



StudentAidBC

Policy Manual

Program Year 2026/27

**Ministry of Post-Secondary Education
and Future Skills**

Table of Contents

Introduction	5
About StudentAid BC	5
StudentAid BC Programs	6
Programs assessed through the full-time and/or part-time application	6
Programs assessed through program-specific applications	7
Programs delivered in collaboration with public B.C. post-secondary institutions	7
Key Updates for Program Year 2026-27	8
Key Policy and Process Changes for Program Year 2026/27 with the Launch of SIMS for Full-Time Students	11
Chapter 1: Institution Designation for Student Financial Assistance	13
1.1 Purpose.....	13
1.2 Background.....	13
1.3 How to Become a Designated Institution.....	13
1.4 Designation Eligibility Criteria.....	14
1.5 Policy: Designated Institution Responsibilities	18
1.6 Maintaining Designation.....	20
1.7 Termination of Designation	22
1.8 Institution Closure	22
Chapter 2: Program & Study Period Offering Eligibility for Student Financial Assistance	23
2.1 Purpose.....	23
2.2 Background.....	23
2.3 Program Eligibility.....	24
2.4 Study Period Offering Eligibility	30
Chapter 3: Student Eligibility for Student Financial Assistance	36
3.1 Purpose.....	36
3.2 Background.....	36
3.3 Policy: Student Eligibility Criteria	36
3.4 Policy: Ineligible Students	45
Chapter 4: Application Requirements	46
4.1 Purpose.....	46
4.2 Policy: Student Financial Assistance	47

4.3 Background.....	47
4.4 Identity Verification & Application.....	47
4.5 Consent and Declarations	48
4.6 Notice of Assessment.....	49
4.7 Master Student Financial Assistance Agreement (MSFAA) Consent.....	50
4.8 Confirmation of Enrolment	50
Chapter 5: Non-Repayable Financial Assistance	52
5.1 Purpose.....	52
5.2 Background.....	52
5.3 Federal Programs	55
5.4 Provincial Programs.....	58
Chapter 6: Accessibility Supports	71
6.1 Purpose.....	71
6.2 Background.....	72
6.3 Eligibility.....	74
6.4 Federal Financial Assistance Programs	76
6.5 Provincial Financial Assistance Programs	80
6.6 Centralized Institution Support Programs.....	85
Chapter 7: Financial Need Assessment Process for Full-Time Students.....	88
7.1 Purpose.....	88
7.2 Policy.....	88
7.3 Step 1 – Identify the Student’s Category	90
7.4 Step 2 – Assess the Student’s Costs	92
7.5 Step 3 – Assess the Student’s Resources	95
7.6 Step 4 – Calculate the Student’s Assessed Need	103
7.7 Students with Disabilities in the WorkBC Employment Services Program	103
Chapter 8: Award Composition and Disbursement	106
8.1 Purpose.....	106
8.2 Background.....	106
8.3 Limits of Allowable Student Financial Assistance	106
8.4 Award Configuration.....	108

8.5 Award Disbursement	109
Chapter 9: Maintaining Eligibility	111
9.1 Purpose	111
9.2 Background	111
9.3 Scholastic Standard for Full-time Students	111
9.4 Withdrawals	112
9.5 Change in Institution Status or Program Eligibility (Train Out)	117
9.6 Interruption of Study	118
9.7 Verification	119
Chapter 10: Changes to Student Circumstances	120
10.1 Purpose	120
10.2 Background	120
10.3 Reassessment	120
10.4 Transferring Between Post-Secondary Institutions	122
10.5 Overawards (Loans and Grants)	123
Chapter 11: Student Financial Assistance Disbursement and Repayment	126
11.1 Purpose	126
11.2 Disbursement	127
11.3 In-Study Payment-Free and Non-Repayment Periods	128
11.4 Repayment and Repayment Assistance	133
11.5 Default on Student Loans	142
11.6 Discharge, Termination and Cancellation	145
11.7 Restrictions on Eligibility in Repayment	146
11.8 B.C. Risk-Sharing and Guaranteed Loans (before August 2000)	148
Chapter 12: Financial Assistance for Part-Time Students	150
12.1 Purpose	150
12.2 Background	150
12.3 Eligibility Criteria	151
12.4 Grants and Loans for Part-Time Students	154
12.5 Calculating Financial Need and Income Thresholds	158
12.6 Assistance Limit for Part-Time Students	160

