



Policy Manual

2020-2021

Ministry of Advanced Education,
Skills and Training

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Introduction

About StudentAid BC

StudentAid BC is a program that delivers provincial financial assistance programs to eligible students undertaking post-secondary education and administers the Canada Student Loan Program on behalf of the Government of Canada. This consists of a combination of repayable loans, non-repayable grants, scholarships and bursaries, and debt reduction measures intended to support the success of post-secondary students and graduates.

StudentAid BC also provides student financial assistance under separate programs and criteria for low- and middle-income students, students with a permanent disability, part-time students, current or former youth in care, and students in Adult Upgrading Programs (Adult Basic Education, English as a Second Language, or Adult Special Education).

It is the purpose of StudentAid BC to provide and administer programs that support a student's ability to access post-secondary educational opportunities and future employment opportunities. At the same time, StudentAid BC seeks to protect the investment made by the taxpayers of British Columbia in operating a student financial assistance program. The StudentAid BC program is administered following the guidelines described in this StudentAid BC Policy Manual.

StudentAid BC funding exists to supplement, not replace, funds available to students through individual and family financial resources, savings and income. The program evaluates a student's income and other financial resources against the costs of post-secondary study, including educational costs and typical living costs associated with a moderate standard of living. Since StudentAid BC funding is intended to supplement other available financial resources, both the federal and provincial student financial assistance programs have weekly and lifetime funding maximums (see [Chapter 8.1](#)).

Students in high-tuition programs or with significant financial commitments in addition to direct educational expenses may need to seek alternate sources of financial funding to support their education choices.

Financial planning is recommended before deciding to pursue post-secondary studies to ensure that sufficient resources are available to cover all costs. As well, students should review their financial situation on an ongoing basis to ensure they can meet their obligation to repay their accumulated debt once they are no longer in full-time studies.

Students, parents and spouses must provide accurate information on StudentAid BC applications and appendices. All information is subject to verification. Additional information about StudentAid BC, as well as forms and applications, are available [online](#).

In the case of conflicting information involving guidelines from the StudentAid BC Policy Manual and any other StudentAid BC application form, administration guide, or any other source of information on the StudentAid BC program, the language and meaning found in the current year's StudentAid BC Policy Manual is to be considered accurate and comprehensive. The StudentAid BC Policy Manual is updated as required.

The Canada Student Loans Program Policy Manual is the authoritative source on information regarding the Canada Student Loans Program.

StudentAid BC Programs

StudentAid BC partners with federal and provincial organizations to administer a wide variety of support programs for students. Eligible students can access these programs either through the online StudentAid BC application (full-time and part-time), a specialized program application, auto-assessments, or by working with Financial Aid Officers and/or Disability Coordinators at a B.C. public post-secondary institution.

The following is a list of student support programs administered by StudentAid BC.

Programs assessed through the full-time and/or part-time application

- Non-repayable financial assistance
 - B.C. Access Grant for Low- and Middle-Income Students
 - Full-Time
 - Part-Time
 - B.C. Access Grant - Full-Time Students with Permanent Disabilities
 - B.C. Supplemental Bursary for Students with Disabilities
 - Canada Student Grants
 - Full-Time Students
 - Full-Time Students with Dependents
 - Part-Time Students
 - Part-Time Students with Dependents
 - Students with Permanent Disabilities
 - Skills Boost Top-Up
 - Nurses Education Bursary
- Repayable Student Loan
 - Canada-B.C. Integrated Student Loan (Full-Time)
 - Canada Student Loan (Part-Time)

Programs assessed through program-specific applications

- Loan Forgiveness/Repayment Assistance
 - B.C. Loan Forgiveness Program

- B.C. Repayment Assistance Plan
 - B.C. Severe Permanent Disability Benefit
 - Canada Repayment Assistance Plan
 - Canada Severe Permanent Disability Benefit
 - Canada Student Loan Forgiveness for Family Doctors & Nurses
 - Pacific Leaders Loan Forgiveness Program
- Non-repayable financial assistance
 - B.C. Access Grant - Deaf Students
 - B.C. Assistance Program - Students with Permanent Disabilities
 - Canada Student Grant - Services & Equipment for Students with Permanent Disabilities
 - Learning Disability Assessment Bursary
 - Pacific Leaders Scholarships for Children of Public Servants
 - Youth Education Assistance Fund

Programs delivered in collaboration with public B.C. post-secondary institutions

- Adult Upgrading Grant
- Assistance Program for Students with Permanent Disabilities
- Centre for Accessible Post-Secondary Education Resources
- Learning Disability Assessment Bursary
- Lieutenant Governor's Medal Program
- Part-Time Student Assistance Fund
- Post-Secondary Communication Access Services
- Program for Institutional Loan of Adaptive technology
- Student Services Emergency Assistance Fund
- Provincial Tuition Waiver Program (for Former Youth in Care)

Key Changes for 2020-21

This edition of the Policy Manual was published during an extraordinary time as the Government of B.C. responded to the global COVID-19 pandemic. Temporary relief measures as part of StudentAid BC's emergency response were communicated to students and institutions through the website and other channels. For an overview of these measures, please see [Appendix A – COVID-19 Response](#).

The following list represents the key policy and process changes made for Program Year 2020/21

StudentAid BC Key Changes:

B.C. Access Grant for Low- and Middle-Income Students. New for Program Year 2020/21, the B.C. Access Grant will provide up-front, non-repayable financial assistance to low- and middle-income learners enrolled in eligible full- and part-time studies at B.C. public post-secondary institutions. There is a full-time and a part-time element of this grant ([Chapter 5, Section 2](#)) ([Chapter 12, Section 2](#)).

Discontinuation of Grant Programs. Effective Program Year 2020/21, the B.C. Completion Grant, the B.C. Completion Grant for Graduates (BCCG-G), and the B.C. Access Grant for Labour Market Priorities (BCAG-LMP) have been discontinued. The B.C. Access Grant has been introduced in place of these grants ([Chapter 5, Section 2](#)).

Canada Student Loan Program Key Changes:

Exemption of new federal funding for Métis and Inuit Students: Funding provided by the Post-Secondary Student Support Program (PSSSP), the Métis Nation Post-Secondary Education Strategy and Inuit Post-Secondary Education Strategy to eligible First Nation, Métis and Inuit students is exempt from consideration in the CSLP and SABC Need Assessment Process ([Chapter 7, Section 7.4](#)).

Repayment Assistance Plan for Borrowers with a Permanent Disability (RAP - PD). Effective August 1, 2020, CSLP and StudentAid BC will make it easier for students with permanent disabilities to access further funding to return to school by removing restrictions on borrowers who have used RAP for Borrowers with a Permanent Disability (RAP-PD) ([Chapter 11, Section 11.5](#)).

Chapter 1: Institution Designation for Student Financial Assistance

[1.1 Purpose](#)

[1.2 Background](#)

[1.3 How to Become a Designated Institution](#)

[1.4 Designation Eligibility Criteria](#)

[1.5 Policy: Designated Institution Responsibilities](#)

[1.6 Maintaining Designation](#)

[1.7 Termination of Designation](#)

[1.8 Institution Closure](#)

What is designation?

Institution designation is the formal process by which post-secondary institutions are deemed eligible to administer federal and provincial student financial assistance.

1.1 Purpose

To ensure that post-secondary institutions meet the requirements to effectively administer federal and provincial student financial assistance.

1.2 Background

On behalf of the Government of Canada and the Province of British Columbia, the B.C. Ministry of Advanced Education, Skills and Training (the Ministry) designates post-secondary institutions to be eligible to administer federal and provincial student financial assistance. The Ministry is guided by the [pan-Canadian Designation Policy Framework on Student Financial Assistance](#) (the Framework) in developing, implementing and maintaining its institution designation policy. Under the Framework, designated institutions are expected to focus on the retention, success and overall employability of students so they can repay their student loans.



1.3 How to Become a Designated Institution

To be eligible to administer student financial assistance, an institution must be designated. To be designated, institutions must meet the [designation eligibility criteria](#) set out by StudentAid BC. Institutions must comply with StudentAid BC policy and administrative procedures to demonstrate they are capable of appropriate administration of student financial assistance, are accountable and provide students with adequate consumer protection and information to make an informed choice. Institutions become designated in the following ways:

- **B.C. public post-secondary institutions** become designated through Memoranda of Understanding.
- **B.C. private post-secondary institutions** become designated by submitting an Institution Designation Application and entering into an annual Designation Agreement. Each campus must meet designation criteria assessed through a formal application. StudentAid BC

reviews applications and decisions are communicated to institutions in writing. When granted, designation is for a single program year (August 1 to July 31).

- **All other post-secondary institutions** become designated by submitting an Institution Designation Application. StudentAid BC reviews applications and decisions are communicated to institutions in writing.

If an institution's designation application is denied, the institution's legal authority may request a review of the decision. For further information on the review process, institutions may contact StudentAid BC at StudentAidBC@gov.bc.ca.



1.4 Designation Eligibility Criteria

Some of the policies in this section have been amended for Program Year 2020/21 as a result of COVID-19. For details of these changes, see [Appendix A](#).

Note: For institutions with multiple locations, each location must meet StudentAid BC's designation criteria. The institution's legal authority is responsible for adhering to the terms and conditions of StudentAid BC designation for all of its locations.

All institutions must meet the following three criteria:

1. Institutions must offer and deliver on-site at least one program that fully meets the program eligibility requirements.
2. Grant a formal citation, certificate, diploma or degree recognizing successful completion of a post-secondary program of study at the institution.
3. Be in continuous operation for a minimum of two years immediately prior to designation, or 10 years for a medical institution located outside of North America and be in good standing with the appropriate educational accrediting, regulatory or government body in the jurisdiction where it is located.
 - Institutions operating in B.C. with ministerial consent under the *Degree Authorization Act* or that have a valid Designation Certificate issued under the *Private Training Act* are exempt from the two-year requirement.

Private, out-of-province and international institutions offering programs in B.C.:

- **Career training institutions** offering training at the certificate and diploma level must first provide proof of a Private Training Institutions Branch (PTIB) Designation Certification.
- **Institutions offering driver training** must be licensed and in compliance with the *Motor Vehicle Act* and ICBC regulations.

- **Degree-granting institutions** must be in compliance 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, Skills and Training.
- **Theological institutions** must have a Private Act of the Legislature and be offering programs within their legislative authority. If the institution offers programs outside their legislative authority, they must meet the relevant eligibility criteria listed above.

Institutions located and offering programs outside of B.C.:

- **Canadian institutions that participate in the Canada Student Loans Program** must be designated by their home province.
- **Canadian institutions that do not participate in the Canada Student Loans Program** must be designated for student financial assistance by an appropriate body recognized by a government agency within its jurisdiction.
- **U.S. institutions** must be approved for Title IV funding by the U.S. Department of Education.
- **Other international institutions** must be designated by the home country's government for student financial assistance and must also meet one of the following criteria:
 - Be approved for Title IV funding by the U.S. Department of Education;
 - Be listed in the current Europa World of Learning: The International Guide to the Academic World;
 - Be listed on the Association of Commonwealth Universities website; or
 - Be listed on the International Association of Universities website.
- **Institutions located outside of North America delivering medical programs** must meet each of the following criteria in addition to the relevant criteria listed above:
 - Be listed in the World Directory of Medical Schools maintained by the World Federation for Medical Education (WFME) and the Foundation for Advancement of International Medical Education and Research (FAIMER); and
 - Be approved by a member of the Federation of Medical Regulatory Authorities of Canada.

Note: Administrative information pertaining to the designation process can be found in the [StudentAid BC Administration Manual](#).

StudentAid BC Institution Designation Criteria Summary

	B.C. public institutions	Private career training institutions offering programs in B.C.	Institutions offering driver training in B.C.	Private degree-granting institutions offering programs in B.C.	Theological institutions offering programs in B.C.	Out-of-province Canadian institutions that participates in the Canada Student Loans Program	Out-of-province Canadian institutions that does not participate in the Canada Student Loans Program	U.S. institutions	Other international institutions	International institutions outside of North America delivering medical programs
Offer and deliver on-site at least one program that fully meets the program eligibility requirements.			•			•	•	•	•	•
Grant a formal citation, certificate, diploma or degree recognizing successful completion of a post-secondary program of study at the institution.	•	•	•	•	•	•	•	•	•	•
Be in continuous operation for a minimum of two years immediately prior to designation. ¹	•	•	•	•	•	•	•	•	•	
Be in continuous operation for a minimum of 10 years immediately prior to designation.										•
Be in good standing with the appropriate accrediting body in the jurisdiction where it is located.	•	•	•	•	•	•	•	•	•	•
Have proof of PTIB Designation Certification.		•								
Be licensed and in compliance with the <i>Motor Vehicle Act</i> and ICBC regulations.			•							
Comply with the <i>Degree Authorization Act</i> , have their degree programs reviewed by the Degree Quality Assessment Board and receive consent from the Minister of Advanced Education, Skills and Training.	•			•						
Have a Private Act of the Legislature and be offering programs within their legislative authority.					•					
Be designated by the home province.						•				
Be designated for student financial assistance by an appropriate body recognized by a government agency within its jurisdiction.							•			
Be approved for Title IV funding by the U.S. Department of Education.								• ²		
Be recognized by the home country's government for student financial assistance.									•	
Meet at least <u>one</u> of the following criteria: 1) be approved for Title IV funding by the U.S. Department of Education, 2) be listed in the current Europa World of Learning: The International Guide to the Academic World, 3) be listed on the Association of Commonwealth Universities website, or 4) be listed on the International Association of Universities website.									•	
Be listed in the World Directory of Medical Schools maintained by the World Federation for Medical Education and the Foundation for Advancement of International Medical Education and Research.										•
Be approved by a member of the Federation of Medical Regulatory Authorities of Canada.										•

¹ Institutions operating in B.C. with ministerial consent under the Degree Authorization Act or that have a valid Designation Certificate issued under the Private Training Act are exempt from the two-year requirement.

² U.S. institutions operating in B.C. must meet B.C. legislative requirements.



1.5 Policy: Designated Institution Responsibilities

All designated institutions must adhere to the following responsibilities on an ongoing basis:

1.5.1 Organizational Responsibilities

1. Actively monitor all students receiving financial assistance. For each borrower, the institution must keep a file containing the required information as detailed in the [StudentAid BC Administration Manual](#). These records must be available for inspection upon request by the Ministry.
Note for B.C. Private Post-Secondary Institutions: 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. Act at the earliest opportunity to prevent overawards and fraud. The institution must immediately report to the Ministry the withdrawal date for each student who ceases to meet student financial assistance eligibility criteria. See [Chapter 9](#).
3. Notify and provide the Ministry with documentation at least 14 days in advance of any proposed substantive changes (e.g., changes in institution name, legal identity, location, ownership, general education focus or other significant changes in operation or administration of the institution). Any such changes may impact continued institution designation.
4. Ensure that recruiting tools and advertising media do not make statements that could be interpreted to suggest that students are guaranteed to receive StudentAid BC funding or make statements that are otherwise untrue or misleading.
5. Establish and publish tuition and fee policies and refund policies. Institutions must ensure that the refund policies are fair and equitable to the student's date of withdrawal as it relates to their full course of study for which tuition and fees have been paid.
6. Continuously comply with the requirements of the institution's designation and [the StudentAid BC Administration Manual](#). The Ministry may request B.C. Private Post-Secondary Institutions provide information such as attendance records, withdrawals, and tuition deducted from student financial assistance (for more examples see [the StudentAid BC Administration Manual](#)).

1.5.2 Administrative Responsibilities

1. For B.C private post-secondary institutions delivering StudentAid BC-eligible programs at multiple locations, the institution's legal authority must sign a Designation Agreement annually.
2. Ensure that institution officials who are signing officers are familiar with the information in the StudentAid BC Policy Manual and the [StudentAid BC Administrative Manual](#), and that this information is used in providing financial assistance information and 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.

3. Appropriately assign authority for administrative tasks to B.C. private post-secondary institution officials by:
 - Designating one or more institution officials as Enrolment Signing Officer(s) who will have responsibility for registering the student and completing Institution and Program Information of the student financial assistance application; and
 - Designating one or more institution officials as Eligibility Signing Officer(s) who will have responsibility for confirming student enrolment and attendance; completing the Confirmation of Enrolment; and accepting and documenting tuition payments.
 - Providing the Ministry with the names of all institution officials responsible for confirming enrolment/attendance or signing loan documents and informing the Ministry in writing within 14 days if the authorized official(s) change and the effective date of any changes.

The functions described above (Enrolment Signing Officer and Eligibility Signing Officer) must be effectively segregated such 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.



1.6 Maintaining Designation

To maintain designation, an institution must continue to meet the designation eligibility criteria and adhere to the institution responsibilities. To assess if an institution is meeting its responsibilities, StudentAid BC conducts:

- Performance monitoring
- Enforcement activities

Non-compliance with StudentAid BC's policies and procedures may be addressed through measures at all or one of an institution's locations.

1.6.1 Performance monitoring

The Ministry monitors a number of performance measures to assess an institution's ability to effectively administer student financial assistance and its level of financial risk. These measures include student loan portfolio performance, institution performance and student performance.

- Student Loan Portfolio Performance factors include:
 - Student loan default/repayment rates
 - The amount of delinquent principal and/or defaulted loans

Institution risk is defined according to the following three risk zones:

Risk Zone	Repayment Rate
Green (good)	Above the national average
Yellow (average)	Within one standard deviation below the national average
Red (poor)	Below one standard deviation from the national average

- Institution Performance factors include:
 - Continued compliance with StudentAid BC policy and administrative procedures;
 - Ensuring student financial assistance information and counselling is provided;
 - Findings of on-site inspections;
 - Length of time an institution has been designated
 - Substantive changes that may impact institution risk (e.g., number of borrowers)
- Student Performance factors include:
 - Student withdrawal rates
 - Completion rates
 - Employment rates

1.6.2 Enforcement Activities

If an institution has been assessed and is determined to be non-compliant 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, including information on areas where its performance is not acceptable
- Request that the institution provide evidence of remediation of the compliance issue, or provide a plan outlining how the issue will be addressed within a specified period of time
- Outline the potential consequences of continued non-compliance
- Monitor the institution to ensure the implementation of corrective actions as directed by the Ministry
- Increase monitoring of the institution for compliance

In the event of an institution's failure to comply and/or improve, the Ministry may:

- Suspend the institution's StudentAid BC designation status pending a demonstration that the specific issues have been addressed. No applications for student financial assistance will be accepted by StudentAid BC from students attending the institution while the suspension is in place
- Place an institution's designation status into a period of probation: an institution's designation may be placed into probation status for a specified period. Probation status may include conditions placed on the institution's participation in the StudentAid BC

program as well as increased monitoring of institutional performance. The outcomes of a probation period may include:

- A return to full designation with no conditions
 - A new probation period subject to similar or increased conditions
 - De-designation of the institution
- Terminate the institution's StudentAid BC designation status if the institution's legal authority loses regulatory approval from the body(ies) responsible for post-secondary education oversight in the jurisdiction where it operates.

Institutions that have their StudentAid BC designation terminated are not eligible to re-apply for designation for a period of 12 months.



1.7 Termination of Designation

The Ministry will terminate designation if:

- The institution does not meet StudentAid BC policy requirements
- The institution ceases operation
- The institution has no students receiving student financial assistance for two consecutive years for Canadian institutions, or five consecutive years for institutions outside of Canada

If an institution's designation is terminated as a result of not meeting StudentAid BC policy requirements, the institution may appeal the decision of the Executive Director responsible, to the appropriate Assistant Deputy Minister of the Ministry of Advanced Education, Skills and Training by submitting 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.



1.8 Institution Closure

Institutions must notify StudentAid BC at the earliest opportunity of any impending disruption to the institution's operations. Enrolled students will have options regarding continuation of studies. See [Chapter 9](#).

Chapter 2: Program Eligibility for Student Financial Assistance

[2.1 Purpose](#)

[2.2 Background](#)

[2.3 Program Eligibility](#)

[2.4 Program Costs](#)

What is program eligibility?

Program eligibility is an essential requirement to administer federal and provincial student financial assistance.

2.1 Purpose

To evaluate whether a program is eligible for student financial assistance.

2.2 Background

StudentAid BC reviews programs to assess whether they meet eligibility requirements as guided by the pan-Canadian Designation Framework.



2.3 Program Eligibility

There are eligibility criteria that all programs must meet and additional criteria that specific types of programs must meet to be eligible for student financial assistance funding. This chapter outlines these requirements.

Institutions must advise StudentAid BC if any changes are made to existing programs during the program year to ensure the program continues to meet StudentAid BC criteria. This includes changes to tuition amounts, start and/or end dates, break duration, etc.



2.3.1 Basic Program Eligibility Criteria

Some of the policies in this section have been amended for Program Year 2020/21 as a result of COVID-19. For details of these changes, see [Appendix A](#).

The following program eligibility criteria must be met by all institutions.

1. The program must lead to a formal credential (degree, diploma, certificate or citation) issued by the governing body of the institution and be recognized by the appropriate authority that designated the institution. Institutions must also comply with all requirements of their regulating body. Please see [Chapter 1, Section 1.4](#)
2. The institution must offer and deliver the program on a full-time basis at 100 percent of a full course load. For more information, see [Full-time course load](#).

3. The program must be at least 12 weeks in duration within a time frame of 15 weeks. Each study period must be no less than 12 consecutive weeks and no more than 52 consecutive weeks in length.
4. The full-time program may have breaks in study so long as they do not exceed 10 percent of the total study period for the program. In addition, no break can be longer than two consecutive weeks, with the following exceptions:
 - a. Calendar year-end break, which can be up to three weeks in length; and
 - b. Breaks immediately before or after a period of work-integrated learning during academic credit-based programs (funding will only be provided for the period the student is in work-integrated learning plus up to two weeks of break).
5. The institution must establish entrance requirements for the program. For more information, see [Entrance requirements](#).

Full-time course load

The following criteria apply to the full-time course load policy:

- a. For academic programs, the program must have sufficient required credits per quarter/semester/term/academic year to meet the definition of a full-time course load as defined by the institution. Note that not all institutions use the same credit system.
- b. 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.
- c. Institutions offering either credit- 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.
- d. 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.

Entrance requirements

The institution must include the following entrance requirements:

- a. For post-secondary level academic credit-based programs, the post-secondary institution must determine entrance requirements that enable the completion of the program of study.
- b. For programs approved by the B.C. Industry Training Authority, students must meet the entrance requirements set by that organization.

- c. 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:
 1. 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
 2. The student is 19 years of age 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.
- d. Vocational/trade programs of study at a public institution with an approved entrance requirement of grade 10 or age 17 and 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.

2.3.2 Specific Program Eligibility Criteria

Some of the policies in this section have been amended for Program Year 2020/21 as a result of COVID-19. For details of these changes, see [Appendix A](#).

The program eligibility criteria below are specific to the type of program and must be met in addition to the relevant criteria listed above.

1. [Aviation programs](#)
2. [Partnerships and contracting programs](#)
3. [Online programs or blended learning](#)
4. [Work-integrated learning](#)
5. [Field trips, field placements, and travel as part of a program](#)
6. [International exchange](#)

1. Aviation programs

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 instructor's rating
- 13 weeks of funding for endorsements

Applications for a 13-week endorsement program must include the multi-engine and instrument flight rules as a minimum. Costs for other endorsements may also be included. 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.

2. Partnerships and contracting programs

Programs of study delivered through an agreement are eligible for StudentAid BC funding if students are:

- Only registered with one of the institutions
- Paying all of the required fees to the institution
- Receive their formal credential from that same institution

All of the participating institutions must have an agreement and be StudentAid BC designated.

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.

Joint programs (B.C. Public institutions only)

Joint programs refer to B.C. institutions' programs where a student is enrolled in one program that is delivered by two or more institutions, either concurrently or in sequence. In order to be considered a joint program, the participating institutions must have an agreement in place defining the academic and administrative details of the joint program, and students must receive a single credential with all of the participating institutions listed on that credential.

When B.C. Institutions offer joint programs, they must meet the following criteria:

- All collaborating institutions will be listed on the awarded credential.
- One institution has agreed to assume responsibility for the following administrative processes for all students enrolled in the joint program:
 - Submitting program information to the Ministry using the Institutional Appendix;
 - Confirming student enrolment;
 - Reporting scholastic standing; and
 - Reporting withdrawals.

3. Online programs or blended learning

Online programs, blended learning, distance education, 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 if any of the following are true:

- The academic or career training program with the same study period length is offered and delivered at 100 percent course load on site; or
- A similar program where a student will earn the same number of academic credits in the same time period as a student in other StudentAid BC-eligible programs delivered on site at the same institution; or
- A student will earn academic credits for 100 percent of the program at the undergraduate level for a program that is recognized as equivalent at another designated institution listed in the BC Transfer Guide, Alberta's transfer guide or other comparable articulation agreements from other jurisdictions; and
- All programs must meet all other required StudentAid BC program eligibility criteria outlined in this manual.

These criteria are intended to enable 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.

4. Work-integrated learning

Work-integrated learning (WIL) is a model and process of curricular experiential education which formally and intentionally integrates a student's academic studies within a workplace or practice setting.

WIL includes practicums, clinical placements, preceptorships, co-operative education placements and work terms outside the co-operative education model. A WIL experience component is part of a program in which a student applies and practices skills and knowledge learned in the program in a workplace or practice setting. It is provided by a host organization in a formal agreement with the institution. The work performed by the student must be relevant to the learning objectives of the program. The student must be supervised by a person who is employed or retained by the host organization and who is qualified in a career occupation relevant to the program the student is taking.

In order for the WIL experience to qualify for student financial assistance it must be:

1. Required for graduation (in the case of a co-op education placement it must either be required for graduation and/or result in a credential with a co-op designation); and
2. Linked to the curriculum; and

3. No more than 50% of the total program (except for practicums which can be no more than 20% of the total program, unless otherwise regulated, and preceptorships which can be no more than 10% of the total program).

If a pre-degree internship is required before a certificate, diploma or degree is issued, the period of internship is an eligible period for 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. Students engaging in post-degree internships are not considered to be enrolled in post-secondary studies.

5. Field trips, field placements, and travel as part of a program

In order for the field trip, field placement or travel as part of a program to qualify for student financial assistance it must:

1. Be an essential element of the program;
2. Be mandatory for all students; and
3. Count towards credit.

6. International exchange

To be eligible for StudentAid BC funding, the following criteria must be met:

- The international exchange course credit(s) must be a part of an eligible program 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.
- 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.

Tuition fees for the exchange are paid to the home post-secondary institution. See [Chapter 2](#) for a definition of tuition fees.

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.

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.

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 periods are not included.

2.3.3 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, and high school level programs (the Adult Upgrading Grant is available for eligible students in these programs, see [Chapter 3, 3.3.1 Section 7](#))
- Brokered courses
- English as an additional language program, unless taken concurrently with post-secondary studies and representing no more than 20 percent of program
- Periods of training required for professional licensing or accreditation after the granting of a formal credential (internship, articling, etc.)
- Prior learning assessments
- Apprenticeship programs

- Dual credit programs with high schools. Under an agreement between the Ministry of Education and the Ministry of Advanced Education, Skills and Training, 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.

2.4 Program Costs

Post-secondary institutions must report their program costs to the Ministry and confirm that the program is eligible in accordance with StudentAid BC Policy. The program costs reported by the institution are used to determine what the institution is charging the student.

Institutions determine the program year-eligible costs for tuition, books, supplies and fees. These include:

- [Tuition](#)
- [Mandatory fees](#)
- [Program related costs](#)
- [Exceptional expenses](#)

2.4.1 Tuition

Tuition is the fee payable for the teaching and 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.

Tuition refunds

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.

2.4.2 Mandatory fees

Mandatory fees are costs associated with attending a school or enrolment in certain programs (such as registration fee, student license, student association or Alma Mater Society (AMS) fees, membership fees for overseeing bodies) and must be paid by all students in the school/program. License exam fees (whether included in tuition or not) can be included in tuition if the license exam is mandatory and it is completed within the study period.

Optional fees, fees that do not apply to all students and fees already included in the moderate standard of living allowance are not to be included.

2.4.3 Program related costs

Program related costs are costs that relate directly to the program of study.

These costs may include:

- Books

- Computer costs
- Notebooks, binders, folders
- Paper
- Pens, pencils, erasers and related items
- Fine art supplies such as paint, clay and film

Books, computer costs and supply costs are subject to maximums (see [Table 2, Chapter 14](#)).

2.4.4 Exceptional expenses

Exceptional expenses are those that are not normally associated with attending school but are required for certain programs.

Items or equipment that would reasonably be expected to be in the student's possession prior to beginning post-secondary level studies and items that are of a self-interest or hobby nature are not to be included.

Parking costs are not considered an exceptional cost.

Students attending institutions outside Canada will be allowed foreign exchange rates for tuition and books. These costs must be converted to Canadian currency.

A request for transportation costs, other than for a practicum or clinical placement, may be made through an additional transportation allowance appeal.

