POLICY MANUAL

2015-2016

MINISTRY OF ADVANCED EDUCATION
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INTRODUCTION

About StudentAid BC

StudentAid BC provides student financial assistance programs offered by the Province of British Columbia, as well as joint programs of the federal and provincial governments, to eligible 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.

StudentAid BC also provides student financial assistance 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.

StudentAid BC funding exists to supplement, not replace, funds available to students through work, savings, assets and family resources and income. The program evaluates a student’s 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 the study period. In addition, both the federal and provincial student financial assistance 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 before deciding to pursue post-secondary studies to ensure that sufficient resources are available to cover all costs. Students should review their financial situation on an ongoing basis to make sure they can meet their obligation to repay the cumulative debt load once they are no longer in full-time post-secondary studies.

Additional information about StudentAid BC, as well as forms and applications, are available at www.studentaidbc.ca.

Students, parents and spouses must provide accurate information on StudentAid BC applications and appendices. All information is subject to audit.
StudentAid BC Programs

The Ministry administers and disburses funds for the following programs.

Repayable student loans
- Canada-B.C. integrated loans

Financial assistance for part-time students
- Canada Student Grant for Part-Time Studies
- Canada Student Grant for Part-Time Students with Dependents
- Part-Time Canada Student Loan Program

Non-repayable financial assistance for full-time students
- Adult Upgrading Grant
- B.C. Access Grant - Labour Market Priorities
- Canada Student Grant for Students from Low-Income Families
- Canada Student Grant for Students from Middle-Income Families
- Canada Student Grant for Persons with Dependents (Full-time)
- Lieutenant-Governor’s Silver Medal
- Nurses Education Bursary (under review)
- Youth Education Assistance Fund
- Pacific Leaders Scholarship for Public Servants
- Pacific Leaders Scholarship for Children of Public Servants

Programs for students with permanent disabilities
- Canada Student Grant for Persons with Permanent Disabilities
- Canada Student Grant for Services and Equipment for Students with Permanent Disabilities
- B.C. Supplemental Bursary for Students with Disabilities
- B.C. Access Grant for Full-Time Students with Permanent Disabilities
- B.C. Access Grant for Deaf Students
- B.C. Assistance Program for Students with Permanent Disabilities
- Learning Disability Assessment Bursary
- B.C. Provision for Students with Severe Disabilities

Loan reduction and forgiveness programs (post-graduation)
- B.C. Completion Grant
- B.C. Completion Grant for Graduates
- B.C. Loan Forgiveness Program
- B.C. Loan Remission Program
- Pacific Leaders B.C. Loan Forgiveness Program
- Canada Student Loan Forgiveness for Family Doctors and Nurses
- Canada Student Loan Program Severe Permanent Disability Benefit
- B.C. Provision for Students with Severe Disabilities

StudentAid BC also has an appeal and audit process.
Key Changes for 2015-2016

The following list represents the policy changes made for the 2015-2016 year.

B.C. Completion Grant for Graduates
As part of B.C.'s Skills for jobs Blueprint, the Ministry created the new B.C. Completion Grant for Graduates, to encourage students to enrol and complete their studies in in-demand programs. On application, the program provides up to $500 in loan reduction to graduates after they complete undergraduate level programs that support in-demand occupations.

B.C. Loan Forgiveness Program
The B.C. Loan Forgiveness Program has been expanded to include more health occupations, including ultrasonography and medical laboratory technologists. Other changes to the program include:

1. Ensuring that recipients work at least 400 hours per year at a public health facility to receive full benefits.
2. Recipients working between 100 and 399 hours per year will receive prorated loan forgiveness.
3. The period of service is now five years instead of three for full loan forgiveness.

B.C. Access Grant for Labour Market Priorities
The Ministry has expanded the B.C. Access Grant for Labour Market Priorities to provide students with funds for relocation and tools, as well as funds to reduce provincial student loans and supplement StudentAid BC funding to help them cover the full cost of their education. The program now includes four components:

1. Tools: Students in eligible programs may receive a $500 grant to purchase tools.
2. Relocation: Students who move a least 100 km or more can apply to receive a grant of up to $4,000 (depending on distance moved) to assist with the cost of relocation to attend an in-demand program.
3. Loan: Students with a B.C. student loan may receive a grant to replace a portion of the loan.
4. Unmet need: Students whose Student Aid BC application shows an unmet financial need may receive a grant up to $6,500 which will be disbursed on or after the midpoint of their program.

Adult Upgrading Grant (name change)
The Adult Basic Education Student Assistance Program name has been changed to the Adult Upgrading Grant.

Practice Education, Paid Work Terms and Field Trips
The requirement that institutions must secure placement for all forms of paid work terms is no longer mandatory. The requirement for securing placements will remain for all other forms of practice education.

Part-time Eligibility
Residency requirements have been updated to reflect federal policy regarding grand-parenting of existing students.
Chapter 1: Institution Designation for Student Financial Assistance

Section 1 – Achieving Designation for Student Financial Assistance

Section 2 – Maintaining Designation

Section 3 – Procedures

Policy

The B.C. Ministry of Advanced Education (the Ministry) through the StudentAid BC program, designates post-secondary institutions for the purpose of determining student eligibility for provincial student financial assistance. In order to receive student financial assistance, a student must be attending a designated institution and be enrolled in an educational program that meets the program eligibility criteria. (See Chapter 2.) The federal government has also authorized the Ministry to designate post-secondary institutions for the purpose of determining student eligibility for federal student financial assistance.

The pan-Canadian Designation Policy Framework (the framework) on student financial assistance guides provinces/territories in developing, implementing and maintaining designation policies. Under the Framework, designated institutions are expected to focus on student retention and success and on ensuring students improve their overall employability so they are able to repay their student loans.

Designation is a privilege and not a right. As noted in the Framework, funding under student financial assistance programs is provided to assist students, not institutions. Protecting the interests of students and taxpayers is the paramount consideration for the Ministry in designating institutions.

In addition to satisfying other eligibility criteria, students must be attending an institution designated for student financial assistance. The institution must be designated prior to a student’s study start date. Funding is not retroactive.

Each location that delivers programs must be designated.

Purpose of Designation Policy

To ensure student financial assistance is only provided to students attending post-secondary institutions that meet Ministry eligibility criteria for designation.

To ensure the following principles from the Framework are met:

- Taxpayer protection.
- Accountability and informed choice.
- Consumer protection.
- Complements other post-secondary education policies.
Section 1: Achieving Designation for Student Financial Assistance

The Framework requires that, to be considered for designation, institutions must be capable of appropriate administration of the student loan program and be accountable for this administration.

B.C. public post-secondary institutions are automatically designated.

Institutions that are established or continued under certain private Acts of the Legislature may be granted designation provided that they offer at least one program eligible for student financial assistance.

All other institutions must apply to the Ministry for designation. Applications for designation are reviewed by the Designation Administrator and decisions are communicated to institutions in writing. The decision process may take up to four weeks to finalize.

Not all institutions are eligible for designation.

Designation is granted for a single program year (August 1 to July 31). Institutions must request designation annually prior to being approved for designation, and every B.C. private institution must enter into a Designation Agreement with the Province of B.C. (as represented by the Minister of Advanced Education) acknowledging and agreeing to fulfill specific responsibilities and performance expectations related to the administration of student financial assistance. The Designation Agreement must clearly identify the legal name of the institution, the name under which the institution carries on business and the locations that deliver programs. The institution official signing the Designation Agreement on behalf of the institution must have the legal authority to bind the institution.

If an institution’s application for designation is denied, the institution may request a review of the decision by the appropriate Ministry official. For further information on the review process, institutions should contact the Designation Administrator at designat@gov.bc.ca.

Criteria for designation

Programming eligible for student financial assistance
The institution must offer and deliver on-site at least one program that fully meets the program eligibility requirements. See Chapter 2.

Credential offered
The institution must grant a recognized formal citation, certificate, diploma or degree recognizing successful completion of a post-secondary program of study at the institution. Certificates and/or Statements of completion are not considered credentials.

Compliance with StudentAid BC policy and administrative procedures
The institution must enter into and comply with a Designation Agreement with the Ministry. The institution must be capable of appropriate administration of the student financial assistance program and is accountable for this administration. The institution must meet Ministry performance expectations and provide student financial assistance information and counselling.
In continuous operation
The institution 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 the Ministry), or 10 years for a medical institution located outside North America, and having been in good standing with the appropriate accrediting body in the jurisdiction where it is located. Institutions with ministerial consent under the Degree Authorization Act are exempt from the two-year requirement.

Quality assurance
The Ministry requires institutions be accredited, reviewed or approved by a body, acceptable to the Ministry, that is empowered and mandated to ensure the quality of programs.

Institution accreditation recognized by the Ministry
B.C. non-degree-granting institutions
Private institutions in B.C. seeking designation for student financial assistance must first receive accreditation through the province’s Private Career Training Institutions Agency (PCTIA). Driving institutions in B.C. that seek designation for student financial assistance 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 the Motor Vehicle Act and ICBC regulations. They do not require PCTIA accreditation for designation for student financial assistance. They require PCTIA accreditation if they teach any other programs with content where designation for student financial assistance requires this qualification.

For information about the accreditation process, institutions should contact:

Private Career Training Institutions Agency
Phone: 1-800-661-7441 (toll-free)
Fax: (604) 660-3312
Website: www.pctia.bc.ca

Degree-granting institutions based outside B.C.
Private or public post-secondary institutions based in another jurisdiction delivering degree programs in B.C. must comply with the Degree Authorization Act, have their degree programs reviewed by the Degree Quality Assessment Board and receive consent from the Minister of Advanced Education. Degree-granting institutions based in another jurisdiction delivering programs in B.C. do not require PCTIA accreditation unless the institution intends to deliver non-degree programs that are eligible for student financial assistance.

Out-of-province Canadian institutions
Institutions located in a Canadian province or territory (other than British Columbia) that participate in the Canada Student Loans Program must be designated by their home province. Institutions in jurisdictions not participating in the Canada Student Loans Program (Quebec, Nunavut and the 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. institutions
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 B.C. must meet B.C. legislative requirements.
Other international institutions
An international post-secondary education institution located outside North America must meet the following two criteria:

1. recognized by the home country’s government for the purpose of student financial assistance,
2. 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:

1. be listed in the International Handbook of Universities (International Association of Universities, Stockton Press), in the current Europa World of Learning: The International Guide to the Academic World, on the Association of Commonwealth Universities website at www.acu.ac.uk/, or on the International Association of Universities website at www.iau-aiu.net/, or
2. 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:

1. be listed in the International Medical Education Directory maintained by the Foundation for Advancement of International Medical Education and Research (FAIMER),
2. be approved by a member of the Federation of Medical Regulatory Authorities of Canada and
3. be in continuous operation for at least 10 years.

Section 2: Maintaining Designation

The institution must continue to meet all the requirements specified under the previous section, ‘Achieving Designation for Student Financial Assistance.’ The institution must continuously comply with the requirements specified in the Designation Agreement, including adhering to StudentAid BC policy and administrative procedures.

Institutions must notify the Ministry and provide it with documentation of any proposed substantive changes such as changes in name, legal identity, location, ownership, general education focus or other significant changes in the operation or administration of the institution at least 14 days prior to the proposed change. Any such changes may impact an institution’s eligibility for continued designation.

The Ministry establishes minimum criteria and expectations with respect to administration of student financial assistance available through StudentAid BC by designated institutions. The risk to the StudentAid BC program by an institution’s continued designation is assessed through the measurement of various types of performance, including:

1. Student Loan Portfolio Performance (such factors as student loan default/repayment rates and materiality of delinquent and/or defaulted loans).
2. Institution Performance (such factors as compliance with StudentAid BC policy and administrative procedures, student support services, findings of on-site inspections, length of time an institution has
been designated, substantive changes that may impact institution risk, number of borrowers and change in number of borrowers).

3. Student Performance (such factors as student withdrawal and completion and employment rates, as compared to Ministry thresholds).

If an institution has been assessed and determined to be in non-compliance with StudentAid BC policy and administrative procedures and/or to be of high financial risk to the StudentAid BC program, the Ministry will:

- Send formal notification to the institution. The institution will receive information on areas where its performance is not acceptable. For example, institutions 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 institution submit an improvement plan within a specified period of time.
- Monitor the institution for improvement.

If an institution has been assessed and determined to be in non-compliance and/or to be of high financial risk to the StudentAid BC program, the institution must:

- provide an improvement plan in the required time period,
- implement the actions specified in the improvement plan and
- implement corrective actions as directed by the Ministry.

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

- make continued designation conditional upon meeting specific requirements within a specified period of time or
- terminate the institution’s designation.

### Appealing the termination of designation

If an institution’s designation is terminated before the expiry of the term of the Designation Agreement, the institution may appeal the decision of the Executive Director responsible, to the appropriate Assistant Deputy Minister of the Ministry of Advanced Education. In an appeal, an institution may submit any new information not previously provided. The Assistant Deputy Minister may also consider the evidence before the Ministry in making its original decision and the reasons for that decision. The Assistant Deputy Minister will advise the institution in writing of the appeal decision, along with the reasons for the decision.

The Ministry will terminate designation if the institution ceases operation or if it has no students receiving student financial assistance for two consecutive years for Canadian institutions or five consecutive years for institutions outside of Canada.
Section 3: Procedures

B.C. private institutions applying for designation must sign an annual Designation Agreement, acknowledging and agreeing to fulfill their specific responsibilities and performance expectations related to the administration of student financial assistance.

The Designation Agreement must clearly identify the legal entity responsible for the institution; the doing business as or operating name of the institution; the location(s) where registration requirements are fulfilled and the location(s) where programs are delivered. The institution must request prior approval from the Ministry if it intends to deliver classes from a location other than the address indicated in its Designation Agreement. Approval is not retroactive. The Ministry will then notify the institution if separate Designation Agreements are required.

Responsibilities of institutions

The responsibility of the designated institution is to facilitate delivery of student financial assistance available through the StudentAid BC program 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, institution officials and other participants involved in the StudentAid BC program.

All institutions must ensure compliance with StudentAid BC policy and administrative procedures by:

1. Actively monitoring all students receiving student financial assistance. For example, for each borrower, the institution must keep a file containing, but not limited to:
   - documentary proof that the student meets the published program entrance requirements,
   - a copy of the student’s Appendix 3 (School and Program Information),
   - an hourly attendance record for the student,
   - a copy of the student’s contract with the institution,
   - a copy of any other appendices (e.g., Appendix 5 for transfer of institutions),
   - a copy of all student financial assistance documents and
   - proof of academic performance (examination results or course completions).

These records must be available for immediate inspection upon request by the Ministry.

While the Designation Agreement is in effect, and for a period of two years following its termination, the Ministry will have the right to inspect operations of the institution, including inspection of individual student borrowers’ records.

2. Taking action at the earliest opportunity to prevent overawards and fraud. For example, the institution must immediately report to the Ministry the name, social insurance number and withdrawal date for each student who ceases to meet student financial assistance eligibility criteria, including students who drop below a 60 percent course load.

3. Designating one or more institution officials as Enrolment Signing Officer(s) who will have responsibility for registering the student and completing Appendix 3 of the student financial assistance application.

Designating one or more institution officials as Eligibility Signing Officer(s) who will have responsibility for confirming student enrolment and attendance; signing Confirmation of Enrolment forms; and accepting and documenting tuition payments.
The functions described above (Enrolment Signing Officer and Eligibility Signing Officer) must be effectively segregated to ensure that no employee is appointed to perform both duties. An exemption may be granted upon written request and subject to Ministry approval, if a designated institution had fewer than 10 student borrowers who received a combined total of under $50,000 in student financial assistance in the previous program year. Institutions applying for designation for the first time would not be considered for this exemption as no prior program year data would be available.

4. Providing the Ministry with the names of all institution officials responsible for confirming enrolment/attendance or signing loan documents. The institution must inform the Ministry in writing within 14 days if the authorized official(s) change and the effective date.

5. Ensuring that private institution officials with signing authority are familiar with the information in the StudentAid BC Policy Manual and StudentAid BC Administrative Procedures Manual, and that it is used in providing counselling to students, in supervising and administering the institution’s role in student financial assistance, and in completing and signing all documents for student financial assistance.

6. Institution officials must not complete StudentAid BC applications on behalf of students. Students must complete their own applications and supporting documentation. Institution officials must ensure that each student understands that by signing the application declaration, he/she is assuming full responsibility for the information submitted.

7. Providing information about a student’s attendance or academic performance and/or mailing address and phone number to the Ministry or its agents if requested to do so by the Ministry.

8. Continuously complying with the requirements specified in the Designation Agreement. The Ministry may request such information as, but not limited to:
   - attendance policy and records of student hourly attendance,
   - scheduling of courses in respect of start and end dates,
   - withdrawals,
   - extensions,
   - tuition deducted from student financial assistance,
   - submission of refunds to proper authorities and
   - transcript of marks.

9. The institution must meet performance expectations, including ensuring that the incidence of loan defaults by its students are within Ministry thresholds. The Ministry will set specific performance targets for student loan repayment/default rates.

10. Institutions are responsible for developing and implementing strategies to achieve performance expectations. Each institution is in the best position to determine what strategies will meet the unique needs of its students.

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

12. In recruiting tools and advertising media, institutions must not make statements that could be interpreted that students are guaranteed to receive StudentAid BC funding or make statements that are otherwise untrue or misleading. In publications such as program calendars, brochures and websites, designated institutions are authorized to provide StudentAid BC contact information, provide links to the StudentAid
BC website and provide information on StudentAid BC programs, as long as the institution indicates 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 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.
CHAPTER 2: PROGRAM ELIGIBILITY

Section 1 – Eligibility Criteria for Programs of Study

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

Section 3 – Guidelines for Program Cost

Section 4 – Ineligible Programs

Section 5 – Alternate Programs and Alternate Program Delivery

Section 6 – Program Eligibility Application Procedures

Section 7 – Institution Closure

Section 1: Eligibility Criteria for Programs of Study

Overview

To qualify for StudentAid BC student financial assistance, students must be attending a designated institution and enrolled in an eligible program of study.

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 student financial assistance must meet the following criteria:

Programs of study at B.C. public institutions must be approved by the institution’s Senate, Academic Council, Education Council and/or Program Council and Board of Governors.

Degree programs at private post-secondary institutions must be authorized under the Degree Authorization Act. A list of the private post-secondary institutions authorized to offer degree programs is available on the Ministry website at: http://www.aved.gov.bc.ca/degree-authorization/institutions/approvals-consents.htm

Theological degree programs at institutions established under private acts must be within their legislative authority.

Programs offered at institutions in B.C. that are accredited by the Private Career Training Institutions Agency must meet StudentAid BC program eligibility criteria.

Programs offered at out-of-province post-secondary institutions are considered on an individual basis by the Ministry and must meet StudentAid BC eligibility criteria.

In addition to the requirements for certain institutions listed above, all programs of study must meet the following eligibility criteria.
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. Note that not all institutions use the same credit system.

Full-time status for non-credit career training programs of study is 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 a post-secondary 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 Appendix 3 (School and Program Information) of the StudentAid BC application. Students must submit an Appendix 3 showing that they are enrolled in at least 60 percent of a full-time course load to be considered eligible for full-time student financial assistance. For example:

- 100 percent course load = 20 instructional hours per week
- 80 percent course load = 16 instructional hours per week
- 60 percent course load = 12 instructional hours per week

Institutions offering either credits or hours based programs must determine the institution standard for full time. This standard must be used when evaluating program eligibility for full time status.

Entrance requirements

For post-secondary level academic (numeric) credit-based programs, the post-secondary institution must determine entrance requirements that enable the completion of the program of study.

For programs approved by the B.C. 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:

- the student has graduated from Grade 12 or equivalent (B.C. high school diploma, B.C. Adult Graduation Diploma, General Educational Development) or an equivalent secondary school completion from another jurisdiction or
- the student has mature student status (is 19 or older before the start of classes) and has demonstrated evidence at the appropriate level of literacy, numeracy, comprehension and/or written skills to enable successful completion of the program.

The admission policy and entry requirements must be applied to all students enrolled in the program, not just those applying for StudentAid BC funding.
Chapter 2: Program Eligibility

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.

**Formal post-secondary credential**

The program of studies must:

- be recognized by the appropriate authority that designated the institution and
- 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.

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.

**Minimum program length**

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

**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 for the program. No break can be longer than two consecutive weeks, with the exception of the calendar year-end break, which can be up to three weeks in length. This is to ensure students maintain full-time status throughout their period of studies. For information on intent, please see **Primary Occupation** in Chapter 3.

**Section 2: Practice Education, Paid Work Terms and Field Trips**

**Practice education (unpaid)**

Practice education includes practicums, clinical placements, preceptorships 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,
- not merely observing and
- supervised and evaluated by a qualified practitioner.
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 designated institution located in B.C.,
  - for a limited period of time as set out in the program requirements,
  - under the supervision and guidance of qualified practitioners and measured and graded as part of the course.
- The B.C. Employment Standards Act (or equivalent) would not apply and the practicum is:
  - required for licensing and complies with the minimum requirements of the appropriate licensing agency established through legislation or
  - a 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.; is specifically a clinical placement; co-operative education; practicum; or preceptorship.
- The total practicum is not more than 20 percent of the total program.

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

Institutions can submit a request to the Designation Unit at designat@gov.bc.ca for an exception to the 20 percent requirement. The request must describe the rationale or special circumstances. The Ministry will provide a written decision on the request.

A clinical placement is 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,
- includes no more than 50 percent of the total program and
- the instructor/student ratio is 1:8 (note that a ratio of up to 1:12 will be considered on an exception basis by submitting a formal request to Designation Unit at designat@gov.bc.ca).

A 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 and:

- the fully qualified individual agrees to supervise the student,
- the preceptorship is approved by the employer of the fully qualified individual and
- the preceptorship constitutes not more than 10 percent of the student’s total program.

Any practice education where the B.C. Employment Standards Act (or equivalent) applies is not eligible for StudentAid BC funding if:

- 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 formal credential (certificate, diploma or degree) that may assist the student in obtaining employment with other businesses.

If the B.C. Employment Standards Act does not apply, but the practicum is considered an internship, it is not eligible for student aid, because internships are periods of supervised practical experience undertaken after graduation from a program, which is required for licensure or professional practice.

Any combination of practicums, clinical placements, preceptorships, pre-accreditation internships and pre-accreditation externship, cannot exceed 50 percent of the student’s total program. Post-secondary institutions can submit a request to the Designation Unit at designat@gov.bc.ca for an exception to the 50 percent restriction. The request must describe the rationale or special circumstances. The Ministry will provide a written decision of the request.

Paid work terms

Students who:

• are in co-op programs,
• have not yet received their formal credential and
• are registered as full-time students at their post-secondary institution while on a work term

are eligible to apply for StudentAid BC funding and/or to maintain Canada student loan and B.C. 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 its submission for program approval, the post-secondary institution must confirm that:

• 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/field of study,
• 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 onsite visit and
• 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:

• the practical experience is not part of a course of study,
• the practical experience is provided by an employer who is training for his/her own unique business purposes,
• the credential obtained is not recognized in similar occupations or professions or
• the work term 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.

Field trips or travel as part of a program

Field trips must meet the following 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 length of the field trip cannot be greater than two weeks and
• only certain expenses are included.

The cost of meals and lodging for field trips is included in the standard needs assessment conducted when students apply to StudentAid BC. These costs cannot therefore 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, as part of the field trip, $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 (School and Program Information) or on an Institutional Appendix.

If the program requires all students to travel for their field trip, institutions may add a cost of $25 per week of travel. 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 and submit the Additional Transportation Allowance Appeal form to StudentAid BC. This form is only used if public transportation is not available and/or the student must commute more than 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 Allowance Appeal 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 maximums apply:

<table>
<thead>
<tr>
<th>Number of weeks in study period</th>
<th>Maximum</th>
</tr>
</thead>
<tbody>
<tr>
<td>12 - 26</td>
<td>$900</td>
</tr>
<tr>
<td>27 - 52</td>
<td>$1,800</td>
</tr>
</tbody>
</table>

Students who select optional courses that involve travel are not eligible to claim travel expenses under StudentAid BC.

Students attending institutions outside Canada will be allowed foreign exchange rates for tuition and books. These costs must be converted to Canadian currency and entered on Appendix 3 (School and Program Information).
Volunteering is not eligible for StudentAid BC funding.

Section 3: Guidelines for Program Cost

**PURPOSE**

To advise the Ministry of program costs and to ensure correct education costs are used to assess financial need for students attending designated post-secondary institutions.

**POLICY**

Post-secondary institutions must attest to the accuracy of program cost information and confirm that the program is eligible in accordance with StudentAid BC policy. Institutions also determine the program-year eligible costs for tuition, books, supplies and fees.

For B.C. public post-secondary institutions, officials at each institution enter information about the costs associated with eligible programs into the Institutional Appendix within the Student Financial Assistance System.

For B.C. private post-secondary institutions and post-secondary institutions outside of B.C., program cost information for each student is provided to StudentAid BC using Appendix 3 (School and Program Information), which accompanies the StudentAid BC application. This Appendix specifies eligible, maximum and exceptional program costs. Only items identified in this Policy Manual are considered exceptional costs, and costs that exceed cost maximums are ineligible.

**Tuition and compulsory fees (including field trips)**

Tuition is the fee payable for the teaching and teaching instruction students receive from the post-secondary 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 if the license 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 or tools (these costs fall under the category of books and supplies),
- 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.) and
- any fees/costs outlined in the sections below on book costs, other allowable costs and exceptional educational costs.
Chapter 2: Program Eligibility

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 so that the refund can be applied to the student’s outstanding debt.

Book and supply costs

As outlined in the Institutional Appendix or Appendix 3 (School and Program Information), books and supply costs are subject to the following maximums:

<table>
<thead>
<tr>
<th>Number of weeks in study period</th>
<th>Maximum</th>
</tr>
</thead>
<tbody>
<tr>
<td>12 – 17</td>
<td>$1,500</td>
</tr>
<tr>
<td>18 – 34</td>
<td>$3,000</td>
</tr>
<tr>
<td>35 – 52</td>
<td>$3,000</td>
</tr>
</tbody>
</table>

Up to $500 is permitted to cover computer costs, including hardware, software, software licensing and e-readers and ongoing costs such as Internet charges, repairs and ink cartridges. The current allowances are as follows:

- 12-17 week program: $1,500 books/supplies (including computer/technology costs of up to $250, if applicable).
- 18-34 week program: $3,000 books/supplies (including computer/technology costs of up to $350, if applicable).
- 35-52 week program: $3,000 books/supplies (including computer/technology costs of up to $500, if applicable).

Canada student loan policy limits the 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 actual amount, even if the full academic year for the program is less than 52 weeks (e.g. September to April). However, an academic year cannot be less than 34 weeks. For programs with a standard academic year of two four-month terms, institutions should enter actual costs for each four-month term during which classes are offered. The system will apply maximums automatically.

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.

Some examples are shown below:

<table>
<thead>
<tr>
<th>Program</th>
<th>Academic year</th>
<th>Terms offered</th>
<th>Amounts Assessed</th>
</tr>
</thead>
<tbody>
<tr>
<td>University Transfer Arts</td>
<td>34 weeks (2 terms)</td>
<td>Sept-Dec</td>
<td>$1,500</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Jan-Apr</td>
<td>$1,500</td>
</tr>
<tr>
<td></td>
<td></td>
<td>May-Aug</td>
<td>$1,500</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Nursing</th>
<th>43 weeks (2 terms)</th>
<th>Sept-Dec</th>
<th>$1,000</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Jan-June</td>
<td>$2,000</td>
</tr>
</tbody>
</table>
### Program Eligibility

#### Program, Academic Year, Terms Offered, Amounts Assessed

<table>
<thead>
<tr>
<th>Program</th>
<th>Academic year</th>
<th>Terms offered</th>
<th>Amounts Assessed</th>
</tr>
</thead>
<tbody>
<tr>
<td>In programs of 52 weeks, institutions will continue to enter a maximum of $3,000.</td>
<td>52 weeks</td>
<td></td>
<td>$3,000</td>
</tr>
<tr>
<td>Trades</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Residential Care Aid – 17 week program</td>
<td>34 weeks</td>
<td>Multiple intakes</td>
<td>$1,500</td>
</tr>
<tr>
<td>Professional Cooking-22 week program</td>
<td>34 weeks</td>
<td>Multiple intakes</td>
<td>$2,000</td>
</tr>
<tr>
<td>In programs between 35 and 52 weeks, institutions will enter a maximum of $3,000.</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

#### 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 and
- fine art supplies such as paints, clay and film.

Costs relating directly to the program of study that are not related to anything that could be deemed a hobby or self-interest are considered allowable costs. These include:

- uniforms required for health care programs,
- medical bags for health care programs (e.g. medicine, nursing, dentistry),
- rental equipment and
- tools required for trades programs.

Required safety items are also allowable costs. These can include:

- basic first aid kit for outdoor recreation programs and
- hard hat/steel-toed boots for trades programs.

#### Costs not included

Any items or equipment that would reasonably be expected to be in the student’s possession before beginning 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 are not included when calculating financial 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, iPads, iPhones, etc.,
• any costs 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 and
• medical/vaccine expense.

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

Additional fees or interest charges on tuition are not permitted under StudentAid BC policy.

**Exceptional educational costs**

The actual cost of field trips, practicums and clinical experiences is allowable, provided 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 allowed:

<table>
<thead>
<tr>
<th>Number of weeks in study period</th>
<th>Maximum</th>
</tr>
</thead>
<tbody>
<tr>
<td>12 – 26</td>
<td>$900</td>
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<tr>
<td>27 – 52</td>
<td>$1,800</td>
</tr>
</tbody>
</table>

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 Additional Transportation Allowance Appeal form.

**Section 4: Ineligible Programs**

The following programs are not eligible for StudentAid BC funding:

- Programs of study such as executive programs that are designed specifically to meet the needs of full-time members of the labour force.
- Adult basic education, General Educational Development or high school programs.
- Brokered courses (when an institution provides a formal credential while another agency/institution provides the actual program of study).
- College preparatory programs.
- English as a Second Language, unless taken concurrently with post-secondary studies and representing no more than 20 percent of program content.
- Personal development, hobby, self-interest or similar programs.
• Periods of training required for professional licensing or accreditation after the granting of a formal credential (internship, articling, etc.).
• Any program where students’ full-time attendance cannot effectively be monitored or where the eligibility requirements outlined by StudentAid BC policy cannot be confirmed.

Prior learning assessment is also ineligible for StudentAid BC funding as it is an assessment process, not a formal course or program of study. Costs associated with the prior learning assessment process (i.e., the assessment) are not allowable costs, and courses for which prior learning assessment credit has been granted may not be used to determine full-time enrolment for StudentAid BC funding.

Section 5: Alternate Programs and Alternate Program Delivery

Alternate programs and alternate program delivery include the following types of programs, which may be eligible for StudentAid BC funding if they meet the criteria outlined below.

Aviation programs

StudentAid BC does not fund private pilot license training. Students enrolled in 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 the instructors program and
• 13 weeks of funding for endorsements (multi-engine, float, instrument flight training, etc.).

Applications for a 13-week endorsement program must include the multi-engine and instrument flight rules 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 during an audit.

Students must maintain a minimum of 15 instructional hours per week at the institution to be considered full-time students eligible 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.
Distance education, blended learning or online programs

Distance education, blended learning or online programs or other programs with a non-traditional form of delivery, or a combination of traditional and non-traditional delivery, may be eligible for student financial assistance.

A program meets StudentAid BC eligibility criteria for distance learning 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 onsite 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.

Students in academic programs delivered through e-learning must complete a minimum of nine credits in four months (that is, 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 StudentAid BC for further clarification.

Continuing Education

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

Partnerships, joint programs and 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 an institution’s responsibilities for registration and monitoring full-time enrolment, reporting withdrawals and unsuccessful completion, collecting tuition and mandatory fees, 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.

**Dual credit programs**

Some institutions offer dual credit programs with high schools; these programs are generally trades based. Under 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 would like one of its post-secondary level students to complete credits through that program, a request for StudentAid BC funding for a student to attend the dual credit program can be submitted to the Designation Unit at designat@gov.bc.ca for consideration.

Along with the request, the institution must provide confirmation that:

- The program design is such that the secondary and post-secondary elements 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 or fees as a full-time student at the designated institution.
- The student has graduated from grade 12 or is a mature student aged 19 or older, or meets Industry Training Authority (ITA) requirements for trades programs.
- 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 the post-secondary studies taken in the high school will transfer directly into a program that meets StudentAid BC eligibility requirements.

**Articling and internship programs**

If a pre-degree internship is 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 or medicine) are not eligible for StudentAid BC funding or for interest-free status, for either Canada student loans or B.C. student loans.

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

**Condensed courses, intersession and summer session**

This policy covers all condensed course offerings, not just those offered in intersession or summer session.
B.C. 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 eligible for StudentAid BC funding provided students continue to be full-time. For example, a student taking five academic courses concurrently over a four-month period is taking 100 percent of a full course load. A student taking the same five academic courses consecutively in a four-month period is also considered to be taking 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.

If the intersession and summer session courses are combined, or are 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 considered full time for StudentAid BC purposes.

If a student is already enrolled in a program of study and will continue in the program, the student may submit a reassessment to add the intersession time to the original study period by adjusting the end date, provided 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.

**Examples**

**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.
Course load averaging

In accordance with federal criteria, course load averaging is not permitted over an academic year or 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.

Students in academic programs studying at 60 percent of a full course load and receive permission from their post-secondary institution to complete a first semester course in their second semester, must complete the course within six weeks of the start of the second semester to maintain their full-time status for StudentAid BC funding.

Section 6: Program Eligibility Application Procedures

Public post-secondary institutions

Eligible programs offered at public institutions are identified through the Student Financial Assistance System (SFAS) Institutional Appendix process and through the Appendix 3 (School and Program Information) form. At the start of each program year, financial aid officers at each institution must sign a Program Eligibility Declaration 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. Post-secondary institutions must submit to the Ministry a signed copy of SFAS program details, confirming the new program meets StudentAid BC criteria.

If it is unclear whether the program meets eligibility criteria for StudentAid BC funding, the financial aid officers can complete and submit a Program Eligibility Declaration to the Ministry for a decision. This form is available at www.studentaidbc.ca

Private institutions

Programs offered at designated 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 procedure for each program. Relevant documents are available at www.aved.gov.bc.ca/studentaidbc/school-officials and must be submitted to the Ministry.

1. Ensure the program is:
   a. Approved by the Private Career Training Institutions Agency or the Insurance Corporation of British Columbia; or
   b. Authorized under the Degree Authorization Act; or
   c. Meets the authority granted under a private act of the legislature.

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/form-library.

4. Complete a Program Eligibility Declaration for annual approval for each program including any new program that an institution wishes to offer.

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/form-library.

Section 7: Institution Closure

Institution closure

If a designated B.C. institution ceases operations, the Ministry will contact students currently receiving StudentAid BC funding to discuss their options. These options may include:

- processing a non-punitive withdraw,
- facilitating the transfer to another institution with up to a three-week break in studies or
- training out, which is only possible when the institution closure is not immediate.

Training out pertains to students who have been awarded funding for the year in which the institution is no longer designated or the program is no longer eligible. Training out is intended to allow students who are currently funded to continue with their program and receive their funding for the current program year only.

If an overaward is calculated, an appeal will be required to have the overaward waived. Appeals are considered on a case-by-case basis.
CHAPTER 3: STUDENT ELIGIBILITY

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

Section 1 – Basic StudentAid BC Eligibility
Section 2 – Citizenship and Status in Canada
Section 3 – Residency Requirements
Section 4 – Primary Occupation
Section 5 – Credit Screening
Section 6 – Bankruptcy and Rehabilitation after Bankruptcy
Section 7 – Split Enrolment
Section 8 – Unclassified Studies and Qualifying Years
Section 9 – Co-op Students and Paid Work Terms
Section 10 – International Exchange
Section 11 – Prisoners and Parolees
Section 12 – Developmental Programs
Section 13 – Students Sponsored by Employment and Social Development Canada

Section 1: Basic StudentAid BC Eligibility

PURPOSE
To ensure that students applying for student financial assistance meet standard eligibility criteria.

