria for each student group classification.

Purpose

To provide financial assistance to students who are deemed to be residents of BC in that they or, where appropriate, their parent(s) have been taxpayers in BC, and to ensure that a student receives funding from only one province at a time.

Criteria

Students may only receive assistance from ONE province at a time. Attempts to obtain assistance from two or more provinces simultaneously may be considered as fraud under the *Canada Student Financial Assistance Act*.

1. Dependent (Group A) students:

The official residence of dependent students is determined by that of their parent(s) or sponsor if under sponsorship. British Columbia will be considered as the province of residence if BC is the last province in which the parent(s) lived for 12 consecutive months, as of the start of classes.

Appeals will be considered for the student to be a resident of BC if:

- Parent(s) reside in or maintain family home in BC, even if one parent works in another province.
- Parent(s) live in BC and an official sponsor lives in another province.
- Where parent(s) are separated or divorced, the parent with whom the student normally resides or from whom the principal financial support is received is a resident of BC;
- Parent(s) have been stationed abroad for a definite period of time (e.g. military service), and the parent(s) lived in BC for at least 12 months before leaving the country;
- There are no parent(s) living in Canada and student studying in BC.

Chapter 5 - Student Eligibility

Section 8 - Residency

Note: A. If the parent(s) have resided in another province for 12 consecutive months, but the student remains in BC to begin or continue post-secondary education, then BC **may** accept the student as having BC residency for purposes of student financial assistance. The new province in which the parent(s) resides would normally be the true province of residence. If the student is accepted as a BC resident, StudentAid BC will notify the parent(s) new province of residence that BC has accepted the student as a resident of BC.

Note: B. If there are no parents and the sponsor lives in another province, the student is considered to be a resident of the province in which the sponsor lives.

Immigrants to Canada who are sponsored by an individual (other than a parent or spouse) are considered to be dependent on the sponsor and are assessed parental contributions from the sponsor, until such time as the student meets StudentAid BC criteria for independent status. [See Chapter 6.](#)

Where the student was previously funded under StudentAid BC while under sponsorship and the parents live in BC but the sponsor lives in another province, BC residency will be grandfathered, providing the student's situation has not changed from the previous year.

2. Independent (Group B) students:

A. Independent students establish residency in their own right by living in one province for a period of at least 12 consecutive months. Students are considered to be residents of British Columbia if BC is where they last resided for 12 consecutive months as of the start of classes, excluding time spent as a **full-time student** at post-secondary studies.

If a student has been required by government agencies (e.g., armed forces) to live in BC, that period of residence is counted in determining official provincial residency. However, any periods of incarceration in BC will not be counted towards residency eligibility.

B. An independent student may also be considered for BC residency on appeal if any of the following apply:

i) Students who are married and both requiring assistance were originally assisted by different provinces but are now both studying in BC and BC is the province of residency for one of them.

Where married students are attending a school in a third province (in which neither is a resident), each student will then be considered a resident of their original province, unless mutual agreement among provinces is reached.

ii) A married student from another province is attending a BC school and the student's spouse is employed in BC.

The working spouse must document employment (pay stubs, letter from employer, etc.) in BC for 12 consecutive months prior to the first day of classes in the study period.

Chapter 5 - Student Eligibility

Section 8 - Residency

- iii) A student who is considered to be a resident of another province but has completed four years of full-time study in BC prior to the start date of classes for which assistance is being requested. Normally, the Province of British Columbia will accept these students as residents.

When a student does not qualify for residency in any one province under any of the standard criteria, residency may be considered to be the province in which the student will attend **full-time studies**.

For examples, if a Group B student arrived in Canada as a permanent resident less than 12 months prior to the start date of classes and intends to study in British Columbia, he/she would be considered a resident of BC for student assistance purposes.

Note: The criteria outlined above for determining BC residency are similar to those used by other provinces. Students who do not qualify for British Columbia student assistance under the criteria above should be advised to contact the province for which they can meet these criteria.

Section 9 – Residency

Permanent Residents/Landed Immigrants/ Protected Persons

Policy

A student who is a dependent (Group A) permanent resident/landed immigrant and lives in BC while the sponsor lives in another province is considered to be a resident of the province in which the sponsor lives.

A student who is an independent (Group B) permanent resident/landed immigrant, has not lived in any one province for at least 12 continuous months and is living in BC at the time of application will be considered eligible for BC residency.

Students who are considered to be protected persons and who have a valid protected person's status document will be considered residents of British Columbia for the period of time outlined on their protected person's status document. This policy applies even if the student landed and temporarily resided in another province. For the purposes of student aid funding, it is assumed that the province in which the student attends post-secondary education will be the same province they choose to reside in after completion of studies.

Purpose

To simplify the application process for the student and not require • an Appeal Request for residency.

Procedure

Student should answer 'yes' to Question 20 on the StudentAid BC application regarding landed immigrant/permanent resident status.

Section 10 – Primary Occupation

Policy

As required under the *Canada Student Financial Assistance Act*, a student's primary occupation must be the pursuit of studies in order to be eligible for funding under StudentAid BC.

For this reason, students who are members of the full-time* labour force throughout their period of study (excluding hours under a work study program and co-op work terms) do not qualify for Student-Aid BC consideration regardless of their hours of full-time study. They are considered to be full-time members of the labour force and employment is their primary occupation.

Purpose

To ensure that StudentAid BC funding is only provided to students whose primary occupation is full-time post-secondary study.

* Full-time labour force means working at least 32 hours per week, including vacation time, in-lieu days and approved leaves of absence, for at least 50 percent of the student's study period.

Section 11 – Prisoners/Parolees

Policy

A parolee • may be considered for student financial assistance under StudentAid BC. Incarcerated students (prisoners) are not eligible for StudentAid BC funding.

Purpose

To limit assistance to students who are employable (i.e., not currently incarcerated).

Procedure

1. A standard assessment will apply to students on parole, unless they are on day parole.
2. If the student is on day parole, the student must submit an Appeal Request Form. The appeal unit will override the standard maintenance allowances since these costs are already provided by federal/provincial authorities.

Section 12 – Adult Basic Education/English as a Second Language/ Adult Special Education/Other Developmental

Policy

Students who are enrolled in Adult Basic Education (ABE), English as a Second Language (ESL) or Adult Special Education (ASE) or other developmental course/program are not eligible for post-secondary level funding through StudentAid BC. These courses are considered to be studying at the developmental level.

The Adult Basic Education Student Assistance Program (ABESAP) is available at BC public post-secondary institutions. Direct and targeted educational costs for students demonstrating financial need and enrolled in eligible ABESAP course(s) may be considered for funding. Financial aid officers at the institutions will decide which of the allowable costs may be funded, dependent on the institutional ABESAP budget and the determined need of the student.

Students who are enrolled in ABE/ESL/ASE/other developmental courses back-to-back with a period of post-secondary level studies (e.g., six weeks of ABE/ESL/ASE/other developmental followed by six weeks of trades or technology) may apply for ABESAP funding for these courses only. Students can apply for part time funding through StudentAid BC for the post secondary level courses.

Note: Students who have accessed alternate programs available through schools and who have completed 12 years of schooling may receive a 'school-leaving' certificate. These certificates do not confer graduation from high school or equivalency and should not be used as proof of high school graduation.

1. 60 percent post-secondary level course load:

Students enrolled full time in post-secondary studies and at the same time are enrolled in one or two ABE/ESL/ASE courses may apply for StudentAid BC. Students attending private schools must maintain a minimum number of instructional hours per week as determined by the school for full-time study, not including ABE/ESL/ASE/other developmental courses. (The absolute minimum number of hours of study for a full-time program in a private school is 20 instructional hours per week and 15 instructional hours for aviation schools). These students would not be eligible for funding under ABESAP, since StudentAid BC provides assistance at 100 percent of the tuition and books. The difference between their actual tuition/books should be sufficient to cover the ABE/ESL/ASE course costs.

2. 100 percent post-secondary level course load:

Students enrolled in 100 percent of a full post-secondary course load for credit and, at the same time, are enrolled in ABE/ESL/ASE/other developmental courses may be eligible for both StudentAid BC and ABESAP funding.

Purpose

To ensure ABE/ESL/ASE/other developmental students who are also enrolled in a full-time post-secondary level program receive the financial assistance to which they are entitled.

Note: The ABESAP Policy and Procedures Manual can be found at the following link:
https://studentaidbc.ca/sites/all/files/school-officials/ABESAP_manual.pdf

Section 13 – Credit Screening

Policy

The federal government's Canada Student Financial Assistance regulations require that a credit check be done on all first-time applicants 22 years of age and older. If a student does not pass the credit screening, a restriction will be placed on file so that no further processing will occur if any of the circumstances below apply:

- There was an outstanding judgment with an amount of \$1000 or more in the past 36 months.
- There has been a foreclosure with an amount of \$1000 or more in the past 36 months.
- There were three or more separate occasions on which the student was more than 90 days overdue in payments on three or more loans or other debts (credit cards, lines of credit, utility bills, car loans, etc.).
- Each of the student's individual debts or loans was worth \$1,000 or more.
- The student had control over the circumstances that led to the overdue payments.

Purpose

The purpose of the credit screening is to determine whether the student has a favourable credit history and the ability to carry a debt load if student assistance funding is provided. The credit screening process is a federal requirement.

Procedure

The credit screening process occurs when the application is received by StudentAid BC. Failure to pass the credit screening is open to appeal to StudentAid BC for consideration.

The following extenuating circumstances are subject to further consideration under appeal:

- The student was under 22 years of age at the time the application was received by StudentAid BC.
The student must provide proof of age in the form of a drivers license, provincial health card or passport.
- The student had unexpected exceptional expenses, such as caring for children with disabilities or caring for elderly or infirm relatives which caused the student to incur additional debt.
- The student or student's spouse had a loss or reduction of income or earnings caused by layoff, dismissal or reduction of normal income, illness, change in family/marital situation, inability to work due to disability or illness, or failure of an ex-spouse to maintain family support payments.

Section 14 – Bankruptcy and Rehabilitation after Bankruptcy

Policy

Borrowers who have entered into Bankruptcy or a bankruptcy related event under the *Bankruptcy and Insolvency Act* (BIA) that involves Canada or BC student loan funding will only be considered for further financial assistance when they meet Canada Student Loan Program (CSLP) and StudentAid BC criteria.

Purpose

To ensure that borrowers who have entered into Bankruptcy or a bankruptcy related event meet CSLP and BC rehabilitation requirements before they are issued further financial assistance, if they have not repaid the student loan debt, or have not had their student loan debt discharged.

A Bankruptcy while in full-time studies for the Canada Student Loan portion of the Canada-BC Integrated Student Loan:

Eligible:

To be eligible for interest-free status on full-time student loans or further funding, borrowers in a participating Bankruptcy or bankruptcy-related event must meet the following requirements:

- submit the required documentation indicating their intention to remain in-study, i.e., Schedule 2: Confirmation of Enrolment form,
- be in a full-time study defined as 60% of a full course load or 40% for a full course load for students with permanent disabilities. Part-time students who have a Bankruptcy or bankruptcy-related event while in -study are not eligible for these benefits. They will automatically enter into repayment on their current loans and will not be eligible for new loans,
- must remain in the same program of study in which they were enrolled on the date of the Bankruptcy or bankruptcy-related event, but may change institutions as long as they remain in the same program of study and it does not take longer to complete at the new educational institution,
- must pursue studies on a continuous basis, i.e., consecutive study periods, excluding regularly scheduled breaks, such as summer break,

Ineligible:

Students declaring bankruptcy will be restricted from receiving new loans and/or interest-free status, if one of the following events occurs:

- the student changes programs of study. If a student changes their program of study they will have to wait until they have been out of school for 10 years in most circumstances before they will be eligible for a clearance letter from CSLP and subsequently apply for BCSL regular rehabilitation.
- the student no longer meets the definition of full-time student enrolled in less than 60 percent of a full course load (or less than 40 percent of a full course load if a student with a permanent disability),

Chapter 5 - Student Eligibility

Section 14 - Bankruptcy and Rehabilitation after Bankruptcy

- the student fails to submit the required documentation indicating their intention to remain in-study (Schedule 2: Confirmation of Enrolment form), or
- three years passes from the date of bankruptcy (however, student will be able to complete the current study period before going into repayment).

B. Bankruptcy while receiving part-time Canada student loans:

If a borrower participates in a Bankruptcy or bankruptcy related event while in receipt of part-time funding they will automatically enter into repayment on their current loans and will not be eligible for additional funding.

C. Bankruptcy while in full-time studies for the BC portion of the Canada-BC Integrated Loan:

To be eligible for interest-free status on full-time student loans or further BC funding, borrowers participating in a Bankruptcy or bankruptcy-related event must apply for conditional rehabilitation as follows:

To apply for conditional rehabilitation a borrower must submit a completed **BC student loan rehabilitation due to bankruptcy form**. The borrowers must include all the details and supporting documents outlined below:

A cover letter detailing

- reasons for filing Bankruptcy
- current length of program of study
- length of time remaining in current program
- career plans for using education

A current official transcript from the school the borrower is attending confirming the program of study and academic progress to date.

A recent credit report (dated within 2 months of application) from Equifax or an equivalent credit-reporting agency.

Letters (at least one) from responsible third parties who can confirm the borrower's reasons for declaring Bankruptcy as well as their current plans, career goals and focus for the future ("third parties" can be a counselor, doctor, religious advisor, relative or family friend)

The rehabilitation application must be approved before the borrower is entitled to more BC student loan funding.

If approved for further BC student loan funding, borrowers may be entitled to additional funding and/or Interest Free Status for three years or until the end of their program (whichever falls earlier).

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Section 14 - Bankruptcy and Rehabilitation after Bankruptcy

D. Bankruptcy while in repayment for both the Canada and BC portion of a Canada-BC Integrated Loan:

Borrowers no longer attending school must receive clearance from the Canada Student Loans Program before they can receive further Canada-BC integrated loans, interest-free status or consideration for certain debt management programs. For information on how to obtain clearance from the Canada Student Loans Program the borrower should contact the Canada Student Loan Case Review Unit, reached through the National Student Loans Service Centre at 1-888-815-4514

Note: Borrowers may receive assistance under the BC and Canada Repayment Assistance Plan (RAP) while in Bankruptcy. See Chapter 10 for information on RAP.

Once a borrower has received clearance from the Canada Student Loans Program, in order to be eligible for interest-free status or further BC funding, they must apply for **regular** rehabilitation of eligibility.

As part of the rehabilitation process, StudentAid BC will require that the student provide a copy of the bankruptcy papers filed through the trustee that includes the date of bankruptcy, the amount owed to creditors and the date of discharge. For information on if a BC student loan is eligible for discharge after Bankruptcy, please:

1. visit the website for the Office of the Superintendent of Bankruptcy Canada. There is specific information on Student Loans and Bankruptcy at this site:
<http://www.ic.gc.ca/eic/site/bsf-osb.nsf/eng/br02057.html> or
2. contact their Trustee

Note: The eligibility criteria for **regular** rehabilitation are the same as that for **conditional** rehabilitation.

Chapter 5 - Student Eligibility

Section 14 - Bankruptcy and Rehabilitation after Bankruptcy

•Summary

In all cases of bankruptcy which involve a Canada student loan, the student must obtain a clearance letter from CSL in Ottawa before funding from StudentAid BC will be considered.

The StudentAid BC application **will be processed** if at least one of the following applies:

- A student declares bankruptcy while attending school and wishes to continue as a full-time student while remaining in the same program of study (can transfer institutions).
- A student files for bankruptcy which involved a Canada student loan and the student has obtained a clearance letter from the Canada Student Loans Program to receive more student aid funding.
- A student has previously declared bankruptcy that did not include a Canada student loan for which a discharge has been received.
- A student has previously declared bankruptcy that did not include a Canada student loan but has not received a discharge. The student must disclose the StudentAid BC application to the bankruptcy trustee and receive assurance from the trustee that student loan funds, if issued, will not be seized for bankruptcy purposes. The student must also inform the bank of an undischarged bankruptcy situation (applies to all loans over \$500).
- A student has satisfied a judgment order by paying the judgment debt (principal, interest and costs) in full.
- A student has filed a consumer proposal under the *Bankruptcy and Insolvency Act* where a Canada student loan was included and has repaid the debt in full (principal, interest and costs).
- A student has filed a consumer proposal which does not include Canada student loan debt and submits a statement from Debtor Assistance, Ministry of Attorney General, providing approval for a student loan and assurance that student assistance monies will not be procured to pay existing creditors.

The StudentAid BC application **will not be processed** if at least one of the following applies:

- A student declared bankruptcy involving Canada student loans, and has not received clearance from officials in Ottawa.
- A student has filed a consumer proposal under the *Bankruptcy and Insolvency Act* where a Canada student loan was included and the student has not paid the debt (principal, interest and costs) in full.

Chapter 6 – Application and Adjudication

This chapter explains the StudentAid BC application process and the assessment of financial need. Eligibility for funding is assessed using standard policies and applications are processed through an automated computer system. Students may apply on-line or submit a paper application.

The determination of financial need under StudentAid BC is based on information provided on a student's application concerning income, assets and other sources of income during the prestudy and educational periods. The assessment process considers student resources against educational expenses and standard living costs in order to determine a student's financial need.

Section 1 – Applications

Section 2 – Releasing Information to Student/Third Party

Section 3 – Disclosure of information to CSLP and other entities

Section 4 – Assessing need

Section 5 – Assessment of Students' Costs and Resources

Section 6 – Assessment for Students with Disabilities

Section 7 – Human Resources and Skills Development Canada Sponsorship

Section 1 – Applications

Policy

StudentAid BC is a needs-based program. Students must be eligible for Canada student loan funding in order to be eligible for provincial funding.

Eligibility for student financial assistance will be assessed using standard policies, processed through an automated computer system. Eligibility and resulting funding will be determined based on the information supplied on a StudentAid BC application form and related appendices.

Purpose

To ensure that British Columbia post-secondary students who anticipate the need for financial assistance have their need assessed in a fair and consistent manner.

Criteria

1. Students can apply on-line at www.studentaidbc.ca.
2. Paper applications for student assistance can be obtained in British Columbia on-line at www.studentaidbc.ca
3. Students must submit only one application for each study period. Submission of multiple applications will cause validation errors and delays. A student's study period cannot exceed 52 weeks.

Note: For students who change schools after submitting an initial application. See Chapter 9.

Chapter 6 - Application and Adjudication

Section 1 – Applications

4. Students who are attending a non-semester program are expected to submit one application for the entire study period.
5. Applications must be submitted indicating dollar amounts in Canadian currency. School officials outside of Canada are advised of this requirement on the Appendix 3.
6. DEADLINES

In most cases, students who submit their **completed** and accurate application at least six weeks before classes begin will receive an assessment prior to the start of classes.

The final deadline for **complete** applications, including appeals, reassessments and transfers, to be received at StudentAid BC is six weeks prior to the study period end date.

Applications received before the final deadline for the study period will be assessed for full program allowances. Applications received after the deadline will not be processed and are not eligible for assistance.

Section 2 – Releasing Information to Student/Third Party

Policy

Where requested by the student, information related to the student may be released, either to the student or a third party.

Purpose

To ensure the student has full access to information available and, if requested by the student, to release information to a third party.

Criteria

1. The StudentAid BC application contains a 'Release of Information' section. Completion of this section permits the release of application, appendix and assessment information to a student's parents (including a step-parent, sponsor or legal guardian), spouse or other individuals. The student must name the person to whom information may be released. •

Section 3 – Disclosure of Information to CSLP and other entities

Policy

Personal information collected from the student on the application form and the MSFAA will be released to certain third parties for the purposes of administering Canada-BC Integrated Student Loans. For example, officials of CSLP or its agents may contact schools for information pertaining to specific students.

Purpose

To assist SABC, CSLP, or the Ministry of Finance or their agents to collect, use and disclose the personal information required to administer the Canada-BC integrated student loan. For example, to audit the information provided on the student loan application, or to collect outstanding student loans.

Criteria

Students should be aware the personal information collected to administer your Canada-BC Integrated Student Loan will be released to certain third parties. In addition, Financial aid officers and/or owner/operator of private institution(s) should ensure key personnel at their schools are made aware of the application declaration and consent embedded within the MSFAA, both documents are signed by the student.●

Section 4 – Assessing Need

This section provides information on the process of assessing financial need for full-time students. The determination of financial need under StudentAid BC is based on information provided on a student's application concerning income, assets and other sources of income during the prestudy and educational periods. The assessment process considers student resources against educational expenses and standard living costs.

Purpose

This section provides information on the process of assessing need for full-time students under StudentAid BC.

Human Resources and Skills Development Canada has established an on-line assessment tool designed to assist students in projecting student financial assistance that may be available. The Student Need Assessment Software (SNAS) may be accessed through the Canada Student Loans Program Internet site at: www.hrsdc.gc.ca/.

Note: The SNAS outcome provides students with an estimate of financial assistance eligibility only. The StudentAid BC assessment process provides the student with exact eligibility information.

Chapter 6 - Application and Adjudication

Section 4 – Assessing Need

Steps to assessing need

The need assessment process consists of four steps:

STEP 1: Identify the student's category (Group Classification [see Chapter 5, Section 7](#))

STEP 2: Assess the student's costs

STEP 3: Assess the student's resources

STEP 4: Calculate the student's need

Several tables are referred to in this chapter. These tables are found in [Chapter 14](#) of this manual.

Standard assessments

After determining student's category, cost lines 1-6 and resource lines 9-13 (in the Summary Chart below) are standard assessment items. Students are assessed the standard allowances for these items without documentation. These standard assessments are designed to assess the needs of the vast majority of students.

Summary of Need Assessment Procedures

2	COSTS	See
1.	Tuition & Compulsory Fees	6-5: 1
2.	Books & Supplies	6-5: 2
3.	Computer Costs	6-5: 2
4.	Exceptional Educational Costs	6-5: 3
5.	Student Living Allowance	6-5: 4
6.	Return Transportation	6-5: 5
7.	Day Care	6-5: 6
8.	Other Allowable Costs	6-5: 7
9.	Discretionary Costs (Appeal only)	6-5: 8
Total Costs		Sum of lines 1–9
3.	RESOURCES	
10.	Prestudy Contribution	6-5: 9
11A.	Study Period Contribution 80%	6-5: 10
11B.	Study Period Contribution 100%	6-5: 10
12.	Student & Spousal Assets	
	a) RRSP	6-5: 11
	b) motor vehicle(s)	6-5: 11
	c) other assets	6-5: 11
13.	Parental Contribution	
	a) income	6-5: 12
	b) assets	6-5: 12
Total Resources		Sum of lines 10–13
4.	ASSESSED NEED	Total Costs less Total Resources

Chapter 6 - Application and Adjudication

Section 4 – Assessing Need

Other allowable costs

In addition to the standard assessments items, appropriate authorities may assess other allowable costs defined in this chapter. These costs include: child support/alimony, separate residence allowance for married applicants, additional transportation and regular student loan payments for the spouse of a married applicant. These costs are totaled in line 7 of the summary chart.

Discretion

In addition to the standard assessment items and the other allowable costs described above, the staff in the **Case Review Unit** have discretion to include other costs and/or to adjust resource assessments to reflect individual situations. These adjustments would be in response to documented emergency or extraordinary circumstances, or situations that would prevent a student from continuing studies. The adjustments to student loans are subject to the standard calculation process with respect to assessed need and the weekly maximums set out in 7-2. These adjustments are **considered on an Appeal basis only**.

Section 5 – Assessment of Students’ Costs and Resources

Student costs

Purpose

A basic principle of the Canada student Loan Program and StudentAid BC is that the government, where needed, will supplement a student’s resources to help meet the costs of post-secondary education. For the purpose of the need assessment, the costs of post-secondary study include both education and living costs based on a **Moderate Standard of Living (MSOL)**. See Chapter 14.

Tables

For some costs, ceilings and standard allowances have been established. These ceilings and allowances are set out in the Tables section of this manual. See Chapter 14.

Criteria

1. Tuition and compulsory fees

The amount of tuition and compulsory fees from the approved Institutional Appendix or Appendix 3 is assessed. •

2. Books and supplies (includes computer and computer-related costs)

Assess the actual amount for **mandatory** books and supplies (includes computer and computer-related costs) as per the approved Institutional Appendix or Appendix 3 subject to the ceilings from Table 2. See Chapter 14.

3. Exceptional education costs

Assess the actual amount for field trips, practicums and clinical experiences (**provided they are an essential element of the program**) as per the approved Institutional Appendix or the Appendix 3.

For students who are required to travel to a different location as a mandatory part of the program, the Institutional Appendix or Appendix 3 may allow travel expenses. See Chapter 2.

4. Student living allowance

A. Living costs

Standard allowances for living costs have been established by federal officials for each category of student. These allowances depend on the student’s living situation and the province in which the student is studying. Students who are studying outside Canada will be assessed living costs based on the BC rate. The standard monthly allowances are intended to cover the costs incurred for shelter, food, local transportation and miscellaneous expenses based on a moderate standard of living (MSOL) found in Table 3. See Chapter 14.

Note: The living allowances for students studying in another province will differ. See Chapter 14.

B. Self-contained suites

A student who is living in a self-contained suite in their parent(s), step-parent(s), sponsor's or legal guardian's home and is paying fair market rent and has a separate entrance, kitchen, bathroom and living area/bedroom, and is responsible for his/her share of the utilities (hydro, telephone, cable, etc. if not included in rent) may be assessed as 'living away from home.' The appropriate living allowances would be considered in the assessment. This may be done on the original application. In such instances, the student should mark the "No" box for Question 48 on the application.

C. Married students

For married students where the spouse will also be a full-time student for at least 12 weeks during the applicant's study period, the sum of the student living allowance and dependent allowance should be cut in half.

If a married student and spouse are maintaining separate residences during the student's study period, the MSOL calculated will be the BC rate in recognition of the high cost of living in BC compared to other provinces. Additionally, the student is eligible to receive a separate residence allowance during the study period. [See point 7 below.](#)

Note: Where the student is a permanent resident (landed immigrant) of Canada and the spouse and children are not, the student is assessed as a single student.

The student may submit a Request for Appeal asking that consideration be given in assessing him/her as a married student. In such instances, it would be expected that Revenue Canada recognize the family for taxation purposes.

D. Common-law

- a) Students who have cohabited with a person in a marriage-like relationship for a period of at least one year (12 months) as of the first day of classes are deemed to be in a common-law relationship. These students are considered to be married for the purposes of StudentAid BC. The student and spouse will be assessed as per the StudentAid BC married assessment.
- b) Where the student has cohabited with a person in a marriage-like relationship for a period of less than one year (12 months) as of the first day of classes, the student is not considered to be in a common-law relationship. These students are considered as single students for the purposes of StudentAid BC. The student will be assessed as per the StudentAid BC single student assessment.
- c) Where the student has cohabited with a person in a marriage-like relationship for a period of less than one year (12 months) as of the first day of classes and there is a child of the union, the student is not considered to be in a common-law relationship. These students are considered as single-parent students for the purposes of StudentAid BC. The student will be assessed as per the StudentAid BC single-parent student assessment.
If both the student and partner are full-time students, they are both considered to be single parents for the purposes of StudentAid BC and will be assessed as per the StudentAid BC single-parent assessment policies.

E. Dependant(s)

For students with dependant(s), a dependant(s) allowance from Table 3 (see Chapter 14) is added to the student living allowance described above.

The dependent children’s age is calculated as of the class start date in the year in which the study period commences. Dependent children, age 18 or under, are eligible for the dependant allowance consideration.

F. Students with “Group A” dependants

Where a student also has Group A (dependent) children in post-secondary study, the children will be considered in the need assessment up to the age of 22.

If the Group A dependent children are over the age of 22, a Request for Appeal is required to allow a system override to be conducted.

G. Foster children

Foster children may also be included as dependants provided all foster parent income is declared on either the application form or Appendix 2. In the case of parents of a Group A student, foster parent income is declared on line 7 of Appendix 1. This includes income received for the children and any income received by the foster parent(s) for themselves.

5. Return transportation

The following students are eligible for a return transportation allowance, provided they are not taking studies by correspondence:

- Group A (dependent) students who must leave their home community to attend school. or
- Married or common-law students who must live separately in another community from their spouse. or
- Group B (independent) single or single parent students whose permanent place of residence is normally their parent’s home and they are living away from home in another community solely for purposes of full-time study during the study period indicated on line 41 and 42 of the application.

If the student falls into one of the three situations above, assess the student’s indication of the cost of return transportation from line 52 of the application subject to the ceilings indicated in Table 11. See Chapter 14.

6. Day care

Day care costs are available to married and single parent students with dependent children aged 11 years and under as of the class start date. Assess as a cost the amount indicated in the application on line 50 plus line 16C of Appendix 2, subject to a maximum of \$181 per week per child for each week of the study period as per Table 4. See Chapter 14.

A married student, whose spouse is at home, not employed either full-time or part-time and is caring for children aged 12 months or under, may not claim any day care costs for children aged 11 years or under.

Chapter 6 - Application and Adjudication

Section 5 – Assessment of Students' Costs and Resources

Note: For married students, where the spouse will also be a full-time student for at least 12 during the applicants study period, cut the calculated day care costs in half.

7. Other allowable costs

The costs described below are considered to be other allowable costs:

Note: Additional transportation allowance will be considered on a Request for Appeal basis only.
[See Chapter 11.](#)

A. Separate residence allowance for married students

In addition to the married student living allowance, married students who demonstrate a necessity to live away from the usual family home (in a different city) may be assessed an additional allowance of \$122 per week of the study period to assist with the costs of maintaining a separate residence.

To determine whether an applicant will be maintaining a separate residence while attending school, check line 10C of Appendix 2.

Note: Do not cut the separate residence allowance in half if the spouse will also be a full-time student for at least 12 weeks during the applicant's study period.

B. Regular student loan payments for spouse

If the spouse of a married applicant is making regular student loan payments during the study period, these costs can be included. Refer to line 16 of Appendix 2.

Note: Do not cut the repayment cost in half if the spouse will also be a full-time student for at least 12 weeks during the applicant's study period.

C. Tuition and books not covered by student loans/grants

If the spouse of a married student indicates that they have tuition and book costs during the study period that are not covered by student loans and/or grants, these costs up to a maximum of \$1,000 may be included. Refer to line 12B of Appendix 2.

Note: Do not cut the costs outlined in C in half.

D. Child support/alimony

Child Support/Alimony payments may be included as a cost to the student. Assess as a cost the amount indicated in the application on line 51 **plus** Appendix 2 on line 12B, subject to a maximum of \$130 per week for each week of the study period. The maximum allowable is equal to the total one child dependent allowance for the study period from Table 3. [See Chapter 14.](#)

Note: a) The maximum is set at the 'one child only' allowance as the number of children for whom child support/alimony is being paid will be unknown.
b) For married students, where the spouse will also be a full-time student for at least 12 weeks during the applicants study period, cut this amount in half.

8. Discretionary costs

Considered on an Appeal basis only. [See Chapter 11.](#)

Student resources

Purpose

This section describes the various resources which students are expected to draw on to meet the assessed costs of post-secondary education and the expected contribution from those resources.

Types of resources

There are two types of resources to be considered in the assessment of need: income and assets.

Contributions from income, including:

- **Prestudy**

Students, and where applicable their spouse, are expected to work full-time during the prestudy period to accumulate a contribution for their post-secondary studies. The prestudy period is the four months immediately before classes start. Refer to Table 7. [See Chapter 14.](#)

Parent(s) of dependent students are expected to make a contribution based on family size and income.

- **Study period**

Students having resources during the study period and, where applicable, their spouse are expected to contribute 100 percent of resources received during the study period (after the deduction of the appropriate tax rate, the exemption of the first \$1,800 of merit-based awards and the \$100 per week exemption on income earnings). The \$100 per week exemption is applied to both applicant and spouse but may not be combined. A separate assessment of 100 percent is calculated on certain income types (lines 63-67). [See point 10 below.](#)

Note: Students are not required to declare income tax refunds, child tax benefits, family bonus or HST rebates. Settlement payments (e.g., Indian residential school payments) from the federal government are not taxable and should not be included as income.

Contributions from assets

The second type of resource from which students are expected to draw to meet the assessed costs of post-secondary education is assets. Contributions from assets, if any, are assessed for all students and, where applicable, their spouses. In the case of dependent students, parental assets are also considered for assessment purposes.

The student, and spouse if applicable, must declare the value of an asset as at the start of the prestudy period.

However:

- If the student or spouse purchases an asset other than a primary residence after the start date of the prestudy period and completes the application after the start date of the prestudy period, the student is expected to declare the value of the asset at the time the application is completed.
- If the student or spouse purchases an asset after the application has been completed, the student must submit Appendix 7 Request for Reassessment detailing the appropriate value for both his/her or spouse's newly acquired asset(s). [See Chapter 9.](#)

Waiving or reducing expected contributions

Apart from the exceptions outlined in this chapter, only in the exceptional circumstances outlined in the Appeals section will the student, spousal or parental contributions be considered for reduction.

See [Chapter 11](#).

9. Prestudy period contribution

The prestudy period contribution is the greater of:

1. The established minimum student contribution (MSC) for the student's category and living situation during the prestudy period. Refer to Table 7. See [Chapter 14](#).
2. The indicated savings for the student, line 37 and spouse, Appendix 2, line 09 (if applicable).
3. 80 percent of the student's (and spouse's if applicable) discretionary income from the prestudy period.

Exceptions to minimum prestudy contribution:

Single students

If the student was enrolled in full-time study for at least two months of the prestudy period, the minimum student contribution can be set to zero. Refer to line 34B of the application. In these cases, the prestudy period contribution will be the greater of:

1. The indicated savings for the student, line 37.
2. 80 percent of the student's discretionary income from the prestudy.

Single-parent students

If the student was enrolled in full-time study for at least two months of the prestudy period (refer to line 34B of the application) or has dependent children aged 11 years or under as of the class start date, the minimum student contribution can be set to zero.

Note: Students wishing to have the minimum student contribution from the prestudy waived, due to illness or injury, or a permanent disability must do so through an [Appeal Request Form](#).

Married students

- For married students where the spouse will also be a full-time student for at least 12 weeks during the applicant's study period, cut the calculated prestudy contribution in half.
- If, for at least nine weeks (two months) of the prestudy period, the spouse of a married student was enrolled in full-time study (refer to the Appendix 2, line 10A) or the married student and spouse have at least one dependant indicated on line 74 of the application, the minimum expected contribution will be set to zero if the spouse will be staying home to care for a dependent child under 11 years of age.

10. Study period contribution

A minimum contribution is not expected during the study period. However, single students and single-parent students are expected to contribute an amount equal to **100 percent** of resources they receive during the study period (after the deduction of the appropriate tax rate, the exemption of the first \$1800 of merit-based awards and a \$100 a week exemption on income earnings).

Married students whose spouse will also be a full-time student for at least 12 weeks during the applicant's study period are expected to contribute an amount equal to **one half of 100 percent** of their combined resources they receive during the study period (after the deduction of the appropriate tax rate, merit-based scholarships, and a \$100 a week earning exemption). A minimum contribution **will not** be expected from the spouse during the study period if the spouse is at home providing care for dependent children aged 11 years or under as of the class start date. A minimum contribution **will** be expected from the spouse during the study period where the spouse will not be a full-time student for at least 12 weeks during the applicant's study period.

Students are not required to declare the following as income: American student loans; student loans received through a bank student loans program; other bank loans; or loans received from family or friends.

FAOs and school owners/operators are not required to advise StudentAid BC of bursaries and/or scholarships awarded to students. Students agree in their signed declaration to report any changes in their financial situation during the study period, including the receipt of bursaries and/or scholarships of any amount.

Students, or spouse if applicable, receiving repayable 'hardship' assistance from the Ministry of Social Development are not required to declare the income on the loan application.

11. Student and spousal assets

In addition to contributions from income, students are assessed a contribution based on the liquid and fixed assets registered in their name and, where applicable, their spouse's name. Assets are assessed both before and after the prestudy period taking into account any changes in asset values that may occur.

The asset value declared is the value at the time of application.

Table 10 provides an overview of the deductions allowed for each type of asset. [See Chapter 14.](#)

Liquid assets:

RRSPs

RRSPs registered in the name of the applicant, and/or spouse if applicable, are considered to be a sign of financial strength and are subject to assessment. All students, including their spouse, are eligible for a \$2,000 RRSP exemption for each year they are older than 18 years of age. The exemption value will be based on a student’s and/or spouse’s age at the commencement of classes.

Example: If a student is 25 years of age, the eligible exemption is \$14,000.

Note: For married students, where the spouse will also be a full-time student for at least 12 weeks during the applicants study period, cut the RRSP contribution calculation in half.

RRSPs – Lifelong Learning Plan

Individuals are able to make tax-free RRSP withdrawals in order to pay the costs of full-time training or education for themselves or their spouses. The program is called the Lifelong Learning Plan (LLP). It allows a student with RRSPs to withdraw up to \$20,000 with no tax withheld at source. The maximum annual LLP withdrawal limit is \$10,000. As long as LLP withdrawals are repaid within the 10-year repayment period, there are no tax consequences. Monies received under the LLP must be declared as income on the student loan application. Further information is available at www.canlearn.ca.

Registered Disability Savings Plan (RDSP)

RDSP is fully exempt from the needs assessment process. However, if a student withdraws money from a RDSP, assess only the net income (excludes contributions) from the plan at 100%, less a \$50 per week exemption.

Contributions to an RDSP should not be included in income when paid out of the RDSP.

Other Liquid Assets:

Assess the full net worth of all other liquid assets without exemption. These assets include but are not limited to: Registered Education Savings Plan (RESP), term deposits, guaranteed investment certificates, stocks, and bonds. Net worth is the current value of the asset less any amount owing on the asset, less any penalties for liquidation.

Note: For married students, where the spouse will also be a full-time student for at least 12 weeks during the applicants study period, cut the other asset contribution calculation in half.

Fixed assets:

Motor vehicles

In principle, StudentAid BC does not provide funding for the lease, purchase, maintenance or operation of a motor vehicle. Eligibility for funding through StudentAid BC must not be used by students to indicate the ability to finance a lease or loan agreement.

If the student (and/or spouse if applicable) owns or leases a motor vehicle, it is assumed that the value will be consistent with a student’s standard of living. All motor vehicles owned by a student and/or spouse are considered for assessment, whether being used or not, whether insured or not, whether fully paid for or not. •

Leased Motor Vehicles

StudentAid BC does not provide any funds for lease or loan payments for motor vehicles. An increasing number of students are choosing to lease motor vehicles. When students qualify for a lease agreement, this indicates access to resources that could have been directed to educational costs that would reduce or eliminate the need for assistance through StudentAid BC. All monthly motor vehicle lease payments in excess of \$325 per month will be assessed as a resource.