Costs relating directly to the program of study are allowable, including:

- Uniforms required for health care programs
- Medical bags for health care programs
- Rental equipment
- Tools required for trades programs
- Basic first aid kit for outdoor recreation programs
- Hard hat/steel-toed boots for trades programs

Costs related to work-integrated learning, field trips, field placements and travel as part of a program

The actual cost of field trips, field placements, travel as part of a program, practicums and clinical placements 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, travel expenses are allowable. Airfare is only permitted if no other means of transportation is possible and travel is a mandatory part of the program of studies. See the Transportation Allowance and Travel Expense maximums in [Chapter 14](#). Students who select optional courses that involve travel are not eligible to claim travel expenses under StudentAid BC.

Students who require the use of a motor vehicle, and who are the principal operator of the motor vehicle, should complete and submit an appeal for an additional transportation allowance to StudentAid BC. This form is only used if public transportation is not available, the student must commute more than one hour each way to and from school, or additional transportation for a work-integrated learning placement is required.

If the student must live away from home in a different city for a period of two months or less, a weekly allowance can be claimed in recognition of the necessity of maintaining two residences (see [Table 3, Chapter 14](#)).

For more information on program costs and on how to complete the Institutional Appendix and Program Eligibility Declaration, please see the [StudentAid BC Administration Manual](#).

Chapter 3: Student Eligibility for Student Financial Assistance

[3.1 Purpose](#)

[3.2 Background](#)

[3.3 Policy: Student Eligibility Criteria](#)

[3.4 Policy: Ineligible Students](#)

Student eligibility is the criteria students must meet to be eligible for federal and provincial student financial assistance.

3.1 Purpose

This chapter explains the eligibility criteria that students must meet to qualify for funding from StudentAid BC.

3.2 Background

Each province is responsible for determining and monitoring student eligibility in accordance with the *Canada Student Financial Assistance Act* and Regulations. Students must be eligible for Canada Student Loan Program funding to be eligible for StudentAid BC funding.



3.3 Policy: Student Eligibility Criteria

There are eligibility criteria that all students must meet and additional criteria that students in specific types of situations must meet to be eligible for student financial assistance funding. This chapter outlines these requirements.



Basic Student Eligibility Criteria

All students must meet all of the following criteria. All students applying through StudentAid BC's full-time and part-time application must meet all of the following basic criteria. See [Introduction](#). Distinct eligibility criteria may apply for specific StudentAid BC programs.

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 a 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, 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. For more information, see [Citizenship and Status in Canada](#).
2. Have a valid Canadian social insurance number (SIN).
3. Be a resident of British Columbia (B.C.). For more information, see Residency Requirements.

4. Be pursuing full-time studies as their primary occupation. For more information, see [Primary Occupation](#).
5. Not be in default of previous student loans or restricted from receiving student financial assistance due to verification or other reasons. See [Chapter 11, Section 15](#) for more details on bankruptcy and bankruptcy-related events. For information on how to rehabilitate your student loan after default, please refer [Chapter 11, Section 14](#).
6. Be able to demonstrate financial need as determined by StudentAid BC criteria. For more information, see [Chapter 7, Section 5](#).
7. Maintain full-time student status for the entire study period. For more information, see [Full-time Course Load](#).
8. Attain satisfactory scholastic standing in each period of post-secondary study. For more information on maintaining satisfactory scholastic standing, see [Chapter 9, Maintaining Eligibility](#).
9. Attend a B.C. designated institution and be enrolled in an eligible program of study as defined by StudentAid BC. The institution must be designated before the student's study start date.

Citizenship and Status in Canada

To be eligible for consideration for student financial assistance under StudentAid BC, and as specified by the *Canada Student Financial Assistance Act*, a student must be:

- A Canadian citizen (as defined in the *Citizenship Act*); or
- A Permanent Resident (as defined by the *Immigration and Refugee Protection Act*); or
- A Protected person (as defined in the *Immigration and Refugee Protection Act*).

Students who attain citizenship or permanent resident status partway through a semester or an study period are not eligible to receive student financial assistance until the beginning of the next semester or study period.

Students living in Canada on temporary visas are not eligible for student financial assistance and cannot apply until they have obtained permanent resident status.

Protected Persons

Protected persons and/or convention refugees are eligible for StudentAid BC funding provided they supply the required documentation demonstrating their status.

To apply for StudentAid BC funding, protected persons can apply online and scan and upload through their StudentAid BC Dashboard the following documentation along with their application for student financial assistance:

1. A copy of their Protected Persons Status Document. 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/letter 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 2021, the expiry date on the temporary social insurance number card/letter must be at least the end of April 2021.

Once the student receives their permanent social insurance number card/letter, they must scan and upload their document to the StudentAid BC Dashboard or notify the Student Support Team by email at StudentAidBC@gov.bc.ca so that their student file can be updated. If the student does not have a valid social insurance number card/letter, or has a temporary social insurance number card/letter that is due to expire during the period of study, the student must contact Service Canada to obtain a temporary social insurance number or renew an existing social insurance number card/letter.

Students who require assistance may contact their local Service Canada centre in person or call the Social Insurance Registration office.

Residency Requirements

To be eligible for student financial assistance from StudentAid BC, the student must have established residency in B.C. according to StudentAid BC criteria for each student group category. See [Chapter 7, Section 2](#) for definitions of dependent/independent student category.

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 an offence under the *Canada Student Financial Assistance Act*.

Note:

- Residency criteria for StudentAid BC eligibility may differ from other provincial programs.
 - 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 based on the independent student criteria.

Dependent 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. B.C. is considered the province of residence if it 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.

A dependent student who is also a Permanent Resident that is sponsored by an individual (other than a parent or spouse) is considered to be a dependent upon the sponsor and will have residency determined based on sponsor.

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 not a resident of B.C.
- 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 the province 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.

Examples:

- 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.
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 not a resident of B.C.

Independent Students

Independent students are considered to be residents of B.C. if they have resided in B.C. for 12 consecutive months immediately prior to the start of their 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 permanent resident or protected person and is living in B.C. at the time of application and will spend the study period in B.C. 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 an independent 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:

- 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;
- 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; or
- 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. The province 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.

Part-time Students (Pre-2015/16)

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 based on the independent student criteria.

Primary Occupation

StudentAid BC funding is only provided to students whose primary occupation is being a full-time post-secondary student, as required under the *Canada Student Financial Assistance Act*. "Full-time labour force" is defined as working at least 32 hours per week, including vacation time, statutory holidays, in-lieu days and approved leaves of absence, for at least 50 percent of the student's study period.

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 full-time members of the labour force with employment being their primary occupation.

Full-time Course Load

A full-time course load 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](#)). Students must submit an Appendix 3 - Institution and Program Information form 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



Specific Student Eligibility Criteria

The student eligibility criteria below are specific to the student category or program type and must be met in addition to the relevant criteria listed above.

1. Credit Screening
2. Split Enrolment
3. Unclassified Studies and Qualifying Years

4. Work-Integrated Learning
5. International Exchange
6. Parolees
7. Adult Upgrading Programs
8. Aviation Program Students
9. Course Load Averaging

1. Credit Screening

The *Canada Student Financial Assistance Regulations* require that a credit check be done on all first-time applicants who are 22 years of age and older in order to determine if there is risk associated with providing loan funding to a student based on their credit history. 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 if the following applies:

- There was an outstanding judgment with an amount of \$1,000 or more in the past 36 months.
- There has been a foreclosure with an amount of \$1,000 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.

A student may appeal the outcome of a credit screening if any of the following extenuating circumstances apply:

- 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 or changes in circumstance, which caused the student to incur additional debt; and
- 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, and change in family/marital situation, inability to work due to disability or illness, or failure of an ex-spouse to maintain family support payments.

2. Split Enrolment

When students are enrolled at more than one post-secondary institution during the same study period, students can attain split enrolment status to accommodate situations where they are unable to obtain the necessary courses at one post-secondary institution and as a result are studying at more than one post-secondary institution during the same study period.

Split enrolment students must fulfill the following requirements in order to maintain their full-time status with StudentAid BC:

- The course(s) are taken from an officially designated institution and 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.
- Students must complete 60 percent of a full course load in four months. 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.

Each post-secondary institution decides whether it wishes to participate in the split enrolment process; however, requirements for post-secondary institutions vary based on type and location.

The post-secondary requirements for split enrolment are as follows:

- **In-province public post-secondary institution and in-province public post-secondary institution:** Fully Eligible.
- **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, and are an essential element of the program at the home post-secondary institution and are 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, are an essential element of the program at the home post-secondary institution and are fully transferable. The provincial student financial assistance eligibility will not be pro-rated if the home post-secondary institution is in the Province of 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 report 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 with StudentAid BC.
- **Out-of-province public post-secondary institution and out-of-province private post-secondary institution:** Permitted, if both post-secondary institutions are willing to report 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 with StudentAid BC.

- **Out-of-province private post-secondary institution and out-of-province private post-secondary institution:** Permitted, if both post-secondary institutions are willing to report 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 with StudentAid BC.

The 'home' 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 institution is expected to report withdrawals and unsuccessful completions to StudentAid BC for students involved in split enrolments.

Postsecondary institutions may contact StudentAid BC for clarification regarding individual student cases.

Home post-secondary institution

The student must identify the program code of the home post-secondary institution on line 19 of the application form.

If required, the home post-secondary institution can complete an Appendix 3 (Institution 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.

Ineligible split enrolment situations

The following situations are not eligible for StudentAid BC funding:

- Split enrolments involving private vocational/trade post-secondary institutions are not permitted;
- Split enrolments between three postsecondary 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; or
- Students taking courses at two campuses of the same post-secondary institution are not considered to be in a split enrolment situation.

3. Unclassified Studies and Qualifying Years

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.

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

4. Work-Integrated Learning (Co-op Placements and Paid Work Terms)

StudentAid BC recognizes Work-integrated Learning (WIL) as an integral part of the student's academic program. 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.

WIL students are eligible to apply for student financial assistance for the mandatory number of 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.

It is recommended that students in WIL terms apply for student financial assistance one semester at a time. Students who apply for two semesters of funding (e.g., September to April) and subsequently qualify for a work placement in their first semester, and do not wish to be considered for student financial assistance in that semester, must submit Appendix 7 (Request for Reassessment) to change the original start date to the beginning of the second semester.

5. International Exchange

Students classified by their post-secondary institution as being on an international exchange may be eligible for student financial assistance. For more information about the types of programs that are eligible, please see [Chapter 2](#).

6. Parolees

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, but not living costs as they are already provided by the Government of Canada/Province of British Columbia authorities. As a result, an appeal must be submitted as part of their application process.

7. Adult Upgrading Programs

Students who are enrolled in an adult upgrading program, or programs, and also enrolled in full- or part-time post-secondary level programs are eligible to receive both Adult Upgrading Grant (AUG) funding and StudentAid BC funding concurrently. However, Adult Upgrading Programs will not count towards a full-time or part-time course-load for StudentAid BC funding.

For further information, see the [AUG Policy and Procedures Manual](#).

8. Aviation program students

StudentAid BC does not fund private pilot license training. All students are required to have a private pilot license 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.

9. Course load averaging

Students are permitted to 'average' the course load to equal 60 percent, provided the study period is no longer than four months.

Appeals may be considered for exceptional circumstances. For more information, please refer to [Chapter 13, Appeals](#).



3.4 Policy: Ineligible Students

Apprenticeship students

Apprenticeship students are not eligible for student financial assistance, as their training does not constitute a program of study. Apprentices may be eligible for student financial assistance through Employment Insurance and the [Canada Apprentice Loan Program](#) and apprenticeship grants through the [Industry Training Authority](#).

Incarcerated students

Students who are incarcerated are ineligible for StudentAid BC funding, as funding is provided to them for educational costs by a separate government entity and is factored in through the StudentAid BC need assessment process.

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 of British Columbia 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.

[4.1 Contractual Relationship](#)

[4.2 Applying for Student Financial Assistance](#)

[4.3 Release of Funds](#)

[4.4 Lost Cheques](#)

4.1 Contractual Relationship

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

- The Master Student Financial Assistance Agreement (MSFAA) 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 an MSFAA has not been signed.

Students must complete an application and consent to a StudentAid BC Declaration and Canada Revenue Agency income verification when applying for student financial assistance. The application 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 of British Columbia and the student. The policies that govern StudentAid BC are described in this StudentAid BC Policy Manual and posted on the [StudentAid BC](#) website.

4.2 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.

Eligibility and resulting funding will be determined based on the information supplied on a StudentAid BC application form and related appendices.

Process

1. All new student applicants for full-time student loans must have their identity verified to the satisfaction of StudentAid BC before they can access an application.
2. All students can apply online. Students who wish to apply for funding using a paper application must contact StudentAid BC directly, and be prepared to demonstrate why they are unable to use the online application.
3. Students may only submit one application for each study period.
4. A student's study period must be a minimum of 12 consecutive weeks and cannot exceed 52 consecutive weeks.
5. Applications must be submitted indicating dollar amounts in Canadian currency.

Application deadlines

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.

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.

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.

Application form consent

Students can complete and submit their application online, and if deemed appropriate by StudentAid BC, on paper.

StudentAid BC Declaration and Canada Revenue Agency Income Verification Consent

Upon each application, the student applicant, parent or spouse (as applicable), must consent to the

terms and conditions of the StudentAid BC Declaration and Canada Revenue Agency Income Verification.

The student loan application will not be processed until such a time as consent has been received and processed by StudentAid BC.

Consent is required for both online and paper-based student loan applications.

Power of attorney consent

A power of attorney is not permitted to consent to the StudentAid BC Declaration and Canada Revenue Agency Consent on behalf of a student, parent or spouse (as applicable), unless the individual is physically unable to provide consent on their own.

If the individual is unable to provide their own consent, the applicant must submit a paper StudentAid BC application with the power of attorney signing the StudentAid BC Declaration and Canada Revenue Agency Consent form. The student's application will be held pending until StudentAid BC reviews the student's appeal documenting the reason(s) why the individual is unable to provide consent on their own. The student making power of attorney must be 19 year of age or older.

Student identification and passwords

Students must not share their StudentAid BC user ID, password or BC Services Card passcode with anyone, including their parents, spouse, financial assistance officers or other post-secondary institution officials.

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.

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 disbursed.

Procedure

1. The student notifies StudentAid BC (via written request uploaded to the dashboard or via email at StudentAidBC@gov.bc.ca) requesting that their application for full-time student financial assistance be cancelled. Verbal requests for cancellation will not be accepted. However, if a student makes a verbal request, StudentAid BC will put the application on hold until a written request is received 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.

4.3 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 (MSFAA) 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 B.C. Notification of Assessment (NoA). For students who must complete and submit an electronic MSFAA, the Notification of Assessment will include a 10-digit eMSFAA number.

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.

Student completes the Master Student Financial Assistance Agreement (MSFAA)

The MSFAA outlines the terms and conditions of the student's Province of British Columbia and Government of Canada student financial assistance. The student must carefully review the MSFAA before agreeing to the terms and conditions. This 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 submit 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 a MSFAA in another province.

If a new MSFAA is required, the student will receive an email from the National Student Loan Service Centre (NSLSC) with a link to create an NSLSC account. The student will then use the MSFAA number provided on the Notification of Assessment (NoA) and submit their MSFAA electronically from within their NSLSC account.

Post-secondary institution confirms student's enrolment

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 directly to the post-secondary institution to cover the student's outstanding academic fees. The cumulative total of all funds directed to the post-secondary institution must not exceed the cost of tuition, books and fees as reported to StudentAid BC. The post-secondary institution must ensure that the student is in agreement with any request to release all or a portion of the loan funding directly to the post-secondary institution.

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 confirmation of enrolment.

Electronic Confirmation of Enrolment process

StudentAid BC will accept Electronic Confirmation of Enrolment up to 26 days prior to disbursement 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 of StudentAid BC funding 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 listed on the student's paper Confirmation of Enrolment form.

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 confirms a student's full-time enrolment by submitting a completed 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 full-time;
- 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; and
- 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

Most repayable student financial assistance is issued via an electronic funds transfer for all students.

After the post-secondary institution has confirmed enrollment, 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.

The National Student Loans Service Centre will only release funds if a valid MSFAA has been submitted and confirmation of enrolment received before the student's end date of study. Funds will be disbursed after the study period end date on an exception basis only. Students must submit an appeal.

Provincially-funded non-repayable student financial assistance is disbursed by electronic funds transfer and/or physical cheques.

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.

4.4 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 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 the Ministry of Advanced Education, Skills and Training's Finance, Technology and Management Services Division, StudentAid BC and the Ministry of Finance's Treasury Payment Services. As a result of the involvement of several ministries and 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 directed programs officer forwards a 'Cheque Inquiry' (form) to the Ministry of Advanced Education, Skills and Training's Finance, Technology and Management Services Division, who inquires with Treasury Payment Services to confirm 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 signed and 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, who forwards it to the Ministry's Finance, Technology and Management Services Division to request a replacement cheque.

The re-issued cheque will be forwarded directly to the student or the disability coordinator.

It takes approximately three weeks for the student 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. Each student's application is subject to both a Government of Canada eligibility assessment calculation based on Canada Student Loans Program costs and resources, and a Province of British Columbia eligibility assessment calculation based on StudentAid BC costs and resources. As a result, a federal assessed need and a provincial assessed need will be calculated and will be used to determine eligibility for financial assistance programs.

The programs described in this chapter 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.

[5.1 Adult Upgrading Grant Program](#)

[5.2 B.C. Access Grant \(Full-time\)](#)

[5.3 Canada Student Grants](#)

[5.4 Lieutenant-Governor's Medal Program](#)

[5.5 Nurses Education Bursary](#)

[5.6 Pacific Leaders Programs – Scholarships](#)

[5.7 Provincial Tuition Waiver Program for Former Youth in Care](#)

[5.8 Youth Educational Assistance Fund](#)

[5.9 T4A Information](#)

5.1 Adult Upgrading Grant

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

- 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 Province of British Columbia.

See the [Adult Upgrading Grant Policy and Procedures Manual](#) for more information.

5.2 B.C. Access Grant (Full-time)

Purpose

To provide low- and middle-income students with non-repayable financial assistance to manage the costs of and increase access to post-secondary education and training.

Policy

The B.C. Access Grant (BCAG) provides up-front, needs-based, non-repayable financial assistance to low- and middle-income learners enrolled in eligible programs at B.C. public post-secondary institutions.

Students will be automatically assessed when they submit their full-time student loan application.

Eligibility Criteria

To be eligible for the BCAG, students must meet all of the following criteria:

- Meet basic StudentAid BC eligibility criteria for full-time ([Chapter 3](#));
- Attend a B.C. public post-secondary institution;
- Enrolled as a full-time student in a program leading to an undergraduate degree, certificate or diploma (Master's and PhD programs are not eligible); and
- Demonstrate at least \$1 of provincial assessed need ([Chapter 7](#))

Award Calculation

Students who have met all eligibility criteria will be assessed for the grant.

The BCAG is awarded based on three components:

What's new?

Effective August 1, 2020, low- and middle-income B.C. students are eligible to receive a new up-front grant to help make post-secondary education and training more affordable.

1. The length of the program that the student has enrolled (2 years or longer or less than 2 years)

A weekly grant maximum is established based on the length of the program the student is attending:

- The weekly maximum grant amount for eligible full-time programs that are 2 or more years in length is \$29.41
- The weekly maximum grant amount for students attending certificate and diploma programs that are less than 2 years is \$117.65.

2. The student's total prior year annual family income and family size, and

Once a maximum grant is established a student's total family income and family size will be considered against the income threshold tables 10a and 10b provided in [Chapter 14](#).

Students will be eligible to receive the maximum grant award if their total family income is equal to or less than the corresponding income threshold, based on family size. If their total family income is greater than the income threshold, a progressive slope formula will be applied in the award calculation. The size of the grant gradually decreases to a minimum disbursement of \$100 per study period.

3. The length of the study period.

The total eligible grant amount is multiplied by the number of weeks in the student's study period.

For example:

- A single independent student with a prior year income of \$30,000 is attending a full-time program that is 2 or more years in length. Their weekly maximum grant amount is \$29.41. This weekly amount is then applied to the student's study period length. The student is attending a 34-week study period. Their BCAG award would amount to \$1,000.00.
- An independent student with a family size of four and prior year income of \$62,000 is attending a certificate program that is less than two years in length and they are eligible for the maximum weekly grant amount of \$117.65. This weekly amount is then applied to the student's study period length of 34 weeks. Their BCAG award would amount to a total of \$4,000.00.

Grant-to-Loan Conversion

A BCAG award will be converted to loan when a student withdraws from full-time studies within 30 calendar days of the study period start date. A BCAG award will not be converted to loan if a

student withdraws after 30 calendar days of the study period start date. Future grant disbursements (if any) are cancelled.

Withdrawal from studies would not reduce future entitlement to BCAG. However, BCAG recipients are subject to StudentAid BC's withdrawal policy outlined in [Chapter 9](#).

Students may appeal and have their grant-to-loan conversion reversed based on an extraordinary circumstance that caused their withdrawal. See [Chapter 13](#) for more information on StudentAid BC's Appeals policy.

Grant-to-Loan Interaction

The B.C. Access Grant is a fixed amount and replaces B.C. Student loan funding up to the weekly loan maximum. See [Chapter 8, Section 2](#) for more information. The B.C. Access Grant may exceed a student's provincial assessed need.

Program Year Limit

The following program year limit applies to the B.C. Access Grant.

- A maximum number of 52 weeks of grant eligibility per program year.

Reassessment

If a student is reassessed based on new information (e.g. updated income) and is found to have received BCAG in excess of their entitlement, the equivalent amount is converted to provincial loan that they must pay back.

Release of funding

The BCAG is distributed by means of a cheque or Electronic Funds Transfer via StudentAid BC. If the study period is greater than 17 weeks, the grant is 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 grant is distributed in one instalment at the start of the study period.

5.3 Canada Student Grants

Some of the policies in this section have been amended for Program Year 2020/21 as a result of COVID-19. For details of these changes, see [Appendix A](#).

Overview

Canada Student Grants are the federal government's family of grants to help targeted groups of students. This section describes the following Canada Student Grants (CSG):

- Canada Student Grant for Full-Time Students (CSG-FT)

- Skills Boost Top-up to the Canada Student Grant for Full-Time Students (CSG-TU)
- Canada Student Grant for Full-Time Students with Dependents (CSG-FTDEP)

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

Award configuration

Canada Student Grants are fixed amounts and may exceed a student's assessed need.

For example, if a low-income student demonstrates \$1,400 of federal assessed need, the student could still receive a CSG-FT grant of \$3,000 assuming a study period of eight months. In this case, the student does not require a loan.

A student's federal assessed need is determined when they apply for full-time student financial assistance. The CSG-FT is applied as follows:

1. The grant is applied to the Government of Canada portion of the student's assessed need.
2. If there is any grant remaining (i.e., where the total of grants received is greater than the Government of Canada portion of a student's assessed need), the unused grant(s) are applied to the B.C. portion of the student's Province of British Columbia assessed need.

If a student has a high Government of Canada assessed need, the student may receive the maximum Canada Student Loan of \$7,140 in addition to the grant.

See [Chapter 8](#) for other examples of Canada Student Grant award configurations.

Release of funding

The Canada Student Grants are distributed via electronic funds transfer 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 Full-Time Students

Purpose

To provide students from low and middle-income families with non-repayable funding to decrease financial barriers and encourage their participation in post-secondary education.

Policy

The Canada Student Grant for full-time students (CSG-FT) provides non-repayable financial assistance to students from low and middle-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-FT if they apply for full-time student financial assistance and meet all the following criteria:

- Have total family income for the previous calendar year that is equal to or less than the before-tax low-income thresholds established by the Government of Canada for the CSG-FT grant. See [Chapter 14](#);
- Have a federal assessed financial need of at least \$1; and
- Are pursuing full-time post-secondary studies leading to an undergraduate degree, certificate, or diploma, in a program of at least two years (60 weeks) duration at a designated institution.

Eligible students may receive up to a maximum of \$375 per month of study, based on their previous year's annual income and their family size. The exact amount awarded is determined according to a single progressive threshold under which, as income level increases, the size of the grant gradually decreases to a minimum disbursement of \$100 per study period. See [Chapter 14](#).

The grant is a fixed amount that shall not be further reduced based on student need and may exceed a borrower's assessed need.

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

Skills Boost Top-up to the Canada Student Grant for Full-Time Students (3 year pilot project, starting in 2018-2019)

Purpose

To support full-time adult learners seeking to retrain or upskill after spending time in the work force.

Policy

The Skills Boost Top-up to the Canada Student Grant for Full-Time Students (CSG-TU) provides an additional top-up amount of \$46.15 per week of study to students identified as adult learners (i.e., those who have been out of high school for a minimum of 10 years). These students are automatically eligible for the CSG-TU if they apply for full-time student financial assistance and are eligible for the CSG-FT. The top-up funding is a flat amount that does not vary by income or family size and may exceed the amount of assessed need.

Reassessment

Adult learners who are denied Canada Student Grant funding on the basis of their prior year's total family income may be re-assessed using current year's income in place of previous year's income, where there has been a significant decrease in income. To be re-assessed, students should submit an Appendix 9 available on the [StudentAid BC website](#).

For the CSG-TU, total family income includes:

- Independent and single parent students: student's own income
- Married/common-law student: student's own income plus income of spouse/common-law partner

In cases of reassessment, only the income impacted by a significant change in circumstances would be assessed based on the current year.

Canada Student Grant for Full-Time Students with Dependants

Purpose

To provide Canada Student Grant funding to low-income students with dependent children to assist with the costs of caring for their dependants while pursuing full-time post-secondary studies.

Policy

The Canada Student Grant for full-time students with dependants (CSG-FTDEP) provides up to a maximum of \$200 per dependant for each month of full-time post-secondary study. The amount of CSG-FTDEP is calculated on a new progressive threshold based on family size and income level and may exceed the amount of assessed need.

Students are automatically eligible for the CSG-FTDEP if they apply for full-time student financial assistance, have a dependant under the age of 12 at the start of the study period and meet all the following criteria:

- Have a Government of Canada assessed financial need of at least \$1;
- Be pursuing full-time post-secondary studies leading to a degree, certificate, or diploma at a designated educational institution, including studies beyond the undergraduate level; and
- Have total family income for the previous calendar year (January 1st – December 31st) that is less than the income cut-off amount listed in [Chapter 14, Table 7b](#).

Students with a permanently disabled dependant who is 12 years of age or older at the start of the study period may also be eligible for the CSG-FTDEP if they meet the above criteria. To be considered for receipt of the CSG-FTDEP, students should submit an appeal with proof of the

dependant's age and proof of the dependant's permanent disability in the form of a medical certificate or documentation proving receipt of federal or provincial disability assistance.

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.

5.4 Lieutenant-Governor's Medal Program

Public post-secondary institutions nominate students for the Lieutenant-Governor's Medal Program, which is given by the Lieutenant Governor of British Columbia.

Students are eligible if they:

- Are enrolled in either:
- a vocational or career program less than two years in length, or
- a two-year diploma program, or
- a four-year undergraduate degree, and
- have promoted inclusion, democracy and/or reconciliation which has contributed in a positive way to their post-secondary institution or community.

5.5 Nurses Education Bursary

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 number of full-time StudentAid BC loan-eligible applicants in nursing programs in the bursary period.

Awards are disbursed based on a fixed budget and not all applicants demonstrating financial need will receive a bursary award. Applicants will be ranked against other applicants in the bursary period from highest to lowest financial need based on the Province of British Columbia need assessment. 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 the Province of British Columbia.

Students in eligible nursing programs are automatically considered for the NEB based on provincial financial need on their StudentAid BC loan application for each of the following three bursary periods:

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

Students are not eligible for a NEB if they are:

- In default of a British Columbia student loan;
- In bankruptcy or a bankruptcy-related event;
- Under audit at StudentAid BC;
- Part-time students.

Or, they withdrew from studies prior to completion and have not met the Reinstatement after a withdrawal policy described below.

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 eligible for future funding from the NEB.

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 as eligible for NEB funding in a subsequent study period 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.

5.6 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 Province of British Columbia'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 eligibility criteria and other information about the Pacific Leaders Scholarships for Public Servants Program, please visit the [Pacific Leaders](#) website.

Pacific Leaders Scholarships for Children of Public Servants

Every year up to 60 scholarships of \$2,500 are available to children of BC public servants. Applicants must be under 25 and accepted (or conditionally accepted) for admission as a full-time student in a bachelor's degree program or trade, technical or vocational training. The program must be at a designated public or private post-secondary institution in the Province of British Columbia.

Qualified students with a parent who has been in the BC Public Service for the last three years may apply.

For eligibility criteria and other information about the Pacific Leaders Scholarships for Children of Public Servants Program, please visit the [Pacific Leaders](#) website.

5.7 Provincial Tuition Waiver Program for Former Youth in Care

Purpose

To improve access to education by providing tuition fee waivers to former youth in care attending eligible B.C. post-secondary institutions.