12.7 Award Calculation	160
12.8 Award Disbursement	162
12.9 Canada-B.C. Integrated Student Loan Payments	164
12.10 T4A Information	165
Chapter 13: Application Exceptions and Appeals	166
13.1 StudentAid BC Application Exceptions.....	167
13.2 Application Exception Categories and Requirements.....	167
13.3 StudentAid BC Appeals	171
13.4 Appeals – Categories and Requirements	173
Chapter 14: Tables and Schedules	183
Table 1: Tuition and Mandatory Fees.....	183
Table 2: Books and Supplies (including computer costs).....	184
Table 3: Student Living Allowances.....	185
Table 4: Child Care Ceilings	188
Table 5: Parental Living Allowance	189
Table 6: Parental Contribution Formula	190
Table 7a: Income Thresholds for Maximum Canada Student Grants.....	190
Table 7b: CSG-FTDEP Family Income Eligibility Thresholds for Loan Year 2026/27	191
Table 7c: Family Income Eligibility Thresholds for Part-Time Student Loan (CSL-PT).....	191
Table 8: Return Transportation	192
Table 9: Additional Transportation Allowance.....	193
Table 10a: Income Thresholds for B.C. Access Grant Full-time (Programs that are less than two years in length).....	193
Table 10b: Income Thresholds for B.C. Access Grant Full-time (Programs that are two or more years in length)	193
Table 10c: Income Thresholds for B.C. Access Grant Part-time.....	194
Schedule 1: Student File Documentation.....	195
Chapter 15: Definitions	197
Chapter 16: Contacts.....	219

Introduction

About StudentAid BC

StudentAid BC delivers provincial financial assistance programs to eligible students undertaking post-secondary education and administers the Canada Student Financial Assistance 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 disability (permanent disability or persistent or prolonged 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 Accessible Education and Training).

The purpose of StudentAid BC is to provide and administer programs that support a student's ability to access post-secondary education and future employment opportunities. At the same time, StudentAid BC has a responsibility to protect the investment of British Columbia (B.C.) taxpayers by operating a financially sustainable 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. Consequently, StudentAid BC may not cover all academic or living costs. 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, Section 1](#)).

Students in high-tuition programs or with significant financial commitments in addition to direct educational expenses may need to seek alternate sources of funding to support their education choices. The B.C. Government limits tuition and mandatory fee increases to the rate of inflation. The limit for tuition and mandatory fees is 2% (for more information, see the [Tuition Limit Policy](#) webpage).

Financial planning is recommended before deciding to pursue post-secondary studies to ensure that sufficient resources are available to cover all costs. Students should review their financial situation on an ongoing basis to 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 supporting information for student applications. All information is subject to verification. Additional information about StudentAid BC, as well as forms and applications, is available [online](#).

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

The Canada Student Financial Assistance Program Policy Manual is the authoritative source on information regarding the Canada Student Financial Assistance 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 Accessibility 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 Students
 - Part-Time Students
 - B.C. Access Grant for Students with Disabilities
 - B.C. Supplemental Bursary for Students with Disabilities
 - Canada Student Grants
 - Full-Time Students
 - Full-Time Students with Dependants
 - Part-Time Students
 - Part-Time Students with Dependants
 - Students with Disabilities
 - 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
 - Pacific Leaders Loan Forgiveness Program

- Non-repayable financial assistance
 - B.C. Access Grant for Deaf Students
 - B.C. Assistance Program for Students with Disabilities
 - Canada Student Grant - Services & Equipment for Students with Disabilities
 - Learning Disability Assessment Bursary
 - Pacific Leaders Scholarships for Children of Public Servants
 - Youth Educational Assistance Fund (Legacy Program)

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

- Academic Communication Equity (formerly Post-Secondary Communication Access Services)
- Adult Upgrading Grant
- Assistance Program for Students with Disabilities
- Centre for Accessible Post-Secondary Education Resources
- Learning Disability Assessment Bursary
- Lieutenant Governor's Medal Program
- Program for Institutional Loans of Adaptive Technology
- Student Services Emergency Assistance Fund
- Provincial Tuition Waiver Program (for Former Youth in Care)
- Learning for Future Grant (for Former Youth in Care eligible for the Provincial Tuition Waiver Program)
- Targeted institution funding to provide on-campus supports to former Youth in Care eligible for the Provincial Tuition Waiver Program