Owned Motor Vehicles

The legal owner of a motor vehicle is the registered owner (registered with the Insurance Corporation of British Columbia [ICBC]), not the primary operator. Therefore, a motor vehicle cannot be assessed as an asset of a student unless the student is listed as the ICBC registered owner.

100 percent of the combined, declared resale value of the motor vehicle(s) in excess of a standard exemption of \$15,000 is assessed as a resource. If more than one vehicle is listed by the applicant, the resale values are added together and the \$15,000 exemption is deducted from the total. If the student and the spouse list separate vehicles as individually owned or leased, each receive a \$15,000 exemption on their vehicle.

If the student and/or spouse is a part owner of a motor vehicle, they should indicate the resale value of the share they own. The \$15,000 exemption is applied to the share owned. The legal owner of a motor vehicle is the registered owner, registered with ICBC.

Note: Where the value of a motor vehicle is in question, the Sanford-Evans Gold Book wholesale value will be used. If the Sanford-Evans Gold Book value is unavailable, the purchase price listed in the purchase agreement will be used (i.e., when the vehicle is purchased in the prestudy or study period).

Students seeking part or full waiver of a motor vehicle must submit a Request for Appeal. [See Chapter 11.](#)

Note: A. Transferring a vehicle to a different person with no monetary exchange does not waive the assessment. If motor vehicles are sold, it is expected that the transaction will be for fair market value.

B. For married students where the spouse will also be a full-time student for at least 12 weeks during the applicants study period, cut the motor vehicle contribution calculation in half.

Other fixed assets in the study period

Assess the full net worth of all other fixed assets excluding principal residence. These assets include but are not limited to: recreational vehicles, boats, real estate (other than the principal residence) and net worth of business. Net worth is the current value of the asset less any amount owing on the asset, less any penalties for liquidation.

Note: For married students where the spouse will also be a full-time student for at least 12 weeks during the applicants study period, cut the other fixed-asset contribution calculation in half.

Sale, purchase or change of assets

The student, and spouse if applicable, must report the sale, purchase or change of assets during the prestudy and/or study period through a reassessment. Where applicable, supporting documentation must be provided to support the request. For example, a change in the value of a motor vehicle must include two written estimates from licensed automobile dealerships stating the current fair market value of the motor vehicle. The estimates must include the name and address of the dealership, the name and signature of the sales representative providing the estimate and the date the estimate was given. For other assets, StudentAid BC requires the proof of sale and proof of the disbursement of funds. All proceeds of the sale must be listed.

12. Parental contribution

Parents, step-parents, sponsors or legal guardians of single dependent students are expected to contribute to the students’ education based on their financial ability. Parental contribution is based on a portion of parent(s) discretionary income after deductions for taxes, C/QPP, EI and a moderate standard of living (MSOL). Parental contributions vary by family income and size but do not depend on the living situation of the student. A negative parental contribution is treated as zero. [See Chapter 14.](#) The universal day care benefit (\$100 per month for each Canadian child under the age of six years) will not be assessed as a resource for StudentAid BC purposes.

Note: Step-parents are not exempt from the assessment process. Waiving a contribution from a step-parent may be considered on an appeal basis. [See Chapter 11.](#)

A. Parent(s) liability

Parent(s) provide financial information in Appendix 1 (Parents' Financial Information) provided in the **application** package. Completion of Appendix 1 does not hold the parent(s) liable for the student's outstanding award repayment.

B. Permanent residents

The student's sponsor completes Appendix 1. This includes instances where both the parent and sponsor are BC residents. If a church or organization sponsors the student, the parent completes Appendix 1.

Immigrants to Canada who are sponsored by an individual (other than a parent or spouse) are considered to be dependent on the sponsor and are assessed parental contributions from the sponsor, until such time as the student meets the StudentAid BC criteria for independent status.

C. Parent(s) living offshore

Parent(s) living offshore are expected to complete Appendix 1 by indicating their income as reported on their 2012 Canadian income tax return, and all income from offshore and/or other sources, as well as all Canadian and foreign assets.

- If the student's parent(s) are living offshore and have not yet filed a 2012 Canadian income tax return, the parents are expected to indicate their total income from all sources as well as assets values on Appendix 1.

D. Family size

The family size consists of parent(s), applicant, as well as other dependant(s). Other dependants include:

- All children 18 years of age and under.
 - All children age 19 and over who are full-time dependent (Group A) students.
 - Children with disabilities aged 19 and over.
 - Elderly relatives who are fully supported by the parent(s) and declared on the Income Tax Return.
 - Foster children, where foster parent income is claimed on Appendix 1.
- Other dependants are listed on the Appendix 1, line 14.

E. Moderate standard of living (MSOL)

A MSOL has been calculated for the parent(s) of dependent students based on Statistics Canada's Family Expenditure Survey. Parent(s) MSOL by family size is provided in Table 8. **Chapter 14**. When completing line 14, parent(s) must indicate if the dependants will also be attending post-secondary studies and whether or not the dependants are claimed on their 2012 Income Tax Return.

F. Parental discretionary income

Parental discretionary income is determined using information provided by the parent(s) on Appendix 1. Parental discretionary income is calculated using income reported on line 7, less taxes payable on line 9, C/QPP up to the Revenue Canada maximum of \$2307 (line 10), EI up to the Revenue Canada maximum of \$840 (line 9–12) and the MSOL based on family size from Table 8. See Chapter 14.

G. Parental contribution from income

Using Table 9 (see Chapter 14) and the parent's discretionary income, determine the parent's weekly contribution from income. Divide this amount by the number of post-secondary dependants and multiply by the number of weeks in the applicant's study period. This figure is to be compared with line 13 of Appendix 1 (volunteered money/scholarship trust funds) and the higher of the two is to be used as the parental contribution from income.

H. Parental contribution from assets.

Parent(s) who have valuable assets may be expected to make an additional contribution in excess of that required from income, subject to the exemptions in Table 10. See Chapter 14. Divide this by the number of Group A post-secondary dependants.

Contribution from assets

Assess as a resource one percent of the net value of all assets, excluding RRSPs, motor vehicles, principal residence and business/farm, in excess of a standard exemption of \$150,000. The parental assets net worth are found on Line 8 of Appendix 1.

Contribution from business/farm

- The parental farm/business is **not** considered in the parental asset calculation.

Calculate the assessed need and the award configuration

Assessed need is used to determine the amount of assistance that a student will receive under Student-Aid BC. To calculate the assessed need, subtract the total assessed resources from the total assessed costs.

If the result is negative, the student is considered to have sufficient resources to finance his/her education and does not qualify for assistance.

If the result is positive, it is the amount eligible to be met by federal and provincial student assistance programs subject to a minimum and maximum amount.

Prior to configuring the award, outstanding overawards will be taken into consideration and may be deducted from the student's new entitlement.

For award configuration, please see Chapter 7.

Section 6 – Assessment for Students Employment Program for Persons with Disabilities•

Students receiving assistance from the Employment Program for Persons with Disabilities (EPPD), Ministry of Social Development, may be eligible to receive assistance at the same time through StudentAid BC. Students receiving support through EPPD for educational costs (tuition, books, and supplies) may apply through StudentAid BC for living costs. The value of EPPD support must be declared on the application form. Students receiving a training allowance and/or a transportation allowance through EPPD may apply through StudentAid BC for living and educational costs. The value of EPPD support must be declared on the application form.

Note: Students who are receiving EPPD funds for full educational costs and Income Assistance for PWD funds for living costs are not eligible for StudentAid BC funding unless students can demonstrate they have eligible education-related costs not covered through EPPD or Income Assistance for PWD.

BC Employment and Assistance recipients

Under the BC Employment and Assistance legislation (formerly BC Benefits legislation introduced in 1996), income assistance recipients who enroll in full-time post-secondary level studies are expected to apply for assistance under StudentAid BC and may not be eligible for income assistance. StudentAid BC assistance is individually calculated based on a student's financial need and considers the standard cost of living and educational expenses.

Persons who are receiving BC income assistance for persons with disabilities from the Ministry of Social Development under the *Employment and Assistance for Persons with Disabilities Act* and their dependants are, with the approval of their Employment and Assistance Worker (EAW), eligible to apply for StudentAid BC assistance with their basic educational costs as detailed in the Interface Policy below. These recipients will continue to be eligible for assistance with support and shelter costs from the Ministry of Housing and Social Development.

Interface Policy

All students in receipt of BC Employment and Assistance and student financial assistance under StudentAid BC must report the StudentAid BC funding to their EAW.

The Interface Policy is automatically applied when the student and/or spouse of a student indicates receipt of income assistance•disability benefits of \$1,500 or more during the study period.

Note: The Interface Policy does not automatically apply when the student is a dependent child whose family is in receipt of BC Employment and Assistance. StudentAid BC funding for the dependent child (student) must be reported to the family's EAW but StudentAid BC amounts used for education-related costs may be exempted as income.

Chapter 6 - Application and Adjudication

Section 6 – Assessment for Students Employment Program for Persons with Disabilities

Purpose

To assist persons with disabilities and their dependants receiving StudentAid BC assistance and pursuing a full-time program of study. The funding is designed to assist with basic educational costs, subject to certain limitations established under this inter-ministry (interface) policy.

Criteria

1. Advise the student to inform their MSD office and Assistance Centre of StudentAid BC funding.
2. The BC income assistance for persons with disabilities received from MSD during the educational period is considered a financial resource and must be included as such on the application.
3. The following educational expenses are considered when assessing need:

Tuition:	Actual cost of tuition and compulsory fees.
Books/Supplies:	Allowable cost as per the Institutional Appendix.
Transportation and/or Miscellaneous Allowance:	\$23 per each week of study for the student only (covers transportation and/or miscellaneous education-related costs).
Day care Costs: (children age 11 or under)	Actual costs in excess of MSD subsidy during the study period if applicable, up to \$181 per child per week less subsidy, if any.
Extra Transportation:	Students receiving BC income assistance for persons with disabilities must first apply through MSD for an annual bus pass or the Special Transportation Subsidy if eligible and where available. Costs in excess of any Special Transportation Subsidy amounts provided will be considered during the study period, up to a maximum of \$94 per week. Students must submit an Appeal Request Form (Request for Appeal) stating why the extra costs are needed.

4. The level of assistance issued will reflect the student's assessed need, the maximum award allowable based on the number of weeks in the study period or the total MSD allowable educational costs, whichever is least.

Policy Approved

Ministry of Advanced Education
StudentAid BC
Executive Director

Ministry of Social Development
Director

Date

Date

Section 7 – Human Resources and Skills Development Canada Sponsorship

Students sponsored by Human Resources and Skills Development Canada (HRSDC) for full educational costs are not eligible for StudentAid BC funding unless they can demonstrate they have education-related costs not covered through HRSDC. Students who have, or are planning on receiving HRSDC sponsorship, should discuss their situation with HRSDC in order to prevent any potential overawards.

Chapter 7 – Award Composition/Disbursement

This chapter provides information regarding the release of loan and grant cheques, including information on maintaining interest-free status.

Section 1 – Award Composition/Disbursement of Awards

Section 2 – Limits of Assistance Allowable

Section 3 – Full-time Interest-Free Status for Canada-British Columbia Integrated Student Loans

Section 4 – Repayment of Grant Overawards for Students Continuing their Studies

Section 5 – Lost Master Student Financial Assistance Agreement Process

Section 6 – Cancellation of Application

Section 1 – Award Composition/Disbursement of Awards

Policy

Eligible students having an assessed financial need under StudentAid BC in excess of the minimum will be recommended to receive an award.

Award disbursements are based on the type of award funding the student is eligible to receive and the length of the study period for which funding has been approved.

Purpose

To provide assistance to eligible students whose educational financial need cannot be met through other resources.

Criteria

1. Award composition

Award composition is based on a student's total need, portioned 60 percent federal need and 40 percent provincial need.

CSL to a weekly maximum of \$210 is applied to the federal portion of need. For students without dependants, BCSL to a weekly maximum of up to \$110 is applied to the provincial need. If the student has dependants, BCSL to a weekly maximum of up to \$140 is applied.

Canada Student Grant Program (CSGP) funding is then applied, first towards any federal need not met by CSL, and then replacing CSL. Any remaining CSGP funding is then applied to the provincial unmet need before replacing BCSL.

For students with dependants, if the award does not meet total need and is below the weekly maximum of \$510 for students with dependants, additional BCSL will be awarded to increase the award to the lesser of total need or \$510 weekly maximum.

Chapter 7 - Award Composition/Disbursement

Section 1 – Award Composition/Disbursement of Awards

In addition, awards can be assessed by the interface policy with the Ministry of Housing and Social Development. Eligibility for Canada Student Grants, including the grant for students with dependants, see [Chapter 3](#).

2. Disbursement of the award

The date of disbursement for loan and grant funding is calculated by the Student Financial Assistance System (SFAS) based on the study-period start date and the midpoint of the study period.

The date of disbursement may be effected by school Christmas holiday closure dates provided to StudentAid BC. Separate closure dates may be set for each school. Financial aid offices should provide the closure dates to StudentAid BC.

- Program length is equal or less than 17 weeks:
 - = At study start date 100 percent of total award will be disbursed
- Program length is greater than 17 weeks:
 - = CSL, and 50 percent of CSGP funding at study start date
 - = Provincial funding and remaining portion of CSGP funding disbursed at midpoint of the study period.

If the disbursement at study start date is less than 50 percent of the total award, a portion of the BCSL will be released to ensure a minimum of 50 percent disbursement at study start date. The remaining 50 percent of the award will be disbursed at the midpoint of the program.

3. Confirmation of Enrolment and Disbursement dates

Confirmation of Enrolment(ECE)

Electronic confirmation of enrolment (ECE) may be accepted before (up to 26 days prior to disbursement date), on or after study start date.

At schools without ECE, enrolment confirmation may be accepted prior to study period start date and any time before study period end date, providing that the borrower submits the document no more than 35 days from when they receive enrolment confirmation signature from the school.

Disbursement

Loans are issued via Electronic Funds Transfer (EFT) for all borrowers. If banking information is not provided or is invalid a cheque will be issued. International schools requesting funding will receive it via cheque in Canadian dollars.

British Columbia loan funding is initiated 3 days prior to the study start date for ECE schools, or on or after study start date for non ECE schools.

Chapter 7 - Award Composition/Disbursement

Section 1 – Award Composition/Disbursement of Awards

The loan disbursement may be split between the student and the school. This must be agreed upon between the two parties. Funds will be automatically allocated for the cost of tuition and fees from the loan disbursement amount in accordance with Canada Student Loan Program policy.

Loan disbursement after study period end date is issued on an exception basis only. Students must submit an appeal.

For further information on Confirmation of Enrolment and Disbursement, refer to [Chapter 3](#). Release of full-time Canada-British Columbia Integrated Student Loan Funding.

Section 2 – Limits of Assistance Allowable

Policy

The amount of student financial assistance available to a student is limited by the minimums and maximums set by the Canada Student Loans Program and by StudentAid BC. The student's award configuration is based on a 60 percent CSL / 40 percent provincial split of the student's total assessed need subject to the maximums outlined in the following section.

Purpose

To recognize the cost of education while, at the same time, considering the amount of student loan debt incurred by a student and to ensure that the minimum amount of assistance awarded justifies the cost of issuing the assistance.

A. Minimum awards

The minimum dollar amount that will be issued for a Master Student Financial Assistance Agreement is \$100. Therefore, in order to incorporate the 60/40 percent split, the student's eligible award must be a minimum of \$167 before any funding will be provided (60 percent \times \$167 = \$100 CSL). The remaining \$67 would not be issued in provincial assistance as it is less than \$100.

B. Maximum awards (weekly)

The weekly maximum that a student may receive in CSL is \$210.

The total combined weekly maximum for CSL, BCSL, and CSGP funding, including the grant for Students with Dependants, varies depending on a student's total assessed need, and whether the student has dependent children as outlined below:

- Students without dependants: \$320 per week.
- Students with dependants: \$510 per week.

To determine the length of the study period in weeks, SFAS multiplies the number of months in an academic term by 4.3. To be included in the calculation, a calendar month must have 16 or more days of study including weekends. Thus, if a term ends April 17, the month of April would be included in the calculation.

Examples:

Study period September 20 to April 12: The study period would be seven months. September and April have fewer than 16 study days. In cases where the period of study start and end dates have fewer than 16 days, the days in the starting month can be borrowed and added to the month at the end. If the combination is more than 16 days, then an additional month of funding can be given.

Study period September 8 to April 12: The study period would be seven months. April has fewer than 16 days from the beginning of the month to the study end date.

Study period September 8 to April 16: The study period would be eight months. Both September and April have 16 or more study days.

Chapter 7 - Award Composition/Disbursement

Section 2 - Limits of Assistance Allowable

C. CSL, BCSL and CSGP Maximums (Study Period)

Maximum funding a student may receive depends whether the student has dependent children or other wholly dependent relatives, the length of the study period, student's total assessed need, and grant eligibility.

For students without dependants (CSL and Prov - \$320/week)
(Canada Student Grants may add funding above the loan limits)

Program Length	CSL	BCSL	Total
13 weeks	\$2,730	\$1,430	\$4,160
17 weeks	\$3,570	\$1,870	\$5,440
22 weeks	\$4,620	\$2,420	\$7,040
26 weeks	\$5,460	\$2,860	\$8,320
30 weeks	\$6,300	\$3,300	\$9,600
34 weeks	\$7,140	\$3,740	\$10,880
39 weeks	\$8,190	\$4,290	\$12,480
43 weeks	\$9,030	\$4,730	\$13,760
47 weeks	\$9,870	\$5,170	\$15,040
52 weeks	\$10,920	\$5,720	\$16,640

For students with dependants (CSL and Prov - \$510/week)
(Canada Student Grants may add funding above the loan limits)

Program Length	CSL	Basic BCSL	Top Up BCSL	Max BCSL	Total
13 weeks	\$2,730	\$1,430	\$2,470	\$3,900	\$6,630
17 weeks	\$3,570	\$1,870	\$3,230	\$5,100	\$8,670
22 weeks	\$4,620	\$2,420	\$4,180	\$6,600	\$11,220
26 weeks	\$5,460	\$2,860	\$4,940	\$7,800	\$13,260
30 weeks	\$6,300	\$3,300	\$5,700	\$9,000	\$15,300
34 weeks	\$7,140	\$3,740	\$6,460	\$10,200	\$17,340
39 weeks	\$8,190	\$4,290	\$7,410	\$11,700	\$19,890
43 weeks	\$9,030	\$4,730	\$8,170	\$12,900	\$21,930
47 weeks	\$9,870	\$5,170	\$8,930	\$14,100	\$23,970
52 weeks	\$10,920	\$5,720	\$9,880	\$15,600	\$26,520

Chapter 7 - Award Composition/Disbursement
Section 2 - Limits of Assistance Allowable

Canada Student Grants (CSGP)

CSGP funding depends on eligibility and is applied towards federal need not met by CSL, and then replaces CSL. Any remaining CSGP is then applied to the provincial unmet need before replacing BCSL.

Program Length	CSGP-LI	CSGP-MI	CSGP-PD per program year
13	\$750	\$300	\$2000
17	\$1,000	\$400	
22	\$1,300	\$500	
26	\$1,500	\$600	CSGP-DEP – \$200/dependant/month \$46.51 weekly per dependant (one month = 4.3 weeks) Example: # of weeks x # of dependants x \$46.51 = grant rounded to nearest \$50
30	\$1,750	\$700	
34	\$2,000	\$800	
39	\$2,250	\$900	
43	\$2,500	\$1,000	
47	\$2,750	\$1,100	
52	\$3,000	\$1,200	

D. Award Configuration

Award configuration combining CSL, BCSL and CSGP is based on the student's total assessed need portioned into 60 percent federal need, and 40 percent provincial need. CSL and BCSL are calculated up to the weekly maximums. CSGP funding is then applied to the federal portion (60 percent) of the student's total assessed need, covering unmet need and then replacing CSL. Any remaining CSGP funding is then applied to the provincial portion (40 percent) of the student's total assessed need, covering unmet need before replacing BCSL.

Example:

A low-income student with four dependants under the age of twelve is assessed with a total need of \$8,500 while studying full-time for 17 weeks.

Chapter 7 - Award Composition/Disbursement
Section 2 - Limits of Assistance Allowable

Step 1 –

Total need = 60% federal / 40% provincial:

Total Assessed Need:	\$8,500
Federal Assessed Need (60% of total need):	\$5,100
Provincial Assessed Need (40% of total need):	\$3,400

Step 2 –

CSL, and federal unmet need:

Potential CSL (Max \$210/week for 17 weeks):	\$3,570
Federal portion of unmet need (\$5,100 – \$3,570):	\$1,530

Step 3 –

BCSL, and provincial unmet need:

Potential basic BCSL (max \$140/week for 17 weeks):	\$2,380
Provincial portion of unmet need (\$3,400 – \$2,380):	\$1,020

Step 4 –

Calculate CSGP Eligibility:

CSGP-DEP:	\$3,150
CSGP-LI:	\$1,000
Total CSGP:	\$4,150

Step 5 –

CSGP applied to federal need:

If total CSGP funding is greater than \$0, displace federal portion of unmet need (\$4,150 - \$1,530)

Remaining CSGP: \$2,620

If remaining CSGP funding is greater than \$0, displace CSL (\$3,570 - \$2,620)

CSL student will receive: \$950
 Remaining CSGP: \$0

Step 6 –

CSGP applied to provincial need:

If remaining CSGP funding is greater than \$0, displace Provincial portion of unmet need (\$1,020 - \$0)

Remaining CSGP: \$0

If remaining CSGP funding is greater than \$0, displace BCSL (\$2,380 - \$0)

Basic BCSL student will receive: \$2,380

Remaining CSGP: \$0

Step 7 –

Calculate Award:

CSL student will receive:	\$950
Total CSGP:	\$4,150
Basic BCSL student will receive:	\$2,380
Total	\$7,480

Step 8 –

Assess for BCSL Top-up

BCSL top-up:

For students with dependants, if the award of CSL, basic BCSL, and CSGP funding is below the total need and below the weekly maximum of \$510 for students with dependants, additional BCSL top-up is applied to increase the total award to the lesser of total need or \$510 weekly maximum.

The calculated award of \$7,480 is less than total need of \$8,500 and less than \$510/week (\$7,480/17 weeks = \$440/week).

BCSL top up required to increase award to lesser of \$510/week or total need/week (\$8,500/17 weeks) or \$500/week. In this case, top-up will be to the student's total need.

BCSL top-up = \$8,500 – \$7,480 = **\$1,020**

Step 9 –

Calculate the Total Award

Calculated award (Step 7)	\$7,480
BCSL top up (Step 8)	\$1,020
Total	\$8,500

Chapter 7 - Award Composition/Disbursement

Section 2 - Limits of Assistance Allowable

Note: CSGP funding may exceed a student's assessed need when total need is less than the total grant award. When a student shows at least \$1 of need, and is eligible for a Canada Student Grant, the student will be awarded full grant funding.

Example:

- A low-income student with one dependant under the age of 12 is assessed with a total need of \$1,500 while studying full-time for 17 weeks.
- The student would receive the full amount of a CSGP-LI of \$1,000, and a Canada Student Grant for Low-income Student with Children under the Age of 12 (CSGP-DEP) of \$800.

In this example the student would not require any loan.

E. •Maximum Funding Limits (Weeks and Dollars)

Week limits:

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

As of August 1, 2011, all Canada-BC Integrated Student Loans, Canada or BC Risk-Shared and Guaranteed Loans are subject to the following maximum number of weeks of interest free status.

- 340 weeks (non-doctoral)
- 520 weeks for students who are permanently disabled
- 400 weeks (including all weeks accumulated during Bachelor and Master's studies) for students in doctoral (PhD-level) studies.
- Where a student reaches the maximum weeks of interest free status during their study period, assistance will be continued to the end of the study period in which the student is currently enrolled.

Once the maximum number of **weeks of interest free status** is reached, interest on student loans begins to accumulate; however, if the student remains in continuous full-time studies, they may apply for payment deferral. During the payment deferral period, the student is not required to begin repayment until the completion of their studies, provided a complete **Schedule 2** application is received and approved by the National Student Loan Service Centre. All interest that has accumulated, unless paid, will be added to the principal amount of the outstanding loan balance. The student is required to start making payments six months after the completion of their full time studies.

Chapter 7 - Award Composition/Disbursement

Section 2 - Limits of Assistance Allowable

Dollar Limits for BC Student Loans:

- As of August 1, 2006, the lifetime maximum dollar limits for the BC portion of the Canada-BC Integrated Student Loan and any previous BC Risk-Shared or Guaranteed loans is \$50,000 (regardless of program length). Students who did not reach their BC student loan lifetime maximum of \$35,000 by July 31, 2006 have a lifetime limit of \$50,000.
- When students reach the lifetime limit of \$50,000 during their study period, no additional BCSL will be provided but they can submit a Request for Appeal for consideration of funding beyond \$50,000.

Section 3 - Full-time Interest-Free Status for the Canada British Columbia Integrated Student Loans

Policy

Students eligible for interest-free status are not required to make interest or principal payments on their outstanding Canada-B.C. integrated student loan. In order to be eligible, students must be enrolled full time in a program of study which has been designated by StudentAid BC. Students who are in interest-free status are in a 'funded term' whether they have new loans or not; therefore, withdrawals and unsuccessful terms during this time may affect their eligibility for further assistance.

Note: Secondary level courses (high school) may not be used towards the full-time status requirement in order to maintain interest-free status.

Purpose:

To ensure that students who are enrolled in full-time studies at a designated post-secondary institution are not required to pay interest or make principal payments on their outstanding student loan.

Criteria:

There are two ways to place outstanding student loans into interest-free status:

1. **Returning students receiving further student loan funding:** When a student qualifies for and receives new student loan funding, the confirmation of enrolment (COE) for the new student loan funding received at the National Student Loans Service Centre (NSLSC) (in accordance with [Chapter 3](#)) will automatically put their outstanding Canada-B.C. integrated student loan into interest-free status. Separate confirmation of enrolment for interest-free status for their outstanding Canada-B.C. integrated student loan is not required.

It is important that the COE for the new student loan funding is received at the NSLSC on or before the date the student returns to studies to ensure that their interest-free status for their outstanding Canada-B.C. integrated student loan starts as of the study start date. If outstanding interest is owing on their outstanding Canada-B.C. integrated student loan prior to the study start date, the borrower will be required to pay the interest before their loan will be put into interest-free status except as provided under the "Exceptions" below.

2. **Returning students who are not receiving further student loan funding:** A student must submit a confirmation of enrolment (COE) to the National Student Loans Service Centre (NSLSC) to put their outstanding Canada-B.C. integrated student loan in interest-free status. In order to submit a COE, a student must apply for interest-free status through the online application available at www.studentaidbc.ca, or by submitting a paper Schedule 2 application to the NSLSC. One application will place the outstanding Canada-B.C. integrated student loan into interest-free status.

Chapter 7 - Award Composition/Disbursement

Section 3 - Full-time Interest-Free Status for the Canada British Columbia Integrated Student Loans

It is important that the COE is received at the NSLSC on or before the date the student returns to studies to ensure their interest-free status starts as of their study start date. If outstanding interest is owing, the student will be required to pay the interest before their loan will be put in to interest-free status except as provided under the “Exceptions” below.

Exceptions

- a) **Continuation:** If the student returns to full time studies before their six month grace (non-repayment) period ends, and the COE for interest-free status is received at the NSLSC before their grace period ends), the student will be placed in interest-free status as of the first day of their grace period, up to and including their new study end date.
- b) **Late Continuation:** If the student returns to full-time studies before the six month grace (non-repayment) period ends, however the COE for interest-free status is received at the NSLSC after the grace period ends, the interest that accrued during the grace period will be added onto the principal of the loan. Any interest that has accrued after the grace period up to the date the COE is received at NSLSC must be paid, or the student may, by request, have up to three months of interest added onto the principal of the loan, prior to the approval of the interest-free status. A maximum of three months accrued interest can be added onto the principal of a student’s loan once in a lifetime of the student’s loan. Upon approval of a student’s interest-free status, the student will be placed in interest-free status as of the date the COE is received at the NSLSC, up to and including their new study end date.
- c) **Reinstatement:** If the student returns to full-time studies after the six month grace (non-repayment) period ends, and the COE for interest-free status is received at the NSLSC, any interest that has accrued after the grace period up to their new study start date must be paid, or the student may, by request, have up to three months of interest added onto the principal of the loan, prior to the approval of the interest-free status. A maximum of three months accrued interest can be added onto the principal of a student’s loan once in a lifetime of the student’s loan. Upon approval of a student’s interest-free status, the student will be placed in interest-free status as of their new student start date, up to and including their new study end date.

Ineligible for Interest-Free Status:

A student is not eligible for interest-free status in the following circumstances:

- 1) A student has full-time employment during the study period but is also enrolled in full-time studies.
- 2) A student submits notification of interest-free status after the study period end date for which they are applying for interest-free status.
- 3) A student owes outstanding interest.
- 4) A student is not eligible for interest-free status on the Canada portion of their Canada-B.C. integrated loan.
- 5) A student does not meet the Canada Student Loans Program and *Canada Student Financial Assistance Regulations* (SOR/95-329) requirements for interest-free.

Chapter 7 - Award Composition/Disbursement

Section 3 - Full-time Interest-Free Status for the Canada British Columbia Integrated Student Loans

- 6) A student is restricted by StudentAid BC as a result of an audit.
- 7) A student has reached the life time maximum weeks for interest-free status:
 - 340 weeks for non-doctoral
 - 400 weeks for doctoral
 - 520 weeks for persons with permanent disability

Note: All funded terms are included in the calculation for life time maximum. This includes interest-free periods for which no student loan funding was issued.

Interest-Free on Federal part-time time loans:

To put part-time Canada student loans in interest-free status, a paper Schedule 2: Confirmation of Enrolment application form must be submitted to the NSLSC.

Interest-Free Status – Loans prior to August 1, 2000:

Students with loans prior to August 1, 2000 must submit the completed Schedule 2: Confirmation of Enrolment application form directly to the Financial Institution holding their loan to obtain interest free status.

Section 4 - Repayment of Grant Overawards for Students Continuing their Studies

Policy

Students who return to full-time studies within six months of their last study period end date, are not required to pay back their grant overaward while in full-time studies if proper notification is received. Students who do not return to school must commence their payments on the first day of the seventh month following the date of withdrawal or from the date they last attended full-time studies.

Purpose

To allow students a grace period before they must repay a grant overaward while continuing their post-secondary studies.

Criteria

If the student is enrolled in full-time studies and wishes to prevent the grant overaward from going into repayment, the student and the student's educational institution must complete a Certificate 3. The Certificate 3 prevents the transfer of the grant overaward to Revenue Services BC for collections. If the grant overaward has been transferred to Revenue Services BC, the Certificate 3 will not be processed by StudentAid BC and payment will be required. The Certificate 3 must be submitted to StudentAid BC prior to the due date of the first payment (first day of the seventh month following withdrawal or failure to meet the 60 percent course load).

Withdrawals after the submission of a Certificate 3

When a student has submitted a Certificate 3 to StudentAid BC and then withdraws or falls below 60 percent of a full course load, StudentAid BC must be notified by the school of the withdrawal date or the last day of attendance in full-time studies. The student will be required to repay the grant overaward as of the withdrawal or new study period end date.

Section 5 - Lost Master Student Financial Assistance Agreement Process

Policy

Master Student Financial Assistance Agreements (MSFAA) that have been lost or destroyed may be replaced by StudentAid BC.

Purpose

To ensure the student is not prevented from initiating the Canada-British Columbia Integrated Loans disbursement process due to a lost or destroyed MSFAA.

Procedure

Students are instructed to contact StudentAid BC. If the MSFAA has not already been recorded as received in the SFAS, a **reprinted** MSFAA will be issued to the student.

Reissued MSFAAs will be mailed as per standard policy.

Section 6 - Cancellation of a full-time Application

Policy

Students may choose to cancel their full-time application for assistance provided the funds have not been issued.

Purpose

To stop further processing of an application and/or issuing of funds.

Procedure

1. The student notifies StudentAid BC **in writing** (or via email) requesting that the application be cancelled and providing reasons.

Verbal requests for cancellation **will not** be accepted to cancel an application, but will allow StudentAid BC to put the application on hold to prevent further disbursements.

2. StudentAid BC will cancel the application.
3. A 'request for cancellation' letter may be submitted by the financial aid officer and school owners/operators due to non-attendance by a student.
4. Students who change their decision to cancel the application must submit a new application if the cancellation process has occurred. If the cancellation process has not occurred, a student must advise StudentAid BC in writing to cease the cancellation process. •

Chapter 8 – 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 permanent disabilities) at the post-secondary level. This chapter outlines the policy for withdrawals and scholastic standing, as well as the cancellation of loan and grant funding.

Section 1 – Scholastic Standing (Successful Completion)

Section 2 – Withdrawals, Technical/Unofficial Withdrawals and Drop Below 60 Percent Withdrawal

Section 3 – Six Week Extension to Complete Study

Section 4 – Interruption of Study

Section 5 – Audit/Verification

Section 1 – Scholastic Standing (Successful Completion)

Policy

Satisfactory scholastic standing is defined as successful completion, (i.e., a student receives credit towards a certificate, diploma or degree from the school) of full-time studies at the post-secondary level.

Prior to August 1, 2006, students who withdrew and/or were unsuccessful scholastically three times while receiving financial assistance through StudentAid BC fail to meet this provision of the act.

As of August 1, 2006, students who have withdrawn on two separate occasions or have failed to successfully complete a satisfactory scholastic standing in 68 weeks of post-secondary studies while receiving financial assistance through StudentAid BC fail to meet this provision of the act.

Once a student has reached the conditions either pre- or post-August 1, 2006, they are ineligible for additional loans but they are still eligible for interest-free status.

Students who are in interest-free status and/or received a current loan are considered to be in a 'funded' term. These students continue to be ineligible for additional loans under the new policy unless approved on an appeal or rehabilitation basis. Students who are successful in reinstatement or appeal may continue to receive StudentAid BC loans and or interest-free status unless they withdraw or are unsuccessful in any future funded term.

Students experiencing temporary illness or disability may submit a Request for Appeal to have the requirement waived.

Students may have their eligibility for future loans reinstated by completing two terms/semesters, or one academic year of full-time study at a designated school. The two semesters do not have to be completed consecutively but they must be without the assistance of student loans. Students must submit an appeal with a copy of their transcript to evidence their successful completion of the previous term(s). Any further unsuccessful or withdrawal is not subject to appeal.

Chapter 8 - Maintaining Eligibility

Section 1 – Scholastic Standing (Successful Completion)

Students who are not eligible for loans but are on interest-free status or received additional loans through appeal or rehabilitation and have one more withdrawal or unsuccessful term/semester become ineligible for funding; but will still be eligible for interest free status.

Students denied StudentAid BC funding due to scholastic standing can apply for assistance under the Repayment Assistance Plan. •

Purpose

To ensure that students receiving funding are making reasonable progress toward completion of their program.

Criteria

1. A student has met the scholastic standing requirement if the school indicates that the student has maintained a satisfactory scholastic standard based on the standards/expectations of that school and/or if a course credit was granted. This is not dependant on meeting the school's grade-point average.
2. A financial aid officer/school official must report to StudentAid BC when a student on financial assistance:
 - has failed to complete a semester, term, or study period successfully. •
 - has registered for the minimum course load and it has been verified the student is not attending classes on a regular basis and is considered as withdrawn. (Where possible, a record of attendance should be submitted.)
 - has not completed the program due to missed sufficient instruction days/hours by the end of the study period must be reported as withdrawn.

Unsuccessful completions must be reported using either the Unsuccessful Completion Notification form or by entering the information on the UC100 screen of the Student Financial Assistance System (SFAS). [Schools with the SFAS' UC100 screen access must enter into SFAS any unsuccessful completion.](#)

3. Students who are enrolled in one or more four-month courses but are attending eight months of study and who do not complete their course work within the four-month semester may have up to six weeks into the second semester to complete their course requirements. If a student does not complete the course work and falls below 60% of a full course load (40% for student with permanent disabilities), a withdrawal must be reported. If the student requires an additional six weeks to complete the course work in the second semester but does not pass the course, an unsuccessful completion must be reported.

Chapter 8 - Maintaining Eligibility
 Section 1 – Scholastic Standing (Successful Completion)

Maintaining Eligibility Scenarios re: withdrawals and unsuccessful completions
Partial restriction

Scenarios:	Prior to August 1, 2006	Post August 1, 2006
Policy – point of denial of further loan assistance	Total of three withdrawals and/or unsuccessful completions	Two withdrawals or unsuccessful completions equalling 68 weeks
Difference with policy change:	<ul style="list-style-type: none"> • Each unsuccessful completion or withdrawal was counted as one strike. • The length of study which an unsuccessful completion occurred was not considered. • Withdrawals and unsuccessful completions were added together. 	<ul style="list-style-type: none"> • Each withdrawal is counted as one strike. • Maximum number of weeks of unsuccessful completion is 68 weeks. • Withdrawals and unsuccessful completions are not added together. • Reaching either condition (2 strikes or 68 weeks unsuccessful) restricts financial assistance.
Applies to both ‘Prior’ and ‘Post’ August 1, 2006		
Additional Loans	YES – if successfully appealed or reinstated. NO – if not successfully appealed.	
Interest-Free Status	YES Note: While on interest-free status, a student is considered ‘funded’ therefore any new withdrawals and unsuccessful completions are counted.	
Can Appeal	YES – including illness/disability, family crisis or extenuating circumstances.	
Rehabilitation (Eligibility for student loans)	YES – when successfully completed 34 weeks (two terms/semesters) of post-secondary studies at the minimum 60% course load requirement (40% with permanent disability). Must be without student loans.	

Full restriction

Following a successful appeal for additional funding and the student has one more withdrawal or unsuccessful term/semester.

NOT eligible for further loan funding.

May be eligible for debt management tools.

Section 2 – Withdrawals, Technical and Unofficial Withdrawals and Drop Below 60 percent Withdrawal

Policy

Under • the *Canada Student Financial Assistance Act*, students are required to “attain a satisfactory scholastic standard” to be eligible for assistance. Students who withdraw two times while in receipt of student financial assistance will be denied further assistance.

Any student who receives funding or interest-free status through StudentAid BC and does not maintain **full-time status** or fails to maintain the minimum number of weekly instructional hours for non-academic (career training) programs for the entire length of their study period will be considered to have withdrawn. Withdrawal will result in the cancellation or prorating of student financial assistance, **including terminating interest free status**. Students who are in interest-free status or interest-free periods are considered to be in a ‘funded’ term. Withdrawals and unsuccessful terms are counted during this time.