POLICY
Students must meet basic eligibility requirements to qualify for StudentAid BC funding. Students must be eligible for federal student loan funding to be eligible for provincial student funding.

CRITERIA
To be eligible, a student must meet all of the following criteria.
Chapter 3: Student Eligibility

1. Be a Canadian citizen, a permanent resident (formerly called a landed immigrant) of Canada with a valid letter of decision (IMM 1000, IMM 5292) or valid Permanent Resident 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 by Employment and Social Development Canada (ESDC) before the student’s application is processed. The student’s name and social insurance number on their social insurance number card, together with their date of birth and gender, must correspond to ESDC records. If the information cannot be verified, the application will not be processed.

2. Have a valid Canadian social insurance number (numbers starting with 1, 2, 3, 4, 5, 6, 7, or 9 for protected persons).

3. Be a resident of British Columbia as defined by StudentAid BC.

4. Be pursuing full-time studies as their primary occupation.

5. Not be in default of previous student loans or restricted from receiving student financial assistance due to an audit or other reasons.

6. Be able to demonstrate financial need based on a moderate standard of living as determined by federal criteria.

7. Maintain full-time status as a student. This is defined as being enrolled in and attending at least 60 percent of a full course load (40 percent for students with permanent disabilities) 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 student financial assistance, regardless of whether the student paid for tuition costs or was in receipt of student financial assistance. If the student passed a course but did not obtain the grade required to proceed to the next level of the program, the Ministry may give consideration on an appeal basis. Prior Learning Assessment (PLA) is not to be used to determine full-time enrolment.

8. 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 StudentAid BC funding and/or interest-free status.

9. Attend a provincially designated post-secondary institution as defined by StudentAid BC. If students or institution officials are unsure whether an institution is designated, they should contact StudentAid BC or visit www.studentaidbc.ca. A non-designated institution can apply for designation.

Apprenticeship and pre-apprenticeship students are not eligible for student financial assistance, as their training does not constitute a ‘program of study’. However, students in entry-level trades training programs are eligible if the program is at least 12 weeks in length. Apprentices (as opposed to full-time students taking trades training) cannot access student financial assistance for their short periods of educational training between work periods. Apprentices may be eligible for student financial assistance through Employment Insurance and the Canada Apprentice Loan Program.

Students who are prisoners or students with an outstanding arrest warrant are not eligible to receive student financial assistance 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 they are eligible for student financial assistance.
Note: If a student whose age is 16, or younger, or 100, or older, applies for student financial assistance, their application will be held pending further review and internal processing.

Section 2: Citizenship and Status in Canada

PURPOSE

To ensure that a student applying for student financial assistance under StudentAid BC is a Canadian citizen, permanent resident or protected person and thereby meets the federal eligibility criteria outlined in the Canada Student Financial Assistance Act.

POLICY

To be eligible for consideration for student financial assistance under StudentAid BC, a student must be a Canadian citizen, permanent resident (formerly referred to as landed immigrant) or protected person. Students living in Canada on temporary visas are not eligible for student financial assistance and cannot apply until they have obtained permanent resident status.

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, or
- a protected person as defined in the Immigration and Refugee Protection Act.

Students who attain citizenship or permanent resident status partway through an academic year are not eligible to receive student financial 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.

Protected persons

Protected persons (convention refugees) are eligible for StudentAid BC funding if they supply documentation of their status.

To apply for StudentAid BC funding, protected persons can apply online and scan and upload 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. StudentAid BC will accept a copy of the student’s permanent resident card or Letter of Decision issued by the Refugee Protection Division as acceptable proof of status.

2. A copy of the student’s temporary social insurance number card or confirmation of social insurance number letter, showing a 900-series social insurance number. All temporary social insurance number cards/letters must be valid for the entire period of study. For example, if the school year ends in April 2015, the expiry date on the temporary social insurance number card must be at least the end of April 2015.
Once the student receives their permanent social insurance number card, they must notify the Student Support Unit at SABC.SSU@gov.bc.ca so that their student file can be updated.

If the student does not have a social insurance number card or has a temporary social insurance number card that is due to expire during the period of study, the student must contact Service Canada (www.servicecanada.gc.ca) to obtain a temporary social insurance number or renew an existing social insurance number card. Only the expiry date will change on the temporary social insurance number card; the social insurance number will remain unchanged.

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.

Note: If the citizenship question 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.’

## Section 3: Residency Requirements

<table>
<thead>
<tr>
<th>PURPOSE</th>
</tr>
</thead>
<tbody>
<tr>
<td>To provide student financial assistance to students who are deemed to be residents of B.C. in that they or, where appropriate, their parent(s), have been taxpayers in B.C., and to ensure that a student receives funding from only one province at a time.</td>
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<table>
<thead>
<tr>
<th>POLICY</th>
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<tbody>
<tr>
<td>To be eligible for student financial assistance through the Province of British Columbia, the student must have established residency in B.C. according to StudentAid BC criteria for each student group classification (independent and dependent students).</td>
</tr>
</tbody>
</table>

For both full-time and part-time funding, student eligibility is based on the province of residency. Students who began their part-time studies prior to 2015/16 are grand-parented under previous residency policy, and continue to be eligible for funding through the province in which their institution is located. Residency for part-time students is determined only on the Independent student criteria.

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

| CRITERIA |

### Dependent (Group A) students

The official residence of dependent students is determined by the residence of their parent(s) or by their sponsor if the student is under sponsorship.

British Columbia is considered the province of residence if B.C. is the last province in which the parent(s) or sponsor lived for 12 consecutive months, as of the start of the student’s study period.
A student who is a permanent resident and lives in B.C. while their sponsor lives in another province, is considered to be a resident of the province where their sponsor lives.

Permanent residents 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 7.

If the student was previously funded under StudentAid BC while under sponsorship and the student’s parents live in B.C., but their sponsor lives in another province, the student will be exempt from the B.C. residency requirement if the student’s situation has not changed from the previous year.

Appeals will be considered for the student to be classified as a resident of B.C. if any of the following apply:

- The student’s parent(s) reside in or maintain a family home in B.C., even if one parent works in another province.
- The student’s parent(s) live in B.C., but their sponsor lives in another province.
- The student’s parent(s) are separated or divorced and the parent with whom the student normally resides or from whom the principal financial support is received is a resident of B.C.
- The student’s parent(s) have been stationed abroad for a definite period of time (e.g. military service), and their parent(s) lived in B.C. for at least 12 months before leaving the country.
- The student’s parent(s) are not living in Canada and the student is studying in B.C.

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

Independent (Group B) students

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 B.C. if B.C. is where they last resided for 12 consecutive months as of the start of study period, excluding time spent as a full-time student at a post-secondary institution.

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

A student who is an Independent (Group B) permanent resident and is living in B.C. at the time of application, but has not lived in any one province for at least 12 continuous months, will be considered eligible for B.C. residency. For example, if a Group B student arrived in Canada as a permanent resident less than 12 months before the start date of classes and intends to study in B.C., the student would be considered a resident of B.C. for student financial assistance purposes.

An independent student may also be considered for B.C. residency on appeal if any of the following apply:
Chapter 3: Student Eligibility

- The student is married and both the student and his or her spouse originally received student financial assistance from a province other than B.C. but are now both studying in B.C. and B.C. is the province of residency for one of them.

**Note:** If married students are both attending a post-secondary institution 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.

- A married student from another province is attending a B.C. post-secondary institution and the student’s spouse is employed in B.C. The working spouse must provide documentation of employment (pay stubs, letter from employer, etc.) in B.C. for 12 consecutive months prior to the first day of classes in the study period.

- A student who is considered to be a resident of another province but has completed four years of full-time study in B.C. prior to the start date of classes for which student financial 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.

**Note:** The criteria outlined above for determining B.C. residency are similar to those used by other provinces. Students who do not qualify for StudentAid BC funding under the criteria above are advised to contact the province for which they can meet these criteria.

**Protected persons**

A student who is a protected person and who has a valid protected person’s status document will be considered a resident of B.C. for the period of time outlined on the protected person’s status document.

This policy applies even if the student landed and temporarily resided in another province. For the purposes of student financial assistance, it is assumed that the province in which the protected person attends post-secondary education is the same province they choose to reside in after completing their studies.

**Section 4: Primary Occupation**

**PURPOSE**

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

**POLICY**

As required under the *Canada Student Financial Assistance Act*, a student is only eligible for funding under StudentAid BC if the student’s primary occupation is the pursuit of post-secondary studies.

For this reason, students who are members of the full-time labour force during their period of study (excluding hours under a work study program and co-op work terms) are not eligible for StudentAid BC funding, regardless of
their hours of full-time study. These students are considered to be full-time members of the labour force with employment being their primary occupation.

“Full-time labour force” is defined as 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 5: Credit Screening

PURPOSE

To determine whether there is risk associated with providing loan funding to a student based on the student’s credit history. The credit screening process is a federal requirement.

POLICY

The federal government’s Canada Student Financial Assistance Regulations require that a credit check be done on all first-time applicants who are 22 and older. If any of the circumstances below apply, a student will be deemed to have not passed the credit screening and a restriction will be placed on the file and no further processing will occur:

- 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.

PROCEDURE

The credit screening process occurs when the application is received by StudentAid BC. If a student does not pass the credit screening, the student can submit an Appeal Request form to StudentAid BC.

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

- The student was younger than 22 when the application was received by StudentAid BC. The student must provide proof of age in the form of a driver’s 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 6: Bankruptcy and Rehabilitation after Bankruptcy

PURPOSE
To ensure that borrowers who have entered into bankruptcy or a bankruptcy-related event and who have not repaid the student loan debt or have not had their student loan debt discharged meet Canada Student Loans Program and B.C. rehabilitation requirements before they are issued further student financial assistance.

POLICY
Borrowers who have entered into bankruptcy or a bankruptcy-related event under the Bankruptcy and Insolvency Act that involves Canada or B.C. student loan funding will only be considered for further student financial assistance when they meet Canada Student Loans Program and StudentAid BC criteria.

CRITERIA

Bankruptcy while in full-time studies for the Canada portion of the Canada-B.C. integrated loan

Eligibility requirements for interest-free status or further funding
To be eligible for interest-free status on full-time student loans or further funding, borrowers who have entered into bankruptcy or a bankruptcy-related event must:

- submit the required documentation indicating their intention to remain in study (i.e., Schedule 2: Confirmation of Enrolment form),
- be in a full-time post-secondary program defined as 60 percent of a full course load or 40 percent of a full course load for students with permanent disabilities,
- remain in the same program of study in which they were enrolled on the date of the bankruptcy or bankruptcy-related event. The student may change post-secondary institutions if they remain in the same program of study and the program does not take longer to complete at the new educational institution and
- pursue studies on a continuous basis, i.e., consecutive study periods, excluding regularly scheduled breaks, such as a summer break.

Circumstances in which students are ineligible for interest-free status or further funding
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 post-secondary studies for 10 years in most circumstances before they will be eligible for a clearance letter from the Canada Student Loans Program and can subsequently apply for StudentAid BC regular rehabilitation.
- The student no longer meets the definition of full-time student and is enrolled in less than 60 percent of a full course load (or less than 40 percent of a full course load if the student has a permanent
disability). 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 are not eligible for new loans.

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

**Bankruptcy while receiving part-time Canada student loans**

If a student participates in a bankruptcy or bankruptcy-related event while receiving part-time funding, the student loans automatically go into repayment status and the student is not eligible for additional funding.

**Bankruptcy while in full-time studies for the B.C. portion of the Canada-B.C. integrated loan**

To be eligible for interest-free status on full-time student loans or to receive further B.C. funding, borrowers participating in a bankruptcy or bankruptcy-related event must apply for conditional rehabilitation by submitting a completed B.C. Student Loan Rehabilitation Due to Bankruptcy form and including the following details and supporting documents:

1. A cover letter detailing:
   - reasons for filing bankruptcy,
   - current length of program of study,
   - length of time remaining in current program and
   - career plans for using education.

2. A current official transcript from the post-secondary institution the student is attending confirming the program of study and academic progress to date.

3. A recent credit report (dated within two months of application for conditional rehabilitation) from Equifax or an equivalent credit-reporting agency.

4. At least one letter from a responsible third party who can confirm the student’s reasons for declaring bankruptcy as well as their current plans, career goals and focus for the future. (A “third party” can be a counselor, doctor, religious advisor, relative or family friend.)

StudentAid BC must approve the application for rehabilitation before the borrower is entitled to receive more B.C. student financial assistance.

If the student is approved for further B.C. student financial assistance, the student may be entitled to additional funding and/or interest-free status for three years or until the end of the student’s program, whichever falls earlier.
Bankruptcy while in repayment of both the Canada and B.C. portion of a Canada-B.C. integrated loan

Borrowers no longer attending a post-secondary institution must receive clearance from the Canada Student Loans Program before they can receive further Canada-B.C. 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 student 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 B.C. and Canada Repayment Assistance Plan while in bankruptcy. See Chapter 11 for information.

Once a borrower has received clearance from the Canada Student Loans Program, the student must apply for regular rehabilitation of eligibility to be eligible for interest-free status or further B.C. funding.

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 whether a B.C. student loan is eligible for discharge after bankruptcy, please:

- visit the website for the Office of the Superintendent of Bankruptcy Canada for specific information on student loans and bankruptcy: www.ic.gc.ca/eic/site/bsf-osb.nsf/eng/br02057.html or
- contact the student’s Trustee.

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

Summary

In all cases of bankruptcy that involve a Canada student loan, the student must obtain a clearance letter from the Canada Student Loans Program before StudentAid BC will consider offering student financial assistance to the student.

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

- A student declares bankruptcy while attending a post-secondary institution 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 that 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 financial 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 a Canada student loan and has not received clearance from the Canada Student Loans Program.
• 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.

### Section 7: Split Enrolment

#### PURPOSE

To provide flexibility and accommodate students in situations where a student is unable to obtain the necessary courses at one post-secondary institution and as a result is studying at more than one post-secondary institution during the same study period.

#### POLICY

Students may be considered to have fulfilled the requirements for full-time status when they are registered for the major part of their program of study at one post-secondary institution and are also enrolled in a course or courses at another post-secondary institution, providing that the course(s) are an essential element of the program of study and count for credit toward the student’s certificate, diploma or degree at the ‘home’ post-secondary institution.

Each post-secondary institution decides whether it wishes to participate in the split enrolment process. Post-secondary institutions may contact StudentAid BC for clarification regarding individual student cases.

Split enrolment students must complete 60 percent of a full course load in four months to be eligible for StudentAid 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.

#### CRITERIA

### Home post-secondary institution

The ‘home’ post-secondary institution is the post-secondary institution from which the student will receive their credential. The home post-secondary institution must approve and agree to the split enrolment and take responsibility for verifying that the student is maintaining a course load for credit that is sufficient to constitute the 60 percent of a full course load (or 40 percent for students with a permanent disability) requirement.
The home post-secondary institution is expected to report withdrawals and unsuccessful completions to StudentAid BC for students involved in split enrolments.

The student must identify the educational code of the home post-secondary institution on line 17 of the application form.

If required, the home post-secondary institution can complete Appendix 3 (School and Program Information) showing the student’s combined educational expenses. These expenses include the total cost of tuition and books payable by the student for both post-secondary institutions.

**Course eligibility**

Split enrolments are considered for student financial assistance in the normal manner if the second post-secondary institution’s course(s) meet the following criteria:

- are being taken from an officially designated post-secondary institution,
- will count for credit towards the student’s certificate, citation, diploma or degree at the home post-secondary institution,
- qualifies for provincial financial assistance if the student wishes to maintain eligibility and
- is not taught by the home post-secondary institution or is over-subscribed.

**Split enrolment eligibility by post-secondary institution location and type**

**In-province public post-secondary institution and in-province public post-secondary institution**

Fully eligible as outlined above in this section.

**In-province private post-secondary institution and in-province private academic post-secondary institution**

Fully eligible.

**In-province public post-secondary institution and in-province private post-secondary institution**

Permitted, providing the credits from the second post-secondary institution are recognized, an essential element of the program at the home post-secondary institution and fully transferable.

**In-province public post-secondary institution and out-of-province public post-secondary institution**

Permitted, providing the credits from the second post-secondary institution are recognized, an essential element of the program at the home post-secondary institution and fully transferable. The provincial student financial assistance eligibility will not be pro-rated if the home post-secondary institution is in B.C.

**In-province public post-secondary institution and out-of-province private academic post-secondary institution**

Permitted, providing the credits from the second post-secondary institution are recognized, an essential element of the program at the home post-secondary institution and fully transferable. The provincial student financial assistance eligibility will not be pro-rated if the home post-secondary institution is in B.C.

**Out-of-province public post-secondary institution and out-of-province public post-secondary institution**

Permitted, if both post-secondary institutions are willing to notify StudentAid BC of any reduction in the student’s course load. The second post-secondary institution must send the home post-secondary institution a letter confirming the course load for each disbursement, to enable the home post-secondary institution to confirm the full-time requirement.
Out-of-province public post-secondary institution and out-of-province private post-secondary institution
Permitted, if both post-secondary institutions are willing to notify StudentAid BC of any reduction in the student’s course load. The second post-secondary institution must send the home post-secondary institution a letter confirming the course load for each disbursement, to enable the home post-secondary institution to confirm the full-time requirement.

Out-of-province private post-secondary institution and out-of-province private post-secondary institution
Permitted, if both post-secondary institutions are willing to notify StudentAid BC of any reduction in the student’s course load. The second post-secondary institution must send the home post-secondary institution a letter confirming the course load for each disbursement, to enable the home post-secondary institution to confirm the full-time requirement.

Split enrolment not allowed
Split enrolments involving private vocational/trade post-secondary institutions are not permitted.

Under federal criteria, a student is not normally permitted to split enrolment between three post-secondary institutions. However, the financial aid office may use discretion, providing the home post-secondary institution is willing to follow the procedures outlined above in this section.

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

Students transferring between campuses of the same post-secondary institution must submit Appendix 5 (Transfer of Schools).

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

Section 8: Unclassified Studies and Qualifying Years

PURPOSE
To ensure that students receive student financial assistance for no more than 52 weeks while obtaining the prerequisite requirements to be admitted into their chosen post-secondary program, since these students are not pursuing a credential as required by federal criteria.

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

- has completed an undergraduate degree and is enrolled in the ‘unclassified studies’ or ‘qualifying year’ to satisfy prerequisite requirements for a specific graduate program or
- cannot enter into an undergraduate major without first completing 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.
GUIDELINES

The post-secondary institution where the student is enrolled in ‘unclassified studies’ or a ‘qualifying year’ must identify the program on their Institutional Appendix.

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

Section 9: Co-op Students and Paid Work Terms

PURPOSE

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

POLICY

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

Co-op students and students in paid work terms 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, providing the work term(s) constitute, or are equivalent to, an essential element of the program of study.

GUIDELINES

Students apply for assistance one semester at a time

It is recommended that students in co-op programs or paid work terms apply for student financial assistance one semester at a time. When assessing a student's need for student financial assistance while on a co-op or work term, StudentAid BC assesses the student’s co-op or paid work term gross earnings as study period income.

If a student applies for student financial assistance during the co-op or paid work term, a reassessment is required to include the co-op or work term gross earnings when calculating financial need. Students must indicate their gross earnings on Appendix 7 (Request for Reassessment).

Students who apply for two semesters of funding (e.g., September to April) and subsequently qualify for a co-op or work term placement in their first semester, and do not wish to be considered for student financial assistance, must submit Appendix 7 (Request for Reassessment) to change the original start date to the beginning of the second semester.

If the student wishes to be considered for student financial assistance in the second semester while in a co-op or work term placement, the student must declare their co-op or work term income on Appendix 7 (Request for Reassessment).
Maintaining interest-free status

To maintain interest-free status, students must apply by submitting the online application available at studentaidbc.ca/maintain/interest-free or a paper schedule 2 application to their bank and/or National Student Loan Service Centre. If this is not provided, the study period end date will be considered to be the date of the last study period for which StudentAid BC funds and/or interest-free status was 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 or work term placement in their second semester, and do not wish to be considered for student financial assistance, must submit an Early Completion of Studies Notification form and a Schedule 2 (Confirmation of Enrolment) to extend their interest-free status.

Pre-study co-op and work term periods

If a student is on a co-op or work term placement during the pre-study period and is not receiving student financial assistance from StudentAid BC, the student must claim their co-op or work term earnings and their tuition and book costs. Co-op and work term students receiving student financial assistance from StudentAid BC during their pre-study period do not claim co-op or work term earnings or tuition and book costs.

Note: 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.

Section 10: International Exchange

PURPOSE

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

POLICY

Students classified by their post-secondary institution as being on an “international exchange” are eligible to apply for student financial assistance. The international exchange course credit(s) must be a part of an eligible program (as defined in this manual) at the home post-secondary institution. Students on an international exchange must maintain full-time status at the home post-secondary 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 student financial assistance 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 student financial assistance.
CRITERIA

The student’s home post-secondary institution must have a partnership agreement or 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 post-secondary institution in advance of StudentAid BC funding and must be transferable (at a full-time equivalent) to the home post-secondary institution.

After the student completes the exchange, the home post-secondary institution must review the credits obtained, confirm transferability and promptly report any withdrawal and/or unsuccessful term as per standard StudentAid BC policy.

Note: StudentAid BC recognizes that reporting of credit from the international post-secondary institution may take longer than the standard StudentAid BC policy that requires post-secondary institutions to report withdrawals and unsuccessful terms within six weeks.

Tuition fees for the exchange are paid to the home post-secondary institution. See Chapter 2 for a definition of tuition fees and what can and cannot be included.

Allowed costs

The Moderate Standard of Living will be used for all living-cost allowance calculations (as outlined in this Policy Manual) for all international exchange programs.

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 claimed as exceptional expenses.

Period of study

Exam periods 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 programs are included in the period of study for the purpose of assessment. However, optional orientation period are not included.
Section 11: Prisoners and Parolees

PURPOSE
To limit student financial assistance to students who have demonstrated a financial need. Prisoners are not eligible for student financial assistance as they are provided with living costs as well as a variety of educational services funded through the correction system.

POLICY
Students (prisoners) who are within the corrections system (prison, criminal mental health facility, pre-trial prison, etc.) 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, Canada Student Grants or other programs. Students who are on parole are eligible to apply for student financial assistance. Students who are on day parole are eligible to apply for student financial assistance to cover the costs associated with their tuition, books, transportation and miscellaneous costs.

PROCEDURE
1. Students who are within the corrections system and who apply for student financial assistance will be placed on the restricted list until they become eligible for student financial assistance.
2. A standard assessment will apply to students on parole, unless they are on day parole.
3. If the student is on day parole, the student must submit an Appeal Request form. The Appeal Unit will override the living costs, since these costs are already provided by federal/provincial authorities.

Section 12: Developmental Programs

PURPOSE
To ensure students who are enrolled in Adult Basic Education (ABE), English as a Second Language (ESL) or Adult Special Education (ASE) or other developmental courses or programs and who are also enrolled in a full-time post-secondary level program receive the student financial assistance for which they are eligible.

POLICY
Students who are only enrolled in ABE, ESL or ASE or other developmental courses or programs are not eligible for post-secondary education funding through StudentAid BC. These courses are considered to be studying at the developmental level. Students in these courses are eligible to apply for the Adult Upgrading Grant (AUG), which is available at participating B.C. public post-secondary institutions.

Students enrolled in ABE, ESL, ASE or other developmental courses may be eligible for StudentAid BC funding in specific circumstances.
Students eligible for Adult Upgrading Grant (AUG) funding only

Students who are only enrolled in ABE, ESL or ASE or other developmental courses or programs are not eligible for post-secondary level funding through StudentAid BC. These courses are considered to be studying at the developmental level.

Direct and targeted educational costs for students demonstrating financial need and enrolled in eligible AUG course(s) may be considered for AUG funding. Financial aid officers at the institutions will decide which of the allowable costs may be funded, dependent on the institutional AUG budget and the determined need of the student.

Students eligible for AUG funding and part-time StudentAid BC funding

Students who are enrolled in ABE, ESL, ASE or other developmental courses back-to-back with a period of post-secondary level studies (e.g., six weeks of ABE, ESL, ASE or other developmental followed by six weeks of trades or technology) may:

- apply for AUG funding for the ABE, ESL, ASE or other developmental courses and
- apply for part-time funding through StudentAid BC for the post-secondary level courses.

Note: Students who have participated in alternate education programs 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.

Students eligible for StudentAid BC funding only

Students who are enrolled in at least 60 percent of a full course load in post-secondary studies and at the same time are enrolled in one or two ABE, ESL or ASE courses may apply for student financial assistance through StudentAid BC. Students attending private post-secondary institutions must maintain a minimum number of instructional hours per week as determined by the institution for full-time study, not including ABE, ESL, ASE or other developmental courses. The absolute minimum number of hours of study for a full-time program in a private post-secondary institution is 20 instructional hours per week and 15 instructional hours for aviation schools. These students are not eligible for funding under AUG, since StudentAid BC provides student financial assistance at 100 percent of the tuition and books. The difference between the student's actual tuition and book costs should be sufficient to cover the ABE, ESL and ASE course costs.

Students eligible for both StudentAid BC and AUG funding

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

Section 13: Students Sponsored by Employment and Social Development Canada

Students sponsored by Employment and Social Development Canada (ESDC) for full educational costs are not eligible for StudentAid BC funding unless they can demonstrate they have education-related costs not covered through ESDC. Students who have, or are planning on receiving ESDC sponsorship, should discuss their situation with ESDC in order to prevent any potential overawards.
Chapter 4: Application Process

This chapter provides an overview of some of the key elements of the contractual relationship between the student and the Province when a student applies for and receives student financial assistance from StudentAid BC. It also summarizes:

- the application process,
- the process by which students are informed of their student financial assistance and
- the responsibilities of the student and their post-secondary institution to ensure that the student receives their funding in a timely manner.

Section 1 – Contractual Relationship

Section 2 – Applying for Student Financial Assistance

Section 3 – Release of Funds

Section 4 - Lost Cheques

Section 1: Contractual Relationship

When a student is approved for full-time funding, the Province and the student enter into a contractual relationship that provides the legal framework for the funds disbursed to the student. For the B.C. loan portion of student financial assistance, this legally binding contract is either:

- the Master Student Financial Assistance Agreement for loans issued on or after August 1, 2011 or
- the Master Student Loan Agreement and the Consolidation Agreement for loans issued prior to August 1, 2011, if a Master Student Financial Assistance Agreement (MSFAA) has not been signed.

Students must complete an application package and sign a declaration when applying for student financial assistance. The application package and declaration are considered part of the contract for both the loan and grant portion of student financial assistance.

Many StudentAid BC policies form part of the contractual relationship between the Province and the student. The policies that govern StudentAid BC are described in this StudentAid BC Policy Manual and posted on the StudentAid BC website at www.studentaidbc.ca.
Section 2: Applying for Student Financial Assistance

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

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

Eligibility for student financial assistance will be assessed using standard policies and 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.

PROCESS
1. Students apply online if they are applying for funding to attend a post-secondary institution that participates in the online application portal. Students who wish to apply for funding using a paper application must demonstrate why they are unable to use the online applicant and should call StudentAid BC for further information.

2. Students may only submit one application for each study period. Submitting multiple applications will cause validation errors and delays. A student’s study period cannot exceed 52 weeks.

3. Students who are attending a non-semester program are expected to submit one application for the entire study period.

4. Applications must be submitted indicating dollar amounts in Canadian currency. Post-secondary institution officials outside of Canada are advised of this requirement in Appendix 3.

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

The final deadline for complete applications (including appeals, reassessments and transfers) to be received at StudentAid BC is six weeks before 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 student financial assistance, unless approved on appeal.

Release of information to student or third party

PURPOSE
To provide students with the option of identifying a trusted third party who can access information on their behalf in the event they are unable to do so themselves.
POLICY

If the student has provided a release of information contact, the person identified can receive information about the student’s application.

GUIDELINES

The StudentAid BC application contains a ‘Release of Information’ section where students can consent to the disclosure of information related to their application to a named third party.

If students complete this section of the application form, they permit the release of information related to the application, any appendices, forms and assessment information to the person they have identified in this section.

Signing the application form

Students can complete and submit their application online, and where appropriate on paper.

An online signature is a “one-time signature”

The signature provided by the student on the online application form and, if applicable, by the student’s parent or spouse on associated online forms, is considered a “one-time signature.”

This means that if the student, or their parent or spouse, submits an additional form within two years of signing the first application, a subsequent signature will not be required.

Paper-based signatures apply to one document only

If the student completes the paper-based application, an ink signature will be required for each subsequent paper-based application or appendix submission. This includes Appendix 5 (Request for Transfer of School) and Appendix 7 (Request for Reassessment).

A power of attorney cannot sign the application form

A power of attorney is not longer to sign the application form on behalf of a student, unless the student is physically unable to write or sign documents due to a permanent disability. Students should use the online application if they are unable to sign a paper application.

If the student is unable to apply online or sign their own paper application, they must submit their application with the power of attorney signing the declaration. The student’s application will be held pending until the Case Review Unit reviews the student’s appeal documenting the reason(s) why the student is unable to sign the application.

Student identification and passwords

Students must not share their StudentAid BC user ID and password with anyone, including their parents, spouse, financial assistance officers or post-secondary institution officials. This is to protect the privacy of students’ personal information.
Cancelling an application for student financial assistance

POLICY

Students can cancel their application for full-time student financial assistance provided the funds have not already been issued.

PROCEDURE

1. The student notifies StudentAid BC in writing (or via email at SABC.SSU@gov.bc.ca) requesting that their application for full-time student financial assistance be cancelled and providing reasons for this request. Verbal requests for cancellation will not be accepted. However, if a student makes a verbal request, StudentAid BC will 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 post-secondary institution owners/operators due to non-attendance by a student.

Students who change their decision to cancel the application must submit a new application if the original application has already been cancelled. If the original application has not already been cancelled, the student must advise StudentAid BC in writing to cease the cancellation process.

Section 3: Release of Funds

PURPOSE

To ensure students receive the funding for which they are eligible in a timely manner.

POLICY

Student loan or grant funding will only be released when:

- an active Master Student Financial Assistance Agreement has been processed and
- confirmation of the student’s enrolment has been received from the post-secondary institution for each disbursement of funds.

PROCESS

StudentAid BC sends student a Notification of Assessment

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

- the type of funding the student is eligible to receive,
- the amount of funding approved,
- when the student will receive the funding and
- where the funding will be sent.
Chapter 4: Application Process

StudentAid BC Policy Manual 2015-2016

Student returns the MSFAA

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

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

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

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

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

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

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

Student confirms identity at a Canada Post outlet

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

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

1. Social insurance number card or a copy of their Canada Revenue Agency Notice of Assessment from their income tax return.
2. Official government-issued photo identification (i.e. a driver’s license, passport, etc.).
3. A void, personal cheque for the bank account of a Canadian financial institution where the student wants the money to be deposited. If the student does not have a void cheque, the student must complete the electronic funds transfer section of the MSFAA that identifies where the student wants the money to be deposited.

Postal outlet staff will forward the MSFAA and void cheque, if applicable, to the National Student Loans Service Centre. The National Student Loans Service Centre will disburse the funds on or after the disbursement date stated on the Notification of Assessment once confirmation of the student’s enrolment is received from the institution.

If the National Student Loans Service Centre receives an unsigned MSFAA, the National Student Loans Service Centre will contact the student. The National Student Loans Service Centre will mail or fax a copy of the MSFAA to the student for their signature and initial on the terms and conditions pages. The MSFAA must be returned by fax or mail to the National Student Loans Service Centre.
Studying outside of Canada
If the student is studying outside of Canada, they can mail their completed MSFAA directly to the National Student Loans Service Centre along with two clearly readable photocopies of the following:

1. Their social insurance number card or their Canada Revenue Agency Notice of Assessment from their income tax return.
2. Their official government-issued photo identification (i.e. a driver’s license, passport, etc.).

The student must also include a void personal cheque for the bank account of a Canadian financial institution where the student wants the money to be deposited.

Using a power of attorney
If a student is physically unable to sign the MSFAA because of a permanent disability, the student can appoint a power of attorney. In this case, the student must complete a Power of Attorney form, which identifies the person who will act on behalf of the student. The Power of Attorney form can be downloaded from CanLearn.ca or by contacting the National Student Loans Service Centre.

A student might also require a power of attorney to submit the MSFAA on their behalf if the student is studying outside of Canada. In this case, the power of attorney will require the following:

1. The original MSFAA.
2. A copy of the student’s social insurance number card or Canada Revenue Agency Notice of Assessment.
3. A void, personal cheque for the bank account of a Canadian financial institution where the student wants the money to be deposited, or the completed electronic funds transfer section of the MSFAA, completed by the student’s financial institution.
4. Original proof of legal power of attorney.

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

Post-secondary institution confirms student’s enrolment
The student loan and/or grant funding will only be released after the post-secondary institution has confirmed that the student is enrolled in an eligible, full-time post-secondary educational program for the entire study period for which the student has been awarded funding. The post-secondary institution can ask that some or all of the funds be paid to the post-secondary institution to cover the student’s academic fees.

Post-secondary institutions should ensure that the following information is correct:

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

Post-secondary institutions must not confirm a student’s enrolment if:

• the student has withdrawn from full-time study or dropped below 60 percent of a full course load (or 40 percent for students with a permanent disability or
• 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.

Electronic confirmation of enrolment process
StudentAid BC will accept electronic confirmation of enrolment before (up to 26 days prior to disbursement date), on or after the student’s study period start date.

1. Up to 26 days prior to the disbursement date, StudentAid BC electronically transmits a file to each post-secondary institution participating in the electronic confirmation of enrolment program identifying their upcoming disbursements.
2. The post-secondary institution confirms that the student is full-time and provides instructions on the amount to be sent to the post-secondary institution, if any.
3. Files are transmitted daily to and from StudentAid BC and the participating post-secondary institutions.
4. StudentAid BC sends an electronic funds transfer file to the National Student Loans Service Centre. The National Student Loans Service Centre deposits the funds into a student’s account within seven business days.

Non-electronic confirmation of enrolment process
Post-secondary institutions that do not confirm enrolment electronically can confirm a student’s enrolment on or after the disbursement date on the paper Confirmation of Enrolment form. Confirmation of enrolment cannot be accepted after the study period end date.

If the post-secondary institution requires paper confirmation of enrolment, StudentAid BC will post the Confirmation of Enrolment form to the student’s StudentAid BC dashboard.

A post-secondary institution official will confirm the student’s full-time enrolment and mail or fax the Confirmation of Enrolment form to StudentAid BC.

Post-secondary institutions must ensure the following criteria are met before they sign the paper Confirmation of Enrolment form:

• The student is registered full-time on or after the first day of classes for the study period for which the funding is given.
• The document is not signed until the student is enrolled.
• The student is in agreement with any request to release all or a portion of the loan funding directly to the post-secondary institution and signs accordingly.
• The cumulative total of all funds directed to the post-secondary institution does not exceed the cost of tuition, books and fees as indicated on the Appendix 3 form.
Funds deposited into student’s bank account

Student financial assistance is issued via electronic funds transfer for all students.

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

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

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

Third-party bank accounts, such as those for the student’s parents, will not be accepted.

Loans will be disbursed after the study period end date on an exception basis only. Students must submit an appeal.

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

Funds disbursed to post-secondary institution

B.C. student loan funding is initiated three days before the study start date for post-secondary institutions that confirm enrolment electronically, or on or after the study start date for post-secondary institutions that do not.

The fund disbursement may be split between the student and the post-secondary institution. 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 Loans Program policy.