Policy

To be eligible for the Provincial Tuition Waiver Program, students must be:

- Residents of B.C.; or
- Have been placed in another province under a Ministry of Children and Family Development (MCFD) or Delegated Aboriginal Agency (DAA) Interprovincial Placement Agreement;
- Studying full- or part-time at a B.C. public post-secondary institution; the Native Education College or one of 10 approved trades training providers (see below for a full list of eligible institutions);
- Between the ages of 19-26 (inclusive) or
- 17 or 18 years of age, and have graduated from high school and are no longer in care of MCFD; and
- Formerly in any B.C. MCFD or DAA Legal Status or Ministry of Social Development and Poverty Reduction **Child in Home of Relative** program for at least 24 months or 730 days (consecutive or accumulated in any combination).
 - MCFD Legal Statuses refer to and include the following, consecutive or accumulated in any combination pursuant to the *Child, Family and Community Service Act* (the Act) regarding student eligibility for the Provincial Tuition Waiver Program:

- **Extended Family Plan** pursuant to section 8 of the Act;
- **Interim Custody Order with a Director** pursuant to section 35(2)(a) of the Act (or equivalent);
- **Interim Custody Order with person other than a parent** pursuant to section 35(2)(d) of the Act;
- **Temporary Custody Order with a Director** pursuant to section 41(1)(c) of the Act (or equivalent);
- **Temporary Custody Order with a person other than a parent pursuant to section 41(1)(b) of the Act (or equivalent);**
- Permanent Transfer of Custody Order with person other than a parent pursuant to section 54.01 or 54.1 of the Act;
- Youth Agreement pursuant to section 12.2 of the Act;
- Voluntary Care Agreement pursuant to section 6 of the Act;
- Special Needs Agreement pursuant to section 7 of the Act;
- A Continuing Custody Order with a Director pursuant to sections 41(1)(d), 42.2(4)(d), 42.2 (7), 49(4), 49(5) or 49(10) of the Act;
- Adoption of a child following placement by a Director of adoption (child formerly in care under the CFCSA, *Adoption Act* or *Infants Act*);
- Under the Personal Guardianship of a Director pursuant to the *Infants Act*;
- Under the Personal Guardianship of a Director of adoption under the *Adoptions Act*.

For further information, students may contact the System Navigator at tuitionwaiver@gov.bc.ca

Eligible Institutions:

Students must be attending one of the following post-secondary institutions to be eligible for the Provincial Tuition Waiver Program:

- | | |
|--------------------------------------------|-----------------------------------------------|
| • British Columbia Institute of Technology | • North Island College |
| • Boilermaker Training Centre | • Northern Lights College |
| • Camosun College | • Coast Mountain College Okanagan College |
| • Capilano University | • Pile Drivers Local 2404 |
| • College of New Caledonia | • Piping Industry Apprenticeship Board |
| • College of the Rockies | • Royal Roads University |
| • Construction and Specialized Workers | • Sheet Metal Workers Training Centre Society |
| • D.C. 38 Joint Trade Society | • Selkirk College |
| • Douglas College | • Simon Fraser University |
| • Emily Carr University of Art and Design | • Thompson Rivers University |
| • Electrical Joint Training Committee | • Trowel Trades Training Association |
| • Floor Layers Union | • University of British Columbia |
| • IUOE Local 115 Training Association | • University of Northern British Columbia |
| • Justice Institute of British Columbia | • University of the Fraser Valley |
| • Kwantlen Polytechnic University | • University of Victoria |
| • Langara College | • Vancouver Community College |
| • Native Education College | • Vancouver Island University |
| • Nicola Valley Institute of Technology | |

5.8 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 grants over their lifetime.

Policy

To be eligible for Youth Educational Assistance Fund (YEAFF), students must be:

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

The student must also be a former B.C. youth in continuing custody who was either:

- In the continuing custody of a director designated under section 91 of the *Child, Family and Community Service Act* (CFCSA) pursuant to that act; 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* until they turned 19 years of age or for at least five years immediately prior to their adoption or permanent transfer of custody to a person other than a parent under s.54.1 of the CFCSA.

If the student does not know if they meet the above statutory criteria, please have the student contact their former social worker, any Ministry of Children and Family Development office or any Delegated Aboriginal Agency for more information.

To be eligible for YEAFF, students are not required to be eligible for, or to apply for, full-time student financial assistance.

For more information, contact a Ministry of Children and Family Development office.

5.9 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, and taxation rules described in the *Income Tax Act*.

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 Government of Canada and Province of British Columbia 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.

[6.1 Eligibility Criteria](#)

[6.2 Permanent Disability Programs](#)

[6.3 Debt Management](#)

[6.4 Disability Services for B.C. Public Post-Secondary Institutions](#)

6.1 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 federal financial need for Government of Canada sponsored programs and at least \$1 in provincial financial need for Province of British Columbia sponsored programs; 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.

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 prevents a borrower from performing the daily activities necessary to participate in studies at a post-secondary level and in the labour force and is expected to remain with the person for their expected 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).

First-time applicants must submit one of the following documents, in addition to the permanent disability programs Appendix 8 sections 1 and 2, to StudentAid BC for adjudication:

1. Permanent Disability Programs Appendix 8 with the verification of permanent disability section completed by a qualified medical assessor (physician, psychologist, nurse practitioner);
2. Psycho-educational assessment from a registered psychologist, accompanied by number 1 above; or
3. Equivalent medical documentation that clearly diagnoses and indicates how the student's permanent disability affects them in an educational setting or in the labour force may be submitted in place of the verification of permanent disability section of the Permanent Disability Programs Appendix 8.

Students who complete the Permanent Disability Programs Appendix 8 form and successfully establish documentation of a permanent disability will not normally be required to resubmit the application or documentation in subsequent years; however, 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

To be eligible for a permanent disability program, students must demonstrate at least \$1 of financial need on the relevant need assessment.

Applicants are considered for financial aid through both federal and provincial loans and grants. Each student's application is subject to both federal eligibility assessment calculation based on Canada Student Loans program costs and resources, and a provincial eligibility assessment calculation based on StudentAid BC program costs and resources. As a result, a federal assessed need and a provincial assessed need will be calculated.

Note: Students in adult upgrading programs/courses (non-post-secondary level studies such as Adult Basic Education, English as a Second Language, Adult Special Education) at public post-secondary institutions may be eligible for financial supports for assistive technology and services through the provincial Assistance Program for Students with Permanent Disabilities (APSD). These students must demonstrate financial need and provide verification of a permanent disability through the APSD application process.

6.2 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 Students 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-PD);
- British Columbia Access Grant for Deaf Students (BCAG-DS);
- British Columbia Assistance Program for Students with Permanent Disabilities (APSD);
- Learning Disability Assessment Bursary (LDAB); and
- British Columbia Equipment and Loan Bank Services

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

Some of the policies in this section have been amended for Program Year 2020/21 as a result of COVID-19.

For details of these changes, see [Appendix A](#).

Canada Student Grant for Students 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 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 federal-assessed need. For example, if a student demonstrates \$1,400 of federal-assessed need when they apply for full-time student financial assistance, the student would still receive a grant of \$2,000.

This grant is applied as follows:

- The grant is applied to the federal portion of the student's assessed need; and
- If there is any grant remaining (i.e., 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 provincial assessed need.

If the applicant does not have permanent disability status with StudentAid BC and if the required 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 high federal-assessed need, the student may receive the maximum Canada Student Loan in addition to the grant.

Release of funding for full-time students

The CSG-PD is disbursed via electronic funds transfer 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; or
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.

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 \$20,000 in non-repayable student financial assistance per loan year for full-time or part-time students with permanent disabilities who need exceptional education-related costs associated with permanent disabilities. The CSG-PDSE maximum allowable benefit increased to \$20,000 for each loan year effective August 1, 2019.

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

Eligible exceptional education-related services and equipment

Where equipment and services are not already provided by the post-secondary institution or provided by other agencies, CSG-PDSE grant funding can be used for the purchase of assistive equipment and services.

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, the service provider 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, Assistive Technology British Columbia (ATBC) will purchase the equipment on behalf of the student and then invoice StudentAid BC to recover the cost.

A listing of eligible equipment and services can be found in the [StudentAid Disability Program User Guide](#).

Services and equipment not covered by the CSG-PDSE

Capital costs are not eligible, such as:

- Vehicle modifications
- Physical alterations to an educational institution

- Physical alterations to a student residence

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 will 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 \$20,000 in non-repayable assistance per loan year. Assistance provided under this grant may exceed a student's Government of Canada-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 \$20,000 in additional grant assistance (e.g., 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 Province of British Columbia 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 \$1,700) 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 \$1,700 is included in the maximum entitlement of \$20,000, of which is subject to Government of Canada per program year under the CSG-PDSE. The learning disability assessor must:

- Be a registered psychologist with expertise in diagnosing learning disabilities;
- Be a certified school psychologist and (if in the Province of British Columbia) a member in good standing (not in default, delinquent and bankruptcy status) with the British Columbia Association of School Psychologists and be employed by a Province of British Columbia 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 (e.g., 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.

In order to be eligible for consideration for the CSG-PDSE Learning Disability Assessment Reimbursement, the learning disability assessment documentation must be completed within the pre-study and study period.

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.

The learning disability assessment report must:

- Clearly state a diagnosis of a learning disability meeting current Diagnostic and Statistical Manual (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.

B.C. Supplemental Bursary for Students with Disabilities

The B.C. Supplemental Bursary for Students with Disabilities (SBSD) is available to full-time students with a permanent disability that qualify for provincial student financial assistance, and to part-time students who qualify for the federal part-time student loan program and are studying at a post-secondary level at a designated public or private institution.

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 percent 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 percent.

Note: If a part-time student with a permanent disability studies at 20-39 percent of a course load in their first semester and receives \$400 and subsequently enrolls in a course load of 40 percent 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 demonstrating at least \$1 of full-time Province of British Columbia financial need on a full-time application or at least \$1 of full-time Government of Canada need on a part-time application.

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

The B.C. Access Grant for Students with Permanent Disabilities (BCAG-PD) will replace up to \$1,560 (\$30 per week of study) per academic year in B.C. Student Loan funding with a non-repayable grant. To be eligible for the BCAG-PD, students must:

- Qualify for federal and provincial student financial assistance;
- Be enrolled in a full-time program at a designated public or private post-secondary institution; and
- Have a permanent disability as defined by the *Canada Student Financial Assistance Regulation* which is the definition that StudentAid BC applies as described in [Chapter 6, Section 1](#) of this policy manual.

Students do not need to apply for the BCAG-PD. 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 Province of British Columbia-assessed 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 institution in a program where the curriculum is delivered primarily in American Sign Language; and
- Be enrolled in full-time course load (60 percent or greater). The 40 percent 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

The grant amount is up to \$30,000 per academic year (September 1 to April 30).

Application process

1. The student must submit the Permanent Disability Programs Appendix 8 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 form 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 StudentAid BC.

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 insufficient medical information on file, a Missing Information Request notification form for further documentation will be sent to 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 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.

Withdrawal

If recipients do not complete the grant period or program of study for which they have been awarded grant funding, 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. Students withdrawing are required to 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.

B.C. 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 program year (August 1 to July 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 ATBC services to assess and source the students' equipment needs.

Where equipment and services are not already provided by the post-secondary institution or provided by other agencies, APSD grant funding can be used for the purchase of assistive

equipment and services. A listing of eligible equipment and services can be found in the [StudentAid BC Disability Program User Guide](#).

Equipment and services not covered by the APSD

APSD grant funding cannot be used for:

- Living expenses;
- Tuition;
- 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 public or private post-secondary institution in B.C.; or
- Be studying adult upgrading program/courses at a designated public or private post-secondary institution in B.C.

Students studying at the post-secondary level must access and exhaust institutional and/or CSG-PDSE 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 section of the APSD application form.

Eligibility for funding is assessed using a standard income threshold table based on the student's family size as shown in [Chapter 14](#). StudentAid BC will determine financial need based on information provided on a student's application relating to income.

All information provided is subject to audit and verification.

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 Appendix 8 and the Assistance Program for Students with Permanent Disabilities form.

APSD institutional funding

Public post-secondary institutions in the Province of British Columbia are block-funded with an annual budget allocation to administer the program on behalf of the Ministry of Advanced Education, Skills and Training.

Annual program funding allocation will be determined based on previous years' APSD utilization and available Ministry of Advanced Education, Skills and Training 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 Ministry of Advanced Education, Skills and Training on their use of APSD funds. Reports are due on or before August 31 and they must report on the period August 1 to July 31.

A supporting Client Detail Report must be included with the Annual Report. Electronic reporting forms will be forwarded by StudentAid BC.

T4As

The post-secondary institution is responsible for issuing T4As to students who have received APSD funds.

British Columbia Equipment and 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 the B.C. service provider to establish an academic record.

For more information on this program, please visit the Assistive Technology British Columbia's [website](#).

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 Province of British Columbia financial needs-based bursary to help students with the upfront costs of a learning disability (psycho-educational) assessment. A learning disability assessment is required to verify a learning disability as a permanent disability as defined by the *Canada Student Financial Assistance Regulation*. Learning Disability Assessments must be less than 5 years old or conducted after the student was 18 years of age to be considered valid.

This grant program is available to full-time or part-time students attending B.C. public post-secondary institutions, studying at the post-secondary level, and who demonstrate eligibility for StudentAid BC funding. 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 post secondary 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

Public post-secondary institutions in the Province of British Columbia are block-funded with an

annual budget allocation to administer the LDAB program on behalf of the Ministry of Advanced Education, Skills and Training.

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 CSG-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 waiver.
6. Deposit any reimbursements of the learning disability assessment from the CSG-PDSE program to the institution's LDAB account.

Note: reimbursement to the institution will only be processed if students are in good standing (no outstanding receipts).

Annual program funding allocation will be determined based on the previous years' LDAB utilization and available Ministry of Advanced Education, Skills and Training budget.

An allowance of eight percent of the post-secondary institution's LDAB program budget may be used to cover administrative costs associated with this program.

Institutions must submit yearly reports to the Ministry of Advanced Education, Skills and Training on their use of LDAB funds. Reports are due on or before August 31 and they must report on the period August 1 to July 31. StudentAid BC will send post-secondary institutions an electronic reporting form.

T4As

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

6.3 Debt Management

Please see [Chapter 11, Section 6](#).

Canada Student Loans Program Severe Permanent Disability Benefit

Please see [Chapter 11, Section 10](#).

British Columbia Provision for Students with Severe Disabilities

Please see [Chapter 11, Section 11](#).

6.4 Disability Services for B.C. Public Post-Secondary Institutions

Disability and interpreting services

The Ministry of Advanced Education, Skills and Training 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 health 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);
- Access services to student financial assistance (grants, bursaries); and/or
- Adaptive equipment and resources.

Centre for Accessible Post-Secondary Education Resources

The Ministry of Advanced Education, Skills and Training 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, Skills and Training 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;
- Provide outreach and communication to students with disabilities transitioning from high school to post-secondary;
- 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, Skills and Training 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 through a student's StudentAid BC application. The amount of Canada-B.C. integrated student loan and grant funding students are eligible to receive is based on their assessed financial need, which is calculated as follows:

$$\boxed{\begin{array}{c} \text{Allowable} \\ \text{Costs} \end{array}} - \boxed{\begin{array}{c} \text{Financial Contributions} \\ \text{(Resources)} \end{array}} = \boxed{\begin{array}{c} \text{Assessed Financial} \\ \text{Need} \end{array}}$$

[7.1 Overview](#)

[7.2 Step 1: Identify the Student's Category](#)

[7.3 Step 2: Assess the Student's Costs](#)

[7.4 Step 3: Assess the Student's Resources](#)

[7.5 Step 4: Calculate the Student's Assessed Need](#)

[7.6 Students with Disabilities in the Employment Program of B.C.](#)

7.1 Overview

Purpose

To describe the process of assessing financial 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 through a student's StudentAid BC application. The assessment of need process evaluates the student's allowable costs and the student and/or family's available resources to determine the student's assessed financial need.

Some financial information provided in the application may be verified against the applicant's Income Tax Return Notice of Assessment.

Applicants are considered for student financial assistance through both federal and provincial loan and grant programs. Each student's application is subject to both a federal financial need assessment calculation based on Canada Student Loans Program policy, and a provincial financial

need assessment calculation based on StudentAid BC policy. As a result, each StudentAid BC application will result in both a federal assessed need and a provincial assessed need.

Overview of the financial need assessment process

The financial need assessment process consists of 4 steps:

- STEP 1: Identify the student's category
- STEP 2: Assess the student's allowable costs
- STEP 3: Assess the student's resources to determine expected contributions:
- STEP 4: Calculate the student's assessed financial need

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

The table below shows the Costs (items 1-8) and Resources (items 9-13) that are considered in the financial need assessment.

COSTS	
1.	Tuition & compulsory fees
2.	Books & supplies (includes computer & computer-related costs)
3.	Exceptional educational costs
4.	Student living allowance
5.	Return transportation
6.	Child care
7.	Other allowable costs
8.	Discretionary costs
RESOURCES	
9.	Fixed student contribution
10.	Targeted resources
11.	Scholarships and bursaries
12.	Spousal contribution
13.	Parental contribution
ASSESSED NEED: Total costs less total resources	

7.2 Step 1 – Identify the Student's Category

Purpose

To differentiate between those students considered to be dependent on a financial sponsor (e.g., parents or guardians) and those considered to be independent of a financial sponsor.

Policy

A student's category will be determined based on information provided in the student loan application. A student will fall into one of two categories: dependent or independent. The student's category will influence a number of calculations within the financial need assessment, which will

have an impact on the type of costs and resources that are considered, as well as amounts (\$) considered.

Criteria

Dependent student

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 student status as defined below.

Independent student

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

- Are married students on the first day of classes, or are separated, divorced, widowed, a parent or a single-parent student;
- Have been out of secondary school for four years (48 months) as of the first day of classes;
- Have spent two periods of 12 consecutive months each in the full-time labour force while not concurrently being a full-time student receiving funding through the Canada Student Loans Program;
- The student's parents are deceased or abandonment has occurred (e.g. parent(s) are incarcerated, have left the student voluntarily, or are unable to act in a parental capacity);
- Have been declared a Ward of the Court.; and/or
- 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.

Depending on which of the criteria above are met, an independent student will be categorized as either: independent single; married/common-law; or single parent.

Additional Considerations:

- If the student has cohabited with a person in a marriage-like relationship for a period of at least one year (12 months) as of the study period start date, that student is deemed to be in a common-law relationship and is considered to be married.
- 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 study period start date, the student is not considered to be in a common-law relationship, and is considered to be single.
- 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 study period start date and there is a child of the union, the student is not considered to be in a common-law relationship, and is considered a single-parent.
- 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.
- 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 common-law prior to submitting an application for student financial assistance, but is no longer common-law and would otherwise be considered a dependent student, the student may submit an appeal;
- Students may appeal for single-parent student 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 appeal 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 a married student 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 an independent 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 they were married students. StudentAid BC will use a temporary social insurance number for the spouse. Once the spouse receives his/her valid social insurance number, the student must submit a Request for Reassessment form (Appendix 7).
- Collège d'enseignement général et professionnel (CEGEP) is not considered to be post-secondary study for the purpose of StudentAid BC. The four-year count for independent student 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.
- The labour force participation standard for independent students is not intended to exclude individuals who were employed full-time 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 status

A student who would normally be considered a dependent student may be considered a 'modified independent' student on an appeal basis. See [Chapter 13](#) for information on appeals. To be eligible for modified independent status, the student must provide satisfactory evidence of a severe and permanent breakdown in the relationship with the parent(s).

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 incident 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 status.

The following documentation is required before StudentAid BC will consider assigning a modified independent status to the student:

- A statement from the student outlining, in specific detail, the nature of the family rift and the reasons for it;
- 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, and/or 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.

If the student was a youth under the guardianship or in an agreement with a provincial or territorial child welfare agency on their 19th birthday, relevant documentation confirming their status is required.

Note: A disagreement on the part of the parent(s) with StudentAid BC criteria is not sufficient cause to award independent student status. Applications for modified independent status will be rejected unless the above documentation is submitted.

7.3 Step 2 – Assess the Student's Costs

Purpose

To identify the allowable costs assessed by StudentAid BC when calculating a student's total financial need assessment.

Policy

StudentAid BC considers specific allowable costs that will have a direct impact on the student during their study period. Many of the allowable costs include maximums (caps), which are a function of federal and provincial policy. If/when allowable costs are capped, these maximums will be provided in [Chapter 14](#).

Overview of allowable costs

1. Tuition and compulsory fees

The actual amount of tuition and compulsory fees as per 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 are established each year by the federal government for each category of student, and are used in both the federal and provincial portions of the financial need assessment. These allowances depend on the student's living situation, the province in which the student is studying, and the number of dependents the student has (if applicable). The Standard Monthly Allowances are intended to cover the costs incurred by the student for shelter, food, local transportation and miscellaneous expenses based on a Moderate Standard of Living and can be found in [Table 3 in Chapter 14](#).

Living costs for students who are studying outside Canada are assessed based on the Province of British Columbia rate. The living costs for students studying in another province will be based on costs for that province and may differ from the Province of British Columbia 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 46 on the application.

C. Common-law and married students

If the applicant's spouse or common-law partner 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's living allowance will be cut in half.

If a married student or common-law student and spouse are maintaining separate residences during the student's study period, the student is eligible to receive a separate residence allowance.

Note: If the student is a Permanent Resident of Canada and the spouse and children are not, and do not live with the student, the student is assessed as a single student.

D. Students with dependant(s)

For students with a 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. Students with dependent children age 18 or under are eligible for the dependant allowance consideration.

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 an appeal.

For those with a permanent disability, dependents over the age of 22 are considered in the need assessment. Foster children may also be included as dependants.

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 students who must leave their home community to attend post-secondary studies;
- Married students or common-law students who must live separately in another community from their spouse; or
- Independent single or single-parent students whose permanent place of residence is normally their parent's home and they are living away from home in another community solely for purposes of full-time study during the study period (start and end dates are indicated in Questions 21 and 22 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 Question 49 of the application is assessed subject to the limits indicated in [Table 9 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 subject to a maximum of \$268 per week per child for each week of the study period as per [Table 4 in Chapter 14](#).

Only one parent can claim child care costs.

If the student's spouse will also be a full-time student for at least 12 weeks during the applicant's study period, divide 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 during the study period that may include:

- Separate residence allowance for married students or common-law applicants;
- Regular student loan payments for the spouse of a married student or common-law applicant; and/or
- Child support/spousal support payments.

Note: An additional transportation allowance will be considered on a Request for Appeal basis only. See [Chapter 13](#).

Separate residence allowance for married students and common-law students

In addition to the married student/common-law student living allowance, married students 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 weekly allowance to assist with the costs of maintaining a separate residence. This allowance is equal to the weekly shelter allowance for single students living away from home as established by the Canada Student Loan Program. See [Chapter 14, Table 3](#).

Regular student loan payments for spouse

If the spouse of a married student or common-law applicant is making regular student loan payments during the study period, these costs can be included.

Child support/spousal support payments

Child support and spousal support payments may be included as a cost to the student. These costs are subject to a weekly maximum amount equal to the weekly dependent child/relative allowance as established by the Canada Student Loan Program. See [Chapter 14, Table 3](#).

For married students 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, this amount will be cut in half.

8. Discretionary costs

In addition to the standard assessment items and the other allowable costs described above, StudentAid BC has the discretion to include other costs and/or to adjust resource assessments to reflect individual situations, during a reconsideration.

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 requests will be reviewed according to the policy and process described in [Chapter 13](#).

7.4 Step 3 – Assess the Student’s Resources

Some of the policies in this section have been amended for Program Year 2020/21 as a result of COVID-19.

For details of these changes, see [Appendix A](#).

Purpose

To describe the various student and/or family resources that are included in the financial need assessment to determine an expected student, spousal and/or parental contribution(s) to meet the assessed costs of post-secondary study.

Each student’s application is subject to both a federal need assessment calculation based on Canada Student Loans Program policies regarding income and other resources, and a provincial need assessment calculation based on Student Aid BC policies regarding income and other resources.

The need assessment calculation considers three main types of resources:

- A. Student expected contribution;
- B. Spousal expected contribution; and
- C. Parental expected contribution.

Each type of resource is described in the following sections.

A. Student expected contribution

The expected student contribution is composed of:

- 1. The Fixed Student Contribution.
- 2. Merit-based scholarships and/or needs-based bursaries.
- 3. Government, institution, or private funding.

These resources will be discussed in more detail in the following sections.

1. Fixed student contribution

Students are expected to contribute a fixed amount towards their education costs each year. StudentAid BC assesses a federal and a provincial Fixed Student Contribution amount for each applicant. The amount a student will be expected to contribute is based on their previous year’s total family income, family size, and length of study period.

For both the federal and the provincial need assessment:

- Students with previous year's total family income **at or below** the income threshold set by the Canada Student Loan Program (CSLP) (see [Chapter 14, Table 7a](#)) will be expected to contribute \$43.27 per week of study, to a maximum of \$1,500 per program year, towards the costs of their education.
- Students with previous year's total family income **above** CSLP income threshold will be expected to contribute an additional 15 percent of their income above the threshold, prorated weekly and applied based on the number of weeks in the study period.

Because federal and provincial assessment criteria differ, the expected contribution amount may be different in the federal and provincial need assessments:

- In the student's federal need assessment, the expected contribution from students with previous year's family income **above** the CSLP income threshold will be assessed at 15 percent of their income above the threshold, prorated weekly and applied based on the number of weeks in the study period and capped at a maximum of \$3,000 per program year.
- In the student's provincial need assessment, the expected contribution from students with previous year's family income above the CSLP income threshold will be assessed at 15 percent of their income above the threshold, prorated weekly and applied based on the number of weeks in the study period, with no cap on the student's expected contribution per program year.

Definition of family income

For the purposes of the fixed student contribution, previous year's total family income is defined by the student's category, as follows:

- **Independent single students and single-parent students:** family income is defined by the student's income (as reported on line 15000 [total income] of the student's previous year's T1 General Income Tax and Benefit Return), or international equivalent.
- **Dependent students:** family income is defined as the student's parent(s)/guardian(s)/sponsor(s) income (as reported on line 15000 [total income] of each parent(s)/guardian(s)/sponsor(s) previous year's T1 General Income Tax and Benefit Return), or international equivalent.
- **Common-law/married students:** family income is defined as the sum of student's income and spouse's/common-law partner's income (as reported on both the student's and spouse's/common-law partner's line 15000 [total income] of their respective previous year's T1 General Income Tax and Benefit Return), or international equivalent.

The amount of previous year's total family income (line 15000 on a T1 General Income Tax and Benefit Return) and previous year's total income tax (Line 43500 on a T1 General income Tax

Benefit Return) indicated on a student's application form will be verified against Canada Revenue Agency (CRA) records as part of the application review process. In the case of a discrepancy between what is provided to StudentAid BC by the student/family and the CRA verification, the CRA income and tax data will be used in the StudentAid BC need assessment. StudentAid BC applications that include one or more individuals who have not filed income tax with the CRA for 2019 will be flagged for potential verification of the total annual taxable income reported on the application.

Exemptions from the fixed student contribution

The following students are not expected to make a fixed contribution to their education costs and will be assessed a \$0 fixed student contribution for the study period:

- Students who self-identify as Indigenous learners;
- Students with permanent disabilities (as defined by the *Canada Student Financial Assistance Regulations* and as described in [Chapter 6](#));
- Students with dependents; or
- Students who are current or former youth in care (see definition).

Note: For the purposes of exempting students with dependants from making a fixed student contribution, a dependant is defined as a wholly dependent person who resides with the borrower (or is in a healthcare facility) and is either under 18 years of age; or 18 and over and dependent by reason of a mental or physical infirmity and has been claimed and approved by the Canada Revenue Agency as wholly dependent for tax purposes.

2. Scholarships and bursaries

In addition to the fixed student contribution, students are expected to make contributions from these additional resources as applicable:

- Merit-based scholarships; and/or
- Need-based bursaries, where the eligibility criteria are based on need, but the funding is not targeted for a specific element of the costs of living or education.

The expected contribution from these additional student resources is equivalent to the assessed actual amount, less an exemption of \$1,800 per program year for both merit-based scholarships and need-based bursaries combined. Any amount of scholarship/bursary funding above \$1,800 is considered to be income and is assessed at 100 percent.

Note: To be assessed as income, the bursary's eligibility criteria must not depend on the amount of unmet need that remains following the provision of federal and provincial loans.

Reporting scholarships and bursaries

It is the student's responsibility, as detailed in their signed declaration, to report any changes in their financial situation during the study period to StudentAid BC, including the receipt of bursaries and/or scholarships of any amount by submitting an Appendix 7: Request for Reassessment. Financial aid officers and post-secondary institution owners/operators are not required to advise StudentAid BC of bursaries and/or scholarships awarded to students.

3. Targeted resources

Along with the fixed student contribution and a contribution based on scholarship/bursary funding, other targeted resources are assessed as resources at 100 percent.

Targeted resources are those provided to help with specific educational costs, and may include

What's new?

Funding provided by the Post-secondary Student Support Program (PSSSP), the Métis Nation Post-Secondary Education Strategy and the Inuit Post-secondary Education Strategy to eligible First Nation, Métis, and Inuit students is exempt from consideration in the CSLP Need Assessment Process.

funds received from municipal, provincial or federal governments, the private sector, and/or student's parent(s)/legal guardian. The funds could be paid directly to the educational institution (for instance, to cover tuition), or they could be paid directly to the student.

Government-funded (e.g., municipal, provincial and/or federal) targeted resources. Examples include but are not limited to:

- Training allowances from the skills development portion of Employment Insurance benefits; and/or
- Social assistance payments intended to cover education-related costs.