In addition, school officials must immediately report to StudentAid BC as withdrawn any student that:

- a. Misses two consecutive calendar weeks of study (with the exception of the year-end break when schools are permitted to close for up to 3 weeks at the end of the calendar year).
- b. Drops below 60 percent (40 percent for students with a permanent disability) attendance for 3 consecutive calendar weeks of study.
- c. Has missed sufficient days/hours that they can no longer successfully complete the program within the ministry-approved study period.

Students who withdraw twice while in receipt of student financial assistance will be denied further assistance. Students can appeal.

A withdrawal will be considered as failing to maintain a ‘satisfactory scholastic standing’ and may impact future funding eligibility.

Purpose

Since the amount of financial assistance issued to each student is based on an assessed need over the entire study period, a withdrawal from full-time studies prior to the study period end date is considered to be a failure by the student to fulfill the conditions under which assistance was granted and should be reported immediately to StudentAid BC.

Chapter 8 - Maintaining Eligibility

Section 2 – Withdrawals, Technical and Unofficial Withdrawals and Drop Below 60 percent Withdrawal

Criteria

Identifying a student withdrawal

1. Credit programs (except correspondence)

- When a student drops below 60 percent (40 percent for students with permanent disabilities) of a full course load (i.e., 9 credits if a full course load is 15 credits), the withdrawal date is the date the course-load dropped below 60 percent (40 percent for students with permanent disabilities) or the date the student ceased to attend.
- Students are also considered to have withdrawn when they are transferring to a new school and there is a gap of more than two weeks between the last date of attendance at the old school and the first date of attendance at the new school.

2. Correspondence/on-line/distance programs

- Semester-by-semester funding: the withdrawal date is the start of classes if there are no assignments or exams completed.
- Assignment-by-assignment basis: the withdrawal date is dependent on missed deadlines. The withdrawal date would be the start of classes if the first assignment deadline was missed or first assignment deadline date if second assignment/exam missed, etc.

3. Non-credit programs

- Full-time status for non-credit career training programs of study will be determined by the number of instructional hours per week as established by the school. The absolute minimum number of hours of study a private school can offer in a full-time program is 20 instructional hours per week and 15 instructional hours for aviation schools. A student is expected to attend the course load indicated on the Appendix 3 of the StudentAid BC application. The school will indicate on the Appendix 3 that the student intends to attend between 60 percent and 100 percent of a full-time course load. If the student is enrolled in 100 percent of a full course load, the student is expected to attend 100 percent of a course load, at a minimum of 20 instructional hours per week.

Identifying a student withdrawal

If a school defines full time attendance in a program as 20 hours per week and:

- a. The student does not attend at all for 2 consecutive calendar weeks (Sunday to Saturday), he/she must be withdrawn
 - b. The student attends less than 12 hours (60% of 20) per week for 3 consecutive calendar weeks (Sunday to Saturday), he/she must be withdrawn
 - c. The student misses sufficient hours/days that the school determines that the student cannot successfully complete the program, he/she must be withdrawn
- Students are also considered to have withdrawn when they are transferring to a new school and there is a gap of more than two weeks between the last date of attendance at the old school and the first date of attendance at the new school. •

Chapter 8 - Maintaining Eligibility

Section 2 – Withdrawals, Technical and Unofficial Withdrawals and Drop Below 60 percent Withdrawal

Withdrawal date

The date of withdrawal reported to StudentAid BC by the school should be the last date the student attended classes, if known, and not the date that the registrar’s office may use as the date of withdrawal.

The actual date is used for overaward calculation purposes. The use of the registrar’s date could increase the overaward calculated by not recognizing the actual weeks a student was enrolled in full-time studies. Therefore, there may be two withdrawal dates used, one for StudentAid BC purposes and the other for school purposes.

Withdrawal after confirmation of enrolment

The financial aid office or school owner/operator submits a withdrawal form to StudentAid BC or enters a withdrawal on SFAS indicating the date the student ceased to maintain full-time studies. Once a student has withdrawn, no further funding will be released or made available to the student. StudentAid BC will pro-rate the student’s award using the withdrawal date reported by the school.

Withdrawal overaward calculation

The overaward is the difference between the original assessment and a pro-rated assessment based on the number of weeks a student attended. The pro-rated award is calculated using the formula:

$$\text{Pro-rated assessment} = \text{total award} \times \frac{\text{weeks attended}}{\text{total weeks originally assessed}}$$

When the withdrawal notification is received, StudentAid BC will:

- i) Pro-rate the award.
- ii) Place the student’s name on the **restricted list** for an ‘overaward’.
- iii) Notify the student and the lender, of these actions and the new end date.

If a student is not transferring to another school, is withdrawing entirely or never started, any tuition refunds should be returned to the National Student Loan Service Centre. The student is responsible to repay any overawards. •

Withdrawal while in interest-free status

Students who withdraw and do not have current student loans but are in interest-free status for previous student loans must be reported to StudentAid BC. Students who are in interest-free status or interest-free periods are considered to be in a ‘funded’ term. Withdrawals and unsuccessful terms are counted during this time. A withdrawal form indicating the date on which the student ceased to maintain full-time studies should be submitted to StudentAid BC. **Public post-secondary institutions must enter the withdrawal into SFAS.**

StudentAid BC will notify the NSLSC so they can adjust the interest-free period on the student’s loan(s).

Chapter 8 - Maintaining Eligibility

Section 2 – Withdrawals, Technical and Unofficial Withdrawals and Drop Below 60 percent Withdrawal

Withdrawals after the submission of a Certificate 3 for provincial grant overaward

When a student has submitted a Certificate 3 (Continuation of Interest-Free Status for Grant Overawards) to StudentAid BC and then withdraws and/or falls below **full-time studies** or falls below the minimum number of instructional hours per week determined by the school for full-time study, StudentAid BC must be notified of the new withdrawal date or the last day of attendance in full-time studies. The student is no longer eligible for interest-free status as of the new withdrawal date or new study period end date.

Applying withdrawal overawards (prior to August 1, 2009)

The total overaward as calculated above will first be applied to a grant. Any remaining overaward is next applied to the BC student loan. The balance, if any, is applied to the Canada student loan. The purpose is to recoup provincial assistance prior to federal funding.

Example: Original award = \$9,350
Original study period = September - April (34 weeks)
Student withdraws in November = 10 weeks into the study period
Prorate of Original Award: $\$9,350 \times 10 \div 34 = \$2,750$
Student is eligible for a total award of \$2,750
Total overaward is \$6,600

Original Award		Revised Award		Overaward	
CSL	\$5,610	CSL	\$2,750	CSL	\$2,860
BCSL	\$3,740	BCSL	\$0	BCSL	\$3,740
Total	\$9,350	Total	\$2,750	Total	\$6,600

Applying withdrawal overawards (post to August 1, 2009)

For withdrawal within the first 30 calendar days, Canada Student Grants (excluding CSGP_PD) are converted to loans.

For withdrawal after the first 30 calendar days, standard overaward policy applies.

Non-punitive withdrawals (two-semester loan application where student is not attending the second semester)

A non-punitive withdrawal is not counted towards the student's eligibility for further StudentAid BC funding and occurs when the following three conditions apply:

1. The student did not attend classes at all and repaid the disbursement in full within 30 days.
2. The student attended classes 10 days or less and repaid the disbursement in full within 30 days.
3. 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.

Chapter 8 - Maintaining Eligibility

Section 2 – Withdrawals, Technical and Unofficial Withdrawals and Drop Below 60 percent Withdrawal

School officials are required to submit a Non Punitive Withdrawal from Study Period to report non-punitive withdrawals. StudentAid BC will reassess the student's award. Overawards may occur in non-punitive withdrawals.

Non-punitive withdrawals (withdrawal before classes start)

Where an application cannot be cancelled (for the initial disbursement of the application) due to issuance of funding through EFT, a non-punitive withdrawal will be allowed as long as the student repaid the total amount funded within 30 days of deposit of funds.

The institution must enter the withdrawal on SFAS to generate an overaward. Once the student has repaid the funds they must contact StudentAid BC to advise that the payment has been made. StudentAid BC will check with NSLSC to confirm the payment.

In situations where repayment within the first 30 days is beyond the student's control (i.e. the institution deducted the tuition and does not reimburse the student until the end of the month) a student may appeal with documentation up to 45 days from the start of classes.

Withdrawal vs. early completion of studies

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

Non-punitive withdrawal (due to school closure)

If students are withdrawn due to school closure as outlined in [Chapter 2](#), the withdrawal can be considered non punitive.

Note: Students who originally submitted an application for two semesters and subsequently change their minds after completing the first semester must submit a Study Period End Date Notification to change the study end date. Please include an Appendix 3 if the new study period end date is not reflected in the institutional Appendix.

Withdrawal/re-entry

Students who originally applied for a two-semester period, withdrew in the first semester (either before or after being issued funding) and wish to re-enter the same school and program for the start of the second semester must submit a new application for the second semester.

StudentAid BC will process the withdrawal to determine any overaward and process the new application for assistance for the second semester provided the overaward(s) does not affect eligibility for further assistance.

Chapter 8 - Maintaining Eligibility

Section 2 – Withdrawals, Technical and Unofficial Withdrawals and Drop Below 60 percent Withdrawal

Further funding following a withdrawal

Students will generally be eligible to receive assistance in the year following withdrawal in order to repeat courses involved in the withdrawal. The exception is for repeated withdrawals, described previously in this section. Any overaward will effect both eligibility for, and amount of, funding.

Information for School Officials for entering Withdrawal, Unsuccessful Terms and Non-Punitive Withdrawal

The processing policy is outlined in the following scenarios:

1. Unsuccessful study period for students in vocational programs

If the entire study period is completed but the student failed, enter the Unsuccessful completion dates into SFAS. The unsuccessful completion dates will be from the study-period start date to the study period end date.

2. Unsuccessful term, less than study period

If the student completes but fails one term, not the entire study period (for example, failed the first 7-week term of a 34-week, two-term application), school officials must enter the unsuccessful term dates into SFAS. The second term can also be entered as unsuccessful at a later date, if appropriate. Prompt reporting is important so that there is up-to-date tracking of unsuccessful completion weeks and withdrawals.

3. Withdrawal from classes during study period

No change to the original withdrawal policy and practice: If a student attends even one day of the study period before withdrawing, enter the withdrawal onto SFAS, effective the last day the student attended full time.

4. Students who do not apply for aid but are on interest-free status

Students who do not apply for aid but have loans from previous study periods on interest-free status and the school has confirmed enrolment but who withdraws prior to the first day of classes must be reported as a non-punitive withdrawal.

Interest-free status is adjusted to reflect the date of withdrawal.

Section 3 – Six Week Extension to Complete Study

Six-week extension for students enrolled in four-month courses in an eight-month academic term

Students who are enrolled in one or more four-month courses but are attending eight months of study and who do not complete their course work within the four-month semester may have up to six weeks into the second semester to complete their course requirements. If a student does not complete the course work and falls below 60 percent of a full course load (40 percent for students with permanent disabilities), a withdrawal must be reported. If the student requires an additional six weeks to complete the course work in the second semester but does not pass the course, an unsuccessful completion must be reported.

Section 4 – Interruption of Study (formerly Strike Policy)

Policy

StudentAid BC recipients should not be disadvantaged due to school strike action. The following policy is designed for short-term situations (two to four weeks). In the event of a longer-term strike, the ministry will consider policy on an individual school basis.

1. Interruption to education program/study period

The period of time that students are unable to attend classes due to a strike action will be considered part of educational program/study period and will, therefore, have no impact on eligibility or disbursement of awards if students recommence classes at the end of strike action.

2. Possible extensions to length of study period

If programs are extended in order to ‘make up’ class time missed due to strike action resulting in students having to attend classes beyond the original study period end date as defined on the loan documents, students may request a reassessment and be eligible for additional funds for the additional study period.

3. Part-time work during the strike period

Students who are able to obtain part-time work during the strike period are not required to report the income. It is assumed that ‘make-up’ time may be required when classes resume and that income during the strike would be balanced against loss of opportunity to work at a later time.

4. Cancellation of semester/term

If it becomes necessary in any program to cancel the semester/term, the student will not be penalized for non-completion of this semester. As a result, overawards will not be calculated.

5. Withdrawal

Students who withdraw from their program of study under the school’s withdrawal policy due to a strike will not be penalized by being placed in an overaward position.

Students who withdraw from the fall semester/term due to the strike action will not be penalized for loan remission and will, in effect, be allowed, for loan remission purposes, an extra semester to complete the program of study.

Section 5 – Audit/Verification

Policy

Federal administrative criteria recommend that the provincial authority verify the data in at least five percent of the applications processed. The province may, however, verify 100 percent of applications if it chooses.

Purpose

The goal of the verification process is to improve the accuracy of assessments, ensure compliance with the terms and conditions of student financial assistance, and to identify and act to prevent abuse.

Criteria

1. The Ministry uses computerized tracking systems on which compliance audits are based and potential abuse identified. The Ministry develops data-match systems with other government bodies (e.g., Canada Revenue Agency, BC OnLine, etc.) and contacts credit-reporting services (Equifax Canada) to verify reported information or obtain evidence of abuse. The Ministry also receives referrals and allegations of abuse from school and branch staff and ‘concerned citizens.’
2. Compliance audits designed to identify specific areas of abuse are performed on an ongoing basis. The type and number of audits will vary from year to year in accordance with perceived areas of concern and time constraints. Such audits may include student/spouse/parent income, unreported income assistance, unreported assets, Canada Employment Insurance benefits, sponsorship, Loan Remission Qualifier (LRQ) reporting, etc. The results of audits are analyzed. Lesser offences or innocent errors are subject to reassessment. Greater offences or apparent intent to defraud are investigated and may result in referral to police for possible charges under the Criminal Code.
3. Applications in the process of audit are placed on the provincial restricted list and remain there until the audit/investigation is complete. If, as a result of audit/investigation, a student’s award or status is changed, the student will be notified.
4. Any investigations that result in reason to believe that an act of fraud has occurred may be referred to the RCMP for possible charges under the Criminal Code of Canada. Financial aid officers or school owners/operators who feel that a fraudulent act may have occurred should submit all available information and evidence to the fraud investigator at the Ministry of Advanced Education along with a statement outlining the concern. Financial aid officers and school owners/operators are responsible to co-operate fully if they are contacted by the Ministry of Advanced Education regarding a fraud investigation.

Chapter 8 - Maintaining Eligibility

Section 5 – Audit/Verification

5. Overawards created by a change to factual information an audit are not subject to appeal. Additional or missing information to complete an audit must be submitted to the Student Compliance and Review Unit.

StudentAid BC will not process applications for Loan Remission or Loan Forgiveness programs if there is an outstanding audit/investigation on a student loan application. Students are required to respond to the audit letter sent by the Ministry of Advanced Education. Once the audit has been concluded, the student's application will be processed.

Chapter 9 – Changes to Funding

*StudentAid BC assesses a student's financial need and determines individual eligibility based on established criteria. After the **assessment** of the original StudentAid BC application, changes to a student's initial StudentAid BC award may occur for a number of reasons; such as the information provided by a student has either changed or was incorrect, or the student transferred schools, thereby incurring different costs. In some cases, the change to the student's original award may create an overaward situation. This chapter explains both the reassessment and overaward process.*

Section 1 – Reassessment

Section 2 – Transfer of School

Section 3 – Overawards (Loans and Grants)

Section 1 – Reassessment (Appendix 7)

Policy

Students whose financial circumstances have changed since the **assessment** of the original application must **immediately** advise StudentAid BC through a **Request for Reassessment (Appendix 7)**. The reassessment allows for a correction in a student's financial need over the educational period.

Prorating will not occur, with the exception of the birth or adoption of dependants, or where students assume legal custody (or joint or shared custody) of a child or other dependant.

Note: Requests to waive assets, waive or reduce financial sponsor contribution or set aside standard policy must be submitted as appeals. **See Chapter 11.**

Purpose

The reassessment allows a correction or change to information submitted on the original application in order to accurately determine a student's financial need over the educational period. •

Note: Reassessments will not be accepted for changes in a student's marital status or living situation during the study period. A student's status as determined on the first day of classes will remain unchanged throughout the study period.

Common-law – Where a student has been living common-law for a period of **less** than 12 months, the student is **not** considered to have met the definition of 'common-law' under StudentAid BC.

Criteria

1. A reassessment involves a non-discretionary decision or a simple change that may be the result of:

Reassessment Type	Documentation Required
ASSETS:	
a. Correcting the value declared for a motor vehicle	a. If there is a correction to make in the value of a student’s motor vehicle, the value will be compared with the current wholesale value as quoted in the current Sanford Evans Gold Book - Used Vehicle Value Guide. Estimates from car dealerships are not required.
b. Sale of asset with a zero net result	b. If the student has sold an asset before classes start or during the prestudy period, documentation of the sale and proof of what was done with the proceeds must be provided, e.g., if the proceeds of the sale were used to repay outstanding debt associated with the asset.
PROGRAM OF STUDY:	
c. Change of program at the same school	c. Appendix 3
d. Change of school which must be designated (no funding disbursed)	d. Appendix 3
e. Change of program costs (per the school’s Institutional Appendix or Appendix 3)	e. Appendix 3
f. Change in original study period end date (varying length programs)	f. Appendix 3 plus (if applicable) Appendix 2
g. Change in start and end date within program year at same school (e.g., original application September 2011 to April 2012, a reassessment may be submitted to change dates to January 2012 to August 2012)	g. Appendix 3 plus (if applicable) Appendix 2

Chapter 9 - Changes to Funding
Section 1 – Reassessment (Appendix 7)

Reassessment Type	Documentation Required
MISCELLANEOUS:	
h. Error in original assessment	h. Brief note explaining the error
i. Change in financial status (applicant or, if applicable, spouse or parents)	i. Brief note explaining the change with any applicable documentation (eg., Record of employment for loss of employment).
j. Change of name	j. SABC will accept a document from Vital Statistics showing change of name or any legal form of BC or Federal government identification indicating the student's name change. This would include: birth certificate, drivers licence, marriage certificate, passport, social insurance card etc.
k. Early completion of studies	k. Students are expected to advise StudentAid BC of the new end date through an early Completion form and an Appendix 3.

NON-PUNITIVE WITHDRAWALS (to change the study end date):

- | | |
|---|---|
| <p>l. Change in original study period end date where a two term application is • to one term, (i.e. student applies for funding from September to April, completes December term and decides not to return to school and needs to change study end date to December).</p> | <p>l. Study Period End Date Notification • if the new study period end date is not reflected in the Institutional Appendix.</p> |
|---|---|

Note: Please use the Study Period End Date Notification instead of Appendix 7 if the following three conditions apply:

1. the student completed their first term, including exams, if applicable. and
2. the student did not return to full-time study for their second term. and
3. the student did not receive their second disbursement (federal and/or provincial funding).

Please include an Appendix 3 if the new study period end date is not reflected in the Institutional Appendix.

Chapter 9 - Changes to Funding

Section 1 – Reassessment (Appendix 7)

2. The student initiates a reassessment by completing a Request for Reassessment (Appendix 7). Students must indicate their original application number to match the reassessment with the original application. Students must complete lines 1, 2, 12 and 13, and Section 6 as well as any other lines that have changed from the original application or appendices.

If a field is left blank on the Request for Reassessment, it means that there is no change from the original application. It does not mean “change the original number to zero”.

Note: Completed Requests for Reassessment with required appendices and documentation **must** be received at StudentAid BC no later than six weeks prior to the study-period end date. If the deadline has passed, the reassessment will not usually be processed; the Student Financial Assistance System is programmed to reject the reassessment. A system override would be required to consider a late request.

3. Request for Reassessment data is entered by StudentAid BC. The student will be contacted for more information/documentation if necessary. •
4. After processing, StudentAid BC will send the student a revised Notification of Assessment containing the result of the reassessment if there is a change to the award.
5. If the reassessment results in the awarding of additional funds, the appropriate funds will be issued. If the reassessment results in a lower award and all funds:
 - have **not** been released, the difference between the original award and the new award will be adjusted. •
 - have been released, the difference between the original award and the new award is considered to be an overaward.
6. Significant changes to a student’s costs, income or assets may be subject to audit.
7. The Financial Aid Office will receive updated award information, if any, through the Integrated Electronic Record (IER).

Section 2 – Transfer of School

Policy

Awards are normally transferable between designated schools, provided that all basic requirements continue to be met.

Any tuition refund should be given to the student to apply towards the tuition fees at the new school.

Students transferring between campuses of the same institution must complete the appropriate transfer forms. Students in a split enrolment between two campuses of the same institution do not complete transfer forms.

- Note:
- A. If a student transfers to another school (or campus which has a different ‘institutional code’) and funding has not been disbursed, a request for reassessment should be submitted to StudentAid BC. •
 - B. When the student is changing programs within the same school, refer to reassessments. [See Section 1.](#)

Purpose

To enable a student receiving StudentAid BC to transfer to a different school during their study period without the necessity of reapplying for student financial assistance.

Criteria

1. The student must submit a completed Appendix 5 ‘Transfer of School’ form to the original school. The student completes sections 1, 4, and 5 of Appendix 5. •
2. The original school completes section 2. The appendix is either mailed to the new school or returned to the student with instructions to take it to the new school. •
3. The new school completes section 3 and forwards the appendix to StudentAid BC. •
4. StudentAid BC will process the transfer and notify the student and the new school accordingly of any changes to assessment.

Note:

- A. If more than two weeks passes between the last date of attendance at the original school and the start date at the new school, the transfer policy does not apply. The student is considered to have withdrawn from the original school and must submit a new application for the new school.

Students transferring due to a school closure can take up to three weeks.

Include Christmas and spring breaks when indicating the last day of study (i.e., the last day is the end of the break). •

- B. Fully completed transfers must be received at StudentAid BC at least six weeks before the study period end date; otherwise, the request will be denied.

Section 3 – Overawards (Loans and Grants)

Policy

When a student has a change in circumstances which requires a reassessment of the original award, any financial assistance received in excess of the student's new eligibility will be considered an overaward.

Purpose

To identify students who have received financial assistance in excess of their eligibility. In most circumstances, students will have a loan overaward deducted from any future loan entitlement.

Criteria

Overawards are identified as a result of reassessments initiated by a student, a financial aid officer or StudentAid BC (as a result of an audit).

1. Overaward occurrences

An overaward may occur for a number of reasons, the most common being:

- Mathematical error in the original assessment.
- Receipt of bursaries, scholarships, or other financial resources subsequent to the submission of an original application.
- Transfer to a school or program with lower expenses or shorter course length.
- Correction to assessment as a result of verification or correction of data supplied by students on the original application.
- Assessment of income not reported on the original application.
- Withdrawal from full-time enrolment after receipt of funds. •

2. Canada student loans overawards prior to August 1, 2000

All Canada student loan overawards for loans prior to August 1, 2000 are expected to be repaid by the student to the bank holding the loan account. Students should provide documentation of repaid overawards to StudentAid BC to ensure the restriction is removed from SFAS.

Failure to repay an overaward totaling \$250 or more per application (1996/97 or later) will result in the amount being deducted from the next CSL award calculated. If the outstanding overaward is greater than the new loan award, the new CSL will be used entirely to pay down the overaward and the remaining balance of the overaward will be deducted from a subsequent entitlement. All Canada student loan overawards are ineligible for Loan Remission consideration.

Repayment documentation (CSL):

Students who have repaid their CSL overaward to the bank must submit a copy of the repayment form issued by the centralized student loan centre of the bank or an acknowledgment of payment letter issued by the risk-shared lender to StudentAid BC.

Overaward reinstatement:

When an overaward is deducted from a new award that is subsequently cancelled, the overaward status is reinstated and the overaward amount will be deducted from any subsequent award.

3. British Columbia student loan overawards prior to August 1, 2000

BCSL overawards for loans negotiated prior to August 1, 2000, must be repaid to the lending institution holding the risk-sharing and/or guaranteed BCSL.

Once the payment on the BCSL overaward has been processed by the lending institution, the student must provide StudentAid BC with a letter from the lending institution holding the BCSL confirming the total principal repaid on the risk-sharing and/or guaranteed BCSL.

When repaying a British Columbia Student Loan overawards, students must advise that the payment is specifically for the repayment of an overaward.

Failure to repay any BCSL overaward, regardless of the amount, will result in the amount being deducted from the next BCSL award calculated. If the outstanding overaward is greater than the new loan, the BCSL will be used entirely to pay down the overaward and the remaining balance of the overaward will be deducted from a subsequent entitlement. All British Columbia student loan overawards are ineligible for Loan Remission consideration.

The student will continue to be eligible for the Canada student loan and Canada Student Grants.

Overaward reinstatement:

When an overaward is deducted from a new award that is cancelled, the overaward status is reinstated and the overaward amount will be deducted from any subsequent award.

Note: BCSL overawards are not reduced automatically by payments reflected on SFAS. All BCSL overawards will be manually reduced based on submissions by the student of valid proof of payment and a letter requesting the reduction of the BCSL overaward by the amount of the payment.

4. Canada-British Columbia Integrated Student Loans Overawards (loans after August 1, 2000)

Canada-British Columbia Integrated student loan overawards must be repaid to the National Student Loans Service Centre. With integrated loans, any payment received will automatically be split between both the CSL and BCSL according to the percentage of each portfolio. Students cannot direct a payment to one loan only, or change the percentage split of the funds. Therefore, students who are “in study” or “in grace” need to advise SABC staff that they made a payment equivalent to the amount of the outstanding overaward, and the overaward will be eliminated regardless of the amount paid against each outstanding loan. StudentAidBC can check the records at NSLSC to confirm the payment has been received.

If students only make a partial payment, the overaward will be reduced by the value of that payment.

If students have overawards on both their CSL and BCSL, and the payment received does not cover both overawards, students will need to advise StudentAid BC how the payment is to be applied. If StudentAid BC is not advised of how the payment should be applied, the payment will be applied to the BCSL overaward first and the remainder will be applied to the CSL overaward.

For student borrowers in repayment with an outstanding overaward who are now returning to full time studies, StudentAid BC will count any principal payments made by borrowers on their integrated loans against the value of the outstanding overaward(s), and reduce or eliminate the overaward(s) accordingly.

5. Canada Student Grant Overawards

The purpose of the new Canada Student Grants is to provide an incentive and increase access to and the retention of under-represented groups in post-secondary education. To avoid minimizing the incentive of offering these grants, grant funding will be deemed an overaward under prescribed circumstances only, and will be converted to Canada Student Loan funding, administered by the CSLP.

Grant overawards as a result of an early withdrawal or a change in status from full-time to part-time

A grant overaward will be converted to loan for any corresponding federal grant when a student receives the first disbursement of grant funding for the study period and then withdraws or changes their status to part-time within 30 calendar days of the study period start date.

A grant overaward will not be established if a student withdraws or changes their status to part-time after 30 calendar days of the study period start date.

Grant overawards as a result of a change in assessed financial need.

A grant overaward will be converted to loan when a student has a change in assessed need such that they no longer have an assessed need of at least \$1.

Students whose financial circumstances have changed since the submission of the original application must immediately advise StudentAid BC and request a reassessment. The reassessment allows for a correction in a student's financial need over the educational period.

Chapter 9 - Changes to Funding

Section 3 - Overawards (Loans and Grants)

Withdrawal Consequences for Federal and Provincial Grants

Overaward for withdrawal			
Overaward conversion to loan for withdrawal	Federal or Provincial	Within first 30 days	After 30 days
Full-time			
CSGP-LI	Federal	Yes	No
CSGP-MI	Federal	Yes	No
CSGP-DEP	Federal	Yes	No
CSGP-PD	Federal	Yes	No
BCAG	Provincial	No	No
SBSD	Provincial	No	No
Part-time			
CSGP-PD	Federal	Yes	No
CSGP-PT	Federal	Yes	No
CSGP-PTDEP	Federal	Yes	No
SBSD	Provincial	No	No

Grant Abuse

Grant abuse occurs when a person knowingly makes a false statement, misrepresentation, or omission in a financial assistance application or other document, willfully furnishes any false or misleading information in order to fulfill the eligibility requirements to receive the grant, or deliberately has not advised StudentAid BC promptly about any change to information previously given to SABC.

Any anomalies in a person's application or other student financial assistance related documentation will be investigated by SABC. SABC will notify the CSLP of any suspected grant abuse.

The CSLP will determine if abuse has occurred on Canada Student Grants.

If grant abuse is determined, the CSLP may take action to have the person's entire grant converted to a debt and sent to Canada Revenue Agency for immediate collection.

6. Overawards for Provincial Grants

For provincial grant overawards calculated on study periods commencing on August 1, 2001, repayment must commence on the first day of the seventh month after ceasing full-time studies in accordance with the terms and conditions of the application declaration. Students who return to full-time studies prior to the seventh month can submit a Certificate 3 form to receive interest-free status, provided the grant overaward has not been submitted to the Revenue Services of British Columbia (RSBC) for payment.

For grant overawards calculated between August 1, 1991, and July 31, 2001, the full amount is due and payable immediately. Interest will be charged at the prime rate plus 3 percent, compounded monthly.

7. Grant overaward – Revenue Services of British Columbia (RSBC) recovery Process

Notify the student

Revenue Services of British Columbia (RSBC) issues a demand letter to the student. Payments should indicate that the cheque is for the repayment of an overaward. Students must make payment in full or a satisfactory payment arrangement with RSBC staff. Payments should be sent to:

Mailing Address: Revenue Services of British Columbia
PO Box 9483, Victoria BC V8W 9W6

Phone: (250) 405-4500 or Fax (250) 405-4413 •

Where a student fails to co-operate with RSBC in making a satisfactory payment arrangement or by providing financial disclosure, one or more remedies may be utilized to collect the debt.

1. Report to Canada Revenue Agency.
2. Third-party demand.
3. Seizure of motor vehicle.

1. Report to Canada Revenue Agency

RSBC **may** submit the student's account information to the Canada Revenue Agency Set-Off Program. The Canada Revenue Agency will then set-off (deduct) the overaward amount from a student's future income tax refunds.

The Canada Revenue Agency will advise the student by letter that the overaward has been reported and set-off action will be taken.

RSBC **may** remove a student's name from the Canada Revenue Agency database where financial hardship is demonstrated.

2. Third-party demand (Section 83 of the *Financial Administration Act*)

RSBC **may** issue a third-party demand against the student's bank account or wages. Prior to issuing the demand, RSBC will send a letter to the student warning them that legal action will be taken. A judgment is not required in order for RSBC to take this action.

3. Seizure of motor vehicle

RSBC may obtain a judgment order permitting seizure of a student's motor vehicle to satisfy the debt.

Chapter 9 - Changes to Funding

Section 3 - Overawards (Loans and Grants)

- Note:
1. No further BCSL or Canada Student Grant for Persons With Dependants funding will be awarded until the grant overaward is discharged, which may include 'paid in full' or compromise settlements (agreeing to accept payment less than the full balance outstanding), RSBC write-offs and bankruptcies.
 2. RSBC does not collect grant overaward balances under \$20. They are automatically cleared from SFAS as data is transferred from RSBC. Any restriction is then lifted.
 3. Grant cheques are considered taxable income and must be reported on students' tax returns for the appropriate taxation year. In the event that a student repays any portion of a grant overaward, the repaid portion is considered a tax deduction and the student will receive a letter from Revenue Services of British Columbia for income tax purposes.

Chapter 10 – Repayment, Default and Rehabilitation

This chapter describes the various provincial and federal debt management tools which are available to borrowers in repayment. These programs provide repayment assistance to help borrowers avoid the consequences of defaulting on their student loans. For borrowers experiencing difficulty making their monthly payments once they are repaying their loans, there are several debt management tools available.

This chapter also describes what is required of borrowers to rehabilitate their loan if they have entered into default or a bankruptcy related event.

- Section 1 – BC Repayment Assistance Plan and Canada Repayment Assistance Plan
- Section 2 – Federal Permanent Disability Benefits
- Section 3 – British Columbia Provision for Students with Severe Disabilities
- Section 4 – BC Loan Remission Program
- Section 5 – BC Loan Reduction Program
- Section 6 – Revision of Terms
- Section 7 – Pacific Leaders BC Loan Forgiveness Program
- Section 8 – BC Loan Forgiveness Program
- Section 9 – Loan Repayment
- Section 10 – Death of Student
- Section 11 – Default – Canada-BC Integrated Student Loan
- Section 12 – Default – BC Risk Shared and Guaranteed Loans
- Section 13 – Rehabilitation after Default
- Section 14 – Rehabilitation after Bankruptcy
- Section 15 – Canada Student Loan Programs Loan Forgiveness for family doctors, residents in family medicine, nurses and nurse practitioners who work in under-served rural or remote communities

Section 1 – Repayment Assistance Plan

BC Repayment Assistance Plan (BC RAP)

The British Columbia Repayment Assistance Plan (“BC RAP”) is available to British Columbia student loan borrowers who have a Canada-BC Integrated Student Loan (see Notes 1 and 3). The BC RAP program helps borrowers manage the BC student loan portion of their integrated loan by allowing them to pay back what they can reasonably afford.

BC RAP is administered by the Government of Canada and the National Student Loans Service Centre (“NSLSC”), on behalf of and under the direction of the Government of British Columbia.

The terms of the BC RAP are the same as the terms of the Canada Repayment Assistance Plan (“Canada RAP”), applied with any necessary changes for the purpose of making those terms applicable to the BC student loan portion of an integrated loan.

Chapter 10 - Repayment, Default and Rehabilitation

Section 1 – Repayment Assistance Plan

The terms of the Canada RAP are described in the applicable provisions of the *Canada Student Financial Assistance Act*, as amended (the “Federal Act”) and the Canada Student Financial Student Assistance Regulations, as amended (the “Federal Regulations”) (see Note 2).

- Note:
- (1) If the borrower received their BC student loan on or after August 1, 2000 – whether they have a Canada student loan or do not - their loan is considered an integrated loan. If the borrower received their BC student loan before August 1, 2000, they must contact their Financial Institution for information on any repayment assistance that may be available through their Financial Institution.
 - (2) The terms of the Canada RAP include Part V of the Federal Regulations (for matters such as eligibility for repayment assistance, calculation of the affordable payment, reconsideration of a borrower’s application) and section 17.1 of the Federal Act and section 15(4) of the Federal Regulations (for denial and termination of repayment assistance). For more information on the Canada RAP terms, please visit <http://laws-lois.justice.gc.ca>.
 - (3) BC RAP is subject to applicable BC laws.

Where to get an application

Borrowers must apply for BC RAP. Borrowers only need to fill out one application form to apply for both the Canada and BC RAP programs. Borrowers can obtain a joint Canada/BC RAP application form on line at http://www.canlearn.ca/eng/common/documents/forms/repayment_assistance.pdf

When to submit applications

Borrowers must reapply for BC RAP once every 6 months until they are no longer eligible or their loan is paid in full.

For more information on BC RAP and how to apply, please visit the NSLSC website: http://www.canlearn.ca/eng/loans_grants/repayment/index.shtml or contact the NSLSC at 1-888-815-4515.

Canada Repayment Assistance Plan (Canada RAP)

The terms of the Canada RAP are described in the applicable provisions of the *Canada Student Financial Assistance Act*, as amended (the “Federal Act”) and the Canada Student Financial Student Assistance Regulations, as amended (the “Federal Regulations”) (see Note 2 above).

Section 2 – Federal Permanent Disability Benefits

The Permanent Disability Benefit is available to borrowers with a severe permanent disability. If you have a severe permanent disability, you may be eligible to have your loans immediately forgiven.

The Canada Student Loans Program defines a severe permanent disability as preventing a borrower from working and from participating in post-secondary education. Students with a severe permanent disability who received loans between 1995 and 2000 will now be eligible for immediate loan forgiveness regardless of when the severe permanent disability occurred.

Enrolment in the Federal Permanent Disability Benefits Program is not automatic. Borrowers must:

- Call the NSLSC for information about their eligibility for this benefit.
- Request an application from the NSLSC by phone.

Note: Student loan borrowers who received student loans before 2000 can ask for an application from their **Financial Institution**.

Section 3 – British Columbia Provision for Students with Severe Disabilities

Refer to **Chapter 13**.

In the event that a borrower with a permanent disability has a functional limitation caused by a physical or mental impairment that prevents them from performing the daily activities necessary to participate in studies at a post-secondary school level and in the labour force and is expected to remain with the person for their expected life, they may be eligible for the Provision for Students with Severe Disabilities. This benefit reduces their outstanding BC loan balance to zero.

Eligibility for the Provision of Students with Severe Disabilities is contingent on the approval of the Permanent Disability Benefit program by CSLP. An application is not required as the CSLP will advise the province of those borrowers who have received a Permanent Disability Benefit through the CSLP.

Note: Borrower's who have a zero balance on their Canada Student Loan, or have had their Canada Student Loan paid out under a different program, must still apply through CSLP for the British Columbia Provision for Students with Severe Disabilities.

Recipients of the Provision for Students with Severe Disabilities are no longer eligible to receive financial assistance from StudentAid BC.

Section 4 – BC Loan Remission Program

Policy

Only those loans cashed prior to August 1, 2000 are considered under the Loan Remission Program. Students who have completed their program of study, have outstanding loans cashed before August 1, 2000, and are eligible for Loan Remission consideration, are required to meet established program criteria.

Purpose

The **Provincial** government supports academic, technical, or occupational training achievement and recognizes a reasonable level of debt repayment by reducing the graduating student's outstanding indebtedness to a manageable level.

For further information, contact StudentAid BC.

Section 5 – BC Loan Reduction Program

Policy

The BC Loan Reduction Program has been designed to lower the financial barrier to post-secondary education faced by students whose circumstances force them to borrow substantial amounts to pursue their education. The program is available to **full-time** students enrolled in post-secondary education programs from designated Canadian institutions (public and private) that are two academic years or longer.

Purpose

Under the program, eligible students who successfully complete each year's studies will have their BC student loan reduced. The amount of reduction will vary according to assessed need.

Criteria

Eligibility:

- Students must be in Good Standing (not restricted, not in Default, no Provincial or federal overaward restrictions).
- Students must be enrolled full-time, in undergraduate programs two academic years or longer.
- Students must have a minimum of 30 weeks of study in a program year (successfully completed at least 60 percent of a full course load).
- Students must be in their first, second, third or fourth year of borrowing (fifth year for students with dependants).
- Students of professional programs – law, medicine, dentistry or graduate students - are not eligible for this program.
- Students must have received BC loans in excess of the threshold established each year.
- If a student's file is under audit, the student will not be considered for loan reduction pending completion of the audit.