International post-secondary institutions requesting funding will receive funding via a cheque in Canadian dollars.
Section 4: Lost Cheques

PURPOSE
To ensure students are not prevented from attending post-secondary study due to the loss or destruction of a cheque issued by the Province (StudentAid BC).

POLICY
If a cheque has been lost or destroyed it may be replaced by StudentAid BC. If the original cheque was issued 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.

PROCEDURE
The cheque replacement process involves staff of StudentAid BC, the Ministry’s Financial and Management Services Division, and the Ministry of Finance’s Treasury Payment Services. 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, described below:

1. The student or financial aid officer advises StudentAid BC that a cheque has either been lost or destroyed and requests that a Bond of Indemnity form be sent to the student for completion and return to StudentAid BC. StudentAid BC requires original forms; therefore, forms sent by email or fax will not be accepted.

2. When StudentAid BC is alerted to the situation, the finance audit clerk forwards a ‘Cheque Inquiry’ to the Ministry’s Financial and Management Services Division, who inquires whether or not the cheque has been cashed. If the cheque has been cashed, a copy is forwarded from the Treasury Payment Services office to StudentAid BC and the student is advised.

   If the cheque has not been cashed, a stop payment is placed on the cheque. Once the fully completed Bond of Indemnity form has been received, a replacement cheque is issued.

   The witness section of the Bond of Indemnity form must be 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 Financial and Management Services Division to arrange a replacement cheque.

   The re-issued cheque will be forwarded directly to the student or the disability coordinator. It takes approximately three weeks to receive the replacement cheque.
CHAPTER 5: NON-REPAYABLE FINANCIAL ASSISTANCE

This chapter describes the non-repayable scholarships, bursaries, grants, awards and targeted funding available to full-time students.

Students are considered for the student financial assistance programs described in this chapter based on the information provided on their StudentAid BC application. These programs are funded by either:

- Employment and Social Development Canada for Canada Student Grants or
- the Province of British Columbia for British Columbia grants.

Please refer to Chapter 6 for information on student financial assistance for students with disabilities and Chapter 12 for information on student financial assistance for part-time students.

Section 1 – Adult Upgrading Grant Program

Section 2 – B.C. Access Grant – Labour Market Priorities

Section 3 – Canada Student Grants

Section 4 – Lieutenant-Governor’s Silver Medal

Section 5 – Nurses Education Bursary (under review)

Section 6 – Pacific Leaders Programs – Scholarships

Section 7 – Youth Educational Assistance Fund

Section 8 – T4A Information

Section 1: Adult Upgrading Grant

The Adult Upgrading Grant (AUG) program is a financial needs-based assistance program. It provides a non-repayable grant to students at participating public B.C. post-secondary institutions who are enrolled in developmental programs such as:

- Adult Basic Education,
- English as a Second Language and
- Adult Special Education.

Financial aid officers at the participating B.C. public post-secondary institutions determine students’ eligibility based on policy set out by the Ministry.
Section 2: B.C. Access Grant – Labour Market Priorities

PURPOSE
To incent students to access and complete training programs tied to specific in demand occupations, where there are available seats, with upfront grants to offset upfront costs, financial need not met by StudentAid BC funding and by keeping debt loads manageable.

POLICY
The BC Access Grant – Labour Market Priorities (BCAG-LMP) program provides up to $13,000 to students without dependents or $16,400 to students with dependents, who demonstrate financial need and are enrolled in selected training programs that align with British Columbia’s labour market priorities and that are offered at eligible B.C. public post-secondary institutions.

The BCAG-LMP will consist of four components:

1. Tools
2. Unmet Need
3. Loan Paydown
4. Relocation

The BCAG-LMP will help reduce debt and provide grant funding for upfront costs, such as tools and relocation, and where the maximum aid available for students through government student financial assistance programs is insufficient to meet all program costs.

To qualify, students must demonstrate financial need and be enrolled in training programs that align with the province’s labour market priorities.

The BCAG-LMP is non-repayable assistance in the form of grants and debt reduction measures, with awards based on calculated financial need.

The BCAG-LMP relocation component has additional criteria that students must meet in order to be eligible for funding.

CRITERIA

Student eligibility criteria

Students will be automatically assessed for all components of this grant when they submit their StudentAid BC application form, with exception of the Relocation Component which requires a separate application.

To be eligible for the BCAG-LMP, students must:

- meet general StudentAid BC eligibility criteria for full-time students,
- begin their program of study on or after August 1, 2014,
- be enrolled in an eligible foundation or pre-apprentice programs,
- be attending an eligible B.C. post-secondary institution,
• demonstrate at least $100 in financial need on the full-time StudentAid BC application, and
• for students applying for the relocation component, demonstrate a move in excess of 100 kilometres for students requesting the relocation grant

### Eligible post-secondary institutions and programs

The list of eligible programs and institutions will be reviewed prior to the start of each program year. The following post-secondary institutions and programs are eligible for the 2015-16 BCAG-LMP:

Eligible post-secondary institutions include:

- BC Institute of Technology
- Camosun College
- College of New Caledonia
- College of the Rockies
- Kwantlen Polytechnic University
- Nicola Valley Institute of Technology
- North Island College
- Northern Lights College
- Northwest Community College
- Okanagan College
- Selkirk College
- Thompson Rivers University
- University of the Fraser Valley
- Vancouver Community College
- Vancouver Island University

Eligible post-secondary programs include:

- Power Engineering
- Industrial Mechanics/Millwright
- Steamfitters, Pipefitters, Sprinkler System Installers
- Welders/related Machine Operators
- Carpenters
- Industrial Electricians
- Heavy Mechanical Trades*
- Mining Industry Certificate
- Oil and Gas Field Operations
- Heavy Equipment Operators (except Crane Operators)
- Ironworkers
- Sheet Metal Workers
- Gas Fitters

*Includes Heavy Duty Mechanic; Commercial Transport Mechanic; Diesel Engine Technician

### Four components of the B.C. access grant – labour market priorities

#### Tools Component

A flat award of $500 will be awarded to students to offset the cost of tools and/or equipment for students pursuing one of the targeted programs at an eligible institution listed above.

#### Loan Component

A maximum of $2,000 for students without dependents or $5,400 for students with dependents will be awarded to students who enrol in one of the targeted programs. This grant will reduce the B.C. student loan (BCSL) received for the program.
Unmet Need Component

Unmet need is the difference between the maximum student aid available (see Chapter 8 Section 1) and the actual cost of education and living expenses based on the Student Financial Assistance System (SFAS) needs assessment. A maximum of $6,500 will be available to assist students to address their unmet need as determined by (SFAS).

Relocation Component

A relocation grant will be awarded to students who need to move in order to pursue studies in one of the targeted programs at one of the eligible institutions with capacity listed above.

Three grant rates are available depending on the distance travelled to relocate:

- 100 to 500 kilometres = $2,000
- 501 to 1,000 kilometres = $3,000
- More than 1,000 kilometres = $4,000

Students who are living outside of B.C., but continue to meet the definition of a B.C. resident and are returning to B.C. may apply for the relocation component; however, for the purpose of calculation the distance of the move, Point A will be the last city in B.C. they lived before leaving the province.

A separate application is required to be completed and submitted in order to be considered for the relocation component (see StudentAid BC website for application).

Applications for the relocation grant will not be accepted after the study period end date.

Award configuration

The tools and relocation components are set as flat amounts. The unmet need and loan amounts are based on outstanding amounts and are awarded up to a maximum.

The tools, relocation and unmet need components may exceed a student’s assessed need.

The loan component replaces the student’s BCSL associated with the program for which the BCSL was received.

Release of funding

Funding for the tools and unmet need components is distributed by means of a consolidated cheque mailed to the student. Students must submit the relocation application for consideration of the relocation grant and upon confirmation of eligibility, a separate cheque will be issued. Funding for the Loan component will be applied to the Student’s BCSL account at the end of the program of study.

Overawards

For more information on overawards, see Chapter 10
Withdrawal

If a student does not complete their study period for which they have been awarded the funds, they will be deemed to have withdrawn. See Chapter 10 Provincial Grant overawards section for more information on the collection of overawards.

Reinstatement after a withdrawal

If the student has withdrawn from the program but wishes to be reinstated for consideration of a future BCAG-LMP grant, the student must repay any overawarded funding.

Section 3: Canada Student Grants

OVERVIEW

This section describes the following three Canada Student Grants:

- Canada Student Grant for Students from Low-Income Families (CSG-LI),
- Canada Student Grant for Students from Middle-Income Families (CSG-MI) and
- Canada Student Grant for Full-Time Students with Dependants (CSG-FTDEP).

Students are automatically assessed for their eligibility for these grants when they submit their StudentAid BC application form. Students can receive the grant in each year of their studies if they continue to meet the grant criteria.

Award configuration

Canada Student Grant amounts are set as a flat amount and may exceed a student’s assessed need.

For example, if a low-income student demonstrates $1,400 of assessed need, the student would still receive a CSG-LI grant of $2,000 assuming a study period of eight months. In this case, the student does not require a loan.

A student’s assessed need is determined when they apply for full-time student financial assistance. 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.

See Chapter 8 for other examples of Canada Student Grant award configurations.
Chapter 5: Non-Repayable Financial Assistance

Release of funding

The Canada Student Grants are distributed via electronic funds transfer at the beginning and midpoint of the study period using the direct deposit information provided by the student through the National Student Loan Service Centre.

If the study period is greater than 17 weeks, the grants are disbursed in two instalments: once at the beginning and once at the midpoint of the study period. If the study period is 17 weeks or less, the grants are distributed in one instalment at the start of the study period.

Overawards

For information on Canada Student Grant overawards see Chapter 10.

Canada Student Grant for Students from Low-Income Families

PURPOSE

To provide Canada Student Grant funding is designed to encourage students from low-income families to participate in post-secondary education by decreasing financial barriers.

POLICY

The Canada Student Grant for Students from Low-Income Families (CSG-LI) provides $250 per month of study to students from low-income families who are enrolled full-time in a post-secondary program that is eligible for student financial assistance. Students are automatically eligible for the CSG-LI if they apply for full-time student financial assistance and meet all the following criteria:

• are from a family where the 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 and
• are pursuing full-time post-secondary studies leading to an undergraduate degree, certificate, or diploma, and in a program of at least two years’ (at least 60 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 continue to meet the eligibility criteria.

Canada Student Grant for Students from Middle-Income Families

PURPOSE

To provide Canada Student Grant for Students to provide an incentive to students from middle-income families to participate in post-secondary education by decreasing financial barriers.

POLICY

The Canada Student Grant for Students from Middle-Income families (CSG-MI) provides $100 per month of study to students from middle-income families who are enrolled full-time in a post-secondary program. Students are
automatically eligible for the CSG-MI if they apply for full-time student financial assistance and meet all the following criteria:

- are from a family where the total family income for the previous year was greater than the before tax low-income cut-off threshold for the low-income grant but less than the middle-income threshold (see Chapter 14),
- have an assessed financial need of at least $1 and
- are pursuing full-time post-secondary studies leading to an undergraduate degree, certificate or diploma, and in a program of at least two years (up to 60 weeks) duration at a designated institution.

Students are eligible for the CSG-MI for each year of their undergraduate post-secondary studies as long as they continue to meet the eligibility criteria.

Canada Student Grant for Full-Time Students with Dependants

**PURPOSE**

To provide Canada Student Grant funding to full-time, low-income students with dependent children.

**POLICY**

The Canada Student Grant for Full-time Students with Dependants (CSG-FTDEP) provides $200 per month of study to students with dependent children. Students are automatically eligible for the CSG-FTDEP if they apply for full-time student financial assistance 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 start of the study period and
- are from a family where the total family income is less than the low-income cut-off (LICO) threshold for the low-income grant.

Students are eligible for this grant for each year of their post-secondary studies (including undergraduate and graduate levels) as long as they meet the eligibility criteria.

Section 4: Lieutenant-Governor’s Silver Medal

Post-secondary institutions nominate students for Lieutenant-Governor’s Silver Medals, which are given by the Lieutenant Governor of British Columbia. Students are eligible if they:

- are enrolled in a vocational or career program less than two years in length,
- have excelled in their studies and
- contributed in a positive way to their post-secondary institution or community.
Section 5: Nurses Education Bursary (under review)

PURPOSE
To provide non-repayable funding to qualified applicants in eligible B.C. nursing programs.

POLICY
The annual Nurses Education Bursary (NEB) budget is allocated to students from B.C. public and private post-secondary institutions proportionately based on the percentage of full-time StudentAid BC loan-eligible applicants in nursing programs in the bursary period.

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. Only approved applicants will be notified by StudentAid BC.

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

To be eligible, students must be enrolled full time in an eligible nursing program at a designated B.C. post-secondary institution, with the program leading to a certificate, diploma or degree recognized for nursing practice in B.C.

Students in eligible nursing programs are automatically assessed for the NEB 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 and
- January to April.

Students are not eligible for an NEB if they are:

- in default of a B.C. student loan,
- with bankruptcies including B.C. student loan,
- under audit at StudentAid BC or
- part-time students.

Withdrawal
All NEB recipients 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.
Chapter 5: Non-Repayable Financial Assistance

Reinstatement after a withdrawal

If a NEB recipient is deemed to have withdrawn from their program and the student wishes to be reinstated for consideration for a future NEB, the student must repay the bursary, or a pro-rated portion depending on the date of withdrawal.

Appeals

If a NEB recipient has withdrawn from their program due to extenuating circumstances, the student may appeal to be reinstated without having to repay the bursary in whole or in part. The student must provide proof of the extenuating circumstances that led them to withdraw from the program.

Students cannot appeal the NEB decision for any errors or omissions on the full-time StudentAid BC application made by applicants, post-secondary institution officials or StudentAid BC officials, including missed bursary deadlines and wrong program codes. Students can apply again in the next bursary period and their application will be considered if they meet the eligibility criteria.

Section 6: Pacific Leaders Programs – Scholarships

Pacific Leaders Scholarships for Public Servants

Employees of the BC Public Service may be eligible for scholarships to cover the cost of tuition and books for post-secondary programs in areas that align with the government’s current and future skill needs. Students can access scholarships 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.

For more detailed information about this program, please visit the Pacific Leaders Program website at http://www2.gov.bc.ca/myhr/article.page?ContentID=542bf8d0-f652-c01e-eaa7-2e8ded21542f

Pacific Leaders Scholarships for Children of Public Servants

The Pacific Leaders Scholarships for Children of Public Servants is open to any qualified student with a parent who has been in the BC Public Service for three years or more. 60 scholarships valued at $2,500 each are offered every year.

To be eligible, students must:

- be enrolled in a bachelor’s degree program or trade, technical or a vocational training at a public or private post-secondary institution in B.C. designated by the province,
- be under 25 years old as of April 30 in the year they apply,
- have not previously received a Pacific Leaders Scholarships for Children of Public Servants and
- have a parent who is working full time or part time as a regular employee of the BC Public Service for at least three years as of April 30 of the year the student applies for the scholarship. Children of federal government employees transferring to the B.C. Public Service are also eligible to apply for this
scholarship, effective the date of the parent’s transfer, provided their parent has three years of service when combining federal and provincial service. Employees of the broader public sector (i.e. health authorities, school districts, police, municipal employees) are not eligible.

Scholarship winners will be chosen by an internal selection committee of the provincial government.

Applications will be judged based on the following criteria:

- Solid academic achievement (B or better).
- An essay written by the student explaining the contribution that public service employees provide to the citizens of British Columbia.
- The student’s communication skills.

The deadline for applications is April 30 and scholarship winners are notified in June. For more information on this program, please refer to Pacific Leaders Program website at http://www2.gov.bc.ca/myhr/article.page?ContentID=542bf8d0-f652-c01e-eaa7-2e8ded21542f.

Section 7: Youth Educational Assistance Fund

**PURPOSE**

To provide an annual grant of up to $5,500 to former B.C. youth in continuing custody. Students can receive a maximum of four YEAF grants over their lifetime.

**POLICY**

To be eligible for Youth Education Assistance Fund (YEAF), students must be:

- between the ages of 19 and 24 and
- taking at least 60 percent of a full course load at a designated post-secondary institution (40 percent for students with permanent disabilities) in an eligible program at least 12 weeks in length.

Prior to turning 19 years old, or for at least five years immediately before the youth’s adoption or permanent transfer of custody to a person other than a parent under s. 54.1 of the Child, Family and Community Service Act (CFCSA), the student must also have been:

- in the continuing custody of a director designated under section 91 of the CFCSA, or
- under the guardianship of a director pursuant to section 51(1)(a) of the Infants Act, or
- under the guardianship of a director of adoption pursuant to the Adoption Act.

Grants are $5,500 per program year for a lifetime maximum of four awards.

To be eligible for YEAF, students are not required to be eligible for or to apply for full-time student financial assistance.
For more information, call StudentAid BC at 1-888-561-1818 or contact a Ministry of Children and Family Development office.

**Section 8: T4A Information**

The Canada Revenue Agency requires StudentAid BC to issue a T4A for all non-repayable financial assistance, such as grants, bursaries and scholarships, provided to students.

Non-repayable student financial assistance 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 the non-repayable student financial assistance will be counted as taxable income.
CHAPTER 6: PROGRAMS FOR STUDENTS WITH PERMANENT DISABILITIES

This chapter describes the programs that are available for students with permanent disabilities. StudentAid BC Permanent Disability Programs are federal and provincial government programs administered under the Canada Student Financial Assistance Act and B.C. Order-in-Council #1252. The programs 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.

Section 1 – Eligibility Criteria

Section 2 – Permanent Disability Programs

Section 3 – Debt Management

Section 4 – Disability Services for B.C. Public Post-Secondary Institutions

Section 1: Eligibility Criteria

POLICY

StudentAid BC Permanent Disability Programs are subject to the general eligibility criteria applicable to all StudentAid BC financial assistance programs outlined in this manual.

To be eligible for any of the Permanent Disability Programs, students must meet StudentAid BC general eligibility criteria and they must also:

- demonstrate at least $1 in financial need and
- have a documented permanent disability as defined by the Canada Student Financial Assistance Regulation.

Some Permanent Disability Programs have additional criteria that students must meet to be eligible for funding.

Students with permanent disabilities must answer “yes” to the question “Are you a person with a permanent disability?” on the StudentAid BC application to be considered for the Permanent Disability Programs.
**Definition of a permanent disability**

The Canada Student Financial Assistance Regulation defines a permanent disability 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.

**Documentation of a permanent disability**

Documentation of a permanent disability to establish permanent disability status with StudentAid BC is usually only required once. The 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, the psycho-educational assessment must be from a registered psychologist and be less than six months old.

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 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 the student’s permanent disability affects them in an educational setting or the labour force may be submitted in place of the Verification of Permanent Disability section of the Permanent Disability Programs Application.

Students who complete the Permanent Disability Programs Application form and successfully establish documentation of a permanent disability will not normally be required to resubmit the application or documentation in subsequent years to be eligible for the Canada Student Grant for Persons with Permanent Disabilities, the Supplemental Bursary for Students with Disabilities or the B.C. Access Grant for Full-Time Students with Permanent Disabilities as long as their status remains in good standing (not in default, delinquent or bankruptcy status).

StudentAid BC reserves the right to request updated or additional documentation as determined necessary to establish or re-establish eligibility if documentation is dated or insufficient.

**Financial need assessment**

Students with a permanent disability studying either full time or part time at an eligible post-secondary institution may be eligible for student financial assistance. To be eligible for any of the Permanent Disability Programs, students must demonstrate at least $1 of financial need on either the full-time or part-time StudentAid BC application.
Section 2: Permanent Disability Programs

OVERVIEW

Students with a documented permanent disability diagnosis and demonstrated financial need who are currently studying or planning to study at a post-secondary institution may qualify for the following programs:

- Canada Student Grant for Persons with Permanent Disabilities (CSG-PD),
- Canada Student Grant for Services and Equipment for Persons with Permanent Disabilities (CSG-PDSE),
- 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) Assistance Program for Students with Permanent Disabilities (APSD),
- Learning Disability Assessment Bursary (LDAB) and
- Assistive Technology British Columbia (ATBC) Loan Bank Services.

Students are eligible for these grants for all years of post-secondary studies, including those beyond the undergraduate level, as long as they meet the eligibility criteria.

Canada Student Grant for Persons with Permanent Disabilities

OVERVIEW

The Canada Student Grant for Students with Permanent Disabilities (CSG-PD) provides funding of $2,000 per program year (August 1 to July 31). To be eligible for this grant, students must:

- be pursuing post-secondary studies on a full-time or part-time basis at a designated post-secondary institution and
- meet the criteria for students with permanent disabilities as defined above.

Award configuration for full-time students

The $2,000 grant may exceed a student’s assessed need. For example, if a student demonstrates $1,400 of assessed need when they apply for full-time student financial assistance, the student would still receive a grant of $2,000.

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 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 two weeks before the study period end date, the applicant will not receive the CSG-PD grant funding. The award will be reconfigured and any remaining award will be issued as loan.

If there is a high assessed need, the student may receive the maximum federal loan in addition to the grant.

**Release of funding for full-time students**

The CSG-PD is distributed via electronic funds transfer at the beginning and midpoint of the study period using the direct deposit information provided by the student through the National Student Loan Service Centre.

The CSG-PD will be handled in one of two ways:

1. If StudentAid BC receives documented medical proof of the student’s permanent disability that meets CSG-PD criteria before the initial disbursement – either with the application, from previous applications or under separate cover to StudentAid BC – the grant will be paid as part of the initial Canada student loan disbursement.

2. If there is not sufficient medical information on file documenting the student’s permanent disability, an entry on the Notification of Assessment will request the documentation from the student and the grant award will be held back. Once sufficient medical information is received, the grant award will be released. If sufficient medical documentation is not approved two weeks before the study period end date, the student will not receive grant funding and any remaining award will be issued as loan.

**Part-time students**

The CSG-PD allows part-time students to receive additional grant funding before taking out part-time Canada student loans. Students are automatically assessed for this grant when they complete the Part-Time Studies Application. The CSG-PD is distributed via the Certificate of Eligibility Part-Time Student Loans and Grants document.

A student who is eligible to receive the CSG-PD, but does not want to take out a 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 CSG-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 10.
Canada Student Grant for Services and Equipment for Students with Permanent Disabilities

POLICY

The Canada Student Grant for Services and Equipment for Students with Permanent Disabilities (CSG-PDSE) provides up to $8,000 in non-repayable student financial assistance per academic year for full-time or part-time students with permanent disabilities who need exceptional education-related services or equipment, such as tutors, note-takers, interpreters, Brailers or technical aids.

The grant is intended to cover exceptional education-related services or equipment not accounted for by the needs assessment process. Assistance provided under this grant may exceed a student’s assessed need.

Allowable equipment and services
Where equipment and services are not already provided by the post-secondary institution as part of its legal duty to accommodate or provided by other agencies, CSG-PDSE grant funding can be used for the:

- sign language interpretation,
- specialized tutoring services (for disability-related learning barriers),
- note-takers,
- readers,
- attendant care (while attending a post-secondary institution),
- specialized transportation (e.g., handyDART to and from the post-secondary institution only),
- alternate formats (e.g., large or Braille print, talking textbooks),
- technical or recording equipment, including Braille, talking calculators and tape recorders,
- computers, other adaptive technical aids and software and
- 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 post-secondary institution they are attending.

For services, the student must provide one estimate from a service provider, detailing contact information, qualifications for the services offered and a description of the services to be provided for the student (including the 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, Assistive Technology British Columbia (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, ATBC will purchase the equipment on behalf of the student and then invoice the Ministry to recover the cost.

Equipment and services not covered by the CSG-PDSE
CSG-PDSE 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 or
• ergonomic furniture.

**Appropriateness and timeliness considerations**
StudentAid BC, or its designated agent has the authority to ensure that a student’s request for specific 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 best suits the student’s particular needs.

Additionally, applications for education-related equipment and/or services received during the last semester of a student’s program of studies should be carefully considered. For example, if a student has not requested CSG-PDSE funding for education-related equipment or services before submitting their application for CSG-PDSE 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 student financial assistance because the student has sufficient resources to cover education and living costs, the student may still qualify for a CSG-PDSE if they are in financial need of assistance to cover education-related services and equipment, such as a tutor or note-taker.

**Award configuration**
This grant provides students with a permanent disability who require 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.

In addition to receiving the CSG-PD a student may also be eligible for the CSG-PDSE. 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 CSG-PD grant) per program year.

**Overawards**
On a case-by-case basis, the appropriate authority may request full or partial repayment of a CSG-PDSE 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 or
• 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.
CSG-PDSE 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 criteria outlined below for a learning disability and is required for further accommodation, such as specialized services or adaptive equipment.

The $1,200 is included in the maximum entitlement of $8,000 per program year under the CSG-PDSE. 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 (not in default, delinquent and bankruptcy status) with the British Columbia Association of School Psychologists and be or have been employed by a provincially funded school board/college/university at the time of the learning disability assessment or
- be a psychological associate with limited register designation.

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 criteria for qualified assessors. 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 six months for the purpose of applying for the CSG-PDSE Learning Disability Reimbursement.

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
- show that the diagnosis significantly interferes with the student’s academic achievement or activities of daily living that require reading, mathematical or writing skills.

*’Substantially below’ is defined as a discrepancy of more than at least one standard deviation 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.

The learning disability assessment report must:

- clearly state a diagnosis of a learning disability meeting current DSM diagnostic criteria that describes the level of severity and the manner in which the disability significantly interferes with academic functioning and
- contain 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.
BC Supplemental Bursary for Students with Disabilities

The BC Supplemental Bursary for Students with Disabilities (SBSD) is available to students with a permanent disability who are studying part time or full time at a designated public post-secondary institution in B.C. and taking post-secondary level courses.

An $800 bursary per program year is available to full-time or part-time students with permanent disabilities who are enrolled in a course load of 40% or greater.

A $400 bursary per program year is available to part-time students with permanent disabilities enrolled in a course load of 20-39%.

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 enrols 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 SBSD funding. Maximum funding for full- or part-time students must not exceed $800 per program year.

Students do not need to apply for this bursary. They will be automatically assessed for the bursary if they have submitted verification of their permanent disability to StudentAid BC and have submitted an application for student financial assistance.

StudentAid BC will issue T4As to students receiving SBSD funds. For more information on T4As, please see Chapter 5, Section 8.

B.C. Access Grant for Full-Time Students with Permanent Disabilities

The B.C. Access Grant for Students with Permanent Disabilities (BCAG) will replace approximately $1,000 per academic year in B.C. student loan funding with a non-repayable grant. To be eligible for the BCAG, students must:

- qualify for federal student financial assistance,
- be enrolled in a full-time program at a designated post-secondary institution in B.C. and
- have a permanent disability as defined by the Canada Student Loans Program.

Students do not need to apply for the BCAG. They will be automatically assessed for the grant if they have submitted verification of their permanent disability to StudentAid BC.

B.C. Access Grant for Deaf Students

PURPOSE

To provide funding so deaf or hard-of-hearing students can attend specialized post-secondary institutions outside of Canada where the curriculum is delivered primarily in American Sign Language. The grant offsets the student’s unmet need of up to $30,000 per program year for allowable education-related costs.

GUIDELINES

Eligibility criteria

To be eligible for the B.C. Access Grant for Deaf Students (BCAG-DS), students must:
• have a level of hearing loss that meets the definition of permanent disability as outlined by the Canada Student Financial Assistance Regulation,
• be attending a StudentAid BC designated post-secondary institution in an undergraduate program where the curriculum is delivered primarily in American Sign Language and
• be enrolled in full-time course load (60% or greater). The 40% course load policy for students with permanent disabilities to be considered as studying at a full-time level does not apply to the BCAG-DS.

Grant amount and lifetime maximum
The grant amount is up to $30,000 per academic year (September 1 to April 30) with lifetime maximum funding of up to five academic years.

Application process
1. The student must submit the Permanent Disability Programs Application with supporting medical documentation (if the permanent disability has not already been established) six weeks before the study period end date.
2. An official from the post-secondary institution (financial aid or registrar’s office only) must provide StudentAid BC with a Confirmation of Enrolment to initiate payment of funds.

Disbursement of funds
The BCAG-DS is distributed via electronic funds transfer at the beginning and midpoint of the study period using the direct deposit information provided by the student through the National Student Loan Service Centre.

The BCAG-DS will be handled in one of two ways:

1. If StudentAid BC receives documented medical proof of the disability that meets BCAG-DS criteria before the initial disbursement (with the application, from previous applications or under separate cover to the Directed Programs Unit), the grant 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. Once sufficient medical information is received, the grant award will be released. If sufficient medical documentation is not received two weeks before the study period end date, the applicant will not receive grant funding for the study period for which they are applying.

Canada Student Grant for Services and Equipment for Persons with Permanent Disabilities
Deaf or hard-of-hearing students receiving the BCAG-DS and the Canada Student Grant for Services and Equipment for Persons with Permanent Disabilities (CSG-PDSE) cannot identify interpreting services as an expense under the CSG-PDSE. 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 to StudentAid BC.
Review of funding
Recipients of the BCAG-DS who have withdrawn from their program due to extenuating circumstances may request further grant funding if they return to full time studies. 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, post-secondary institution officials or StudentAid BC officials on the full-time StudentAid BC application cannot be appealed. Applicants will be considered in the next grant period if all other eligibility criteria are met.

T4As
The BCAG-DS is a taxable benefit. To comply with Canada Revenue Agency taxation requirements, StudentAid BC issues a T4A for this grant. For more information on T4As, please see Chapter 5, Section 8.

Assistance Program for Students with Permanent Disabilities
The Assistance Program for Students with Permanent Disabilities (APSD) helps students with permanent disabilities cover the costs of exceptional education-related services and adaptive equipment. A student may receive up to $10,000 in APSD funding per fiscal year (April 1 to March 31), and up to $12,000 if attendant care is required.

This program is designed to help students:

- who are enrolled in developmental program/courses (upgrading, English as a Second Language or Adult Special Education) and are therefore not eligible for CSG-PDSE consideration to access adaptive services and/or equipment or
- who are studying at the post-secondary level and who have exhausted all available CSG-PDSE funding.

APSD funding is not intended for short continuing education courses of less than 168 hours.

Allowable equipment and services
B.C. public post-secondary institutions administering the APSD program are encouraged to use Assistive Technology British Columbia services to assess and source the students’ equipment needs.

Where equipment and services are not already provided by the post-secondary institution as part of its legal duty to accommodate or provided by other agencies, CSG-PDSE grant funding can be used for the following:

- sign language interpretation,
- specialized tutoring services (for disability-related learning barriers),
- note-takers,
- readers,
- attendant care (while at a post-secondary institution),
- specialized transportation (e.g., handyDART, taxi) to and from the post-secondary institution only,
- alternate formats (e.g., large or Braille print, talking textbooks),
- technical or recording equipment, including Braille, talking calculators and tape recorders,
- computers, other adaptive technical aids and software.

**Equipment and services not covered by the APSD**

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 or
- ergonomic furniture.

**Student eligibility**

Students must meet the following criteria to be eligible for the APSD:

- be studying post-secondary level courses at a designated post-secondary institution in B.C. or
- be studying developmental program/courses at a designated B.C. public or private post-secondary institution.

Students studying at the post-secondary level must access and exhaust institutional and/or CSG-SEPD funds before accessing the APSD fund for adaptive equipment and/or services.

**Demonstrated financial need**

Students with permanent disabilities studying at the developmental level must demonstrate financial need by completing the income and assets section of the APSD application.

Eligibility for funding is assessed using a standard income threshold table based on the student’s family size as shown in the table below. StudentAid BC will determine financial need based on information provided on a student’s application relating to income, assets and other sources of income. The assessment process considers student resources against direct educational expenses to determine a student’s financial need.

All information provided is subject to audit and verification.
Family size and maximum income limits

<table>
<thead>
<tr>
<th>Family Size</th>
<th>Income Limits</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$23,647</td>
</tr>
<tr>
<td>2</td>
<td>$29,439</td>
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<td>3</td>
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<td>6</td>
<td>$56,209</td>
</tr>
<tr>
<td>7</td>
<td>$62,581</td>
</tr>
</tbody>
</table>

Ongoing APSD funding
Students who have previously received APSD funds and are applying for additional assistance must have successfully completed their previous course(s).

Students who withdrew from their course(s) are not eligible for APSD funding again unless they can supply medical documentation stating that they withdrew for medical reasons. Other extenuating circumstances may be accepted at the discretion of the Disability Coordinator at B.C. public post-secondary institutions or StudentAid BC for B.C. private post-secondary institutions.

Service and equipment costs
For services, the student must provide one estimate from a service provider, detailing contact information, qualifications for the services offered and a description of the services to be provided for the student (including the course, the course dates, the hourly rate and the 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. The student must provide the Disability Coordinator with receipts to show proof of the purchase of the equipment or services. These receipts must be retained on the student’s 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.

APSD institutional funding
B.C. public post-secondary institutions are block-funded with an annual budget allocation to administer the program on behalf of the Ministry.

Annual program funding allocation will be determined based on previous years’ APSD utilization and available Ministry budget.

An allowance of eight percent of the institution’s APSD program budget may be used to cover administrative costs associated with this program.

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” to ensure equity for students with disabilities. Disability coordinators at B.C. public post-secondary institutions must ensure that documentation to establish the student’s permanent disability status is received and placed on the student’s APSD file.

**Reporting requirements**

Institutions must submit yearly reports to the Ministry on their use of APSD funds. Reports are due on or before May 31 and they must report on 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 post-secondary institution is responsible for issuing T4As to students who have received APSD funds.

**Assistive Technology British Columbia Loan Bank Services**

New students with permanent disabilities who have not established an academic track record of successfully completing two post-secondary level courses are not eligible to purchase adaptive equipment through the CSG-PDSE 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 ATBC’s website at www.at-bc.ca.

**Learning Disability Assessment Bursary**

**PURPOSE**

To provide funding to assist eligible students with the costs of a learning disabilities assessment.

**POLICY**

The Learning Disability Assessment Bursary (LDAB) is a provincial financial needs based bursary to help students with the upfront costs of a learning disabilities assessment. Students with a learning disability require a recent learning disability assessment, completed within the last three years or after the age of 18, to establish that they have a permanent disability and are therefore eligible for StudentAid BC disability-related programs.

This grant program is available to full-time or part-time students attending B.C. public post-secondary institutions and studying at the post-secondary level. Eligibility for the LDAB will be assessed based on the StudentAid BC learning disability screening tool and the recommendation of the Disability Coordinator at the institution.

The 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.

**PROCESS**

B.C. public post-secondary institutions are block-funded with an annual budget allocation to administer the LDAB program on behalf of the Ministry.

The process of administering the LDAB is as follows:

1. Administer the learning disability screening tool.
2. Ensure the student meets all eligibility criteria for the LDAB.

3. Approve or deny funding based on assessment.

4. Obtain an assignment and undertaking waiver from successful applicants for reimbursement of the learning disability assessment from the CSGP-PDSE program and to deposit this reimbursement to the institution’s LDAB account.

5. Ask the applicant to complete the LDAB application and sign both the application and the “Assignment and Undertaking” section of the application.

6. Deposit any reimbursements of the learning disability assessment from the CSGP-PDSE program 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 eight percent of the institution’s LDAB program budget may be used to cover administrative costs associated with this program.

Institutions must submit monthly reports to the Ministry. A final report is due once a year on or before May 31. StudentAid BC will send institutions an electronic reporting form.

The post-secondary institution is responsible for issuing T4As for the net amount (LDAB amount less any CSGP-PDSE reimbursement) to students receiving this funding.

**Section 3: Debt Management**

**POLICY**

There are specific repayment support programs for borrowers with permanent disabilities. 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 borrowers with and without permanent disabilities who are having a difficult time making their monthly loan payments. Please refer to Chapter 11 for more information.

Students with permanent disabilities who are experiencing financial hardship in repaying their student loans may be eligible for the following repayment support programs:

- the federal and provincial Repayment Assistance Plan for Borrowers with Permanent Disabilities (Canada RAP-PD and BC RAP-PD),
- The Federal Severe Permanent Disability Benefit Program or
- the British Columbia Provision for Students with Severe Disabilities.
Canada and B.C. Repayment Assistance Plans for Borrowers with Permanent Disabilities

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).