Note: Funding provided by the Post-Secondary Student Support Program (PSSSP) to eligible First Nation, Métis and Inuit students, as well as other forms of band funding, are exempt from consideration in the assessment of need process.

Privately-funded targeted resources. These include all sources of funding received by a student for the specific purpose of helping with the costs of post-secondary study that are not provided by any level of government or through a merit-based scholarship or need-based bursary.

Examples include but are not limited to:

- Sponsorship or training allowances provided by an employer to attend post-secondary studies;
- Room and board provided by an employer while a full-time student; and/or
- Subsidy or bursary for child care received only because the parent is a full-time student.

Voluntary contribution: These include all sources of funding for the specific purpose of helping with the costs of post-secondary study that are provided to a student by their parent(s), step-parent, sponsor, or legal guardian.

Spousal/common-law partner expected contribution

The spouses and partners of married and common-law students are also expected to make a contribution to the student's education costs. The spousal contribution in both the federal and provincial assessment of need is calculated as follows:

- If the prior year total annual family income is equal to or below the CSLP income threshold amounts in [Chapter 14, Table 7a](#), then the expected spousal contribution is zero.
- If the prior year total annual family income is above the CSLP income threshold, a spousal contribution amount is calculated as 10 percent of the total family income above the CSLP income threshold, pro-rated weekly and applied for each week of the student's study period. If the student is enrolled in more than 34 2/3 weeks of study (i.e., an 8-month academic year), the number of weeks of study will be capped at 34 2/3 weeks when calculating the spouse's expected contribution.

Exemptions from the spousal expected contribution

In the following situations, an applicant's spouse or common-law partner is not expected to make a fixed contribution to the applicant's education costs:

- The spouse or common-law partner has previous year's total annual family income at or below the CSLP income threshold (see [Chapter 14, Table 7a](#));
 - The spouse or common-law partner will also be a full-time student during the applicant's study period. If the spouse will be a full-time student for only part of the applicant's study period, an expected spousal contribution will be pro-rated based on the number of weeks during the applicant's study period in which the spouse or common-law partner is not in full-time studies; or
 - The spouse or common-law partner is, at the time of the student's application, in receipt of:
 - Employment Insurance benefits;
 - Social assistance benefits; and/or
 - Federal or provincial disability benefits.
- B. Parent/step-parent/legal guardian/sponsor expected contribution

Parents, step-parents, sponsors or legal guardians of single dependent students are expected to contribute to the student's education based on their assessed financial ability. Parental expected contribution is based on a portion of parent(s) discretionary income after deductions for taxes, Canada Pension Plan/Quebec Pension Plan, Employment Insurance and a Moderate Standard of Living. Parental expected contributions vary by family income, assets and family size but do not depend on the living situation of the student. See [Table 6 in Chapter 14](#).

The Universal Child Care Benefit, Canada Child Tax Benefit, National Child Benefit Supplement and 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) 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 expected contribution based on the sponsor's income and assets;
- If the sponsor is a **spouse**, the student is assessed according to the criteria for married students or common-law students, with the calculation of spousal expected contribution based on spousal income;
- If the sponsor is an **individual other than a 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 expected contributions from the sponsor until such time as the student meets StudentAid BC criteria for independent status; and
- If the sponsor is an **organization**, the need 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 residents of the Province of British Columbia. 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 student status.

Parent(s) living outside Canada

Parent(s) living outside Canada are expected to complete Appendix 1 by indicating their income as reported on their previous year's Canadian T1 General Income Tax and Benefit Return, and all out-of-country income from all sources as well as all Canadian and foreign assets.

If the student's parent(s) are living outside Canada and have not yet filed a Canadian T1 General Income Tax and Benefit Return for the previous year, the parents are expected to indicate their total income from all sources both inside and outside Canada, which includes, but is not limited to employment, pension investment, rental, RRSP, foster parent, net professional income, workers' compensation, employment insurance and disability assistance as well as all Canadian and foreign assets.

Income may be verified by the income tax returns and assessments issued for the same period by the jurisdiction in which the parent(s) is a deemed resident for tax purposes. Parent(s) living outside Canada are expected to complete Appendix 1 by indicating their income as reported on their 2019 Canadian T1 General Income Tax and Benefit Return, and all out-of-country income and/or other sources, as well as all Canadian and foreign assets.

If the student's parent(s) are living outside Canada and have not yet filed a 2019 Canadian T1 General Income Tax and Benefit 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 dependent(s). Parents must list other dependents 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 students;
- Children with disabilities aged 19 and over;
- Elderly relatives who are fully supported by the parent(s) and declared on the T1 General Income Tax and Benefit 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 5 in Chapter 14](#).

When listing dependents on line 14 of Appendix 1, parent(s) must indicate if their dependents will also be attending post-secondary studies and whether or not the dependents are claimed on their 2019 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 total family income (as reported on line 15000 of the previous year's T1 General Income Tax and Benefit Return), less taxes payable, Canada Pension Plan /Quebec Pension Plan up to the Canada Revenue Agency maximum,

Employment Insurance up to the Canada Revenue Agency maximum and the MSOL based on family size from [Table 3 in Chapter 14](#).

Parental expected contribution from income

The parents' weekly expected contribution from income is calculated using [Table 6 in Chapter 14](#) and the parents' discretionary income. This amount is divided by the number of the parents' post-secondary dependents and multiplied by the number of weeks in the applicant's study period.

Parental expected contribution from assets

Parent(s) who have valuable assets may be expected to make an additional contribution in excess of that required from income.

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

Parental expected contribution from assets is calculated as one percent of the total net value of all eligible assets (excluding RRSPs, motor vehicles, principal residence and business/farm), in excess of a standard exemption of \$150,000. Divide this by the number of the parents' post-secondary dependants.

Note: Only in the exceptional circumstances outlined in [Chapter 13](#) will StudentAid BC consider reducing the expected contribution of the student, parent or spouse.

7.5 Step 4 – Calculate the Student's Assessed Need

Assessed need is used to determine the amount of federal and provincial student financial assistance that a student is eligible to receive from StudentAid BC.

Each student's application will be assessed for a federal and provincial assessed need amount based on reported costs and resources. To calculate the federal and provincial assessed need, federally and provincially assessed resources are subtracted from the assessed costs, resulting in a federal calculated need and a provincial calculated need.

If both the federal and provincial assessed need calculations are negative, the student is considered to have sufficient resources to finance their education and do not qualify for either federal or provincial student financial assistance.

If either the federal or provincial assessed need calculation is positive the student is considered eligible to receive a student financial assistance award up to this calculated need, subject to annual limits and allocation rules.

Before calculating 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](#).

7.6 Students with Disabilities in the Employment Program of B.C.

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 studies are expected to apply for student financial assistance under StudentAid BC. 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 Income Assistance for persons with a disability

Students who are receiving B.C. Income Assistance for PWD from the Ministry of Social Development and Poverty Reduction (MSDPR) under the *Employment and Assistance for Persons with Disabilities Act* and their dependents are, with the approval of their Employment and Assistance Worker (EAW), eligible to apply for StudentAid BC student financial assistance to support their basic educational costs as detailed in the Interface Policy in the following section. These recipients will continue to be eligible for assistance with support and shelter costs from the MSDPR.

Interface Policy

All students receiving disability assistance under the *Employment and Assistance for Persons with Disability Regulation* and their dependents under the BCEA Program (Disability Assistance) are eligible to receive student financial assistance funding towards 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 the BCEA Program of \$1,500 or more during the student's study period.

Note: The Interface Policy does not automatically apply when the student is a dependent child whose family is receiving B.C. Disability 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 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. 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 child care costs incurred by the applicant, up to a maximum of \$268 per child per week less subsidy, if any.
 - Extra transportation:** Students receiving disability assistance under the BCEA Program must first apply through the MSDPR for an annual bus pass or transportation supplement if eligible and where available. Costs in excess of the transportation supplement amounts provided will be considered during the study period, up to a maximum of \$94 per week. Students must submit an Appeal Request Form 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 MSDSR 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.

[8.1 Limits of Allowable Student Financial Assistance](#)

[8.2 Award Configuration](#)

[8.3 Award Disbursement](#)

8.1 Limits of Allowable Student Financial Assistance

Some of the policies in this section have been amended for Program Year 2020/21 as a result of COVID-19. For details of these changes, see [Appendix A](#).

Purpose

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

Policy

The amount of student financial assistance available to a student is limited by the minimum and maximum loan award amounts set by the Canada Student Loan Program and by StudentAid BC. The student's award is based on the federal and provincial need assessments and eligibility for non-repayable federal and provincial grants and bursaries.

Guidelines

Minimum award (per study period)

The minimum award amount which will be disbursed, inclusive of Canada Student Loan, B.C. Student Loan and federal and provincial grants and bursaries, is \$100 per study period.

Maximum awards

The maximum funding a student may receive depends on:

- The student's federal and provincial assessed financial needs (which are calculated independently);
- Whether the student has dependent children or other wholly dependent relatives,
- The length of the study period; and
- The student's grant and/or bursary eligibility.

The weekly maximum that a student may receive in Canada Student Loans is \$210.

The weekly maximum that a student may receive in B.C. Student Loans varies depending on whether a student has dependents:

- Students without dependents: maximum of \$110 per week
- Students with dependents: maximum of \$140 per week

The total combined weekly maximum for Canada Student Loan, B.C. Student Loan and Canada Student Grant funding varies depending on a student's federal and provincial assessed need and whether the student has dependent children as outlined below:

- Students without dependents: maximum of \$320 per week.
- Students with dependents: maximum of \$510 per week.

To determine the length of the study period in weeks for study periods greater than 12 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 will 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, the 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.

Lifetime maximum funding limits (weeks and dollars)

Week limits

As of August 1, 2011, all Canada-B.C. integrated student loans, Canada Student Loans and B.C. Risk-Sharing and Guaranteed Loans are subject to the following maximum number of weeks where payment is not required:

- 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.

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

If a student reaches the maximum weeks where payment is not required 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 where payment is not required is reached, the student enters a six-month non-repayment period at the end of their current study period. During this non-repayment period, interest on the federal portion of the loan does not accrue (effective November 1, 2019). See [Chapter 11](#).

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 (online or via the [National Student Loans Service Centre \(NSLSC\) Portal](#), or by submitting a paper [Schedule 2](#) form to the NSLSC) is received and approved by the National Student Loans Service Centre. All interest that has accumulated on the federal portion of the student loan, 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.

Lifetime maximum award for B.C. Student Loans

The lifetime maximum dollar limits for B.C. Student Loans is \$50,000 (regardless of program length).

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 [Chapter 13](#) for more information.

Maximum award (lifetime) for Canada Student Loans

Full-time students are no longer entitled to receive further Canada Student Loan financial assistance (loans, grants, or federal interest-free status) once they complete a study period in which they reach/exceed their maximum of 340 weeks of financial assistance over the entire course of their post-secondary studies. This includes all weeks of study for which a loan, grant or federal interest-free status was granted. The maximum amount of Canada Student Loan is \$210 per week

of study or \$10,920 a year for a 52-week study period. The lifetime maximum is \$71,400 for 340 weeks of study.

8.2 Award Configuration

Purpose

To determine the amount and type of funding for eligible students who have demonstrated financial need to pursue their post-secondary studies.

Policy

StudentAid BC will make student financial assistance available to eligible students who have an assessed federal and provincial financial need greater than zero.

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 federal and provincial needs. It combines Canada Student Loan, B.C. Student Loan, and federal and provincial grants and bursaries:

1. Canada Student Loan funding is first applied to assessed financial need, based on student eligibility.
2. Remaining financial need (i.e. assessed financial need after Canada Student Grant program funding has been considered), is split between the Canada Student Loan Program and StudentAid BC in the following way:
 - 60 percent of the federal assessed need is covered by Canada Student Loan funding, up to a weekly maximum of \$210 per week;
 - 40 percent of remaining provincial assessed need is covered by provincial student loan funding. Up to a maximum of \$210 per week for students without dependents and \$240 per week for students with dependents.

For students with dependents, if the total award does not meet total provincial assessed need, additional B.C. Student Loan funding will be provided to increase the award to the lesser of total provincial assessed need or the \$610 weekly maximum.

In addition, awards can be assessed using the Interface Policy with the B.C. Ministry of Social Development and Poverty Reduction for students receiving Income Assistance disability benefits. See [Chapter 7, Section 6](#).

For information on eligibility for Canada Student Grants and the B.C. Access Grant, see [5.3 Canada Student Grants](#), and [Chapter 5, Section 2](#), respectively.

8.3 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.

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, 50 percent of Canada Student Grant, and 50 percent of B.C. Access Grant funding will be disbursed; and
- At the midpoint of the study period, all B.C. Student Loan and the remaining portion of Canada Student Grant, and B.C. Access 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.

[9.1 Scholastic Standard for Full-time Students](#)

[9.2 Withdrawals](#)

[9.3 Change in Institution/Program Status \(Training Out\)](#)

[9.4 Interruption of Study](#)

[9.5 Verification](#)

9.1 Scholastic Standard for Full-time Students

Purpose

To ensure students remain eligible for student financial assistance, reasonable progress toward completing their post-secondary educational program is required.

Policy

The following section is an excerpt from Chapter 1 of the *2020/21 Canada Student Loans Program Policy Manual*.

Satisfactory Scholastic Standard

Students must maintain a satisfactory scholastic standard to be eligible for Canada Student Loans.

This is defined as the successful completion of at least 60% of a full course load at the post-secondary level (40% of a full course load for students with permanent disabilities). All courses must lead to a degree, diploma, or certificate.

StudentAid BC follows the Canada Student Loans Program policy in determining satisfactory scholastic standing.

Under section 12 (1) (a) of the *Canada Student Financial Assistance Act* (the Act), students must achieve satisfactory scholastic standing to be eligible for student financial assistance.

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 and are no longer eligible for additional student financial assistance.

Students may have their eligibility for future student financial assistance assessed by one of the two following ways.

1. Submitting an appeal to have the requirement waived due to:
 - medical illness or injury;
 - family emergency (e.g. death, injury, etc.) or a natural disaster; or
 - other extraordinary circumstances.
2. Completing two terms/semesters (or one academic year) of full-time study at a post-secondary designated institution without the assistance of student loans.

Students who are successful in reinstatement or appeal may continue to receive student financial assistance unless they withdraw one more time or are unsuccessful in their term/semester.

For information on satisfactory scholastic standing for the purposes of part-time student financial assistance eligibility, see [Chapter 12](#).

Procedure

1. A student has met the scholastic standing requirement if the post-secondary institution indicates 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 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 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 UC_100 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 may be found on the [StudentAid BC website](#).

9.2 Withdrawals

Some of the policies in this section have been amended for Program Year 2020/21 as a result of COVID-19. For details of these changes, see [Appendix A](#).

Purpose

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

Policy

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 and does not maintain full-time student 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.

Post-secondary institutions must immediately report a withdrawal to StudentAid BC as well as 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; and/or
- Misses sufficient days/hours that they can no longer successfully complete the program.

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 learning)

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 student's 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 learning

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 or exam deadline was missed or the first assignment deadline date if the second assignment or exam was missed, etc.

Non-credit programs

Full-time student 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 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 studies course load (between 40 percent and 100 percent of a full-time studies course load for students with permanent disabilities). If the student is enrolled in 100 percent of a full-time studies 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 to StudentAid BC as a withdrawal if any of the following scenarios apply:

- The student does not attend any instructional hours 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); and/or
- The student is absent for 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 must 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 date the student last attended full-time studies is used for overaward calculation purposes.

When reporting a withdrawal, the financial aid office, or post-secondary institution owner/operator must submit a withdrawal form to StudentAid BC or enter the withdrawal date the student ceased to maintain full-time studies in the Student Financial Assistance System. This must be completed within six weeks of the withdrawal date.

Once a student has withdrawn, no further funding will be released or made available to the student for that study period.

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

3. Calculate and apply 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:

$$\text{Pro-rated assessment} = \text{total award} \times (\text{weeks attended} / \text{total weeks originally assessed})$$

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; and
4. Notify the National Student Loan Service Centre (NSLSC) 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 must be returned to the NSLSC. The student is responsible for repaying any overawards.

See [Chapter 10](#) for information on applying withdrawal overawards.

4. Report withdrawals of students in interest-free status on Canada Student Loans

Students who withdraw and do not have current student loans but are in interest-free status for previous Canada Student Loans must be reported to StudentAid BC by the institution. Students who are in interest-free status or interest-free periods are considered to be in a funded term.

Withdrawals and unsuccessful completion terms are counted during this time.

1. The post-secondary institution must submit a withdrawal form indicating the date on which the student ceased to maintain full-time studies to StudentAid BC. 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 federal portion of the student's loan(s).

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 an institution closure as outlined in [Section 4: Interruption of Study](#);
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; or
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 was repaid in full within 30 days.

Post-secondary institutions must submit a Non-Punitive Withdrawal from Study Period form to report non-punitive withdrawals to StudentAid BC. Overawards may occur in non-punitive withdrawals.

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 making a repayment within the first 30 days is not possible/beyond the student's control, 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 their studies before the assessed study period end date, a reassessment will be conducted to adjust the original end date.

School officials 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. Therefore, an overaward assessed due to a withdrawal will differ from an overaward assessed as a result of an early completion.

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 (Institution and Program Information) if the new study period end date is not reflected in the Institutional Appendix.

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 be eligible to receive student financial assistance in the year following a withdrawal if they are repeating courses from which they withdrew or did not successfully complete. This applies to only one additional attempt at the course. Any more than one additional attempt is subject to approval through the submission of an appeal.

9.3 Change in Institution/Program Status (Training Out)

Students who are enrolled in institutions or programs where the designation is suspended or terminated may be allowed to maintain their StudentAid BC funding to complete their study period.

This is intended to allow students who are currently funded to continue with their program and receive their funding for the current program year only.

9.4 Interruption of Study

Policy

StudentAid BC recipients should not be disadvantaged due to interruption of study caused by strike action, natural disasters or other similar events. The following policy is designed for short-term situations of 2-4 weeks. In the event of a longer-term closure, the Ministry of Advanced Education,

Skills and Training will consider policy on a case-by-case basis. For students who need to take a temporary leave from their post-secondary education for parental or medical reasons, please refer to [Chapter, 11 Section 2](#).

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 institution 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 study period extension.

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.

Institution closure

If a British Columbia designated institution ceases operations, the Ministry of Advanced Education, Skills and Training will contact students currently receiving StudentAid BC funding to discuss their options, including:

- Processing a non-punitive withdrawal; or
- Transfer to another institution with up to a three-week break in studies.

If an overaward is calculated as a result of an institution closure, an appeal will be required to have the overaward waived. Appeals are considered on a case-by-case basis.

A withdrawal resulting from an institution closure will be considered a non-punitive withdrawal.

Institutions must notify StudentAid BC at the earliest opportunity of any impending disruption to the institution's operations.

9.5 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 of Advanced Education, Skills and Training verifies and/or investigates information pertaining to the student financial assistance application, related documents and repayment of loans.

Overawards created by a change to factual information discovered in a verification are not subject to appeal.

The information collected through the verification process will be used to reassess the application, which may result in changes to the amount of funding awarded to the applicant.

Process

1. Applications that are being reviewed for verification are placed under provincial restriction and remain in that status until the verification is complete.
2. Additional or missing information required to complete a verification must be submitted to StudentAid BC.
3. Any verifications 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, must 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; and

StudentAid BC will not process applications for loan remission or loan forgiveness programs if there is an outstanding verification on a student loan application.

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.

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.

[10.1 Reassessment](#)

[10.2 Transferring between Post-Secondary Institutions](#)

[10.3 Overawards \(Loans and Grants\)](#)

10.1 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 the assessment of their original application 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 dependents; or
- The student assumes guardianship (or joint or shared guardianship) of a child or other dependent.

Students who wish to have expected financial contributions waived or reduced 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.

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: For public institutions, please include Appendix 3 (Institution and Program Information) only if the new study period end date is not reflected in the Institutional Appendix.

Circumstance Change Type	Documentation or Action Required (an Appendix 7 is required in all of the following scenarios unless otherwise indicated)
PROGRAM OF STUDY	
Change of program at the same post-secondary institution	Appendix 3 (Institution and Program Information)
Change of designated post-secondary institution (no funding disbursed)	Appendix 3 (Institution and Program Information)
Change of program costs (per the post-secondary institution's Institutional Appendix or Appendix 3)	Appendix 3 (Institution and Program Information)
Change in original study period end and/or start dates (varying length programs)	Appendix 3 (Institution and Program Information) and Appendix 2 (if applicable) (Spouse/Common-law/ Partner Information)
Early Completion of Studies (fully completing a program before the assessed study end date) See Chapter 9, Section 2 for more details.	Early Completion of Studies Notification form and Appendix 3 (Institution and Program Information). An Appendix 7 is not required.
Non-punitive withdrawals (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.) See Chapter 9, Section 2 for more details.	Non-punitive Withdrawal from Study Period form. An Appendix 7 is not required.
MISCELLANEOUS	
Error in original assessment	Note the change on Appendix 7 along with a brief description on page 2 explaining the error with supporting documentation.

Circumstance Change Type	Documentation or Action Required (an Appendix 7 is required in all of the following scenarios unless otherwise indicated)
Change in targeted study period income and total family income (of the applicant or, if applicable, the applicant's spouse or parents) due to error.	Appendix 7 only with a brief note explaining the change on page 2 and any applicable documentation to support the change.
Request to be reassessed based on current year income where there has been a decrease in income from the previous year for applicants who have been out of high school for more than 10 years and are not eligible for the Canada Student Grant for Full-Time Students.	Appendix 9 (Request for Reassessment for Canada Student Grant Eligibility). An Appendix 7 is not required.
Name change	<p>IF a student has formally changed their name AND the name change <u>has not</u> been automatically updated on the student's StudentAid BC Dashboard THEN the student must send the following documentation to StudentAid BC to request a change in the student's name:</p> <ul style="list-style-type: none"> • A copy of the student's Social Insurance Number card/letter; <p>AND</p> <ul style="list-style-type: none"> • A copy of government-issued identification clearly indicating the student's name, date of birth and gender. An Appendix 7 is not required.

10.2 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

Student financial assistance awards are transferable between post-secondary designated institutions, provided that all basic eligibility requirements continue to be met.

Guidelines

Students transferring between campuses of the same institution must complete the appropriate institutional 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 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 an institution 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 changes to the student's assessed financial need.

10.3 Overawards (Loans and Grants)

Purpose

To identify students who have received more student financial assistance than for which they are eligible. Students may have their 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 may 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 a review or verification.

Repayment of Overawards

Overawards must be repaid to the National Student Loans Service Centre. Payments will be pro-rated to the borrower's federal and provincial loan debt, based on each loan's outstanding principal balance. Students cannot direct a payment to a particular portion (federal or provincial) of a Canada-B.C. Integrated student loans.

Students who are enrolled in post-secondary studies or are in a non-repayment period need to advise StudentAid BC staff that they have paid an amount equivalent to the amount of the outstanding overaward. StudentAid BC will review the National Student Loans Service Centre's records to confirm the payment was received.

Students can also appeal their overaward. See [Chapter 13](#).

Canada Student Grant overawards

Canada Student Grants aim to make post-secondary study more accessible. Grant funding that exceeds a student's assessed financial need will be deemed an overaward under the prescribed circumstances only, and as discussed further below. In these cases, grants will be converted to Canada Student Loans.

Grant overawards resulting from early withdrawal or change in status from full-time studies to part-time

A grant overaward will be converted to loan when a student 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 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 circumstances have changed since submitting the original application must immediately advise StudentAid BC by submitting Appendix 7. The reassessment allows StudentAid BC to correct its assessment of a student's financial need over the study period.

Withdrawal consequences for federal and provincial grants

The table below outlines the grants administered by SABC that will produce an overaward on the student's loan balance, and at what point in the study period this occurs.

Overaward conversion to loan for withdrawal	Federal or provincial	Within first 30 days	After 30 days
Full-time			
CSG-FT	Federal	Yes	No
CSG-PTDEP	Federal	Yes	No
CSG-PD	Federal	Yes	No
BCAG-FT	Provincial	No	No
SBSD	Provincial	No	No
CSG-TU	Federal	Yes	No
Part-time			
CSG-PD	Federal	Yes	No
CSG-PT	Federal	Yes	No
CSG-PTDEP	Federal	Yes	No
BCAG-PT	Provincial	No	No
SBSD	Provincial	No	No

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. Finally, the chapter includes information about how borrowers can rehabilitate their loan if they have defaulted on repaying their student loans or have declared bankruptcy or a bankruptcy-related event

[11.1 In-Study Interest-Free Status](#)

[11.2 Medical and Parental Leave](#)

[11.3 Loan Repayment](#)

[11.4 Revision of Terms](#)

[11.5 Repayment Assistance Plan](#)

[11.6 Debt Management for Borrowers with Permanent Disabilities](#)

[11.7 Pacific Leaders B.C. Loan Forgiveness Program](#)

[11.8 B.C. Loan Forgiveness Program](#)

[11.9 Canada Student Loan Forgiveness for Family Doctors and Nurses](#)

[11.10 Canada Student Loan Program Severe Permanent Disability Benefit](#)

[11.11 British Columbia Provision for Students with Severe Disabilities](#)

[11.12 Default on Canada-B.C. Integrated Student Loans](#)

[11.13 Default on B.C. Risk-Sharing and Guaranteed Loans](#)

[11.14 Rehabilitation after Default](#)

[11.15 Bankruptcy or Bankruptcy-related Events](#)

[11.16 Death of a Student/Borrower](#)

11.1 In-Study Interest-Free Status

Purpose

Explanation of StudentAid BC policy for students who are in-study interest-free status.

Policy

Students enrolled in a full-time designated program of study are considered to be in a funded term and are therefore not required to make payments on their Canada-B.C. integrated student loans because they are in-study interest-free status.

Guidelines

The period of study start date is the first month of the borrower's confirmed period of studies and the Period of Studies End Date (PSED) is the last month of the borrower's confirmed period of studies. These are important to note as they mark the deadlines by which the continuity of in-study interest-free status and repayment.

There are multiple situations described below in which outstanding Canada-B.C. integrated student loans can be placed into in-study interest-free status which then satisfy that a student is not required to make payments on their student loan as indicated below.

1. Returning students who receive further student loan funding

Returning students who receive additional student loan funding will remain in-study interest-free status once their Schedule 2 "Confirmation of Enrolment" for the new student loan funding is received by the National Student Loans Service Centre (NSLSC). The confirmation of enrolment must be received by NSLSC on or before the date the student returns to studies to ensure the student's in-study interest-free status begins as of their study start date.

2. Returning students who are not receiving further student loan funding

Returning students who are not receiving further student loan funding must confirm they are still in study.

- A student must confirm by submitting: The online application available on the [StudentAid BC website](#) or via [NSLSC online portal](#) or
- A paper [Schedule 2](#) form to the NSLSC.

One application will defer your Canada-B.C. integrated student loan from entering into the repayment phase.

The confirmation of enrolment must be received by the NSLSC or StudentAid BC on or before the date the student returns to studies to ensure the student's in-study interest-free status begins as of their study start date.

3. Late Continuation

Late continuation occurs when less than six months have elapsed between a full-time borrower's previously confirmed PSED and subsequent period of study start date during their current period of studies, but the borrower submits their confirmation of enrolment after more than six months have elapsed.

Example: A borrower finishes their 2017/18 studies in April of 2018 and returns to studies in September 2018. Only four months have elapsed between periods. However, the borrower does not submit confirmation of enrolment until December 2018, when seven months have elapsed. The borrower has entered repayment status, which could have been avoided if they had submitted their confirmation of enrolment within six months of the end of their previous period. Once the NSLSC processes the Schedule 2 "Confirmation of Enrolment" they received late the borrower's status will be returned to in-study interest-free.

While no interest is charged by B.C. in instances of late continuation, borrowers incur the federal interest that has accrued from the day following their last PSED to the date that the Schedule 2 "Confirmation of Enrolment" is received. A borrower can opt to capitalize or pay the interest accrued to the day prior to the receipt of confirmation of enrolment, as long as their confirmation of enrolment is submitted before their current study period ends.

4. Reinstatement

Reinstatement refers to what is required when more than six months elapse between the Period of Study End Date (PSED) of a full-time student's previously confirmed period of studies and the start date of their current period of studies. Students will enter the repayment phase starting the first day of the seventh month after their PSED. In order to go back to in-study interest-free status where repayment is not required and where interest is not charged by the federal government a Schedule 2 "Confirmation of Enrolment" must be submitted and received by the NSLSC before their current study period ends. When the COE is received and processed by the NSLSC the student is considered to be reinstated to in-study interest-free status.

Example: A borrower completes their period of studies in April 2019 but does not return to studies until September 2020. Sixteen months have elapsed between periods. The borrower officially discontinued studies having not returned within six months of April 2019 and on the first day of the seventh month, in this example November 1, 2019 the borrower entered repayment status, as they were no longer a student. If the borrower goes back to school, full-time, in September 2020 they should submit their Confirmation of Enrollment to the NSLSC to have themselves reinstated to in-study interest-free status. This will put their loan repayment on hold and the federal government will stop charging interest. If the borrower goes back to school part-time they will be required to continue making payments on their outstanding loan and the federal government will continue to charge interest on the outstanding balance.