Students will automatically be considered each year for loan reduction based on the information from their StudentAid BC application.

The loan limit in a given year is the same for all students in their first, second, third or fourth years of borrowing. For students with dependants in their fifth year of borrowing, the loan limit is lower. Any loans the student has above the limit will be forgiven upon successfully completing their year's studies.

The loan limit is determined each year based on the total budget for the BC Loan Reduction Program and the number of eligible students. The loan limit is described as an 'estimate' because actual limit can only be determined once the number of eligible students and their government borrowing are known. However, the estimate does provide a conservative guide to students for personal financial planning.

Loan reductions are applied to student accounts each year following a successfully completed study period. For example, eligible students who are awarded a student loan in September 2011 will have a loan reduction applied to their account after successful completion of their study period.

Students use one application (the StudentAid BC application) to apply for Canada-BC integrated loans, Canada student grants, and the BC Loan Reduction Program. •

Section 6 – Revision of Terms

A revision of terms is available for borrowers who would like to change certain repayment terms for their Canada-BC Integrated Student Loans. For example, the standard Amortization period is 9.5 years, borrowers may be eligible to have their Amortization period extended up to 14.5 years. Information regarding a revision of terms is available through the National Student Loans Service Centre.

Section 7 – Pacific Leaders BC Loan Forgiveness Program

Policy

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

Purpose

The Pacific Leaders BC Loan Forgiveness Program is designed to promote the Public Service of British Columbia as a potential employer by reducing eligible borrowers' BC student loan debt over three consecutive years.

Eligibility Criteria

- The Pacific Leaders BC Loan Forgiveness Program is open to all new recruits and any full-time or part-time regular employees of the **Provincial** government who have a BC student loan in **Good Standing (not restricted, not in Default, no Provincial or federal overaward restrictions)** and in repayment. Articling students will be recognized as regular employees for their specific terms of employment.
- **Auxiliary employees are not eligible for the program.**
- Employees' loans will be interest-free once they are enrolled in the program and a third of their outstanding principal will be paid at the end of each year of service. •
- Must be in **Good Standing (not restricted, not in Default, no Provincial or federal overaward restrictions)** with Canada-British Columbia Integrated Student Loans and/or other BC and Canada student loans (risk-sharing or guaranteed)
- Also included are employees who are on maternity/parental leave; long term disability, or short term illness and injury plan.
- Employees on approved, non-paid, education leave are not eligible for the Pacific Leaders Loan Forgiveness program. Once they have completed school, employees must re-apply for the program when they have returned to work within the public service and their loans are in repayment status.

Note: If an employee leaves in the middle of the year, he or she will not be eligible for the "interest-free" period, **all interest that would have been payable by the borrower from the date they are enrolled in the program, will be added to the Outstanding Loan Balance of the BC loan and the borrower will be required to begin making payments.**

Note: Applications from students whose file is under audit will be held pending the completion of the audit. The student will be required to respond to the audit letter sent by the Ministry of Advanced Education

If the student reapplies to the Loan Forgiveness program after taking a break in employment, the remaining BC Student Loan may be eligible for forgiveness over three years at 331/3 percent per year.

Section 8 – BC Loan Forgiveness Program

Policy

The BC Loan Forgiveness Program has been designed to provide British Columbia student loan (BCSL) forgiveness to students graduating from eligible post-secondary educational institutions who agree to fill a vacancy at a publicly funded facility in a full-time, part-time or casual-on-call capacity.

Graduates from eligible schools in nursing (including practical nursing, nurse practitioners, registered psychiatric nurses and registered nurses) medicine, midwifery and pharmacy schools whose study end date is on or after August 1, 2000 will have all outstanding BCSL debt forgiven at a rate of 33 1/3 percent per year of practice.

Students whose study end date is on or after December 1, 2004 in the professions of speech language pathology, occupational therapy, audiology and physiotherapy who will be working with children in a publicly funded facility will have all outstanding BCSL debt forgiven at a rate of 33 1/3 percent per year of practice.

Effective April 1, 2007, the program was expanded to include graduates in the professions of school psychology, technology education, and teaching for the deaf/hard of hearing and the visually impaired. Students with a study end date on or after August 1, 2007 may be eligible to have their BCSL debt forgiven at a rate of 33 1/3 percent per year. •

Purpose

The BC Loan Forgiveness Program was initially designed to attract certain medical professionals to work in communities that were considered to be rural or underserved. The list of underserved communities was compiled by the Ministry of Health and did not accurately reflect current vacancies for other medical professionals participating in the program. These professions are nursing, medicine, midwifery and pharmacy.

Effective April 1, 2007, adjustments have been made to the underserved community model to include any community, whether rural or urban, that has a vacancy in one of the following eligible professions: speech/language pathology, occupational therapy, audiology, physiotherapy, school psychology, education for the deaf and blind, and public school system technology education. The primary objective of the program remains to provide an incentive for certain professionals to practice within BC.

Criteria

To be eligible for the BC Loan Forgiveness Program, a borrower must:

- Be employed (full-time, part-time, and/or casual/on-call) at a publicly funded facility in a community within BC. Also included are employees who are on maternity/parental leave; long term disability, or short term illness and injury plan. A community list has been created for each of the eligible professions. The Ministry of Health will be responsible for compiling a list for the above medical professions. The Ministry of Children and Families and the Ministry of Education will indicate for all other professions. Applicants may work anywhere in BC as long as they work with children.

Chapter 10 - Repayment, Default and Rehabilitation

Section 8 – BC Loan Forgiveness Program

- Have an outstanding **British Columbia student loan**
- Be in **Good Standing (not restricted, not in Default, no Provincial or federal overaward restrictions)** with Canada-British Columbia Integrated Student Loans and/or other BC and Canada student loans (risk-sharing or guaranteed).
- Have graduated from a designated post-secondary institution
- Have a study end date on or after August 1, 2000 (for nurses, nurse practitioners, physicians, midwives or pharmacists), on or after December 1, 2004 (for speech language pathologists, occupational therapists, audiologists and physiotherapists), and on or after April 1, 2007 for school psychologists, teachers for the deaf/hard of hearing and the visually impaired, and technology education teachers.
- Not be in full-time studies

BC loan forgiveness applications are available through StudentAid BC and its website at www.studentaidbc.ca.
Return the **completed** application to StudentAid BC with:

- An official sealed transcript indicating graduation requirements have been fulfilled (first loan forgiveness application only).
- An original, **current (within one month)**, letter from the publicly funded facility or health authority where the applicant is employed to confirm employment. **Electronic versions of employment letters will not be accepted.**

Note: If students' files are under audit, their application will be held pending completion of the audit.

Once registered on the program, the student's BC loans will be placed into special interest-free status. The Provincial government will be responsible for the interest that accrues on the student's loan and the student will not be required to make any payments.

At the end of each 12 months of employment, within four weeks of an applicant's program anniversary date, the applicant must submit a letter from their employer confirming that they have completed 12 months of employment. A reminder letter will be sent out from StudentAid BC prior to the anniversary date.

Borrowers who fail to submit the letter from their employer confirming completion of the employment period as required will be removed from the program. All interest that would have been payable **by the borrower** from the registration date will be added to the **Outstanding Loan Balance of the BC loan** and the borrower will be required to begin making payments.

Section 9 – Loan Repayment

Policy

It is expected that students **will begin** to repay **their** Canada-British Columbia Integrated Student Loans and other BC student loans (risk and guaranteed) **on the first day of the seventh month** after leaving full-time studies.

Purpose

To ensure students meet their obligations under the terms and conditions of **their student loan agreements**.

Criteria

Each loan type (**Canada-BC Integrated Student loan, Risk Sharing Student Loan and Guaranteed Student Loan**) is to be maintained and paid separately.

Students are required to start making payments on the first day of the seventh month after they:

- have graduated from **their** studies
- have transferred to part-time studies
- have dropped **their** studies altogether, **or**
- are taking time off school for more than 6 months•.
- All repayment activities are reported to the credit bureau.

1. **Canada-British Columbia Integrated Student Loans (received on or after August 1, 2000)**

Payments on Canada-BC Integrated Student Loans are **made to** the National Student Loans Service Centre. Borrowers will receive details of their personalized repayment terms by mail **prior to starting repayment of their loan**•. A borrower has the opportunity to change certain repayment terms, such as their **Amortization period and/or, update their information, such as the bank account number** from which loan payments are to be withdrawn, through contacting the National Student Loan Service Centre.

If a borrower had arranged for direct deposit of their loan disbursements, the same bank account number will be automatically used to withdraw monthly loan payments. However, if a borrower does not have money in that account or their bank account number has changed and they do not contact the National Student Loans Service Centre to update their banking information it will result in a **returned payment**•. Two returned payments means their loan will become **Delinquent and may go into Default** which could **seriously affect their credit rating**.

Chapter 10 - Repayment, Default and Rehabilitation

Section 9 – Loan Repayment

- Note:
- All repayment terms and conditions are set out in the Master Student Financial Assistance Agreement (MSFAA) for those borrowers who received funding after August 1, 2011.
 - Those borrowers who have not received further funding after August 1, 2011 remain under the terms and conditions of their existing BC student loan agreement as modified by the amendments to their BC student loan agreement (including the Schedule of Substituted Provisions) posted to the SABC website. As well they are affected by Bill 17, *Finance Statutes Amendment Act 2011*, section 142, transitional provisions.

Non-repayment period (Grace Period):

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

Repayment Period (Amortization Period):

Borrowers who received a Canada-BC integrated loan on or after August 1, 2011, will have an Amortization period of up to 9.5 years. Borrowers have the option to extend their Amortization period up to 14.5 years as long as minimum payment requirements are met.

Borrowers who did not receive any new funding on or after August 1, 2011, may have a different amortization period.

Interest:

The Interest rate for Canada-BC Integrated Student Loan is either a floating interest rate (the Prime Rate plus 2.5 percent) or a fixed rate (the Prime Rate plus 5 percent). The Canada-BC Integrated Student Loan will automatically be charged the floating interest rate unless the borrower chooses to change to the fixed rate (this can be done through contacting the National Student Loans Service Centre). Switching from a fixed to a floating rate is not permitted.

Prime rate for Canada-BC Integrated Student Loans is defined as the variable reference rate of interest as calculated by the Minister of Human Resources and Skills Development, based on the average of the middle three of the largest five Canadian financial institutions' prime rate. •

2. BC Risk Sharing Loans (negotiated from August 1, 1995 to July 31, 2000)

BC Risk Sharing Loans are paid through the borrower's Financial Institution where they received the loan.

Non-repayment period (Grace Period):

Interest on risk sharing loans does not accumulate during the six month grace period. During that period the province continues to pay the interest on behalf of the borrower.

Chapter 10 - Repayment, Default and Rehabilitation

Section 9 – Loan Repayment

Repayment Period (Amortization Period):

Borrowers with a risk sharing loan will normally be allowed an Amortization period of up to 14.5 years as long as the minimum monthly payment requirements are met. The minimum payment a borrower can make on their risk sharing loan is \$25 per month.

Interest:

Interest charged on risk sharing loans in repayment is a floating rate of prime rate plus 2.5%, or a borrower may choose to elect a fixed rate of interest of 5% above the Prime Rate. Prime rate for the purposes of risk sharing loans is defined as: the variable per annum reference rate of interest (as announced and adjusted by the bank from time to time) for Canadian dollar loans made by the bank in Canada.

3. BC Guaranteed Loans(negotiated prior to August 1, 1995)

BC Guaranteed Loans are paid back through the borrower's Financial Institution where they received the loan.

Non-repayment Period (Grace Period):

Interest on guaranteed loans does not begin to accumulate during the six month Grace Period. During that period the province continues to pay the interest on behalf of the borrower.

Repayment Period (Amortization):

Borrowers with a guaranteed loan are allowed an Amortization period of up to 9.5 years. The minimum monthly payment that a borrower can make on their guaranteed loan is \$25 per month.

Interest:

Interest charged on guaranteed loans in repayment is at a rate of prime plus 1%. Prime rate for the purposes of BC guaranteed loans is defined as: the variable per annum reference rate of interest (as announced and adjusted by the bank from time to time) for Canadian dollar loans made by the bank in Canada.

Note: BC Student Loans in Default: For information regarding the repayment of BC student loans held at Revenue Services of BC (RSBC), borrowers must contact RSBC directly. (See section 11)

4. Canada student loans (CSL) - Full-time students

For information regarding the repayment of Canada student loans borrowers must contact the National Student Loans Service Centre.

Section 10 – Death of Student

Policy

In the event of a student's death, it is the responsibility of the student's family to notify StudentAid BC and the National Student Loans Service Centre (NSLSC) and/or the **Financial Institution** holding the loan of the death.

If proper notification is received, all obligations of a borrower in respect of **any type of BC student loan or grant overaward, is terminated** on the date the borrower died (**excludes Risk Shared Type B**).

Purpose

To ensure **all obligations relating to any BC student loan or grant overaward, excludes Risk Shared Type B, is terminated upon the death of a borrower.**

Criteria

1. Notification to the NSLSC and/or **Financial Institution**

A deceased borrower's family should phone or write to NSLSC and/or the Financial Institution holding the borrower's student loan accounts. A copy of the death certificate **will be required**.

2. Notification to StudentAid BC

A deceased borrower's family must also forward a copy of the death certificate to StudentAid BC.

3. Tuition refund

In the event that the deceased borrower is eligible for a tuition-fee refund, the refund is sent to the NSLSC with instructions to apply it to the principal balance of the latest loan negotiated. See section on Tuition Refunds for details.

4. Process

Canada-BC integrated student loan – Type 'A' or Type "B"

- **BC Student Loan portion:** Once proper notification from the borrower's family has been received by StudentAid BC and NSLSC, **no further collection actions will be pursued**. BC will not pursue the student's estate for collection.
- Canada student loan portion: all repayment obligations are terminated.

British Columbia student loans – Risk Shared Type 'A'

- **Financial Institutions** must submit a claim for loss to StudentAid BC as soon as **they** receive documentation of the death (death certificate) in Type A. If proper documentation is received, BC will reimburse the **Financial Institution** for the loss related to the borrower's death.

Chapter 10 - Repayment, Default and Rehabilitation

Section 10 – Death of Student

BC Student Loan– Risk Shared Type ‘B’

- The **Financial Institution** is not permitted to claim a loss to StudentAid BC.
- The **Financial Institution** is liable for the student loan financial loss resulting from the student's death and, as a result, may seek payment from the student's estate.

BC Student Loan – Guaranteed Type A or B.

- **Financial Institutions** must submit a claim for loss to StudentAid BC as soon as the Financial Institution receives documentation of the death (death certificate). If proper documentation is received, BC will reimburse the Financial Institution for the loss related to the borrower's death.
- All documentation **must be submitted** with the claim.

5. Payments taken after death

If notification of a student's death is received after payments have been drawn from the deceased student's bank account, the payments will be refunded to the student's estate. Any post-dated cheques **will be returned** to the borrower's estate.

Section 11 – Default Canada-BC Integrated Student Loan

Policy

A default occurs when a **borrower** fails to make monthly student loan payments as set out under their student loan agreement, however titled, between the **borrower, and the federal or Provincial government**.

A **borrower with a Canada-British Columbia Integrated Student Loan in default** will be placed on a restricted list. The borrower will not be eligible for further student financial assistance, from either the federal or Provincial programs, until **the borrower goes through the Rehabilitation Process (See Section 12)**

Purpose

To ensure that **borrowers who do not meet their payment obligations on their student loans** do not receive further student financial assistance. •

Canada-British Columbia Integrated Student Loans

The **BC Student Loan portion of the Canada-BC Integrated Student Loan** is in default if the borrower fails to make their regularly scheduled loan payment by the loan payment due date and the failure continues without having made payment in full of the overdue loan payment for nine consecutive months.

At that time the **Outstanding Loan Balance becomes** immediately due and payable in full and the loan is transferred to Revenue Services of British Columbia for collection. **Borrowers can bring their loans out of Default by following the rehabilitation policy outlined in Section 12.**

When the Canada portion of the Canada-BC Integrated Student Loan goes into Default it will be transferred to the Canada Revenue Agency for collection. If a borrower is in default on a Canada student loan, the borrower should contact the CSL Case Review Unit, reached through the National Student Loans Service Centre at 1-888-815-4514. Unit staff will explain in detail how the borrower's situation can be rectified.

Note: If a **borrower does not pay their student loan, and they are Delinquent or in Default, they could face:**

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

Section 12 – Default – BC Risk Shared and Guaranteed Loans

Policy

A default occurs when a borrower fails to make monthly student loan payments as set out under their loan agreement, however titled, between the borrower and their Financial Institution holding the Risk Shared and/or Guaranteed Loan.

A borrower with a risk-shared or guaranteed British Columbia Student Loan in default will be placed on a restricted list. The borrower will not be eligible for further student financial assistance, until clearance is given by the Financial Institution holding the loan, or the borrower goes through the Rehabilitation Process. See Section 13.

Purpose

To ensure that borrowers who do not meet their payment obligations on their student loans do not receive further student financial assistance.

BC Risk Shared Loans – Post August 1, 1995 to July 31, 2000

- a) Under the Provincial risk-sharing agreement, the Financial Institution will remain responsible for the collection of most Type B risk-shared loans in default (default for risk-shared loans is defined as two or more missed payments after the scheduled payment date). Financial Institutions will treat the collection of a BCSL default as they would with any other consumer loan. Financial Institution officials are expected to notify StudentAid BC when a borrower falls into default. The borrower will be placed on the restricted list and will be prevented from receiving further Provincial assistance until the Financial Institution's rehabilitation requirements are met.

See section 13 for further details on rehabilitation requirements for BC Risk Sharing Loans.

- b) The Financial Institution, under the risk-sharing agreement, may submit a claim for loss to StudentAid BC for Type A loans in default (Bankruptcy), or Type B loans that go into default while the borrower is a minor. The borrower will be restricted from further funding through StudentAid BC. The Financial Institution will forward the claim for loss to StudentAid BC. StudentAid BC will adjudicate the claim and, if approved, forward the claim to Revenue Services of BC for collection. Revenue Services of BC will assign a collection officer to work with the borrower to set a new repayment schedule. Interest will be charged on the unpaid balance at the prime rate plus 2.5 percent.

Guaranteed Loans – pre-August 1, 1995

If a guaranteed BC student loan is 180 days overdue, the borrower will be restricted from further funding through StudentAid BC. The Financial Institution will forward the loan to StudentAid BC. StudentAid BC will adjudicate the claim and, if approved, forward the claim to Revenue Services of BC for collection. Revenue Services of BC will assign a collection officer to work with the borrower to set a new repayment schedule. Interest will be charged on the unpaid balance at the prime rate plus 1.5 percent.

Section 13 – Rehabilitation after Default

Rehabilitation after Default – Provincial Loan

Borrowers who hold:

- Type B Risk-shared loans that go into default while the borrower is a minor and had a claim for loss accepted by StudentAid BC;
- a guaranteed loan; or,
- Canada-British Columbia Integrated Student Loans,

and have lost their eligibility for further BC funding due to defaulting on repayment may be eligible for further BC financial assistance if they:

- repay the outstanding debt (Principal plus accrued interest) and all associated fees in full, or
- meet all of the following:
 - are eligible for financial assistance under the Canada Student Loan Program.
 - submit a completed rehabilitation application form to StudentAid BC.
 - repay Revenue Services of BC (RSBC) all outstanding interest, NSF charges and other fees associated with the defaulted BCSL from the date of default.
 - maintain regular monthly payments to RSBC over a six-month period.

If the borrower meets the eligibility criteria for rehabilitation and is approved, StudentAid BC will remove the BC Student Loan ineligibility and advise RSBC. StudentAid BC will make arrangements to have the loan balance transferred to the National Student Loans Centre and have the borrower's credit report adjusted. The loan will then be administered under the Terms and Conditions of the Master Student Financial Assistance Agreement-BC. If the borrower does not have a signed MSFAA on file at the time of rehabilitation, they may be required to sign and return the MSFAA before the rehabilitation is complete.

Rehabilitation for Provincial student loan funding that has been Extinguished, Written Off or settled

This process provides an avenue for borrowers who have Extinguished, Written off or settled defaulted British Columbia Student Loans, to potentially receive further Provincial loan funding under StudentAid BC.

Borrowers who had defaulted (not declared Bankruptcy) and had their loans sent for collections and subsequently Extinguished, Written Off or settled are not entitled to further British Columbia Student Loan funding. Students requesting further Provincial assistance must receive Appeal Committee approval, to have their eligibility for Provincial funding reinstated.

Chapter 10 - Repayment, Default and Rehabilitation

Section 13 – Rehabilitation after Default

Rehabilitation after Default – Federal Loan

If a borrower is in default on a Canada student loan, the borrower should contact the Canada Student Loan **Case Review Unit**, reached through the National Student Loans Service Centre at 1-888-815-4514. Unit staff will explain in detail how the student's situation can be rectified. Borrowers can bring their loan into Good Standing by making the equivalent of two consecutive regular monthly payments.

When the loan has been cleared, the **Case Review Unit** will be notified by letter. If all the criteria have been met, unit staff will fax a letter to StudentAid BC indicating the borrower has now been cleared. StudentAid BC will then remove the restriction on the borrower's file.

BC Risk Shared Type B Loans – Post August 1, 1995 to July 31, 2000

Borrowers with a Type B risk sharing BC Student Loan in default (other than a default while a minor) will be prevented from receiving further Provincial assistance until the Financial Institutions rehabilitation requirements are met.

Upon receipt of the Financial Institution's notification that the loan is back in Good Standing, the student will be removed from the restricted list.

b) The Financial Institution's requirements may include:

- Payment of interest, and/or
- Payment of Principal, bringing the account up-to-date.

Borrowers are to contact their Financial Institution directly to discuss how to bring their loan into Good Standing. The process may vary between Financial Institutions.

Section 14 – Rehabilitation after Bankruptcy

See 5-14

Section 15 – Canada Student Loan Program’s Loan Forgiveness for family doctors, residents in family medicine, nurses and nurse practitioners who work in under-served rural or remote communities

Family doctors, residents in family medicine, nurse practitioners, and nurses that practice in designated rural or remote communities may be eligible to have a portion of their Canada Student Loans (CSL) forgiven.

Family doctors and family medicine residents in training with an accredited medical school in Canada may receive up to \$8,000 per year in CSL forgiveness to a maximum of \$40,000 over five years.

Nurse practitioners and nurses may receive up to \$4,000 per year in CSL forgiveness to a maximum of \$20,000 over five years.

Eligibility

To be eligible for CSL forgiveness, borrowers must have:

- started their current employment (full-time, part-time or casual – includes self-employment for family doctors with a private family practice) as an eligible medical professional in a designated rural or remote community on or after July 1, 2011;
- completed a full 12 month *loan forgiveness period*;
- a CSL in repayment and in good standing (payments are up to date); and
- submitted a *Canada Student Loan Forgiveness for Family Doctors and Nurses Application Form*.

Eligible Medical Professions

- Family doctor
- Family medicine resident in training with an accredited medical school in Canada
- Registered nurse
- Registered psychiatric nurse
- Registered practical nurse
- Licensed practical nurse
- Nurse practitioner

Designated Communities

A designated community is a municipality (census subdivision) that is located outside of:

- census metropolitan areas;
- census agglomerations that have an urban core population of 50,000 or more; and
- a provincial capital.

Applicants can verify if a community is designated by using the Postal Code Lookup tool available on CanLearn.ca.

For further information on the program please visit the CanLearn website at:

http://www.canlearn.ca/eng/loans_grants/repayment/help/forgiveness.shtml

Chapter 11 - Appeals

The purposes of the Appeals chapter is to describe the appeal process and to outline the various appeal categories and required documentation. An appeal can be considered when a student has extraordinary circumstances which warrant the setting aside of standard policies. All appeals are initially reviewed by the Case Review Unit of the Ministry; however, in some cases, the appeal request will be referred to an independent Appeal Committee for further consideration. The Appeal Committee includes members of the public, students, and financial aid officers from colleges, institutes and universities. The decision of the Appeals Committee is final. The Case Review Unit and the Appeal Committee will not consider appeal submissions on policies which are not eligible for appeal, as outlined in this chapter.

Section 1 – StudentAid BC Appeals

Section 2 – BC Loan Reduction Program Appeals

Section 1 - StudentAid BC Appeals

Policy

Students may seek additional assistance by submitting an appeal when the nature of their request does not fall within the standard program criteria or if they are experiencing exceptional circumstances that warrant further consideration. All students have the right to request an appeal of their application. The student must provide proof of extenuating circumstances which set them apart from other students.

Purpose

To ensure that students have an opportunity to have further consideration given to unique circumstances.

Criteria

1. Initiating an appeal

- a) Students initiate appeals by completing an Appeal Request Form. The form is available from the financial aid office of any public post-secondary school in BC, StudentAid BC or on its website at www.studentaidbc.ca. Students must include details explaining the reasons for the appeal and include supporting documentation. Decisions on appeals depend heavily on the documentation provided.
- b) It is suggested that students discuss their situation with the financial aid office at their school (for public post-secondary institutions), or directly with StudentAid BC (for students at accredited private training schools in BC or who are studying outside of BC).

Chapter 11 - Appeals

Section 1 - StudentAid BC Appeals

2. Processing an appeal

- a) Appeals regarding a student's current application, complete with all required information and documentation, must be received at StudentAid BC at least six weeks before the study period end date to allow sufficient time for processing.
- b) Overaward appeals must be received within 90 days of the date on the letter notifying the student of the overaward.
- c) Appeals are considered on an individual basis by the **Case Review Unit** or are referred to the Appeal Committee, depending on the nature of the appeal.
- d) StudentAid BC notifies the student in writing as soon as possible after the decision has been made.

3. StudentAid BC consideration of appeal

A. Approval of Appeals

Approval of an appeal, in full or part, may be given at the StudentAid BC level when it will not compromise the intent of StudentAid BC policies.

Where an in-house approval results in new or supplemental assistance of \$5,000 or more, the decision will be considered and signed-off by the **Case Review Administrator** within 24 hours of the original decision made by the **Case Review Adjudicator**. This secondary process helps to ensure consistency in appeal decisions.

B. Denial of appeals

Appeals will be denied by the **Case Review Unit** when:

- A student fails to provide necessary documentation, or
- The nature of the appeal blatantly compromises StudentAid BC policy (e.g., awarding funds in excess of maximums, or waiving a student contribution because the student travelled all summer and there are no extenuating circumstances).

There are a number of policies and criteria that are not eligible for appeal. These include:

- Grants and/or loan funding for previous program years.
- Deadline for appeal has passed, except where severe medical circumstances prevented submission of the appeal by the deadline.
- Grant/loan overawards that result from an audit.
- Release of Canada-British Columbia integrated student loan funding after a student's study period end date.
- Requests to issue BC Loan funding and or grant funding more than five months after a student's study period end date.
- Standard allowances.
- Weekly maximums.

Chapter 11 - Appeals

Section 1 - StudentAid BC Appeals

- Lifetime maximum.
- Loan remission where total outstanding student loans are less than the eligible debt level.
- Loan Remission for non-BC Student Loans.
- Loan Remission for BC Student Loans funding that have been repaid.
- Assets including: stocks, shares, recreational or revenue property, Canada Savings Bonds, RRSPs, RESPs, mutual funds, etc. unless legal reasons prevented the liquidation of the asset.

Note: A. When an appeal is denied because necessary documentation is missing, the student may submit a further appeal with appropriate supporting documentation.

B. Appeals denied in-house are not automatically referred to the Appeals Committee for consideration.

4. Appeal Committee

All appeals that are not resolved by the **Case Review Unit** are referred to the Appeals Committee. An Appeal Summary form is completed by the **Case Review Unit** for all appeals referred to the committee.

The Appeal Committee is established at the beginning of each school year to consider extraordinary cases. The Appeal Committee includes students, financial aid officers, a member from the public at large and a representative from the Ministry of Advanced Education (non-voting). The committee meets as needed, usually monthly, throughout the school year from September through August. The Appeals Committee considers and makes recommendations on all files presented. All recommendations made by the committee are subject to the approval of the Deputy Minister. The recommendations of the Appeals Committee are final.

Note: The recommendations of the Appeal Committee are applicable to individual situations only and do not establish precedents for future applications of a similar nature.

5. Appeal deadlines

Appeals submitted after the indicated deadlines will not be considered unless severe medical circumstances have made it impossible to submit the appeal and all required documentation by the deadline.

- The deadline to request an appeal of an overaward is 90 days from the date of the original letter advising the student of the overaward amounts.
- The deadline to request an appeal of a loan remission decision is six months from the date of the Assessment Notification letter.
- The deadline to submit an appeal request for all other situations is six weeks prior to the end of a student's relevant study period.

6. StudentAid BC appeals

- Additional transportation allowance
- Assets- Real Estate/Revenue Property/ Recreational Property; other fixed assets; bonds, GICs, stocks, pension plan funds, other liquid assets
- BCSL lifetime maximum
- Credit Screening
- Exceptional Expenses
- Modified Group B
- Motor vehicle
- Loan remission qualifier (personal responsibility)
- Loan Remission timely completion
- Other funding
- Overawards
- Parental/ step-parent contribution/income
- Residency
- Room and board costs for independent students living at home
- Scholastic standing
- Spouse/common-law partner contribution
- Student contribution
- Successful completion
- 2 withdrawals or 68 weeks of unsuccessful studies
- Repeat courses to receive prerequisite mandatory grade, in order to progress in the program. Approval is granted only once for each course.
- BC Loan Forgiveness Program

Section 2 - BC Loan Reduction Program Appeals

Policy

StudentAid will not accept appeal requests for the BC Loan Reduction Program. However, where the educational institution indicates to StudentAid BC that a student has withdrawn from, or was unsuccessful in, a full-time course load or where incorrect program was reported in error, the student's eligibility for the BC Loan Reduction Program may be reassessed. StudentAid BC will require written documentation from the educational institution indicating that an error was made in the reporting of the withdrawal, unsuccessful term, or length of program.

The educational institution must provide StudentAid BC with documentation to correct information concerning withdrawals, unsuccessful completion or program information. Reassessments for Loan Reduction funding must be received within the applicable program year.

Purpose

To ensure that students have an opportunity for funds under the BC Loan Reduction Program when an error was made by the institution when reporting withdrawals, unsuccessful completion or program information.

Chapter 12 - Part-time Student Assistance Program

- Section 1 – Eligibility Criteria
- Section 2 – Application Processing
- Section 3 – Program Description
- Section 4 – Administration
- Section 5 – CSL/BCSL Loan Payments
- Section 6 – Lost Loan Document Process – Part-time Canada Student Loan
- Section 7 – Cancellation of Part-time Application
- Section 8 – Cancellation of Part-time Loan Documents/Cheques
- Section 9 – Appeals

Introduction

Four levels of assistance are available for qualified part-time students depending on their income and family situation.

They are awarded in the following order:

- Canada Student Grant for Persons with Permanent Disabilities (CSGP-PD) (\$2,000)
- Canada Student Grant for Part-Time Studies (CSGP-PT) (up to \$1,200)
- Canada Student Grant for Persons with Dependents (Part-Time) (CSGP-PTDEP) (up to \$1,920)
- Part-Time Canada Student Loan (PT-CSL) (up to \$10,000)
- Supplemental Bursary for Students with a Permanent Disability (SBSD) (up to \$800)

The program year for all of the part-time studies programs is August 1st to July 31st.

These programs are available to students enrolled part-time in an **eligible full-time program** at designated post-secondary institutions. Part-time student funding is limited to students who are enrolled in 20-59 percent of a full-time post-secondary course load. (Note: Students with permanent disabilities studying between 40-59 percent of a full-time course load can choose to apply for either full-time or part-time funding, but not both.)

The Part-Time Studies Application is used for all programs listed above. Applications will be accepted at the Financial Aid offices at public post-secondary institutions. School officials at public post-secondary institutions may have access to the part time program **automated centralized computer systems** Student Aid Internet Loans (SAIL) and may data enter student applications. The paper application form will be sent to StudentAid BC for filing.

Chapter 12 - Part-time Student Assistance Program

Introduction

For private and out-of-province post-secondary institutions, all applications must be forwarded to the Financial Aid Officer at the post-secondary institution for completion. Applications will then be forwarded to StudentAid BC for processing. An Adobe (PDF) version of the application form is available for printing online at www.studentaidbc.ca.

Applications should be data entered at least 6 weeks prior to the study period end date to enable funding to be issued and negotiated before studies end.

All CSLP funding will be distributed via the federal Part-time Certificate of Eligibility and Part-time Loan Agreement. The Certificate will be mailed from StudentAid BC to the student following the school's confirmation of the student's part-time enrolment.

Section 1 - Eligibility Criteria

Citizenship

Policy

The *Canada Student Financial Assistance Act* specifies that, to be eligible, an applicant must be a Canadian citizen within the meaning of the *Citizenship Act* or a permanent resident, or a protected person within the meaning of the *Immigration and Refugee Protection Act*.

Purpose

To ensure that students applying for assistance meet federal criteria as outlined in the provisions of the *Canada Student Financial Assistance Act*.

Procedure

Eligibility

- 1) Canadian citizens - these students will have a SIN starting with 1, 2, 3, 4, 5, 6 or 7.
- 2) Permanent residents - these students will also have a SIN starting with 1, 2, 3, 4, 5, 6, or 7, but are also required to provide a copy of their Permanent Resident Card or Record of Landing (IMM 1000) or Confirmation of Permanent Residence (IMM 5292 or IMM 5509). For BC public schools, StudentAid BC will accept the FAO's initials as having viewed the appropriate document.
- 3) Protected Person Status - these students may receive funding while they have a SIN starting with a 9. They must provide a copy of their SIN card showing an expiry date after their study end date, as well as a "Protected Person Status Document" or a "Decision Letter" issued by the Immigration Refugee Board (IRB). For BC public schools, StudentAid BC will accept the FAO's initials as having viewed the appropriate document.

The IMM 5521 is a Protected Person Status application, and must be specially requested from Citizenship and Immigration Canada. The following URL is the link to Citizenship and Immigration Canada <http://www.cic.gc.ca>. Successful applicants will be issued the "Protected Person Status Document".

Students may apply for part-time funding while waiting for their paperwork to go through, but may not be issued funding until they are a Canadian citizen, permanent resident or a protected person.

Students living in Canada on a temporary visa are not eligible for assistance, nor are students on study permits. A condition of receiving a study permit is that you have enough resources to pay for your expenses, while attending school.

Chapter 12 - Part-time Student Assistance Program

Section 1 - Eligibility Criteria

Enrolment

Policy

Students must be enrolled in part-time studies in an eligible full-time program of study at a designated institution, as defined by StudentAid BC criteria.

The CSGP-PD, CSGP-PT, PT-CSL, and CSGP-PTDEP can be issued for a minimum continuous study period of at least 6 weeks to ensure enough time processing the application, the negotiation of Certificate of Eligibility, and the disbursement of funding within the study period.

Students apply to the province that they reside in at the time of application, which means BC processes applications for residents of other provinces. However, due to BC's Supplemental Bursary for students with disabilities, BC also accepts applications from any BC resident, regardless of where they are studying. Students who are incarcerated or have an outstanding warrant for arrest are not eligible for part-time studies funding.

Purpose

To ensure that funding from federal Part-Time Canada Student Grant and Loan program is directed to eligible students enrolled in part-time studies and to ensure enough time for the processing of an application, the negotiation of Part-time Certificate of Eligibility and the disbursement of funding within the study period.

Criteria

A student is considered to be in part-time studies when taking between 20 and 59 percent of a full-time course load in a course (or continuous period of study) of at least 6 weeks in length (to allow for the processing of application, the negotiation of the Part-time Certificate of Eligibility, and the disbursement of funding within the study period) and in a program **that is approved for full-time CSL funding**.

Each course must be part of a program leading to a certificate, diploma or degree. A student may take some or all courses offered through correspondence/distance education/online programs (see [Chapter 2](#) for detail on program/course eligibility).

There are two calculations to determine part-time status. The most common with universities and colleges is based on course load or credits:

1. For example if a full-time student can be defined as one that is registered in 9 to 15 credits, then to be considered part-time a student would have to be registered in 3 to 8 credits. •
2. If a full time course load is based on 20 hours /week (between 12 and 20 hours per week) then a part-time course load would be no less than 4 hours / week and no more than 11.8 hours/week.

Satisfactory Scholastic Standing and Withdrawal

Policy

Maintaining eligibility for the part-time studies program is subject to the student maintaining a course load between 20 and 59 percent of a full-time course load, and successfully completing 20 percent of a course load funded through these programs.

Students must successfully complete **20 percent of a previously funded semester** prior to receiving further funding. A student who has not achieved satisfactory scholastic standing due to extenuating circumstances, may appeal for future funding. The appeal request form can be printed online from www.studentaidbc.ca.

Purpose

To ensure that part-time studies funding is limited to students who are earnestly pursuing their studies and progressing satisfactorily.

To allow students to continue to access part-time studies funding in cases where the withdrawal or **unsuccessful completion** is due to circumstances beyond their control.

To allow students to be re-instated for part-time studies funding as outlined below.

Procedure

School officials must notify StudentAid BC when a student has withdrawn from part-time studies, or has not achieved satisfactory scholastic standing (minimum is passing 20% of a course load). [See Chapter 8.](#)

Students who fail to achieve satisfactory scholastic standing (20% of a course load) during one period of study, remain eligible for CSGP-PD and PT-CSL in their next period of study. Students are not eligible for CSGP-PT or CSGP-PTDEP.

Students must successfully complete the next period of study funded through their own resources, which can include CSGP-PD and/or PT-CSL before being considered eligible for the CSGP-PT and CSGP-PTDEP in subsequent periods of study.

Failure to achieve a satisfactory scholastic standing (20% of a course load) during two periods of funded studies results in loss of eligibility for CSGP-PT, PT-CSL and CSGP-PTDEP assistance for twelve months. Students remain eligible for CSGP-PD.

Failure to achieve a satisfactory scholastic standing (20% of a course load) during three periods of funded studies results in loss of eligibility for CSGP-PT, PT-CSL and CSGP-PTDEP assistance for 36 months. Students remain eligible for CSGP-PD.

In the following situations students may appeal to StudentAid BC to receive further funding:

- Medical reasons (supporting documentation must be received from the student)
- Family emergency (supporting documentation must be received from the student)

Other exceptional situations approved by StudentAid BC. A file must be kept with documented reasons for the decision.

Chapter 12 - Part-time Student Assistance Program

Section 1 - Eligibility Criteria

Restrictions

(Defaults, Bankruptcy and Overawards)

Policy

A student in default on Canada Student Loans (part-time or full-time) will not be eligible for CSGP-PT, CSGP-PD, PT-CSL or CSGP-PTDEP until re-instated through the CSLP (CX restriction - 90 days in arrears - please see further detail below regarding code definitions).