The BC RAP-PD is available to B.C. student loan borrowers who have a Canada-B.C. integrated loan (see Notes 1 and 3) and have a permanent disability. The BC RAP-PD program helps borrowers manage the B.C. 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 on behalf of and under the direction of the Province of British Columbia.

The terms of the BC RAP-PD are the same as the terms of the Canada RAP-PD, applied with any necessary changes for the purpose of making those terms applicable to the B.C. student loan portion of an integrated loan.

Notes:

1. If the borrower received their B.C. 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 B.C. 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-PD terms, please visit http://laws-lois.justice.gc.ca.

3. BC RAP-PD is subject to applicable B.C. laws.

Application process
Borrowers must apply for the Canada and 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 and submit a joint Canada/BC RAP-PD application form online at www.canlearn.ca/eng/common/documents/forms/repayment_assistance.pdf.

Borrowers must reapply for the Canada and BC RAP-PD once every six months until they are no longer eligible or their loan is paid in full.

For more information on the Canada and BC RAP-PD and how to apply, please visit the National Student Loans Service Centre website http://www.canlearn.ca/eng/loans_grants/repayment/index.shtml or contact the organization by phone at 1-888-815-4515.

Canada Student Loans Program Severe Permanent Disability Benefit

Please see Chapter 11, Section 11.
British Columbia Provision for Students with Severe Disabilities

Please see Chapter 11, Section 12.

Section 4: Disability Services for B.C. Public Post-Secondary Institutions

Disability and interpreting services

The Ministry of Advanced Education funds disability services at public post-secondary institutions to provide reasonable access for post-secondary 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 student financial assistance (grants, bursaries) and
- adaptive equipment and resources.

Centre for Accessible Post-Secondary Education Resources

The Ministry of Advanced Education funds the Centre for Accessible Post-Secondary Education Resources (CAPER-BC) to foster increased rates of participation in and completion of post-secondary education for students with print impairments. To achieve these objectives, CAPER-BC is mandated to:

- provide equitable access to resources for students with print impairments attending B.C.’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 and to 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, CAPER-BC services and accessible online learning and
- continue to research accessible electronic resources and make them available to learners.
Post-Secondary Communication Access Services

The Ministry of Advanced Education funds the Post-Secondary Communication Access Services (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 for hiring interpreters and captioners to ensure consistency and quality of service delivery. To achieve these objectives, PCAS is mandated to:

- provide leadership to post-secondary institutions in providing access to interpreting services for students with hearing loss at public post-secondary institutions,
- provide advice to colleges, universities, institutes and agencies on providing services 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 finding communication access solutions and
- continue providing training to service providers in the use of “Typewell” and to help institutions implement the technology.

Program for Institutional Loans of Adaptive Technology

The Ministry of Advanced Education funds the Program for Institutional Loans of Adaptive Technology (PILAT) to improve access to required adaptive technology within public post-secondary institutions for students requiring such adaptations and to support public post-secondary institutions in meeting their duty to accommodate students with disabilities by providing supplementary technology resources.

To achieve this, PILAT provides adaptive equipment for students with disabilities to use onsite within an institution and to supplement existing institutional resources as extraordinary issues arise, including:

- providing adaptive technology loans for short periods (four months) while an institution seeks funding for the technology, existing equipment is under repair, ordered equipment has not been received or to test equipment for suitability before purchasing,
- providing 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
- providing assistance in purchasing and configuring computers with adaptive software, and training institutional staff on how to use the software.
Chapter 7: Financial Need Assessment Process

This chapter explains how StudentAid BC assesses student financial need by using information provided on a student’s StudentAid BC application about their income, assets and other sources of income during the pre-study and study periods. The assessment process evaluates student resources against the student’s educational expenses and standard living costs to calculate a student’s financial need.

Section 1 – Overview

Section 2 – Step 1: Identify the Student’s Category

Section 3 – Step 2: Assess the Student’s Costs

Section 4 – Step 3: Assess the Student’s Resources

Section 5 – Step 4: Calculate the Student’s Assessed Need

Section 6 – Students with Disabilities in the Employment Program of BC

Section 1: Overview

PURPOSE
To describe the process of assessing need for full-time students applying for student financial assistance through StudentAid BC.

POLICY
StudentAid BC assesses a student’s financial need based on information provided on a student’s StudentAid BC application regarding employment income, assets and other sources of income during the pre-study and study periods. The assessment process evaluates student resources against educational expenses and standard living costs.

Overview of the needs assessment process
The need assessment process consists of four steps:

STEP 1: Identify the student’s category

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.

The chart below shows the standard assessment costs (items 1-8) and resources (items 9-12). 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.

<table>
<thead>
<tr>
<th>COSTS</th>
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<tbody>
<tr>
<td>1. Tuition &amp; Compulsory Fees</td>
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<tr>
<td>2. Books &amp; Supplies (Includes Computer &amp; Computer-Related Costs)</td>
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</tr>
<tr>
<td>3. Exceptional Educational Costs</td>
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</tr>
<tr>
<td>4. Student Living Allowance</td>
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<tr>
<td>5. Return Transportation</td>
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<td>6. Child Care</td>
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<tr>
<td>7. Other Allowable Costs</td>
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</tr>
<tr>
<td>8. Discretionary Costs</td>
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<tr>
<td><strong>Total Costs: Sum of lines 1-8</strong></td>
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</table>

<table>
<thead>
<tr>
<th>RESOURCES</th>
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</thead>
<tbody>
<tr>
<td>9. Pre-Study Period Contribution</td>
<td></td>
</tr>
<tr>
<td>10. Study Period Contribution %</td>
<td></td>
</tr>
<tr>
<td>11. Student &amp; Spousal Assets</td>
<td></td>
</tr>
<tr>
<td>12. Parental Contribution</td>
<td></td>
</tr>
<tr>
<td><strong>Total Resources: Sum of lines 9-12</strong></td>
<td></td>
</tr>
</tbody>
</table>

**Assessed Need: Total Costs Less Total Resources**

Section 2: Step 1 – Identify the Student’s Category

**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.

**POLICY**

The student’s category determines:

- whether financial information is expected from the parent(s),
- the level of allowance and
- various policies applied to different categories under the program.

Students must submit an Appeal Request form if they wish to request a change in their category after they have started their studies.
CRITERIA

Dependent (Group A)

Students are considered to be dependent on a financial sponsor, such as their parent(s), unless they meet at least one of the criteria for independent status as defined below.

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. See NOTE A.
- Have been out of secondary school for four years (48 months) as of the first day of classes. See 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 Canada Student Loans Program. See NOTE C.
- Have no parents (e.g. the student’s parents have died or disappeared). (Proof of death of a parent, such as a death certificate or notarized third-party evidence, may be required for verification purposes.)
- Have been declared a ward of the court. (Documentation from the courts or the Ministry of Children and Family Development may be required for verification purposes.)
- 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. (The student may be requested to submit a fully completed statutory declaration attesting to the common-law relationship for verification purposes, and a student whose status changes from single to married may also be asked to submit documentation on an audit basis.)
- Income assistance recipients who have been cohabiting for less than 12 months are not eligible to apply as common-law under StudentAid BC.
- If a student was previously common-law, is no longer common-law, has not applied for student financial assistance in the past and would otherwise be considered Dependent (Group A), the student may submit an Appeal Request for Modified Group B Status form.
- If 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.
- If 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, partway 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 reminder of the study period.

Notes:

A. Students may appeal for single parent status if they are a guardian of a child or children in accordance with the Family Law Act and have parenting time with their child or children for an average of eight days.
per month. Students may submit an “Other” Appeal Request form and they must provide copies of the agreement or order respecting guardianship, parenting arrangements or contact with the child or children to support their appeal.

If the student is married or in a common-law relationship and the spouse is not a permanent resident or Canadian citizen, remains in another country and will not be in Canada at the study period start date, the student is considered Independent (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 permanent resident 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 Request for Reassessment form (Appendix 7).

B. College d’enseignement general et professionnel (CEGEP) is not considered to be post-secondary level study for the purpose of StudentAid BC. The four-year count for Independent (Group B) status eligibility begins at completion of CEGEP. The age of the student at the time of leaving school has no bearing on the four-year count.

C. The labour force participation standard for Independent (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.

Modified Independent (Group B) status

A student who would normally be considered a dependent (Group A) student may be considered a ‘Modified Independent (Group B)’ student on an appeal basis. See Chapter 13 for information on appeals. To be eligible for Modified Independent (Group B) status, 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 the 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 for Modified Independent (Group B) status.

The following documentation is required before StudentAid BC will consider assigning a Modified Independent (Group B) Status to the student:

- 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. (The status of the third party and their relationship to the student must be identified in the letter.), and

- a letter from the parent(s) confirming the irreconcilable breakdown in family relations and their refusal to support the student. 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.

In cases where the family situation is extremely serious, Modified Independent (Group B) status will be awarded for both federal and provincial student financial 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. Applications for Modified Independent (Group B) status will be rejected unless the above documentation is submitted.

Section 3: Step 2 – Assess the Student’s Costs

**PURPOSE**

To identify the allowable costs assessed by StudentAid BC when calculating a student’s total educational costs.

**POLICY**

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 the student 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. See Chapter 14.

For some costs, ceilings and standard allowances have been established. These ceilings and allowances are set out in Chapter 14.

**Overview of allowable costs**

1. **Tuition and compulsory fees**
   The amount of tuition and compulsory fees from the approved Institutional Appendix or Appendix 3.
2. Books and supplies (includes computer and computer-related costs)
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 limits identified in Table 2 in Chapter 14.

3. Exceptional education costs
The actual amount for field trips, practicums and clinical placements (provided they are an essential element of the program) as per the approved Institutional Appendix or Appendix 3.

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

4. Student living allowance

A. Standard allowance for 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. 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 found in Table 3 in Chapter 14.

Living costs for students who are studying outside Canada are assessed based on the B.C. rate. The living costs for students studying in another province will be based on costs for that province and may differ from the B.C. rate. See Table 3 in Chapter 14.

B. Students living in self-contained suites
A student may be assessed as ‘living away from home’ if:

- they are living in a self-contained suite in their parent(s), step-parent(s), sponsor’s or legal guardian’s home,
- the suite has a separate entrance, kitchen, bathroom and living area/bedroom and
- the student is paying fair market rent and is responsible for his/her share of the utilities (hydro, telephone, cable, etc. if not included in rent).

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 and common-law students
If the student’s 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 or common-law student and spouse are maintaining separate residences during the student’s study period, the calculated moderate standard of living will be the B.C. rate in recognition of the high cost of living in B.C. compared to other provinces. Additionally, the student is eligible to receive a separate residence allowance during the study period.

Note: If the student is a permanent resident of Canada and the spouse and children are not, the student is assessed as a single student. Students may submit a Request for Appeal form asking that they be assessed as married or common law. In such instances, it would be expected that Canada Revenue Agency would
recognize the family for taxation purposes, and appropriate documentation must be included with the appeal.

D. Common-law students

Considered common law
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.

Not considered common law
If 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 single students for the purposes of StudentAid BC. The student will be assessed as per the StudentAid BC single student assessment.

If 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. The student will be assessed as per the StudentAid BC single-parent student assessment.

If both the student and common-law partner are full-time students and there is a child of the union, 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. Students with dependant(s)

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

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

F. Students with dependants attending post-secondary studies

If a student also has dependent children in post-secondary study, the student’s children will be considered in the need assessment up to the age of 22.

If the dependent children are over the age of 22, the student must submit a Request for Appeal form.

G. Students with 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 (Spouse/Common-Law Partner Information). In the case of parents of a Dependent (Group A) student, foster parent income is declared on line 7 of Appendix 1 (Parent(s)/Step-Parent/Sponsor/Legal Guardian Information). 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
distance education, blended learning or an online program:

- Dependent (Group A) students who must leave their home community to attend post-secondary studies,
- married or common-law students who must live separately in another community from their spouse and
- Independent (Group B) 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, the student’s indication of the cost of return
transportation from line 52 of the application is assessed subject to the limits indicated in Table 12 in Chapter 14.

6. Child care
Child care costs are available to married, common-law and single parent students with dependent children aged 11
years and under as of the class start date. These costs are assessed using the amount indicated in the application
on line 50 plus line 16C of Appendix 2 (Spouse/Common-Law Partner Information), subject to a maximum of $268
per week per child for each week of the study period as per Table 4 in Chapter 14.

A married or common-law student may not claim any child care costs for children aged 11 years or under if the
student’s spouse is exempt from making a contribution during the study period due to being at home caring for
the children.

If the student’s spouse will also be a full-time student for at least 12 weeks during the applicant’s study period, cut
the calculated child care costs in half.

7. Other allowable costs
In addition to the standard assessment items described above, StudentAid BC may assess other allowable costs
that include:

- separate residence allowance for married or common-law applicants,
- regular student loan payments for the spouse of a married or common-law applicant,
- tuition and books not covered by student financial assistance and
- child support/spousal support payments.

These costs are totaled in line 8 of the summary chart. See Chapter 13.

Note: An additional transportation allowance will be considered on a Request for Appeal basis only.

Separate residence allowance for married and common-law students
In addition to the married/common-law student living allowance, married or common-law students who need to
live away from the usual family home (in a different city) to pursue their studies 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 post-secondary
studies, check line 10C of Appendix 2.
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.

**Regular student loan payments for spouse**
If the spouse of a married or common-law applicant is making regular student loan payments during the study period, these costs can be included. Refer to line 16 of Appendix 2 (Spouse/Common-Law Partner Information).

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.

**Tuition and books not covered by student financial assistance**
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 financial assistance, these costs up to a maximum of $1,000 may be included. Refer to line 12B of Appendix 2 (Spouse/Common-Law Partner Information).

Do not cut the costs outlined in Chapter 7, section 3(c) in half.

**Child support/spousal support payments**
Child support and spousal support payments may be included as a cost to the student. These costs are assessed as the amount indicated in the application on line 51 and in Appendix 2 (Spouse/Common-Law Partner Information) 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 in Chapter 14.

The maximum is set at the ‘one child only’ allowance as the number of children for whom child support/spousal support is being paid will be unknown.

For married or common-law students, if the spouse will also be a full-time student for at least 12 weeks during the applicant’s study period, cut this amount in half.

**8. Discretionary costs**
In addition to the standard assessment items and the other allowable costs described above, Case Review Unit staff have the 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 their studies. The adjustments to student financial assistance are subject to the standard calculation process with respect to assessed need and the weekly maximums set out in Chapter 8. These adjustments are considered on an appeal basis only. See Chapter 13.
Section 4: Step 3 – Assess the Student’s Resources

PURPOSE
To describe the various resources that students are expected to draw on to meet the assessed costs of post-secondary education, and it describes the expected contribution from those resources. StudentAid BC considers two types of resources when assessing need: income and assets.

Contributions from income
Contributions from income include income acquired before and during the study period.

9. Pre-study period contribution
Students, and where applicable their spouse, are expected to work full-time during the pre-study period to accumulate a contribution for their post-secondary studies. The pre-study period is defined as the four months immediately before classes start. See Table 7 in Chapter 14.

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

The pre-study period contribution is the greater of:

1. The established minimum student contribution for the student’s category and living situation during the pre-study period. See Table 7 in Chapter 14.

2. The indicated savings for the student (line 37) and if applicable, the student’s spouse (Appendix 2, line 9).

3. 80 percent of the student’s (and spouse’s, if applicable) discretionary income from the pre-study period.

Exceptions to minimum pre-study contribution
The exceptions to minimum pre-study contributions for single students, single-parent students and married and common-law students are described below. Students wishing to have the minimum student contribution from the pre-study waived due to illness, injury or a permanent disability must do so by submitting an Appeal Request form.

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

Single-parent students
If the student was enrolled in full-time study for at least two months of the pre-study 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.
Married and common-law students
If a married or common-law student’s spouse will also be a full-time student for at least 12 weeks during the applicant’s study period, cut the calculated pre-study contribution in half.

If, for at least nine weeks (two months) of the pre-study period, the student’s spouse was enrolled in full-time study (refer to line 10A of Appendix 2) or the student and spouse have at least one child who is 11 or under indicated on line 74 of the application and the spouse will be staying home to care for that child, the minimum expected contribution will be set to zero.

10. Study period contribution

Single and single-parent students
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 the income 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 and common-law students
Married and common-law 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 the combined income they receive during the study period (after the deduction of the appropriate tax rate, merit-based scholarships and a $100 a week earning exemption). 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).

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 if the spouse will not be a full-time student for at least 12 weeks during the applicant’s study period and is not at home caring for a child aged 11 or under.

Not counted as income
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.

Students, or their spouse if applicable, receiving repayable ‘hardship’ assistance from the Ministry of Social Development and Social Innovation are not required to declare this income on the loan application.

Reporting bursaries and scholarships
Financial aid officers and post-secondary institution 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.
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 and provincial governments should not be included as income.

Waiving or reducing expected contributions
Apart from the exceptions outlined in this chapter, only in the exceptional circumstances outlined in the Appeals chapter will StudentAid BC consider reducing the expected contributions of the student, spouse or parent. See Chapter 13.

Contributions from assets

11. Student and spousal assets
Students are expected to draw on their assets to meet the assessed costs of post-secondary education. 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 at the start of the pre-study period. Assets are assessed both before and after the pre-study period, taking into account any changes in asset values that may occur.

However:

- If the student or spouse purchases an asset other than a primary residence after the start date of the pre-study period and completes the application after the start date of the pre-study 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 the newly acquired asset(s). See Chapter 10.

Table 11 in Chapter 14 provides an overview of the deductions allowed for each type of asset.

Liquid assets
Assessment guidelines for liquid assets including Registered Savings Plans, Lifelong Learning Plans and Registered Disability Savings Plans are described below.

For all other liquid assets, the full net worth will be assessed without exemption. These assets include but are not limited to: 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.

Registered Retirement Savings Plans (RRSPs)
RRSPs registered in the name of the student, 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 start of classes.

For example, if a student is 25 years old, the eligible exemption is $14,000.
For married students, if the spouse will also be a full-time student for at least 12 weeks during the applicant’s study period, cut the RRSP contribution calculation in half.

**RRSPs – Lifelong Learning Plan (LLP)**
Individuals can make tax-free withdrawals from their RRSP to pay the costs of full-time training or education for themselves or their spouses under the LLP.

Monies received under the LLP must be declared as income on the StudentAid BC application. Further information is available at [www.canlearn.ca](http://www.canlearn.ca).

**Registered Disability Savings Plan (RDSP)**
RDSPs are fully exempt from the needs assessment process. However, if a student withdraws money from an RDSP, StudentAid BC will 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.

**Registered Education Savings Plan (RESP) (Under Review)**
Any RESP resources withdrawn for the purposes of the current program year will be considered in the needs assessment process and should be reported in the student study period, or as a parental contribution in Appendix 1. For married students, if the spouse will also be a full-time student for at least 12 weeks during the applicant’s study period, cut the other asset contribution calculation in half.

**Fixed assets: Motor vehicles (Under Review)**
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 their 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 or not they are being used, are insured or are fully paid for.

**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 fora lease agreement, this indicates access to resources that could have been directed to educational costs that would reduce or eliminate the need for student financial assistance through StudentAid BC. All monthly motor vehicle lease payments in excess of $325 per month are 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.
Chapter 7: Financial Need Assessment Process

If the student and/or spouse are 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: If 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 pre-study or study period).

Students seeking part or full waiver of a motor vehicle must submit a Request for Appeal form. See Chapter 13.

Note: 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.

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 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 a business. Net worth is the current value of the asset less any amount owing on the asset, less any penalties for liquidation.

For married students, if 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 any sale, purchase or change of assets during the pre-study and/or study period by submitting an Appendix 7 (Request for Reassessment form). If 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 student’s 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. Parental contributions vary by family income, assets and family size but do not depend on the living situation of the student. A negative parental contribution is treated as zero. See Table 9 in Chapter 14.

The Universal Child Care Benefit, Canada Child Tax Benefit, The National Child Benefit Supplement and the B.C. Early Childhood Tax Benefit are not assessed as resources 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 13.
Parent(s) liability
Parent(s) provide financial information in Appendix 1 (Parent(s)/Step-Parent/Sponsor/Legal Guardian Information) included in the application package. Completion of Appendix 1 does not hold the parent(s) liable for the student’s outstanding award repayment.

Sponsors of permanent residents
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 criteria 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 criteria for married or common-law 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. The student is considered to be dependent on the sponsor and is assessed parental contributions from the sponsor until such time as the student meets StudentAid BC criteria for independent status.
- 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.

If the student is a permanent resident and has a sponsor, the student’s sponsor completes Appendix 1. This includes instances where both the parent and sponsor are B.C. 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 (Group B) status.

Parent(s) living offshore
Parent(s) living offshore are expected to complete Appendix 1 by indicating their income as reported on their 2014 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 2014 Canadian income tax return, the parents are expected to indicate their total income from all sources as well as the total value of their assets on Appendix 1.

Family size
The family size consists of the parent(s), the applicant as well as other dependant(s). Parents must list other dependants on line 14 of Appendix 1, including:

- 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 and
- foster children, where foster parent income is claimed on Appendix 1.
Moderate standard of living (MSOL)
A MSOL amount 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 in Chapter 14.

When completing line 14, parent(s) must indicate if their dependants will also be attending post-secondary studies and whether or not the dependants are claimed on their 2014 Income Tax Return.

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 Canada Revenue Agency maximum of $2356.20 (line 10), EI up to the Canada Revenue Agency maximum of $891.12 (line 12) and the MSOL based on family size from Table 8 in Chapter 14.

Parental contribution from income
The parents’ weekly contribution from income is calculated using Table 9 in Chapter 14 and the parents’ discretionary income. This amount is divided by the number of the parents’ post-secondary dependants and multiplied by the number of weeks in the applicant’s study period. This figure is compared with line 13 of Appendix 1 (volunteered money, RESPs and scholarship trust funds) and the higher of the two is used as the parental contribution from income.

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 outlined in Table 11 in Chapter 14. Divide this by the number of Group A post-secondary dependants.

The total net value of parental Canadian and foreign assets, excluding RRSPs, principal residence or business, is found on line 8 of Appendix 1.

Parental contribution from assets is calculated as one percent of the total net value of all assets (excluding RRSPs, motor vehicles, principal residence and business/farm), in excess of a standard exemption of $150,000.

Section 5: Step 4 – Calculate the Student’s Assessed Need

Assessed need is used to determine the amount of student financial assistance that a student is eligible to receive from StudentAid 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 student financial assistance.
If the result is positive, the student is eligible for student financial assistance. The calculated value is the amount eligible to be met by federal and provincial student financial assistance programs, subject to a minimum and maximum amount.

Before 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 8.

Section 6: Students with Disabilities in the Employment Program of BC

Students receiving assistance from the Employment Program of BC (EPBC) may also be eligible to receive student financial assistance through StudentAid BC.

Students receiving EPBC support for educational costs (tuition, books and supplies) may apply to StudentAid BC for living costs. Students receiving EPBC support for a training allowance and/or a transportation allowance may apply to StudentAid BC for living and educational costs. The amount of EPBC support must be declared on the StudentAid BC application.

Note: Students who are receiving EPBC funds for full educational costs and Income Assistance for Persons with Disabilities (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 EPBC or Income Assistance for PWD.

Students receiving B.C. income assistance

Under the B.C. Employment and Assistance Act (the BCEA), income assistance recipients who enroll in full-time post-secondary level studies are expected to apply for student financial 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.

Students receiving persons with a disability income assistance

Students who are receiving B.C. Income Assistance for PWD from the Ministry of Social Development and Social Innovation (MSDSI) 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 student financial 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 MSDSI.

INTERFACE POLICY

All students receiving disability assistance under the Employment and Assistance Persons with Disability Regulations and their dependants under the BCEA (income assistance) are eligible to receive educational costs only. Students receiving student financial assistance from StudentAid BC must report this to their Employment and Assistance Worker (EAW).
The Interface Policy is automatically applied when the student and/or spouse of a student indicates receipt of disability assistance under BCEA 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 receiving B.C. income assistance. StudentAid BC funding for the dependent child (student) must be reported to the family’s EAW. StudentAid BC amounts used for education-related costs may be exempted as income.

PURPOSE

To help people with disabilities, and their dependants, and income assistance dependents who are receiving student financial assistance and pursuing a full-time program of study. The funding is designed to help with basic educational costs, subject to certain limitations established under this inter-ministry (interface) policy.

PROCESS

1. Advise the student to inform their local EAW at a BCEA office that they are receiving StudentAid BC funding.

2. The disability assistance received from the BCEA Program during the educational period is considered a financial resource and must be included on the student’s application for student financial assistance.

   StudentAid BC considers following educational expenses 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 miscellaneous education-related costs).

   **Child care costs** (for children 11 or under): Actual costs in excess of Ministry of Children and Family Development subsidy during the study period if applicable, up to $181 per child per week less subsidy, if any.

   **Extra Transportation**: Students receiving disability assistance under the BCEA Program must first apply through the MSDSI 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.

3. The level of student financial 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 MSDSI allowable educational costs, whichever is least.
CHAPTER 8: AWARD COMPOSITION AND DISBURSEMENT

This chapter describes the minimum and maximum limits of student financial assistance available to students, the composition of student financial awards and the disbursement process.

Section 1 – Limits of Allowable Student Financial Assistance

Section 2 – Award Configuration

Section 3 – Award Disbursement

Section 1: Limits of Allowable Student Financial Assistance

PURPOSE

To ensure that the minimum amount of student financial assistance awarded to a student justifies the cost of issuing the student financial assistance and to establish maximum limits that consider the total amount of debt incurred by a student.

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 Canada student loan and 40 percent B.C. student loan split of the student's total assessed need, subject to the minimums and maximums outlined below.

GUIDELINES

Minimum award (per study period)

The federal portion of assessed need must be greater than $100 for the study period. Therefore, to incorporate the 60/40 federal-provincial student financial assistance funding split, the student’s eligible award must be a minimum of $167 for the study period before any funding will be provided (60 percent × $167 = $100 Canada student loan).

The remaining $67 would not be issued to the student by the Province as the value is less than $100.
Maximum awards (per week)

The weekly maximum that a student may receive in Canada student loans is $210.

The total combined weekly maximum for Canada student loan, B.C. student loan and Canada Student Grant funding, including the Canada Student Grant for Full-Time Students with Dependents, 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, multiply 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. If the first month of the study period start date and last month of the study period end date both have fewer than 16 days, the days in the starting month can be borrowed and added to the days in the last month. If the total is more than 16 days, 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.

Maximum awards (per study period):

The maximum funding a student may receive depends on:

- the student’s total assessed need,
- whether the student has dependent children or other wholly dependent relatives,
- the length of the study period and
- the student’s grant eligibility.
Maximum awards for students without dependants (Canada student loan and B.C. student loan: $320/week)  
(Canada Student Grants may add funding above the loan limits)

<table>
<thead>
<tr>
<th>Program length</th>
<th>Canada student loan</th>
<th>B.C. student loan</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>13 weeks</td>
<td>$2,730</td>
<td>$1,430</td>
<td>$4,160</td>
</tr>
<tr>
<td>17 weeks</td>
<td>$3,570</td>
<td>$1,870</td>
<td>$5,440</td>
</tr>
<tr>
<td>22 weeks</td>
<td>$4,620</td>
<td>$2,420</td>
<td>$7,040</td>
</tr>
<tr>
<td>26 weeks</td>
<td>$5,460</td>
<td>$2,860</td>
<td>$8,320</td>
</tr>
<tr>
<td>30 weeks</td>
<td>$6,300</td>
<td>$3,300</td>
<td>$9,600</td>
</tr>
<tr>
<td>34 weeks</td>
<td>$7,140</td>
<td>$3,740</td>
<td>$10,880</td>
</tr>
<tr>
<td>39 weeks</td>
<td>$8,190</td>
<td>$4,290</td>
<td>$12,480</td>
</tr>
<tr>
<td>43 weeks</td>
<td>$9,030</td>
<td>$4,730</td>
<td>$13,760</td>
</tr>
<tr>
<td>47 weeks</td>
<td>$9,870</td>
<td>$5,170</td>
<td>$15,040</td>
</tr>
<tr>
<td>52 weeks</td>
<td>$10,920</td>
<td>$5,720</td>
<td>$16,640</td>
</tr>
</tbody>
</table>

Maximum awards for students with dependants (Canada student loan and B.C. student loan: $510/week)

<table>
<thead>
<tr>
<th>Program length</th>
<th>Canada student loan</th>
<th>B.C. student loan</th>
<th>Top-Up B.C. student loan</th>
<th>CSG – Dependants</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>13 weeks</td>
<td>$2,730</td>
<td>$1,430</td>
<td>$21,870</td>
<td>$600</td>
<td>$6,630</td>
</tr>
<tr>
<td>17 weeks</td>
<td>$3,570</td>
<td>$1,870</td>
<td>$2,430</td>
<td>$800</td>
<td>$8,670</td>
</tr>
<tr>
<td>22 weeks</td>
<td>$4,620</td>
<td>$2,420</td>
<td>$3,180</td>
<td>$1,000</td>
<td>$11,220</td>
</tr>
<tr>
<td>26 weeks</td>
<td>$5,460</td>
<td>$2,860</td>
<td>$3,740</td>
<td>$1,200</td>
<td>$13,260</td>
</tr>
<tr>
<td>30 weeks</td>
<td>$6,300</td>
<td>$3,300</td>
<td>$4,300</td>
<td>$1,400</td>
<td>$15,300</td>
</tr>
<tr>
<td>34 weeks</td>
<td>$7,140</td>
<td>$3,740</td>
<td>$4,860</td>
<td>$1,600</td>
<td>$17,340</td>
</tr>
<tr>
<td>39 weeks</td>
<td>$8,190</td>
<td>$4,290</td>
<td>$5,610</td>
<td>$1,800</td>
<td>$19,890</td>
</tr>
<tr>
<td>43 weeks</td>
<td>$9,030</td>
<td>$4,730</td>
<td>$6,170</td>
<td>$2,000</td>
<td>$21,930</td>
</tr>
<tr>
<td>47 weeks</td>
<td>$9,870</td>
<td>$5,170</td>
<td>$6,730</td>
<td>$2,200</td>
<td>$23,970</td>
</tr>
<tr>
<td>52 weeks</td>
<td>$10,920</td>
<td>$5,720</td>
<td>$7,480</td>
<td>$2,400</td>
<td>$26,520</td>
</tr>
</tbody>
</table>
Chapter 8: Award Composition and Disbursement

Canada Student Grant Program

Funding from the Canada Student Grant Program depends on student eligibility and is applied towards any portion of the federal need not met by Canada student loans, and then replaces the Canada student loan. Any remaining Canada Student Grant Program funding is then applied to the provincial unmet need before replacing the B.C. student loan.

<table>
<thead>
<tr>
<th>Program Length</th>
<th>CSG-LI</th>
<th>CSG-MI</th>
<th>CSG-PD</th>
</tr>
</thead>
<tbody>
<tr>
<td>13 weeks</td>
<td>$750</td>
<td>$300</td>
<td>Per program year: $2000</td>
</tr>
<tr>
<td>17 weeks</td>
<td>$1,000</td>
<td>$400</td>
<td>CSG-FTDEP - $200/dependant/month</td>
</tr>
<tr>
<td>22 weeks</td>
<td>$1,300</td>
<td>$500</td>
<td>$46.51 weekly per dependant</td>
</tr>
<tr>
<td>26 weeks</td>
<td>$1,500</td>
<td>$600</td>
<td>(one month = 4.3 weeks)</td>
</tr>
<tr>
<td>30 weeks</td>
<td>$1,750</td>
<td>$700</td>
<td>Example: # of weeks x # of dependants x $46.41 = grant</td>
</tr>
<tr>
<td>34 weeks</td>
<td>$2,000</td>
<td>$800</td>
<td>rounded to nearest $50</td>
</tr>
<tr>
<td>39 weeks</td>
<td>$2,250</td>
<td>$900</td>
<td></td>
</tr>
<tr>
<td>43 weeks</td>
<td>$2,500</td>
<td>$1,000</td>
<td></td>
</tr>
<tr>
<td>47 weeks</td>
<td>$2,750</td>
<td>$1,100</td>
<td></td>
</tr>
<tr>
<td>52 weeks</td>
<td>$3,000</td>
<td>$1,200</td>
<td></td>
</tr>
</tbody>
</table>

Maximum funding limits (weeks and dollars)

Week limits

Full-time students are not entitled to receive further student 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-B.C. integrated loans, Canada student loans and B.C. Risk-Sharing and Guaranteed loans are subject to the following maximum number of weeks of interest-free status:

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

If a student reaches the maximum weeks of interest free status during their study period, student financial 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 at the end of the current study period.

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 they have completed their studies,
provided their submission of a complete application for interest-free status is received and approved by the National Student Loans 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 completing their full time studies.

Dollar limits for B.C. student loans
As of August 1, 2006, the lifetime maximum dollar limits for B.C. student loans is $50,000 (regardless of program length). Prior to July 31, 2006, the lifetime maximum was $35,000. Students who did not reach the $35,000 limit as of July 31, 2006 their lifetime maximum is increased to $50,000.

When students reach the lifetime limit of $50,000 during their study period, no additional B.C. student loan funding will be provided. If students have exceptional circumstances, please refer to the Appeals chapter for more information.

Section 2: Award Configuration

PURPOSE
To determine the amount and type of funding for eligible students who need financial assistance to pursue their post-secondary education.

POLICY
StudentAid BC will make available to eligible students who have an assessed financial need greater than the minimum allowable amount, student financial assistance.

Award disbursements are determined 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.

GUIDELINES
The composition of the award is based on a student’s total assessed need. It combines Canada student loan, B.C. student loan and Canada Student Grant Program funding and is allocated 60 percent federal need and 40 percent provincial need as follows:

1. Canada student loan funding up to a weekly maximum of $210, is applied to the federal portion of need.

2. B.C. student loan funding, up to a weekly maximum of $110, is applied to the provincial need for students without dependants. B.C. student loan funding, up to a weekly maximum of $140, is applied to the provincial need for students with dependants.

3. Canada Student Grant Program funding is then applied, first towards any federal need not met by the Canada student loan, and then replacing the Canada student loan. Any remaining Canada Student Grant Program funding is then applied to the provincial unmet need before replacing B.C. student loan funding.
For students with dependants, if the award does not meet total need and is below the weekly maximum of $510 additional B.C. student loan funding will be provided to increase the award to the lesser of total need or the $510 weekly maximum.

In addition, awards can be assessed using the Interface Policy with the B.C. Ministry of Social Development and Social Innovation for students receiving income assistance disability benefits. See Chapter 7, Section 6.

For information on eligibility for Canada Student Grants, including the grant for full-time students with dependants, see Chapter 5, Section 3.

The example below shows the steps in determining the award configuration for a low-income student with four dependants under the age of 12 with a total assessed need of $8,500 for a full-time study period of 17 weeks.
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:
CSG-FTDEP: $3,150
CSG-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. Student will receive:
Total CSL: $950
Total CSGP: $4,150
Basic BCSL: $2,380
Total $7,480

Step 8
Assess for 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).

The 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 award $8,500
Note: Canada Student Grant Program funding may exceed a student’s assessed need if the total need is less than the total grant award. If a student demonstrates 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. In this case, the student would receive the full amount of a Canada Student Grant for students from Low-Income Families of $1,000 and a Canada Student Grant for Full-Time Students with Dependents of $800. In this example, the student would not require a loan to cover their assessed need.

Section 3: Award Disbursement

StudentAid BC must receive confirmation of a student’s enrolment from the post-secondary institution before funding will be released to the student.

The date of disbursement for loan and grant funding is calculated based on the study period start date and midpoint date.

The date of disbursement may be affected by post-secondary institution closure dates over the winter holidays. As post-secondary institutions may have different closure dates, financial aid offices at the institutions should provide the closure dates to StudentAid BC.