While no interest is charged by B.C. in order to complete the reinstatement process, a borrower is required to pay their federal outstanding interest from the first day of the seventh month following their PSED to the day prior to the start date of their current period of studies.

11.2 Medical and Parental Leave

Purpose

Medical leave and parental leave remove the financial burden of making Canada-B.C. integrated student loan payments when a borrower takes a temporary leave from post-secondary studies for valid medical reasons, including mental health reasons, or following the birth, finalization of an adoption, or commencement of a guardianship or tutorship of a child.

Note: Temporary payment-free leave does not require a borrower to make payments to either the federal or provincial portion of their student loan, nor will interest be collected on their federal loan over this period.

What's new?

Effective October 1, 2020, B.C. borrowers may be eligible to take a temporary leave from post-secondary studies for medical or parental reasons where their Canada-B.C. integrated student loan payments would be suspended.

Medical Leave

Medical leave is a temporary payment-free leave from Canada-B.C. integrated student loan payment obligations following a leave from studies as a result of a medical problem, including a problem related to mental health, that, in the opinion of a medical professional, would significantly interfere with the borrower's ability to pursue their program of studies. During the leave, the borrower is deemed to continue to be a full-time or part-time student, as applicable, with the exception that time spent on medical or parental leave does not count towards a borrower's lifetime maximum weeks of student financial assistance (see below).

There is no requirement that the medical condition prevents the borrower from attending post-secondary education altogether.

Parental Leave

Parental leave is a temporary leave from Canada-B.C. integrated student loan payment obligations following a leave from studies as a result of the birth, finalization of an adoption or commencement of the guardianship or tutorship of a child. During the leave, the borrower is deemed to continue to be a full-time or part-time student, as applicable, with the exception that time spent on medical or parental leave does not count towards a borrower's lifetime maximum weeks of student financial assistance (see below).

There is no requirement that the borrower's parental obligations prevent them from attending post-secondary education. Simply having welcomed a child is sufficient.

Eligibility

To be eligible for medical or parental leave, borrowers must:

- At the time of their application, be in full-time studies or part-time studies, or in the six-month non-repayment period;
- Submit a *Medical or Parental Leave Application* within the prescribed timeframe – within six months from the end of the borrower's most recent period of studies (see *Application Window* below), but no later than 12 months after the medical or parental event (see *Eligibility Window* below);
- Have taken a leave from studies for medical or parental reasons after October 1, 2020 (see *Leave from Studies* below); and,
- Be at least 30 calendar days into a new confirmed period of study following any previous medical or parental leave.

There is no requirement that the borrower intend to return to school after the medical or parental leave.

There is no requirement that a borrower's loans be in good standing to be eligible for medical or parental leave.

Application for Leave – Eligibility Window & Application Window

Note that borrowers may only apply for medical or parental leave if they meet BOTH the eligibility window and the application window.

Eligibility Window

A borrower must submit their application for medical or parental leave during an eligibility window that begins on the *Medical Event Date* or *Parental Event Date* (see below) and ends 12 months later.

- *Medical Event Date* – the day on which, in the opinion of a medical professional, a medical problem significantly interferes with a borrower's ability to pursue their program of study. This date must be specified by the medical professional on the *Medical Leave Attestation* (see below) and can occur before, on, or after the date on which the medical professional completes the attestation.
- *Parental Event Date* – the day on which a borrower has welcomed a new child through birth, the finalization of an adoption or commencement of a guardianship or tutorship.

Application Window

A borrower must apply for medical or parental leave within a six-month application window starting on the last day of the month in which they withdraw from post-secondary studies (i.e. the withdrawal PSED).

Medical Leave Attestation

In applying for medical leave, a borrower must provide an attestation from a medical professional stating the *Medical Event Date* (see above).

The *Medical Professional Attestation for a Medical Leave* is used to establish the *Medical Event Date* and that the *Leave from Studies* (see below) resulted from a medical problem.

For the purposes of the *Medical Leave Attestation*, a “medical professional” is a member in good standing of a medical or health care profession, including mental health care professions, that is recognized by the province or territory in which the professional is practising. This could include a range of practitioners, such as licensed physicians, nurse practitioners, psychologists, psychotherapists, and social workers, as long as the profession is recognized by a province or territory. The credentials of the medical professional must be verifiable, for example through an online membership registry.

The medical professional should take into account the nature of the program of studies in assessing whether a borrower’s medical problem would significantly interfere with their ability to pursue their program of study.

It is not necessary that the medical professional be practicing in the same province or territory that administers the borrower’s Canada-B.C. integrated student loans, given that borrowers may not be living in that province or territory.

Parental Leave Attestation

In applying for parental leave, a borrower must complete a self-attestation that includes the *Parental Event Date*.

Leave from Studies

Borrowers must have taken a leave from their studies for medical or parental reasons to be eligible for a medical or parental leave from their Canada-B.C. integrated student loan repayment obligations.

Borrowers must work with their educational institution to formally take a leave from their studies (unless they are in the six-month non-repayment period following studies).

“Leave from studies” means:

- When the borrower applies for medical or parental leave while in-study, the borrower must
 - formally withdraw from studies with their educational institution; and
 - attest that they do not intend to return to studies within the six-month period of their medical or parental leave.
- When the borrower applies for medical or parental leave while in a six-month non-repayment period following studies, the borrower must attest that they do not intend to return to studies within the six-month period of their medical or parental leave.

There is no penalty for borrowers who return to studies before the end of their medical or parental leave from their Canada-B.C. integrated student loan repayment obligations. The requirement is simply that at the time of their application, the borrower is intending to be on leave from their studies for the six-month period. If, at the time of the application, a borrower intends to return to

school after less than six months, the borrower can instead benefit from the six-month non-repayment period following studies.

Borrowers who take a leave from their studies for reasons unrelated to a medical or parental event are not eligible for a medical or parental leave from their Canada-B.C. integrated student loan repayment obligations. This remains the case even if a borrower experiences a medical or parental event after having withdrawn from school.

Overview

Application to Loan-type

If approved for a medical or parental leave, payments will not be required for the length of the leave for the borrower's Direct Lend loans.

Length of Leave

Borrowers who are approved for the leave will first be granted six months of leave. This can be extended to up to a total 18 months (see Extension of Leave below).

Although the leave is granted in six-month periods, it is permissible for a borrower to end their leave early to return to post-secondary studies, meaning the borrower may end up taking a leave of less than six months. There is no penalty for a borrower who returns to school before the end of their approved leave period. If, at the time of the application, a borrower intends to return to school after less than six months, the borrower can instead benefit from the six-month non-repayment period following studies.

Leave Start Date: is the date that the leave will begin. This date will be set to the day after the borrower's most recent PSED (e.g. the withdrawal PSED).

Leave End Date: is the last day of their approved leave, which ends on the last day of the sixth month from the borrower's Leave Start Date.

This date will also become the borrower's Period of Study End Date. This means that if the borrower does not return to school, they will immediately enter their six-month non-repayment period, and subsequently enter repayment (also see *Not Returning to Post-secondary Studies* below).

Extension of Leave

A borrower is able to request an extension of their leave to twelve months and may then request a second extension for six additional months, up to a total of eighteen months. This means that a borrower may receive up to two more six-month periods of leave, for a maximum of three six-month periods.

Borrowers can extend their leave for the same reason or for a different reason (i.e., medical – medical, parental – parental, medical – parental, or parental – medical). For example, if needed, a

pregnant borrower could take medical leave for reasons related to her pregnancy prior to the birth of a child, and then extend her leave as parental leave.

Extension Application Window

Borrowers can apply for an extension of their leave during a period beginning 30 days before the end of their approved leave (*Leave End Date*) and up to 30 days after that date. This application window applies to requests for an extension at the end of the initial six months, as well as at the end of any extensions, if applicable.

Extension for a Different Reason

A borrower who completes one period of leave and needs to extend that leave for a different reason than their first leave (i.e., medical – parental or parental - medical) must submit a new attestation associated with the new type of leave (see *Medical Leave Attestation* and *Parental Leave Attestation* above).

However, if a borrower has completed a leave and wishes to take another, they are required to return to post-secondary education for at least 30 calendar days, even if they are requesting leave for different reasons.

Restrictions

Back-to-back Leave Periods

Borrowers will not be able to take back-to-back leave periods. Once a borrower's leave has ended (i.e., they used 18 months or they did not extend their leave of 6 or 12 months) they are required to return to post-secondary studies for 30 calendar days before they are eligible for another leave. This requirement applies even if they are requesting leave for different reasons.

Appeals

There is no appeals process for rejected/denied applications. Borrowers can resubmit an application if their circumstances have changed. The *Application Window* and *Eligibility Window* still apply in such a case.

Allowances

The following scenarios are permitted:

Borrowers Returning to Post-secondary Studies before End of Leave

There is no penalty for a borrower who returns to post-secondary studies before the end of their approved medical or parental leave.

Medical and parental leave are granted in six-month periods, however, it is permissible for a borrower to end their leave early to return to post-secondary studies. In these situations, a borrower may actually end up taking leave that falls within the 0-6 month range, 6-12 month range or 12-18 month range. If, at the time of the application, a borrower intends to return to school after less than six months, the borrower can instead benefit from the six-month non-repayment period following studies.

Borrowers must confirm their enrolment upon their return to studies.

See *Lifetime Maximum Weeks* below for more information on how this scenario affects a borrower's lifetime maximum weeks of student financial assistance.

Not Returning to Post-secondary Studies

There is no penalty for a borrower who does not return to post-secondary studies following the completion of their medical or parental leave.

Borrowers who do not return to post-secondary studies will immediately enter their six-month non-repayment period and subsequently enter repayment once their leave is completed. A borrower's LSED (which effectively becomes their PSED for loan amortization purposes) will be set to the last day of the last month of their approved leave.

Multiple Leaves

A borrower can take as many medical or parental leaves as required throughout their post-secondary studies. There is no lifetime limit. Each leave and extension must meet the eligibility criteria, however, and there is a restriction for back-to-back leave periods (see *Restrictions* above).

Multiple Parents Taking Leave

Any/all parents of a child can benefit from parental leave simultaneously or consecutively, if they meet the eligibility requirements, but must apply separately.

Lifetime Maximum Weeks

Time spent on medical or parental leave is not included in a borrower's lifetime maximum weeks of student financial assistance.

In cases where a borrower returned to studies before the end of a leave period, the entire six months of the leave period is not included in the calculation of their lifetime maximum weeks.

11.3 Loan Repayment

Some of the policies in this section have been amended for Program Year 2020/21 as a result of COVID-19.

For details of these changes, see [Appendix A](#).

To ensure students meet their loan repayment obligations under the terms and conditions of their student loan agreements.

Policy

Borrowers enter loan repayment on their Canada-B.C. integrated student loans and other B.C. student loans (Risk-Sharing Loans and Guaranteed Loans) on the first day of the seventh month after they cease to be a full-time student.

Criteria

Students are required to start making payments on the first day of the seventh month after they:

- have graduated from their studies;
- have transferred to part-time studies;
- have dropped their studies altogether; or
- if they are taking time off from their post-secondary education for more than six months and not eligible for the Medical and Parental Leave

Non-repayment period

Borrowers are not required to begin making payments on their loan until the first day of the seventh month after they cease to be a full-time student. However, borrowers can make advance payments on their loan any time during their study period and during the six-month non-repayment period after they cease to be a full-time student.

Loan Consolidation

When a borrower enters repayment on the first day of the seventh month following the month in which you cease to be a full-time student, their Canada student loan and the BC student loan consolidates. Consolidation establishes a borrower's interest rate for the federal portion and the amortization period of the Canada-BC integrated student loan. All repayment terms and conditions are described in the Master Student Financial Assistance Agreement (MSFAA) for those borrowers who received funding after August 1, 2011.

Those borrowers who have not received further funding after August 1, 2011 remain under the terms and conditions of their existing British Columbia Student Loan Agreement as modified by the amendments to their British Columbia Student Loan

Agreement (including the Schedule of Substituted Provisions). These borrowers are also affected by Bill 17, *Finance Statutes Amendment Act 2011*, Section 142, transitional provisions.

Amortization Periods for Consolidating Loans

The standard amortization period is 9.5 years; however, borrowers have the option to extend their amortization period up to 14.5 years if minimum payment requirements are met.

<u>Consolidated Loan Amount</u>			<u>Maximum Repayment Period</u>
\$1	To	\$1,365.99	18 months (1.5 yrs.)
\$1,366	To	\$2,975.99	42 months (3.5 yrs.)
\$2,976	To	\$4,375.99	66 months (5.5 yrs.)
\$4,376	To	\$6,985.99	90 months (7.5 yrs.)
\$6,986	+		114 months (9.5 yrs.)

Loan Repayment

Borrowers who received their loan on or after August 1, 2000 must repay their Canada-B.C. integrated student loans through the National Student Loans Service Centre (NSLSC). Borrowers will receive details of their personalized repayment terms on their secured online (My Dashboard) account approximately 45 days before they enter repayment and must begin repaying their loan.

If the borrower wishes to change certain repayment terms, such as the amortization period or to activate the pre-authorized debit, they can do this through their secured online account (My Dashboard) account at the NSLSC.

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. If the bank account information changes, the borrower can update it directly from their secured online account (My Dashboard) at the NSLSC. However, if there are insufficient funds in that account or if their bank account number has changed and they have not updated their banking information per the terms of their Master Student Financial Assistance Agreement (MSFAA), this will result in a returned payment. If there are two returned payments, the loan will become delinquent which could affect the borrower's credit rating.

Payments will be pro-rated to the borrower's federal and provincial student loan debt, based on each loan's outstanding principal balance. Students cannot direct a payment to a particular portion (federal or provincial) of a Canada-B.C. integrated student loans.

Online One-time Payments with HigherEdPoints.com

Students can repay their Canada-BC integrated student loans by redeeming loyalty program points from Aeroplan, TD Rewards and the CIBC Aventura programs. Businesses, friends or family can also convert their loyalty points to repay your Canada-BC integrated student loan as a one-time payment option. For more information on how to use loyalty points to repay your Canada-BC integrated student loan, please go to HigherEdPoints.com.

B.C. Risk-Sharing Loans (negotiated from August 1, 1995 to July 31, 2000) and B.C. Guaranteed Loans (negotiated prior to August 1, 1995)

B.C. Risk-Sharing loans and B.C. Guaranteed loans are paid back through the financial institution where the borrower received the loan. For information about repaying B.C. Risk-Sharing and B.C. Guaranteed loans, students must contact the financial institution directly.

11.4 Revision of Terms

Under the Revision of Terms Plan, borrowers with a loan administered by the NSLSC will be able to change their repayment term either by increasing or decreasing their monthly payment amount, through their secured online account (My Dashboard). The standard amortization period is 9.5 years and the maximum is 14.5 years.

Visit the [National Student Loans Service Centre website](https://www.nslsc.ca) for more information.

11.5 Repayment Assistance Plan

British Columbia Repayment Assistance Plan

The British Columbia Repayment Assistance Plan (BC RAP) is available to borrowers who have a Canada-B.C. integrated student loan. The BC RAP program helps borrowers manage the B.C. portion of their Canada-B.C. integrated student loan by allowing them to pay back what they can reasonably afford.

The BC RAP is administered by the NSLSC, on behalf of and under the direction of the Province of British Columbia.

The terms of the BC RAP are the same as the terms of the Canada Repayment Assistance Plan. See excerpt that follows.

The following section is an excerpt from Chapter 5 of the 2020/21 *Canada Student Loans Program Policy Manual*.

Repayment Assistance Plan (RAP)

RAP is meant to assist borrowers who are experiencing difficulty repaying their student loans. Under RAP, financial difficulty is determined by comparing a calculated affordable monthly payment to a calculated required monthly payment. If the affordable payment is less than the required monthly payment, the borrower qualifies for RAP and makes only the affordable payment. Those who are approved for RAP can obtain the following benefits:

RAP Stage 1:

Federal and provincial governments cover the interest amount owing that a borrower's monthly RAP payment does not cover. A borrower eligible for RAP could receive this benefit for up to 60 months, or until they have been out of school for 10 years. Because no principal is covered by the federal or provincial governments during Stage 1, the amortization period is suspended.

RAP Stage 2:

For those on RAP for at least 60 months or in repayment for at least 10 years principal and interest not covered by the borrower's monthly RAP payments is covered by the federal and provincial governments. This ensures that there will be no debt remaining beyond a 14.5 year amortization period.

Repayment Assistance Plan for Borrowers with a Permanent Disability (RAP-PD)

RAP-PD is similar to RAP in that it is designed to assist borrowers experiencing difficulty meeting their repayment obligations. Those who are approved for RAP-PD can obtain the following benefits:

- For RAP-PD borrowers the government covers the principal and interest not covered by the borrower's monthly RAP payments. This ensures that a borrower on RAP-PD does not have remaining student loan debt after a period of 10 years.
- Eligible RAP-PD borrowers are allowed to claim disability-related expenses, which are taken into consideration when the RAP-PD application is assessed. For further details, see Section 5.5, "Repayment Assistance Plan for Borrowers with a Permanent Disability".

RAP Eligibility**Eligibility to apply**

In order to be eligible to apply for RAP and RAP-PD, a borrower must reside in Canada. Borrowers are also eligible to apply if they and / or their spouse / common-law partner are:

- Canadian Forces reservists stationed abroad on designated operations; or
- Participating in an International Internship Program for a year or less.

The borrower must be at least six months from their Period of Study End Date (PSED).

The borrower's Canada Student Loans and Canada Apprentice Loans must be brought up to date before receiving RAP. However, borrowers who have missed six or fewer monthly payments could still be eligible to apply if they backdate their RAP application. The NSLSC can backdate a borrower's application for up to six months if the borrower's gross monthly family income qualifies in the month prior to the month of application.

Borrowers who have missed seven to nine monthly payments could use a combination of backdating and one of the following in order to bring their loan up to date, which would allow them to once again become eligible to apply for RAP and RAP-PD:

- Make up any missed student loan payments;
- Capitalize any outstanding interest which will then be added to the principal of their student loan to a maximum of three months. The option to capitalize interest can be used only once throughout the duration of a borrower's repayment period; or
- Make interest-only payments. Interest-only payments are offered in intervals of up to six months, but can be taken over shorter durations. A borrower is entitled to a maximum of twelve months of interest-only payments over the entire repayment of their loan.

Canada Student and Canada Apprentice Loans must not be in default. If in default, a borrower can become eligible to apply for RAP once they have rehabilitated their loan(s) (see Section 1.9).

The borrower must not be restricted by an Administrative Measures restriction, or by reason of conduct in obtaining or repaying a Canada Student Loan (or Canada Apprentice Loan) have been found guilty of an offence under any Act of Parliament (see Section 1.9, Restrictions).

Eligibility for Stage 1

Borrowers are eligible for Stage 1 if **all** of the following apply:

- The first day of the month in which they applied for RAP is within 10 years of them ceasing to be a student. (i.e. PSED)
- The borrower has not received 60 cumulative months of RAP or Interest Relief since ceasing to be a student (PSED).

Note: In the case of a borrower who has rehabilitated their defaulted loan since their last PSED, the rehabilitation date replaces the PSED when determining RAP eligibility.

Eligibility for Stage 2

Borrowers are eligible for Stage 2 if **any** of the following apply:

- The first day of the month in which they applied for RAP is at least 10 years since their last PSED.
- The borrower has received at least 60 cumulative months of RAP or Interest Relief since their last PSED.
- The borrower has received a Debt Reduction in Repayment.

Note: Effective January 1, 2020, in the case of a borrower who has rehabilitated their defaulted loan since their last PSED, the rehabilitation date would be used to determine RAP eligibility instead of the PSED.

RAP Application Process**Where to apply**

RAP is approved for six month periods. A borrower must apply for each period by submitting an application either on paper by mail or fax, or through the on-line application process.

- Borrowers can get a paper application online at <https://www.canada.ca/en/employment-social-development/services/education/student-loan/forms.html>, from the financial institution holding the borrower's loan, or by calling the NSLSC to request an application form; or
- Borrowers can apply online if they have an NSLSC account (eRAP).

When to apply

Borrowers are eligible for their first RAP term six months after their PSED. Borrowers can apply within the calendar month before they enter repayment, and the NSLSC will hold their application until it is eligible.

To remain on RAP, borrowers must resubmit RAP applications at the end of each six month RAP term. Borrowers can apply within the last month of their RAP term and the NSLSC will hold their application.

If a borrower requires RAP at another point, they can reapply anytime during their loan repayment period.

Where to submit the application

The process for submitting a RAP application depends on the loan regime under which a borrower's student loan was issued:

- If borrowers have only direct student loans, they must submit their application to the NSLSC.
- If borrowers have only guaranteed and / or risk-shared loans, they must submit their application to the financial institution(s) holding the loans. In such cases, the financial institution(s) will adjudicate the application.
- If borrowers have both guaranteed or risk-shared loans and direct loans, they must submit their application to the NSLSC. The NSLSC determines eligibility and informs the borrower and financial institution(s) of the outcome.

Repayment Assistance Plan for Borrowers with a Permanent Disability

RAP-PD provides repayment assistance that is accelerated and that considers the additional living costs faced by people with permanent disabilities. For qualifying borrowers the government covers any shortfall between their affordable and required payment (both principal and interest, as applicable).

If the applicant reapplies and continues to have an affordable payment which is less than the required payment, their loan is gradually reduced over a period of 10 years since PSED.

Note: In the case of a borrower who has rehabilitated their defaulted loan since their last PSED, the rehabilitation date replaces the borrower's PSED for RAP eligibility purposes.

Eligibility and documentation

Eligibility criteria for RAP-PD is similar to that of RAP, with the exception that those applying for RAP-PD must have a permanent disability status verified by the CSLP. The Act defines permanent disability as a functional limitation caused by a physical or mental impairment that restricts the ability of a person to perform the daily activities necessary to participate in studies at a post-secondary school level or the labour force and is expected to remain with the person for their expected life.

If the borrower has not already provided verification of their permanent disability with CSLP, they must provide proof of their permanent disability through the RAP-PD Verification of Permanent Disability Questionnaire and related documentation.

Once verified, all future RAP-PD applications will not require verification of a permanent disability. This allows borrowers to reapply for RAP-PD and submit any disability related expenses they may have without going through any further medical verification. The one exception is that if a borrower was assessed as having a learning disability, before the age of 18 years, a new assessment is required after five years from the original assessment.

Borrowers who have a permanent disability may have extra expenses that could impact their monthly payment and, therefore, could affect their eligibility for RAP-PD. When borrowers apply for RAP-PD, they have the option of submitting receipts of statements for their permanent-related expenses through the Disability-Related Expenses Form.

To be eligible, expenses must be uninsured, directly related to their permanent disability, and be paid for during the month or months for which they are required to state their gross monthly family income (i.e., their previous month's income if their loan is up to date or in arrears, or their current month's income if applying a month early, such as the last month of an active RAP period or in the last month prior to entering repayment).

Application process

The application process is the same as the application process for RAP, with these exceptions:

- If the borrower and NSLSC are waiting for confirmation of permanent disability, the borrower's RAP application will be processed as it is an application for Stage 1 or Stage 2 RAP. If the borrower meets the eligibility criteria, they will be placed on RAP pending notification of permanent disability status.
- If it is determined mid-way through the borrower's approved Stage 1 or Stage 2 RAP period that the borrower meets the permanent disability criteria, the borrower's approved period will be allowed to finish. All subsequent RAP applications will be processed for RAP-PD.

Eligibility disability-related expenses

The assessment for RAP-PD will take into consideration expenses that are directly related to the borrower's permanent disabilities. These may include medical, housing, special care, or other expenses.

Medical expenses must be prescribed by a licensed medical practitioner.

Applicants with health insurance can include any uninsured portion that they are required to pay out of pocket.

Note: Only disability-related expenses (DREs) covered by a borrower's public health care or private insurance should be excluded from the monthly affordable payment assessment for RAP-PD. DREs paid for by a person or entity other than the borrower's public health care or private insurer

Restrictions from further loan disbursements

RAP Adjudication Process

The RAP Calculation

Based on the RAP calculation, there are three possible scenarios or outcomes for the duration of each six-month RAP or RAP-PD term:

- The borrower is approved for RAP or RAP-PD and is not required to make any monthly payments (\$0 Monthly Affordable Payment);
- The borrower is approved for a reduced monthly loan payment (greater than \$0 Monthly Affordable Payment); or
- The borrower is not approved for RAP or RAP-PD

These potential outcomes are based on two components within the RAP calculation process:

1. Monthly Required Payment; and
2. Monthly Affordable Payment.

If the Monthly Affordable Payment is smaller than the Monthly Required Payment, the borrower receives RAP.

Monthly Required Payment: The Required Payment is determined by re-amortizing a RAP applicant's student loan payments based on the type of RAP the borrower is eligible to receive:

- For RAP Stage 1 and RAP-PD applicants, the Monthly Required Payment is calculated by re-amortizing the outstanding student loan balance a borrower has over 10 years less the time since the PSED plus the number of months of RAP Stage 1 received since the PSED.
 - For example, if a borrower is eligible for RAP Stage 1 and has been in repayment for three years (i.e. 3.5 years since PSED) and has received one year of RAP Stage 1 (i.e., two six-month terms), the borrower's remaining principal would be re-amortized over the 7.5 years.
- For RAP Stage 2 applicants, the Monthly Required Payment is calculated by re-amortizing the applicant's loan balance over 15 years less the time elapsed since the PSED.

Effective January 1, 2020:

- For RAP applicants who were in default, and have rehabilitated their loan since their last PSED the rehabilitation date replaces their PSED when calculating the Monthly Required Payment. The Monthly Required payment is calculated by re-amortizing the applicant's loan balance over 10 years less the time elapsed since the rehabilitation date.
 - For example, if a borrower was in repayment for 1 year before defaulting on their loan and after 10 years of making consistent payments decides to rehabilitate their loan, and upon rehabilitation is eligible for RAP, they would be put on RAP Stage 1 instead of 2 because of their PSED is replaced with their rehabilitation date.

For **Monthly Affordable Payment**: The Affordable Payment portion of the RAP calculation is determined by a formula used to help calculate a borrower's ability to pay by taking into consideration the following:

- Family Income
- Family Size
- Applicant's share of the total family government student loan debt (all Canada Student Loans, provincial student loans, and Canada Apprentice Loans held by the applicant and his/her spouse/common law partner); and
- Permanent disability related expenses for applicants eligible for RAP-PD.

The formula for the Monthly Affordable Payment ensures that a borrower approved for a RAP term does not have to pay more than 20% of their gross monthly family income to service their federal student loan, provincial student loan, and/or apprentice loan debt.

\$0 Monthly Affordable Payment

The applicant's family income together with their marital status and number of dependants (family size) is evaluated against the Monthly Threshold and Increments Table. This table establishes RAP applicants who will have a \$0 Monthly Affordable Payment (i.e. not have to make any payments during their six month RAP term). For example, the Monthly Threshold and Increments Table indicates that a RAP applicant who has a family of three and whose family monthly income is less than \$4,205 would be approved for a RAP term with a monthly payment of \$0.

Greater than \$0 Monthly Affordable Payment

In the event that a RAP applicant's family income (given family size) falls above the amount indicated in Monthly Threshold and Increments Table, a Monthly Affordable Payment is calculated. The Monthly Affordable Payment is less than the Monthly Required Payment, the borrower is awarded a RAP term with a monthly RAP payment greater than \$0.

A Refused RAP Application

A borrower who has a Monthly Required Payment equal to or less than the Monthly Affordable Payment would not be approved for a RAP term and would be required to continue to make their regular loan payments.

Payment Schedule

When a borrower is approved for RAP, the borrower's regular payment schedule is temporarily modified during the RAP term to reflect the approved RAP Monthly Affordable RAP payment schedule.

Each time a borrower re-applies for RAP, their Monthly Affordable Payment will be recalculated so that it accurately reflects their ability to pay at the time of reapplication.

If the RAP term ends and the borrower does not begin a new RAP term, the borrower returns to their regular repayment schedule.

What does a \$0 or reduced payment mean for the borrower?

- If a borrower is on RAP Stage 1 with a \$0 Monthly Affordable Payment, the government covers the interest portion of the Required Payment.
- If the borrower's Monthly Affordable Payment is greater than \$0, the payment is applied first to the principal portion of the Monthly Required Payment. If the Monthly Affordable Payment is greater than the principal, the remainder is applied to the interest portion of the Monthly Required Payment.
- Any principal not covered by the Monthly Affordable Payment is deferred.

If the borrower is receiving RAP Stage 2 or RAP-PD, the government covers any interest and/or principal that is not covered by the Monthly Affordable Payment. As a result, any borrower on RAP to the end of a 15 year repayment term (or 10 year for RAP-PD) would have their outstanding student loan balance repaid.

Notifying the borrower

Once a borrower has been approved for RAP or RAP-PD, they are sent a notification which includes:

- The start date of the RAP period;
- The end date of the RAP period; and
- The Monthly Affordable Payment amount during the RAP term

Depending on the type of student loan they have received, borrowers are notified as follows:

- Borrowers holding only direct loans would be notified by NSLSC.
- Borrowers holding only guaranteed loans or risk-shared loans would be notified by the financial institution that holds the loan. Financial institutions also send the notification to the CSLP.
- Borrowers holding a direct loan and/or guaranteed or risk-shared loans would be notified by NSLSC. The NSLSC also sends the notification to all applicable financial institutions.