A student in a default situation with regard to a full-time BC Student Loan (BCSL) is eligible to apply for CSGP-PT, CSGP-PD, PT-CSL and CSGP-PTDEP funding.

A student who had a previous bankruptcy that included federal student loan must seek clearance from National Student Loan Service Centre (NSLSC) before being eligible for a CSGP-PT, CSGP-PD, PT-CSL or a CSGP-PTDEP (CRB restriction).

A student in an overaward situation involving full-time CSL and/or BCSL is eligible to apply for CSGP-PT, CSGP-PD, PT-CSL and CSGP-PTDEP funding.

Additional individual restrictions: M1 (manual intervention), B7 (520-week limit), V (verification).

Purpose

To ensure that students who have **defaulted** on previous CSL payments do not receive further financial assistance until the terms of their re-instatement have been met.

To ensure that students who have declared **bankruptcy** that included federal student loan funds do not receive further financial assistance until the terms of their re-instatement have been met.

Procedure

Students must sign the application form attesting that they have not declared bankruptcy where CSLP funds were involved and that they are not in default of any Canada student loans.

The automated centralized computer system (SAIL) will determine eligibility for part-time studies and review the restriction status of applicants via a link to the Student Financial Assistance System (SFAS).

The default and bankruptcy codes are:

CC	Standard Claim, input by CSLP
CR	Put-back (R/S) rec'd/paid, input by CSLP
CX	R/S Loan 90 days in arrears, input by Lender
CT	Temp. claim, rec'd/not paid, input by CSLP
CRB	Bankruptcy filed, input by CSLP or Lender
B6	Bankruptcy
B7	520 week limit
M1	Manual intervention
V	Verification

For more information on these restrictions, contact StudentAid BC.

Canada Student Grant Overawards

Policy

When a recipient of part-time student assistance has a change in circumstances which requires a reassessment of the original award, the amount of financial assistance received in excess of the student's reassessed award will be considered an overaward.

Purpose

To identify students who have received financial assistance in excess of their eligibility.

Procedure

Overawards for Canada Student Grants will be converted to a Canada Student Loan, and will be administered by the CSLP.

Grant overawards as a result of an early withdrawal

A grant overaward will be established for any corresponding federal grant when a student receives the first disbursement of grant funding for the study period and then withdraws within 30 calendar days of the study period start date.

A grant overaward will not be established if a student withdraws after 30 calendar days of the study period start date.

Grant overawards as a result of a change in assessed financial need

Students whose financial circumstances have changed since the submission of the original application must **immediately** advise StudentAid BC and request a reassessment. The reassessment allows for a correction in a student's financial need over the educational period. [See Chapter 9.](#)

Program of Study

Policy

Students must be in a program of study approved for full-time CSL.

Courses at the post-secondary level, leading to the successful completion of a certificate, diploma, or degree are eligible for part-time funding.

Some post-secondary institutions are offering dual credit programs with high schools. As per an agreement between the Ministry of Education and the Ministry of Advanced Education, high school students who are enrolled in these programs are not eligible for part-time funding. Dual credit programs are paid for through the Ministry of Education and are part of the K-12 curriculum.

Purpose

To provide funding for students studying on a part-time basis towards completion of a certificate, diploma, or degree.

Income Assistance Recipients

Policy

Part-time students may remain eligible for income assistance provided other eligibility requirements, including employment search obligations, are met.

Purpose

To enable income assistance recipients to attend training programs.

Procedure

Students should be advised to inform their Employment Assistance Worker of any part-time studies funding received.

Financial Need / Income Threshold

Policy

Students applying for grant and loan funding must demonstrate financial need through an established needs assessment process.

Purpose

Funding assistance for these programs is based on determination of financial need.

Procedure

Students must declare their gross income for the required taxation year as [outlined in the Part-Time Studies Application](#). For [example](#), the program year 2013/14 assessment will be based on gross income from taxation year 2012.

Applications for students attending public institutions are accepted by Financial Aid offices for input onto SAIL. For private or out-of-province institutions, applications are to be forwarded to StudentAid BC.

Needs Assessment - Method of Calculation

Step One:

Total Family Gross Income = Gross Income

- a) Gross Income (student and spouse) is the total amount of income reported on line 150 of the student's and spouse's (if applicable) tax return.

If an income tax return was not filed, Gross Income (student and spouse) for [the applicable](#) tax year will include:

Chapter 12 - Part-time Student Assistance Program

Section 1 - Eligibility Criteria

- income assistance and/or income assistance for persons with disabilities,
- employment insurance benefits,
- WorkSafe BC/WCB benefits,
- EPPD (employment program for persons with disabilities),
- gross earnings (wages) from employment or self-employment (including co-op earnings, assistanceships),
- child care subsidy, and
- other sources of income (native band, pension, child support, spousal support and maintenance, monetary gifts, sponsored tuition, etc.)

Reported Gross Income will NOT include Canada Child Tax Benefits or Income Tax Refunds.

Step Two:

Verifying eligibility for the CSGP-PD

Not all medical conditions are considered permanent disabilities for the purposes of the Federal Part-Time Canada Study Grants and Loan programs.

Documentation (i.e., Permanent Disability Programs Application form) related to the permanent disability(ies) must be sent to StudentAid BC under separate cover see www.studentaidbc.ca if it has not already been verified.

Documentation of a permanent disability is required only once to establish a permanent disability status with StudentAid BC. StudentAid BC reserves the right to request additional or a new permanent disability documentation to determine eligibility for program funding if documentation is dated or insufficient.

For first time applicants who do not have medical information which diagnoses and discusses how their permanent disability affects them in an educational setting, one of the following documents must be submitted to StudentAid BC for adjudication:

1. Permanent Disability Programs Application (PDPA) with the **Verification** of Permanent Disability section completed by a qualified medical assessor.
2. Psycho-educational Assessment from a registered psychologist.
3. Equivalent medical documentation that clearly diagnoses and discusses how their permanent disability affects them in an educational setting may be submitted in place of **#1 above**.

If a student is receiving federal or provincial income assistance for persons with disabilities, they will need to submit documentation confirming their eligibility for funding. For more information please contact StudentAid BC.

Chapter 12 - Part-time Student Assistance Program

Section 1 - Eligibility Criteria

Step Three:

Determination of Eligibility Based on Gross Income and Family Size

- a) Total family size includes the student, spouse and dependent children.
- b) Dependent children are children 0-18 years of age; or, for children 19 years of age or older to be considered dependent, they must be a full-time secondary student; or, a full-time post-secondary student who has been out of high school less than four years; or, who is disabled and dependent on the student. Children who have been out of high school for at least four years or who have been in the labour force for a least 2 periods of 12 consecutive months each would not be considered as dependants.
- c) Eligibility Based on Total Gross Income and Family Size
 - i. CSGP-PT - the total family gross income must fall below the applicable maximum based on the student's family size as outlined in Table A.
 - ii. PT-CSL - the total family gross income must fall below the applicable maximum based on the student's family size as outlined in Table A.

If the student's total family gross income income exceed the maximum based on the student's family size, the student is not eligible for any part-time loan or grant funding.

Table A: Maximum Total Family Gross Income Limits

Family Size	Maximum Total Family Gross Income Limits	
	CSGP-PT Eligibility	PT-CSL, CSGP-PTDEP and CSGP-PD Eligibility
1 (single student)	23,293	40,426
2 (married student or sole-support parent with one child)	28,999	56,598
3	35,651	73,528
4	43,285	85,535
5	49,094	94,847
6	55,368	102,459
7 or more	61,644	108,896

Chapter 12 - Part-time Student Assistance Program

Section 1 - Eligibility Criteria

Step Four:

Allowable Educational Costs

Tuition	Actual cost of eligible tuition and compulsory fees as reported by school official on application. For BC public schools, if actual tuition not reported then use 40% (or course load percentage if greater than 40%) of actual cost of tuition and compulsory fees as per the Institutional Appendix.
Books/Supplies	Allowable cost as per Institutional Appendix or actual cost as reported by the school official on the application.
Miscellaneous Allowance	\$10.00 per week for students with a 20%-34% course load, and \$20.00 per week for students with 35%-59% course load. Not to exceed \$340 for application period.
Transportation Allowance	\$13.00 per week, but cannot exceed StudentAid BC extra transportation allowances of maximum \$ 94 per week (on appeal).
Day care Costs Maximums: (by grouping of children age 11 and under OR dependants age 12 and over with disability, as claimed on tax form)	Day care costs are allowed for children age 11 and under. They are calculated as follows to a maximum of \$181 per child per week less any subsidy from other sources, if any. If 1-17 wk: Course load x 17 x elig. dependants x \$181 If 18-34 wk: Course load x 34 x elig. dependants x \$181 If 35-52 wk: Course load x 52 x elig. dependants x \$181
Extra Transportation	Students receiving BC income assistance for persons with disabilities must first apply through MSD for an annual bus pass or the Special Transportation Subsidy if eligible and where available. Costs in excess of any Special Transportation Subsidy amounts provided will be considered during the study period, up to a maximum of \$94 per week. Students must submit an Appendix 6 (Request for Appeal) stating why the extra costs are needed.

A student with a permanent disability who is in need of exceptional education-related services or equipment may be entitled to a Canada Student Grant for Services and Equipment for Persons with Permanent Disabilities for up to \$8,000 per program year. This funding would be in addition to Part-time student funding.

Section 2 - Application Processing

Policy

Applications for students attending public institutions are accepted by Financial Aid offices for input into SAIL. All applications must be forwarded to StudentAid BC.

Students are assessed for funding in the following order: CSGP-PD for \$2,000 per program year, CSGP-PT for up to a maximum of \$1,200 per program year, PT-CSL for up to a maximum of \$10,000, and CSGP-PTDEP for up to a maximum of \$1,920, and SBSD for up to a maximum of \$800 per program year.

Applications requiring processing by StudentAid BC must be received at least 6 weeks prior to the study period end date. Part-time studies funds cannot be issued past the end date of the course nor retro-actively.

Purpose

To ensure expedient handling of all applications.

Procedure

Students can apply for all part-time program by submitting the Part-Time Studies • Application. For students attending a public institution, the application is available through the financial aid offices. For private institutions, the application is available online at www.studentaidbc.ca.

When a student applies for funding, the Financial Aid office at public post-secondary institutions accepts the paper application and enters the information for assessment onto SAIL.

For students studying at private or out-of-province post-secondary institutions, the paper applications are forwarded to StudentAid BC and are assessed by StudentAid BC using the same criteria.

All applications must be completed in ink and signed and dated by the student. Section 6 and 7 of the application form must be completed by the Financial Aid office at the institution. Only original applications will be processed.

StudentAid BC will officially notify students of the result of their assessment. Where funding is approved, all CSGP and PT-CSL funding will be disbursed via the federal Certificate of Eligibility and Part-time Loan Agreement mailed to the student.

Section 3 - Program Description

The authority for the administration of these programs is provided under the regulations and guidelines in the *Canada Student Financial Assistance Act*.

Canada Student Grant for Persons with Permanent Disabilities

Policy

The Canada Student Grant for Students with Permanent Disabilities (CSGP-PD) provides full or part-time students with permanent disabilities \$2,000 per program year in grant funding. Part-time students must meet all eligibility criteria, and have an assessed need of at least \$1. However, part-time students with permanent disabilities are not required to borrow the PT-CSL in order to receive the CSGP-PD.

Purpose

The CSGP-PD is designed to provide an incentive to students with permanent disabilities to participate in post-secondary education by decreasing financial barriers.

Criteria

Post-secondary students will be eligible for the Grant for Students with Permanent Disabilities if they apply for full- or part-time student loan funding and meet all the following criteria:

- have an assessed financial need of at least \$1.
- attend a designated post-secondary institution on a part-time or full-time basis.
- meet the criteria for students with permanent disabilities, as outlined in the Canada Student Financial Assistance Regulations (CSFAR). Please note that in order to receive this grant, qualifying students must provide with their loan application proof of their disability in the form of:
 1. Permanent Disability Programs Application (PDPA); OR
 2. Psycho-educational Assessment from a registered psychologist accompanied by a PDPA; OR
 3. Equivalent medical documentation that clearly diagnoses and indicates how their permanent disability affects them in an educational setting.

The Part-Time Studies Application will be used to access the CSGP-PD and SBSB. The CSGP-PD will be disbursed via the federal Part-time Certificate of Eligibility and Part-time Loan Agreement mailed to the student. The SBSB will be issued by cheque to the student.

Students must provide proof of permanent disability by completing the Permanent Disability Programs Application with the Verification of Permanent Disability section completed by a qualified medical assessor. Visit www.studentaidbc.ca for the Permanent Disability Programs Application.

Students who have previously verified their permanent disabilities status with StudentAid BC do not have to provide documentation to support their permanent disability for subsequent study periods.

Canada Student Grant for Part-Time Studies

Policy

The Canada Student Grant for Part-Time Studies (CSGP-PT) is a non-repayable grant of up to \$1,200 per program year provided to part-time students whose income falls below a prescribed threshold. To be eligible for the grant students must meet all eligibility criteria, including studying part-time (20-59 percent of a full-time post-secondary course load) and meeting the income threshold [Table A above](#). The grant assists with the cost of tuition, books, supplies, transportation and unsubsidized [day care](#) expenses. The amount of the grant cannot exceed a student's assessed need.

Purpose

The CSGP-PT provides non-repayable funding to part-time students whose income falls below a prescribed threshold.

Criteria

Post-secondary students will be eligible for the CSGP-PT if they meet all the following criteria:

- Have demonstrated financial need; however funds will not be issued for any assessed financial need under \$100.00;
- Attend a post-secondary institution on a part-time basis; and
- Have a family income equal to or below established thresholds (see [Table A](#) above).

The Part-Time Studies Application will be used to access the CSGP-PT. The grant will be distributed via the federal Part-time Certificate of Eligibility and Part-time Loan Agreement mailed to the student.

Part-Time Canada Student Loan Program

Part-Time Canada Student Loan (PT-CSL) funding is available to students studying part-time (20-59 percent of a full-time post-secondary course load), whose income falls below a predetermined threshold (see [Table A](#) above), and who require more funding than CSGP-PT funds can provide. This funding is a loan and must be paid back. Only \$10,000 PT-CSL "original principal" may be outstanding at any time (not including capitalized interest).

The first payment on a Canada Student Loan for part-time studies is due six months after the student leaves part-time studies (1st day of the seventh month, as with the full-time program).

[As of January 1, 2012, part-time Canada student loans are interest free while students are in part-time or full-time study \(confirmation of enrolment required\).](#)

The Part-Time Studies Application will be used to access PT-CSL. The loan will be distributed via the federal Part-time Certificate of Eligibility and Part-time Loan Agreement mailed to the student.

Canada Student Grant for Persons with Dependants (Part-time)

Policy

The Canada Student Grant for Part-Time Students with Dependants (CSGP-PTDEP) is available for students with dependent children under the age of twelve and/or a permanently disabled dependant who is 12 years of age or older at the beginning of the study period. To be eligible for CSGP-PTDEP funding, a student must meet all eligibility criteria outlined below.

The CSGP-PTDEP will not exceed the lesser of (1) the qualifying student's assessed need, (2) \$40 per week of study if the student has one or two dependants, (3) \$60 per week of study if the student has three or more dependants, or (4) \$1,920.

Purpose

The CSGP-PTDEP is designed to improve access to post-secondary studies and assist in reducing the need to borrow for low-income students with dependants under the age of 12 and/or a permanently disabled dependant who is 12 years of age or older at the time of study commencement.

Criteria

The CSG-PTDED is based on assessed need and not a minimum part-time loan disbursement. Post Secondary students will be eligible for the grant for part-time students with dependants if they meet all the following criteria:

- For students with no outstanding CSL-PT: an assessed need greater than \$5,200.
- For students with an outstanding CSL-PT: an assessed need greater than \$4,000 less any outstanding part-time loans plus \$1,200.
- Attend a designated post-secondary institution in Canada on a part-time basis.
- Have a dependant under the age of 12 and/or a permanently disabled dependant who is 12 years of age or older at the time of semester commencement•
- The Part-Time Studies Application will be used to access the CSGP-PTDEP. The grant will be distributed via the federal Part-time Certificate of Eligibility and Part-time Loan Agreement mailed to the student.

Example: Disbursement of Funding based on Financial Need

Scenario 1:

- Student is attending school part-time in her second year for 34 weeks and has one dependent child
- Her assessed need in \$3000
- She is eligible to receive \$1,200 CSG-PT and (potentially) \$1,360 (34 x 40) in CSG-PTDEP

With her outstanding CSL-PT of \$4,000, her need meets eligibility for the PTDEP grant since $\$3000 > \$4,000 - \$3,440 + \$1,200$ Student will receive:

\$1200 in CSG-PT

\$1,360 in CSG-PTDEP

\$440 in CSL-PT

Chapter 12 - Part-time Student Assistance Program

Section 3 - Program Description

Scenario 2:

Part-time student with permanent disabilities without dependants (no outstanding PT-CSL balance)

Assessed Need:	\$10,000.00
CSGP-PD	2,000.00
CSGP-PT	1,200.00
PT-CSL	6,800.00
<i>Total Disbursement:</i>	\$10,000.00

Supplemental Bursary for Students with Disabilities

Policy

The Supplemental Bursary for Students with Disabilities is a provincial bursary program designed to assist students with disabilities with exceptional educational costs (e.g., additional transportation costs, specialized clothing, etc). This bursary program is available to part-time students or full-time students with permanent disabilities attending StudentAid BC designated post-secondary institutions, and taking post-secondary level course(s).

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

“Permanent disability” means a functional limitation caused by a physical or mental impairment that restricts the ability of a person to perform the daily activities necessary to participate fully in studies at a post-secondary level or in the labour force and is expected to remain with the person for the person’s expected life.”

Purpose

This bursary is in recognition that on average, students with permanent disabilities incur higher costs to attend post-secondary studies in comparison to the general student population.

Criteria

- a \$800 bursary per program year will be available to any student that qualifies for Canada Student Grant for Persons with Permanent Disabilities and is studying at a course load of 40 percent or greater.
- a \$400 bursary per program year will be available to any student that qualifies for Canada Student Grant for Persons with Permanent Disabilities and is studying at a course load of 20 to 39 percent.

The funds will be disbursed as a cheque mailed to the student.

For more information, contact StudentAid BC.

Learning Disability Assessment Bursary

Policy

The Learning Disability Assessment Bursary (LDAB) was established to assist students with the upfront costs of the learning disabilities assessment. Students with a learning disability require a recent learning disability assessment to determine eligibility for equipment and/or services through the Canada Student Grant for Services and Equipment for Students with Permanent Disabilities program.

The LDAB is available to part-time or full-time students attending British Columbia public post-secondary institutions taking post-secondary level courses. A bursary of up to \$1,800 will be made available to eligible applicants.

Purpose

The intent of the program is to ensure that potential students with a suspected learning disability will have access to a learning disability assessment without having to incur financial cost. For more information, contact the disability services office at a BC public post-secondary institution or contact the Directed Programs Unit at StudentAid BC.

Criteria

To be eligible, applicants must:

- demonstrate financial need through an existing StudentAid BC assessment application (i.e., StudentAidBC Full-time loan, Part-Time Studies Application).
- be enrolled in post-secondary level courses at a BC public post-secondary institution.
- apply for the bursary at the post-secondary institution's Disability Services Office.
- be a Canadian citizen, permanent resident or protected person as outlined in StudentAid BC policy.
- apply for a federal reimbursement of the assessment cost through the Canada Student Grant for Services and Equipment for Persons with Permanent Disabilities and assign any reimbursement to the post-secondary institution's LDAB account so the funds may be used for other eligible students. For example, if the learning disability assessment cost is \$1,800, the province will provide this bursary to cover this cost if the student meets all other eligibility criteria. If the assessment determines the student meets the CSGP-SEPD criteria of having a learning disability, that federal program will reimburse the student for 75 percent of the assessment cost to a maximum of \$1,200 and those funds will go to pay back the bursary to the LDAB account at the post-secondary institution. If the assessment determines that the student does not meet the criteria of having a learning disability, there will be no CSGP-SEPD reimbursement and the whole \$1,800 is considered a bursary.

Section 4 - Administration

T4As

Policy

CSGP-PT, CSGP-PD and CSGP-PTDEP, and SBSB are taxable benefits. T4As must be issued for any grant amounts.

Purpose

To comply with Canada Revenue Agency taxation requirements.

Procedure

NSLSC is responsible for ensuring T4As are issued for federal grant recipients (of CSGP-PT, CSGP-PD and CSGP-PTDEP).

StudentAid BC is responsible for issuing T4As related to the Supplemental Bursary for Students with Disabilities (SBSB).

Section 5 - Canada-British Columbia Integrated Student Loan Payments

Policy

In the event that a student applying for part-time funding has an outstanding full-time [Canada-British Columbia Integrated Student Loans](#), studying part-time will not affect the status of the full-time loan (i.e., the grace period for the full-time loan will not be extended). Students with full-time loans must begin repayment on their full-time loans on the first day of the seventh month after the last day of full-time classes, even if the student re-enrolls as a part-time student.

Students experiencing difficulties repaying a full-time [Canada-British Columbia Integrated Student Loan](#) may apply for assistance at any time through the Repayment Assistance Plan, or the Repayment Assistance Plan for Borrowers with Permanent Disabilities.

Students enrolled in part-time or full-time studies are not required to make payments on their PT-CSL until the first day of the seventh month following the end of their studies.

[As of January 1, 2012, PT-CSL is interest free while students are in part-time or full-time study.](#)

To maintain payment-free status on their part-time loans, students must inform CSLP of their continued full-time or part-time studies using CSLP's Schedule 2 paper form within 30 days of it being signed by a representative of the designated education institution and prior to the period of studies end date.

Section 6 - Lost Loan Document Process – Part-time Canada Student Loan

Policy

Part-time Canada student loan documents that have been lost or destroyed may be replaced by StudentAid BC.

A lost or destroyed loan document cannot be replaced after the study end date.

Purpose

To ensure the student is not prevented from attending post-secondary study due to the loss or destruction of a loan document.

Procedure

Faxed forms are acceptable.

1. Lost loan document

- a) If the student did not receive the document by mail or received the document and it was subsequently lost, the student must complete a Lost Document form providing document details and forward the form to StudentAid BC.
- b) To ensure that the missing document has not simply been delayed in the mail, the Lost Document form will not be processed until 30 days have elapsed since the date the loan document was issued.
- c) If the missing loan document is found after the student has sent in a Lost Document form, the student may contact StudentAid BC to stop the processing of the Lost Document form. Once a document has been cancelled, it cannot be reversed. A replacement document will be issued.

2. Damaged document

- a) In the event that a loan document is physically damaged, the student should return the document to StudentAid BC for immediate cancellation and reissue.
- b) The standard 30-day waiting period will be waived and the document will be reissued.

Reissued loan documents will be mailed as per standard policy.

Section 7 - Cancellation of Part-time Application

Policy

Students may choose to cancel their application for part-time assistance provided student loan documents and/or grant funds have not been cashed or funding issued.

Purpose

To stop further processing of an application and/or production of award documents.

Procedure

1. The student notifies StudentAid BC in writing (or via email) requesting that the application be cancelled and providing reasons. All uncashed loan/grant documents and bursary cheques must be returned by the student or the financial aid office (depending who has possession) to StudentAid BC for cancellation.

Verbal requests for cancellation will not normally be accepted. However, StudentAid BC staff may use discretion in accepting verbal requests.

2. StudentAid BC will cancel any uncashed Part-time Canada Student Loan or grant documents and bursary cheques, followed by a cancellation of the application.
3. A 'request for cancellation' letter may be submitted by the financial aid officer and school owners/operators due to non-attendance by a student. In such cases, the uncashed loan/grant documents and bursary cheques must accompany the cancellation request.
4. Students who change their decision to cancel the application must submit a new application if the cancellation process has occurred. If the cancellation process has not occurred, a student must advise StudentAid BC in writing to cease the cancellation process.

Section 8 - Cancellation of Part-time Loan Documents/Cheques

Policy

StudentAid BC funding may be cancelled by StudentAid BC for various reasons.

Purpose

To ensure the loan documents and/or cheques are not cashed in error by a student and to ensure that only valid documents and/or cheques are cashed.

Procedure

1. The financial aid office and school owners/operators determine which documents and/or cheques should be cancelled.
2. The financial aid office and school owners/operators attach a Cancel Document Information form to each loan document and/or cheque, identifying the reason for the cancellation and forward them to StudentAid BC.
3. StudentAid BC will determine the appropriate action to complete the cancellation process and update the student record.

Section 9 - Appeals

Policy

Students may seek additional assistance (not to exceed the Part-time Studies Program funding limits) by submitting an appeal when the nature of their request does not fall within the standard program criteria or if they are experiencing exceptional circumstances that warrant further consideration. All students have the right to request an appeal of their application. The student must provide proof of extenuating circumstances which set them apart from other students.

Purpose

To ensure that students have an opportunity to have further consideration given to unique circumstances.

Procedure

- Students initiate appeals by completing an Appeal Request Form including as much supporting documentation as possible. Students may discuss their situation with the financial aid office at their school (for public post-secondary institutions), or directly with StudentAid BC (for students at accredited private training schools in BC or who are studying outside of BC). Provision of the requested documentation does not mean the appeal will be approved. Students must clearly demonstrate how their circumstances differ from those of other students and why those circumstances warrant an exception to standard policy.
- All required information and documentation must be received at StudentAid BC at least six weeks before the study period end date to allow sufficient time for processing and document production (if eligible).
- All federal grant conversion to loan appeals are adjudicated by the National Student Loan Service Centre (NSLSC). Appeals must be received within 6 months from the date of the original letter advising the student of the grant conversion to loan letter. This letter is issued to students directly by NSLSC.
- Appeals are considered on an individual basis by the Case Review Unit of the Post-Secondary Audit and Accountability Branch. Appeals may be referred to the Appeals Committee, depending on the nature of the appeal. The Appeal Committee includes students, financial aid officers, a member from the public and a representative from the Ministry. The Committee meets as required, usually monthly, throughout the school year from September through August. The Appeal Committee considers and makes recommendations on all files presented. All recommendations made by the Committee, are subject to the approval of the Deputy Minister. The recommendations of the Appeal Committee are final.
- The Case Review Unit notifies the student in writing as soon as possible after the decision has been made.
- Appeals may be approved in full or in part, as long as the decision does not compromise the intent of the StudentAid BC Program.

Chapter 12 - Part-time Student Assistance Program

- Appeals will be denied when:
 - A student fails to provide necessary documentation; or
 - The nature of the appeal blatantly compromises StudentAid BC policy (e.g., awarding funds in excess of maximums, etc.); or
 - The circumstances are not different from other students.
- There are a number of policies and criteria that are not eligible for appeal. These include:
 - Grant and/or loan funding for previous program years;
 - Deadline for appeal has passed, except where severe medical circumstances prevented submission of the appeal by the deadline;
 - Grants and/or loan overawards that result from an audit;
 - Release of grants and/or loan funding after a student's study period end date;
- Allowable educational costs (i.e. tuition, books, supplies, transportation etc.) above and beyond the maximum limit of \$10,000;
 - The maximum outstanding principal for all part-time Canada student loans of \$10,000 at any time;
 - Program not eligible for full-time StudentAid BC funding as outlined in the StudentAid BC Policy Manual; or
 - Students who are incarcerated or have an outstanding warrant for arrest.
- ✦ The following is a list of categories that are eligible for appeal:
 - Bankruptcy
 - Exceptional expenses
 - Income threshold for loan eligibility only (due to job loss, or illness)
 - Reinstatement of Defaulted BC Student Loans

Chapter 13 - Programs for Students with Permanent Disabilities

- Part I General Eligibility Policy for StudentAid BC Permanent Disability Programs
 - Section 1 – Permanent Disability
 - Section 2 – Financial Needs Assessment
- Part II Permanent Disability Programs
 - Section 3 – Grants and Bursaries
 - Section 4 – Services and Equipment
 - Section 5 – Learning Disability Assessment Bursary (LDAB)
- Part III Repayment
 - Section 6 – Debt Management
- Part IV Post-Secondary Institutions Disability Services
 - Section 7 – Services available at BC Public Post-Secondary Institutions
 - Section 8 – Appeals
- Part V Appendix A – Learning Disability Screen

Introduction

StudentAid BC Permanent Disability Programs are a suite of federal and provincial government programs administered under the *Canada Student Financial Assistance Act* and BC Order-in-Council #1252 that provide a comprehensive package of financial aid to students with permanent disabilities to remove disability related barriers and facilitate access to post-secondary education.

Permanent Disability Programs are non-repayable assistance in the form of grants, bursaries and debt reduction measures, with awards based on calculated financial need. A variety of other StudentAid BC programs complement these by providing alternate sources of funding.

Part 1 - General Eligibility Policy for StudentAid BC Permanent Disability Programs

StudentAid BC Permanent Disability Programs are subject to the general eligibility criteria applicable to all StudentAid BC financial aid programs as outlined in this manual.

Students must have a permanent disability and demonstrate at least \$1 of financial need to be eligible for any of the Permanent Disability Programs outlined in this chapter. In addition, other eligibility criteria outlined in the program specific sections below must be met for specific program funding.

Section 1 - Permanent Disability

To be eligible for any of the Permanent Disability Programs, students must have a permanent disability as defined by the Canada Student Financial Assistance Regulation and provide the appropriate documentation as outlined below.

1.1 Definition of a Permanent Disability

The Canada Student Financial Assistance Regulation definition of a permanent disability is as follows: “Permanent disability” means a functional limitation caused by a physical or mental impairment that restricts the ability of a person to perform the daily activities necessary to participate fully in studies at a post-secondary level or in the labour force and is expected to remain with the person for the person’s expected life.”

Note: Not all medical conditions are considered permanent disabilities for the purposes of StudentAid BC programs.

1.2 Documentation of a Permanent Disability

Documentation of a permanent disability is required only once to establish permanent disability status with StudentAid BC. Documentation must be current (**within the last five years**). For **reimbursement of the cost of a learning disability assessment under the Canada Student Grant for Services and Equipment for Persons with Permanent Disabilities (CSGP-SEPD)** the psycho-educational assessment from a registered psychologist must be current (**within the last six months**).

StudentAid BC reserves the right to request additional or new permanent disability documentation to determine eligibility for program funding if documentation is dated or insufficient.

First time applicants must **submit one of the following documents, in addition to the Permanent Disability Program Application sections 1 and 2**, to StudentAid BC for adjudication:

1. Permanent Disability Programs Application (PDPA) with the Verification of Permanent Disability section completed by a qualified medical assessor.
2. Psycho-educational Assessment from a registered psychologist accompanied by number 1 above.
3. Equivalent medical documentation that clearly diagnoses and indicates how their permanent disability affects them in an educational setting may be submitted in place of the **Verification of Permanent Disability** section of the Permanent Disability Programs Application.

Section 2 - Financial Needs Assessment

Students studying at the post-secondary level

To be eligible for any of the Permanent Disability Programs, students must demonstrate at least \$1 of financial need through the Full-time or Part-time StudentAid BC loan application.

Students studying at the developmental level (non post-secondary)

Students in developmental program/courses (non post-secondary level studies such as adult basic education, English as a second language, adult special education) must demonstrate at least \$1 of financial need.

2.1 Full-time Students in Post-Secondary

StudentAid BC eligibility for full-time student financial assistance funding is assessed using standard policies and applications are processed through an automated system. Students may apply on-line or submit a paper application. The determination of financial need is based on a student's income, assets and other sources of income during the prestudy and **study** periods. The assessment process considers student resources against educational expenses and standard living costs in order to determine a student's financial need. Please refer to www.studentaidbc.ca for further information.

2.2 Part-time Students in Post-Secondary

Eligibility for part-time student financial assistance funding is assessed using standard part-time policies and applications are processed through an automated system. Students studying at BC public post-secondary institutions must submit an application directly to the institution.

Students studying at private or out of province institutions must submit an application to StudentAid BC. The determination of financial need is based on a student's income and other sources of income reported from line 150 of the student's income tax return **for the previous year**. The assessment process considers student resources against direct educational expenses in order to determine a student's financial need.

Please refer to **Chapter 11** for more information.

2.3 Students in a Developmental Program (non post-secondary level)

Students with permanent disabilities studying at the developmental level (non post-secondary level) must demonstrate financial need by completing the income and assets section of the Assistance Program for Students with Permanent Disabilities application. Eligibility for funding is assessed using a standard income threshold table based on the student's family size (Table 1). The determination of financial need under StudentAid BC is based on information provided on a student's application concerning income, assets and other sources of income. The assessment process considers student resources against direct educational expenses in order to determine a student's financial need.

All information provided is subject to audit and verification.

Table 1: Family size and maximum income limits

Family Size	Income Limits
1	\$14,100
2	\$23,300
3	\$31,900
4	\$37,800
5	\$43,700
6	\$48,600
7	\$53,000
8	\$56,800
9	\$60,100
10	\$62,700

Part II - Permanent Disability Programs

Students with a documented permanent disability diagnosis and demonstrated financial need who are currently studying or planning on studying at a post-secondary institution may qualify for the following programs:

- Canada Student Grant for Persons with Permanent Disabilities (CSGP-PD)
- Supplemental Bursary for Students with Disabilities (SBSD)
- British Columbia Access Grant for Full-time Students with Permanent Disabilities (BCAG)
- **British Columbia Access Grant for Deaf Students (BCAG-DS)**
- Canada Student Grant for Services and Equipment for Persons with Permanent Disabilities (CSGP-SEPD)
- Assistance Program for Students with Permanent Disabilities (APSD)
- Learning Disability Assessment Bursary (LDAB)
- Assistive Technology British Columbia (ATBC) Loan Bank Services

Students with permanent disabilities may also be eligible for other non-disability targeted StudentAid BC financial assistance programs.

Section 3 - Grants and Bursaries

In addition to the eligibility criteria outlined in Part I of this manual applicants must also meet the following eligibility criteria for the CSGP-PD, SBSB, **and** BCAG:

1. Be registered in a post-secondary level program at a designated post-secondary institution and;
2. Meet any additional permanent disability program eligibility criteria listed below for the specific program.

Students who complete the Permanent Disability Programs Application Form and successfully establish documentation of a permanent disability will not be required to do so in subsequent years to be eligible for the CSGP-PD, SBSB and BCAG as long as their status remains in good standing.

Students are eligible for these grants for all years of post-secondary studies as long as they meet the eligibility criteria. This includes post-secondary studies beyond the undergraduate level.

StudentAid BC reserves the right to request updated or additional documentation as determined necessary to establish or re-establish eligibility.

3.1 Canada Student Grant for Persons with Permanent Disabilities (CSGP-PD)

Policy

Students must meet the eligibility criteria outlined above to be eligible for this grant. Full or part-time students are eligible for this grant. The grant amount is \$2,000 per loan year (August 1 to July 31). This is a flat amount and may exceed a student's assessed need.

Award Configuration for Full-time Students

The \$2,000 flat amount of the grant may exceed a student's assessed need. For example, if a student demonstrates \$1,400 of assessed need, this student would still receive a grant of \$2,000. A student's assessed need is determined when they apply for full-time student loan funding. The student's assessed need is split 60/40 between federal and provincial student loans respectively. This grant is applied as follows:

- The grant is applied to the federal portion of the student's assessed need.
- If there is any grant remaining (i.e., in cases where the total of grants received is greater than the federal portion of a student's assessed need), the unused grant(s) are applied to the provincial portion of the student's assessed need.

If the applicant does not currently have permanent disability status with StudentAid BC and if sufficient medical documentation is not approved six weeks prior to study period end date, the applicant will not receive the CSGP-PD grant funding. The award will be **reconfigured and any remaining award** will be issued as loan.

It is important to note that if there is a high assessed need, a student may receive the maximum federal loan of \$7,140 in addition to the grant. •

Release of Funding for Full-time Students

The CSGP-PD is distributed via the Master Student Financial Assistance Agreement. The CSGP-PD will be disbursed in two portions – at the beginning and midpoint of the study period.

Students with permanent disabilities must answer “yes” to the Question “Are you a person with a permanent disability?” on the StudentAid BC application. CSGP-PD will be handled in one of two ways:

1. If documented medical proof of the disability that meets ministry criteria for the CSGP-PD is received prior to the initial disbursement – with the application, from previous applications or under separate cover to StudentAid BC – the grant will be paid as part of the initial CSL disbursement.
2. If there is not sufficient medical information on file, an entry on the Notification of Assessment will request the documentation and the grant award will be held back. When sufficient medical information is received the grant award will be released. If sufficient medical documentation is not received six weeks prior to study period end date, the applicant will not receive grant funding, and any remaining award will be issued as loan.

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Section 3 - Grants and Bursaries

Part-time students

The CSGP-PD allows part-time students to receive additional grant funding before taking out part-time [Canada student loans](#). The Part-Time Studies Application will be used to access the CSGP-PD. [The CSGP -PD is distributed via the Certificate of Eligibility Part-time Student Loans and Grants document](#).

A student who is eligible to receive the CSGP-PD, but does not want the student loan can do the following:

- Indicate on the part-time studies application that they are applying for the grant only
- If the loan and the CSGP-PD are issued in the SAME document, the student must negotiate both the grant and the loan and repay the loan money, or
- If the loan and the CSGP-PD are issued in SEPARATE documents, the student can negotiate the grant document and return the loan document to StudentAid BC.

Overawards

For information on Canada Student Grant overawards, [see Chapter 9](#).

3.2 Supplemental Bursary for Students with Disabilities (SBSD)

Policy

Students must meet the eligibility criteria outlined above to be eligible for this grant.

Full or part-time students with disabilities enrolled in a course load of 40% or greater are eligible to receive \$800 per program year.

Part-time students with disabilities enrolled in a course load of 20-39% will be eligible to receive \$400 per program year.

Note: If a part-time student with a permanent disability studies at 20-39% of a course load in their first semester and receives \$400 and subsequently enrolls in a course load of 40% or greater in the next semester within the same program year, the student will be eligible for an additional \$400 in SBSB funding. Maximum funding for full or part-time students is not to exceed \$800 per program year.

StudentAid BC is responsible for issuing T4As to students in receipt of SBSB funds. •

Lost Bursary Cheque Process

The Supplemental Bursary for Students with Disabilities cheque that has been lost or destroyed may be replaced by StudentAid BC. Where the original cheque was produced at or near the study end date, the cheque may be replaced at the discretion of StudentAid BC. A lost or destroyed cheque may also be replaced after the study end date.

Purpose - to ensure the student is not prevented from attending post-secondary study due to the loss or destruction of a bursary cheque.