If the student’s program length is equal to or less than 17 weeks:

- at the start date of the study period, 100 percent of the total award will be disbursed.

If the student’s program length is greater than 17 weeks:

- at the start date of the study period, all Canada student loan and 50 percent of Canada Student Grant funding will be disbursed and
- at the midpoint of the study period, B.C. student loan and the remaining portion of Canada Student Grant funding will be disbursed.

If the total disbursement at the start date of the study period is less than 50 percent of the total award, a portion of the B.C. student loan will be released to ensure the student receives a minimum of 50 percent of the total award at the study period start date. The remainder of the award will be disbursed at the midpoint of the program.
Chapter 9: 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 defined as the successful completion of at least 60 percent of a full course load of study (40 percent for students with permanent disabilities) at the post-secondary level, where the student receives credit towards a degree, diploma or certificate from the educational institution. This chapter outlines the policy requirements for maintaining eligibility. It also outlines the policy for withdrawals and interruption of study.

Section 1 – Scholastic Standing

Section 2 – Withdrawals

Section 3 – Interruption of Study

Section 4 – Audit and Verification

Section 1: Scholastic Standing

**PURPOSE**

To ensure that students receiving student financial assistance are making reasonable progress toward completing their post-secondary educational program.

**POLICY**

Under the terms of the *Canada Student Financial Assistance Act* (*The Act*), students must achieve satisfactory scholastic standing to be eligible for student financial assistance. Satisfactory scholastic standing is defined as the successful completion of 60 percent of a full course load (or 40 percent for students with a permanent disability) where the student receives credit towards a certificate, diploma or degree from a post-secondary institution.

Before August 1, 2006, students who withdrew and/or did not achieve a satisfactory scholastic standing three times while receiving student financial assistance through StudentAid BC were deemed to have failed to meet this provision of the Act.

From August 1, 2006 onwards, students who withdraw on two separate occasions and/or fail to successfully achieve a satisfactory scholastic standing in 68 weeks of post-secondary studies while receiving student financial assistance through StudentAid BC are deemed to have failed to meet this provision of the Act.

In both cases described above, students who fail to meet the provisions of the Act are no longer eligible for additional student financial assistance. However, they are still eligible for interest-free status.

Students who are in interest-free status and/or have received a current loan are considered to be in a ‘funded’ term. These students are ineligible for additional student financial assistance unless approved on an appeal or
Chapter 9: Maintaining Eligibility

rehabilitation basis. Students who are successful in reinstatement or appeal may continue to receive student financial assistance or interest-free status unless they withdraw or are unsuccessful in any future funded term.

Students experiencing a temporary illness, disability or an exceptional circumstance may submit an Appeal Request form to have the requirement waived.

Students may have their eligibility for future loans reinstated by either submitting a successful appeal, or by completing two terms/semesters (or one academic year) of full-time study at a designated post-secondary institution. The two semesters do not have to be completed consecutively but they must be completed without the assistance of student loans. Students must submit an Appeal Request form with a copy of their transcript showing their successful completion of the previous term(s).

Students who are not eligible for student financial assistance but are on interest-free status or who have received additional student financial assistance through appeal or rehabilitation and have one more withdrawal or unsuccessful term/semester are not eligible for funding. However, these students are still eligible for interest-free status.

Students denied StudentAid BC funding because of their scholastic standing can apply for assistance under the Repayment Assistance Plan.

**PROCEDURE**

1. A student has met the scholastic standing requirement if the post-secondary institution indicates that the student has maintained a satisfactory scholastic standard based on the standards and expectations of that institution and/or if a course credit was granted. This is not dependent on the student meeting the post-secondary institution’s grade point average.

2. A financial aid officer/post-secondary institution official must report to StudentAid BC within six weeks when a student on student financial assistance has:
   - failed to successfully complete a semester, term or study period,
   - registered for the minimum course load and it has been verified that the student is not attending classes on a regular basis and is considered as withdrawn (where possible, a record of attendance should be submitted or
   - not completed the program due to missed sufficient instruction days/hours by the end of the study period and must be reported as withdrawn.

Post-secondary institutions must report unsuccessful completions by entering the information on the UC100 screen of the Student Financial Assistance System. If the post-secondary institution does not have access to the Student Financial Assistance System, they must submit the Unsuccessful Completion Notification form. Forms and mailing address information can be found on the StudentAid BC website.
Section 2: Withdrawals

PURPOSE

To ensure that situations where a student fails to meet StudentAid BC attendance criteria for full-time studies before the study period end date are reported to StudentAid BC immediately.

POLICY

Under the Canada Student Financial Assistance Act, students are required to “have attained a satisfactory scholastic standard” to be eligible for student financial assistance. Students who withdraw from their post-secondary studies two times while receiving student financial assistance will be denied further student financial assistance. Students can appeal this decision.

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 pro-rating 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, post-secondary institution officials must immediately report to StudentAid BC as withdrawn any student who meets one or more of the following criteria:

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

Students who withdraw twice while receiving student financial assistance will be denied further student financial assistance. Students can appeal the decision.

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

PROCEDURE

1. Identify a student withdrawal

Credit programs (excluding distance education, blended learning or online programs)

When a student drops below 60 percent of a full course load (or 40 percent for students with permanent disabilities), the withdrawal date is:

- the date the course load dropped below 60 percent (or 40 percent for students with permanent disabilities) or
• the date the student stopped attending the course.

Students are also considered to have withdrawn if they transfer to a new post-secondary institution and there is a gap of more than two weeks between the last date of attendance at the first post-secondary institution and the first date of attendance at the second post-secondary institution.

**Distance education, blended learning or online programs**

**Semester-by-semester funding:** The withdrawal date is the start of classes if no assignments or exams have been completed.

**Assignment-by-assignment basis:** The withdrawal date is dependent on missed deadlines. The withdrawal date is the start of classes if the first assignment deadline was missed or the first assignment deadline date if the second assignment or exam was missed, etc.

**Non-credit programs**

Full-time status for non-credit career training programs is determined by the number of instructional hours per week as established by the post-secondary institution.

The absolute minimum number of hours of study a post-secondary institution can offer in a full-time program is 20 instructional hours per week (or 15 instructional hours for aviation institutions). A student is expected to attend the course load indicated on Appendix 3 of the StudentAid BC application. The post-secondary institution will indicate on 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-time course load, the student is expected to attend 100 percent of a course load, at a minimum of 20 instructional hours per week.

If a post-secondary institution defines full time attendance in a program as 20 hours per week, the student must be reported as a withdrawal to StudentAid BC if any of the following scenarios apply:

• The student does not attend at all for two consecutive calendar weeks (Sunday to Saturday).
• The student attends less than 12 hours per week (60 percent of 20 hours) or, for students with a disability, the student attends less than 8 hours per week (40 percent of 20 hours), for three consecutive calendar weeks (Sunday to Saturday).
• The student misses sufficient hours/days that the post-secondary institution determines that the student cannot successfully complete the program.

**2. Report the withdrawal date**

The post-secondary institution should report the date of withdrawal to StudentAid BC as the date the student last attended full-time studies, 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 the post-secondary institution’s purposes.

1. The financial aid office, or post-secondary institution owner/operator, submits a withdrawal form to StudentAid BC or enters a withdrawal in the Student Financial Assistance System indicating the date the
Chapter 9: Maintaining Eligibility

StudentAid BC Policy Manual Effective date: August 1, 2015

1. The student ceased to maintain full-time studies. This must be completed within six weeks of the withdrawal date.

2. Once a student has withdrawn, no further funding will be released or made available to the student.

3. StudentAid BC will pro-rate the student’s award using the withdrawal date reported by the post-secondary institution.

3. Calculate the withdrawal overaward

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:

\[ \text{Pro-rated assessment} = \text{total award} \times \left( \frac{\text{weeks attended}}{\text{total weeks originally assessed}} \right) \]

When the withdrawal notification is received, StudentAid BC will:

1. Pro-rate the award.
2. Place the student’s name on the restricted list for an ‘overaward’.
3. Notify the student.
4. Notify the service provider of the new end date.

If a student is not transferring to another post-secondary institution, and is withdrawing entirely or never started, any tuition refunds should be returned to the National Student Loans Service Centre. The student is responsible for repaying any overawards.

4. Report withdrawals of students 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.

1. The post-secondary institution must submit to StudentAid BC a withdrawal form indicating the date on which the student ceased to maintain full-time studies. Public post-secondary institutions must enter the student’s withdrawal into the Student Financial Assistance System.
2. StudentAid BC will notify the National Student Loans Service Centre so it can adjust the interest-free period on the student’s loan(s).

5. Report withdrawals of students who have submitted a Certificate 3 for Provincial grant overawards

If 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 post-secondary institution for full-time study, StudentAid BC must be notified of the student’s 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.
6. Apply withdrawal overawards (after August 1, 2009)

See Chapter 10 for information on applying withdrawal overawards.

Non-punitive withdrawals

A non-punitive withdrawal is not counted towards the student’s eligibility for further StudentAid BC funding. A non-punitive withdrawal occurs when one of the following four conditions applies:

1. The student is withdrawn due to a school closure as outlined in Chapter 2.
2. The student did not attend classes at all and repaid the disbursement in full within 30 days.
3. The student attended classes for 10 days or less and repaid the disbursement in full within 30 days.
4. The student received funding for two semesters, 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.

Post-secondary institutions are required to submit a Non-Punitive Withdrawal from Study Period form to report non-punitive withdrawals. StudentAid BC will reassess the student’s award. Overawards may occur in non-punitive withdrawals.

If a student originally submitted an application for two semesters but does not attend the second semester, the student must submit an Early Completion of Studies Notification form to change the study end date. The student should also include an Appendix 3 (School and Program Information) if the new study period end date is not reflected in the institutional Appendix.

Non-punitive withdrawals before classes start

If an application cannot be cancelled (before the initial disbursement of the application) because funding has been released through electronic funds transfer, a non-punitive withdrawal will be allowed as long as the student repays the total amount funded within 30 days of deposit of funds.

PROCEDURE

1. The post-secondary institution must submit withdrawal information to StudentAid BC.
2. Once the student has repaid the funds in full they must provide documentation from the National Student Loans Service Centre to StudentAid BC advising that the payment has been made.
3. StudentAid BC will confirm the payment has been made and change the withdrawal to non-punitive.

In situations where repayment within the first 30 days is beyond the student’s control (for example, 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 versus early completion of studies

If a student fully completes a program before 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 by submitting an Early Completion of Studies Notification 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.

**Withdrawal and 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 post-secondary institution and program for the start of the second semester, must submit a new application for the second semester.

StudentAid BC will process the student’s withdrawal to determine any overaward and process the new application for student financial assistance for the second semester, provided the overaward(s) does not affect eligibility for further student financial assistance.

**Further funding following a withdrawal**

Students will generally be eligible to receive student financial assistance in the year following a withdrawal if they are repeating courses they were enrolled in during the withdrawal. The exception is for repeated withdrawals, described previously in this section. Any overaward will affect both eligibility for, and amount of, funding.

## Section 3: Interruption of Study

**POLICY**

StudentAid BC recipients should not be disadvantaged due to interruption of study caused by strike action, natural disasters, pandemics or other similar events. The following policy is designed for short-term situations of two to four weeks. In the event of a longer-term closure, the Ministry will consider policy on a case by case basis.

**Interruption to education program/study period**

The period of time that students are unable to attend classes will be considered part of education program/study period and will, therefore, have no impact on eligibility or disbursement of awards if students recommence classes at the end of the school closure.

**Possible extensions to length of study period**

If programs are extended to ‘make up’ class time missed due to closure, resulting in students having to attend classes beyond the original study period end date, students may request a reassessment and be eligible for additional funds for the additional study period.
Part-time work during the closure period

Students who are able to obtain part-time work during the closure period are not required to report the income. It is assumed that ‘make-up’ time may be required when classes resume and that income earned during the closure would be balanced against loss of opportunity to work at a later time.

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.

Withdrawal

Students who withdraw from their program of study under the post-secondary institution’s withdrawal policy due to a closure will not be penalized by being placed in an overaward position.

Students who withdraw from the fall semester/term due to closure will not be penalized for loan remission and will, in effect, be allowed, for loan remission purposes, an extra semester to complete their program of study.

Section 4: Audit and Verification

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.

POLICY

As outlined and consented to in the declaration sections for applicants, parents and spouses, the Ministry verifies and/or investigates information pertaining to the student financial assistance application, related documents and repayment of loans.

PROCESS

1. The Ministry uses computerized tracking systems on which student compliance audits are based and to identify potential abuse. The Ministry develops data-match systems with other government bodies or agencies (for example, the Insurance Corporation of British Columbia, the Canada Revenue Agency, BC OnLine, etc.) and contacts credit-reporting services to verify reported information or obtain evidence of abuse. The Ministry also receives referrals and allegations of abuse from post-secondary institutions, ministry staff and ‘concerned citizens.’

2. Student compliance audits are 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, Employment Insurance benefits, sponsorship, 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 that are being audited are placed on the provincial restricted list and remain there until the audit/investigation is complete. If, as a result of the 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 police or RCMP for possible charges under the *Criminal Code*. Financial aid officers or post-secondary institution 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 along with a statement outlining the concern. Financial aid officers and post-secondary institution owners/operators must co-operate fully if they are contacted by the Ministry regarding a fraud investigation.

5. Overawards created by a change to factual information discovered in 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. Once the audit has been concluded, the student’s application will be processed.
CHAPTER 10: CHANGES TO STUDENT CIRCUMSTANCES

StudentAid BC assesses each student’s financial need and determines a student’s eligibility for student financial assistance based on established criteria.

After StudentAid BC has assessed the original StudentAid BC application, changes to a student’s initial StudentAid BC financial award may occur for a number of reasons. For example, the information provided by the student might have changed or been incorrect, or the student may transfer post-secondary institutions, thereby incurring different costs.

Students are responsible for informing StudentAid BC of any changes to their circumstances that affect their financial need. StudentAid BC will review the new information to determine if it has an impact on the original assessment of financial need. In some cases, this reassessment may create an overaward situation, where the student receives more student financial assistance than they are eligible to receive.

This chapter explains the responsibilities of the student, the post-secondary institution and StudentAid BC when a reassessment is required. It also explains the student’s responsibilities for repaying overawards.

Section 1 – Reassessment

Section 2 – Transferring between Post-Secondary Institutions

Section 3 – Overawards (Loans and Grants)

Section 1: Reassessment

PURPOSE
To ensure students receive the appropriate amount of student financial aid as a result of a change to the information submitted on their original StudentAid BC application.

POLICY
Students whose financial circumstances have changed since their original application was assessed must immediately advise StudentAid BC by submitting an Appendix 7 (Request for Reassessment). StudentAid BC will reassess the student’s financial need over the study period.

With the exception of the following circumstances, StudentAid BC will not pro-rate the reassessment:

- the birth or adoption of dependants or
- if the student assumes guardianship (or joint or shared guardianship) of a child or other dependant.
Students who wish to submit a request to waive assets, waive or reduce financial sponsor contributions or set aside standard policy must submit this request as an appeal. See Chapter 13.

Reassessments will not be accepted for changes in a student’s marital status or living situation during the study period. A student’s marital status as determined on the first day of classes will remain unchanged throughout the study period.

Note: If a student has been living in a common-law relationship for a period of less than 12 months, the student is not considered to have met the definition of ‘common law’ under StudentAid BC.

### GUIDELINES

A reassessment involves a non-discretionary decision or a simple change that may be the result of many different scenarios and circumstances. The following table outlines the most common reassessment types and the documentation that students must provide along with their completed Appendix 7 (Request for Reassessment).

Note: Please include Appendix 3 (School and Program Information) only if the new study period end date is not reflected in the Institutional Appendix.

<table>
<thead>
<tr>
<th>Reassessment Type</th>
<th>Documentation or Action Required</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>ASSETS</strong></td>
<td></td>
</tr>
<tr>
<td>Correcting the value declared for a motor vehicle</td>
<td>Compare the declared value 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.</td>
</tr>
<tr>
<td>(Note: policy is subject to change effective 2015-2016.)</td>
<td></td>
</tr>
<tr>
<td>Sale of asset with a net zero result</td>
<td>If the student has sold an asset before classes start or during the pre-study period, the student must provide documentation of the sale and proof of what was done with the proceeds (for example, repaid outstanding debt associated with the asset).</td>
</tr>
<tr>
<td><strong>PROGRAM OF STUDY</strong></td>
<td></td>
</tr>
<tr>
<td>Change of program at the same post-secondary institution</td>
<td>Appendix 3 (School and Program Information)</td>
</tr>
<tr>
<td>Change of post-secondary institution that must be designated (no funding disbursed)</td>
<td>Appendix 3 (School and Program Information)</td>
</tr>
<tr>
<td>Change of program costs (per the post-secondary institution’s Institutional Appendix or Appendix 3)</td>
<td>Appendix 3 (School and Program Information)</td>
</tr>
<tr>
<td>Change in original study period end date (varying length programs)</td>
<td>Appendix 3 (School and Program Information) plus (if applicable) Appendix 2 (Spouse/Common-Law Partner Information)</td>
</tr>
<tr>
<td>Change in start and end date within program year at same post-secondary institution (e.g., if the original application was for September 2014 to April 2015, but the student wants to change the study dates to January 2015 to August 2015)</td>
<td>Appendix 3 (School and Program Information) plus (if applicable) Appendix 2 (Spouse/Common-Law Partner Information)</td>
</tr>
</tbody>
</table>
### Reassessment Type

<table>
<thead>
<tr>
<th>MISCELLANEOUS</th>
<th>Documentation or Action Required</th>
</tr>
</thead>
<tbody>
<tr>
<td>Error in original assessment</td>
<td>Brief note explaining the error with supporting documentation.</td>
</tr>
<tr>
<td>Change in financial status (of the applicant or, if applicable, the applicant’s spouse or parents)</td>
<td>Brief note explaining the change, with any applicable documentation (e.g., Record of employment for loss of employment).</td>
</tr>
<tr>
<td>Change of name</td>
<td>StudentAid BC will accept a document from Vital Statistics showing change of name or any legal form of provincial or federal government identification indicating the student’s name change. This includes a birth certificate, driver’s licence, marriage certificate, passport, social insurance card, etc.</td>
</tr>
<tr>
<td>Early completion of studies</td>
<td>Students must submit an Early Completion of Studies Notification form and Appendix 3 (School and Program Information).</td>
</tr>
</tbody>
</table>

### NON-PUNITIVE WITHDRAWALS (to change the study end date):

| Change in original study period end date where a two-term application is reduced to one term. For example, the student applies for funding from September to April, completes the first term of study in December and decides not to return to their studies for the second term starting in January. The new study end date is December. | Non Punitive Withdrawal from Study Period form, if the new study period end date is not reflected in the Institutional Appendix. |

**Note:** Please use the Non Punitive Withdrawal from Study Period form instead of an Appendix 7 (Request for Reassessment) if all of the following 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 (School and Program Information) if the new study period end date is not reflected in the Institutional Appendix.

### PROCESS

The following instructions provide an overview of the process and responsibilities for reassessing a student’s original application to StudentAid BC.

1. The student initiates a reassessment by submitting an Appendix 7 (Request for Reassessment) to StudentAid BC. Students must include their original StudentAid BC application number on the form so that StudentAid BC can match the reassessment with the original application. Students must complete the following parts of the form:
   a. lines 1, 2, 12 and 13,
   b. Section 6 and
Chapter 10: Changes to Student Circumstances

Section 2: Transferring between Post-Secondary Institutions

PURPOSE

To enable a student receiving student financial assistance from StudentAid BC to transfer to a different post-secondary institution during their study period without having to reapply for student financial assistance.

POLICY

Awards are normally transferable between designated post-secondary institutions, 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 post-secondary institution.

GUIDELINES

Students transferring between campuses of the same institution must complete the appropriate transfer forms and submit them to StudentAid BC.

Students in a split enrolment between two campuses of the same institution do not complete transfer forms.
If a student transfers to another post-secondary institution (or a second campus of the same post-secondary institution that has a different institutional code) and funding has not been disbursed, the student must submit an Appendix 7 (Request for Reassessment).

If a student is changing programs within the same post-secondary institution, the student must submit Appendix 3 (School and Program Information).

If more than two weeks passes between the student’s last date of attendance at the original post-secondary institution and the start date at the new post-secondary institution, the transfer policy does not apply. In this scenario, the student is considered to have withdrawn from the original post-secondary institution and must submit a new StudentAid BC application for the new post-secondary institution. If the student is transferring because of a school closure, they can take up to three weeks between the last date of attendance at the original post-secondary institution and the start date at the new institution.

Year-end breaks and spring breaks are included when indicating the last day of study.

**PROCESS**

The following instructions provide an overview of the process and responsibilities for a student transferring between two post-secondary institutions. StudentAid BC must receive fully completed documentation at least six weeks before the study period end date; otherwise, the request will be denied.

1. The student must submit an Appendix 5 (Transfer of School) to the original post-secondary institution. The student completes sections 1, 4 and 5 of Appendix 5.
2. The original post-secondary institution completes section 2 of the Appendix 5. The Appendix 5 is either mailed to the new post-secondary institution or returned to the student with instructions to take it to the new post-secondary institution.
3. The new post-secondary institution completes section 3 of the Appendix 5 and forwards the completed form to StudentAid BC.

StudentAid BC will process the transfer and notify the student and the new post-secondary institution of any required changes to the student’s assessed financial need.

**Section 3: Overawards (Loans and Grants)**

**PURPOSE**

To identify students who have received more student financial assistance than they are eligible for. In most circumstances, students will have a loan overaward deducted from any future loan entitlement.

**POLICY**

When a student has a change in circumstances that requires a reassessment of their original award, any student financial assistance already provided that exceeds the student’s reassessed eligibility for student financial assistance will be considered an overaward.
GUIDELINES

Overawards are identified as a result of a reassessment of an original application initiated by a student, a financial aid officer or StudentAid BC as a result of an audit.

Overaward scenarios

An overaward may occur for a number of reasons. Some of the most common include:

- Mathematical error in the original assessment.
- The student receives bursaries, scholarships or other financial resources after submitting the original application.
- The student transfers to a post-secondary institution or program with lower expenses or a shorter study period length.
- The assessment is corrected following verification or correction of data supplied by the student on the original application.
- Assessment of income not reported on the original application.
- The student withdraws from full-time enrolment after receiving funds.

Canada student loan overawards (before August 1, 2000)

All Canada student loan overawards for loans disbursed before August 1, 2000 are expected to be repaid by the student to the lending institution holding the loan account. Students should provide StudentAid BC with documentation showing they have repaid overawards to remove the restriction on additional student financial assistance.

If a student does not repay an overaward totaling $250 or more per application (effective the 1996-1997 program year or later), the amount will be deducted from the next Canada student loan award calculated. If the outstanding overaward is greater than the new loan award, the new Canada student loan 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

Students who have repaid their Canada student loan overaward to the lending institution holding the loan account must submit one of the following to StudentAid BC:

- a copy of the repayment form issued by the centralized student loan centre of the lending institution or
- an acknowledgment of payment letter issued by the risk-shared lender.

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.
**B.C. student loan overawards (before August 1, 2000)**

B.C. student loan overawards for loans issued before August 1, 2000 must be repaid to the lending institution holding the B.C. Risk-Sharing Loan and/or B.C. Guaranteed Loan.

Once the payment on the B.C. student loan overaward has been processed by the lending institution, the student must provide StudentAid BC with a letter from the lending institution holding the B.C. student loan confirming that the total principal has been repaid on the B.C. Risk-Sharing Loan and/or B.C. Guaranteed Loan.

Failure to repay any B.C. student loan overaward, regardless of the amount, will result in the amount being deducted from the next B.C. student loan award calculated. If the outstanding overaward is greater than the new loan, the B.C. student loan will be used entirely to pay down the overaward and the remaining balance of the overaward will be deducted from a subsequent entitlement. All B.C. student loan overawards are ineligible for Loan Remission consideration.

The student will continue to be eligible for Canada student loans 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.

B.C. student loan overawards are not automatically reduced by payments reflected on the Student Financial Assistance System. All B.C. student loan overawards will be manually reduced based on submissions by the student of valid proof of payment and a letter requesting the reduction of the B.C. student loan overaward by the amount of the payment.

**Canada-B.C. integrated loan overawards (loans after August 1, 2000)**

Canada-B.C. integrated loan overawards must be repaid to the National Student Loans Service Centre. With integrated loans, any payment received will automatically be split between the Canada student loan and B.C. student loan according to the percentage of each portfolio.

Students cannot direct a payment to one loan only and they cannot change the percentage split of the funds. Therefore, students who are enrolled in post-secondary studies or are in a non-repayment (grace) period need to advise StudentAid BC staff that they have paid an amount equivalent to the amount of the outstanding overaward. This will eliminate the overaward regardless of the amount paid against each outstanding loan. StudentAid BC will review the National Student Loans Service Centre’s records to confirm the payment was received.

If students only make a partial payment, the overaward will be reduced by the value of that payment.

If a student has overawards on both their Canada student loan and B.C. student loan, and the payment received does not cover both overawards, the student will need to advise StudentAid BC on how they wish to have the payment considered. If StudentAid BC is not advised of how the payment should be considered, the payment will be considered to offset the B.C. student loan overaward first and the remainder will be applied to the Canada student loan overaward.

For student borrowers repaying an outstanding overaward who are now returning to full-time studies, StudentAid BC will count any principal payments made by borrowers on their Canada-B.C. integrated loan against the value of the outstanding overaward(s) and reduce or eliminate the overaward(s) accordingly.
Canada Student Grant overawards

Canada Student Grants aim to make post-secondary education more accessible to under-represented groups. To help meet this goal, grant funding that exceeds a student's assessed financial need will be deemed an overaward under prescribed circumstances only, in which case it will be converted to Canada student loan funding, administered by the Canada Student Loans Program.

Grant overawards resulting from early withdrawal or change in status from full-time to part-time
A grant overaward will be converted to a 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 resulting from change in assessed financial need
A grant overaward will be converted to a 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 submitting the original application must immediately advise StudentAid BC and request a reassessment. The reassessment allows StudentAid BC to correct its assessment of a student’s financial need over the study period.

<table>
<thead>
<tr>
<th>Overaward conversion to loan for withdrawal</th>
<th>Federal or provincial</th>
<th>Within first 30 days</th>
<th>After 30 days</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Full time</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>CSG-LI</td>
<td>Federal</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>CSG-MI</td>
<td>Federal</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>CSG-PTDEP</td>
<td>Federal</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>CSG-PD</td>
<td>Federal</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>BCAG-LMP</td>
<td>Provincial</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>SBSD</td>
<td>Provincial</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td><strong>Part time</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>CSG-PD</td>
<td>Federal</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>CSG-PT</td>
<td>Federal</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>CSG-PTDEP</td>
<td>Federal</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>SBSD</td>
<td>Provincial</td>
<td>No</td>
<td>No</td>
</tr>
</tbody>
</table>

Grant abuse
Grant abuse occurs when:

- a person knowingly makes a false statement, misrepresentation or omission in a student financial assistance application or other document,
- willfully furnishes any false or misleading information to fulfill the eligibility requirements to receive the grant or
• has deliberately not advised StudentAid BC promptly about any change to information previously given to StudentAid BC.

StudentAid BC will investigate any anomalies in a student’s application or other student financial assistance related documentation and will notify the Canada Student Loans Program of any suspected grant abuse.

The Canada Student Loans Program will determine if abuse has occurred on Canada Student Grants.

If grant abuse is determined, the Canada Student Loans Program may take action to have the student’s entire grant converted to a debt and sent to Canada Revenue Agency for immediate collection.

**Provincial grant overawards**

Overaward policy for the B.C. Access Grant for Labour Market Programs, for the 2015-16 program year, is currently under review.

For provincial grant overawards calculated on study periods starting on or after August 1, 2001, students must begin repayment on the first day of the seventh month after ceasing full-time studies.

Students who return to full-time studies within seventh months can submit a Certificate 3 (Continuation of Interest-Free Status for Grant Overawards) form to receive interest-free status, provided the grant overaward has not been submitted to the Revenue Services of British Columbia (RSBC) for payment.

**Grant overaward: Revenue Services of British Columbia (RSBC) recovery process**

1. If there is a grant overaward, RSBC will issue a demand letter to the student.

2. Students must make payment in full or enter into a satisfactory payment arrangement with RSBC. Students should indicate on their cheque that the payment is for the repayment of an overaward. Payments should be sent to:

   Revenue Services of British Columbia
   PO Box 9401, Victoria B.C. V8W 9W6

   Phone: 1-866-345-3930 (toll free)
   Fax: (250) 405-4412
   Email: RevenueServicesBC@gov.bc.ca

If a student fails to co-operate with RSBC in making a satisfactory payment arrangement or by providing financial disclosure, RSBC may take further action to collect the outstanding overaward. This may include:

• issuing a demand against the student’s wages and/or bank account,
• registering a Crown Debt Charge against property held in the student’s name and/or
• notifying the Canada Revenue Agency to set off monies owing to the student against the student’s debt.

The debt will also be reported to a credit reporting agency, which may negatively impact the student’s credit rating.
CHAPTER 11: REPAYMENT, DEFAULT AND REHABILITATION

This chapter describes the borrower’s loan repayment requirements. It also summarizes various provincial and federal programs available to borrowers to help them manage their debt (such as repayment assistance plans) and outlines the loan forgiveness programs. Finally, the chapter includes information about how borrowers can rehabilitate their loan if they have entered into default.

Section 1 – Interest-Free Status for Canada-B.C. Integrated Loans

Section 2 – Loan Repayment

Section 3 – Repayment of Grant Overawards for Students Continuing Their Studies

Section 4 – Repayment Assistance Plans

Section 5 – B.C. Completion Grant (Formerly the B.C. Loan Reduction program)

Section 6 – B.C. Completion Grant for Graduates

Section 7 – Revision of Terms

Section 8 – BC Loan Remission Program

Section 9 – Pacific Leaders B.C. Loan Forgiveness Program

Section 10 – B.C. Loan Forgiveness Program

Section 11 – Canada Student Loan Forgiveness for Family Doctors and Nurses

Section 12 – Canada Student Loans Program Severe Permanent Disability Benefit

Section 13 – British Columbia Provision for Students with Severe Disabilities

Section 14 – Default Canada-B.C. Integrated Loans

Section 15 – Default B.C. Risk-Sharing and Guaranteed Loans

Section 16 – Rehabilitation after Default

Section 17 – Death of Student
Section 1: Interest-Free Status for Canada-B.C. Integrated Loans

**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 loans.

**POLICY**
Students eligible for interest-free status are not required to make interest or principal payments on their outstanding Canada-B.C. integrated loan. In order to be eligible, students must be enrolled full time in a program of study that 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 student financial assistance.

**CRITERIA**
There are two situations in which outstanding student loans can be placed into interest-free status.

**Returning students who receive further student loan funding**
If a student qualifies for and receives new student loan funding, their outstanding Canada-B.C. integrated loan will be placed into interest-free status once the confirmation of enrolment for the new student loan funding is received by the National Student Loans Service Centre as outlined in Chapter 4. These students are not required to provide separate confirmation of enrolment for interest-free status for an outstanding Canada-B.C. integrated loan.

The confirmation of enrolment for the new student loan funding must be received by the National Student Loans Service Centre on or before the date the student returns to studies to ensure that their interest-free status for their outstanding Canada-B.C. integrated loan begins as of the study period start date. If interest is owing on their outstanding Canada-B.C. integrated loan before the study start date, the student will be required to pay the interest before their loan will be put into interest-free status, except as provided in the discussion below.

**Returning students who are not receiving further student loan funding**
A student must submit a Confirmation of Enrolment to the National Student Loans Service Centre to put their outstanding Canada-B.C. integrated loan in interest-free status. To submit a confirmation of enrolment, a student must apply for interest-free status by submitting:

- the online application available at studentaidbc.ca/maintain/interest-free or
- a paper Schedule 2 application to the National Student Loans Service Centre, or
- the National Student Loans Service Centre online portal at https://csnpe-nslsc.cibletudes-canlearn.ca/Eng/Default.aspx

One application will place the outstanding Canada-B.C. integrated loan into interest-free status.
The confirmation of enrolment must be received by the National Student Loans Service Centre on or before the date the student returns to studies to ensure the student’s interest-free status begins as of their study start date.

If interest is owing, the student will be required to pay the interest, or the student may request to have up to three months of interest added to the loan principal before their loan will be put into interest-free status.

The student’s loan will be placed in interest-free status as of the first day of their non-repayment period, up to and including their new study end date if:

- the student returns to full-time studies before their six-month non-repayment period ends and
- the confirmation of enrolment for interest-free status is received by the National Student Loans Service Centre before the non-repayment period ends.

The student will not be placed in interest-free status as of the first day of their non-repayment period if:

- the student returns to full-time studies before the six-month non-repayment period ends and
- the confirmation of enrolment for interest-free status is received by the National Student Loans Service Centre after the non-repayment period ends.

In this case, the interest that accrued during the non-repayment period will be added onto the principal of the loan.

Any interest that has accrued after the non-repayment period up to the date the confirmation of enrolment is received by the National Student Loans Service Centre must be paid. However, the student may, by request, have up to three months of interest added onto the principal of the loan, before 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 confirmation of enrolment is received by the National Student Loans Service Centre, up to and including their new study end date.

### Ineligible for interest-free status

A student is not eligible for interest-free status if any of the following circumstances apply:

1. A student cannot use secondary level (high school) courses towards the full-time status requirement.
2. A student is employed full time during the study period and is also enrolled in full-time studies.
3. A student submits notification of interest-free status after the study period end date for which they are applying for interest-free status.
4. A student owes outstanding interest.
5. A student is not eligible for interest-free status on the federal portion of their Canada-B.C. integrated loan.
6. A student does not meet the Canada Student Loans Program and Canada Student Financial Assistance Regulations (SOR/95-329) requirements for interest-free status.
7. A student is restricted by StudentAid BC as a result of an audit.
8. A student has reached the lifetime maximum weeks for interest-free status:
   - 340 weeks for students not in doctoral programs,
   - 400 weeks for students in doctoral programs or
   - 520 weeks for students with a permanent disability.

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

**Interest-free status on federal part-time time loans**

To put part-time Canada student loans in interest-free status, students must submit a paper Schedule 2 (Confirmation of Enrolment) form to the National Student Loans Service Centre or apply online at The National Student Loans Service Centre portal at:

http://www.canlearn.ca/eng/common/documents/forms/repayment_assistance.pdf

**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) form directly to the financial institution holding their loan to obtain interest-free status.

**Section 2: Loan Repayment**

**PURPOSE**

To ensure students meet their obligations under the terms and conditions of their student loan agreements.

**POLICY**

It is expected that borrowers will begin to repay their Canada-B.C. integrated loans and other B.C. student loans (B.C. Risk-Sharing Loans and B.C. Guaranteed Loans) on the first day of the seventh month after leaving full-time studies.

**CRITERIA**

Each loan type (Canada-B.C. integrated loan, B.C. Risk-Sharing Loan and B.C. Guaranteed Loan) is to be maintained and paid separately.

Borrowers 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 from their post-secondary education for more than six months.

The service providers will report all repayment activities to the credit bureau.
Canada-B.C. integrated loans (received on or after August 1, 2000)

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

If the borrower wishes to change certain repayment terms, such as the amortization period, or update their bank account information from which loan payments are to be withdrawn, they should contact the National Student Loans Service Centre.

If a borrower had arranged for the 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 if their bank account number has changed and they have not updated their banking information with the National Student Loans Service Centre, this will result in a returned payment. If there are two returned payments, the loan will become delinquent and may go into default, which could seriously affect the borrower’s credit rating.

All repayment terms and conditions are described in the Master Student Financial Assistance Agreement 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 B.C. student loan agreement as modified by the amendments to their B.C. student loan agreement (including the Schedule of Substituted Provisions) posted to the StudentAid BC website. These borrowers are also affected by Bill 17, Finance Statutes Amendment Act 2011, section 142, transitional provisions.