Resuming regular payments

The regular repayment schedule resumes if one of the following occurs:

- The RAP or RAP-PD term comes to an end.
- The RAP or RAP -PD term is terminated because of an error made in granting Rap.
- The borrower is restricted from receiving further RAP.

If the borrower resumes full-time studies, they do not have to make any payments towards their CSLP debt, and interest does not accrue on their loans as long as they are in-study.

RAP Stage 2 Restrictions

The RAP Stage 2 restriction occurs when a borrower has received at least one month of RAP Stage 2.

1. Borrowers who receive a RAP Stage 2 restriction are restricted from obtaining further Canada Student Loans and Canada Student Grants until their student loans have been paid in full. Borrowers with RAP Stage 2 or RAP-PD restriction are not restricted from receiving in-study interest-free status, interest deferral, SPDB or further RAP benefits.

RAP Proof of Income Requirements

Income verification ensures that there are effective measures in place to encourage accurate reporting of a RAP applicant's financial situation and to identify misuse.

Proof of Income (POI)

As part of the RAP application, applicants must attest to their income of the month prior to the month in which their applications are dated and signed.

Borrowers who apply early for RAP, such as prior to entering repayment or during the last month of a current RAP period, must attest to their income of the month in which their application is made.

The paper RAP application form, used by borrowers who do not apply on-line, requires an attestation of income in the month the application is dated, as well as the month prior.

Upon receipt of the completed application, a borrower could be selected for verification and required to provide proof of income (POI) prior to being approved for the six-month RAP or RAP-PD term.

Borrowers who are selected for income verification will have their application put on hold and their loan payments suspended. If a borrower applies for RAP by paper, the borrower will be notified that POI is required and must be received within 45 days of the date of notification. If the borrower applies for RAP online, they will be notified through their online account that POI is required and must be received within 30 days of the date of notification. They will be able to upload the substantiating documents directly on their online account.

Once the borrower provides POI within the time limit, their application will be adjudicated based on their actual income.

If the borrower does not submit POI, their application will expire and they will therefore be in arrears for any missed payments.

Acceptable proof of income

Borrowers who are selected for verification must submit POI documentation for themselves and the POI of their spouse/common-law partner if applicable. Copies of the following documents are acceptable as proof of income:

- Dated employer pay stubs
- A record of employment form
- A letter signed by an employer stating the borrower's monthly income and changes in employment (if applicable).
- Earnings statements for contracted work or business income.
- Documentation showing Employment Insurance, federal or provincial social assistance, or other government assistance earnings.
- Financial institution statements showing Registered Retirement Savings Plans or investment earnings.
- Earning statements for monetary gifts.
- Statements from an accountant attesting to income.

If a borrower has zero income, they must state on their application how they are being supported.

If a borrower is self-employed, they must submit a business income statement, which includes the month in which the application was signed. A business income statement should include:

- The name of the borrower's company and registration number (if applicable);
- A list of the borrower's income and expenses before taxes;
- The borrower's total gross monthly income;
- The borrower's name and Social Insurance Number or account number;

- A monthly bank statement of a business account (a letter from their financial institution, or a letter signed by their accountant is also acceptable).

Termination and reduction of a RAP Period**Grounds for terminating or reducing a RAP period**

There are a number of circumstances under which a RAP or RAP-PD period can be reduced or terminated:

- RAP or RAP-PD was granted in error.
- A RAP period will be retroactively terminated or reduced if the borrower missed one or more payments while on RAP and failed to make up the missed payment(s) within 30 days of completing that RAP or RAP-PD term, at which point the RAP Affordable Payment Restriction takes effect
- The borrower knowingly provided false information or misstated their income, including by omission. This may have occurred with regard to declaration of income on the RAP application. In such cases, a borrower may be required to repay any benefits received through RAP and RAP-PD and may be restricted from receiving additional financial assistance from the CSLP.
- The borrower has been found guilty of an offence under any federal statute due to their conduct in obtaining or repaying a Canada Student Loan and/or Canada Apprentice Loan. The Minister or financial institution will terminate the RAP period as of the day guilt is verified and revoke the borrower's right to obtain additional RAP.

Resumption of payments following termination or reduction of a RAP period

Borrowers return to their regular payment schedule during the month following the end of the RAP period.

All of the terms and conditions of the loan agreement will apply upon resumption of loan payments. For example, if the borrower agreed to pay interest at a fixed rate, this would resume following the termination of the RAP period.

RAP repayment in cases of borrower error

If the NSLSC or CSLP determines the RAP or RAP-PD was approved due to an error by the borrower in reporting income, repayment assistance can be reduced or cancelled. The borrower must do one of the following within 30 days of the date of notice from the financial institution, CSLP or NSLSC:

- Repay the amount of repayment assistance that the borrower was not entitled to receive; or
- Enter into a revised agreement for the repayment of that amount.

If the borrower fails to comply, they are restricted from further RAP benefits. Either the financial institution(s) or the NSLSC must repay the government all of the repayment assistance that the government paid in error on behalf of the borrower.

RAP Affordable Payment Restriction

Borrowers who miss one or more affordable payments during their RAP terms and who do not make the missed payments within 30 days of completing their RAP terms are restricted from all forms of financial

Assistance that the government paid in error on behalf of the borrower.

Missed Affordable Payment during RAP**RAP Affordable Payment Restriction**

Borrowers who miss one or more affordable payments during their RAP terms and who do not make the missed payments within 30 days of completing their RAP terms are restricted from all forms of financial assistance from the CSLP (loans, grants, repayment assistance, interest-free status) for a minimum of six months.

Until the borrower has fulfilled their RAP recovery obligation, they are prevented from receiving any financial assistance from the CSLP with the exception of the Severe Permanent Disability Benefit.

RAP Recovery

RAP Recovery is the process that borrowers must fulfill in order to bring their loans up to date after having missed an affordable payment during a RAP or RAP-PD term.

Once the conditions of RAP Recovery are met, a borrower's missed affordable payment restriction can be removed.

A RAP recovery schedule, which can begin at the earliest of the month after the seventh month, is a commitment by a borrower to make the equivalent of two consecutive monthly payments. These payments are made of:

- All outstanding interest prior to the RAP Recovery period start date; and
- The equivalent of two months of the RAP affordable payment; or
- Interest-only payments, whichever is the greatest

A borrower may make all payments as a lump sum payment or over a period of not more than six consecutive months, provided that no payments are less than the monthly interest required on the borrower's previously calculated affordable payment, whichever is greater.

RAP Recovery attempt limit

A RAP recovery attempt is defined as entering into a RAP recovery agreement with the NSLSC. This is not a formal written agreement.

There is a lifetime limit of two instances when the amount of RAP recovery schedules is available to a borrower, during which the Monthly Affordable Payment or interest-only payment is an option.

If a borrower has used their RAP recovery attempts, they can only become eligible to apply for RAP again by paying the outstanding interest plus the equivalent of two regular consecutive monthly payments.

If a borrower misses a payment during RAP recovery, this will be considered as having used one of the RAP recovery attempts.

Borrowers are not allowed to re-amortize their repayment schedules during the RAP recovery process.

Re-evaluation of a RAP Decision

There are two circumstances under which a borrower may wish to have their RAP decision re-evaluated: Reconsideration and Re-adjudication.

Request for reconsideration of a RAP application

Borrowers who have been refused RAP or RAP-PD because their monthly Affordable Payment is greater than their monthly Required Payment may still be eligible for RAP if other conditions are met upon reconsideration.

Borrowers can request reconsideration of their applications if they can show that unforeseen and unavoidable circumstances have caused the borrower and/or their spouse or common-law partner to incur exceptional expenses that prevent them from fulfilling their repayment obligations.

Required documentation

To support a request for reconsideration, a borrower must submit:

- A request in writing to the Minister for a review of the exceptional circumstances;
- A copy of the original RAP application;
- A copy of the RAP refusal letter from the financial institution or NSLSC;
- Proof of income for the month of the application and for the month prior to the month of the application; and
- Supporting documentation, including proof of exceptional expenses, as defined below.

If the borrower cannot provide receipts or payment statements they must give a detailed explanation of why they are not available.

Reconsideration submission deadline

The deadline for submitting a request for reconsideration, including all supporting documentation is 30 days after the date of the RAP refusal letter.

The Minister will determine the outcome of a borrower's request for reconsideration within 35 days of receiving the borrower's request.

An outcome will be either one of approval or refusal. If approved, an altered RAP payment may be granted to the borrower. The Monthly Affordable Payment may be reduced.

Exceptional expenses

For the purposes of RAP and RAP-PD qualifying exceptional expenses, as they refer to reconsideration, are defined according to the following criteria:

Qualifying exceptional expenses must have been paid for within the six-month period for which the borrower applied for RAP. They include but are not limited to:

- Uninsured expenses related to the care of a wholly dependant person, including uninsured childcare or attendant expenses for the care of a dependant child who has a disability;

- Exceptional expenses related to changes in marital status;
- Funeral expenses;
- Legal fees due to exceptional circumstances;
- Uninsurable emergency home repairs (not cosmetic or regular maintenance);
- Uninsured medical, dental, or optical expenses (not regular or cosmetic); or
- Relocation expenses associated with employment change

Other expenses may be acceptable provided that:

- The borrower and spouse or common-law partner did not have control of the circumstances that led to incurring them.
- The expenses were not paid for or reimbursed by another person or a private insurance plan.
- The borrower submits supporting documentation.

Changes in marital status

Changes in marital status such as a divorce or separation do not constitute an unavoidable and unexpected event that results in exception expenses for a borrower. Such situations are taken into account in the determination of family size when a borrower applies for RAP or RAP-PD.

However, some expenses related to the division of property upon marital breakdown may be considered exceptional expenses for the purposes of RAP reconsideration. For example, the borrower has to:

- Make a one-time, lump sum spousal support payment;
- Make a lump sum property equalization payment;
- Make a lump sum payment to facilitate the buy-out of a pension.

The borrower must submit a copy of the divorce or separation agreement and, depending on the circumstance:

- A net property statement for equalization payments; or
- A signed pension division contract/agreement; or
- A court order providing details relevant to the lump sum payment

In addition, the borrower must submit an itemized statement showing amount paid, date paid, and reason for the expense incurred.

Funeral expenses

Funeral expenses for a wholly dependent person, incurred and paid by the borrower or the borrower's spouse or common-law partner during the RAP or RAP-PD period may be considered.

The borrower must submit:

- Copies of all receipts for funeral expenses that are not covered under any government program (such as the Canada Pension Plan);
- A copy of the death certificate;
- A copy of any fees that the borrower or spouse or common-law partner paid for relating to the administration of the deceased person's estate.

Legal fees

Legal fees incurred and paid for by the borrower or the borrower's spouse or common-law partner during the RAP period may be considered.

Legal fees must be a result of exceptional circumstances such as a motor accident or law suit. Legal fees associated with the purchase of a home or the operation of a business will not be considered.

The borrower must submit:

- A letter giving the reasons for the exceptional circumstances which resulted in the legal fees;
- An itemized account from their lawyer showing amount paid, dates of payments, and reasons for expenses incurred.

Uninsurable emergency home repairs

Uninsurable emergency home repairs only apply to the borrower's primary residence during the application period. Emergency repairs to a second residence or vacation property will not be considered. The home repair must be related to emergency situations such as a flood or disaster-related roof damage. Cosmetic or regular maintenance will not be considered.

The borrower must submit:

- A statement describing the type and necessity of the repairs;
- Receipts itemizing the expenses and the date the expenses were paid by the borrower or their spouse or common-law partner; and
- A letter from the insurance company attesting that the expenses were not covered by a policy.

Uninsured medical, dental or optical expenses

These are expenses incurred for essential, uninsured, medical, dental, or optical treatment by:

- The borrower;
- Their spouse or common-law partner; or
- A wholly dependent person.

The borrower must submit:

- A copy of receipts itemizing the expenses, including the date payments were made.
- A statement from the borrower giving the name of the patient, their relationship to the borrower, and the type and necessity of the expense.
- Proof that the costs incurred are not insured. This could be either a letter from the insurance company rejecting the applicant's claim or a letter from the health care provider attesting that the expenses were not covered by insurance.

Work-related relocation expenses

Moving expenses associated with an employment change for the borrower or their spouse or common-law partner during the RAP or RAP-PD term may be considered.

The borrower must submit:

- A copy of dated receipts itemizing the expenses paid by the borrower or their spouse or common-law partner; and
- A statement from the new employer that the costs incurred were not covered by the employer.

Circumstances in which re-adjudication is available

Re-adjudication is available under the following circumstances:

1. A borrower has been approved for RAP with a Monthly Affordable Payment.
2. A borrower contacts the NSLSC and indicates that their income has dropped significantly, and they are no longer able to make their affordable payments (e.g. a significant drop in income could be when their income drops below the RAP family-size threshold for that individual or if it drops by an amount equal to or greater than the family-based increment.

Upon contacting the NSLSC and indicating a drop-in income, the following will occur:

- The borrower will be screened to determine if they have experienced a significant drop in income as defined above.
- If the borrower has experienced a significant drop in income, they will be sent a new RAP application with a re-adjudication letter.
- The borrower must provide a proof of income for the month prior to the signature date on the application.
- If their spouse or partner is also in receipt of RAP, the spouse or partner must request a separate re-adjudication.
- When the NSLSC receives the new RAP application and valid proof of income the borrower's existing RAP or RAP-PD term will be shortened to end of the month when the last affordable payment was made. If no Monthly Affordable Payments have been made, the period may be reduced to zero months. The borrower will be re-adjudicated based on the provided information for a new six-month RAP period.
- The borrower will be advised of the new affordable payment, which may be zero and the new start and end dates.
- In cases where the borrower indicates a significant drop in income for a month or months prior to the month of application and the borrower has not made their full affordable payment for those months, the borrower will be required to provide proof of income for the month prior to the signature date on the application and the NSLSC will use backdating to establish their eligibility and a Monthly Affordable Payment.

11.6 Debt Management for Borrowers with Permanent Disabilities

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 Canada and British Columbia Repayment Assistance Plan for Borrowers with Permanent Disabilities (Canada RAP-PD and BC RAP-PD);
- The Canada Severe Permanent Disability Benefit; or
- The British Columbia Provision for Students with Severe Disabilities

Canada and B.C. Repayment Assistance Plans for Borrowers with Permanent Disabilities

The BC RAP-PD is available to B.C. Student Loan borrowers who have a Canada-B.C. integrated student loan 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.

See the excerpt from the Canada Student Loan Program Policy Manual above ([Section 5](#)) for details about RAP, eligibility and how to apply.

11.7 Pacific Leaders B.C. Loan Forgiveness Program

Post-secondary graduates who work for the B.C. Public Service as regular full or part-time employees, have completed their probation period and have B.C. Student Loans in good standing, may apply to have their B.C. Student Loan forgiven at the rate of one third of the total per year.

For eligibility criteria and other information about the Pacific Leaders B.C. Loan Forgiveness Program, please visit the [Pacific Leaders website](#).

11.8 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 forgiving the B.C. portion of their Canada-B.C. integrated student loan debt.

Criteria

Individuals may submit an application to the B.C. Loan Forgiveness Program (BC-LFP), and may receive benefits under the program if they meet the following eligibility criteria. All applicants eligible for the BC-LFP must:

- Be in repayment of an outstanding Canada-B.C. integrated student loan;
- Have graduated from a designated 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;
- Not be restricted or in default, delinquent or in bankruptcy, and have no provincial or federal overaward restrictions with Canada-B.C. integrated student loan and/or other British Columbia and Canada Student Loans (Risk-Sharing or Guaranteed); and
- Not be in full-time studies.

Eligible occupations

The listing of occupations eligible for the BC-LFP working either with children, or in an eligible underserved community will be published on the StudentAid BC website on August 1st of each year. The occupations deemed eligible for the BC-LFP will reflect the needs of the labour market in B.C. and are arrived upon through a consultative process between the Ministries of Advanced Education, Skills and Training, Health, Education, and Children and Family Development.

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 is 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 program benefits 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](#).

Eligible underserved communities

The listing of underserved communities eligible for the BC-LFP will be provided each year by the Ministry of Health (MoH) to the Ministry of Advanced Education, Skills and Training. In order to provide potential applicants with timely information, any changes to the underserved communities list will be published on the StudentAid BC website May 1st of each year, becoming effective August 1st of that same year. The list will be drawn from communities identified through the [Rural Practice Subsidiary Agreement](#) supplied by the MoH, and will consist of both A and B designated communities.

Participants can only claim in-person service in an underserved community for dates after their successful BC-LFP registration date, and after the community has been identified as eligible for the program.

Individuals working in an underserved community deemed eligible for the program at the time of successful registration will remain eligible for program benefits for up to five years if they perform in-person service in that same community, even if the community is subsequently removed from the list of eligible underserved communities.

Professionals working with children

Successful applicants in eligible professions who work in a publicly-funded facility with children can have **up to** 20 percent of the outstanding British Columbia portion of their Canada-B.C. integrated 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.

Health professionals

Successful applicants in eligible professions who work in a publicly-funded health facility in an eligible underserved community can have **up to** 20 percent of their outstanding British Columbia 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.

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 percent per year) of the British Columbia portion of their outstanding Canada-B.C. integrated 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 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 who 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 of their loans.

Table I

Hours of Service	Percentage Debt Forgiveness
0 to 99	0%
100 to 249	10%
250 to 399	15%
400+	20%

Forgiveness amount

At the time of successful application, each BC-LFP applicant will have the British Columbia portion of their outstanding Canada-B.C. integrated student loan debt divided into five equal amounts (20 percent each). This amount of outstanding debt will be forgiven for each of five years of employment if the 400+ hours of in-person service requirements are met. 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 of in-person service reported and consistent with Table I.

If they do not meet the minimum 100 hours of in-person requirement, they will be removed from the program and will be responsible for payment.

Application process

The BC-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 to StudentAid BC as stipulated on the application form B.C. Loan Forgiveness applications are available through [StudentAid BC](#).

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, along with total in-person service hours worked during the 12-month period. StudentAid BC will send the applicant a reminder letter a month before the anniversary date.

Borrowers who fail to submit the letter from their employer confirming completion of the employment period and/or who have not provided the minimum hours of in-person service required to receive payment will be removed from the program.

Note: If a student's file is under audit, their application will be held pending completion of the audit.

Approved leave

Borrowers participating in the B.C. Loan Forgiveness Program and who subsequently go on approved leave are able to maintain enrolment in the program and receive benefits based on their previously established levels of in-person service delivery hours for the duration of their approved leave.

BC-LFP participants who are placed on maternity/parental, long term disability, or short-term illness and injury plan leave will be required to provide StudentAid BC with documentation confirming the type of approved leave. At a minimum, documentation should include the type of leave, confirmation that it has been approved by the employer and the period that the employee has been on leave. Documentation must be submitted at the end of the BC-LFP 12-month period, along with a confirmation of employment letter from their employer.

Upon validation of documentation, StudentAid BC will use previous in-person service delivery hours from the participant's current BC-LFP annual term, or hours from a previous BC-LFP annual term to calculate the total expected in-person service hours the participant would have otherwise been expected to achieve while on approved leave.

Those participants whose total expected in-person service hours are calculated to be less than 400 hours will receive a pro-rated amount of loan forgiveness if they are calculated to have between 100 and 399 hours of total expected in-person service hours (Table I). Those participants whose total expected in-person service hours are calculated to be less than the minimum requirement of 100 hours would not be required to make payments on their B.C. student loans for the duration of their approved leave, but would not be eligible for loan forgiveness.

Participants will be required to submit documentation for each subsequent year of ongoing documented leave while in the BC-LFP in order to continue to be reimbursed for their expected in-person service hours, until such a time as the LFP 5-year term concludes.

11.9 Canada Student Loan Forgiveness for Family Doctors and Nurses

For information on the program, please visit the [Government of Canada's website](#).

11.10 Canada Student Loans Program Severe Permanent Disability Benefit

For information on this program, please visit the [Government of Canada's website](#).

11.11 British Columbia Provision for Students with Severe Disabilities

In the event that a borrower is approved for the Government of Canada 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.

A borrower may be eligible for the Severe Permanent Disability Benefit if they have:

A functional limitation caused by a physical or mental impairment that prevents them from performing the daily activities necessary to participate in substantially gainful employment, as defined in section 68.1 of the Canada Pension Plan Regulations and is expected to remain with them for their expected life.

Section 68.1 of the Canada Pension Plan Regulations sets out a formula for employment that is considered to be substantially gainful.

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 Government of Canada Severe Permanent Disability Benefit.

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 B.C. 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.

11.12 Default on Canada-B.C. Integrated Student 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 Government of Canada or the Province of British Columbia.

A borrower with a Canada-B.C. integrated student loan in default will be placed on a Restricted List. The borrower will not be eligible for further student financial assistance from either the Government of Canada or Province of British Columbia programs until the borrower completes the rehabilitation process as described in [Section 14](#).

B.C. portion of a Canada-B.C. Integrated Student Loan

When your Canada-B.C. integrated student loan enters into default, the integrated loan is separated and the provincial portion is returned to the Province of British Columbia. The Canada-B.C. integrated student loan is in default if:

- The borrower fails to make their regularly scheduled loan payment by the loan payment due date for nine consecutive months;
- After becoming delinquent (two months overdue), a demand for payment is made and the debtor refuses; or
- The borrower enters bankruptcy.

The outstanding student loan balance immediately becomes due and payable in full, and the loan is transferred to Revenue Services of British Columbia (RSBC) for collection. RSBC will assign a collection officer to work with the borrower to set a new repayment schedule.

RSBC issues a demand letter to the borrower. Borrowers must make payment in full, enter into a satisfactory payment arrangement with RSBC, or document substantial financial hardship. Payment options are outlined on the Demand Letter or can be sent to:

Revenue Services of British Columbia
PO Box 9401, Victoria B.C. V8W 9V1

Phone: 1-866-345-3930 (toll free)

Fax: (250) 405-4412 or (250) 405-4410

Email: RevenueServicesBC@gov.bc.ca

If a borrower fails to make a satisfactory payment arrangement or provide 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 loan out of default by following the rehabilitation policy outlined in [Chapter 11, Section 14](#).

Canada portion of a Canada-B.C. Integrated Student Loan

When the Canada portion of the Canada-B.C. integrated student loan goes into default, the borrower should contact the Canada Student Loan Case Review Unit, reached through the National Student Loans Service Centre (NSLSC) at 1-888-815-4514. Unit staff will explain how the borrower's situation can be rectified.

11.13 Default on 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 [Chapter 11, Section 14](#).

B.C. Risk-Sharing Loans: August 1, 1995 to July 31, 2000

Under the B.C. Risk-Sharing Loans 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.

The lending institution, under the Risk-Sharing Loans agreement, may submit a claim for loss to StudentAid BC for Type A loans in default (bankruptcy). 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 British Columbia (RSBC) for collection. RSBC will assign a collection officer to work with the borrower to set a new

repayment schedule. Interest on the federal portion of the B.C. Risk-Sharing Loan will be charged the prime rate.

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 British Columbia (RSBC) for collection. RSBC will assign a collection officer to work with the borrower to set a new repayment schedule. Interest on the federal portion of the B.C. Guaranteed Loan will be charged the prime rate.

11.14 Rehabilitation after Default

Overview

If a borrower has defaulted on repaying their student loan, they must request rehabilitation before they can apply for additional student financial assistance from StudentAid BC. If the borrower is approved for rehabilitation, the B.C. portion of their student loans will no longer be in default.

Please see [Section 12](#) for information on rehabilitation after bankruptcy.

B.C. Student Loans

B.C. Student Loan 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 student loan;
- and who have lost their eligibility for B.C. student financial assistance because they defaulted and wish to rehabilitate their B.C. Student Loan must:
- Repay the outstanding debt and all associated fees in full, or
 - Meet all of the following criteria:
 - Contact Revenue Services of British Columbia (RSBC) and make a payment schedule with RSBC;
 - Make the equivalent of two monthly loan payments based on the payment schedule outlined with RSBC;
 - Repay RSBC all outstanding interest, NSF charges and other fees associated with the defaulted B.C. Student Loan from the date of default; and
 - Ensure that RSBC repayment requirements are up to date until the rehabilitation request is approved.

If the borrower meets the eligibility criteria for rehabilitation and is approved:

- The loan balance will be transferred to the National Student Loans Service Centre and they will update the borrower's credit report; and
- Once the loan is returned to the NSLSC, borrowers will need to sign a revision of terms to acknowledge their contract, including their new monthly payment, account number and loan amortization.
- 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 submit an MSFAA before the rehabilitation is complete.

Note: Borrowers who rehabilitate their B.C. Student Loan may be eligible for the B.C. Repayment Assistance Plan (see [Chapter 11, Section 3](#)). Eligibility will be based on the borrower's period of study end date (PSED), or their rehabilitation date, whichever is more recent. In order to be eligible for any other StudentAid BC or Canada Student Loans Program financial assistance, borrowers must have both their provincial and federal loans in good standing. This includes the Canada Apprentice Loan (CAL).

Rehabilitation for B.C. Student Loan funding that has been extinguished, written-off, designated uncollectable by the *Limitation Act*, or settled

This process provides an avenue for borrowers who have defaulted B.C. Student Loans that are extinguished, written off, designated uncollectable by the *Limitation Act*, or settled 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, designated uncollectable by the *Limitation Act*, or settled must receive StudentAid BC or Appeal Committee approval to have their eligibility for the Province of British Columbia funding reinstated.

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 Province of British Columbia student financial assistance until the borrower meets the lending institution's rehabilitation requirements. 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.

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.

11.15 Bankruptcy or Bankruptcy-related Events

Purpose

To ensure that borrowers meet Canada Student Loans Program and StudentAid BC rehabilitation requirements before they are issued further student financial assistance, where:

- they 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.

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 for rehabilitation.

The following section is an excerpt from Chapter 8 of the 20/21 *Canada Student Loans Program Policy Manual*.

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

Discharge of Student Loans through Bankruptcy (Bankruptcy and Insolvency Act)

Debtors receive a discharge after the Stay of Proceedings period that follows a declaration of bankruptcy and are released from the obligation to repay their debts. For first time bankrupts, debtors are generally discharged nine months from their assignment dates. In most cases, trustees are subsequently discharged within 90 days.

Canada Student Loan debts are only eligible to be discharged along with other debts if a borrower has been out of studies for more than seven years as of the date of filing for bankruptcy. The seven-year count starts from the Period of Study End Date (PSED) for each period of studies in which a borrower received financial assistance from the CSLP. In cases of hardship, a bankrupt borrower can make a request to the court to be discharged after five years have passed from their PSED. When a student loan is discharged, the borrower is no longer obligated to make any payments.

A break in studies for more than 6 months may trigger a multiple-PSED provision. Under this provision, when there is a break in studies of more than six months the seven or five-year discharge rule applies separately to Canada Student Loans debt associated with a given PSED before and after the break.

Stay of Proceedings (Bankruptcy and Insolvency Act)

The Stay of Proceedings begins when a borrower declares bankruptcy. During this period a trustee will act on behalf of the borrower to ensure that both the creditors' and the borrower's interests are maintained in accordance with bankruptcy laws. Trustees are responsible for payments to creditors, made from the proceeds of the sale of non-exempt assets and from surplus income.

Interest payments made on student loans are considered a non-discretionary payment and are excluded from surplus income. Interest payments should therefore be made whenever possible. Examples of other non-discretionary payments include child support and fines.

If eligible, the debtor may receive assistance under the Repayment Assistance Plan. Trustee authorization is required in order for borrowers to make payments toward the principal of their loans during the Stay of Proceedings period. However, borrowers can make interest-only payments on their student loans without such authorization.

There is a trustee authorization form that can be provided by the NSLSC or a borrower's financial institution.

The Stay of Proceedings ends once the Trustee declares that the bankrupt is discharged and is released from all eligible debts.

Eligibility for discharge (*Bankruptcy and Insolvency Act*)

The seven-year student loan discharge provisions apply to both full-time and part-time borrowers who became bankrupt on or after July 7, 2008.

Borrowers who filed bankruptcy prior to July 7, 2008, that were not discharged as of July 7, 2008, are also eligible to qualify under the seven-year student loan discharge provision.

These changes are not retroactive. Any previous loan payments will not be reimbursed to the borrower.

Eligibility for exceptional financial hardship (*Bankruptcy and Insolvency Act*)

The five-year hardship period applies to all bankrupts, including those who have previously been discharged from bankruptcy.

To qualify for exceptional financial hardship, a person must demonstrate to the Court that they have acted in good faith and that they will continue to experience financial difficulties.

Note that after discharge of debt there is a three year restriction period on receiving further student financial assistance. See, **Chapter 1.9 – Other Restrictions on Eligibility**, for more details.

Bankruptcy While In-study: Benefits for Full-time Students

Borrowers who have a bankruptcy-related event while in a current program of studies are able to receive the following benefits for up to three years following the date of the event:

- Interest-free status, while in-study, on full-time student loans
- New student loans and grants

The CSLP extends these benefits to borrowers who have a bankruptcy-related event while in-study to give them an opportunity to complete their program successfully, making it more likely that they will find gainful employment and repay their loans.