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Procedure - the cheque replacement process involves staff of StudentAid BC, the ministry's Finance and Administrative Services Branch, and the Ministry of Finance's Office of the Comptroller General. As a result of the involvement of several departments, a number of steps are involved in replacing a lost or destroyed cheque. Two weeks should elapse from the date the cheque was issued before starting the replacement process as follows:

1. The student or financial aid officer advises StudentAid BC that a grant cheque has either been lost or destroyed and requests that a Bond of Indemnity form be sent to the student for completion.
2. When StudentAid BC is alerted to the situation, the finance audit clerk forwards a 'Cheque Inquiry' to the ministry's Finance and Administrative Services Branch which enquires with the Office of the Comptroller General whether or not the cheque has been cashed.
 - If the cheque has been cashed, a copy is forwarded from the Office of the Comptroller General to StudentAid BC and the student is advised.
 - If the cheque has not been cashed, a stop payment is placed on the cheque and upon receipt of the fully completed Bond of Indemnity form, a replacement cheque is issued.

The Bond of Indemnity form must be witnessed and the witness section completed. The witness may be anyone known to the student. The Bond of Indemnity form is sent to StudentAid BC which forwards it to the ministry's Finance and Administrative Services Branch to arrange a replacement cheque. The re-issued cheque will be forwarded directly to the student. It takes approximately three weeks to receive the replacement cheque.

Note: An original Bond of Indemnity form is required before action may be taken by StudentAid BC. Faxed forms are not acceptable.

3.3 British Columbia Access Grant (BCAG) for Full-time Students with Permanent Disabilities

Policy

To be eligible for this grant:

- Students must meet the eligibility criteria outlined above;
- Students must have an assessed need for a BC Student loan; and
- Students must be in full-time study.

Award Configuration

The BCAG will replace approximately \$1,000 per academic year in BC student loan funding with a non-repayable grant.

3.4 British Columbia Access Grant for Deaf Students (BCAG-DS)

The British Columbia Access Grant for Deaf Students (BCAG-DS) Pilot Program was established in the 2010/11 program year to examine the viability of providing financial assistance to facilitate the attendance of deaf or hard-of-hearing students at specialized post secondary institutions outside of Canada where the curriculum is delivered primarily in American Sign Language (ASL).

Policy

Deaf or hard of hearing students must have a level of hearing loss that meets the definition of permanent disability as outlined in Part I of this chapter.

Allowable Expenses

The BCAG-DS is designed to provide financial assistance to deaf and hard of hearing students to offset their unmet need of up to \$30,000 for allowable education related costs, including:

- Tuition and fees
- Books

Post-Secondary Institutions

Deaf or hard of hearing students must be attending a StudentAid BC designated post-secondary institution outside of Canada in an undergraduate program where the curriculum is delivered primarily in ASL.

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Course load

The 40% course load policy for students with permanent disabilities to be considered as studying at a full-time level in this manual does not apply for the BCAG-DS. Students must be enrolled in full-time course load (60% or greater) to be eligible for the BCAG-DS.

Grant Amount and Lifetime Maximum

The grant amount will be up to \$30,000 per academic year (September 1 to April 30) with a lifetime maximum funding of up to five academic years.

Canada Student Grant for Services and Equipment for Persons with Permanent Disabilities (CSGP-SEPD)

Deaf or hard of hearing students receiving the BCAG-DS and the CSGP-SEPD cannot identify interpreting services as an expense under the CSGP-SEPD. Other disability related equipment and services are eligible.

Withdrawal

If recipients do not complete the grant period, or program of study, for which they have been awarded funds, they will be deemed to have withdrawn. The recipient will not be required to repay the grant; however, the recipient will not be eligible for future funding under the BCAG-DS. It is expected that students withdrawing will return any unused tuition that is refunded by their respective institutions.

Taxation/T4As

The BCAG-DS is a taxable benefit. To comply with Canada Revenue Agency taxation requirements, StudentAid BC is responsible for issuing a T4A for this grant.

Application

The completed Permanent Disability Programs Application with supporting medical documentation (if permanent disability has not already been established) must be received six weeks prior to study-period end date.

Confirmation of Enrolment

Confirmation of Enrolment must be provided by a school official (Financial Aid or Registrar's Office only) and submitted to initiate payment of funds.

Disbursement

The BCAG-DS is distributed via cheque to the institution being attended and made payable to the applicant at the beginning and midpoint of the study period. Students with permanent disabilities must answer “yes” to the Question “Are you a person with a permanent disability?” on the Full-time StudentAid BC loan application. The BCAG-DS will be handled in one of two ways:

1. If documented medical proof of the disability that meets ministry criteria for the BCAG-DS is received prior to the initial disbursement, with the application, from previous applications or under separate cover to the Directed Programs Unit; the grant cheque will be issued in the applicant’s name.
2. If there is not sufficient medical information on file, an entry on the Notification of Assessment will request the documentation and the grant award will be held back. When sufficient medical information is received, the grant award will be released and a cheque will be issued in the applicant’s name. If sufficient medical documentation is not received six weeks prior to study-period end date, the applicant will not receive grant funding for the study period for which they are applying.

Appeal

Recipients of the BCAG-DS who have withdrawn from their program due to extenuating circumstances may appeal to be reinstated. The student must provide proof of extenuating circumstances.

Students wishing to pursue additional education (graduate or professional programs), or summer sessions can appeal for additional access to the BCAG-DS.

Any errors or omissions (i.e. missed grant deadline, wrong program code, etc.) by applicants, school officials, or StudentAid BC officials, on the full-time StudentAid BC loan application are not appealable. Applicants will be considered in the next grant period if all other eligibility criteria are met.

Section 4 - Services and Equipment

In addition to the eligibility criteria outlined in Part I of this [chapter](#), applicants must also meet the following eligibility criteria for the CSGP-SEPD and/or the APSD:

- Be studying at post-secondary level courses at a designated post-secondary institution for the CSGP-SEPD and/or APSD (APSD only applies to programs of study at designated **BC** post-secondary institutions); or
- Be studying developmental program/courses at a designated BC public or private post-secondary institution **only for the APSD**; and
- Meet any additional program specific eligibility criteria listed below for the specific program.

Students must complete the Permanent Disability Programs Application or the Assistance Program for Students with Permanent Disabilities application for each study period.

Students are eligible for this grant for all years of post-secondary studies as long as they meet the eligibility criteria. Please note that this includes post-secondary studies beyond the undergraduate level.

StudentAid BC reserves the right to request updated or additional documentation as determined necessary to establish or re-establish [permanent disability status](#).

For services, the student must provide two different estimates from service providers, detailing contact information, qualifications for the services offered, a description of the services to be provided for the student, for which course, the course dates, the hourly rate and frequency of service per day or week. Once approved, a cheque payable to the student will be sent to the post-secondary institution's disability services office or registrar to be released to the student.

For equipment, ATBC will conduct a technology assessment in consultation with the student to identify the equipment needed to overcome an education-related barrier specific to the disability. Once the equipment has been identified, it is highly recommended that ATBC purchase the equipment on behalf of the student and invoices the ministry to recover the cost.

APSD Equipment

BC public post-secondary institutions administering the APSD program are also encouraged to utilize ATBC services to assess and source the students' equipment needs.

CSGP-SEPD and APSD grant funding can be used for the following equipment and services if they are not provided by the school or other agencies:

- sign language interpretation
- specialized tutoring services (for disability-related learning barriers)
- note-takers
- readers

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Section 4 - Services and Equipment

- attendant care (while at school)
- specialized transportation (e.g., handy DART to and from institution only)
- alternate formats (e.g., large or Braille print, talking textbooks)
- technical or recording equipment, including Braille, talking calculator and tape recorder
- computers, other adaptive technical aids, and software
- reimbursement of 75 percent of the cost of a Learning Disability Assessment up to \$1,200 (if the assessment meets ministry criteria). To be eligible for reimbursement, students must require the assessment for the school they are attending.

CSGP-SEPD and APSD grant funding cannot be used for:

- living expenses
- tuition, books or educational supplies (e.g., paper, pens, ink, disks, CDs, etc.)
- medical devices, treatments, prescriptions or medical fees
- attendant care for home or non-course related hours
- administration fees
- vehicle modifications or purchases, maintenance, repairs or fuel
- alterations for educational institutions or residences
- ergonomic furniture.

4.1 Canada Student Grant for Services and Equipment for Persons with Permanent Disabilities (CSGP-SEPD)

Policy

Students must meet the eligibility criteria outlined above (Services and Equipment) to be eligible for this grant.

Students with permanent disabilities may be eligible for up to \$8,000 in non-repayable assistance per program year. Note: Assistance provided under this grant may exceed a student's assessed need.

Full or part-time students are eligible for this grant.

Appropriateness / Timeliness

StudentAid BC or its designated agent has the authority to ensure that a student's request for types of equipment and / or services is appropriate. For example, students applying for a laptop for note-taking purposes may be adequately assisted by a less expensive alternative, specifically designed for note-taking. Assessors may consider alternatives to ensure that the student receives equipment and / or services that will best suit his / her particular needs.

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Section 4 - Services and Equipment

Additionally, applications for education-related equipment and/or services, received during the last semester of a student's program of studies should be considered. For example, if a student has not requested CSGP-SEPD funding for education-related equipment or services prior to submitting their application for CSGP-SEPD funding in the last semester of their Program, careful consideration should be given to the request. StudentAid BC or its designated agent may use their discretion to determine the necessity of the equipment and / or services for the last semester of the student's program of studies.

If, during the need assessment process, the student is deemed ineligible for a CSL because he / she has sufficient resources to cover education and living costs, he / she may still qualify for a CSGP-SEPD **on an appeal basis**. Provinces may include the costs of required education-related services and equipment, relating to an applicant's disability in the need assessment process. This means that students with disabilities, who already have sufficient funding to cover their education costs (tuition, books, accommodations, etc), but are in financial need for assistance to cover education-related services and equipment (tutor, note taker, etc), will qualify for the CSGP-SEPD, even though they will not qualify for or need CSLs.

Case Review staff can include the costs of the education-related equipment and / or services in the student **loan assessment** in order to qualify the student for CSGP-SEPD consideration.

Awards Configuration

This grant provides students with a permanent disability who are in need of exceptional education-related services or equipment with up to \$8,000 in non-repayable assistance per loan year. Assistance provided under this grant may exceed a student's assessed need.

A student may be eligible for both this grant and the CSGP-PD. For example, if it is determined that a student is in need of exceptional education-related services or equipment, the student may receive up to \$8,000 in additional grant assistance (i.e., over and above the CSGP-PD Grant) per **program** year.

Overawards

On a case by case basis, the appropriate authority may request full or partial repayment of a CSGP-SEPD or the return of equipment, when:

- the grant was issued in error;
- the student ceases to meet the eligibility criteria for the grant during the period of studies;
- the student withdraws early from full- or part-time study;
- the grant was not used for the intended purposes.

Failure to comply with a provincial authority's request to return the grant funding or equipment, may result in the denial of future Canada Student Grants.

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Section 4 - Services and Equipment

CSGP-SEPD Learning Disability Assessment Reimbursement

Students may be eligible for reimbursement of 75 percent of the cost of one diagnostic assessment for learning disabilities (to a maximum of \$1,200) when the assessment meets the ministry criteria (outlined below) for a learning disability and is required for further accommodation: i.e., specialized services or adaptive equipment.

The \$1,200 is included in the maximum entitlement of \$8,000 per program year under the CSGP-SEPD.

The learning disability assessor must:

- be a registered psychologist with an expertise in diagnosing learning disabilities;
- be a certified school psychologist and (if in British Columbia) a member in good standing with the British Columbia Association of School Psychologists. (You must be or have been employed by a provincially funded school board/college/university at the time of the learning disability assessment.); or

Note: British Columbia certified school psychologists conducting learning disability assessments outside their employment role/situation (i.e. private practice) will not be recognized as having met ministry criteria for qualified assessors.

- be a psychological associate with limited register designation.

Note: Psychologists or psychological associates practicing in a limited Register designation must submit a copy of the restrictions of their practice from the College of Psychologists of B.C.

The learning disability documentation must:

- be completed within the last five years **for the purpose of establishing permanent disability and within six months for the purpose of applying for the CSGP-SEPD Learning Disability Assessment Reimbursement**. In some cases a current achievement assessment may be required for students in transit; psychologist's name, title, professional credentials, address and phone/facsimile number, and be signed and dated.

The diagnostic features on the learning disability report must:

- provide a diagnosis that the individual's achievement on individually administered, standardized comprehensive tests in reading, mathematics or written expression are substantially below* that expected for age, schooling and level of intelligence; and
- significantly interfere with academic achievement or activities of daily living that require reading, mathematical or writing skills.

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Section 4 - Services and Equipment

The learning disability assessment report must:

- clearly state a diagnosis of a learning disability meeting DSM-IV diagnostic criteria which describes the level of severity and the manner in which the disability significantly interferes with academic functioning; and
- contains recommendations for specific reasonable accommodations that are needed to address the current and substantial impact of the disability on the student's academic functioning, and are supported by test scores included in the report.

* *'Substantially below' is defined as a discrepancy of more than two standard deviations between achievement and IQ, or a smaller discrepancy between achievement and IQ [i.e., between one and two standard deviations] in cases where an individual's performance may have been compromised by an associated disorder in cognitive processing, a co-morbid mental disorder or general medical condition, or the individual's ethnic or cultural background.*

4.2 Assistance Program for Students with Permanent Disabilities (APSD)

This program is designed to assist those students with permanent disabilities who are enrolled in developmental program/courses (upgrading, ESL or ASE), and therefore not eligible for CSGP-SEPD consideration to access adaptive services and/or equipment. It is also designed to provide **top-up funding for students at the post-secondary level** who have exhausted all available CSGP-SEPD funding.

Policy for Students

Students must meet the eligibility criteria outlined above (Services and Equipment) and be attending a BC designated institution to be eligible for this grant.

Students studying at the post-secondary level must access and exhaust institutional and/or CSGP-SEPD funding before accessing the APSD funding for adaptive equipment and/or services.

Students who have previously received APSD funds and are applying for more assistance must have successfully completed their previous course(s). Students who withdrew from their course(s) should not receive APSD funding again unless they can supply medical documentation stating that they withdrew for medical reasons. Other extenuating circumstances may be accepted with the discretion of the Disability Coordinator at BC public post-secondary institutions or StudentAid BC for BC private post-secondary institutions.

APSD funding is not intended for short Continuing Education Courses (less than 168 hours).

Disability coordinators at BC public post-secondary institutions must ensure that documentation to establish permanent disability status as outlined in Part I of this manual is received and placed on the student's APSD file.

A student may receive up to \$10,000 (\$12,000 if attendant care is required while at school) in a fiscal year (April 1 – March 31) in APSD funding.

The student must provide, to the Disability Coordinator, receipts to evidence purchase of the equipment or services. Those receipts must be retained on the student file, and may be subject to audit.

Grant cheques must be made payable to the student receiving the benefit. A waiver to transfer the grant to the Institution may be signed by the student if the Institution is providing the service. This waiver is part of the Permanent Disability Programs Application form and the Assistance Program for Students with Permanent Disabilities **form**.

Policy for BC Public Post-Secondary Institutions

BC public post-secondary institutions **are** block funded **with an** annual budget allocation to administer the program on behalf of the ministry.

Chapter 13 - Programs for Students with Permanent Disabilities

Section 4 - Services and Equipment

Policy

Annual program funding allocation will be determined based on previous years' APSD utilization and available ministry budget.

An allowance of 8% of the Institutions APSD Program Budget may be used to cover administrative costs associated with this Program.

The use of APSD funds must be reported by Institutions to the ministry, once a year on or before May 31. The Annual Report is for the period May 1 to April 30. A supporting Client Detail Report must be included with the Annual Report. **Electronic reporting forms will be forwarded by StudentAid BC.**

The Institution is responsible for issuing T4As to students in receipt of APSD funds.

This funding is not intended to replace base funding that the Institution receives each program year. All educational institutions have a legal obligation to provide reasonable accommodation, up to the point of "undue hardship" in order to ensure equity for students with disabilities.

4.3 Assistive Technology British Columbia (ATBC) Loan Bank Services

New students with permanent disabilities who have not established an academic track record of completing two post-secondary level courses successfully are not eligible for purchase of adaptive equipment through the CSGP-SEPD program. However, these students may be eligible for loan equipment through ATBC to establish an academic record.

For more information on this program, please visit AT-BC's website at <http://www.at-bc.ca/>

Section 5 - Learning Disability Assessment Bursary (LDAB)

The Learning Disability Assessment Bursary is a provincial financial needs based bursary to assist students with the up-front costs of a learning disabilities assessment. Students with a learning disability require a recent (within 5 years) learning disability assessment to establish they have a permanent disability and are therefore eligible for StudentAid BC disability related programs.

5.1 Learning Disability Assessment Bursary

Policy for Students

Students must meet the eligibility criteria outlined in Part I to be eligible for this grant.

This grant program is available to full-time or part-time students attending British Columbia public post-secondary institutions studying at the post-secondary level only. Eligibility for LDAB will be assessed based on the learning disability screening tool ([Appendix A](#)) and the recommendation of the Disability Coordinator at the institution.

LDAB is intended to cover the costs of the Learning Disability Assessment only. A student may receive up to \$1,800 once in a lifetime•.

Policy for BC Public Post-Secondary Institutions

BC public post-secondary institutions are block funded **with** an annual budget allocation to administer the **LDAB** program on behalf of the ministry.

Policy

- Administer the Learning Disability Screening tool.
- Ensure all eligibility criteria are met for the LDAB.
- Approval or denial of funding based on assessment
- Obtain an assignment and undertaking waiver from successful applicants on any reimbursement of learning disability assessment from the CSGP-SEPD program and deposit this reimbursement to the institution's LDAB account.
- **Have the applicant complete the LDAB application and sign both the application and the "Assignment and Undertaking" section of the application. Any reimbursements of learning disability assessment from the CSGP-SEPD program are to be deposited to the institution's LDAB account.**

Annual program funding allocation will be determined based on previous years' LDAB utilization and available ministry budget.

An allowance of 8% of the Institutions LDAB program budget may be used to cover administrative costs associated with this Program.

The use of LDAB funds must be reported by Institutions to the Ministry on a monthly basis. A final report is due once a year on or before May 31. **An electronic reporting form will be forwarded by StudentAid BC.**

The Institution is responsible for issuing T4As for the net amount (bursary amount less any CSGP-SEPD reimbursement) of LDAB to students in receipt of this funding.

Part III - Repayment

Part III describes the repayment support programs which are specifically available to borrowers with permanent disabilities in repayment. These programs provide repayment assistance to help students with permanent disabilities avoid the consequences of defaulting on their student loans.

Other repayment support programs are available to students with and without permanent disabilities experiencing difficulty making their monthly payments once they are repaying their loans. Please refer to [Chapter 10](#) for more information.

Section 6 - Debt Management

Students with permanent disabilities who are experiencing financial hardship with repayment of their student loans may be eligible for the following repayment support programs:

- [Federal and provincial](#) Repayment Assistance Plan for Borrowers with Permanent Disabilities (Canada RAP-PD and B.C. RAP-PD)
- Federal Permanent Disability Benefit Program
- British Columbia Provision for Students with Severe Disabilities

6.1 BC Repayment Assistance Plan for Borrowers with Permanent Disabilities (BC RAP-PD)

The British Columbia Repayment Assistance Plan [for Borrowers with Permanent Disabilities](#) (“BC RAP-PD”) is available to British Columbia student loan borrowers who have a Canada-BC Integrated Student Loan ([see Notes 1 and 3](#)) and have a permanent disability. The BC RAP program helps borrowers manage the BC student loan portion of their integrated loan by allowing them to pay back what they can reasonably afford.

BC RAP-PD is administered by the Government of Canada and the National Student Loans Service Centre (“NSLSC”), on behalf of and under the direction of the Government of British Columbia.

The terms of the BC RAP-PD are the same as the terms of the Canada Repayment Assistance Plan [for Borrowers with Permanent Disabilities](#) (“Canada RAP-PD”), applied with any necessary changes for the purpose of making those terms applicable to the BC student loan portion of an integrated loan.

The terms of the Canada RAP-PD are described in the applicable provisions of the *Canada Student Financial Assistance Act*, as amended (the “Federal Act”) and the Canada Student Financial Student Assistance Regulations, as amended (the “Federal Regulations”) ([see Note 2](#)).

Chapter 13 - Programs for Students with Permanent Disabilities

Section 6 - Debt Management

- Note: (1) If **the borrower** received **their** BC student loan on or after August 1, 2000 – whether **they** have a Canada student loan or do not - **their** loan is considered an integrated loan. If **the borrower** received **their** BC student loan before August 1, 2000, **they** must contact **their** financial institution for information on any repayment assistance that may be available through **their** financial institution.
- (2) The terms of the Canada RAP-PD include Part V of the Federal Regulations (for matters such as eligibility for repayment assistance, calculation of the affordable payment, reconsideration of a borrower’s application) and section 17.1 of the Federal Act and section 15(4) of the Federal Regulations (for denial and termination of repayment assistance). For more information on the Canada RAP terms, please visit <http://laws-lois.justice.gc.ca>.
- (3) BC RAP-PD is subject to applicable BC laws.

Where to get an application

Borrowers must apply for BC RAP-PD. Borrowers only need to fill out one application form to apply for both the Canada and BC RAP-PD programs. Borrowers can obtain a joint Canada/BC RAP-PD application form on line at: http://www.canlearn.ca/eng/common/documents/forms/repayment_assistance.pdf

When to submit applications

Borrowers must reapply for BC RAP-PD once every 6 months until they are no longer eligible or their loan is paid in full.

For more information on BC RAP-PD and how to apply, please visit the NSLSC website:

http://www.canlearn.ca/eng/loans_grants/repayment/index.shtml or contact the NSLSC at 1-888-815-4515.

6.2 Canada Repayment Assistance Plan for Borrowers with Permanent Disabilities (Canada RAP-PD)

The terms of the Canada RAP-PD are described in the applicable provisions of the *Canada Student Financial Assistance Act*, as amended (the “Federal Act”) and the Canada Student Financial Student Assistance Regulations, as amended (the “Federal Regulations”) (see Note 2 above).

6.3 Federal Permanent Disability Benefit Program

In the event that a borrower with a permanent disability has a functional limitation caused by a physical or mental impairment that prevents them from performing the daily activities necessary to participate in studies at a post-secondary school level and in the labour force and is expected to remain with the person for their expected life, they may be eligible for the Permanent Disability Benefit. This benefit reduces their outstanding loan principal(s) to zero.

Eligibility for the Permanent Disability Benefit is consistent for all federal loans.

A full-time or part-time student with a permanent disability must submit an application for the Permanent Disability Benefit, regardless of whether the student previously received a Grant or other benefit designed specifically for students with permanent disabilities.

Permanent Disability Benefit (PDB) kits are provided by the contact centre for CSLP Client Relations. Applications are completed by the borrower and returned directly to CSLP.

CSLP shall inform the borrower and the financial institution/service provider of the decision to accept or reject the application for the Permanent Disability Benefit. A borrower with status as a student with a permanent disability may apply for reassessment of a denial of benefit, if his or her circumstances change.

Recipients of the Permanent Disability Benefit are no longer eligible to receive financial assistance from CSLP.

6.4 British Columbia Provision for Students with Severe Disabilities

Policy

In the event that a borrower with a permanent disability has a functional limitation caused by a physical or mental impairment that prevents them from performing the daily activities necessary to participate in studies at a post-secondary school level and in the labour force and is expected to remain with the person for their expected life, they may be eligible for the British Columbia Provisions for Students with Severe Disabilities. This benefit reduces their outstanding British Columbia student loan principal(s) to zero.

This provision is not retroactive for the previous provincial Permanent Disability Benefit Program (PDBP).

Purpose

To provide relief from financial hardship for borrowers with severe disabilities that prevent them performing the activities necessary to participate in studies at a post-secondary level and in the labour force and is expected to remain with the person for their expected natural life.

Eligibility

A full-time or part-time student with a permanent disability must be approved by CSLP for their Permanent Disability Benefit program on or after August 1, 2009.

Chapter 13 - Programs for Students with Permanent Disabilities

Section 6 - Debt Management

Procedure

Borrowers must request the Permanent Disability Benefit (PDB) kits from the Canada Student Loans Program (CSLP) by contacting the centre for CSLP Client Relations. The applications are to be completed by the borrower and returned directly to CSLP.

CSLP shall inform the borrower and the financial institution/service provider of the decision to accept or reject the application for the Permanent Disability Benefit. A borrower with status as a student with a permanent disability may apply for reassessment of a denial of benefit, if his or her circumstances change.

Student may provide StudentAid BC with a copy of their federal Permanent Disability Benefit program qualifying letter. CSLP will also provide StudentAid BC a list of those students who have qualified for the federal Permanent Disability Benefit program. StudentAid BC will reduce all outstanding BC student loan debt and BC grant overawards to zero.

Lifetime Restriction from further Loan Disbursement

Recipients of the British Columbia Provision for Students with Severe Disabilities Benefit are no longer eligible to receive financial assistance from the Province of British Columbia.

Part IV – Post-Secondary Institutions Disability Services

Section 7 – Services Available at BC Public Post-Secondary Institutions

7.1 Disability and Interpreting Services

The Ministry of Advanced Education (AVED) funds Disability Services at public post-secondary institutions to provide reasonable access to postsecondary students with permanent disabilities to increase their participation and success. The target population is students with cognitive, developmental, mental learning and/or physical disabilities. Disability Services provide direct supports and services for students with disabilities, including:

- transition services (orientation, instructor-student liaison, exit planning),
- support services (tutors, interpreters, academic planning)
- accommodation services (exam writing)
- adaptive equipment and resources
- access services to financial aid (grants, bursaries)
- adaptive equipment and resources.

7.2 College and Institute Library Services (CILS)

AVED funds CILS to foster increased rates of participation in and completion of post-secondary education for students with print impairments. CILS provides information services to post-secondary students in a format that they can use, in order to encourage increased rates of participation and completion in post-secondary education for students with print impairments. To achieve these objectives CILS is mandated to:

- provide equitable access to resources for students with print impairments attending British Columbia's public post-secondary institutions;
- source alternate learning formats such as digital audio books, large print, electronic texts and other suitable formats from other sources;
- produce new material in alternate formats to address student requests;
- improve responsiveness and communication with students, disability coordinators, librarians and other stakeholders;
- improve production efficiencies by maintaining and developing partnerships with other agencies, services and consortia, and by researching appropriate technology;
- increase learner access to alternate formats to ensure equity of access, support and promote institutional effectiveness and program diversity by establishing and maintaining appropriate liaison with the clients, the service providers and the online community;
- develop and deliver training tools and workshops to inform new disability coordinators, librarians and related personnel, and students about alternate formats, CILS services and accessible online learning; and
- continue to research accessible electronic resources and make them available to learners.

7.3 Post-Secondary Communication Access Services (PCAS)

PCAS coordinates and improves access to interpreting and captioning services in the public post-secondary education system. PCAS ensures consistency and quality in interpreting and captioning services in the public post-secondary college and institute system for students with hearing loss. To accomplish this, PCAS provide centralized advising expertise to colleges, university colleges and institutes to assist in hiring interpreters and captioners and in the provision of support to students with hearing disabilities.

AVED funds PCAS to coordinate and improve access to interpreting and captioning services for deaf and hard of hearing students in the public post-secondary education system, and to provide centralized advising expertise to post secondary institutions in the hiring interpreters and captioners to ensure consistency and quality of service delivery. To achieve these objectives PCAS is mandated to:

- provide leadership to colleges, university colleges, institutes and agencies in providing access to interpreting services for students with hearing loss at public post-secondary institutions;
- provide advice to colleges, university colleges, institutes and agencies on service provision for students with hearing loss;
- continue to provide training and information for Disability Services Coordinators at public post-secondary institutions and agencies to help them determine appropriate accommodations for communication access needs;
- advise institutions on human resource issues, including assisting institutions to find communication access solutions; and
- continue providing training to service providers in the use of “Typewell” and assist institutions in the implementation of the technology.

7.4 Program for Institutional Loans of Adaptive Technology (PILAT)

AVED funds PILAT to improve access to required adaptive technology within public post secondary institutions for students in need of such adaptations and to support public post-secondary institutions in meeting their duty to accommodate students with disabilities through the provision of supplementary technology resources. To achieve this PILAT provides adaptive equipment for students with disabilities to use on-site within an institution and to supplement existing institutional resources as extraordinary issues arise, including:

- provision of adaptive technology loans for short periods (4 months) while an institution seeks funding for the technology, their equipment is under repair, the ordered equipment has not been received, or test equipment for suitability before purchasing it;
- provision of adaptive technology loans for situations when this technology is rarely required at the institution, making the purchase of it a questionable use of institutional funding; and
- assistance in purchasing and configuring computers with adaptive software, and training on the software for institutional staff.

Section 8 – Appeals

Policy

Students may seek an appeal when the nature of their request does not fall within the standard program criteria or if they are experiencing exceptional circumstances that warrant further consideration. All students have the right to request an appeal of their application assessment. The student must provide proof of extenuating circumstances which set them apart from other students.

Purpose

To ensure that students have an opportunity to have further consideration given to unique circumstances.

Criteria

Please refer to [Chapter 11](#) for detailed information on the following

1. Initiating an appeal
2. Processing an appeal
3. Consideration of appeal
4. Appeals Committee
5. Appeal deadlines

8.1 CSGP-SEPD \$1 Financial Need Appeal

Policy

If, during a financial need assessment (full-time or part-time) process, the student is deemed ineligible for a CSL because he/she has sufficient resources to cover education and living costs, he/she may still qualify for a the CSGP-SEPD. The costs of required education-related services and/or equipment may be included in the need assessment process. This means that students with permanent disabilities, who already have sufficient funding to cover their education costs (tuition, books, accommodation, etc.), but are in financial need for assistance to cover education-related services and/or equipment (tutor, note taker, etc.) will qualify for the CSGP-SEPD, even though they will not qualify for or need CSLs.

Purpose

To ensure that students with permanent disabilities with financial need have access to education-related services and/or equipment to overcome barriers in an educational setting relating to the students permanent disabilities.

Procedures

Students must complete the Directed Programs Appeal form with two cost estimate of the education-related services and/or equipment required.

Part V – Appendix A – Learning Disability Screen

A Screening Tool for Suspected Learning Disabilities

This is not a diagnostic screening tool; it is for the purposes of gathering information based on your insights and previous experiences. It provides one form of data to be considered by your disability service provider in determining how to assist you further.

This screen is distributed by post-secondary disability service officers who will determine candidates for its completion. Please return the completed inventory to your Institution's Disability Services Advisor. Thank you.

Personal Information

Full Name: _____ ID# _____

Address: _____

City: _____ Province: _____ Postal Code: _____

Telephone Number: _____

Email Address: _____

Date Completed: _____

State why you suspect that you may have a learning disability:

Section One - Registration Status

Full-time Student: Yes No Part-time Student: Yes No

Program: _____

Major: _____

Chapter 13 - Programs for Students with Permanent Disabilities

Appendix A – Learning Disability Screen

Section Two - Health Background

Have you had difficulty with any of the following:	Past	Current
• Vision	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
• Hearing	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
• Multiple, chronic ear or sinus infections	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
• Chronic Health Conditions, such as: (chronic pain, diabetes, severe allergies)	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
• Concussion, head injury, convulsion, seizures	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
• Drug Abuse and/or Alcohol abuse	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
• Mental health (depression, anxiety, schizophrenia)	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
• Other: _____	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

Were you ever diagnosed with a learning disability?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Were you ever diagnosed with attention deficit with or without hyperactivity (ADD/ADHD) ?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Have you ever been prescribed medication (e.g., Ritalin) for an attention-deficit disorder?	* Yes <input type="checkbox"/> No <input type="checkbox"/> * If 'yes', what were you taking?
Are you taking any medications or receiving treatments that may affect your learning?	* Yes <input type="checkbox"/> No <input type="checkbox"/> * If 'yes', what were you taking?

Have you received assistance from any of the following:	
• Mental Health or Private Counselor	Yes <input type="checkbox"/> No <input type="checkbox"/>
• Head Injury Society	Yes <input type="checkbox"/> No <input type="checkbox"/>
• Community Living BC	Yes <input type="checkbox"/> No <input type="checkbox"/>
• Other: _____ (e.g., LD Association)	Yes <input type="checkbox"/> No <input type="checkbox"/>

Chapter 13 - Programs for Students with Permanent Disabilities

Appendix A – Learning Disability Screen

Has anyone in your immediate family experienced “learning difficulties”?	
• Parents	Yes <input type="checkbox"/> No <input type="checkbox"/>
• Brothers/Sisters	Yes <input type="checkbox"/> No <input type="checkbox"/>
• Children	Yes <input type="checkbox"/> No <input type="checkbox"/>
• Other close relatives:	Yes <input type="checkbox"/> No <input type="checkbox"/>
If ‘yes’ to any of the above, please discuss: _____ _____ _____ _____	

Section Three - Language

Was English your first language and the primary language spoken in the home when you were growing up?	Yes <input type="checkbox"/> * No <input type="checkbox"/>
• * If ‘no’, what was your first language? _____	
• * If ‘no’, how old were you when you first began to learn English? _____	
I grew up in a non-English speaking environment, but I had difficulty reading and writing in my native language.	Yes <input type="checkbox"/> No <input type="checkbox"/> Does not apply <input type="checkbox"/>

Section Four - Educational History

Please attach all available educational transcripts.

What courses did you enjoy or do well at in school? (Please explain) _____

What courses did you find difficult in school? (Please explain) _____

Chapter 13 - Programs for Students with Permanent Disabilities

Appendix A – Learning Disability Screen

Was an Individual Education Plan (IEP) completed for you?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Was your behaviour a problem in school leading to you being referred to a counselor or suspended from school?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Did you repeat any grades in elementary, middle or high school?	* Yes <input type="checkbox"/>	No <input type="checkbox"/>
*If 'yes', please list the grades: _____		

Did you miss a lot of school for illness or other reason?	* Yes <input type="checkbox"/>	No <input type="checkbox"/>
*If 'yes', please explain: _____		

Did you receive a Secondary School Diploma?	Yes <input type="checkbox"/>	* No <input type="checkbox"/>
*If 'no', how old were you when you left secondary school? _____		
* If 'no', why did you leave school? _____		

What was the highest High School grade that you completed? _____		

Did you have any special testing for your school problems? (This refers to one-to-one testing about your learning such as psycho-educational assessment, and not to regular class tests and exams.)	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Did you receive any special help in elementary school? (special education classes, remedial, resource or learning assistance, specialized tutoring)	* Yes <input type="checkbox"/>	No <input type="checkbox"/>
* If 'yes', what kind of help was it and in which grades did you receive help?		

Chapter 13 - Programs for Students with Permanent Disabilities

Appendix A – Learning Disability Screen

Did you receive any special help in junior or middle school? (special education classes, remedial, resource or learning assistance, specialized tutoring)	* Yes <input type="checkbox"/> No <input type="checkbox"/>
* If 'yes', what kind of help was it and in which grades did you receive help? _____ _____ _____	

Did you receive any special help in high school? (special education classes, remedial, resource assistance, specialized tutoring, accommodation on provincial examinations)	* Yes <input type="checkbox"/> No <input type="checkbox"/>
* If 'yes', what kind of help was it and in which grades did you receive help? _____ _____ _____	

Did you receive any special help in Post-Secondary? (additional time on exams, private room for exams, text in alternate format)	* Yes <input type="checkbox"/> No <input type="checkbox"/>
* If 'yes', what was the disability and type of accommodation received? _____ _____ _____	

Chapter 13 - Programs for Students with Permanent Disabilities

Appendix A – Learning Disability Screen

Section Five - Academic

Please respond to each statement with the response which best describes you or your experience:	
I have always had difficulty reading.	Yes <input type="checkbox"/> No <input type="checkbox"/>
I don't read a lot, but only what I have to.	Yes <input type="checkbox"/> No <input type="checkbox"/>
Others might say I am a "slow reader."	Yes <input type="checkbox"/> No <input type="checkbox"/>
I often lose my place, read words or letters out of order, or skip words that I read.	Yes <input type="checkbox"/> No <input type="checkbox"/>
It is difficult for me to "sound out" words that are new to me.	Yes <input type="checkbox"/> No <input type="checkbox"/>
I have a difficult time reading things out loud.	Yes <input type="checkbox"/> No <input type="checkbox"/>
I frequently do not know the meaning of many of the words that I read.	Yes <input type="checkbox"/> No <input type="checkbox"/>
I understand better if someone reads something to me than if I read it silently to myself.	Yes <input type="checkbox"/> No <input type="checkbox"/>
I often have to read something several times before I understand it.	Yes <input type="checkbox"/> No <input type="checkbox"/>
I have difficulties putting in my own words what I have read.	Yes <input type="checkbox"/> No <input type="checkbox"/>
I have always had difficulty spelling.	Yes <input type="checkbox"/> No <input type="checkbox"/>
I can misspell the same word several ways.	Yes <input type="checkbox"/> No <input type="checkbox"/>
I have had problems expressing my thoughts through writing since an early age.	Yes <input type="checkbox"/> No <input type="checkbox"/>
I don't write a lot but only what I have to.	Yes <input type="checkbox"/> No <input type="checkbox"/>
My handwriting has been sloppy or hard to read since an early age.	Yes <input type="checkbox"/> No <input type="checkbox"/>
I am slow at writing, even when I am simply copying something from another source like a book or blackboard.	Yes <input type="checkbox"/> No <input type="checkbox"/>
I have difficulty taking notes in class.	Yes <input type="checkbox"/> No <input type="checkbox"/>
I have difficulty with grammar and punctuation (such as knowing where to put the commas).	Yes <input type="checkbox"/> No <input type="checkbox"/>
Other people have told me that I had difficulty learning to talk.	Yes <input type="checkbox"/> No <input type="checkbox"/>
I have speech difficulties, such as stuttering, and difficulty making certain speech sounds.	Yes <input type="checkbox"/> No <input type="checkbox"/>
I often mispronounce words or use the wrong word when speaking.	Yes <input type="checkbox"/> No <input type="checkbox"/>

Chapter 13 - Programs for Students with Permanent Disabilities

Appendix A – Learning Disability Screen

I have had problems expressing myself while speaking since an early age.	Yes <input type="checkbox"/>	No <input type="checkbox"/>
I often know what I want to say but struggle when I have to express it out loud.	Yes <input type="checkbox"/>	No <input type="checkbox"/>
I often can't find the "right word" when speaking.	Yes <input type="checkbox"/>	No <input type="checkbox"/>
I have no problem hearing, but since an early age I have often found it difficult to figure out what was actually being said to me.	Yes <input type="checkbox"/>	No <input type="checkbox"/>
I can follow and learn much better if someone demonstrates something rather than just explains it to me.	Yes <input type="checkbox"/>	No <input type="checkbox"/>
I have a hard time focusing on what is being said if there is any background noise.	Yes <input type="checkbox"/>	No <input type="checkbox"/>
I have had difficulty with math since an early age.	Yes <input type="checkbox"/>	No <input type="checkbox"/>
I have trouble with higher math such as percentages, fractions or long division.	Yes <input type="checkbox"/>	No <input type="checkbox"/>
I have difficulty doing math in my head.	Yes <input type="checkbox"/>	No <input type="checkbox"/>
I often solve math problems by trial and error.	Yes <input type="checkbox"/>	No <input type="checkbox"/>

Chapter 13 - Programs for Students with Permanent Disabilities

Appendix A – Learning Disability Screen

Section Six - Processing

Please respond to each statement with the response which best describes you or your experience:	
I have always had difficulty with picturing things, working with maps, or doing things that require coordination.	Yes <input type="checkbox"/> No <input type="checkbox"/>
I have always had difficulty thinking of the steps needed to complete a project or task.	Yes <input type="checkbox"/> No <input type="checkbox"/>
I have a hard time doing things in the right order.	Yes <input type="checkbox"/> No <input type="checkbox"/>
I get lost more than most people.	Yes <input type="checkbox"/> No <input type="checkbox"/>
I have a hard time finding objects, even when they are right in front of me.	Yes <input type="checkbox"/> No <input type="checkbox"/>
I am often clumsy and awkward or accident prone.	Yes <input type="checkbox"/> No <input type="checkbox"/>
I only remember part of the instructions given for a test or assignment.	Yes <input type="checkbox"/> No <input type="checkbox"/>
I forget what I just read in a book or a test question.	Yes <input type="checkbox"/> No <input type="checkbox"/>
I have always had difficulty remembering things as well as other people.	Yes <input type="checkbox"/> No <input type="checkbox"/>
I have always had difficulty keeping my mind focused on things.	Yes <input type="checkbox"/> No <input type="checkbox"/>
When I am doing a test or studying, I cannot concentrate unless I have absolute quiet.	Yes <input type="checkbox"/> No <input type="checkbox"/>
I become overwhelmed when the assignment is big or there are a lot of them to do.	Yes <input type="checkbox"/> No <input type="checkbox"/>
I find it difficult to plan ahead for an event or think of the steps needed to complete a project.	Yes <input type="checkbox"/> No <input type="checkbox"/>
I never seem to finish exams in the time given.	Yes <input type="checkbox"/> No <input type="checkbox"/>
I put a lot of hours into my assignments and studying for tests but I just do not get the marks I expect.	Yes <input type="checkbox"/> No <input type="checkbox"/>

Chapter 13 - Programs for Students with Permanent Disabilities

Appendix A – Learning Disability Screen

Section Seven - Developmental

Did you experience any difficulties learning to complete routine activities of daily living?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
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* If the answer is yes, please complete the remaining questions.