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

Non-repayment period
Interest begins accumulating on the borrower’s loan as soon as the borrower’s study period ends.

Borrowers are not required to begin making payments on their loan until the first day of the seventh month after the end of their study period. However, borrowers can make advance payments on their loan any time during their study period and during their six-month non-repayment (grace) period.

Repayment period (amortization period)
Borrowers who received a Canada-B.C. 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-B.C. integrated loan is either a floating interest rate (prime rate plus 2.5 percent) or a fixed rate (prime rate plus 5 percent). The Canada-B.C. integrated loan will automatically be charged the floating interest rate unless the borrower chooses to change to the fixed rate by contacting the National Student Loans Service Centre. Switching from a fixed to a floating rate is not permitted.
Prime rate for Canada-B.C integrated loans is defined as the variable reference rate of interest as calculated by the Minister of Employment and Social Development Canada, based on the average prime rate of the middle three of the largest five Canadian financial institutions.

**B.C. Risk-Sharing Loans (negotiated from August 1, 1995 to July 31, 2000)**

B.C. Risk-Sharing Loans are paid back through the financial institution where the borrower received the loan.

**Non-repayment period**

Interest on B.C. Risk-Sharing Loans does not accumulate during the six month non-repayment period. During that period the Province continues to pay the interest on behalf of the borrower.

**Repayment period (amortization period)**

Borrowers with a B.C. 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 B.C. Risk-Sharing Loan is $25 per month.

**Interest**

Interest charged on a B.C. Risk-Sharing Loan in repayment is a floating rate of prime rate plus 2.5%. A borrower may choose to elect a fixed rate of interest of 5% above the prime rate. Prime rate for the purposes of a B.C. Risk-Sharing Loan 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 of Canada.

**B.C. Guaranteed Loans (negotiated prior to August 1, 1995)**

B.C. Guaranteed Loans are paid back through the financial institution where the borrower received the loan.

**Non-repayment period**

Interest on B.C. Guaranteed Loans does not begin to accumulate during the six-month non-repayment period. During that period the Province continues to pay the interest on behalf of the borrower.

**Repayment period (amortization period)**

Borrowers with a B.C. 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 B.C. Guaranteed Loans in repayment is at a rate of the prime rate plus 1%. Prime rate for the purposes of a B.C. Guaranteed Loan 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 of Canada.

[Note: For information about repaying B.C. student loans held in default at Revenue Services of BC (RSBC), borrowers must contact RSBC directly.]
Section 3: Repayment of Provincial Grant Overawards for Students Continuing their Studies

PURPOSE
To allow borrowers a non-repayment period before they must repay a grant overaward while continuing their post-secondary studies.

POLICY
Borrowers 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 they submit proper notification.

Borrowers who do not return to post-secondary studies must begin their payments on the first day of the seventh month following the date they last attended full-time studies, either the study period end date or withdrawal date.

GUIDELINES
If the borrower is enrolled in full-time studies and wishes to prevent the grant overaward from going into repayment, the borrower and the borrower’s post-secondary institution must submit a Certificate 3 (Continuation of Interest-Free Status for Grant Overawards) form. Certificate 3 prevents the transfer of the grant overaward to Revenue Services BC (RSBC) for collection.

If the grant overaward has been transferred to RSBC, the Certificate 3 will not be processed by StudentAid BC and payment will be required. Certificate 3 must be submitted to StudentAid BC before the due date of the first payment (first day of the seventh month following withdrawal or failure to meet the requirement to maintain 60 percent of a full course load or 40 percent for students with a permanent disability).

Withdrawals after the submission of a Certificate 3
If a student has submitted a Certificate 3 to StudentAid BC and then withdraws or falls below 60 percent of a full course load (or 40 percent for students with a permanent disability), StudentAid BC must be notified by the post-secondary institution of the student’s withdrawal date or the last day of their attendance in full-time studies. The student will be required to repay the grant overaward as of the withdrawal date or new study period end date.

Section 4: Repayment Assistance Plans

British Columbia Repayment Assistance Plan
The British Columbia Repayment Assistance Plan (BC RAP) is available to B.C. student loan borrowers who have a Canada-B.C. integrated loan (see Note 1). The BC RAP program helps borrowers manage the B.C. portion of their Canada-B.C. integrated loan by allowing them to pay back what they can reasonably afford.

The BC RAP is administered by the Government of Canada and the National Student Loans Service Centre, on behalf of and under the direction of the Province of British Columbia.
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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 to make the terms applicable to the B.C. student loan portion of the Canada-B.C. integrated loan.

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).

Notes:

1. If the borrower received their B.C. student loan on or after August 1, 2000 – whether they have a Canada student loan or not – their loan is considered an integrated loan. If the borrower received their B.C. 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 B.C. laws.

Where to get an application

Borrowers apply for the Canada RAP and BC RAP using one online application form, which can be found at https://csnpe-nlsc.cibletudes-canlearn.ca/. Online borrowers will need to register and set up an account to complete the online form.

A paper form can be downloaded from http://www.canlearn.ca/eng/loans_grants/repayment/index.shtml and mailed or faxed to the Service Provider.

When to submit the BC RAP application

Borrowers must reapply for the BC RAP every six 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 Service Provider website at http://www.canlearn.ca/eng/common/documents/forms/repayment_assistance.pdf or phone 1-888-815-4515.

Canada Repayment Assistance Plan

The terms of the Canada RAP are described in the applicable provisions of the Federal Act and the Federal Regulations.
Section 5: B.C. Completion Grant

PURPOSE
To keep debt loads manageable by reducing the B.C. portion of the Canada-B.C. integrated loan for eligible students who successfully complete each year of their studies.

POLICY
The B.C. Completion Grant 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 at designated Canadian institutions (public and private) that are two academic years or longer.

StudentAid BC sets the yearly loan reduction limit for all B.C. post-secondary students based on the number of students who are eligible and the budget for that program year. Eligible students will have their loans reduced by the yearly limit based on their assessed need and the amount of their B.C. student loan.

ELIGIBILITY CRITERIA
To be eligible for the B.C. Completion Grant, students must meet all of the following criteria:

- their loan must be in good standing (not restricted or in default, delinquent or bankruptcy status, and with no provincial or federal overaward restrictions),
- be enrolled full time in an undergraduate program two academic years or longer,
- have completed a minimum of 30 weeks of study and at least 60 percent of a full course load (40 percent for students with a permanent disability) during the program year,
- be in their first four years of borrowing from StudentAid BC (or in their first five years of borrowing if they have dependants) and
- have B.C. student loans over the loan reduction limit established each year.

Students in professional programs such as law, medicine or dentistry and graduate students are not eligible for this program.

Note: If a student’s file is under audit, the student will not be considered for loan reduction until the audit is complete.

GUIDELINES
Students do not need to apply for the B.C. Completion Grant. They are automatically assessed for loan reduction each year of their study period based on the information provided on their StudentAid BC application.

The loan limit in a given year is the same for all students in their first four years of borrowing. The loan limit is lower for students with dependants in their first five years of borrowing. Any loans the student has above the limit will be forgiven after the student successfully completes their studies for that year.

Loan reductions are applied to student accounts each year following a successfully completed study period.
Section 6: B.C. Completion Grant for Graduates

PURPOSE
The incent students to access and complete education and training programs tied to specific in demand occupations rewarding successful completion of a program of studies and keep debt loads manageable.

POLICY
The B.C. Completion Grant for Graduates (BCCG-G) will reduce B.C. student loans for students who graduate from select programs, up to a maximum of $500. Payments are made only on the amount of the B.C. student loan portion of the Canada-B.C. integrated student loan and will be based on the outstanding balance as of the last study period end date. Eligible applicants can receive the BCCG-G once in their lifetime.

ELIGIBILITY CRITERIA
Individuals may make application to the BCCG-G, and receive benefits under the program if they meet the following eligibility criteria:

- Have an outstanding B.C./Canada Integrated Student Loan
- Graduate from a B.C. designated public or private post-secondary institution
- Successfully complete an eligible undergraduate program, on or after April 1, 2015, that is at least two years in length and leads to a diploma or undergraduate degree in one of the targeted areas of study
- Apply for the BCCG-G within one year from study period end date (the last day of studies to earn the credential, not date of convocation)
- Provide proof of graduation through either a sealed official transcript indicating a credential was granted; or, an original signed letter from faculty confirming graduation requirements have been met and identifying the last day of studies for that credential
- Have not previously applied for, and received, a BCCG-G
- Not be restricted or in default, delinquent or in bankruptcy on Canada-British Columbia Integrated Student Loans and/or other B.C. and Canada student loans (risk-sharing or guaranteed)

Students in certificate or professional programs such as law, medicine, dentistry or graduate studies are not eligible for this grant.

Graduates with a provincial over award restriction who have no other restrictions, will be eligible for up to $500 in BCCG-G against the non-over awarded portion of the B.C. loan. No grant will be applied against any over awarded loan.

If graduates have made a payment against their B.C. student loan, or paid out the loan in full, the balance of the BCCG-G, up to a maximum of $500, will be paid directly to the graduate.

Students are required to submit an application form to be eligible for the grant and are required to have a StudentAid BC online account to receive all notifications. The grant is not considered to be taxable income and students will not receive a T4A.
ELIGIBLE PROGRAMS BY CIP

Programs at the 4-digit CIP level from which at least 25 percent of graduates were employed in one or more Top 60 occupations were included on the list of eligible programs. These tend to be more specialized programs, like Mechanical Engineering (i.e. the majority of graduates will work in engineering or mechanical engineering) or small programs, like Public Health.

Programs whose graduates make up at least 10 percent of several Top 60 occupations or more than 25 percent of one Top 60 occupation were also included on the list. This captured larger programs like Business Administration and Design and Applied Arts, whose graduates may be employed in a variety of occupations, but also make up a significant portion of the work force for Top 60 occupations. Adding these programs recognizes there are often multiple paths into Top 60 occupations.

Program exclusions include those where most graduates (greater than 75 percent) go into occupations outside the Top 60, including: History; Liberal Arts and Sciences; General Studies; and Humanities.

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<thead>
<tr>
<th>CIP</th>
<th>Program Description</th>
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<tbody>
<tr>
<td>9.01</td>
<td>Communication</td>
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<td>Public relations, advertising and applied communication</td>
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<tr>
<td>9.99</td>
<td>Communication, journalism and related programs</td>
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<tr>
<td>11.07</td>
<td>Computer science</td>
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<tr>
<td>13.14</td>
<td>Teaching English or French as a second or foreign language</td>
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<td>14.01</td>
<td>Engineering, general</td>
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<tr>
<td>14.08</td>
<td>Civil Engineering</td>
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<tr>
<td>14.09</td>
<td>Computer Engineering</td>
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<tr>
<td>14.10</td>
<td>Electrical, electronics and communications engineering</td>
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<tr>
<td>14.12</td>
<td>Engineering physics/applied physics</td>
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<td>14.14</td>
<td>Environmental/environmental health engineering</td>
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<td>14.19</td>
<td>Mechanical engineering</td>
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<td>15.01</td>
<td>Architectural engineering technology/technician</td>
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<tr>
<td>15.03</td>
<td>Electrical and electronics engineering technologies/technicians</td>
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<td>15.04</td>
<td>Electro-mechanical and instrumentation and maintenance technology</td>
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<td>15.12</td>
<td>Computer engineering technologies/technicians</td>
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<td>15.13</td>
<td>Drafting/design engineering technologies/technicians</td>
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<tr>
<td>15.99</td>
<td>Engineering technologies and engineering related fields, other</td>
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<td>19.07</td>
<td>Human development, family studies and related services</td>
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<td>22.03</td>
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<td>23.13</td>
<td>English rhetoric and composition/writing studies</td>
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<td>31.03</td>
<td>Parks, recreation and leisure facilities management</td>
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<td>42.01</td>
<td>Psychology, general</td>
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<td>42.28</td>
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<td>43.01</td>
<td>Criminal justice and corrections</td>
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<td>Human services, general</td>
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<td>45.04</td>
<td>Criminology</td>
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<tr>
<td>50.04</td>
<td>Design and applied arts</td>
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51.22 Public health
52.01 Business/commerce, general
52.02 Business administration, management and operations
52.03 Accounting and related services
52.09 Hospitality administration/management
52.10 Human resources management and services
52.14 Marketing

APPLICATION PROCESSS

The BCG-G application form can be completed and submitted by applicants once they have successfully graduated from their program of studies.

Applicant must provide proof of graduation as stipulated on the form to SABC.

BCGG-G applications are available through SABC and its website at www.studentaidbc.ca.

Note: If a student is under audit, the application will be held pending completion of the audit.

Section 7: Revision of Terms

Borrowers may be able to change certain repayment terms for their Canada-B.C. integrated loans. For example, borrowers may be able to extend the amortization period from the standard length of 9.5 years up to 14.5 years.

Visit the National Student Loans Service Centre website at www.canlearn.ca/eng/loans_grants/repayment/help/revision.shtml for more information.

Section 8: BC Loan Remission Program

PURPOSE

The support the 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.

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.

For more information, contact StudentAid BC.
Section 9: Pacific Leaders B.C. Loan Forgiveness Program

PURPOSE

To promote the Public Service of British Columbia as a potential employer to new post-secondary graduates by reducing eligible borrowers’ B.C. student loan debt over three consecutive years.

POLICY

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

ELIGIBILITY CRITERIA

Borrowers are eligible for the Pacific Leaders B.C. Loan Forgiveness Program if they:

- have a Canada-B.C. integrated loan in repayment and in good standing (not restricted, not in default, delinquent or bankruptcy status and
- have passed their six-month probationary period and are a regular full-time or part-time employee of a B.C. Public Service employer. Articling students will be recognized as regular employees for their specific terms of employment.

Employees on maternity/parental leave, long term disability, or a short term illness and injury plan are also eligible.

Borrowers are not eligible for the Pacific Leaders B.C. Loan Forgiveness Program if they are:

- auxiliary employees or
- on an approved, non-paid, education leave. Once they have completed their post-secondary studies, employees must re-apply for the program when they have returned to work within the public service and their loans are in repayment status.

If an employee leaves in the middle of the year, he or she will not be eligible for the “interest-free” period. In this case, 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 B.C. student loan and the borrower will be required to begin making payments.

Borrowers intending to apply for the Pacific Leaders B.C. Loan Forgiveness Program should note that any payments made before they have been approved for loan forgiveness benefits will not be used when calculating eligibility. This means that borrowers will not be eligible for loan forgiveness on payments made before their application for the Pacific Leaders B.C. Loan Forgiveness Program has been reviewed and approved.

Note: Applications from a borrower whose file is under audit will be held until the audit is completed. The borrower will be required to respond to the audit letter sent by the Ministry.
If the borrower reapplies to the Pacific Leaders of BC Loan Forgiveness Program after taking a break in employment, the remaining B.C. student loan may be eligible for forgiveness over three years at 33 1/3 percent per year.

**Section 10: B.C. Loan Forgiveness Program**

For borrowers who apply on or after April 1, 2015:

**PURPOSE**

To provide a financial incentive to eligible workers working in a publicly funded facility in selected in demand occupations in underserved communities where access to health care is limited or with children in occupations where there is an identified shortage by paying off the BC portion of their Canada – B.C. integrated student loan debt.

**CRITERIA**

Individuals may make application to the LFP, and receive benefits under the program if they meet the following eligibility criteria. All applicants eligible for the B.C. LFP must:

- Be in repayment of an outstanding B.C./Canada Integrated Student Loan.
- Have graduated from a designated post-secondary institution.
- Be employed (full-time, part-time, and/or casual/on-call) at a publicly funded facility in British Columbia.
- Be working in an eligible occupation, either with children or in an eligible underserved community. Demonstrate employment in an eligible occupation over a 12 month period working either with children, or in an eligible underserved community.
- Demonstrate provision of a minimum of 100 hours of in-person services in an eligible occupation working either with children, or in an eligible underserved community over a 12 month period. This includes employees who are on maternity/parental leave; long term disability, or short term illness and injury plan.
- Not be restricted or in default, delinquent or in bankruptcy, and with no provincial or federal overaward restrictions with Canada-British Columbia Integrated Student Loans and/or other B.C. and Canada student loans (risk-sharing or guaranteed).
- Not be in full-time studies.

**Eligible Occupations**

The listing of occupations eligible for the LFP working either with children, or in an eligible underserved community will be published on the StudentAid BC (SABC) website in April of each year. The occupations deemed eligible for the LFP will reflect the needs of the labour market in B.C. and will be arrived upon through a consultative process between the Ministries of Advanced Education, Health, Education and Children and Families.

Applicants can only claim in-person service in an occupation (working either with children or in an eligible underserved community) for dates after the occupation is identified as eligible for the program and published on the StudentAid BC website.

Individuals working in an occupation deemed eligible for the program at the time of successful application, will remain eligible for the program for up to five years if they perform in-person service in that same occupation.
either working with children or in an eligible underserved community, even if the occupation is subsequently removed from the list of eligible occupations published on the StudentAid BC website.

**Underserved Communities**

The listing of underserved communities eligible for the LFP will be provided each year by the Ministry of Health (MoH) to the Ministry of Advanced Education and published on the SABC website in April of each year. This list will be drawn from communities identified through the *Rural Practice Subsidiary Agreement (RSA)* between Physicians in the province and MoH, and will consist of all communities having A and B Designation.

Applicants can only claim in-person service in an underserved community for dates after the community is identified as eligible for the program and published on the StudentAid BC website. If an underserved community is added to the list for April 1 or later, applicants must have started work no earlier than April 1st to be considered. Where a community is being removed from the list as of April 1st, applicants must be employed and apply prior to April 1st to be considered eligible.

Applicants working in an underserved community deemed eligible for the program at the time of application will remain eligible for the program for up to five years if they perform in-person service in that same underserved community even if the community is subsequently removed from the list of eligible communities published on the StudentAid BC website.

**Professionals working with children**

Successful applicants in the following eligible professions who work in a publicly funded facility with children can have up to 20 percent of the outstanding B.C. portion of their Integrated Canada/B.C. Student Loan forgiven per year if they meet the in-person service requirements over a 12 month period. Applicants can remain eligible for loan forgiveness for up to five years if all eligibility criteria are met.

**Eligible Occupations are:**

- Speech Language Pathologist
- Occupational Therapist
- Audiologist
- Physiotherapist
- School Psychologist
- Technology Educator
- Teacher of the Deaf/Hard of Hearing or the Visually Impaired

**Health Professionals**

Successful applicants in the following eligible professions who work in a publicly funded health facility in an eligible underserved community can have up to 20 percent of their outstanding BC SL debt forgiven per year if they meet the in-person service requirements over a 12 month period. Applicants can remain eligible for loan forgiveness for up to five years if all eligibility criteria are met.
Eligible Occupations are:

- Nursing (including licensed practical nursing, nurse practitioners, registered psychiatric nurses and registered nurses)
- Physician (including Resident)
- Midwife
- Pharmacist
- Medical Laboratory Technologist
- Ultrasoundographer
- Speech Language Pathologist
- Audiologist
- Occupational Therapist
- Physiotherapist

Minimum Hours of In-Person Service

The minimum hours of in-person service required before an applicant will be eligible to receive maximum loan forgiveness (20% per year) of the B.C. portion of their outstanding Integrated Canada/B.C. Student Loan debt is 400 hours over a 12 month period of employment.

Applicants can only claim in-person service in a publicly funded facility in an eligible occupation, either working with either children or in an underserved community for dates after the underserved community and/or occupation is identified as eligible and published on the StudentAid BC website.

Those applicants that cannot perform at least 400 hours of in-person service will receive a pro-rated amount of loan forgiveness if they are able to provide between 100 and 399 hours of in-person service (Table I). Those unable to provide at least 100 hours of in-person service will be removed from the program and will be responsible for payment.

Table I.

<table>
<thead>
<tr>
<th>Hours of Service</th>
<th>Percentage Debt Forgiveness</th>
</tr>
</thead>
<tbody>
<tr>
<td>0 to 99</td>
<td>0%</td>
</tr>
<tr>
<td>100 to 249</td>
<td>10%</td>
</tr>
<tr>
<td>250 to 399</td>
<td>15%</td>
</tr>
<tr>
<td>400+</td>
<td>20%</td>
</tr>
</tbody>
</table>

Forgiveness Amount

Each LFP applicant will have the B.C. portion of their outstanding Integrated Canada/B.C. Student Loan debt at the time of successful application divided into five (20 percent) equal amounts. This amount of outstanding debt will be forgiven for all five years of employment if the 400+ hours of in-person service requirements are met for each.
Any applicants reporting less than 400 hours of in-person service in any of the five years of employment will receive loan forgiveness commensurate with the hours on in-person service reported and consistent with Table I.

For each year an applicant is registered in the program and employed in a publicly funded facility in British Columbia, working either with children or in an underserved community and meeting the minimum 100 hours of in-person requirement, the Province will pay the interest on the B.C. portion of their Canada/B.C. integrated student loan debt. If they do not meet the minimum 100 hours of in-person requirement, the interest that has accrued on their student loan debt will be capitalized into principle; they will be removed from the program and will be responsible for payment.

**Application Process**

The LFP application form will be filled out and submitted by applicants before they have completed one year (12 consecutive months) of service in an eligible occupation in either an eligible underserved community or working with children. The applicant must also provide proof of employment as stipulated on the form to SABC. B.C. loan forgiveness applications are available through SABC and its website at [www.studentaidbc.ca](http://www.studentaidbc.ca).

Once accepted into the B.C. Loan Forgiveness Program, the borrower’s B.C. student loans will be placed into special interest-free status. The provincial government will be responsible for paying the interest that accrues on the loan and the borrower 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. StudentAid BC will send the applicant a reminder letter before the anniversary date.

Borrowers who fail to submit the letter from their employer confirming completion of the employment period 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 B.C. student loan and the borrower must begin making payments.

Note: If a student’s file is under audit, their application will be held pending completion of the audit.

For borrowers who applied prior to April 1, 2015:

**PURPOSE**

To provide a financial incentive to eligible workers working in a publicly funded facility in selected in demand occupations in underserved communities where access to health care is limited or with children in occupations where there is an identified shortage by paying off the BC portion of their Integrated Canada/BC Student Loan debt.

**POLICY**

The B.C. Loan Forgiveness Program offers B.C. student loan forgiveness to students who have graduated from eligible post-secondary educational institutions and 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 post-secondary institutions in nursing (including practical nursing, nurse practitioners, registered psychiatric nurses and registered nurses), medicine, midwifery and pharmacy whose study end date is
on or after August 1, 2000 will have all outstanding B.C. student loan debt forgiven at a rate of 33 1/3 percent per year of practice.

Borrowers 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 B.C. student loan 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 in these professions with a study end date on or after August 1, 2007 may be eligible to have their B.C. student loan debt forgiven at a rate of 33 1/3 percent per year.

**CRITERIA**

To be eligible for the B.C. Loan Forgiveness Program, a borrower must:

- Be employed (full-time, part-time, or casual or on-call) at a publicly funded facility in a designated community within B.C. Employees who are on maternity/parental leave, long-term disability, or a short-term illness and injury plan are also eligible.
- Work within a designated community identified as underserved. A community list has been created for each of the eligible professions. The Ministry of Health is responsible for compiling the list for the above health professions and the Ministry of Children and Families and the Ministry of Education compile the list for all other professions. Depending on the profession, applicants may work anywhere in B.C. as long as they work with children.
- Have an outstanding B.C. student loan in good standing (not restricted, not in default, delinquent or bankruptcy status) with Canada-B.C. integrated loans and/or other Canada or B.C. 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.
- Students intending to apply for loan forgiveness should note that any payments made before they have been approved for loan forgiveness benefits will not be used when calculating eligibility. This means that students will not be eligible for loan forgiveness on payments made before their loan forgiveness application has been reviewed and approved.

B.C. Loan Forgiveness Program applications are available on the StudentAid BC website. Applicants should 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 a borrower’s file is being audited, their application will be held pending until the audit is completed.

Once accepted into the B.C. Loan Forgiveness Program, the borrower’s B.C. student loans will be placed into special interest-free status. The provincial government will be responsible for paying the interest that accrues on the loan and the borrower 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. StudentAid BC will send the applicant a reminder letter before the anniversary date.

Borrowers who fail to submit the letter from their employer confirming completion of the employment period 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 B.C. student loan and the borrower must begin making payments.

Section 11: Canada Student Loan Forgiveness for Family Doctors and Nurses

For information on the program, please visit the CanLearn website at:

Section 12: Canada Student Loans Program Severe Permanent Disability Benefit

For information on this program, please visit the Service Canada website at:

Section 13: British Columbia Provision for Students with Severe Disabilities

In the event that a borrower is approved for the federal Severe Permanent Disability Benefit under the Canada Student Loans Program, the Province of British Columbia will forgive all outstanding B.C. student loan and B.C. grant overaward debt.

Borrowers do not need to submit an application for this benefit. The Canada Student Loans Program will advise StudentAid BC of those borrowers who have been approved for the Severe Permanent Disability Benefit.
Note: Borrowers who have a zero balance on their Canada student loan must still apply through Canada Student Loans Program for the B.C. Provision for Students with Severe Disabilities. The Canada Student Loans Program will adjudicate the file and notify the Province of the outcome.

Recipients of the B.C. Provision for Students with Severe Disabilities are not eligible to receive any future student financial assistance from StudentAid BC.

Section 14: Default Canada-B.C. Integrated Loans

PURPOSE
To ensure that borrowers who do not meet their student loan payment obligations do not receive further student financial assistance.

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-B.C. integrated 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 as described in Section 15.

B.C. portion of a Canada-B.C. integrated loan

The B.C. student loan portion of the Canada-B.C. integrated 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 a full payment of the overdue loan payment for nine consecutive months.

At that time, the outstanding loan balance immediately becomes due and payable in full, and the loan is transferred to Revenue Services of British Columbia (RSBC) for collection.

RSBC issues a demand letter to the borrower. Payments should indicate the RSBC account number on the cheque. Borrowers must make payment in full or enter into a satisfactory payment arrangement with RSBC. Payments should be sent to:

Revenue Services of British Columbia
PO Box 9401, Victoria B.C. V8W 9W6

Phone: 1-866-345-3930 (toll free)
Fax: (250) 405-4412
Email: RevenueServicesBC@gov.bc.ca

If a borrower fails to co-operate with RSBC in making a satisfactory payment arrangement or by providing financial disclosure, RSBC may take further action to collect the outstanding account. This may include:
• issuing a demand against the borrower’s wages and/or bank account,
• registering a Crown Debt Charge against property held in the borrower’s name or
• notifying the Canada Revenue Agency to set off monies owing to the borrower against the borrower’s debt.

The debt will also be reported to a credit reporting agency, which may negatively impact the borrower’s credit rating.

Borrowers can bring their loans out of default by following the rehabilitation policy outlined in Section 16.

**Canada portion of a Canada-B.C. integrated loan**

When the Canada portion of the Canada-B.C. integrated 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 Canada Student Loan Case Review Unit, reached through the National Student Loans Service Centre at 1-888-815-4514. Unit staff will explain how the borrower’s situation can be rectified.

**Section 15: Default B.C. Risk-Sharing and Guaranteed Loans**

**PURPOSE**

To ensure that borrowers who do not meet their payment obligations on their student loans do not receive further student financial assistance.

**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 the lending institution holding the B.C. Risk-Sharing and/or B.C. Guaranteed Loan.

A borrower with a B.C. Risk-Sharing Loan or B.C. Guaranteed 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 lending institution holding the loan or the borrower goes through the rehabilitation process. See Section 16.

**B.C. Risk-Sharing Loans: Post August 1, 1995 to July 31, 2000**

Under the provincial risk-sharing agreement, the lending institution will remain responsible for collecting most Type B Risk-Sharing Loans in default. For B.C. Risk-Sharing Loans, default is defined as two or more missed payments after the scheduled payment date. Lending institutions will treat the collection of a student loan default as they would any other consumer loan.

Lending 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 B.C. student financial assistance until the lending institution’s rehabilitation requirements are met.
Chapter 11: Repayment, Default and Rehabilitation

The lending 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 B.C. student financial assistance.

The lending 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.

B.C. Guaranteed Loans: Pre August 1, 1995

If a B.C. Guaranteed Loan is 180 days overdue, the borrower will be restricted from further funding through StudentAid BC. The lending 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 16: Rehabilitation after Default

OVERVIEW

If a borrower has defaulted on repaying a student loan, they must request rehabilitation before they can apply for additional student financial assistance or interest-free status from StudentAid BC. If the borrower is approved for rehabilitation, the loans will go back into good standing (not in default, delinquent status or bankruptcy, and no provincial or federal overaward restrictions).

Please see Chapter 3 for information on rehabilitation after bankruptcy.

B.C. student loans

Borrowers who hold:

- a Type B Risk-Sharing Loan that went into default while the borrower was a minor and had a claim for loss accepted by StudentAid BC,
- a B.C. Guaranteed Loan or
- a Canada-B.C. integrated loan,

and have lost their eligibility for B.C. student financial assistance because they defaulted on repayment, may be eligible for further student financial assistance if they:

- repay the outstanding debt (principal plus accrued interest) and all associated fees in full, or
- meet all of the following criteria:
  - are eligible for financial assistance under the Canada Student Loans Program,
  - maintain regular monthly payments to Revenue Services of BC (RSBC) over a six-month period,
  - submit a completed rehabilitation application form to StudentAid BC and
- repay RSBC all outstanding interest, NSF charges and other fees associated with the defaulted B.C. student loan from the date of default.

If the borrower meets the eligibility criteria for rehabilitation and is approved:

- StudentAid BC will remove the B.C. student loan eligibility restriction and advise RSBC.
- StudentAid BC will make arrangements to have the loan balance transferred to the Service Provider and have the borrower’s credit report updated.
- The loan will then be administered under the terms and conditions of the Master Student Financial Assistance Agreement (MSFAA). 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 B.C. 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 B.C. student loans to potentially receive further B.C. student loan funding through 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 B.C. student loan funding. Students requesting further provincial student financial assistance must receive Case Review Unit or Appeal Committee approval to have their eligibility for provincial funding reinstated.

Canada student loans

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 how the borrower’s situation can be rectified. Borrowers can bring their loan into good standing (no longer in default, delinquent or bankruptcy status) by making the equivalent of two consecutive regular monthly payments.

When the loan has been cleared, the Canada Student Loan Case Review Unit will send electronic confirmation, on a weekly basis, to StudentAid BC. StudentAid BC will remove the restriction on the borrower’s file.

B.C. Risk-Sharing Type B Loans: Post August 1, 1995 to July 31, 2000

Borrowers with a Type B Risk-Sharing Loan in default (other than a default while a minor) will be prevented from receiving further provincial student financial assistance until the borrower meets the lending institution’s rehabilitation requirements.

Once StudentAid BC receives the lending institution’s notification that the loan is back in good standing (no longer in default, delinquency or bankruptcy status), the borrower will be removed from the restricted list.

The lending institution’s requirements may include:

- payment of interest and/or
- payment of principal, bringing the account up-to-date.

Borrowers are to contact their lending institution directly to discuss how to bring their loan into good standing. The process may vary between lending institutions.
Section 17: Death of Student

PURPOSE
To ensure all obligations relating to any B.C. student loan or grant overaward, excluding Type B Risk-Sharing Loans, are terminated upon the death of a borrower.

POLICY
In the event of a student’s death, the student’s family must notify StudentAid BC and the National Student Loans Service Centre or the lending institution holding the loan of the student’s death.

If proper notification is received, all obligations of a borrower regarding any type of B.C. student loan or grant overaward are terminated on the date of the borrower’s death, with the exception of Type B Risk-Sharing Loans.

PROCESS
The following instructions provide an overview of the steps to be followed after the death of a student.

1. Provide notification to the National Student Loans Service Centre and/or financial institution.
   A deceased borrower’s family should phone or write to the National Student Loans Service Centre and/or the financial institution holding the borrower’s student loan accounts to inform them of the death of the student. A copy of the death certificate will be required.

2. Provide notification to StudentAid BC.
   A deceased borrower’s family must also forward a copy of the student’s death certificate to StudentAid BC.

3. Receive tuition refund.
   In the event that the deceased borrower is eligible for a tuition-fee refund, the refund is sent to the National Student Loans Service Centre with instructions to apply it to the principal balance of the latest loan negotiated.

Canada-B.C. integrated loan – Type ‘A’ or Type “B”

- B.C. student loan portion: Once proper notification from the borrower’s family has been received by StudentAid BC and the Service Provider, no further collection actions will be pursued. The Province will not pursue the borrower’s estate for collection.

- Canada student loan portion: All repayment obligations are terminated.

B.C. student loans – Type ‘A’ Risk-Sharing Loans

- Lending institutions must submit a claim for loss to StudentAid BC as soon as they receive documentation of the death (death certificate) for Type A Risk-Sharing Loans. If proper documentation is received, the Province will reimburse the lending institution for the loss related to the borrower’s death.

B.C. student loan– Type ‘B’ Risk-Sharing Loans

- The lending institution is not permitted to claim a loss to StudentAid BC.
The lending institution is liable for the student loan financial loss resulting from the borrower’s death and, as a result, may seek payment from the borrower’s estate.

**B.C. student loan – Guaranteed Loan, Type A or B**

- Lending institutions must submit a claim for loss to StudentAid BC as soon as the lending institution receives documentation of the death (death certificate). If proper documentation is received, the Province will reimburse the lending institution for the loss related to the borrower’s death.
- All documentation must be submitted with the claim.

4. Refund of loan payments taken after death.

   If notification of a borrower’s death is received after payments have been drawn from the deceased borrower’s bank account, the payments will be refunded to the borrower’s estate. Any post-dated cheques will be returned to the borrower’s estate.
CHAPTER 12:  FINANCIAL ASSISTANCE FOR PART-TIME STUDENTS

Students who are enrolled part-time in an eligible full-time program at a designated post-secondary institution can apply for student financial assistance. This chapter describes the eligibility criteria for part-time student financial assistance and summarizes the grant and loan programs available to students. It describes the application process for part-time student financial assistance and explains how financial need and income thresholds are calculated to configure awards. Finally, the chapter outlines the administrative processes specific to part-time funding.

Section 1 – Eligibility Criteria

Section 2 – Grants and Loans for Part-Time Students

Section 3 – Calculating Financial Need and Income Thresholds

Section 4 – Disbursement of Funding

Section 5 – T4A Information

Section 6 – Canada-B.C. Integrated Loan Payments

Section 7 – Lost Loan Documents

Section 8 – Cancellation of a Part-Time Application

Section 9 – Cancellation of Part-Time Loan Documents and Cheques

Section 1: Eligibility Criteria

POLICY

Students who are studying on a part-time basis towards the completion of a certificate, diploma or degree may be eligible for student financial assistance if they meet the federal part-time criteria as outlined in the provisions of the Canada Student Financial Assistance Act.

Students applying for student financial assistance for their part-time studies must also meet the general eligibility criteria applicable to all StudentAid BC programs outlined in this manual. Eligibility criteria specific to part-time studies are described below.

Part-time eligibility 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) and enrolled in a program that is approved for full-time Canada
student loan funding. The course or study period must be at least six 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.

Two calculations determine part-time status, with the most common calculation based on course load or credits:

1. If a full-time student is defined as a student 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 12 to 20 hours per week, then to be considered part time, a student would have to take between 4.0 and 11.8 hours of classes per week.

Each course must be part of a program leading to a certificate, diploma or degree. A student may take some or all courses through distance education, blended learning or online programs. See Chapter 2 for information on program and course eligibility.

**Students who are enrolled in courses at two different institutions (split enrolment) are also eligible to apply for part-time funding.**

The program year for all of the part-time studies programs is August 1 to July 31.

- Students apply for student financial assistance to the province or territory where they have last lived for at least 12 months in a row, not including time as a full-time post-secondary student.

Students who are incarcerated or have an outstanding warrant for arrest are not eligible for funding.