Note: When determining if a student loan will be discharged along with other debts, the B.C. Student Loan and Canada Student Loans Program use a different approach. B.C. considers there to be one Period of Study End Date (PSED) within the context of the Section 178 of the Bankruptcy and Insolvency Act. The seven-year count starts from the Period of Study End Date (PSED) for the last period of studies in which a borrower received financial assistance from the province. The Canada Student Loans Program (CSLP) considers the seven-year count starts from the Period of Study End Date (PSED) for each period of studies in which a borrower received financial assistance from the CSLP.

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

To be eligible to receive further StudentAid BC funding, borrowers participating in a bankruptcy or bankruptcy-related event must apply for conditional rehabilitation by submitting a completed Appeal Request Form and include 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; and
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 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 Student Loan

Borrowers who are in repayment must receive clearance from the Canada Student Loans Program before they can receive further Canada-B.C. integrated student loans 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.

Once a borrower has received clearance from the Canada Student Loans Program, the student must apply for regular rehabilitation for further StudentAid BC 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; or
- Contact the student's Trustee.

11.16 Death of a Student/Borrower

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, either the student's family or the post-secondary institution must notify StudentAid BC and the National Student Loans Service Centre (NSLSC), 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 NSLSC and/or financial institution.

A deceased borrower's family, or the post-secondary institution, should call or write to the NSLSC 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 NSLSC with instructions to apply it to the principal balance of the latest loan negotiated.

Canada-B.C. Integrated Student Loan

- B.C. Student Loan portion: Once proper notification from the borrower's family has been received, 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 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.

[12.1 Eligibility Criteria](#)

[12.2 Grants and Loans for Part-Time Students](#)

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12.1 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 Government of Canada 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.

Students with permanent disabilities studying between 40 to 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.

To be eligible for part-time student financial assistance, a student must be enrolled in a program that meets all of the StudentAid BC program eligibility criteria (see [Chapter 2](#)) and that is approved for full-time Canada Student Loan funding. The course or study period must be at least six weeks in length. Students must demonstrate financial need through the application process. See [Section 3](#) for information on financial need.

Applications must be submitted at least six weeks prior to the study period end date to allow for the processing of the application.

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.

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.

Maintaining eligibility

Under the terms of the *Canada Student Financial Assistance Act*, students must achieve a satisfactory scholastic standard to maintain eligibility for student financial assistance. As per Canada Student Loan Program (CSLP) policy, the requirements for maintaining satisfactory scholastic standard for part-time student financial assistance include:

- Maintaining a course load from 20 to 59 per cent of a full-time course load; and
- Successfully completing all courses for which funding was issued.

A part-time student must successfully complete all courses for which their Canada Student Loan Program funding was issued in order to remain eligible for Canada Student Loan Program funding. The withdrawal from (or unsuccessful completion of) any or all of their courses would constitute a lapse in satisfactory scholastic standing.

Non-Punitive Withdrawal policy ([Chapter 9](#)) applies to part-time programs.

Scholastic Standard for part-time students

Post-secondary institution officials must notify StudentAid BC when a student has not achieved satisfactory scholastic standing either by withdrawal from part-time studies or by unsuccessful completion of some or all of their funded courses. See [Chapter 9](#) and above examples.

A part-time student borrower who fails to meet a satisfactory scholastic standard during a funded period of studies is restricted from receiving funding during their next part-time period of studies.

Students who have not successfully completed courses funded through student financial assistance may be reinstated to receive further part-time funding either by submitting a successful appeal or by successfully completing one semester funded through their own resources.

Successful completion of a self-funded semester can be demonstrated by submitting to StudentAid BC a transcript of marks from the institution, showing the successful completion of one semester of post-secondary study. The transcript for the successfully completed semester must be dated after the study end date of the unsuccessful semester.

Students can appeal this decision. See [Chapter 13](#).

Examples of unsuccessful completion and withdrawal**Example 1:**

A student studying at 20 percent of a full-time course load who withdraws from their only course would not meet a satisfactory scholastic standard. In this case, the student should be reported by the institution as withdrawn from studies.

Example 2:

A student studying at 40 percent of a full course load who withdraws from one course (i.e., goes from 40 to 20 percent course load) would also not meet a satisfactory scholastic standard. In this case, the student is still in study and should not be reported as having withdrawn. Instead, the student should be reported by the institution as having unsuccessfully completed some or all of their studies.

Restrictions: defaults, bankruptcy and overawards**Purpose**

To ensure that students who have defaulted on previous Canada Student Loan payments or declared bankruptcy that included Canada 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 or the Canada Apprentice Loan 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 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 Canada Student Loans

A student who had a previous bankruptcy that included Canada Student Loan or the Canada Apprentice Loan 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 with an overaward 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.

12.2 Grants and Loans for Part-Time Students

Repayable and non-repayable student financial assistance is available for eligible part-time students attending part-time studies in eligible full-time programs, and is a function of the student's total family income and family situation.

The following part-time student financial assistance programs are available:

- B.C. Access Grant for Part-time Students
- Canada Student Grant for Part-Time Studies;
- Canada Student Grant for Part-Time Students with Dependants;
- Part-time Canada Student Loan;
- Canada Student Grant for Persons with Permanent Disabilities; and
- B.C. Supplemental Bursary for Students with a Permanent Disability.

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](#).

B.C. Access Grant (Part-time)

Purpose

To provide low and middle-income students with non-repayable financial assistance to manage the costs of and increase access to post-secondary education and training

Policy

The B.C. Access Grant provides up-front, non-repayable financial assistance to low and middle-income learners enrolled in eligible programs at B.C. public post-secondary institutions.

Eligibility Criteria

To be eligible for the BCAG (Part-time), students must meet all of the following criteria:

- Meet basic StudentAid BC eligibility criteria for part-time;
- Attend a B.C. public post-secondary institution;
- Enrolled as a part-time student in a program leading to an undergraduate degree, certificate, or diploma;
- Have remaining financial need after federal funding has been awarded.

Students will be automatically assessed when they submit their part-time student loan application.

What's new?

Effective August 1, 2020, low- and middle-income B.C. students are eligible to receive a new up-front part-time grant to help make post-secondary education and training more affordable.

Grant-to-Loan Conversion

A BCAG award will be converted to loan when a student withdraws within 30 calendar days of the study period start date. A BCAG award will not be converted to loan if a student withdraws after 30 calendar days of the study period start date. Future grant disbursements (if any) are cancelled.

Withdrawal from studies would not reduce future entitlement to BCAG. However, BCAG recipients are subject to StudentAid BC's withdrawal policy outlined in [Chapter 9](#).

Students may appeal and have their grant-to-loan conversion reversed based on an extraordinary circumstance that caused their withdrawal. See [Chapter 13](#) for more information on StudentAid BC's Appeals policy.

Reassessment

If a student is reassessed based on new information (e.g. updated income) and is found to have received BCAG in excess of their entitlement, the equivalent amount is converted to provincial loan that they must pay back.

Release of funding

The BCAG is distributed by means of a cheque or Electronic Funds Transfer via StudentAid BC. If the study period is greater than 17 weeks, the grant is 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 grant is distributed in one instalment at the start of the study period."

Some of the policies in this section have been amended for Program Year 2020/21 as a result of COVID-19. For details of these changes, see [Appendix A](#).

Canada Student Grant for Part-Time Studies

Policy

The Canada Student Grant for Part-Time Studies (CSG-PT) provides non-repayable financial assistance of up to \$1,800 per program year, and is meant to assist 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.

The CSG-PT uses a progressive eligibility threshold whereby the grant amount decreases as family income increases. Students will be automatically assessed for the CSG-PT when they submit their part-time studies application form.

CSG-PT thresholds are defined in [Chapter 14, Table 7a](#).

Criteria

Students are eligible for the CSG-PT if they meet all the following criteria:

- Have demonstrated financial need; however, funds will not be issued for any assessed financial need under \$100;
- Attend a post-secondary institution on a part-time basis, pursuing studies leading to a degree, certificate, or diploma; and
- Have a family income equal to or below the established thresholds shown in [Chapter 14, Table 7a](#).

Effective 2015/16, residency for part-time students is the same as criteria in place for full-time students (see [Chapter 3, Section 3](#)) 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.

Canada Student Grant for Part-Time Students with Dependants

Policy

The Canada Study Grant for Part-Time Students with Dependants (CSG-PTDEP) provides non-repayable financial assistance to students to assist with the costs of caring for their dependants while pursuing post-secondary studies on a part-time basis.

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 dependents;
- \$60 per week of study if the student has three or more dependents; or
- \$1,920 per program year.

The CSG-PTDEP uses a progressive eligibility threshold whereby the grant amount decreases as family income increases. Students will be automatically assessed for the CSG-PTDEP when they submit their part-time studies application form.

Criteria

The CSG-PTDEP is based on assessed need. Part-time students will be eligible for the CSG-PTDEP if they meet all the following criteria:

- Attending a designated institution in Canada on a part-time basis, pursuing studies leading to a degree, certificate, or diploma;
 - Have a dependent under the age of 12 or a dependant with a permanent disability who is 12 or older at the start of the semester; and
- Whose total family income from the previous tax year is within the income threshold shown in Table 7a in [Chapter 14](#).

Part-Time Canada Student Loans Program

Policy

The Part-Time Canada Student Loan (CSL-PT) is repayable. The CSL-PT is meant to subsidize outstanding financial need that is not met by part-time Canada Student Grants. The total outstanding maximum loan amount a part-time student may receive is \$10,000 in loan principal (i.e., not including capitalized interest).

Students will not be automatically assessed for the CSL-PT, and must opt-in through their part-time studies application form.

Criteria

Part-time Canada Student Loan funding is available to students:

- Who are studying part-time (20 to 59 percent of a full-time post-secondary course load);
- Whose income falls below a predetermined threshold (see [Chapter 14, Table 7b](#)); and
- Who require more funding than CSG-PT funds can provide.

Procedure

Students with part-time loans must begin repaying their part-time loans on the first day of the seventh month after the last day of the part-time classes.

Part-time Canada Student Loans are interest-free while students are in part-time or full-time study. Confirmation of enrolment is required.

12.3 Calculating Financial Need and Income Thresholds

Policy

To ensure student financial assistance for part-time studies is assessed based on financial need. Students applying for grant and loan funding for part-time studies must demonstrate financial need through an established need assessment process.

Procedure

Financial Need for part-time studies is determined based on an assessment of allowable educational costs:

Tuition	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 percent (or course load percentage if greater than 40 percent) of the actual cost of tuition and compulsory fees as per the Institutional Appendix.
Books/Supplies	Allowable cost as per Institutional Appendix or actual cost as reported by the post-secondary institution official on the application.
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, or age 12 and older if they have a permanent disability (as claimed on tax form). They are calculated as follows to a maximum of \$268 per child per week less any subsidy from other sources. 1-17 weeks: course load x 17 x # of eligible Dependents x \$268 18-34 weeks: course load x 34 x # of eligible Dependents x \$268 35-52 weeks: course load x 52 x # of eligible Dependents x \$268

Extra Transportation	Students receiving B.C. Income Assistance for persons with disabilities must first apply through the Ministry of Social Development and Poverty Reduction 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 stating why the extra costs are needed.
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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. It is anticipated that the Canada Student Grant for Services and Equipment for Students with Permanent Disabilities maximum will increase to \$20,000 per program year effective August 1, 2019 as announced in the Federal government's *"Investing in the Middle Class: Budget 2019"*, subject to Government of Canada legislative and regulatory approval.

Income thresholds are based on the student's total family income and family size.

For the purposes of the part-time need assessment, total family income is defined as the total amount of the student's, and if applicable, spouse's income(s) reported on line 15000 (total income) of the student's, and if applicable, spouse's, previous year's T1 General Income Tax Form, or international equivalent.

If an income tax return was not filed, total 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 benefits;
- Assistance from the Employment Program of BC;
- Gross earnings (wages) from employment or self-employment (including co-op earnings; assistantships);
- Affordable Child Care Benefit received by the Ministry of Children and Family Development and/or the Ministry of Social Development and Poverty Reduction; and/or
- Other sources of income (e.g., First Nation band funding, pension, child support, spousal support and maintenance, monetary gifts, sponsored Tuition)

Total income does not include Canada Child Tax Benefits or income tax refunds.

For the purpose of the part-time need assessment, 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 a least two periods of 12 consecutive months each are not considered dependents.

To be eligible for funding, the student's total family income must fall below the applicable maximum based on the student's family size as indicated in [Chapter 14, Table 7b](#). If the student's total family income exceeds the maximum based on the student's family size, the student is not eligible for any part-time loan or grant funding.

12.4 Lifetime Assistance Limit for Part-Time Students

Policy

The following section is an excerpt from Chapter 1 of the *2019/20 Canada Student Loans Program Policy Manual*.

Part-time students do not have a maximum number of weeks. However, the maximum loan limit is \$10,000, excluding interest.

12.5 Award Calculation

If and when deemed eligible, students are awarded funding in the following order and within the stated limits:

1. Canada Student Grant for Students with Permanent Disabilities (CSG-PD): \$2,000 per program year.
2. Canada Student Grant for part-time studies (CSG-PT): up to \$1,800 per program year.
3. Canada Student Grant for Part-Time Students with Dependents (CSG-PTDEP): up to \$1,920 per program year.
4. B.C. Access Grant for Part-time Students (BCAG-PT): up to \$1,000 per program year.
5. Part-time Canada Student Loans (CSL-PT): up to \$10,000 in total.
6. B.C. Supplemental Bursary for Students with a Permanent Disability (SBSD): up to \$800 per program year.

Eligible students will only receive funding for a respective program if/when financial need remains.

The BCAG-PT award will be based on remaining financial need after CSG-PD, CSG-PT, and CSG-PTDEP calculation. Note: The BCAG-PT will not exceed remaining financial need.

Example

Scenario 1:

A student is attending post-secondary studies part-time in her second year for 34 weeks. She has a permanent disability and one dependent child. Her total family income is within the income thresholds established in [Table 7a, Chapter 14](#). Her assessed financial need is \$3,600.

She is eligible to receive \$2,000 in CSG-PD. Given her assessed financial need of \$3,600, when the CSG-PD is applied, her remaining financial need is \$1,600.

She is also eligible to receive CSG-PT, based on her total family income. CSG-PT will cover the remaining financial need; therefore, she will receive \$1,600 in CSG-PT.

Given that there is no remaining financial need, she will not be assessed for CSL-PT, CSG-PTDEP or BCAG.

Scenario 2:

A student is attending post-secondary studies part-time in his first year for 34 weeks. He has no permanent disability and no dependents. His total family income is within the income thresholds established in Table 7 a. and 7 b. His assessed financial need is \$10,000. He has indicated on his application that he would like to be assessed for part-time loans and has no outstanding part-time loan debt.

He is eligible to receive the maximum CSG-PT of \$1,800. Given his assessed financial need of \$10,000, when the CSG-PT is applied his remaining financial need is \$8,200.

The student is eligible to receive the maximum BCAG part-time amount of \$1,000. They have a remaining financial need of \$7,200.

The student has used \$3,000 of their part-time loan limit. They are eligible to receive Canada Student Loan – PT amount of \$7,000.

12.6 Release of Part-time 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 electronic Part-Time 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 part-time application for student financial assistance, the student will receive a Notification of Assessment (NoA). For students who must complete and submit an MSFAA, the Notification of Assessment will include a 10-digit MSFAA number.

The Notification of Assessment describes:

- The type of funding the student is eligible to receive;
- The amount of funding approved; and
- When the student may receive funding.

Student completes the Part-Time Master Student Financial Assistance Agreement (PT-MSFAA)

The PT-MSFAA outlines the terms and conditions of the student's Government of Canada and B.C. Government part-time student financial assistance. The student must carefully review the PT-MSFAA before agreeing to the terms and conditions. This is a legally binding contract requiring the student to repay their student loans.

The PT-MSFAA does not state the amount of funding the student will receive. Instead, each time the student is approved for part-time 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 PT-MSFAA will remain active throughout the student's post-secondary studies. However, in the following two situations, the student must submit 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 a PT-MSFAA in another province.

If a new PT-MSFAA is required, the student will receive an email from the National Student Loan Service Centre (NSLSC) with a link to create an NSLSC account. The student will then use the PT-MSFAA number provided on the Notification of Assessment (NoA) and submit their PT-MSFAA electronically from within their NSLSC account.

Disbursement of Funds

To the Student:

Most part-time student financial assistance is issued to the student via an electronic funds transfer. The National Student Loans Service Centre will only release funds if a valid MSFAA has been submitted and confirmation of enrolment received before the student's study period end date. After the post-secondary institution has confirmed that the student is enrolled in an eligible, part-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. Third-party bank accounts, such as those for the student's parents, will not be accepted.

Funds will be disbursed after the study period end date on an exception basis only. Students must submit an appeal (see [Chapter 13](#)).

To the Post-Secondary Institution:

The fund disbursement may be split between the student and the post-secondary institution, except for the BCAG for part-time students. This transaction 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.

12.7 Cancellation of a Part-Time Application and Issued Cheques

Policy

To stop further processing of an application and/or production of award documents, 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 (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 cheques, not negotiated or cashed, to StudentAid BC for cancellation.

2. StudentAid BC will cancel any 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 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 (via email) to cease the cancellation process.

Note: Missing or destroyed B.C. Supplemental Bursary for Students with a Permanent Disability or B.C. Access Grant cheques can be supported by contacting StudentAid BC via email at StudentAidBC@gov.bc.ca.

12.8 Canada-B.C. Integrated Student Loan Payments

Policy

If a student applying for part-time funding has an outstanding full-time Canada-B.C. integrated student 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 student 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 student 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.

Part-time Canada Student Loans are interest-free while students are in part-time or full-time study.

To maintain in-study 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.

12.9 T4A Information

Policy

The CSG-PT, CSG-PD, CSG-PTDEP, BCAG- 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 Government of Canada grants (CSG-PT, CSG-PD and CSG-PTDEP).

StudentAid BC issues T4As to recipients of the SBSD.

Chapter 13: Appeals

This chapter describes the process a student may access to have their funding application reviewed. Students whose circumstances meet one of the criteria listed below AND who have not received the maximum amount of funding for the application study period, may request that their application be reviewed. The review may result in a change to the information used in the financial need assessment which could in turn result in additional funding being awarded.

[13.1 StudentAid BC Appeals](#)

13.1 StudentAid BC Appeals

Purpose

To ensure that students have the opportunity for consideration to be given to exceptional circumstances while applying for student financial assistance.

Policy

Students can request to have StudentAid BC reconsider their funding application if one or more of the following criteria apply(ies) to their circumstances, or those of their spouse or parent(s):

- Medical illness or injury impacting their employment income or ability to study;
- Family emergency (e.g., death, injury, etc.) or a natural disaster that impacted their employment income or ability to study;
- Layoff, strike, lockout, or other reduction in income beyond their control;
- Substantive reason that they are unable to access an asset (e.g., legal or contractual restriction, inability to sell due to market conditions, etc.);
- There has been a change in their marital situation;
- They are caring for a child with disabilities or caring for elderly or sick relatives;
- There is an irreconcilable rift between a student and their parents; and/or
- They are experiencing extraordinary circumstances not listed above.

In unique cases, StudentAid BC may consider other types of exceptional circumstances that have either a financial impact or an impact on the student's ability to continue their studies. To be considered exceptional, the circumstances must be unexpected and beyond the control of the applicant, and supporting documentation must be provided.

Initiating an appeal

To determine the appropriate appeal category, students could discuss their situation:

- with the financial aid office at their post-secondary institution; or
- directly with StudentAid BC.

Students initiate an appeal by submitting the appropriate appeal request form. Visit the [StudentAid BC](#) website for more details on appeals.

StudentAid BC appeal categories

The following categories are eligible for appeal:

- Additional transportation allowance
- B.C. residency
- B.C. Student Loan lifetime maximum
- B.C. Student Loan rehabilitation due to bankruptcy
- Part-time funding
- Credit screening
- Exceptional expenses
- Funding after end date
- In-study interest-free status
- Modified independent status
- Parent, step-parent, sponsor or legal guardian contribution
- Request for rehabilitation of B.C. Student Loan after default
- Request to repeat course (approval is granted only once for each course)
- Room and board
- Scholastic standing (including unsuccessful studies, multiple withdrawals, and overawards)
- Scholarship, bursaries and grant programs
- Single parent status
- Student or spouse/common-law partner contribution

Appeal deadlines

Appeal requests complete with all required information and documentation must be received by StudentAid BC at least six weeks before the study period end date.

The deadline to request an appeal of an overaward decision is 90 days from the date of the original letter advising the student of the overaward amounts.

Appeals submitted after the deadline will not be considered unless there was a family emergency, such as a severe medical event or death, or natural disaster, which prevented the student from submitting the appeal and all required documentation by the deadline.

Appeal processing

StudentAid BC considers appeals on an individual basis. Upon receipt of the appeal request, StudentAid BC will review the request and supporting documentation, apply standard policy to determine if the submission is complete, and determine whether or not the student's circumstances meet the criteria for consideration.

Appeal outcomes

Approvals are granted, in full or part, when the student's circumstances meet one or more of the criteria outlined above.

Appeals will be denied by StudentAid BC when:

- A student fails to provide necessary documentation; or
- The student's circumstances do not meet the criteria described above.

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 Appeal Committee.

Note: Appeals denied by StudentAid BC are not automatically referred to the Appeal Committee for consideration.

If additional information is required, StudentAid BC will provide the student with a letter setting out the preliminary findings and a list of any outstanding documentation that is required to support the student's request. The student will then have an opportunity to respond with additional information. Once the student has submitted all additional documentation, or the stated deadline has passed, StudentAid BC will notify the student of the decision.

Note: An appeal cannot result in the student receiving more than the maximum amount of loan funding established by StudentAid BC and CSLP policy. Please refer to [Chapter 8](#) (Award Composition and Disbursement).

Appeal Committee

StudentAid BC will complete an Appeal Summary form for all appeals referred to the Appeal Committee.

The Appeal Committee includes students, financial aid officers, a member from the public at large, and non-voting representatives from the Ministry of Advanced Education, Skills and Training.

The committee meets as needed based on the referral of cases. The Appeal Committee considers all files presented, and makes recommendations that are subject to the final approval of the Assistant Deputy Minister of the Ministry of Advanced Education, Skills and Training or their designate.

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.

Chapter 14: Tables

StudentAid BC policies and procedures are intended to 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 eligible student and family resources. The assessment process determines a student's financial need by considering student resources against allowable educational costs and Moderate Standard of 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](#)

[Table 4: Child Care Ceilings](#)

[Table 5: Parental Living Allowance](#)

[Table 6: Parental Contribution Formula](#)

[Table 7a: Income Thresholds for Receiving Maximum Canada Student Grants](#)

[Table 7b: CSG-FTEP Family Income Eligibility Thresholds for Loan Year 2020-21](#)

[Table 7c: Family Income Eligibility Thresholds for Part-Time Student Loan \(CSL-PT\)](#)

[Table 8: Return Transportation](#)

[Table 9: Additional Transportation Allowance \(Appeal Basis Only\)](#)

[Table 10a: Income Thresholds for B.C. Access Grant Full-time \(Programs that are less than two years in length\)](#)

[Table 10b: Income Thresholds for B.C. Access Grant Full-time \(Programs that are two or more years in length\)](#)

[Table 10c: Income Thresholds for B.C. Access Grant \(Part-time\)](#)

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:

Number of weeks in the study period	Maximum
12-17	\$1,500
18-34	\$3,000
35-52	\$3,000

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.

- 6-17 week study period: \$1,500 books/supplies (including computer/technology costs of up to \$250, if applicable)
- 18-34 week study period: \$3,000 books/supplies (including computer/technology costs of up to \$350, if applicable)
- 35-52 week study period: \$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.

Table 3: Student Living Allowances

Moderate Standard of Living (MSOL) Costs

The following costs are provided by the Government of Canada to provinces and territories for use in reflecting a student's **Moderate Standard of Living (MSOL)** while attending a post-secondary institution located in B.C. or other provinces in Canada. These maximum costs are used by StudentAid BC to assess need. Totals may not equal the sum of each column due to rounding.

Monthly Standard of Living Allowances for British Columbia

Single student away from home	
Shelter	\$ 910
Food	\$292
Miscellaneous	\$357
Local transportation	\$113
Total	\$1,672
Single student living at home	
Shelter	\$ 0
Food	\$274
Miscellaneous	\$301
Local public transportation	\$129
Total	\$704
Single-parent student (excluding costs of child)	
Shelter	\$1,306
Food	\$268
Miscellaneous	\$374
Local public transportation	\$103
Total	\$2,051
Married student and spouse (excluding costs for child)	
Shelter	\$1,841
Food	\$539
Miscellaneous	\$551
Local public transportation	\$207
Total	\$3,138
Cost for each child (wholly dependent relative)	
Shelter	\$271
Food	\$222
Miscellaneous	\$131
Local transportation	\$103
Total	\$727

Note: Exceptional expenses related to the need to maintain two residences for two months or less if a student needs to live away from home as part of a program can be listed. These expenses are calculated on a weekly basis and based on the weekly shelter allowance for single student living away from home divided by 4.3 ([Chapter 14, Table 3](#)). In 2020/21, the weekly maximum is \$212.

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 Other Provinces

LIVING SITUATIONS	NL	PE	NS	NB	QC	ON	MB	SK	AB	YT	NT	NU
SINGLE STUDENT AWAY FROM HOME												
Shelter (2 bedroom apt. incl. utilities shared by two)	569	514	522	476	439	625	514	565	500	627	864	866
Food (Purchased from Stores)	278	253	256	255	282	282	263	269	293	318	323	323
Miscellaneous (Personal & health care, clothing, H/H cleaning, communications)	244	268	258	247	330	302	315	323	351	332	341	342
Local Public Transportation	71	69	71	73	50	90	104	78	76	62	74	74
Total Monthly Allowance	1,162	1,104	1,107	1,051	1,101	1,299	1,196	1,235	1,220	1,339	1,602	1,605
SINGLE PARENT (no dependent considered)												
Shelter (1 bedroom apartment including utilities)	995	891	880	829	735	1,009	722	936	793	1,139	1,360	1,363
Food (Purchased from Stores)	278	253	256	255	282	282	263	269	293	318	323	323
Miscellaneous (Personal & health care, clothing, H/H cleaning, communications)	244	268	258	247	330	302	315	323	351	332	341	342

Local Public Transportation	71	69	71	73	50	90	104	78	76	62	74	74
Total Monthly Allowance	1,588	1,481	1,465	1,404	1,397	1,683	1,404	1,606	1,513	1,851	2,098	2,102
MARRIED STUDENT & SPOUSE (no dependent considered)												
Shelter (2 bedroom apartment including utilities)	1,138	1,028	1,048	941	876	1,247	938	1,129	998	1,252	1,726	1,730
Food (Purchased from Stores)	498	506	512	507	501	512	477	489	531	639	517	518
Miscellaneous (Personal & health care, clothing, H/H cleaning, communications)	486	533	516	494	523	550	604	615	671	659	554	555
Local Public Transportation	144	146	142	147	98	175	208	166	155	124	148	148
Total Monthly Allowance	2,266	2,213	2,218	2,089	1,998	2,484	2,227	2,399	2,355	2,674	2,945	2,951
EACH DEPENDENT PERSON												
Shelter	177	190	216	175	160	268	201	193	178	189	371	373
Food (Purchased from Stores)	198	206	208	206	233	220	204	209	228	261	258	259
Miscellaneous (Personal & health care, clothing)	108	79	77	73	124	113	144	147	160	99	118	119
Local Public Transportation	71	69	71	73	50	90	104	78	76	62	74	74
Total Monthly Allowance	554	544	572	527	567	691	653	627	642	611	821	825
SINGLE STUDENT LIVING AT HOME												
Shelter	0	0	0	0	0	0	0	0	0	0	0	0
Food (Purchased from Stores)	198	250	256	255	233	220	204	209	228	318	258	259
Miscellaneous (Personal & health care, clothing)	209	204	189	175	233	232	252	257	281	219	276	277
Local Public Transportation	71	69	71	73	50	90	104	78	76	62	74	74
Total Monthly Allowance	478	523	516	503	516	542	560	544	585	599	608	610

Table 4: Child Care Ceilings

Table 4: Monthly Ceiling for Child Care Expenses for 2020-2021

Province	Monthly ceilings per child
British Columbia	\$1,153
Prince Edward Island	\$594
Nova Scotia	\$476
New Brunswick	\$600
Quebec	\$391
Ontario	\$396
Manitoba	\$460
Saskatchewan	\$400
Alberta	\$1,200
Newfoundland and Labrador	\$ 817
Yukon	\$870
Northwest Territories	\$660
Nunavut	\$660

Table 5: Parental Living Allowance

Table 5: Parents' Moderate Standard of Living (MSOL) by family size

Family Size	MSOL
2	\$48,056
3	\$62,430
4	\$72,625
5	\$80,531
6	\$86,994
7	\$92,460
8	\$97,195
9	\$101,368
10	\$105,100

The student's 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 costs
- Household furnishings, equipment and related services
- Clothing purchase and clothing services
- Transportation – private and public
- Personal care supplies, equipment and services
- Reading materials
- Security costs for items such as life and employment insurance payments, retirement and pension fund payments, and RRSP payments

The parent's Moderate Standard of Living allowance does not include:

- Education tuition fees
- Food - restaurants, etc.
- Gifts and contributions for persons outside the household and charitable organizations
- Miscellaneous costs such as interest on personal loans, union or association dues, lottery tickets
- Personal taxes
- Recreation equipment, vehicles and services, home entertainment equipment and services
- Tobacco products and alcoholic beverages

Table 6: Parental Contribution Formula

Annual Discretionary Income	Weekly parental contribution
\$0-\$7,000	$(15.0\% \text{ of DI})/52$
\$7,001-\$14,000	$(\$1,050 + 20.0\%*(DI - \$7,000))/52$
\$14,001 and over	$(\$2,450 + 40.0\%*(DI - \$14,000))/52$

DI = Discretionary Income = (Parent(s) gross income) – (taxes + C/QPP + EI) – (MSOL by Family Size from Table 5)

Note: The Student Financial Assistance System has been programmed to accept CPP deductions of up to \$2,748 and EI contributions of up to \$860.