Did you have difficulty learning how to:		
• use the phone	Yes <input type="checkbox"/>	No <input type="checkbox"/>
• cook	Yes <input type="checkbox"/>	No <input type="checkbox"/>
• clean the house	Yes <input type="checkbox"/>	No <input type="checkbox"/>
• tell time	Yes <input type="checkbox"/>	No <input type="checkbox"/>
• handle money and banking	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Do you have someone who assists you:		
• in your home	Yes <input type="checkbox"/>	No <input type="checkbox"/>
• with banking, grocery shopping, transportation	Yes <input type="checkbox"/>	No <input type="checkbox"/>
• making decisions	Yes <input type="checkbox"/>	No <input type="checkbox"/>
• to find work and learn on the job	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Did you attend special education classes where you learned work skills, communication skills, transportation skills and money skills?	Yes <input type="checkbox"/>	No <input type="checkbox"/>

Please return the completed inventory to your Disability Services Advisor.

Thank-you.

This instrument was developed by the Learning Disabilities Subcommittee of British Columbia Disabilities Services Articulation (a provincially mandate group of disability service providers). The subcommittee members included Jim Bowman, Wendy Harris, Mitchell Stoddard and Ruth Warrick.

The developers of this instrument would like to acknowledge the efforts and contributions of a number of persons in the field, whose work significantly informed the content of this screening instrument. In drafting the current instrument the developers made reference to many of the screening instruments currently in use within the field, in particular, the Post-Secondary Inventory for Suspected Learning Disability, C. Herriot (1996); Delta Screener Learning Disability Special Interest Group of the College Sector Committee on Disability Issues (2003); Learning Abilities Inventory, Disability Resource Centre, University of British Columbia (2008); Bringing Literacy Within Reach – Identifying and Teaching Adults with Learning Disabilities, Learning Disabilities Association of Canada (1991); and the Learning Disability Training: Phase II Screening Tools, Strategies and Employment, Literacy Link South Central (2004).

Chapter 13 - Programs for Students with Permanent Disabilities

Appendix A – Learning Disability Screen

Learning Disability Screen – Summary Checklist

This checklist is a tool designed to assist Disability Service Providers in reviewing the results of the Learning Disability Screen. It is not intended to replace their professional judgment.

Personal Information

Full Name: _____ ID# _____

Date Completed:: _____

Directions: According to the results of the Learning Disability Screen, check 'yes' if the statement is true or 'no' if the statement is not true	
See Section One and Two – Health Background	
No major vision, hearing or health problems that would interfere with learning were noted.	Yes <input type="checkbox"/> No <input type="checkbox"/>
No suspected social-emotional factors that may be interfering with learning were noted.	Yes <input type="checkbox"/> No <input type="checkbox"/>
There is a previous diagnosis of a learning disability.	Yes <input type="checkbox"/> No <input type="checkbox"/>
A family history of learning difficulties was noted.	Yes <input type="checkbox"/> No <input type="checkbox"/>
See Section Three – Language	
For English as a second language students, there is difficulty learning literacy skills in their native language as well as English literacy skills.	Yes <input type="checkbox"/> No <input type="checkbox"/>
See Section Four – Educational History	
A history of learning difficulties was noted from an early age.	Yes <input type="checkbox"/> No <input type="checkbox"/>
A history of special help was noted.	Yes <input type="checkbox"/> No <input type="checkbox"/>
A history of special testing was noted.	Yes <input type="checkbox"/> No <input type="checkbox"/>
No problems with regular school attendance were noted.	Yes <input type="checkbox"/> No <input type="checkbox"/>
See Section Five - Academic	
The individual has checked a number of items that suggest difficulty with reading.	Yes <input type="checkbox"/> No <input type="checkbox"/>
The individual has checked a number of items that suggest difficulty with writing.	Yes <input type="checkbox"/> No <input type="checkbox"/>

Chapter 13 - Programs for Students with Permanent Disabilities

Appendix A – Learning Disability Screen

The individual has checked a number of items that suggest difficulty with math.	Yes <input type="checkbox"/>	No <input type="checkbox"/>
The individual has checked a number of items that suggest significant difficulties in one or more academic areas.	Yes <input type="checkbox"/>	No <input type="checkbox"/>
See Section Six - Processing		
The individual has checked a number of items that suggest significant difficulties with information processing.	Yes <input type="checkbox"/>	No <input type="checkbox"/>
See Section Seven – Developmental		
No indication that the individual has a general intellectual disability.	Yes <input type="checkbox"/>	No <input type="checkbox"/>
The student is recommended for a formal assessment of a Learning Disability.	Yes <input type="checkbox"/>	No <input type="checkbox"/>

Disability Services Coordinator Signature: _____

Chapter 14 - Tables

The policies and procedures governing StudentAid BC were established to ensure that all students are treated equitably and, for this reason, all funding is based on standard assessment tables and a standard method of assessment. The assistance awarded to a student is determined through an analysis of financial need, considering resources available from assets, work, savings and family. The assessment process considers student resources against educational expenses and standard living costs in order to determine a student's financial need. This chapter outlines the tables used in the assessment process.

- Table 1 – Tuition and Compulsory Fees
- Table 2 – Books and Supplies
- Table 3 – Living Allowances (MSOL)
- Table 4 – Day care Ceilings
- Table 5 – Wage Rates and Work Hours
- Table 6 – Tax Rates
- Table 7 – Minimum Student Contribution
- Table 8 – Parental Living Allowance
- Table 9 – Parental Contribution
- Table 10 – Income Thresholds for Canada Student Grant for Persons from Low and Middle-Income Families
- Table 11 – Asset Exemptions
- Table 12 – Return Transportation Table
- Table 13 – Separate Residence Allowance
- Table 14 – Day Care Allowance
- Table 15 – Child Support/Spousal Support and Maintenance Payment
- Table 16 – Additional Transportation Allowance (Appeal basis only)

Section 1 - Table 1 - Tuition and Compulsory Fees

Table 1 Tuition and Compulsory Fees

As per the approved Institutional Appendix or Appendix 3.

Section 2 - Table 2 - Books and Supplies

Table 2 Books and Supplies

As per the approved Institutional Appendix or Appendix 3, books and supply costs are subject to the following ceilings:

Number of weeks in the Study Period	Ceiling
12 - 17	\$1,500
18 - 34	\$3,000
35 - 52	\$3,000

Computer costs, including hardware, software, **software licensing**, and on-going costs such as Internet charges, repairs and ink cartridges, up to \$300 are permitted. **If a student is required to have an e-reader, this cost is to be included within the books and supplies section not within the \$300 computer costs.**

Study Period 12 - 17 weeks – \$100 computer costs within \$1,500 books and supplies

Study Period 18 - 34 weeks – \$200 computer costs within \$3,000 books and supplies

Study Period 35 - 52 weeks – \$300 computer costs within \$3,000 books and supplies

Canada Student Loan policy limits books (**includes textbooks and associated taxes that are mandatory and required for the program**) and supplies assessment to \$3,000 per academic year. StudentAid BC will permit institutions to enter the full amount even in cases where the full academic year for their program is less than 52 weeks (e.g. September to April). An academic year cannot be less than 34 weeks. For programs with a standard academic year of two four-month terms, institutions may enter \$1,500 for each four-month term during which classes are offered.

It is up to institutions to define the length of the 'academic year' for each program. In cases where the timeline of the academic year for a particular program is difficult to define, institutions should contact StudentAid BC for clarification.

Examples

Program	Academic Year	Terms Offered	Amounts Loaded
University Transfer Arts	34 Weeks	Sep-Dec;	\$1,500;
	(2 Terms)	Jan-Apr;	\$1,500;
		May-Aug	\$1,500
In programs of 8 months or more, institutions will enter a maximum of \$3,000.			
Nursing	43 Weeks	Sep-Dec;	\$1,000
	(2 Terms)	Jan-June	\$2,000
In programs of 52 Weeks, institutions will continue to enter a maximum of \$3,000.			
Trades	52 Weeks		\$3,000
Academic year cannot be less than 34 weeks; if your program is between 12 weeks and 17 weeks, institutions will enter maximum of \$1,500. If your program is between 22 weeks and 30 weeks, institutions will enter maximum of \$2,000. If your program is between 34 and 52 weeks institutions will enter a maximum of \$3,000.			
Residential Care Aid–17 week program	34 Weeks	Multiple intakes	\$1,500
Professional Cooking–22 week program	34 Weeks	Multiple intakes	\$2,000

Section 3 - Table 3 - Living Allowances (MSOL)

Table 3 Moderate Standard of Living Costs (Living Allowances)

The following costs are used to reflect a student's moderate standard of living if attending a school located in BC or outside Canada. These maximum costs will be used in determining assessed need under StudentAid BC. Totals may not equal sum of each column due to rounding.

*Monthly Living Allowances for British Columbia

Single Student away from home

Shelter	\$592
Food	\$241
Miscellaneous	\$242
Local transportation	\$80
Total	\$1,155

Single student living at home

Shelter	\$0
Food	\$191
Miscellaneous	\$210
Local public transportation	\$80
Total	\$481

Single parent (excluding costs of child)

Shelter	\$908
Food	\$241
Miscellaneous	\$242
Local public transportation	\$80
Total	\$1,471

Married student & spouse (excluding costs for child)

Shelter	\$1,182
Food	\$427
Miscellaneous	\$514
Local public transportation	\$162
Total	\$2,285

Chapter 14 - Tables

Table 3 – Living Allowances (MSOL)

*Monthly Living Allowances for British Columbia

Cost for each child (wholly dependent relative)	
Shelter	\$234
Food	\$191
Miscellaneous	\$112
Local transportation	\$80
Total	\$617

The student living allowances do not include:

- Household operation costs for pet expenses, horticultural goods and services, and other supplies.
- Household furnishings and equipment, and services related to furnishing and equipment.
- Gifts and contributions for persons outside the household or charitable organizations.
- Miscellaneous costs such as interest on loans, union or association dues, lottery tickets.
- Moving costs.
- Recreation equipment, vehicles and services, home entertainment equipment and services.
- Security costs for life insurance payments, RRSP payments.
- Tobacco products and alcoholic beverages.

Moderate Standard of Living Tables for students attending schools located in other provinces

Living Situation	Monthly Allowance
Alberta	
Single student away from home	\$1,058
Single student living at home	\$505
Single parent (excluding child[ren])	\$1,312
Married student and spouse (excluding child[ren])	\$2,038
Child(ren) and other dependent relatives	\$555 each
Saskatchewan	
Single student away from home	\$1,081
Single student living at home	\$469
Single parent (excluding child[ren])	\$1,453
Married student and spouse (excluding child[ren])	\$2,104
Child(ren) and other dependent relatives	\$500 each

Chapter 14 - Tables

Table 3 – Living Allowances (MSOL)

Living Situation	Monthly Allowance	
Manitoba		
Single student away from home	\$1,025	
Single student living at home	\$472	
Single parent (excluding child[ren])	\$1,206	
Married student and spouse (excluding child[ren])	\$1,906	
Child(ren) and other dependent relatives	\$552	each
Ontario		
Single student away from home	\$1,124	
Single student living at home	\$467	
Single parent (excluding child[ren])	\$1,455	
Married student and spouse (excluding child[ren])	\$2,151	
Child(ren) and other dependent relatives	\$598	each
Quebec		
Single student away from home	\$971	
Single student living at home	\$455	
Single parent (excluding child[ren])	\$1,232	
Married student and spouse (excluding child[ren])	\$1,766	
Child(ren) and other dependent relatives	\$499	each
New Brunswick		
Single student away from home	\$914	
Single student living at home	\$438	
Single parent (excluding child[ren])	\$1,223	
Married student and spouse (excluding child[ren])	\$1,820	
Child(ren) and other dependent relatives	\$460	each
Nova Scotia		
Single student away from home	\$971	
Single student living at home	\$452	
Single parent (excluding child[ren])	\$1,285	
Married student and spouse (excluding child[ren])	\$1,944	
Child(ren) and other dependent relatives	\$502	each

Chapter 14 - Tables

Table 3 – Living Allowances (MSOL)

Living Situation	Monthly Allowance	
Prince Edward Island		
Single student away from home	\$916	
Single student living at home	\$457	
Single parent (excluding child[ren])	\$1,186	
Married student and spouse (excluding child[ren])	\$1,821	
Child(ren) and other dependent relatives	\$473	each
Newfoundland and Labrador		
Single student away from home	\$911	
Single student living at home	\$418	
Single parent (excluding child[ren])	\$1,219	
Married student and spouse (excluding child[ren])	\$1,817	
Child(ren) and other dependent relatives	\$420	each
Yukon		
Single student away from home	\$1,164	
Single student living at home	\$527	
Single parent (excluding child[ren])	\$1,604	
Married student and spouse (excluding child[ren])	\$2,321	
Child(ren) and other dependent relatives	\$537	each
Northwest Territories		
Single student away from home	\$1,379	
Single student living at home	\$523	
Single parent (excluding child[ren])	\$1,806	
Married student and spouse (excluding child[ren])	\$2,535	
Child(ren) and other dependent relatives	\$707	each
Nunavut		
Single student away from home	\$1,382	
Single student living at home	\$525	
Single parent (excluding child[ren])	\$1,810	
Married student and spouse (excluding child[ren])	\$2,541	
Child(ren) and other dependent relatives	\$710	each

Section 4 - Table 4 - Day care Ceilings

Table 4 **Monthly Ceilings for Day care Expenses, 2013/14**

Province	Monthly Ceilings per Child
British Columbia	\$778
Prince Edward Island	\$429
Nova Scotia	\$476
New Brunswick	\$600
Quebec	\$391
Ontario	\$357
Manitoba	\$460
Saskatchewan	\$400
Alberta	\$724
Newfoundland and Labrador	\$602
Yukon	\$750
Northwest Territories	\$660
Nunavut	\$660

Section 5 - Table 5 - Wage Rates and Work Hours

Table 5 Minimum Wage and Weekly Work Hours

Minimum Wage	\$10.25
Number of Weekly Work Hours	29.0

Section 6 - Table 6 - Tax Rates

Table 6 Average Tax Rates¹

(for assessing student's and spousal contributions for the 2013-2014 loan year)

Table 6-A Student's Pre-Study Period Income

<i>Items Covered</i>	<i>Monthly Income Class *</i>				
	\$1 to \$1,499	\$1,500 to \$2,999	\$3,000 to \$4,499	\$4,500 to \$5,999	\$6,000 and over
(Average Federal & Provincial Income Tax + CPP + EI) / Average Gross Income expressed as a percentage	6.77%	7.37%	9.63%	13.65%	16.55%

* Monthly Income Class brackets are based on the assumption that pre-study period income was earned over a 4-month period.
Use these tax rates if the student has only pre-study period income.

Note: Pre-study income is based upon minimum wages and weekly hours worked.

1. It is assumed that all income for the tax year is earned in the 4 month pre-study period. For example, the pre-study period income @ 8 dollars/hour = $8 \times 35 \times 4.3 \times 4 = \$4,816$.
2. Only CPP (4.95%) and EI (1.73%) deductions would apply to total income under \$9,600 per year, and income tax will not be payable due to personal exemption limit & other deductions.

Chapter 14 - Tables

Table 6 - Tax rates

Table 6–B Student’s Monthly Income during the Study Period

<i>Items Covered</i>	<i>Monthly Income Class **</i>					
	\$1 to \$749	\$750 to \$1,499	\$1,500 to \$2,249	\$2,250 to \$2,999	\$3,000 to \$3,749	\$3,750 and over
(Average Federal & Provincial Income Tax + CPP + EI) / Average Gross Income expressed as a percentage	6.77%	7.37%	9.63%	13.65%	16.48%	19.15%

** Monthly Income Class brackets are based on the assumption that study period income was earned over a 8-month period.
Use these tax rates if the student has only study period income.

Note: The student’s income during the study period is based on the student’s monthly income over the study period (up to 8 months). Assuming an 8-month study period and a monthly income of \$500, this would result in a study period income of \$4,000 ($\500×8 months) which would be subject to an average tax rate of 6.8%.

Student’s Total Income

The total income includes pre-study period income and study-period income. In our example, the student’s total income would be \$8,816 (\$4,816 pre-study period income + \$4,000 study-period income).

The Canadian average rate of income taxes + CPP + EI for the corresponding average monthly income of \$735 is 7.4% (see table 6-C)

Chapter 14 - Tables

Table 6 - Tax rates

Table 6–C Monthly Income of the Spouse (Not applying for CSL)

Province / Territory	<i>Monthly Income Class ***</i>						
	\$1- \$499	\$500- \$999	\$1,000- \$1,499	\$1,500- \$1,999	\$2,000- \$2,499	\$2,500- \$3,999	\$4,000- over
Newfoundland	6.78%	7.88%	10.92%	16.47%	19.55%	22.93%	30.99%
Prince Edward Island	6.74%	7.72%	10.84%	16.39%	19.59%	22.24%	28.55%
Nova Scotia	6.78%	7.63%	10.29%	15.45%	18.60%	22.12%	29.70%
New Brunswick	6.77%	7.49%	10.27%	15.73%	19.00%	22.11%	29.35%
Quebec 2	6.74%	7.18%	9.08%	12.48%	14.43%	15.93%	20.51%
Ontario	6.78%	7.29%	9.63%	13.74%	16.91%	19.98%	29.35%
Manitoba	6.79%	7.53%	10.33%	15.57%	19.04%	22.34%	29.66%
Saskatchewan	6.75%	7.46%	9.85%	14.80%	18.32%	21.58%	27.89%
Alberta	6.79%	7.40%	9.52%	13.10%	16.58%	19.84%	27.82%
British Columbia	6.79%	7.46%	9.99%	13.95%	16.59%	19.29%	27.09%
Yukon	6.74%	7.24%	9.24%	12.73%	15.69%	18.08%	23.66%
Northwest Territories	6.74%	7.29%	9.18%	12.77%	15.71%	18.57%	25.83%
Nunavut	6.68%	7.12%	8.88%	11.64%	14.03%	16.56%	23.55%
Canada	6.77%	7.37%	9.63%	13.65%	16.48%	19.15%	27.16%

*** Monthly Income Class brackets are based on the assumption that the income is earned by the spouse over a 12-month period.

Source: CRA, Corporate Strategies and Business Development Branch, Statistics and Information Management Directorate, Statistics Division, T1 Datamart

<http://www.cra-arc.gc.ca/tx/bsnss/tpcs/pyrll/clcltng/ei/cnt-chrt-pf-eng.html>

The 2013 EI premium rate is \$1.88 per \$100 of insurable earnings. The maximum insurable earnings for 2013 is \$47,400.

The 2013 CPP employee contribution rate is \$4.95 per \$100 of insurable earnings. The maximum pensionable earnings for 2013 is \$51,100 and the basic exemption is \$3,500.

Section 7 - Table 7 - Minimum Student Contribution

Table 7 Minimum Student Contribution (MSC)

Living Situation During Prestudy	Minimum Monthly Prestudy Contribution
Single Student Away From Home	\$37
Single Student Living at Home	\$711
Single Parent (with dependants)	\$0
Married Student and Spouse (no dependants)	\$57
Married Student and Spouse (with dependants).....	\$0
 Minimum Monthly Spouse Contribution During Study Period	
Spouse of Married Student	\$1,150
(Spouse not a student, children in childcare)	
Spouse of Married Student	\$0
(Spouse is a full-time student)	
Spouse of Married Student	\$0
(at home caring for children aged 11 or under)	

Section 8 - Table 8 - Parental Living Allowance

Table 8 Parents Moderate Standard of Living (MSOL) by Family Size

Family Size	MSOL
2	\$43,884
3	\$57,010
4	\$66,320
5	\$73,541
6	\$79,442
7	\$84,434
8	\$88,757
9	\$92,569
10	\$95,977

The parent's moderate standard of living allowance includes:

- Shelter (principal accommodation).
- Food.
- Household operation for items such as communications, pet expenses, household cleaning supplies (paper, plastic and foil), horticultural goods and supplies.
- Day care.
- Household furnishings, equipment and related services.
- Clothing purchase and clothing services.
- Transportation – private and public.
- Personal care supplies, equipment and services.
- Reading materials.
- Security costs for items such as life and employment insurance payments, retirement and pension fund payments, and RRSP payments.

The parent's moderate standard of living allowance does **not** include:

- Education tuition fees.
- Food - restaurants, etc.
- Gifts and contributions for persons outside the household and charitable organizations.
- Miscellaneous costs such as interest on personal loans, union or association dues, lottery tickets.
- Personal taxes.
- Recreation equipment, vehicles and services, home entertainment equipment and services.
- Tobacco products and alcoholic beverages.

Section 9 - Table 9 - Parental Contribution

Table 9 Parental Contribution Formula

Discretionary Income	Weekly Parental Contribution
\$0 - \$7,000	$(15.0\% \text{ of DI})/52$
\$7,001 - \$14,000	$(\$1,050 + 20.0\% \text{ of } (DI - \$7,000))/52$
\$14,001 and over	$(\$2,450 + 40.0\%*(DI-\$14,000))/52$

DI = Discretionary Income = (Parent(s) gross income) - (taxes + C/QPP + EI) - (MSOL by family size from Table 8)

PS = Post-Secondary

Note: SFAS has been programmed to accept CPP deductions of up to \$2,356 and EI contributions of up to \$891.

Section 10 - Table 10a - Income Thresholds for Canada Student Grant for Persons from Low-Income Families (2013-2014)

Net Income Level at which the NCBS Entitlement Equals \$ 0

2012 Base Year

Number of Dependants

Loan Year	1	2	3	4	5	6	7 or more
2013 - 2014	\$23,647	\$29,439	\$36,192	\$43,941	\$49,839	\$56,209	\$62,581

Amounts are based on the income thresholds for the National Child Benefit and is applied to total income from both parents based on line 236 of their income tax return and does not include the student's own net income.

Formula

Amount for first qualified dependant	\$2,025.00	
plus second qualified dependant	\$1,792.00	
plus each additional qualified dependant	\$1,704.00	base amount
minus NCBS reduction: one dependant:		12.20% of net income \$21,287.00
two dependants:		23.00% of net income \$21,287.00
three+ dependants:		33.30% of net income \$21,287.00

Source:

Base amount and amounts for each dependent according to fact sheet '2008 Indexation Adjustment for Personal Income Taxes' from CCRA Percentages from Calculation and Verse Management, Benefit Programs Directorate, CCRA

Table 10b - Income Thresholds for Canada Student Grant for Persons from Middle-Income Families (2013-2014)

Net Income Level at which the NCBS Entitlement Equals \$ 0

2012 Base Year

Number of Dependants

Loan Year	1	2	3	4	5	6	7 or more
2013 - 2014	\$41,032	\$57,447	\$74,631	\$86,818	\$96,270	\$103,996	\$110,529

Section 11 - Table 11 - Asset Exemptions

Table 11 Asset exemptions

Student or spouse	Exemption
RRSPs - an exemption value is applied for each year the student and/or spouse is over 18 years of age	\$2,000
All other financial assets	\$0
Owned motor vehicles (For a student with permanent disabilities, see Chapter 13 regarding motor vehicle assets For students with leased vehicles, see Chapter 5).	\$15,000
Fixed assets – property other than principal residence	\$0
– boat	\$0
– recreational vehicle	\$0
– other	\$0
Parent(s)	
All assets other than RRSPs, principal residence, and business	\$150,000

Table 11a Income assessed at 100 percent and student income/resources eligible for \$100/week exemption and scholarship exemptions of \$1,800 per program year

Student income/resources assessed 100 percent (includes government funding)

- All voluntary contributions from parent/step-parent/sponsor/legal, guardian, including RESPs.
- Child care subsidy.
- Sponsored tuition/books.
- Employment Program for Persons with Disabilities (formerly Vocational Rehabilitation Services).
- Native Band funding (tuition and books).

Student income/resources eligible for \$100/week exemption)

- Employment Insurance Benefits.
- Native Band funding (living sponsorship).
- Income assistance (welfare) and/or income from the disability benefits.
- Co-op earnings.
- Assistantships/Stipends.
- Gross earnings.
- Child support/alimony.
- Workers Compensation Board.
- Pension income.
- All other sources of income including monetary gifts.
- Needs-based bursaries (BC Nurses Education Bursary, and Youth Education Assistance Fund Bursaries excluded).
- Interest/dividends.
- Severance packages.
- Redeemed RRSPs.
- Education Assistance Programs such as Canada Education Savings Grants and Canada Learning Bonds

Student resources eligible for scholarship exemptions of \$1800:

- Merit-Based scholarships and bursaries

Section 12 - Table 12 - Return Transportation

The following students are eligible for a return transportation allowance:

- Group A (dependent) students who must leave their home community to attend school, or
- married or common-law students who must live separately, in another community, from their spouse, or
- Group B (independent) single or single-parent students whose permanent place of residence is normally their parent's home who are living away from home in another community solely for purposes of full-time study during the study period indicated on line 41 and 42 of the application.

If a student falls into one of the three situations above, assess the student's indication of the cost of return transportation from line 52 of the application subject to the following ceilings:

Number of Weeks in Study Period	Ceiling
12 – 26	\$900
27 – 52	\$1,800

The program year maximum is \$1,800 regardless of the number of return trips taken. The return transportation allowance assists in addressing the cost of relocation in order to attend school.

- Note:**
- A. Where travel is a mandatory part of the program, [see Chapter 6](#) under Assessment of Student Costs.
 - B. The cost of return trips are based on the most economical means possible subject to a maximum of two return trips per academic year.
 - C. Do not cut this allowance in half if the spouse will also be a full-time student for at least 12 weeks during the applicant's study period.

Section 13 - Table 13 - Separate Residence Allowance

	Prestudy:	Study Period:	
	18 weeks	34 weeks	52 weeks
\$122 per week	N/A	\$4,148	\$6,344

Section 14 - Table 14 - Day care Allowance

	Prestudy:	Study Period:	
	18 weeks	34 weeks	52 weeks
Up to \$181 per week per child	\$3,258	\$6,154	\$9,412

Section 15 - Table 15 - Child Support/Spousal Support and Maintenance Payment

	Prestudy:	Study Period:	
	18 weeks	34 weeks	52 weeks
Up to \$130 per week	\$2,340	\$4,420	\$6,760

Section 16 - Table 16 - Additional Transportation Allowance (Appeal basis only)

	Prestudy:	Study Period:	
	18 weeks	34 weeks	52 weeks
Up to \$94 per week	N/A	\$3,196	\$4,888

Chapter 15 - Definitions

This chapter lists the key definitions used in this manual.

•**Academic Year**

For the purpose of need assessment, the academic year is defined by the school and is based on the study period for which aid is required that starts between August 1 of the current year and July 31st of the following year. The academic year is subject to a maximum length of 12 months (52 weeks) and may comprise multiple terms or semesters, including spring and/or summer sessions.

Accredited school

A school that has passed the quality tests of an accrediting body. In British Columbia, the accrediting bodies include the Private Career Training Institutions Agency and the Degree Quality Assessment Board. A school must be accredited in order to be designated for StudentAid BC funding programs.

Adult Basic Education Student Assistance Program (ABESAP)

A provincial grant program, which provides direct educational funding for students enrolled in Adult Basic Education (ABE), English as a Second Language (ESL) and Adult Special Education (ASE).

Affidavit

A sworn statement in writing made under oath or on an affirmation before an authorized magistrate officer.

Amortization

The repayment period of a loan. For Canada-B.C. integrated loans, the amortization is 9.5 years or a shorter period of time as required to support a minimum monthly payment of \$25 per month for combined Canada and BC loan payments, unless otherwise agreed to by the borrower. •

Appeal

An appeal is a formal request for a review of a student's application assessment to take account of unusual, exceptional or extenuating circumstances, to be demonstrated/proven by the applicant, which may result in the Case Review Unit or the Appeal Committee setting aside standard program policy.

Appeal Request Forms – Application for Appeal

Students who have unusual, exceptional or extenuating circumstances may request an appeal of their loan assessment using Appeal Request Forms.

Appendix 1 – Parent(s) Financial Information

Appendix 1 is part of the application package and is required for all Group A dependent students. Information for parents, step-parents, sponsors or legal guardians is submitted using an Appendix 1 form.

Chapter 15 – Definitions

Appendix 2 – Family Information

Appendix 2 is part of the application package and is required to submit information about the applicant's spouse or common-law partner.

Appendix 3 – School and Program Information

Appendix 3 is part of the application package and is required for students attending private training schools in British Columbia (except Trinity Western University) and students attending any school outside of British Columbia to submit specific school and program information.

Appendix 5 – Transfer of School

Appendix 5 is used when students decide to transfer to another educational institution within their original study period **after funding has been released**.

Appendix 7 – Request for Reassessment

Students are required to submit an Appendix 7 when changes occur to the information supplied on the original application.

Assessed Costs

Assessed costs refer to the total of all costs allowable under the standard assessment and any exceptional expenses that have been approved on appeal.

Assessed Resources

Assessed resources are the total of all volunteered and expected contributions from the student and, where applicable, from the spouse/common-law partner or parents, step-parents, sponsor or legal guardian, less any discretionary adjustments approved on appeal. Resources do not include child tax credits, income tax refunds, family bonuses or HST rebates.

Assessment of Need

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

Assessment Period

The Assessment Period is the prestudy period plus the study period. The assessment period may be up to 16 months long (12 months maximum study period and 4 months maximum prestudy period).

Assets

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

Assistance Program for Students with Permanent Disabilities

Non-repayable assistance for students with permanent disabilities to assist with costs of equipment and services related to their disability, allowing access to post-secondary education.

Chapter 15 – Definitions

Assistantships

A paid appointment awarded annually to a qualified graduate student that requires part-time teaching and/or research experience.

At Home

‘At Home’ refers to single students living in a home owned, rented or leased by their parent, step-parent, sponsor or legal guardian.

Audit

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

Audit a course

To attend a course without expecting to receive formal credit.

Away From Home

‘Away From Home’ refers to single students who live away from a home owned, rented or leased by their parent, step-parent, sponsor or legal guardian or to students who live in self-contained suites, paying fair market rent and their own utilities separately.

Bank

A lending institution that participated with the federal or provincial government under risk-sharing and guaranteed agreements which authorize the lending institution to provide students with Canada student loan or British Columbia student loan funds, i.e. to ‘cash’ their loan documents. ‘Bank’ also include banks and credit unions holding outstanding British Columbia student loans who are not participating in the risk-sharing agreement. • ‘Bank’ may also be a bank, credit union, trust company or investment company where a student, spouse or parents have RRSPs, term deposits, stocks, savings accounts, etc.

Bankruptcy

Includes borrowers who have entered into bankruptcy or a bankruptcy related event (consumer proposals, and orderly payment of debts) under the Federal *Bankruptcy and Insolvency Act* (BIA). Bankruptcy or related events may impact student loans and future financial assistance.

Before Classes Start (prestudy period)

The four calendar months prior to the date a student’s classes start is the prestudy period.

Branch Campus

Any location of an institution other than the main campus but under the same corporate structure as the main campus, that:

1. Is permanent in nature.
2. Has a separate student body.
3. Has a resident administration.
4. Offers a full program leading to a certificate or diploma, and
5. Is geographically separate from the main campus such that students may not easily avail themselves of educational and administrative services at the main campus.

British Columbia Access Grant for Students with a Permanent Disability (BCAG-PD)

A grant for full-time students with permanent disabilities. The grant replaces up to \$1,000 in BC student loan funding with a non-repayable grant.

British Columbia Access Grant – Labour Market Priorities

A grant program that supports students enrolled in selected training programs that align with British Columbia's labour market priorities.

British Columbia Loan Forgiveness Program

Students who have graduated from a nursing, medical, midwifery or pharmacy program from an accredited post-secondary school and who began their final year of study on or after August 1, 2000 and agree to practise full-time in an underserved community of BC for three years may be eligible to have their student loans forgiven. The program was expanded to consider graduates in speech language pathology, occupational therapy, audiology, physiotherapy whose study period end date is on or after December 1, 2004 and who agree to work with children in underserved communities.

British Columbia Loan Reduction Program

Eligible students who successfully complete each year's studies will have their BC student loan reduced under this program. The amount of reduction will vary according to assessed need. Students will automatically be considered each year for loan reductions based on information contained in their StudentAid BC application. The program is available to full-time students enrolled at designated Canadian institutions (public and private) in post-secondary programs that are two academic years or longer with a minimum study period of 30 weeks. It is not available to students of professional programs – law, medicine and dentistry – or graduate students.

British Columbia Loan Remission Program

A program aimed at reducing graduating students' outstanding indebtedness to a manageable level. Only loans cashed prior to August 1, 2000 are considered. Information on eligibility is available from StudentAid BC.

British Columbia Nurses Education Bursary (NEB)

The Nurses Education Bursary is available to registered nurses (RN), registered psychiatric nurses (RPN) and licensed practical nurses (LPN) taking specialty or graduate training, nurses enrolling in refresher programs and students in nursing programs.

British Columbia student loan agreement

Means the agreement in writing, however titled, that sets out the terms and conditions on which a borrower's British Columbia student loan is provided.

Bursaries

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

Canada Student Grant for Persons from Low-Income Families

Formerly Canada Access Grant for Students from Low-income Families. This grant will provide a flat amount of \$250 per month of study to eligible students. Student eligibility will be based on income level rather than assessed need.

Canada Student Grant for Persons from Middle-income Families.

This grant will provide \$100 per month of study. Eligibility for the grant will be based on income level.

Canada Student Grant for Persons with Permanent Disabilities

Students will be eligible for the grant if they have an assessed financial need of at least \$1, attend a post-secondary institution on a part-time, or full-time basis and meet the criteria for students with permanent disabilities, as outlined in the Canada Student Financial Assistance Regulations (CSFAR). This grant is a flat amount of \$2,000 per loan year and may exceed a student's assessed need.

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

A grant program funded by the federal government under which students with permanent disabilities receive funding to help pay the cost of disability-related equipment and services required to access post-secondary studies. Eligible students may receive up to \$8,000 in non-repayable assistance.

Canada Student Grant for Part-time Studies

A non-repayable grant funded by the federal government that covers tuition, books, supplies, transportation and child care expenses up to a maximum amount of \$1,200 per program year for eligible part-time students. Gross family income is a factor in program eligibility.

Canada Student Grant for **Part-time Students with Dependants**

Formerly the Canada Study Grant for Part-time Students with Dependants. Students must have an assessed financial need of at least \$1 and must attend a post-secondary institution on a part-time basis and must have a child under the age of 12 and/or a child with a permanent disability who is 12 years of age or older at the time of study-period commencement and must demonstrate need in excess of a Canada Student Grant for Part-time Studies (maximum \$1,200). The grant is \$200 per month per child. The student must also be from a family where the total family income is less than the low-income cut-off threshold for the low-income grant.

The grant will not exceed the lesser of (1) the qualifying student's assessed need, (2) \$40 per week of study if the student has one or two dependants, (3) \$60 per week of study if the student has three or more dependants, or (4) \$1,920.

Canada Student Grant for **Persons with Dependants**

Formerly the Canada Study grant for Students with Dependants. The primary objective of this grant is to assist low-income students with **dependent** children under the age of 12, or disabled children 12 years of age or older. Eligible students will receive \$200 per month per child. This is a flat amount and may exceed a student's assessed need.

Canada-British Columbia Integrated Student Loan

An integrated student loan is a government financed student loan (Direct Lend Loan). There are two lenders, the governments of Canada and British Columbia. An integrated loan has one administrator, the National Student Loans Service Centre (NSLSC). Any BC loan received after August 1, 2000, whether or not the borrower has a Canada Student Loan, is considered a Canada-British Columbia integrated student loan.