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, per study period.

**Maintaining eligibility**

To maintain eligibility for part-time student financial assistance, a student must:

- maintain a course load between 20 and 59 percent of a full-time course load and
- successfully complete 20 percent of a course load funded through these programs.

**Failure to achieve satisfactory scholastic standing**

Post-secondary institution 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 9.

Students who fail to achieve satisfactory scholastic standing during **one period** of study remain eligible for the Canada Student Grant for Students with Permanent Disabilities (CSG-PD) and part-time Canada student loans in their next period of study. These students are not eligible for the Canada Student Grant for Part-Time Studies (CSG-PT) or the Canada Student Grant for Part-Time Students with Dependants (CSG-PTDEP).

Students must successfully complete the next period of study funded through their own resources, which can include CSG-PD and/or part-time Canada student loans, before they will be considered eligible for the CSG-PT and CSG-PTDEP in subsequent periods of study.
Chapter 12: Financial Assistance for Part-Time Students

Failure to achieve a satisfactory scholastic standing (20% of a course load) during **two periods** of funded studies results in loss of eligibility for CSG-PT, part-time Canada student loans and CSG-PTDEP assistance for 12 months. Students remain eligible for CSG-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 CSG-PT, part-time Canada student loans and CSG-PTDEP assistance for 36 months. Students remain eligible for CSG-PD.

A student who has not achieved satisfactory scholastic standing due to extenuating circumstances may appeal for future funding. The appeal request form can be accessed online at [www.studentaidbc.ca](http://www.studentaidbc.ca). A student may appeal to StudentAid BC to receive further funding for medical reasons or a family emergency. In both cases, the student must supply supporting documentation.

Other exceptional situations may be approved by StudentAid BC.

**Restrictions: Defaults, bankruptcy and overawards**

**PURPOSE**

To ensure that students who have defaulted on previous Canada student loan payments do not receive further student financial assistance until the terms of their rehabilitation have been met.

To ensure that students who have declared bankruptcy that included federal student loan funds do not receive further student financial assistance until the terms of their rehabilitation have been met.

**POLICY**

**Default on Canada student loans**
A student in default on full-time or part-time Canada student loans is not eligible for the CSG-PT, CSG-PD, part-time Canada student loans or the CSG-PTDEP until their loan is rehabilitated through the Canada Student Loans Program.

**Default on B.C. student loans**
A student in default situation on full-time B.C. student loans is eligible to apply for CSG-PT, CSG-PD, part-time Canada student loans and CSG-PTDEP funding.

**Bankruptcy involving federal student loans**
A student who had a previous bankruptcy that included federal student loans must seek clearance from the National Student Loan Service Centre before being eligible for a CSG-PT, CSG-PD, part-time Canada student loans or a CSG-PTDEP.

**Overawards**
A student in an overaward situation involving full-time Canada student loans and/or B.C. student loans is eligible to apply for CSG-PT, CSG-PD, part-time Canada student loans and CSG-PTDEP funding.
Section 2: Grants and Loans for Part-Time Students

Student financial assistance is available for qualified part-time students depending on their income and family situation. The following programs are available:

- Canada Student Grant for Persons with Permanent Disabilities (CSG-PD): $2,000.
- Canada Student Grant for Part-Time Studies (CSG-PT): up to $1,200.
- Canada Student Grant for Part-Time Students with Dependents (CSG-PTDEP): up to $1,920.
- Part-time Canada student loan: up to $10,000.
- B.C. Supplemental Bursary for Students with a Permanent Disability: up to $800.

Each of these programs is described below, with the exception of the Canada Student Grant for Persons with Permanent Disabilities and the Supplemental Bursary for Students with a Permanent Disability, which are described in Chapter 6.

Canada Student Grant for Part-Time Studies

<table>
<thead>
<tr>
<th>PURPOSE</th>
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<tbody>
<tr>
<td>To provide non-repayable funding to part-time students whose income falls below a prescribed threshold.</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>POLICY</th>
</tr>
</thead>
<tbody>
<tr>
<td>The Canada Student Grant for Part-Time Studies (CSG-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 defined in Table A below. The grant assists with the cost of tuition, books, supplies, transportation and unsubsidized child care expenses. The amount of the grant cannot exceed a student’s assessed need.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>CRITERIA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Students are eligible for the CSG-PT if they meet all the following criteria:</td>
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</tbody>
</table>

- have demonstrated financial need; however, funds will not be issued for any assessed financial need under $100,
- attend a post-secondary institution on a part-time basis and
- have a family income equal to or below the established thresholds shown in Table A below.

Effective 2015/16, residency for part-time students is the same as criteria in place for full-time students as per page 32. Students who began their part-time studies prior to 2015/16 are grand-parented under previous residency policy, and continue to be eligible for funding through the province in which their institution is located until they complete their studies.

Students will be automatically assessed for the CSG-PT when they submit their Part-Time Studies Application form. The grant will be distributed via the federal Part-Time Certificate of Eligibility and Part-Time Loan Agreement mailed to the student.
Canada Student Grant for Part-Time Students with Dependants

PURPOSE
To improve access to post-secondary studies and reduce 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 beginning of the study period.

POLICY
The Canada Student Grant for Part-time Students CSG-PTDEP is available for students with dependent children under the age of 12 and/or a permanently disabled dependant who is 12 or older at the beginning of the study period. To be eligible for CSG-PTDEP funding, a student must meet all eligibility criteria outlined below.

CRITERIA
The CSG-PTDEP is based on assessed need and not a minimum part-time loan disbursement. Post-secondary students will be eligible for the CSG-PTDEP if they meet all the following criteria:

- For students with no outstanding part-time Canada student loans: an assessed need greater than $5,200.
- For students with an outstanding part-time Canada student loan: an assessed need greater than $4,000 less any outstanding part-time loans plus $1,200.
- Attending 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 or older at the start of the semester.
- Are in a family where total family income from the previous tax year is less than or equal to the low income threshold shown in Table 10A in Chapter 14.

Students will be automatically assessed for the CSG-PTDEP when they submit their Part-Time Studies Application form. The grant will be distributed via the federal Part-time Certificate of Eligibility and Part-Time Loan Agreement mailed to the student.

The CSG-PTDEP will not exceed the lesser of:

- the qualifying student’s assessed need,
- $40 per week of study if the student has one or two dependants,
- $60 per week of study if the student has three or more dependants or
- $1,920.

Part-Time Canada Student Loans Program
Part-time Canada student loan funding is available to students:

- who are studying part-time (20-59 percent of a full-time post-secondary course load),
- whose income falls below a predetermined threshold (see Table A below) and
- who require more funding than CSG-PT funds can provide.
This funding is a loan and must be paid back. Only $10,000 in part-time Canada student loan “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, on the first 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 is required.

Students will be automatically assessed for part-time Canada student loan funding when they submit their Part-Time Studies Application form. The loan will be distributed via the federal Part-Time Certificate of Eligibility and the Part-Time Loan Agreement will be mailed to the student.

Section 3: Calculating Financial Need and Income Thresholds

PURPOSE

To ensure student financial assistance for part-time studies is assessed based on financial need.

POLICY

Students applying for grant and loan funding for part-time studies must demonstrate financial need through an established needs assessment process.

PROCEDURE

Students must declare their gross income for the specified taxation year as indicated in the Part-Time Studies Application form. For example, the program year 2014-2015 assessment will be based on gross income from the 2013 taxation year.

The need assessment process consists of four steps:

1. Calculate total family gross income.
2. Verify eligibility for the Canada Student Grant for Students with Permanent Disabilities.
3. Determine eligibility based on gross income and family size.
4. Assess allowable educational costs.

Step 1: Calculate total family gross income

Gross income is the total amount of income reported on line 150 of the student’s and, if applicable, the student’s spouse’s tax return.

If an income tax return was not filed, gross income (for the student and, if applicable, his or her spouse) for the applicable tax year will include:

- income assistance and/or income assistance for persons with disabilities,
• employment insurance benefits,
• WorkSafeBC/WCB benefits,
• assistance from the Employment Program of British Columbia,
• 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 does not include Canada Child Tax Benefits or income tax refunds.

**Step 2: Verify eligibility for the CSG-PD**

Please see Chapter 6 for information on verifying a student’s eligibility for the Canada Student Grant for Students with Permanent Disabilities.

**Step 3: Determine eligibility based on gross income and family size**

Total family size includes the student, spouse and dependent children.

Dependent children are defined as:

- children 0-18 years of age or
- children 19 years of age or older who are:
  - a full-time secondary student; or,
  - a full-time post-secondary student who has been out of high school less than four years; or,
  - a child 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 at least two periods of 12 consecutive months each are not considered dependants.

The table below shows eligibility based on total gross income and family size for the various available funding programs. To be eligible for funding, the student’s total family gross income must fall below the applicable maximum based on the student’s family size. If the student’s total family gross income exceeds the maximum based on the student’s family size, the student is not eligible for any part-time loan or grant funding.

**2014-2015 Maximum Total Family Gross Income Limits**

<table>
<thead>
<tr>
<th>Family Size</th>
<th>Low Income</th>
<th>Middle Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 (single student)</td>
<td>$23,647</td>
<td>$41,032</td>
</tr>
<tr>
<td>2 (married student or guardian with one dependant)</td>
<td>$29,440</td>
<td>$57,447</td>
</tr>
<tr>
<td>3</td>
<td>$36,193</td>
<td>$74,631</td>
</tr>
<tr>
<td>4</td>
<td>$43,942</td>
<td>$86,818</td>
</tr>
<tr>
<td>5</td>
<td>$49,839</td>
<td>$96,270</td>
</tr>
</tbody>
</table>
### Step 4: Assess allowable educational costs

Assess costs using the guidelines in the following table.

<table>
<thead>
<tr>
<th>Category</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Tuition</strong></td>
<td>Actual cost of eligible tuition and compulsory fees as reported by post-secondary institution official on application. For B.C. public post-secondary institutions, if the actual tuition is not reported, use 40% (or course load percentage if greater than 40%) of the actual cost of tuition and compulsory fees as per the Institutional Appendix.</td>
</tr>
<tr>
<td><strong>Books/Supplies</strong></td>
<td>Allowable cost as per Institutional Appendix or actual cost as reported by the post-secondary institution official on the application.</td>
</tr>
</tbody>
</table>
| **Miscellaneous Allowance** | Students with a 20%-34% course load: $10 per week  
Students with a 35%-59% course load: $20 per week.  
Not to exceed $340 for application period. |
| **Transportation Allowance** | $13 per week, but cannot exceed StudentAid BC extra transportation allowances of maximum of $94 per week (on appeal). |
| **Child Care Costs**  | Child care costs are allowed for children age 11 and under.  
Maximums: (by grouping of children age 11 and under OR dependants age 12 and over with disability, as claimed on tax form)  
1-17 weeks: Course load x 17 x # of eligible dependants x $181  
18-34 weeks: Course load x 34 x # of eligible dependants x $181  
35-52 weeks: Course load x 52 x # of eligible dependants x $181 |
| **Extra Transportation** | Students receiving B.C. income assistance for persons with disabilities must first apply through the Ministry of Social Development for an annual bus pass, or for 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 (Additional Transportation Allowance) stating why the extra costs are needed. |
A student with a permanent disability who requires 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 4: Disbursement of Funding

**POLICY**

Students are assessed for funding in the following order and with the stated limits:

- **Canada Student Grant for Students with Permanent Disabilities (CSG-PD):** $2,000 per program year.
- **Canada Student Grant for Part-Time Studies (CSG-PT):** up to $1,200 per program year.
- **Part-time Canada student loans (PT-CSL):** up to $10,000 in total.
- **Canada Student Grant for Part-Time Students with Dependants (CSG-PTDEP):** up to $1,920 per program year.
- **B.C. Supplemental Bursary for Students with a Permanent Disability (SBSD):** up to $800 per program year.

**EXAMPLES**

**Scenario 1:**

A student is attending post-secondary studies part-time in her second year for 34 weeks. She has one dependent child, her assessed need is $3,000 and her income qualifies her for low income grant.

She is eligible to receive $1,200 CSG-PT and (potentially) $1,360 (34 x 40) in CSG-PTDEP

With her outstanding part-time Canada student loan of $4,000, her need meets eligibility for the CSG-PTDEP grant since $3,000 > $4,000 - $3,440 + $1,200.

The student will receive:

- $1,200 in CSG-PT
- $1,360 in CSG-PTDEP
- $440 in CSL-PT

**Scenario 2:**

A part-time student with permanent disabilities, no dependants and no outstanding part-time Canada student loans qualifies for low income grant.

<table>
<thead>
<tr>
<th>Assessed need</th>
<th>$10,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>CSG-PD</td>
<td>$2,000</td>
</tr>
<tr>
<td>CSG-PT</td>
<td>$1,200</td>
</tr>
<tr>
<td>Part-time Canada student loans</td>
<td>$6,800</td>
</tr>
<tr>
<td><strong>Total disbursement</strong></td>
<td><strong>$10,000</strong></td>
</tr>
</tbody>
</table>
Section 5: T4A Information

**POLICY**

CSG-PT, CSG-PD, CSG-PTDEP and SBSD are taxable benefits. To comply with Canada Revenue Agency taxation requirements, T4As must be issued for any grant amounts.

The National Student Loan Service Centre issues T4As to recipients of federal grants (CSG-PT, CSG-PD and CSG-PTDEP).

StudentAid BC issues T4As to recipients of the SBSD.

Section 6: Canada-B.C. Integrated Loan Payments

**POLICY**

If a student applying for part-time funding has an outstanding full-time Canada-B.C. integrated loan, studying part-time will not affect the status of the full-time loan. This means that the student will enter repayment on their Canada-B.C. integrated loan regardless of their part-time studies.

Students with full-time loans must begin repaying 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-B.C. integrated loan may apply for assistance through either 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 part-time Canada student loans until the first day of the seventh month following the end of their studies.

As of January 1, 2012, part-time Canada student loans are interest free while students are in part-time or full-time study.

To maintain interest-free status on their part-time loans, students must submit a completed part-time student loan application and/or application for interest-free status to inform the Canada Student Loans Program of their continued full-time or part-time studies. The application must be submitted within 30 days of it being signed by a representative of the designated education institution and before the end date of the study period.
Section 7: Lost Loan Documents

PURPOSE
To ensure a student is not prevented from attending post-secondary study due to the loss or destruction of a loan document.

POLICY
Part-time Canada student loan documents that have been lost or destroyed may be replaced by StudentAid BC if the student is still within the study period.

PROCEDURE
Faxed forms are acceptable.

Lost loan document
1. 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.
2. 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 from the date the loan document was issued.
3. 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.

Damaged document
1. If a loan document is physically damaged, the student should return the document to StudentAid BC for immediate cancellation and reissue.
2. 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 8: Cancellation of a Part-Time Application

PURPOSE
To stop further processing of an application and/or production of award documents.

POLICY
Students may choose to cancel their application for part-time student financial assistance if the student loan documents and/or grant funds have not been cashed and funding has not been issued.

PROCEDURE
1. The student notifies StudentAid BC in writing (or via email) requesting that their application for part-time student financial assistance be cancelled and providing reasons for this request. The student or financial aid office must return all loan/grant documents and bursary cheques, not negotiated or cashed, to StudentAid BC for cancellation.
2. StudentAid BC will cancel any part-time Canada student loan or grant documents and bursary cheques, not negotiated or cashed, and will then cancel the application.
3. A ‘request for cancellation’ letter may be submitted by the financial aid officer and post-secondary institution 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 original application has already been cancelled. If the original application has not already been cancelled, the student must advise StudentAid BC in writing to cease the cancellation process.

Section 9: Cancellation of Part-Time Loan Documents and Cheques

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.

POLICY
StudentAid BC funding may be cancelled by StudentAid BC for various reasons.

PROCEDURE
1. The financial aid office and/or post-secondary institution owners/operators determine which documents and/or cheques should be cancelled.
2. The financial aid office and/or post-secondary institution 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’s record.
CHAPTER 13: APPEALS

This chapter describes the appeal process, including appeals for the B.C. Completion Grant. Students who are not approved for funding or who believe the awarded amount is too low can request an appeal of their financial need assessment. An appeal will be considered if a student has extraordinary circumstances that warrant setting aside 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 Appeal Committee process is final. As outlined this chapter, the Case Review Unit and the Appeal Committee will not consider appeal submissions on policies that are not eligible for appeal.

Section 1 – StudentAid BC Appeals

Section 2 – B.C. Completion Grant Appeals

Section 1: StudentAid BC Appeals

PURPOSE

To ensure that students have the opportunity to have further consideration given to their unique circumstances when applying for student financial assistance.

POLICY

Students who have extenuating circumstances and have not received the maximum funding available for their study period can request an appeal of their application. Students may submit an appeal if:

- the nature of their request does not fall within the standard program criteria or
- they are experiencing exceptional circumstances that warrant further consideration.

Appeals are only considered if the student provides proof of extenuating circumstances that set them apart from other students.

PROCESS

Initiating an appeal

Before submitting an appeal, students should discuss their situation:

- with the financial aid office at their post-secondary institution if they are studying at a public post-secondary institution or
- directly with StudentAid BC if they are studying outside of B.C. or at an designated private post-secondary institution in B.C.

Students initiate an appeal by submitting an Appeal Request Form. This form is available at [www.studentaidbc.ca](http://www.studentaidbc.ca).

Students must include details explaining the reasons for the appeal and they must include supporting documentation. Appeal decisions are considered based on the documentation provided.

**StudentAid BC appeal categories**

The following categories are eligible for appeal:

- Additional transportation allowance.
- Assets: real estate/revenue property/recreational property; other fixed assets; bonds, GICs, stocks, pension plan funds, other liquid assets.
- B.C. student loan lifetime maximum.
- B.C. student loan rehabilitation due to bankruptcy.
- Credit screening.
- Exceptional expenses.
- Loan remission qualifier (personal responsibility).
- Loan remission timely completion.
- Modified Independent (Group B) status.
- Motor vehicle.
- Other funding.
- Overawards.
- Pacific Leaders Loan Forgiveness Program.
- Parent/step-parent contribution/income.
- Part-time loan funding.
- Permanent disability-related appeal considerations.
- Repeat courses to receive prerequisite mandatory grade, in order to progress in the program (approval is granted only once for each course).
- Residency.
- Room and board costs for independent students living at home.
- Scholastic standing.
- Spouse/common-law partner contribution.
- Student contribution.
- Successful completion.
- Two withdrawals or 68 weeks of unsuccessful studies.
- Unsuccessful term or semester.

**Note:** If an appeal is denied because required documentation is missing, the student may submit a second appeal that includes the appropriate supporting documentation.
Policies that are not eligible for appeal

The following policies and criteria are not eligible for appeal:

- Basic program eligibility criteria for programs administered by StudentAid BC.
- Grants and/or loan funding for previous program years.
- Appeal deadlines, except where severe medical circumstances prevented the student from submitting the appeal by the deadline.
- Grant/loan overawards that result from an audit.
- Requests to issue B.C. student loan funding and/or grant funding more than five months after a student’s study period end date.
- Standard allowances.
- Weekly maximums.
- Canada Student Loan Lifetime maximum.

Appeal deadlines

An application for an appeal – complete with all required information and documentation — must be received at StudentAid BC at least six weeks before the study period end date.

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 Notification of Assessment letter.

Appeals submitted after the deadline will not be considered unless severe medical circumstances have made it impossible for the student to submit the appeal and all required documentation by the deadline.

Appeal processing

The Case Review Unit considers appeals on an individual basis. Depending on the nature of the appeal, some appeals may be referred to the Appeal Committee.

StudentAid BC will notify the student after a decision has been made.

Appeal outcomes

Approval of appeal

Approvals are granted in full or part by the Case Review Unit and the Appeal Committee, when the nature of the decision does not compromise the intent of StudentAid BC policies.

Denial of appeal

Appeals will be denied by the Case Review Unit when:

- a student fails to provide necessary documentation or
• the nature of the appeal compromises StudentAid BC policy (e.g., awarding funds in excess of maximums or waiving the requirement for a contribution when there are no extenuating circumstances).

If a student’s appeal is denied, and the appealed issue was included in the list of policy and criteria that are eligible for appeal, the student may request a review by the independent Appeal Committee.

Note: Appeals denied in-house are not automatically referred to the Appeal Committee for consideration.

**Appeal Committee**

The Case Review Unit will complete an Appeal Summary form for all appeals referred to the Appeal 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 non-voting representative from the Ministry of Advanced Education.

The Committee meets as needed, 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.

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.

**Section 2: B.C. Completion Grant Appeals**

**PURPOSE**

To ensure that students have an opportunity to receive funding under the B.C. Completion Grant if an error was made by the post-secondary institution when reporting withdrawals, unsuccessful completion or program information.

**POLICY**

StudentAid will not accept appeal requests for the B.C. Completion Grant. However, StudentAid BC will reassess a student’s eligibility for the B.C. Completion Grant if the post-secondary institution informs StudentAid BC that:

- a student has withdrawn from, or was unsuccessful in, a full-time course load or
- an incorrect program was reported in error.

In these cases, StudentAid BC will require written documentation from the educational institution indicating that an error was made in reporting the withdrawal, unsuccessful term or program information (e.g.: length of program).
StudentAid BC policies and procedures ensure that all students are treated equitably. As such, all funding is based on standard assessment tables and a standard method of assessment. The student financial 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 determined a student’s financial need by considering student resources against educational expenses and standard living costs. This chapter outlines the tables used in the assessment process.

**Table 1 – Tuition and Compulsory Fees**

**Table 2 – Books and Supplies**

**Table 3 – Student Living Allowances (MSOL)**

**Table 4 – Child Care Ceilings**

**Table 5 – Wage Rates and Work Hours**

**Table 6 – Average Tax Rates**

**Table 7 – Minimum Student Contribution**

**Table 8 – Parental Living Allowance**

**Table 9 – Parental Contribution Formula**

**Table 10 – Income Thresholds for Canada Student Grants**

**Table 11 – Asset Exemptions**

**Table 12 – Return Transportation**

**Table 13 – Separate Residence Allowance**

**Table 14 – Child Care Allowance**

**Table 15 – Child Support/Spousal Support and Maintenance Payment**

**Table 16 – Additional Transportation Allowance (Appeal Basis Only)**

**Table 1: Tuition and Compulsory Fees**

As per the approved Institutional Appendix or Appendix 3.
Table 2: Books and Supplies

As per the approved Institutional Appendix or Appendix 3, costs for books and supplies are subject to the following maximums:

<table>
<thead>
<tr>
<th>Number of weeks in the study period</th>
<th>Maximum</th>
</tr>
</thead>
<tbody>
<tr>
<td>12-17</td>
<td>$1,500</td>
</tr>
<tr>
<td>18-34</td>
<td>$3,000</td>
</tr>
<tr>
<td>35-52</td>
<td>$3,000</td>
</tr>
</tbody>
</table>

Computer costs of up to $500 are permitted for hardware, software, software licensing and ongoing costs such as Internet charges, repairs and ink cartridges. If a student is required to have an e-reader, this cost is to be included within the books and supplies section and not within the $500 allocated for computer costs.

- 12-17 week program: $1,500 books/supplies (including computer/technology costs of up to $250, if applicable).
- 18-34 week program: $3,000 books/supplies (including computer/technology costs of up to $350, if applicable).
- 35-52 week program: $3,000 books/supplies (including computer/technology costs of up to $500, if applicable).

Canada student loan policy limits the 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 if the full academic year for the program is less than 52 weeks (e.g. September to April). However, 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.

Some examples are shown below:

<table>
<thead>
<tr>
<th>Program</th>
<th>Academic year</th>
<th>Terms offered</th>
<th>Amounts loaded</th>
</tr>
</thead>
<tbody>
<tr>
<td>University Transfer Arts</td>
<td>34 weeks (2 Terms)</td>
<td>Sept-Dec</td>
<td>$1,500</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Jan-Apr</td>
<td>$1,500</td>
</tr>
<tr>
<td></td>
<td></td>
<td>May-Aug</td>
<td>$1,500</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Nursing</td>
<td>43 weeks (2 terms)</td>
<td>Sept-Dec</td>
<td>$1,000</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Jan-June</td>
<td>$2,000</td>
</tr>
</tbody>
</table>

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

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

<table>
<thead>
<tr>
<th>Program</th>
<th>Academic year</th>
<th>Terms offered</th>
<th>Amounts loaded</th>
</tr>
</thead>
<tbody>
<tr>
<td>Trades</td>
<td>52 weeks</td>
<td></td>
<td>$3,000</td>
</tr>
<tr>
<td>Residential Care Aid – 17 week program</td>
<td>34 weeks</td>
<td>Multiple intakes</td>
<td>$1,500</td>
</tr>
<tr>
<td>Program</td>
<td>Academic year</td>
<td>Terms offered</td>
<td>Amounts loaded</td>
</tr>
<tr>
<td>-------------------------------</td>
<td>---------------</td>
<td>----------------</td>
<td>----------------</td>
</tr>
<tr>
<td>Professional Cooking-22 week program</td>
<td>34 weeks</td>
<td>Multiple intakes</td>
<td>$2,000</td>
</tr>
</tbody>
</table>
# Table 3: Student 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 post-secondary institution located in B.C. or outside Canada. These maximum costs will be used by StudentAid BC to assess need. Totals may not equal the sum of each column due to rounding.

## Monthly Living Allowances for British Columbia

<table>
<thead>
<tr>
<th>Category</th>
<th>Single student away from home</th>
<th>Single student living at home</th>
<th>Single parent student (excluding costs of child)</th>
<th>Married student and spouse (excluding costs for child)</th>
<th>Cost for each child (wholly dependent relative)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Shelter</td>
<td>$747</td>
<td>$0</td>
<td>$1,167</td>
<td>$1,645</td>
<td>$243</td>
</tr>
<tr>
<td>Food</td>
<td>$240</td>
<td>$199</td>
<td>$240</td>
<td>$481</td>
<td>$199</td>
</tr>
<tr>
<td>Miscellaneous</td>
<td>$294</td>
<td>$218</td>
<td>$334</td>
<td>$492</td>
<td>$116</td>
</tr>
<tr>
<td>Local transportation</td>
<td>$93</td>
<td>$93</td>
<td>$93</td>
<td>$185</td>
<td>$93</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$1,374</strong></td>
<td><strong>$510</strong></td>
<td><strong>$1,834</strong></td>
<td><strong>$2,803</strong></td>
<td><strong>$651</strong></td>
</tr>
</tbody>
</table>

Totals may not equal the sum of each column due to rounding.
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 or RRSP payments.
- Tobacco products and alcoholic beverages.

**Monthly Standard of Living Tables for Students Attending Post-Secondary Institutions Located in Other Provinces**

<table>
<thead>
<tr>
<th>Living situation</th>
<th>Monthly allowance</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Alberta</strong></td>
<td></td>
</tr>
<tr>
<td>Single student away from home</td>
<td>$1,099</td>
</tr>
<tr>
<td>Single student living at home</td>
<td>$525</td>
</tr>
<tr>
<td>Single parent (excluding child[ren])</td>
<td>$1,363</td>
</tr>
<tr>
<td>Married student and spouse (excluding child[ren])</td>
<td>$2,119</td>
</tr>
<tr>
<td>Child(ren) and other dependent relatives</td>
<td>$577 each</td>
</tr>
<tr>
<td><strong>Saskatchewan</strong></td>
<td></td>
</tr>
<tr>
<td>Single student away from home</td>
<td>$1,131</td>
</tr>
<tr>
<td>Single student living at home</td>
<td>$487</td>
</tr>
<tr>
<td>Single parent (excluding child[ren])</td>
<td>$1,530</td>
</tr>
<tr>
<td>Married student and spouse (excluding child[ren])</td>
<td>$2,209</td>
</tr>
<tr>
<td>Child(ren) and other dependent relatives</td>
<td>$509 each</td>
</tr>
<tr>
<td><strong>Manitoba</strong></td>
<td></td>
</tr>
<tr>
<td>Single student away from home</td>
<td>$1,066</td>
</tr>
<tr>
<td>Single student living at home</td>
<td>$491</td>
</tr>
<tr>
<td>Single parent (excluding child[ren])</td>
<td>$1,255</td>
</tr>
<tr>
<td>Married student and spouse (excluding child[ren])</td>
<td>$1,986</td>
</tr>
<tr>
<td>Child(ren) and other dependent relatives</td>
<td>$574 each</td>
</tr>
<tr>
<td><strong>Ontario</strong></td>
<td></td>
</tr>
<tr>
<td>Single student away from home</td>
<td>$1,168</td>
</tr>
<tr>
<td>Single student living at home</td>
<td>$486</td>
</tr>
<tr>
<td>Single parent (excluding child[ren])</td>
<td>$1,513</td>
</tr>
<tr>
<td>Married student and spouse (excluding child[ren])</td>
<td>$2,236</td>
</tr>
<tr>
<td>Child(ren) and other dependent relatives</td>
<td>$622 each</td>
</tr>
<tr>
<td><strong>Quebec</strong></td>
<td></td>
</tr>
<tr>
<td>Single student away from home</td>
<td>$1,006</td>
</tr>
<tr>
<td>Living situation</td>
<td>Monthly allowance</td>
</tr>
<tr>
<td>------------------------------------------------------</td>
<td>-------------------</td>
</tr>
<tr>
<td>Single student living at home</td>
<td>$473</td>
</tr>
<tr>
<td>Single parent (excluding child[ren])</td>
<td>$1,277</td>
</tr>
<tr>
<td>Married student and spouse (excluding child[ren])</td>
<td>$1,830</td>
</tr>
<tr>
<td>Child(ren) and other dependent relatives</td>
<td>$519 each</td>
</tr>
</tbody>
</table>

**New Brunswick**

<table>
<thead>
<tr>
<th>Living situation</th>
<th>Monthly allowance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single student away from home</td>
<td>$946</td>
</tr>
<tr>
<td>Single student living at home</td>
<td>$453</td>
</tr>
<tr>
<td>Single parent (excluding child[ren])</td>
<td>$1,266</td>
</tr>
<tr>
<td>Married student and spouse (excluding child[ren])</td>
<td>$1,882</td>
</tr>
<tr>
<td>Child(ren) and other dependent relatives</td>
<td>$475 each</td>
</tr>
</tbody>
</table>

**Nova Scotia**

<table>
<thead>
<tr>
<th>Living situation</th>
<th>Monthly allowance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single student away from home</td>
<td>$1,005</td>
</tr>
<tr>
<td>Single student living at home</td>
<td>$468</td>
</tr>
<tr>
<td>Single parent (excluding child[ren])</td>
<td>$1,330</td>
</tr>
<tr>
<td>Married student and spouse (excluding child[ren])</td>
<td>$2,013</td>
</tr>
<tr>
<td>Child(ren) and other dependent relatives</td>
<td>$518 each</td>
</tr>
</tbody>
</table>

**Prince Edward Island**

<table>
<thead>
<tr>
<th>Living situation</th>
<th>Monthly allowance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single student away from home</td>
<td>$950</td>
</tr>
<tr>
<td>Single student living at home</td>
<td>$474</td>
</tr>
<tr>
<td>Single parent (excluding child[ren])</td>
<td>$1,230</td>
</tr>
<tr>
<td>Married student and spouse (excluding child[ren])</td>
<td>$1,889</td>
</tr>
<tr>
<td>Child(ren) and other dependent relatives</td>
<td>$491 each</td>
</tr>
</tbody>
</table>

**Newfoundland and Labrador**

<table>
<thead>
<tr>
<th>Living situation</th>
<th>Monthly allowance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single student away from home</td>
<td>$975</td>
</tr>
<tr>
<td>Single student living at home</td>
<td>$432</td>
</tr>
<tr>
<td>Single parent (excluding child[ren])</td>
<td>$1,289</td>
</tr>
<tr>
<td>Married student and spouse (excluding child[ren])</td>
<td>$1,899</td>
</tr>
<tr>
<td>Child(ren) and other dependent relatives</td>
<td>$468 each</td>
</tr>
</tbody>
</table>

**Yukon**

<table>
<thead>
<tr>
<th>Living situation</th>
<th>Monthly allowance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single student away from home</td>
<td>$1,205</td>
</tr>
<tr>
<td>Single student living at home</td>
<td>$545</td>
</tr>
<tr>
<td>Single parent (excluding child[ren])</td>
<td>$1,663</td>
</tr>
<tr>
<td>Married student and spouse (excluding child[ren])</td>
<td>$2,405</td>
</tr>
<tr>
<td>Child(ren) and other dependent relatives</td>
<td>$555 each</td>
</tr>
</tbody>
</table>

**Northwest Territories**

<table>
<thead>
<tr>
<th>Living situation</th>
<th>Monthly allowance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single student away from home</td>
<td>$1,431</td>
</tr>
<tr>
<td>Single student living at home</td>
<td>$543</td>
</tr>
<tr>
<td>Single parent (excluding child[ren])</td>
<td>$1,875</td>
</tr>
</tbody>
</table>
### Living situation and Monthly allowance

<table>
<thead>
<tr>
<th>Living situation</th>
<th>Monthly allowance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Married student and spouse (excluding child[ren])</td>
<td>$2,631</td>
</tr>
<tr>
<td>Child(ren) and other dependent relatives</td>
<td>$733 each</td>
</tr>
</tbody>
</table>

### Nunavut

<table>
<thead>
<tr>
<th>Living situation</th>
<th>Monthly allowance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single student away from home</td>
<td>$1,434</td>
</tr>
<tr>
<td>Single student living at home</td>
<td>$545</td>
</tr>
<tr>
<td>Single parent (excluding child[ren])</td>
<td>$1,879</td>
</tr>
<tr>
<td>Married student and spouse (excluding child[ren])</td>
<td>$2,637</td>
</tr>
<tr>
<td>Child(ren) and other dependent relatives</td>
<td>$736 each</td>
</tr>
</tbody>
</table>
### Table 4: Child Care Ceilings

Table 4: Monthly Ceiling for Child Care Expenses for **2015-2016**

<table>
<thead>
<tr>
<th>Province</th>
<th>Monthly ceilings per child</th>
</tr>
</thead>
<tbody>
<tr>
<td>British Columbia</td>
<td>$1,153</td>
</tr>
<tr>
<td>Prince Edward Island</td>
<td>$429</td>
</tr>
<tr>
<td>Nova Scotia</td>
<td>$476</td>
</tr>
<tr>
<td>New Brunswick</td>
<td>$600</td>
</tr>
<tr>
<td>Quebec</td>
<td>$391</td>
</tr>
<tr>
<td>Ontario</td>
<td>$357</td>
</tr>
<tr>
<td>Manitoba</td>
<td>$460</td>
</tr>
<tr>
<td>Saskatchewan</td>
<td>$400</td>
</tr>
<tr>
<td>Alberta</td>
<td>$724</td>
</tr>
<tr>
<td>Newfoundland and Labrador</td>
<td>$817</td>
</tr>
<tr>
<td>Yukon</td>
<td>$750</td>
</tr>
<tr>
<td>Northwest Territories</td>
<td>$660</td>
</tr>
<tr>
<td>Nunavut</td>
<td>$660</td>
</tr>
</tbody>
</table>
Table 5: Wage Rates and Work Hours

Table 5: B.C. Minimum Wage and Weekly Work Hours

<table>
<thead>
<tr>
<th>Minimum wage</th>
<th>$10.25</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number of weekly work hours</td>
<td>28.8</td>
</tr>
</tbody>
</table>
Table 6: Average Tax Rates

Tables 6A and 6B are for assessing the student’s and spousal contributions for the 2015-2016 loan year. Average tax rates include EI and CPP employee contributions.

### Table 6A  Student’s Pre-Study Period Income

<table>
<thead>
<tr>
<th>Monthly income class*</th>
<th>$1-$1,499</th>
<th>$1,500-$2,999</th>
<th>$3,000-$4,499</th>
<th>$4,500-$5,999</th>
<th>$6,000 and over</th>
</tr>
</thead>
<tbody>
<tr>
<td>(Average federal &amp; provincial income tax + CPP + EI)/Average gross income expressed as a percentage</td>
<td>6.83%</td>
<td>7.06%</td>
<td>7.88%</td>
<td>9.99%</td>
<td>12.82%</td>
</tr>
</tbody>
</table>

* Monthly income class brackets are based on the assumption that pre-study income was earned over a four-month period. Use these tax rates if the student has only pre-study period income.