Table 7a: Income Thresholds for Maximum Canada Student Grants

Family Size	Previous Year's Gross Annual Family Income for Maximum Grant Amount
1 person	\$31,868
2 persons	\$45,068
3 persons	\$55,196
4 persons	\$63,735
5 persons	\$71,258
6 persons	\$78,060
7 or more	\$84,313

Note: The annual family income table above is used for calculating the eligibility thresholds for the following grants: CSG-FT, CSG-TU, CSG-FTDEP, CSG-PT and CSG-PTDEP.

This table is also used for calculating the income thresholds for the fixed student contribution and the spousal contribution.

Table 7b: CSG-FTDEP Family Income Eligibility Thresholds for Loan Year 2020-2021

Family Size	Previous Year's Gross Annual Family Income for Maximum Grant Amount	Gross Annual Family Income for CSG-FTDEP Cut-off
1 person	N/A	N/A
2 persons	\$45,068	\$88,672
3 persons	\$55,196	\$105,872
4 persons	\$63,735	\$116,552
5 persons	\$71,258	\$126,405
6 persons	\$78,060	\$135,752
7 or more	\$84,313	\$143,837

Table 7c: Family Income Eligibility Thresholds for Part-Time Student Loan (CSL-PT)

Family Size	Previous Year's Gross Annual Family Income for part-time loan cut-off
1 person	\$65,342
2 persons	\$91,387
3 persons	\$109,027
4 persons	\$119,839
5 persons	\$129,838
6 persons	\$139,343
7 or more	\$147,543

Table 8: Return Transportation

Students are eligible for a return transportation allowance if they meet one or more of the following criteria:

- Dependent students who must leave their home community to attend school; or
- Married Students or common-law students who must live separately, in another community, from their spouse; or
- Independent single or single-parent students whose permanent place of residence is normally their parent's home who are living away from home in another community solely for purposes of full-time study during the study period

If a student falls into one of the three situations above, the student's indication of the cost of return transportation from the application is assessed subject to the following maximums:

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

The program year maximum is \$1,800 regardless of the number of return trips taken. The return transportation allowance 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. 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 3.
4. If the program requires all students to travel for their field trip/placement/travel as part of program, institutions may add a cost of \$25 per week of the field trip/placement/travel as part of program.

Table 9: Additional Transportation Allowance (Appeal Basis Only)

	Study Period	
	34 weeks	52 weeks
Up to \$94 per week	\$3,196	\$4,888

**Table 10a: Income Thresholds for B.C. Access Grant Full-time
(Programs that are less than two years in length)**

Family Size	Income for maximum grant	Income cap for receiving grants >minimum
1 person	\$31,868	\$73,885
2 persons	\$45,068	\$103,208
3 persons	\$55,196	\$122,764
4 persons	\$63,735	\$134,158
5 persons	\$71,258	\$144,787
6 persons	\$78,060	\$154,983
7 or more	\$84,313	\$163,678

**Table 10b: Income Thresholds for B.C. Access Grant Full-time
(Programs that are two or more years in length)**

Family Size	Income for maximum grant	Income cap for receiving grants >minimum
1 person	\$31,868	\$42,372
2 persons	\$45,068	\$59,603
3 persons	\$55,196	\$72,088
4 persons	\$63,735	\$81,341
5 persons	\$71,258	\$89,640
6 persons	\$78,060	\$97,291
7 or more	\$84,313	\$104,154

Table 10c: Income Thresholds for B.C. Access Grant Part-time

Family Size	Income for maximum grant	Income cap for receiving grants >minimum
1 person	\$31,868	\$49,375
2 persons	\$45,068	\$69,293
3 persons	\$55,196	\$83,349
4 persons	\$63,735	\$93,078
5 persons	\$71,258	\$101,895
6 persons	\$78,060	\$110,111
7 or more	\$84,313	\$117,382

Chapter 15: Definitions

This chapter lists the key definitions used in this manual.

Academic Year

For the purpose of assessment of need, 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 (or regulating) bodies include the Private Training Institutions Branch, the Degree Quality Assessment Board, and the Insurance Corporation of British Columbia. A post-secondary institution must be accredited in order to be designated for StudentAid BC funding programs.

Adult Basic Education (ABE)

Courses that are subject to tuition-free policy and that are intended to provide adult learners with skills and knowledge to access further education, training and employment. The courses and programs offered under the banner “Adult Basic Education” include literacy, numeracy and academic skills; academic upgrading; and life skills or career preparation courses. These courses provide upgrading that may allow entry into a post-secondary program, but do not themselves contribute credits towards a post-secondary credential.

Adult Special Education (ASE)

Courses at the adult basic education level that are designed for individuals with permanent disabilities or combinations of learning difficulties.

Adult Upgrading Grant (AUG)

A Province of British Columbia grant program that provides direct educational funding for students enrolled in Adult Basic Education (ABE), English as a Second Language (ESL) and Adult Special Education (ASE) programs.

Affidavit

A sworn statement in writing made under oath or on an affirmation before an authorized magistrate officer.

Affordable Child Care Benefit (formerly Child Care Subsidy)

A monthly payment from the Ministry of Social Development and Poverty Reduction/Ministry of Children and Family Development provided to eligible students with dependent children to assist with child care costs.

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 StudentAid BC setting aside standard program policy.

Apprenticeship

Apprenticeship training combines paid, work-based training (usually about 80 percent) with classroom or shop setting (usually about 20 percent). Apprenticeship training is not considered a program of study. In-school technical training typically ranges from four to 10 weeks per year depending on the trade and takes approximately four years on average to complete.

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 Financial Need

A student's assessed financial need is based on a calculation of allowable educational expenses and moderate standard of living costs, minus their financial resources and expected contributions. Need is assessed according to federal and provincial student financial aid policies and a student may have a federal assessed need that differs from the provincial assessed need.

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, T1 General Income Tax and Benefit Return refunds, family bonuses or GST rebates.

Assessment of Need

The process of determining the amount of financial assistance a student is eligible for. Each student's application is subject to both a Government of Canada need assessment calculation based on Canada Student Loans Program policies regarding income and assets, and a Province of British Columbia assessment of need calculation based on StudentAid BC policies regarding income and assets. In each case, the eligible assessed need is the difference between allowable costs and total resources.

Assessment Period

The assessment period is the study period for which the applicant is applying for financial assistance. The maximum assessment period is 12 months (52 weeks).

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).

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 a Course

To attend a course without expecting to receive formal credit.

Away from Home

'Away from home' refers to single students who live away from a home owned, rented or leased by their parent, step-parent, sponsor or legal guardian or to students who live in self-contained suites 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.

Bankruptcy

A state including borrowers who have entered into bankruptcy or a bankruptcy-related event (e.g., 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.

Blended Learning

Blended learning is when any part of a program is being delivered online (see online education/learning) in combination with onsite instruction.

Borrower

An individual who is or was a student and who is receiving, or who has received, British Columbia Student Financial Assistance, Canada Student Financial Assistance, or Student Financial Assistance that is integrated in the manner contemplated by this Agreement (MSFAA), to attend full-time studies at a Designated Educational Institution.

British Columbia Student Assistance Program (BSAP)

The BCSAP, as modified from time to time, the requirements of which are posted at: www.studentaidbc.ca. The BCSAP is administered by BC (acting on its own or through its contractors or agents) or on behalf of B.C. by the BCA (acting on its own or through the NSLSC).

BC Access Grant

The B.C. Access Grant provides up-front, needs-based non-repayable financial assistance to low- and middle-income learners studying full- or part-time in eligible programs at B.C. public post-secondary institutions.

B.C. Authorized Administrator or "BCA"

Canada acting on behalf of B.C. in administering parts of the BCSAP.

B.C. Collection Agent

Any contracted party or its subcontractor(s) or agent(s) acting on behalf of B.C. in collecting B.C. Student Loans.

B.C. Student Grant

Any non-repayable assistance made under the BCSAP.

B.C. Student Loan

A British Columbia Student Loan made to a Full-Time Student under the BCSAP on or after August 1, 2000.

Brokered Course

When an institution provides a formal credential while another agency/institution provides the actual program of study.

Bursary

Non-repayable awards based on financial need and given to students by post-secondary institutions, governments, businesses, societies or other agencies and organizations.

Canada-B.C. Integrated Student Loan

The combining of a Canada Student Loan and B.C. Student Loan in the same MSFAA. There are two lenders: the Government of Canada and the Province of British Columbia that are managed in an integrated way by the NSLSC during study, in the non repayment period and in repayment. Student loans that are greater than 270 days past due are no longer integrated and as a result the borrower will be required to make payment arrangements with the Government of Canada and the Province of British Columbia separately.

Canada Student Financial Assistance Act (CSFAA)

The *Canada Student Financial Assistance Act* and the *Canada Student Financial Assistance Regulations*, as in effect at any given time.

Canada Student Grant

A grant made under the CSFAA.

Canada Student Loan

A Direct Loan made under the CSFAA or Student Loan made under the CSFAA or CSLA.

Canada Student Loans Act

The *Canada Student Loans Act* and the *Canada Student Loans Regulations*, as in effect at any given time.

Capitalized Interest

The accumulated interest added to the principal balance of a loan.

Certificate 3 (Application for Deferring Payment of your Provincial Grant Overawards)

Form used by students who are in a Province of British Columbia 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.

Citation

A citation 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

In a real-life setting (such as a hospital, clinic or laboratory) where a student performs actual clinical procedures on real patients or clients.

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 or their study period start date.

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 3](#)), 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.

Confirmation of Enrolment

A process in which a post-secondary institution confirms a student's enrolment.

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.

Continuous Entry

A flexible option for students to enter a program at multiple points during a program year. All continuous entry programs must have a set duration of weeks in which the program must be completed.

Co-op

A work assignment that is related to the field of study where the student is paid a competitive rate. Must be considered an essential element of the program of study.

Course Load

Course load is the percentage that refers to the rate at which a student is currently working in order to complete the entire program.

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

Government of Canada 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.

Current or Former Youth in Care

See "Youth in Continuing Care of a Director."

Default

In relation to a loan, means a loan in respect of which the Borrower is more than 270 days in arrears on payments required by the Borrower's loan agreement and in respect of which collection action is taken.

Delinquent

A loan in respect of which the Borrower has failed to make a payment required by the Borrower's loan agreement but does not include a loan that is in Default.

Delinquency Restrictions

Borrowers who are 90 or more days in arrears are restricted from receiving additional assistance from the CSLP (including Canada Student Loans, Canada Student Grants, Canada Apprentice Loans, interest-free status, and access to the Repayment Assistance Plan (RAP) or other repayment measures until their loans are brought up to date).

Dependants

For StudentAid BC purposes, eligible dependents/dependants are any dependents for whom the Canada Child Tax Benefit is claimed, or for whom a benefit is claimed on the applicant's income tax return. Eligible dependents/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 to 22 are full-time dependent students in study; or
- The student's or spouse/common-law partner's children are permanently disabled, are 19 years of age or over, are fully supported by the student or spouse/common-law partner and are claimed on the student's or spouse/common-law partner's income tax return; or
- The children are the student's foster children and foster-parent income is claimed on the application; or
- The dependents 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 or spouse's income tax.

Dependant's Living Allowance

The dependant's total weekly allowance is one of the factors used to calculate the 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 dependant(s).

Dependent Student

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 Institution

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

See definition for "B.C. Student Loan."

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

For parents, step-parents, legal guardians or sponsors, discretionary income is total 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 5. Discretionary income is determined through the assessment process.

Distance Education

See “Online/Blended Learning.”

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).

Early Completion

When a student fully completes their studies before the assessed study end date, a reassessment will be conducted to adjust the original end date.

E-learning

See “Online/ Blended Learning.”

eCert/eCertification

The electronic form of approval used to digitally sign the student loan agreement.

Employment Program of B.C.

A service of the Ministry of Social Development and Poverty Reduction 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.

English as a Second Language Programs

Courses that are subject to tuition-free policy and provide competencies in English for access to post-secondary education, the labour market and participation in English-speaking culture. These courses are provided for speakers of all different languages and provide language training that may allow entry into a post-secondary program, but do not themselves contribute credits towards a post-secondary credential.

ESL courses are generally not eligible for StudentAid BC funds, but students can apply for the Adult Upgrading Grant.

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.

Extinguishment

The forgiveness of a debt or obligation to the Province and, to the extent that it is forgiven, the right of the government to collect the debt, obligation due or claim is nullified.

Family Size

Family size includes the applicant, and if applicable, spouse, parents, step-parents, sponsor, legal guardian and other eligible dependents.

Field Placement

A field placement provides students with an intensive part-time/short term intensive hands-on practical experience in a setting relevant to their subject of study. Field placements may not require supervision of a registered or licensed professional and the completed work experience hours are not required for professional certification. Field placements account for work-integrated educational experiences not encompassed by other forms, such as co-op, clinic, practicum, and internship.

Financial Institution

See definition for "Lender."

Financial Resources

Resources available to students to contribute to the costs of their education, including student, parent and/or spouse contributions.

Fixed Student Contribution

The federally and provincially assessed amount a student is expected to contribute to their education costs based on their previous year's family income, family size and length of their study period. The fixed student contribution is used in the assessment of a student's financial need.

Foundation Programs

See "Pre-apprentice Programs."

Full-Time Student

A student is considered to be full-time for StudentAid BC purposes as described in the MSFAA and the *Canada Student Financial Assistance Act* who is enrolled in a minimum 60 percent full course load; or who has a permanent disability and is enrolled in courses that constitute between 40 percent and 60 percent of a full course load, and applies to be considered as a full-time student whose primary occupation is the pursuit of studies in those courses.

Full-time Work/Labour Force

See "In the labour force."

Funded Term/Period of Study

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.

Guardian

Used to identify a person who is charged with the legal right and duty of care for a ward due to the ward's inability (due to age, or mental or physical inability) to care for himself or herself.

Guaranteed Loans

Loans issued by the lending institutions prior to August 1, 1995 are provincially guaranteed loans. This means if the loan does go into default the Province has agreed to reimburse the Lender 100% of the loan amount.

Home Institution

The post-secondary institution from which the student will receive their credential, used primarily for students with split enrolments.

"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.

Independent Student

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;
- The student has been out of high school for a minimum of 48 months;
- 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, separated/divorced/widowed or is a single parent.

Institution Location (formerly 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.

Instructional Hours

The time spent in a classroom or other learning environment where both student and instructor are present.

Interest

The additional charge, if applicable, that accrues to the loan balance.

Interest-free Status

The period of time in which repayment of the outstanding loan balance is not accruing interest, if applicable.

Interface Policy

Policy that applies to students receiving disability assistance under the *Employment and Assistance with Persons with Disability* Regulations and their dependents under the BCEA (Disability Assistance) whereby they are eligible to receive student financial assistance funding towards their educational costs only.

Landed Immigrant

See "Permanent Resident."

Learning Disability Assessment

An assessment, conducted by a registered or certified psychologist, that provides a diagnosis and evaluation of the nature and severity of an individual's disability(ies), is based on the diagnostic criteria found in the current Diagnostic and Statistical Manual (DSM), and outlines how the disability impacts academic functioning. The assessment report also includes recommendations for specific accommodations needed to support the individual's academic performance.

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.

Legal Authority (Institution Designation Agreement)

The individual or corporation responsible for adhering to the terms and conditions of StudentAid BC designation for itself and its institution locations.

Lender

A financial institution that is a party to an agreement with the Government of Canada, entered into under the CSFAA or the CSLA.

Loan Rehabilitation

A process required when a borrower is either in default or after bankruptcy, to allow for consideration of additional StudentAid BC assistance.

Loan Year (or program year)

Loan Year means the period beginning August 1 in any year and ending on July 31 the following year.

Master Student Financial Assistance Agreement (MSFAA)

The integrated Master Student Financial Assistance Agreement (MSFAA) is a legal document comprised of two separate loan contracts with the federal and provincial governments. It details the terms and conditions of the Canada-B.C. integrated student loan. The Master Student Financial Assistance Agreement for Canada (MSFAA-Canada) is between the borrower and the Minister of Employment and Social Development Canada, pursuant to the CSFAA. The Master Student Financial Assistance Agreement for British Columbia (MSFAA-BC), and is between the borrower and the Minister of Advanced Education, Skills and Training and the Minister of Finance.

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 Government of Canada for living costs during the study period.

Modified Independent 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 Loans Service Centre (NSLSC)

The Service Provider responsible for administering Canada-B.C. integrated student loans while students are in-study, in the Non-Repayment Period or in repayment and their loans are less than 270 days past due.

Non-punitive Withdrawal (two semester loan application where student is not attending the second semester)

A non-punitive withdrawal occurs when all of the following four conditions apply:

1. The student is withdrawn due to an institution closure as outlined in [Chapter 9, Section 4: Interruption of Study](#);
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; or
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 was repaid in full within 30 days.

Non-punitive Withdrawal (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 institution closure)

If students are withdrawn due to institution closure as outlined in Chapter 9, Section 4, 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.

Notification of Assessment

A letter sent to StudentAid BC applicants once their StudentAid BC application is assessed. The Notification of Assessment (NoA) confirms the amount of StudentAid BC funding the student is eligible to receive that will be disbursed to the borrower along with the details of the loan period. The NoA will include a 10-digit MSFAA number.

Online Education/Learning

Online education/learning is a program delivery method that involves the course content delivered via the internet, intranet, audio/video files, or satellite. This delivery method includes both in classroom or out of classroom education.

Original School

The previous post-secondary institution a student is transferring from to a new home institution. This term is used in relation to Appendix 5 – Transfer of School.

Outstanding Loan Balance

The principal amount of your B.C. Student Loans outstanding at any time and the principal amount forming part of any student loan amounts consolidated under section F.14(b)(i) or F.14(b)(iv), together with all interest on those amounts, and any unpaid non-sufficient funds (“NSF”) fees outstanding as of August 1, 2011.

Overaward

A student who received more student financial assistance than he or she was eligible to receive.

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 Province of British Columbia jurisdictions, including student performance (e.g., completion/graduation data, withdrawal date, and employment data), institution performance (e.g., administrative compliance) and portfolio performance (e.g., repayment data and default data).

Parent

For the purpose of assessing need, a parent includes natural parents, step-parents, sponsors and legal guardians.

Parental Expected Contribution (Financial Sponsor contribution)

The amount of funds that should be available to dependent 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 expected contribution is determined using a standard assessment procedure.

Parental Living Allowance

A moderate standard of living allowance set by the Government of Canada that is a measure of the cost of living that includes shelter, food, miscellaneous expenses and transportation, and takes into account family size. This amount is used in calculating the contribution parents are expected to make towards a dependant student’s education expenses.

Part-time Student

A student who is enrolled in 20 to 59 percent of a full-time course load at a post-secondary institution.

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 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, IMM 5292 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.

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.

Power of Attorney (POA)

A power of attorney is a written authorization to represent or act on another's behalf in private affairs, business or some other legal matter. A power of attorney is only permitted to sign student loan documents if the student is physically unable to write or sign documents because of a permanent disability. POA might also be required if a student is studying outside of Canada.

Practicum

Practical application of previously learned theory that is part of the course of study.

Pre-apprentice Programs

Pre-apprenticeship and primarily school-based programs (including those formerly known as Entry Level Trades Training Programs) directly aligned with apprenticeship programs, and providing an entry point by which participants can earn credit for Level 1 technical training without the need for a sponsor who has committed to provide work-based training.

Preceptorship

Period of final work experience where a student performs actual clinical or other professional procedures in a real-life setting.

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 Minister of Employment and Social Development Canada, based on the average Prime Rate of the middle three of the largest five Canadian financial institutions.

Principal

Refers to the consolidated amount of student loan(s), excluding interest and any fees.

Program

A course or series of courses leading to a credential. Institutions are required to report to StudentAid BC information describing each program of study as approved by the governing body overseeing the delivery of the program and/or the operation of the institution.

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 institutions are funded only for approved programs.

Program Year

See "Loan Year."

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 and marital status before the first day of classes.

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.

Resident

A term used to describe a student's eligibility for Province of British Columbia residency under the StudentAid BC program. Eligibility differs between dependent and independent students.

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.

Restriction

The term used to describe a status placed on a student's financial assistance file. This status inhibits the ability to process the file any further without intervention from StudentAid BC staff. This status may be added to the file during various stages of the application, and it can be removed once the requirement set by StudentAid BC Policy has been met.

Risk-Sharing Loans

Used to describe loans negotiated between August 1, 1995 and July 31, 2000 where the Government of Canada (for Canada Student Loans) and the Province of British Columbia (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

Satisfactory scholastic standing is an eligibility requirement for both part- and full-time funding and is demonstrated through successful completion (i.e., the student receives credit towards a formal credential, certificate, diploma or degree issued by the governing body of the post-secondary institution) of a course or courses at the post-secondary level for each period of study. The criteria for maintaining satisfactory scholastic standing differ for part and full-time studies.

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 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 an award given to a student who has demonstrated high academic standing, or merit.

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. Individual 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 6 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

See "National Student Loans Service Centre" (NSLSC) and/or "Revenue Services of British Columbia" (RSBC).

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 Government of Canada. Group sponsorship will not be used for student loan assessments.

Sponsored Tuition/Books/Living Costs

Funding provided by Employment and Social Development Canada, a first nation band council, the Ministry of Social Development and Poverty Reduction, community service provider or any other employer or agency for the cost of a student's tuition, books and living expenses.

Spousal Income

The income used to calculate the expected spousal contribution is the same prior year total annual family income that is used to calculate the fixed student contribution for married students and common-law students. It is based on family income for married students and common-law students, and is equal to the sum of the student's income and the spouse's or common-law partner's income (found on line 15000 of their respective previous year's T1 General Income Tax and Benefit Return).

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 Expected Contribution

The student's expected financial contribution toward funding the costs of their study period. This contribution amount is made up of the fixed student contribution and available resources such as scholarship and bursary funding and other resources targeted specifically towards the student's study period costs.

Student Living Allowance

Student living allowances are standard allowances established by the Government of Canada to cover the costs of shelter, food, local transportation and miscellaneous expenses and used by StudentAid BC to assess financial need for full-time students.

StudentAid BC

StudentAid BC is a joint program between the Government of Canada and Province of British Columbia governments. Each provincial government has its own student financial assistance program. StudentAid BC administers the provincial program and some aspects of the Government of Canada 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 dual Government of Canada and Province of British Columbia assessments of financial need. A variety of other targeted programs complement the main program by providing alternate sources of funding.

Student Financial Assistance System (SFAS)

A computer system that assesses full-time student loan applications, generates letters and produces award documents.

Study Period

The study period is the time between the start date and end date specified in the application for student financial assistance. A program of study longer than 52 weeks must be broken into multiple study periods, and students are required to submit separate applications for student financial assistance for each study period. The minimum length of the study period is 12 consecutive weeks and the maximum length is 52 consecutive 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 (Institution 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.

Targeted Resources

Targeted resources are those provided to help with specific educational costs, and may include funds received from municipal government, Province of British Columbia or Government of Canada, the private sector or voluntary contributions from a student's parent (s), step-parent, sponsor, or legal guardian. The funds could be paid directly to the educational institution (for instance, to cover tuition), or they could be paid directly to the student.

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.

Training Out

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.

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.

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 (Government of Canada or Province of British Columbia) 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.

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);
- 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; or
- Placed in the continuing custody of a director from a province other than B.C.

Chapter 16: Contacts

This chapter lists contact information for the following:

- B.C. Ministry of Advanced Education, Skills and Training, StudentAid BC
- Canada Student Loans Program
- National Student Loans Service Centre
- B.C. Ministry of Advanced Education, Skills and Training, Private Training Institutions Branch
- Revenue Services of British Columbia

B.C. Ministry of Advanced Education, Skills and Training, StudentAid BC

Mailing Address: Ministry of Advanced Education, Skills and Training, 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: +1-778-309-4621 (from outside North America)
1-800-561-1818 (Toll-Free in Canada/USA)

Website: www.studentaidbc.ca

Email: StudentAidBC@gov.bc.ca

Canada Student Loans Program

See contact information (mailing address and telephone numbers) for the National Student Loans 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.canada.ca
<https://csnpe-nslsc.cibletudes-canlearn.ca/Eng/Default.aspx>

Ministry of Advanced Education, Skills and Training, Private Training Institutions Branch

Phone: (604) 569-0033
1-800-661-7441 (Toll-Free)

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Appendix A – COVID-19 Response

StudentAid BC and the Government of Canada have introduced a number of temporary relief measures to support students during the COVID-19 pandemic. The policies outlined in this Appendix supersede policy in the main body of the Policy Manual. This document will be updated as needed if and when additional policy changes are made in response to COVID-19.

Ch. 1, Section 1.4, Designation Eligibility Criteria

- As part of the changes to online program eligibility, the first designation criteria is amended as follows:
 1. A. Institutions regulated by a B.C. regulator must offer and deliver at least one program that fully meets the program eligibility requirements.
 - B. Institutions regulated outside of B.C. must offer and deliver on-site at least one program that fully meets the program eligibility requirements.

Ch. 2, Section 2.3, Online Program or Blended Learning Program Eligibility Policy

- The requirements for online program eligibility to offer an on-site program equivalent, or have an articulation agreement, transfer guide listing, and/or similar program with the same credits in the same time period, have been waived for B.C. authorized and regulated public and private post-secondary institution online programs.

Ch. 2, Section 3, Enabling Study Periods of Less than 12 weeks

- Eligibility for student financial assistance has expanded to include students in study periods of six consecutive weeks and no more than 52 consecutive weeks.
- For 6-11 week study periods, weeks are calculated based on the number of calendar days of study. When students are studying for four calendar days in a week, the week is rounded up. For example: 6 weeks = 39-45 calendar days, 7 weeks = 46-52 calendar days.

Ch. 5, Section 3, Canada Student Grant for Full-Time Students and Canada Student Grant for Full-Time Students with Dependents

- **Doubling of Canada Student Grant** (for 2020/21 only):
 - CSG-FT from \$375 to \$750 per month of study (\$3,000 to \$6,000 for a standard 8-month academic year)
 - CSG-FTDEP from \$200 to \$400 per month of study (\$1,600 to \$3,200 for a standard 8-month academic year)
 - The Canada Student Grant Skills Boost Top-up is not included.

Ch. 6, Section 2, Canada Student Grant for Students with Permanent Disabilities

- **Doubling of Canada Student Grant** (for 2020/21 only):
 - CSG-PD from \$2,000 to \$4,000 for the academic year
 - The Canada Student Grant for Services and Equipment for Students with Permanent Disabilities is not included.

Ch. 7, Section 4, Fixed Student Contribution & Spousal/Common-law Partner Expected Contribution

- **Removing Expected Student and Spousal Contributions from Canada Student Loan Federal Need Assessment:** Student and spousal/common-law contributions are removed from the federal need assessment in 2020/21.

Ch. 8, Section 1, Limits of Allowable Student Financial Assistance

- **Maximum Awards Canada Student Loan Weekly Maximum Increase:** The weekly maximum that a student may receive in Canada Student Loans is increased from \$210 to \$350 for 2020/21.

Ch. 9, Section 2, Withdrawals

- **Reporting Withdrawals:** Any reporting of withdrawals from study or changing student circumstances due to the pandemic interruption does not affect students' eligibility for financial assistance or reduce loan and grant amounts they are eligible to receive.

Ch. 11, Section 3, Loan Repayment

- **Six-month Interest-free Moratorium on Canada Student Loan Repayment:** On March 30, 2020, the Government of Canada placed a six-month interest-free moratorium on the repayment of Canada Student Loans for all individuals currently in the process of repaying.
- **B.C. Student Loan Repayment Assistance:** Suspended B.C. loan repayments until September 30, 2020.

Ch. 12, Section 2, Canada Student Grant for Part-Time Studies and Canada Student Grant for Part-Time Students with Dependents

- **Doubling of Canada Student Grant** (for 2020/21 only):
 - CSG-PT from \$1,800 to \$3,600 for the academic year
 - CSG-PTDEP from \$1,920 to \$3,840 for the academic year