Canada student loan (CSL)

A Canada student loan is financial assistance in the form of a repayable loan to eligible full-time and part-time students at the post-secondary level funded by the federal government and administered by the provincial government.

Capitalized Interest

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

Certificate 3 (Continuation of interest-free status for grant overawards)

Used by students who are in a provincial grant overaward situation and wish to request the continuation of interest-free status for a grant overaward while they are enrolled in full-time studies. The Certificate 3 must be completed by a student's educational institution. The student must submit the form to StudentAid BC before the grant overaward is due and payable .

Child care subsidy

An amount of money from the Ministry of Social Development/Ministry of Children and Family given to students with dependent children age 11 or under to assist with day care costs.

Child in care

See *Youth in continuing care of a director*.

Citation course

A citation course is a formal credential as are degrees, diplomas and certificates. Citation programs are often offered on a cost-recovery basis (partial or full) and may have some funding support from Human Resources and Skills Development Canada or other sponsoring agencies. Citation programs may be offered on a full-time or part-time basis. Most of these courses are for credit and are recognized for block transfer to another program.

Class “A” loan (CSL)

A Canada student loan which is in interest-free status.

Class “B” loan (CSL)

A Canada student loan for which the borrower (student) is liable to pay interest and principal on a regular monthly basis. Interest on outstanding CSL accrues starting the first day of the month following the study period end date. Monthly payments must begin on the first day of the seventh month after the borrower ceases to provide evidence of full-time attendance in an eligible course of study.

Clinical placement

A required (for graduation from the educational program) unpaid placement in a real life setting (hospital, lab, clinic, etc.) comprising no more than 50 percent of the total program duration where the student performs actual clinical procedures on real patients/clients under the direct supervision of an instructor. Placement must be measured and graded as a part of the program and should not exceed an instructor:student ratio of 1:8.

Common-law

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

Compulsory fees

Compulsory fees include annual admission fees required when submitting applications, student council fees, student services fees, field trip costs (excluding transportation cost as outlined in [Chapter 2](#) Section 4), examination fees, graduate thesis costs and other amounts payable by the student to the educational institution which are obligatory in connection with their course of study. They may include fees payable for membership in professional or other societies where required.

Consolidation – Part-time student loans

Within six months of ceasing to be a part-time student, a borrower who has received loans under the part-time program must enter into a consolidation agreement with the lending institution that holds the loan documents. This agreement brings all the student loans of a student under one monthly payment which will be required to retire the debt.

Contact person

The name of the person, excluding spouse and children, who has the closest relationship to the student loan applicant. The person named as the contact person must have a permanent residence in Canada. Normally, Canadian citizens and permanent residents whose parents reside in Canada will name their parents or legal guardian. Permanent residents (landed immigrants) whose parents reside outside of Canada will name their official sponsor. If this possibility does not apply, the name of a close relative or friend (over the age of 19) in Canada may be given.

Convention refugee

See 'Protected persons'.

Co-op

Students in co-operative programs requiring work terms are considered to be full-time students if the work terms are equivalent to an essential element of a program of studies and students are registered as full-time students.

Co-op placement

A required and competitively paid work period within a program of study (that alternates periods of study with periods of employment in a formalized sequence beginning with and ending with an academic program) related to an essential element of the program where the total of all placements does not exceed 50 percent of the academic term. The co-op placement must be approved as a suitable learning situation.

Co-op programs

Programs of study which alternate periods of study with periods of employment related to an essential element of the program of study.

Correspondence/distance/online education

E-learning programs that are supported electronically and can involve both out of classroom and in-classroom education (blended programs). Content is delivered via the internet, intranet, audio or video tape, satellite TV, and CD-Rom. It can be self paced or instructor led.

Course load

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

Court-ordered payments

Payments ordered by the court as a result of a legal action. Some court-ordered payments may be considered as exceptional expenses within the needs assessment or on an appeal basis.

Credential

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

Credit screening

Federal regulations under the *Canada Student Financial Assistance Act* require a credit check be conducted with credit reporting agencies on all first-time applicants to StudentAid BC who are over the age of 22 as of the first day of classes.

Custodial parent(s)

Parent(s) of minor children after divorce or separation where one parent (sole custody) or both parents (divided custody) have been granted responsibility and authority for the children. The custodial parent is the parent with whom a child normally resides and is typically spelled out in the divorce decree or separation agreement.

Day care costs

The costs paid to a caregiver to care for a student's children aged 11 years or under, to enable the student and spouse or common-law partner to attend classes or work during the prestudy or the study period. (If a spouse or common-law partner is at home caring for a student's dependent children during the four months before classes start or during the study period, child day care costs may not be claimed.)

Default

A default occurs when a borrower fails to make their regular scheduled loan payments as set out under their particular student loan agreement, however titled, between the borrower, and the federal or provincial government for direct lend loans, or their financial institution for risk sharing and guaranteed loans.

When used in the context of a loan received after August 1, 2000, a loan is considered in default if the borrower fails to make their regularly scheduled loan payment by the loan payment due date and the failure continues without having made payment in full of the overdue loan payment for nine consecutive months, the outstanding loan balance will become immediately due and payable in full. The provincial loan will be transferred to Revenue Services of British Columbia for collection. The federal loan will be sent to the Canada Revenue Agency for collection. A loan is considered to be in default when a student is behind on payments for nine or more months and collection activities are required. Defaulting on a loan can disqualify a student from receiving future student financial assistance and applying for repayment assistance under the Repayment Assistance Plan. It also affects borrower's credit rating.

Delinquent

When used in the context of the Canada-BC Integrated Student Loan, the loan is considered delinquent if the student fails to make their regularly scheduled payment by their loan payment due date and the failure continues for two consecutive months.

Dependants

For StudentAid BC purposes, eligible dependants are any dependants for whom the Canada Child Tax Benefit is claimed or for whom a benefit is claimed on the income tax return. Eligible dependants must meet one of the following criteria:

- For the student's or spouse/common-law partner's children who are 18 years of age and under, the student and/or spouse/common-law partner must have custody or provide care to the children who must live with the student or spouse/common-law partner at least two full days per week. or
- The student's or spouse/common-law partner's children aged 19–22 are full-time 'Group A' dependent students. or
- The student's or spouse/common-law partner's children are permanently disabled, are 19 years of age or over, are fully supported by the student or spouse/common-law partner and are claimed on the student's or spouse/common-law partner's income tax return, or
- The children are the student's foster children and foster-parent income is claimed on line 35E and line 68 of the application. or
- The dependants are the student's or spouse/common-law partner's elderly relatives who are fully supported by the student and claimed on the student's income tax.

Dependant's Living Allowance

The dependant's total weekly allowance is one of the factors used in calculating the student's total living costs. The living allowance includes amounts for the costs of food, shelter, miscellaneous expenses (such as personal and health care, clothing, household cleaning, communications) and local transportation. It is available to married and single-parent students who have dependants.

Dependent student (Group A)

Students identified as dependent are considered to be financially dependent on parent(s), step-parent(s), sponsor(s) or legal guardian(s) and do not qualify as independent students. Dependent students have never been married or do not have dependent children or have not been out of high school for 48 months or have not been in the labour force for two periods of 12 consecutive months.

Designated school

A post-secondary school that has been authorized by British Columbia as eligible for the purposes of the Canada Student Loans Program with respect to some or all of the programs taught by the school. A school must be designated at the time a student's application is received or the application will automatically be denied.

Disbursement date

The earliest date the **service provider** is allowed to release StudentAid BC funding to the student or the school.

Discharge

A borrower is legally excused from their loan repayment obligations by a formal court order. • For normal consumer debt, discharge usually takes place after nine months from the date of bankruptcy. However, for student loans the borrower is not discharged from their repayment obligations until 7 years after their study program ends.

Discretionary costs

A term used to describe costs which may be considered on an individual basis on appeal.

Discretionary income

A - Parents

For parents, step-parents, legal guardians or sponsors, discretionary income is gross income for the full taxation year prior to the student's study period less the costs for taxes, CPP/QPP and EI from Appendix 1 and less the estimated costs for a moderate standard of living from Table 8. Discretionary income is determined through the assessment process.

B - Students

For students, discretionary income in the prestudy period is gross income during the prestudy, less the appropriate taxes, less allowable exceptional expenses incurred during the prestudy, and less a moderate standard of living allowance. Discretionary income is determined through the assessment process.

Distance education

See 'Correspondence...'

Documentation

Third-party testimony, in writing, that will stand as evidence to support a claim stated on a student application or for consideration of exceptional or unusual circumstances (e.g., a doctor's letter in support of a claim for exemption from student contribution as a result of illness or disability).

Chapter 15 – Definitions

Duplicate courses

Previously-passed or repeat courses taken by a student solely to improve their grade level or when a student chooses to audit a course. Audited and duplicate courses are not counted toward the minimum course load required for StudentAid BC purposes and will not be eligible for funding.

Early completion

When a student fully completes a program prior to the assessed study end date. A reassessment will be conducted to adjust the original end date. Students are expected to advise StudentAid BC of the new end date through an “Early Completion” form and an Appendix 3.

Education costs

Education costs (beyond tuition and books) are those costs required to obtain the education being provided (expendable supplies) and not for the accumulation of assets such as cameras, diving equipment or musical instruments. Education costs do not include ancillary costs such as fees paid to a regulating body after the completion of a program (e.g., pilots paying fees to the Ministry of Transport or nurses paying fees to the RNABC).

Educational program

A course of studies consisting of one or more academic years which enables the student to qualify for a certificate, diploma or degree.

Education/scholarship plans

Plans established to provide a student with funding to attend a post-secondary school, usually established by the student’s parents, step-parents, legal guardian, sponsor or other family member.

Electronic confirmation of enrolment (ECE)

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

Eligibility period

The four-month period (18 weeks) before a student’s current study period during which the student must demonstrate personal responsibility for Loan Remission Program eligibility. Also known as the ‘loan remission qualifier.’

Eligible dependants

See Dependants.

Eligible program

A full-time post-secondary program of study that leads to a recognized credential that meets minimum requirements such as the number of instructional hours, entrance requirements and length of program.

Emergency loan

A short-term loan by a school to a student experiencing an unanticipated financial need.

Employment Program for Persons with Disabilities (EPPD)

A service of the Ministry of Social Development which helps remove barriers to training and employment for British Columbians with permanent disabilities. Services are offered through employment service centres throughout the province and by community-based service providers.

Chapter 15 – Definitions

Expected contribution

A financial contribution from a student, parent, step-parent, sponsor, legal guardian, or spouse to assist with the cost of the student's program of study. **The contribution is automatically assessed during the student need assessment process in SFAS.**

Extinguished debt

The forgiveness of all or part of the BC portion of a Canada-British Columbia Integrated Student Loan by the Province or the expiry of the Provincial limitation period to collect the BC portion of the Canada-British Columbia Integrated Student Loan, results in the extinguishment of all or part of the liability of the borrower to pay the BC student loan. Should a student wish to access funding through StudentAid BC again in the future, they must do so through the rehabilitation process and obtain Appeal Committee approval. •

Family size

For Group A students, family size includes the student, his or her parents, step-parents, sponsor, legal guardian, and other eligible dependants.

Financial institution

A lending institution **who** participated with the federal or provincial government in **guaranteed and risk-sharing** agreements which authorized the lending institution to provide students with Canada student loan or British Columbia student loan funds (i.e., to cash their loan document) **prior to August 1, 2000. Borrowers who received student loan funding prior to August 1, 2000 continue to repay their loans to the financial institution they received their student loan from.** This reference can also include banks, credit unions, trust companies or investment companies.

Financial resources

Resources available to students in addition to prestudy earnings and a sponsor's or spouse's financial contribution.

Financial sponsors

Parents, step-parents, sponsors or legal guardians who may be expected to make a contribution to assist students in meeting allowable education costs. **See Parental contribution.**

Fixed-pace programs

Programs with specific start and end dates that do not vary. All students are expected to progress at the same full-time rate (100 percent course load) and complete within the time frame reported to StudentAid BC and/or to the Private Career Training Institutions Agency (PCTIA).

Former child in care

See Youth in continuing care of a director.

Full-time student/studies

A student is considered to be full-time for StudentAid BC purposes when enrolled in at least 60 percent of a full course load (40 percent for students with permanent disabilities) for at least 12 weeks at a designated post-secondary institution and leading to a certificate, diploma or degree.

Full-time work/labour force

See [In the labour force](#).

Funded term

A period of study during which a student receives student financial assistance and/or interest-free status. Students who are on interest-free status are considered to be in a 'funded term' whether or not they have new student loans; withdrawals and unsuccessful terms are counted during this time.

Good Standing

Borrowers are in good standing if they make regular scheduled payments on their student loan and are not restricted from receiving further student financial assistance or disqualified from repayment assistance. •

Grace Period (Non-Repayment Period)

The 6-month period after a student graduates or leaves school when loan payments don't have to be made. However, interest on the student's loan accrues during this period. The student can either make the interest payments, pay it all before they start repayment (in 6 months) or arrange to have the interest added to their loan principal after the 6 months. If they choose to add it to their principal, they will not be able to claim the interest paid on their income tax return. •

Gross earnings/income.

Income from all sources (not including loans) before the deduction of income tax, employment insurance, and pension contributions.

Group A student

The classification given to students who, under program criteria, are financially dependent on parents, step-parents, sponsors or legal guardians. See ['Dependent Student'](#).

Group B student

The classification given to students who, under program criteria, are financially independent of parents, step-parents, sponsors or legal guardians. Independence is determined by such factors as marriage, number of years in the full-time labour force and number of years out of secondary school. See [Independent student](#).

Group Status

A student's group classification as a dependent student (Group A) or an independent student (Group B).

Guardian

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

Guaranteed loans

Used to describe loans negotiated prior to August 1, 1995 which are guaranteed by the federal government (for CSLs) or the provincial government (for BCSLs). If a student defaults on a guaranteed loan, the government pays out the bank and the debt is then owed directly to the government.

Chapter 15 – Definitions

Home school

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

“In the labour force”

For the purpose of determining whether a student is independent, the expression “in the labour force” means that during any two periods of 12 consecutive months preceding the start of the study period, the student was either working or actively seeking employment and was not a full-time student in receipt of student financial assistance. A student who was in receipt of EI and was not a full-time student is considered to have been actively seeking employment. **Income** assistance recipients, except persons with disabilities, are not considered to have been in the labour force unless they were seeking employment while in receipt of benefits.

Income assistance

Funding provided by the Ministry of Social Development to assist individuals with low family incomes. Also known as social assistance, welfare or disability benefits.

Independent student (Group B)

Students identified as independent are considered to be financially independent of their parents, step-parents, sponsor or legal guardian if: there are no parent(s), step-parent(s), sponsor(s) or legal guardian(s) due to death or disappearance or; the student has been out of high school for a minimum of 48 months or; the student has been a member of the labour force for two periods of 12 consecutive months each or; the student is married, in a common-law relationship, previously married or is a single parent.

Instructional hours

The time spent in a classroom or other learning environment where both student and instructor are present. It does not include time spent in workplace training or practicum situations unless specifically required by the licensing agency which regulates employment in the profession.

Interest

Interest accrues on the principal amount of the outstanding loan balance at a floating rate equal to the prime rate plus 2.5% accruing daily and calculated monthly unless the borrower enters into another agreement with a fixed rate equal to the prime rate plus 5%.

Interest-free status

Interest-free status provides students who are enrolled in full-time or part-time studies at a designated post-secondary school, a period during which they are not required to make student loan or interest payments as long as the National Student Loans Service Centre (NSLSC) is notified. If the student has loans issued prior to August 1, 2000, they must advise the financial institution.

Irving K. Barber BC International Scholarship Programs

See ‘One World/Pacific Horizon Scholarship Programs.’

Landed immigrant

See ‘Permanent resident.’

Learning Disability Assessment Bursary

The Learning Disability Assessment Bursary was established to assist students with the up-front costs of the learning disabilities assessment. Students with a learning disability require a recent learning disability assessment to determine eligibility for equipment and/or services through the Canada Student Grant for Services and Equipment for Persons with Permanent Disabilities program.

This grant program is available to part-time or full time students attending British Columbia Public Post-Secondary Institutions taking post-secondary level courses. A bursary of up to \$1,800 will be made available to eligible applicants.

Learning site

A learning site is a location adjacent to a main or branch campus where educational services are conducted. The geographical location of the learning site is set up in such a way that students can easily avail themselves of educational and administrative services of the main or branch campus. •

Legal costs

Legal costs incurred in regard to court-ordered payments may be considered as a discretionary cost on an appeal basis only. Legal costs can include court fees and lawyer fees.

Legal Guardian

A legal guardian is a person who has the legal authority, and duty, to care for another person. If the student is **18 years of age and under**, and the student's parents are deceased or incapable of caring for the student, or the student is a child in care of the Province under a Continuing Custody Order, the Director of Child Welfare in the Ministry of Children and Family Development (MCFD) and the Public Guardian and Trustee are considered to be the student's legal guardians.

Lending Institution

See 'Bank.'

Liquid assets

Goods, property and materials that can be appraised for their actual value and readily converted into cash.

Liquidation

The conversion of assets into cash.

Living Situation

The living situation of a student is what determines the allowances to be used in the need assessment. Students are identified as being in one of the following living situations: single dependent student living away from home, single dependent student living at home, single independent student living away from home, single independent student living at home, single parent student, married student, or **common law**.

Loan

Repayable financial assistance offered by the provincial and federal governments to eligible post-secondary students.

Loan Forgiveness Program

See [British Columbia Loan Forgiveness Program](#).

Loan reduction

See [BC Loan Reduction Program](#).

Loan remission

See [BC Loan Remission Program](#).

Loan year (or program year)

Loan year means the period commencing August 1 in any year and ending on July 31 in the following year.

Lost document form

Used for collecting information from a student in order to replace a [Part-time Canada student loan \(Certificate of Eligibility/Part-time Loans and Grants\)](#) due to accidental destruction or loss of the original. Replacement documents will not be issued until at least 30 days have elapsed from the date of production.

Main campus

A [main campus](#) is the primary location of a school and must be registered by PCTIA. This campus is required to fulfill all applicable registration requirements.

Married students

Students identified as married are either married or are in a common-law relationship. Married students whose marriage or common-law relationship ceases are considered to be either independent students or single-parent students, depending on whether the student has dependent children. The status does not revert to dependent students, even if they have not otherwise met the criteria for independent status.

Where the student is a permanent resident (landed immigrant) of Canada and the spouse and children are not, the student is assessed as a single student. A student may submit a request for appeal to be assessed as a married student. In such instances, it is expected that the Canada Revenue Agency recognizes the family for taxation purposes.

Master British Columbia Student Loan Agreement (prior to August 1, 2011)

The BC Student Loan Agreement is a legal document that outlines student responsibilities with respect to their BC student loans. It does not specify the amount to which the student is entitled. It is issued if the student has applied and has been approved for a BC student loan. The actual amount of the BC student loan will be shown on the student's Notification of Assessment. As of August 1, 2011, the Master British Columbia Student Loan Agreement has been replaced by the Master Student Financial Assistance Agreement.

Master Student Financial Assistance Agreement (MSFAA) (after August 1, 2011).

This is a legal document that includes the student information and loan agreement information detailing the terms and conditions of the Canada and B.C. student loans. One Master Student Financial Assistance Agreement is required for every student for the lifetime of their student loans.

Chapter 15 – Definitions

Minimum student contribution

Minimum student contributions have been established for the prestudy period and each category of student based on provincial minimum wage rates and average weekly work hours.

Moderate standard of living (MSOL)

The moderate standard of living is a measure of the cost of living including shelter, food, miscellaneous expenses and local transportation. For the parents, step-parents, legal guardians or sponsors of dependent students, the MSOL takes into consideration various family sizes. Also known as 'student living allowance,' the MSOL includes the maximum allowances set by the federal government for living costs during the study period.

Modified Group B status

The classification given to an applicant otherwise classified as Group A when a serious and permanent breakdown in the relationship between student and parent has occurred and has been documented (i.e., an irreconcilable rift).

Mutually exclusive courses

Courses that have a different course name and number but have the same content as another course. Students who are taking duplicate or mutually exclusive courses will not be granted credit for a second time and the duplicate course will not be counted when determining a student's course load of study for StudentAid BC purposes.

National Student Loan Service Centre

The office responsible for administering Canada-B.C. **integrated student loans** issued on or after August 1, 2000.

Net worth

The net market value or equity of assets less liabilities.

Next-of-Kin

See **Contact person**.

Non-Punitive Withdrawals (two semester loan application where student is not attending the second semester)

A non-punitive withdrawal occurs when all of the following three conditions apply:

1. A student applies for a two-semester period, completes the first semester or term including exams.
2. Does not return to school for the second semester or term.
3. Has not deposited the second disbursement (either CSL or BCSL funding).
If the second disbursement has been received by electronic funds transfer, the funds must be returned to the service provider within 90 days of deposit. Documentation must also be received by StudentAid BC within 90 days from the date of the withdrawal letter. A withdrawal will be processed; however, the withdrawal will be changed to 'non-punitive status' if StudentAid BC receives notification of the payment from the student.

Chapter 15 – Definitions

Non-punitive withdrawals (withdrawal before classes start)

If an application cannot be cancelled (for the initial disbursement of the application) due to issuance of funding through EFT, a non-punitive withdrawal will be allowed as long as the student repaid the total amount funded within 30 days of deposit of funds.

Non-punitive withdrawal (due to school closure)

If students are withdrawn due to school closure as outlined in [Chapter 2](#), the withdrawal can be considered non-punitive.

Notification of Assessment (NOA)

A letter sent to StudentAid BC applicants once their StudentAid BC application is assessed and the [Master Student Financial Assistance Agreement](#) has been signed by the borrower and returned to StudentAid BC. The NOA confirms the amount of StudentAid BC funding that will be disbursed to the borrower along with the details of the loan period.

One World/Pacific Horizon Scholarship Programs

A new One World Scholarship Program will be launched to help BC students earn their degrees and diplomas in other countries. This will create new avenues to understanding and new ambassadors for British Columbia abroad. The program will provide bursary or scholarship funds to help students pay for the cost of travel and living expenses in another country. The Pacific Horizons Scholarship Program is available to students who are ineligible under the One World Scholarship Program but who are participating in a meritorious study abroad.

Online education

See [‘Correspondence...’](#)

On-line Interest Free Application

The on-line interest free is an electronic application to [request full-time interest free status on your BCSL and CSL while enrolled in full-time studies. Students studying full-time who have previous part-time loans can also apply for part-time interest free status by completing a Schedule 2.](#)
See [Interest-free status](#).

Outstanding Loan Balance – BC Student Loan

The principal amount of your BC Student Loan outstanding at any time, together with all interest on those amounts, and any unpaid non-sufficient funds (“NSF”) fees incurred prior to March 1, 2012.

Overaward

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

Pacific Leaders BC Loan Forgiveness Program

People who dedicate a portion of their career to the BC public service after graduation will be eligible to have their BC student loan forgiven at the rate of one-third of the total amount per year. The Pacific Leaders BC Loan Forgiveness Program is open to all new recruits and any full-time or part-time regular employees of the provincial government who have BC student loans in good standing. Articling students will be recognized as regular employees for their specific terms of employment.

Pacific Leaders Scholarships for Public Servants

The BC public service is a place where employees get the support they need to build a rewarding and dynamic career. Across the BC public service, employees now have access to at least 75 percent tuition and books coverage for programs aligned with government's current and future skill needs. Deadlines for applications are January 31, May 31 and October 31.

Pacific Leaders Scholarships for Children of Public Servants

Every year up to 60 scholarships of \$2,500 each will be offered to children of public servants who are full-time students taking a bachelor's degree program, or trade, technical or vocational training.

Applicants must have a parent who is working full time or part time as a regular employee of the BC public service and who has been a member of the BC public service for at least three years.

The children of federal employees transferring to the provincial public service are also eligible to apply for this Pacific Leaders Scholarship, effective the date of their transfer to the BC public service – if they have three years service when combining federal and provincial service.

Pan-Canadian Designation Policy Framework (the Framework).

The Framework lays out common elements to be applied in all jurisdictions for the designation of post-secondary educational institutions in order for students to be eligible for government student financial assistance. The initiative was designed to ensure provinces work with educational institutions with the common goal of enhanced student success. The Framework describes key indicators that will be monitored by provincial jurisdictions, including student performance (e.g., completion/graduation data, withdrawal date, employment data), institution performance (e.g., administrative compliance) and portfolio performance (e.g., repayment data and default data).

Parental contribution (Financial sponsor contribution)

The amount of funds which should be available to Group A students from their parents, step-parents, sponsor or legal guardian (but not including foster parents) to assist them in meeting allowable education costs. The amount of the contribution is determined by a standard assessment procedure.

Parent

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

Part-time student

Students who are enrolled in 20 to 59 percent of a full-time course load at a public or private post-secondary institution.

Part-time Student Loan Program

A financial assistance program for part-time students who are enrolled in an approved program of study at a StudentAid BC designated post-secondary school. **The approved program of study must be approved for full-time funding in order for students to be eligible to apply for part-time funding.**

Period of study

See 'Study period.'

Permanent disability

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

Permanent Disability Programs Application

An application developed to allow students with permanent disabilities to apply for several programs all on one form.

Permanent resident (landed immigrant)

An individual who is not a Canadian citizen but who has permission to reside in Canada on a permanent basis. Permanent resident status can be demonstrated by presenting a valid IMM 1000 form or valid immigration card which does not specify limited conditions of entry, and a social insurance number which starts with 1, 2, 3, 4, 5, 6, or 7.

Personal responsibility

An eligibility requirement for the Loan Remission Program. Students must spend their eligibility periods (prestudy) working, studying, caring for their own children (aged 11 years or under), actively looking for work, volunteering or must have a permanent disability preventing them from working or volunteering.

Post-secondary study

Studies at a post-secondary school in which a student enrolls after secondary school (Grade 12). Post-secondary study does not include Adult Basic Education programs, college preparatory programs, or English as a second language.

Practicum

A supervised and mandatory (required for graduation) portion of an educational program emphasizing the practical application of previously learned theory, methods, skills, professionalism, orientation and ethics in a specialized area of study **which does not exceed more than 20 per cent of the total program**. Students must be supervised and evaluated by the employer while engaged in productive work (not merely observing) where no remuneration is received. Any combination of practicums, clinical placements, preceptorships, pre-accreditation internships, and pre-accreditation externships, cannot exceed 50 per cent of the total program. All requests for an exception to the policy must be submitted to StudentAid BC.

Preceptorship

A period of final work experience required for graduation from an educational program in which the student performs actual clinical or other professional procedures in a real life setting under the immediate supervision of a single fully qualified practitioner where the duration does not exceed 10 percent of the total program. The fully qualified practitioner must agree to supervise, support and evaluate the student in an environment that is safe for both the student and clients, and approved by the employer of the fully qualified practitioner.

Chapter 15 – Definitions

Prestudy period

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

Primary occupation

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

Prime rate

The variable reference rate of interest as calculated by the Government of Canada based on the average of the middle three of the five Canadian financial institutions’ prime rate.

Principal

The amount borrowed plus any capitalized interest.

Program codes

StudentAid BC codes assigned to credential programs of study based on the field of study and level of achievement possible on graduation. The codes assist StudentAid BC in ensuring students attending designated schools are funded only for approved programs.

Protected persons

Under the *Immigration and Refugee Protection Act*, protected persons include convention refugees and ‘humanitarian-protected persons abroad’ classes, and persons in need of protection, defined as a person whose removal to their country of nationality or former habitual residence would subject them to the possibility of torture, risk of life, or risk of cruel and unusual treatment or punishment. Protected persons must have social insurance numbers (SIN) beginning with ‘9’ with an expiry date after their study period end date. Protected persons applying for StudentAid BC funding, may forward a copy of their notice of decision issued by the Immigration and Refugee Board of Canada for documentation of their status.

Qualifying year

A study period which may be required before students who have completed their under-graduate degree may be admitted to graduate school or transfer to another program/faculty.

Reassessment

A request to make changes to the information on a student’s application. Such changes could include income, program of study, costs, marital status prior to the first day of classes, etc.

Record of employment

Documented proof of employment that gives details about the employer and the time worked. It can be a written record from the employer or a T4 slip produced for income tax purposes.

Registered

Formally enrolled in a post-secondary school.

Chapter 15 – Definitions

Registered Disability Savings Plan (RDSP)

RDSP is a long-term savings plan to help Canadians with disabilities and their families save for the future. Funds held in a RDSP account are exempt as an asset for the purpose of StudentAid BC.

Registered Education Savings Plan (RESP)

Funds and interest placed in RESPs are not taxable until the beneficiary uses the funds to attend studies full-time at a college, university, or any other eligible post-secondary educational institution. RESPs are registered with the Canada Revenue Agency.

Registered Retirement Savings Plan (RRSP)

Registered Retirement Savings Plans are investment accounts registered with the Canada Revenue Agency. RRSP funds are not taxed until the investor removes them from the RRSP account.

Rehabilitation

A process required when a student's file is either in default or after bankruptcy, to allow for consideration of additional StudentAid BC assistance.

Repayment Assistance Plan •

The Governments of Canada and B.C. offer the Repayment Assistance Plan (RAP). The RAP helps eligible borrower who are having financial difficulty repaying their student loans by allowing them to pay back what they can reasonably afford. Borrower's must reapply for subsequent periods of RAP, for further information see http://www.canlearn.ca/eng/loans_grants/repayment/help/index.shtml

Repayment Assistance Plan for Borrowers with Permanent Disabilities (RAP-PD)

The Governments of Canada and B.C. offer the Repayment Assistance Plan for Borrowers with a Permanent Disability (RAP-PD). The RAP-PD helps eligible borrower with a permanent disability who are having difficulty repaying their student loans by allowing them to pay back what they can reasonably afford.

Resident

A term used to describe a student's eligibility for provincial residency under the StudentAid BC program. Eligibility differs between dependent and independent students.

Resources

Funds which the policies of StudentAid BC determine should be available to assist the student with education expenses. Resources can include summer savings, parental contribution, part-time earnings, assets, bursaries, scholarships.

Restricted list

A listing of students restricted from receiving further student financial assistance until specific conditions are met. Students are placed on the restricted list for a variety of reasons, such as when they are in default on a student loan, in an overaward situation, during a verification audit.

Revenue property

Houses, cottages, cabins, mobile homes, time shares or any other property that is not the owner's principal residence and that generates rental income.

Risk-shared loans

Used to describe loans negotiated between August 1, 1995 and July 31, 2000 where the federal government (for Canada student loans) and the provincial government (for BC student loans) pay a risk premium to the bank of the value of all loans entering repayment status.

The bank is then responsible for collecting the debt and using the risk premium towards costs incurred due to defaulted student loans.

Satellite campus

A satellite is a site geographically separate from a main or branch campus that is used for the delivery of courses or programs for no more 24 continuous months but does not provide the educational and administrative services of a main or branch campus.

Satisfactory scholastic standing

Successful completion (i.e., student receives credit towards a formal credential, certificate, diploma or degree issued by the governing body of the school) of a **full-time** course load at the post-secondary level for each period of study.

Schedule 2 (full-time)

Used to confirm that a student is registered in **full-time studies** for credit for at least 12 weeks at a designated post-secondary school for the purpose of continuing or reinstating interest-free status on full-time Canada student loans. The form is available from financial assistance offices at schools, most Canadian banks and StudentAid BC.

Schedule 2 (CSL) (part time)

Used to confirm that a student is registered in **part-time studies for credit for at least 6 weeks** at a designated post-secondary school for the purpose of continuing or reinstating interest free status on part-time Canada student loans. The form is available from financial assistance offices at schools, most Canadian banks and StudentAid BC.

Scholarship

A scholarship is a merit-based award given to students by a school or other agency.

Scholarship trust fund

Scholarship trust funds are established by third parties to support the financial costs of post-secondary education. In situations where a scholarship trust fund has been established for a student, the parental contribution is the greater of the amount assessed under the StudentAid BC procedures or the annual amount available from the trust fund.

Scholastic standing

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

School

A designated post-secondary educational institution which has its own approved code under StudentAid BC. Each separate location/campus of an institution must be separately designated and receive its own code.

Chapter 15 – Definitions

School breaks

Periods of time during the delivery of a program when instruction is not offered. Single statutory holidays do not need to be reported but should be listed if combined with other days; for example, Christmas Day, Boxing Day, and New Years Day if the break is from December 20 to January 5.

Self-paced programs

Programs designed for completion in a specific time frame but may also be delivered at a reduced course load. All students must complete 100 percent of the course work but the time required for completion may vary depending on the percentage of course load being carried.

Semester

A distinct study period, lasting at least 12 to 17 consecutive weeks which forms part of a longer program.

Separated

Marital status of a student who was married or lived in a common-law relationship (as defined by StudentAid BC) and who is not legally divorced but whose marital relationship is dissolved with no hope of reconciliation and where the student is no longer residing in the same household as the former partner. As a result, the student is maintaining a separate residence from the former partner.

Service provider

Agents contracted by the federal and provincial government responsible for the disbursement, collection, and administration of **direct-lend** student loans. The service provider for **non-defaulted** Canada-B.C. **integrated** student loans is the National Student Loan Service Centre (NSLSC).

SFAS

Student Financial Assistance System, a computer system designed to assess **full-time** student loan applications, generate letters and produce award documents.

Single-parent student

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

Split enrolment

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

Sponsor

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

Sponsored tuition/books/living costs

Funding provided by Human Resources and Skills Development Canada (HRSDC), a native band council, the Ministry of Social Development, or any other employer or agency for the cost of tuition, books and living costs for a student.

Chapter 15 – Definitions

Spring session

A study period which includes courses taken within the months of May and June.

Standard monthly expenses

Normal costs incurred on a monthly basis such as rent, mortgage, food, utilities, car payments, insurance and other living expenses.

Start date/end date

The start date of a study period is the first day of classes. The end date is the last day of classes or the date of the last exam, whichever is later. See also Study period.

Student living allowance

Student living allowances are standard allowances to cover the costs of shelter, food, local transportation and miscellaneous expenses used in StudentAid BC **full-time** need assessments.

StudentAid BC

A branch of the Ministry of Advanced Education responsible for the administration of StudentAid BC programs.

Study period (after classes start)

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

Study Period End Date Notification

This notification is used by school officials to report a change to the study period end date. Students who originally submitted an application for two semesters and subsequently decided not to return for the second semester must submit a notification to change the study end date. School officials must include an Appendix 3 if the new study period end date is not reflected in the institutional Appendix.

Successful completion

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

Summer session

A period of post-secondary study which includes courses taken within the months of July and August.

Supplemental Bursary for Students with Disabilities

The Supplemental Bursary for Students with Disabilities is a provincial bursary program designed to assist students with disabilities with exceptional educational costs (e.g., additional transportation costs, specialized clothing, etc). This bursary program is available to part- or full-time students with permanent disabilities attending designated BC post-secondary institutions, and taking post-secondary level course(s).

Chapter 15 – Definitions

Technical withdrawal

The action of a student who drops below full-time studies or whose lack of attendance has dropped them below the minimum requirements established by StudentAid BC and failed to formally withdraw from studies through the registrar's office.

Term

A study period which forms part of an academic year at a non-semestered school. Courses taken on a term basis are generally incomplete until the conclusion of the entire academic year. For an academic program, 'term' means a four-month period of study. For a vocational or trade program, 'term' means 12 to 26 weeks.

Transfer of school

A transfer of school refers to a student who decides to attend a different school after receiving StudentAid BC funding for the first school attended. The student must complete an Appendix 5 Transfer of School form.

Type "A" (BCSL)

A student loan on which interest and principal payments are not required by the student from the date of disbursement of the loan to the last day of the sixth month following the date on which the student ceased studies.

Type "B" (BCSL)

A student loan on which interest and principal is payable by a student, with the interest to commence on the first day of the seventh month after the date on which the student ceased to be a full-time student.

Unclassified studies

A period of study that may be required of students who have completed their undergraduate degree before being admitted to graduate school or transferring to another program/faculty. Unclassified studies do not include 'university transfer' programs. [See Qualifying year.](#)

Unmet need

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

Unsuccessful completion

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

Verification

A process of confirming the accuracy of information supplied for purposes of student financial assistance.

Visa

A permit allowing citizens of foreign countries to enter Canada for a specific purpose. Students residing in Canada on visas are not eligible for assistance through StudentAid BC.

Ward of the Crown/Court

See Youth in continuing care of a director.

Wholly dependent person/relative

A person is wholly dependent on a student or a student's spouse if the dependent person resides with the student, resides in Canada (except children described in the definition of dependant who may be studying abroad), is related to the student and, except in the case of a parent or grandparent of the student or spouse, is either under 18 years of age or is dependent by reason of a mental or physical infirmity. Wholly dependent persons may include: a child or a grandchild of the student or of the student's spouse; or the parent, step-parent, grandparent, brother, sister, uncle, aunt, niece or nephew of the student or the student's spouse, if resident in Canada.

Note: In order for a student to be assessed living costs for a wholly dependent person, the person has to have been claimed and accepted by Canada Revenue Agency as being wholly dependent on the student.

Withdrawal

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

Workplace experience

The time a student may spend gaining work experience but which is not a requirement of the regulating body. Work experience may be offered by schools but will not be considered as part of instructional hours or as time eligible for student loan funding.

Write-off of student loan

Removal of all or part of a debt or obligation from the accounts of the Province, but does not extinguish the borrower's liability to pay the debt. Should a student wish to access funding through StudentAid BC again in the future, they must do so through the rehabilitation process and obtain Appeal Committee approval.

Youth Educational Assistance Fund (YEAFF)

Provides grant funding to former BC youth-in-care (Youth in continuing care of a director) to assist in the cost of full-time post-secondary studies. •

Youth in continuing care of a director

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

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

Chapter 16 - Contacts

This chapter lists the contact addresses for the following:

- *Private Career Training Institutions Agency (PCTIA)*
- *Ministry of Advanced Education, StudentAid BC*
- *Revenue Services of British Columbia*
- *BC Career Colleges Association (BCCCA)*
- *Canada Student Loans Program*
- *National Student Loans Service Centre*
- *Passport to Education*
- *Designation Department*
- *Verification Unit*
- *Appeal Unit*

Private Career Training Institutions Agency (PCTIA)

Phone: 1-800-661-7441 (Toll-Free)
(604) 660-4400

Fax: (604) 660-3312

Website: www.pctia.bc.ca

Ministry of Advanced Education, StudentAid BC

Mailing Address: PO Box 9173 Stn Prov Govt
Victoria BC V8W 9H7

Courier Address: c/o StudentAid BC
1st Floor, 835 Humboldt Street
Victoria BC V8V 3Z9

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Chapter 16 – Contacts

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Chapter 16 – Contacts

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