**Notes:**

Pre-study income is based upon minimum wages and weekly hours worked.

It is assumed that all income for the tax year is earned in the four-month pre-study period. For example, the pre-study period income @ 10.25 dollars/hour = 10.25 x 35 x 4.3 x 4 = $6,171.

Only CPP (4.95%) and EI (1.73%) deductions would apply to total income under $11,138 per year, and income tax will not be payable due to personal exemption limit and other deductions.

### Table 6B  Student’s Monthly Income during the Study Period

<table>
<thead>
<tr>
<th>Monthly income class*</th>
<th>$1-$749</th>
<th>$750-$1,499</th>
<th>$1,500-$2,249</th>
<th>$2,250-$2,999</th>
<th>$3,000-$3,749</th>
<th>$3,750 and over</th>
</tr>
</thead>
<tbody>
<tr>
<td>(Average federal &amp; provincial income tax + CPP + EI)/Average gross income expressed as a percentage</td>
<td>6.83%</td>
<td>7.06%</td>
<td>7.88%</td>
<td>9.99%</td>
<td>12.82%</td>
<td>16.17%</td>
</tr>
</tbody>
</table>

* Monthly income class brackets are based on the assumption that study income was earned over an eight-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 eight months). Assuming an eight-month study period and a monthly income of $500, this would result in a study period income of $4,000 ($500 x 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 B.C. average rate of income taxes + CPP + EI for the corresponding average monthly income of $735 is 7.06% (see Table 6C below).
### Table 6C  Monthly Income of the Spouse (Not Applying for Canada student loan)

<table>
<thead>
<tr>
<th>Province/territory</th>
<th>Monthly income class*</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$1-$499</td>
</tr>
<tr>
<td>Newfoundland</td>
<td>6.83%</td>
</tr>
<tr>
<td>Prince Edward Island</td>
<td>6.83%</td>
</tr>
<tr>
<td>Nova Scotia</td>
<td>6.83%</td>
</tr>
<tr>
<td>New Brunswick</td>
<td>6.83%</td>
</tr>
<tr>
<td>Quebec¹</td>
<td>6.83%</td>
</tr>
<tr>
<td>Ontario</td>
<td>6.83%</td>
</tr>
<tr>
<td>Manitoba</td>
<td>6.83%</td>
</tr>
<tr>
<td>Saskatchewan</td>
<td>6.83%</td>
</tr>
<tr>
<td>Alberta</td>
<td>6.83%</td>
</tr>
<tr>
<td>British Columbia</td>
<td>6.83%</td>
</tr>
<tr>
<td>Yukon</td>
<td>6.83%</td>
</tr>
<tr>
<td>Northwest Territories</td>
<td>6.83%</td>
</tr>
<tr>
<td>Nunavut</td>
<td>6.83%</td>
</tr>
<tr>
<td>Canada</td>
<td>6.83%</td>
</tr>
</tbody>
</table>

* Monthly income class brackets are based on the assumption that the income is earned by the spouse over a twelve-month period.

1) Quebec rates based on federal income tax only.

The 2015 EI premium rate is $1.88 per $100 of insurable earnings. The maximum insurable earnings for 2015 is $49,500.

The 2015 CPP employee contribution rate is $4.95 per $100 of insurable earnings. The maximum pensionable earnings for 2015 is $53,600 and the basic exemption is $3,500.

## Table 7: Minimum Student Contribution

<table>
<thead>
<tr>
<th>Student categories</th>
<th>Minimum monthly contribution pre-study period</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single student away from home</td>
<td>$0</td>
</tr>
<tr>
<td>Single student living at home</td>
<td>$673</td>
</tr>
<tr>
<td>Single parent (with dependants)</td>
<td>$0</td>
</tr>
<tr>
<td>Married student and spouse (no dependants)</td>
<td>$0</td>
</tr>
<tr>
<td>Married student and spouse (with dependants)</td>
<td>$0</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Minimum monthly married student contribution during study period</th>
</tr>
</thead>
<tbody>
<tr>
<td>Spouse of married student (spouse not a student, children in childcare)</td>
</tr>
<tr>
<td>Spouse of married student (Spouse is a full-time student)</td>
</tr>
<tr>
<td>Spouse of married student (at home caring for children age 11 or under)</td>
</tr>
</tbody>
</table>
Table 8: Parental Living Allowance

Table 8: Parents’ Moderate Standard of Living (MSOL) by Family Size

<table>
<thead>
<tr>
<th>Family size</th>
<th>MSOL</th>
</tr>
</thead>
<tbody>
<tr>
<td>2</td>
<td>$43,884</td>
</tr>
<tr>
<td>3</td>
<td>$57,010</td>
</tr>
<tr>
<td>4</td>
<td>$66,320</td>
</tr>
<tr>
<td>5</td>
<td>$73,541</td>
</tr>
<tr>
<td>6</td>
<td>$79,442</td>
</tr>
<tr>
<td>7</td>
<td>$84,434</td>
</tr>
<tr>
<td>8</td>
<td>$88,757</td>
</tr>
<tr>
<td>9</td>
<td>$92,569</td>
</tr>
<tr>
<td>10</td>
<td>$95,977</td>
</tr>
</tbody>
</table>

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,
- child care,
- household furnishings, equipment and related services,
- clothing purchase and clothing services,
- transportation – private and public,
- personal care supplies, equipment and services,
- reading materials and
- 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 and
- tobacco products and alcoholic beverages.
### Table 9: Parental Contribution Formula

<table>
<thead>
<tr>
<th>Annual discretionary income</th>
<th>Weekly parental contribution</th>
</tr>
</thead>
<tbody>
<tr>
<td>$0 - $7,000</td>
<td>$(15.0% \text{ of DI})/52</td>
</tr>
<tr>
<td>$7,001 - $14,000</td>
<td>$(1,050 + 20.0% \text{*(DI - $7,000)})/52</td>
</tr>
<tr>
<td>$14,001 and over</td>
<td>$(2,450 + 40.0% \text{*(DI - $14,000)})/52</td>
</tr>
</tbody>
</table>

DI = Discretionary income = (Parent(s) gross income) – (taxes + C/QPP + EI) – (MSOL by family size from Table 8)

Note: The Student Financial Assistance System has been programmed to accept CPP deductions of up to $2,425.50 and EI contributions of up to $913.68.
# Table 10: Income Thresholds for Canada Student Grants

**Table 10A: Income Thresholds for Canada Student Grant for Students from Low-Income Families (2015-2016)**

Net income level at which the National Child Benefit Supplement entitlement equals $0.

**2014 Base Year**

<table>
<thead>
<tr>
<th>Family Size</th>
<th>Low income thresholds (pre-tax income)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 person</td>
<td>$23,883</td>
</tr>
<tr>
<td>2 persons</td>
<td>$29,734</td>
</tr>
<tr>
<td>3 persons</td>
<td>$36,555</td>
</tr>
<tr>
<td>4 persons</td>
<td>$44,381</td>
</tr>
<tr>
<td>5 persons</td>
<td>$50,337</td>
</tr>
<tr>
<td>6 persons</td>
<td>$56,771</td>
</tr>
<tr>
<td>7 or more</td>
<td>$63,207</td>
</tr>
</tbody>
</table>

**Note:** The low income table above is also to be used in determining eligibility for the part-time studies grant (CSG-PT). Low Income Thresholds were indexed using the provincial CPI increase 2013/2014. The CPI was applied to the 2013 LICO table published by Statistics Canada.

Amounts are based on the income thresholds for the National Child Benefit and are applied to total income from both parents based on line 236 of their income tax return and do not include the student’s own net income.

**Formula**

- Amount for first qualified dependant: $2,025
- Plus second qualified dependant: $1,792
- Plus each additional qualified dependant: $1,704

**Minus NCBS reduction:**

- One dependant: 12.20% of net income $21,287
- Two dependants: 23.00% of net income $21,287
- Three+ dependants: 33.30% of net income $21,287

**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 Students from Middle-Income Families (2015-2016)

Net income level at which the National Child Benefit Supplement entitlement equals $0.

2014 Base Year

<table>
<thead>
<tr>
<th>Family size</th>
<th>Middle income thresholds (pre-tax income)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 person</td>
<td>$41,442</td>
</tr>
<tr>
<td>2 persons</td>
<td>$58,021</td>
</tr>
<tr>
<td>3 persons</td>
<td>$75,377</td>
</tr>
<tr>
<td>4 persons</td>
<td>$87,686</td>
</tr>
<tr>
<td>5 persons</td>
<td>$97,233</td>
</tr>
<tr>
<td>6 persons</td>
<td>$105,036</td>
</tr>
<tr>
<td>7 or more</td>
<td>$111,634</td>
</tr>
</tbody>
</table>

The middle income table above is also used to determine part-time loans eligibility. This table is subject to regulatory approvals.
Table 11: Asset Exemptions

<table>
<thead>
<tr>
<th>Student or spouse</th>
<th>Exemption</th>
</tr>
</thead>
<tbody>
<tr>
<td>RRSPs: An exemption value is applied for each year the student and/or spouse is over 18 years of age</td>
<td>$2,000</td>
</tr>
<tr>
<td>All other financial assets</td>
<td>$0</td>
</tr>
<tr>
<td>Owned motor vehicles</td>
<td>$15,000</td>
</tr>
</tbody>
</table>

(For a student with permanent disabilities, see Chapter 6 regarding motor vehicle assets. For students with leased vehicles, see Chapter 7).

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% 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.
- 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 disability benefits.
- Co-op earnings.
- Assistantships/Stipends.
- Gross earnings.
- Child support/alimony.
- Work Safe BC.
- Pension income.
- All other sources of income including monetary gifts.
- Needs-based bursaries (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.
Table 12: Return Transportation

Students are eligible for a return transportation allowance if they meet one or more of the following criteria:

- **Dependent** *(Group A)* 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
- **Independent** *(Group B)* 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, the student’s indication of the cost of return transportation from line 52 of the application is assessed subject to the following maximums:

<table>
<thead>
<tr>
<th>Number of weeks in study period</th>
<th>Maximum</th>
</tr>
</thead>
<tbody>
<tr>
<td>12-26</td>
<td>$900</td>
</tr>
<tr>
<td>27-52</td>
<td>$1,800</td>
</tr>
</tbody>
</table>

The program year maximum is $1,800 regardless of the number of return trips taken. The return transportation allowance helps meet the cost of relocation to attend post-secondary studies.

Notes:

1. If travel is a mandatory part of the program, see Chapter 7 under Section 3: Step 2 – Assess the Student’s Cost.
2. The cost of return trips is based on the most economical means possible subject to a maximum of two return trips per academic year.
3. 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.
### Table 13: Separate Residence Allowance

<table>
<thead>
<tr>
<th></th>
<th>Pre-study period</th>
<th>Study period</th>
</tr>
</thead>
<tbody>
<tr>
<td>$122 per week</td>
<td>18 weeks</td>
<td>34 weeks</td>
</tr>
<tr>
<td></td>
<td>NA</td>
<td>$4,148</td>
</tr>
<tr>
<td></td>
<td></td>
<td>$6,344</td>
</tr>
</tbody>
</table>
### Table 14: Child Care Allowance

<table>
<thead>
<tr>
<th>Pre-study period</th>
<th>Study period</th>
</tr>
</thead>
<tbody>
<tr>
<td>Up to $181 per week per child</td>
<td>18 weeks</td>
</tr>
<tr>
<td></td>
<td>$3,258</td>
</tr>
</tbody>
</table>
# Table 15: Child Support/Spousal Support and Maintenance Payment

<table>
<thead>
<tr>
<th></th>
<th>Pre-study period</th>
<th>Study period</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>18 weeks</td>
<td>34 weeks</td>
</tr>
<tr>
<td>Up to $130 per week</td>
<td>$2,340</td>
<td>$4,420</td>
</tr>
</tbody>
</table>
### Table 16: Additional Transportation Allowance (Appeal Basis Only)

<table>
<thead>
<tr>
<th></th>
<th>Pre-study period</th>
<th>Study period</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>18 weeks</td>
<td>34 weeks</td>
</tr>
<tr>
<td>Up to $94 per week</td>
<td>NA</td>
<td>$3,196</td>
</tr>
</tbody>
</table>
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 post-secondary institution and is based on the study period for which student financial assistance is required that starts between August 1 of the current year and July 31 of the following year. The academic year is subject to a maximum length of 12 months (52 weeks) and may include multiple terms or semesters, including spring and/or summer sessions.

Accredited post-secondary institution
A post-secondary institution 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 post-secondary institution must be accredited in order to be designated for StudentAid BC funding programs.

Adult Upgrading Grant (AUG)
A provincial grant program that provides direct educational funding for students enrolled in developmental programs for 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 period 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 student loan and B.C. student loan payments, unless otherwise agreed to by the borrower.

Appeal (Student)
An appeal is a formal request for a review of a student’s application assessment to take into account unusual, exceptional or extenuating circumstances demonstrated or 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 student financial assistance assessment using Appeal Request Forms.

Appendix 1 – Parent(s)/Step-Parent/Sponsor/Legal Guardian Information
Appendix 1 is part of the application package that must be submitted by all Group A dependent students. Information for parents, step-parents, sponsors or legal guardians is submitted using the Appendix 1 form.

Appendix 2 – Spouse/Common-Law Partner Information
Appendix 2 is part of the application package that must be submitted by applicants who have a spouse or common-law partner.
Appendix 3 – School and Program Information
Appendix 3 is part of the application package that must be submitted by students attending public and private post-secondary institutions in British Columbia (except Trinity Western University) and students attending any post-secondary institution outside of British Columbia.

Appendix 5 – Transfer of School
Appendix 5 is used when students decide to transfer to another post-secondary 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 benefits, income tax refunds, family bonuses or GST rebates.

Assessment of need
The process of determining the amount of student financial 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 (including savings, expected contributions, assets, study period income, spouse or parental contributions, excess motor vehicle value, etc.).

Assessment period
The assessment period is the pre-study period plus the study period. The assessment period may be up to 16 months long (4 months maximum for the pre-study period and 12 months maximum for the study 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 student financial assistance for students with permanent disabilities to help with the costs of equipment and services related to their disability, allowing access to post-secondary education.

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
An 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.

Interface Policy between AVED - MSDSI
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.

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 owned, rented or leased by their parent, step-parent, sponsor or legal guardian when the student is 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 that authorized the lending institution to provide students with Canada student loan or B.C. student loan funding, (i.e. to ‘cash’ their loan documents). ‘Bank’ also includes banks and credit unions holding outstanding B.C. 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, common-law partner 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. Bankruptcy or bankruptcy-related events may impact student loans and future student financial assistance.

Before classes start (pre-study period)
The four calendar months (18 weeks) before the start date of a student’s classes start is the pre-study period.

Blended Learning
Blended learning is a form of education in which a student learns part through delivery of content and instruction via digital and online media, and part with some element of classroom time.

Branch campus
Any location of a post-secondary institution other than the main campus, but under the same corporate structure as the main campus, that:

- is permanent in nature,
- has a separate student body,
- has a resident administration,
- offers a full program leading to a certificate, diploma or degree and
- 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)
This grant for full-time students with permanent disabilities replaces up to $1,000 in B.C. student loan funding with a non-repayable grant.

British Columbia Access Grant – Labour Market Priorities
A grant program that provides students enrolled in selected training programs that align with British Columbia’s labour market priorities with up to $16,500 per year.

British Columbia Completion Grant
Eligible students who successfully complete each year of their studies will have their B.C. 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 provided 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 Completion Grant for Graduates
A grant program that incents students to access and complete education and training programs tied to specific in demand occupations with up to a $500 one time reduction to their B.C. student loan portion of the Canada-B.C. integrated student loan.

British Columbia Loan Forgiveness Program
Students who have graduated from a nursing, medical, midwifery or pharmacy program from an accredited post-secondary institution 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 B.C. for three years may be eligible to have their student loans forgiven. The program was expanded to include graduates in speech language pathology, occupational therapy, audiology and 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 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 student loan
A B.C. student loan is financial assistance in the form of a repayable loan to eligible full-time students at the post-secondary level funded and adjudicated by the provincial government.

British Columbia Student Loan Agreement
The agreement in writing, however titled, that sets out the terms and conditions on which a borrower’s B.C. student loan is provided and repaid.

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

Canada Student Grant for Students from Low-Income Families
This grant provides $250 per month of study to eligible students. Student eligibility is based on family income level rather than assessed need.
Canada Student Grant for Students from Middle-Income Families.
This grant provides $100 per month of study to eligible students. Student eligibility is based on family income level rather than assessed need.

Canada Student Grant for Students with Permanent Disabilities
This grant provides $2,000 each school year to eligible students. Students are 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. The $2,000 grant is a flat amount per loan year and may exceed a student’s assessed need.

Canada Student Grant for Services and Equipment for Students with Permanent Disabilities
This grant offers up to $8,000 per academic year to students with permanent disabilities to help pay the cost of disability-related equipment and services required to access post-secondary studies.

Canada Student Grant for Part-Time Studies
This grant offers up to $1,200 per program year to eligible part-time students. Gross family income is a factor for student eligibility.

Canada Student Grant for Part-Time Students with Dependents
This grant offers up to $1,920 per school year to eligible students. Students must have an assessed financial need of at least $1, attend a post-secondary institution on a part-time basis and 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 start of the study period.

Canada Student Grant for Students with Dependents
This grant provides eligible students with $200 each month for each dependent child. This is a flat amount and may exceed a student’s assessed need.

Canada-B.C. integrated loan
An integrated student loan is a government-financed student loan (Direct Lend Loan). There are two lenders: the Governments of Canada and the Province of British Columbia. An integrated loan has one administrator or Service Provider; the current Service Provider is the National Student Loans Service Centre. Any B.C. student loan received after August 1, 2000, whether or not the borrower has a Canada student loan, is considered a Canada-B.C. integrated loan. An integrated loan in most cases will include a British Columbia and Canada Student Loan.

Canada student loan
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 adjudicated 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.
Childcare 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 pre-study or study period. (If a spouse or common-law partner is at home caring for a student’s dependent children during the four months (18 weeks) before classes start or during the study period, child care costs may not be claimed.)

Child care subsidy
A monthly payment from the Ministry of Social Development and Social Innovation/Ministry of Children and Family Development given to students with dependent children age 11 or under to assist with child 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 Employment and Social 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.

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 2), examination fees, graduate thesis costs and other amounts payable by the student to the educational institution that 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 a spouse or 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 as the contact person. 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 education 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.

**Course load**
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 to be exceptional expenses within the financial need 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 to 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.

**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 (270 days). In this case, 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.

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 the borrower’s credit rating.

**Delinquent**
When used in the context of the Canada-B.C. integrated loan, a 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 applicant’s 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 be guardians of 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 ‘dependent’ (Group A) students in study, or,
- The student’s or spouse/common-law partner’s children aged 19–22 are full-time ‘dependent’ (Group A) students in study, or,
- The student’s or spouse/common-law partner’s children aged 19–22 are full-time ‘dependent’ (Group A) students in study, or,
- The student’s or spouse/common-law partner’s children aged 19–22 are full-time ‘dependent’ (Group A) students in study, 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 to calculate the student’s total living costs. The living allowance includes amounts for the cost of food, shelter, miscellaneous expenses (such as personal and health care items, clothing, household cleaning and 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 their parent(s), step-parent(s), sponsor(s) or legal guardian(s) and do not qualify as independent students.

Designated school
A post-secondary institution 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 post-secondary institution. A post-secondary institution must be designated at the time a student’s application is received or the application will automatically be denied.

Direct Lend
Government financed student loans issued on or after August 1, 2000. These loans are issued as Canada-B.C. integrated student loans.

Disbursement date
The earliest date the Service Provider is allowed to release StudentAid BC funding to the student or the post-secondary institution.

Discharge
Refers to a situation when 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 seven years after the end of the most recent study period.

**Discretionary costs**
A term used to describe costs that 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 before 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 pre-study period is gross income during the pre-study period, less the appropriate taxes, allowable exceptional expenses incurred during the pre-study period and less a moderate standard of living allowance. Discretionary income is determined through the assessment process.

**Distance education/online learning**
E-learning programs that are supported electronically and that 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 DVDs.

**Documentation**
Third-party testimony, in writing, that stands 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).

**Duplicate courses**
Previously passed or repeat courses taken by a student solely to improve their grade or when a student chooses to audit a course. Prior Learning Assessment, audited and duplicate courses are not counted toward the minimum course load required for StudentAid BC purposes and are not eligible for funding.

**Early completion**
When a student fully completes a program before 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 by submitting an Early Completion of Studies Notification form and an Appendix 3 (School and Program Information).

**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 that enables the student to qualify for a certificate, citation, diploma or degree.
Education/scholarship plans
Plans established to provide a student with funding to attend a post-secondary institution, usually established by the student’s parents, step-parents, legal guardian, sponsor or other family member.

E-learning
See “Distance education/ online learning”

Electronic confirmation of enrolment
A process in which a post-secondary institution confirms 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, reported on a program eligibility declaration form, that leads to a recognized credential that meets all requirements, including the number of instructional hours, entrance requirements and length of program.

Employment Program of BC
A service of the Ministry of Social Development and Social Innovation that helps remove barriers to training and employment for British Columbians. Clients with permanent disabilities are provided services through employment service centres throughout the province and by community-based service providers.

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.

Extinguished debt
The forgiveness of all or part of the B.C. portion of a Canada-B.C. integrated loan by the Province or the expiry of the provincial limitation period to collect the B.C. portion of the Canada-B.C. integrated loan results in the extinguishment of all or part of the liability of the borrower to pay the B.C. 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 Dependent (Group A) students, family size includes the student, his or her parents, step-parents, sponsor, legal guardian and other eligible dependants.

Financial institution
See “Bank”.

Financial resources
Resources available to students in addition to pre-study 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 help students meet 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.

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, citation, 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. Students are not in good standing if their loans are in default, delinquent or bankruptcy status

Gross earnings/income
Income from all sources (not including loans) before the deduction of income tax, employment insurance, CPP/QPP contributions and other pension contributions.

Group status
A student’s group category as a dependent student (Group A student) or an independent student (Group B student).

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.

Guardian (custodial parent(s))
Parent(s) of minor children after divorce or separation where one parent (sole guardian) or both parents (shared guardians) 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.

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

**Home school**
The post-secondary institution 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 post-secondary institutions.

**“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 receiving student financial assistance. A student who was receiving Employment Insurance 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 receiving benefits.

**Income assistance**
Funding provided by the Ministry of Social Development and Social Innovation to assist individuals with low family incomes. Also known as social assistance, welfare or disability benefits. See “Interface Policy.”

**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.

**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 institution a period during which they are not required to make student loan or interest payments as long as the Service Provider is notified. If the student has loans issued prior to August 1, 2000, they must advise the financial institution.

**Landed immigrant**
See “Permanent resident.”

**Learning Disability Assessment Bursary**
The Learning Disability Assessment Bursary helps 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. This grant is available to part-time or full time students attending public post-secondary institutions in B.C. taking post-secondary level courses. A bursary of up to $1,800 is available to eligible applicants.

Legal costs
Legal costs incurred in regard to court-ordered payments may be considered 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 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 financial 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 or
- married or common-law student.

Loan
Repayable student 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 “B.C. Completion Grant.”

Loan remission
See “B.C. Loan Remission Program.”
Loan year (or program year)
Loan year means the period beginning August 1 in any year and ending on July 31 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 Student 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.

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. If the student is a permanent resident 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 will recognize the family for taxation purposes.

Master British Columbia Student Loan Agreement (prior to August 1, 2011)
The Master B.C. Student Loan Agreement is a legal document that outlines a student’s responsibilities with respect to their B.C. 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 B.C. student loan. The actual amount of the B.C. student loan will be shown on the student’s Notification of Assessment. As of August 1, 2011, the Master British Columbia Student Loan Agreement was 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-B.C. integrated loan. In most cases one Master Student Financial Assistance Agreement is required for every student for the lifetime of their student loans.

Minimum student contribution
Minimum student contributions have been established for the pre-study period and each category of student based on provincial minimum wage rates and average weekly work hours.

Moderate standard of living
The moderate standard of living (MSOL) is a measure of the cost of living that includes 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 the ‘student living allowance,’ the MSOL includes the maximum allowances set by the federal government for living costs during the study period.

Modified Independent (Group B) status
The classification given to an applicant otherwise classified as dependent 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 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. The student applies for a two-semester period and completes the first semester or term including exams.
2. The student does not return to post-secondary studies for the second semester or term.
3. The student has not deposited the second disbursement (either Canada student loan or B.C. student loan 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.

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 electronic funds transfer, a non-punitive withdrawal will be allowed if the student has 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, Section 7, the withdrawal can be considered non-punitive.

Non-repayment period
The six-month period after a student graduates or leaves a post-secondary institution when loan payments do not have to be made. However, interest on the student’s loan accrues during this period. The student can either make the interest payments, pay the accrued interest before they start repayment (in six months) or arrange to have the interest added to their loan principal after the six-month non-repayment period. If the student chooses to add the accrued interest to their principal, the student will not be able to claim the interest paid on their income tax return.

Notification of Assessment
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 Notification of Assessment confirms the amount of StudentAid BC funding that will be disbursed to the borrower along with the details of the loan period.

Nurses Education Bursary (under review)
The Nurses Education Bursary is available to registered nurses, registered psychiatric nurses and licensed practical nurses taking specialty or graduate training, nurses enrolling in refresher programs and students in nursing programs.
Online education
See “Distance education.”

Online interest free applications
The B.C. online interest free application can be used to request full-time interest free status on a Canada student loan or B.C. student loan while enrolled in full-time studies. Students attending private institutions can apply for interest free status via the National Student Loans Service Centres online portal. Students studying full time who have previous part-time loans can also apply for part-time interest free status via the online portal or by completing a Schedule 2. See “Interest-free status.”

Outstanding loan balance – B.C. student loan
The principal amount of a B.C. student loan outstanding at any time, together with all interest on those amounts, and any unpaid non-sufficient funds incurred prior to March 1, 2012.

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

Pacific Leaders Scholarships for Public Servants
Employees of the BC Public Service may be eligible for scholarships to cover the cost of tuition and books for post-secondary programs in areas that align with the 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 are 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.

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 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 that should be available to Dependent (Group A) students from their parents, step-parents, sponsor or legal guardian (but not including foster parents) to help them meet allowable education costs. The amount of the contribution is determined using a standard assessment procedure.
Parent
For the purpose of assessing need, a parent includes natural parents, step-parents, sponsors and legal guardians.

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 student financial assistance program for part-time students who are enrolled in an approved program of study at a StudentAid BC designated post-secondary institution. 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 for students with permanent disabilities that enables them 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 that does not specify limited conditions of entry, and a Social Insurance Number that 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 (pre-study) working, studying, caring for their own children (aged 11 years or under), actively looking for work or volunteering, or they must have a permanent disability preventing them from working or volunteering.

Post-secondary study
Studies at a post-secondary institution in which a student enrolls after secondary school (Grade 12). Post-secondary study does not include programs such as Adult Basic Education programs, college preparatory programs, English as a second language, etc.

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 that does not exceed more than 20 percent 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.

Pre-study period
The four month (18 week) period immediately preceding the start of the study period for which student financial 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 prime rate of the middle three of the five Canadian financial institutions.

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 post-secondary institutions 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 beginning with ‘9’ and 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 as documentation of their status.

Qualifying year
A study period that may be required before students who have completed their undergraduate 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 before 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 institution.

Registered Disability Savings Plan (RDSP)
An RDSP is a long-term savings plan to help Canadians with disabilities and their families save for the future. Funds held in an 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)
RRSPs 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 Repayment Assistance Plans (RAP). The RAP helps eligible borrowers who are having financial difficulty repaying their student loans by allowing them to pay back what they can reasonably afford. Borrowers must reapply for subsequent periods of RAP. For further information, see www.canlearn.ca/eng/loans_grants/repayment/help/index.shtml.

Repayment Assistance Plan for Borrowers with Permanent Disabilities
The governments of Canada and B.C. offer the Repayment Assistance Plan for Borrowers with a Permanent Disability (RAP-PD). The RAP-PD helps eligible borrowers with a permanent disability who are having difficulty repaying their student loans by allowing them to pay back what they can reasonably afford. For further information, see www.canlearn.ca/eng/loans_grants/repayment/help/index.shtml.

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 that StudentAid BC policies determine should be available to assist the student with education expenses. Resources can include pre-study savings, parental contributions, part-time earnings, assets, bursaries and scholarships.

Restricted list
A list 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 or 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-Sharing 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 B.C. 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.

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 post-secondary institution) of a full-time course load at the post-secondary level for each period of study.

Schedule 2 (Confirmation of Enrolment)
Used to confirm that a student is registered in full-time or part-time studies for credit for at least 12 weeks at a designated post-secondary institution for the purpose of continuing or reinstating interest-free status on full-time or part-time Canada student loans. The form is available from financial assistance offices at post-secondary institutions and StudentAid BC.

Scholarship
A scholarship is a merit-based award given to students by a post-secondary institution 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 by StudentAid BC or the annual amount available from the scholarship trust fund.

Scholastic standing
Academic standing as determined by the post-secondary institution. If the post-secondary institution 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 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 they should be listed if combined with other days; for example, Christmas Day, Boxing Day and New Year’s Day if the break is from December 20 to January 5.

Self-paced programs
Programs designed for completion in a specific time frame, but that may also be delivered at a reduced course load. All students must complete 100 percent of the course work, although 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 and that 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 governments responsible for the disbursement, collection and administration of direct-lend student loans. The Service Provider for non-defaulted Canada-B.C. integrated loans is the National Student Loan Service Centre.

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 guardianship 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 post-secondary institution (i.e., some courses are being taken at the home institution and some at another institution) during the same study period.

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

Sponsored tuition/books/living costs
Funding provided by Employment and Social Development Canada, a native band council, the Ministry of Social Development and Social Innovation, community service provider or any other employer or agency for the cost of a student’s tuition, books and living expenses.

Spring session
A study period that 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 “Study period.”

Student living allowance
Student living allowances are standard allowances to cover the costs of shelter, food, local transportation and miscellaneous expenses used by StudentAid BC to assess financial need for full-time students.

StudentAid BC
StudentAid BC is a joint program between the federal and provincial governments. Each provincial government has its own student financial assistance program. StudentAid BC administers the provincial program and some aspects of the federal program. StudentAid BC provides a comprehensive package of student financial assistance to post-secondary students. The main program is a combination of repayable loans and non-repayable student financial 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.

Student Financial Assistance System
A computer system that assesses full-time student loan applications, generates letters and produces award documents.
Study period (after classes start)
The interval during which an eligible student is enrolled in courses administered by a designated post-secondary institution. The minimum length of the study period is 12 weeks and 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 post-secondary institution 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. Post-secondary institution officials must include an Appendix 3 (School and program information) 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 that 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 that helps students with disabilities cover exceptional educational costs (e.g., additional transportation costs, specialized clothing, etc.). This bursary program is available to part-time or full-time students with permanent disabilities attending designated B.C. post-secondary institutions and taking post-secondary level course(s).

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 who has failed to formally withdraw from studies through the registrar’s office.

Term
A study period that forms part of an academic year at a non-semester based post-secondary institution. 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 post-secondary institution after receiving StudentAid BC funding for the first post-secondary institution attended. The student must complete an Appendix 5 (Transfer of School) form.

**Type “A” (Risk sharing/Guaranteed B.C. student loan)**
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” (Risk sharing/Guaranteed B.C. student loan)**
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.
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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 cannot enter into an undergraduate major without first completing courses necessary to meet the entrance requirements for the undergraduate major, or transferring to another program/faculty. Unclassified studies do not include university transfer programs. See “Qualifying year.”

Unmet need
The amount by which a student’s assessed financial 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 student financial 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 includes 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 post-secondary institution 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 post-secondary institutions, although it 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; however, it 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 Education Assistance Fund**
This program provides an annual grant of up to $5,500 to former B.C. youth in care (youth in continuing care of a director) to help cover the costs 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 *B.C. Child, Family and Community Service Act* (CFCSA) or
- placed in the guardianship of a director under the *B.C. Family Relations Act* (FRA); or taken into the care of a director pursuant to Sections 23, 24 and 75 of the *B.C. Adoption Act* and never placed for adoption.
CHAPTER 16: CONTACTS

This chapter lists contact information for the following:

- B.C. Ministry of Advanced Education, StudentAid BC.
- Canada Student Loans Program.
- National Student Loans Service Centre.
- Passport to Education.
- Private Career Training Institutions Agency.
- Revenue Services of British Columbia.

B.C. Ministry of Advanced Education, StudentAid BC

Mailing Address: Ministry of Advanced Education, StudentAid BC
                PO Box 9173 Stn Prov Govt
                Victoria B.C.  V8W 9H7

Courier Address: c/o StudentAid BC
                 1st Floor, 835 Humboldt Street
                 Victoria B.C.  V8V 3Z9

Phone: (250) 387-6100 (from outside North America)
       1-800-561-1818 (Toll-Free in Canada/USA)

Fax: (250) 387-4858
     1-888-262-2112 (Toll-Free in Canada)

Website: [www.studentaidbc.ca](http://www.studentaidbc.ca)

Appeal Unit

Mailing Address: StudentAid BC, Appeal Unit
                PO Box 9173 Stn Prov Govt
                Victoria B.C.  V8W 9H7

Email: [SABC.AppealsUnit@gov.bc.ca](mailto:SABC.AppealsUnit@gov.bc.ca)

Compliance Unit

Mailing Address: StudentAid BC, Compliance Unit
                PO Box 9870 Stn Prov Govt
                Victoria B.C.  V8W 9T5

Email: [avedcomplianceunit@gov.bc.ca](mailto:avedcomplianceunit@gov.bc.ca)
Designation Department

Mailing Address: StudentAid BC, Designation Department
    PO Box 9883 Stn Prov Govt
    Victoria B.C. V8W 9T6

Email: designat@gov.bc.ca

Verification Unit

Mailing Address: StudentAid BC, Verification Unit
    PO Box 9173 Stn Prov Govt
    Victoria B.C. V8W 9H7

Email: sabcverificationunit@gov.bc.ca

Canada Student Loans Program
See contact information (mailing address and telephone numbers) for the National Student Loan Service Centre.

Website: www.hrsdc.gc.ca

National Student Loans Service Centre

Mailing Address: National Student Loans Service Centre
    PO Box 4030
    Mississauga ON L5A 4M4

Phone: 1-888-815-4514 (within North America)
    800-2-225-2501 (outside North America)

Fax: 1 888 815-4657 (within North America)
    1-905-306-2414 (outside North America)

TTY Line: 1-888-815-4556

Website: www.canlearn.ca
Passport to Education

Mailing Address: Passport to Education
   PO Box 9886 Stn Prov Govt
   Victoria B.C. V8W 9T6

Website: [www.bced.gov.bc.ca/awards/passport/](http://www.bced.gov.bc.ca/awards/passport/)

Private Career Training Institutions Agency (PCTIA)

Phone: (604) 660-4400
   1-800-661-7441 (Toll-Free)

Fax: (604) 660-3312

Website: [www.pctia.bc.ca](http://www.pctia.bc.ca)

Revenue Services of British Columbia

Mailing Address: Revenue Services of British Columbia
   PO Box 9483 Stn Prov Govt
   Victoria B.C. V8W 9W6

Courier Address: Revenue Services of British Columbia
   Account Management
   Vancouver Island Technology Park (VITP)
   2200 - 4464 Markham Road
   Victoria B.C. V8Z 7X8

Phone: (250) 405-4968
   1-866-345-3930 (Toll Free in Canada)

Fax: (250) 405-4412
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