Key Updates for Program Year 2026-27

StudentAid BC Key Updates

- Students studying at Canadian private institutions outside of B.C. will no longer be eligible for provincial student financial assistance (SFA). A train out provision will allow students in the same program, at the same institution, to apply to continue to receive SFA until their program is complete, or until July 31, 2029, whichever occurs first.
 - Impacted institutions that deliver programs for a regulated profession addressing labour market priorities and that are not offered at a B.C. institution may request an exemption via email to Designat@gov.bc.ca.
- Students studying at international private for-profit institutions will no longer be eligible for provincial SFA, in alignment with federal policy changes announced as part of Budget 2025 (see section on federal updates below). A train out provision will be available (see first bullet for additional train out details).
- The BC Access Grant for Students with Disabilities and the Supplemental Bursary for Students with Disabilities will only be available to students attending B.C. public institutions. A train out provision will be available (see first bullet for additional train out details).
- Canadian private institutions requesting designation for the first time, as well as those that have had a change in ownership, will not be permitted to have a student's funding directly remitted from StudentAid BC to the institution for a period of three years. International institutions are ineligible for direct tuition remittance.
- The temporary online programs policy waiving the requirement for B.C. institutions to offer an onsite equivalent for 100% online programs has been made permanent.
 - The one-year moratorium restricting SFA eligibility for net new 100% online programs offered by B.C. private institutions is extended for Program Year 2026/27. An exception to the moratorium may be considered at the discretion of StudentAid BC. To request a review of exceptional circumstances, please contact Designat@gov.bc.ca.
 - Post-secondary institutions located outside of B.C. must continue to meet basic and specific StudentAid BC [program eligibility requirements](#) to be eligible for SFA for online, blended, or other programs with a non-traditional form of delivery.
- Aviation program eligibility under the Provincial Tuition Waiver Program is permanently removed following the temporary pause on aviation program eligibility in effect for PY 2025/26.
- Clarification of institution responsibilities regarding maintaining student and institution records. If records are requested by StudentAid BC as part of compliance monitoring activities, institutions are required to submit requested records individually and in their original file format. Student attendance records will not be accepted in PDF format.

Canada Student Financial Assistance Program Key Updates

- Students studying at international private for-profit institutions will no longer be eligible for federal student financial assistance (SFA). A train out provision will allow students in the same program, at the same institution, to apply to continue to receive SFA until their program is complete, or until July 31, 2029, whichever occurs first.
- The Canada Student Grant for Full-Time Students will no longer be available to students attending for-profit private institutions in Canada. This measure will not impact students at public institutions or students at non-profit private institutions.
 - Certain programs at for-profit private institutions will be eligible for exemption. Exemptions in 2026-27 will only be granted to the following programs: nursing, early childhood education, dental hygiene, paramedic.
 - Within Canada, students at for-profit private institutions will remain eligible for the following supports:
 - Canada Student Loans
 - Canada Student Grant for Part-Time Studies
 - CSG for Full- and Part-Time Students with Dependants
 - CSG for Students with Disabilities
 - CSG for Services and Equipment for Students with Disabilities
- The temporary increase of the interest free Canada Student Loan maximum amount is extended and remains \$300 per week of study.
- The temporary increase of the Canada Student Grant maximum amounts (increased by 40% above pre-pandemic levels) are extended as follows:
 - **Canada Student Grant for Full-Time Students** (from \$375 to \$525 per month of study)
 - **Canada Student Grant for Full-Time Students with Dependants** (from \$200 to \$280 per month of study)
 - **Canada Student Grant for Students with Disabilities** (from \$2,000 to \$2,800 for the loan year)
 - **Canada Student Grant for Part-Time Studies** (from \$1,800 to \$2,520 for the loan year)
 - **Canada Student Grant for Part-Time Students with Dependants** (from \$1,920 to \$2,688 for the loan year)

Table 0.1 Student Financial Assistance Award Eligibility by Institution Type

	British Columbia Institutions			Canadian Institutions Outside B.C.			Institutions Outside Canada		
	Public	Private Non-profit	Private For-Profit	Public	Private Non-Profit	Private For-Profit	Public	Private Non-Profit	Private For-Profit
Canada Student Loan (CSL) Full-Time and Part-Time	✓	✓	✓	✓	✓	✓	✓	✓	◇
Canada Student Grant Full-time (CSG-FT)	✓	✓	◆	✓	✓	◆	✓	✓	◇
Canada Student Grant Part-time (CSG-PT)	✓	✓	✓	✓	✓	✓	✓	✓	◇
Canada Student Grant Dependants–Full-time and Part-Time (CSG-FTDEP, & CSG-PTDEP)	✓	✓	✓	✓	✓	✓	✓	✓	◇
Canada Student Grant – Disability (CSG-D) Full-time and Part-Time	✓	✓	✓	✓	✓	✓	✓	✓	◇
Canada Student Grant for Services and Equipment for Students with Disabilities (CSG-DSE)	✓	✓	✓	✓	✓	✓	✓	✓	◇
BC Student Loan (BCSL)	✓	✓	✓	✓	◆◇	◆◇	✓	✓	◇
BC Access Grant (BCAG) Full-time and Part-time	✓	×	×	×	×	×	×	×	×
BC Access Grant – Disabilities (BCAG-D)	✓	◇	◇	◇	◇	◇	◇	◇	◇
Supplemental Bursary – Disabilities Full-time and Part-time (SBSD)	✓	◇	◇	◇	◇	◇	◇	◇	◇

- ✓ **Eligible:** Students studying at the institution type are eligible for the award type.
- ×
- ◇ **Train out:** Students studying at the institution type are not eligible for the award type. Students who have received funding in the previous year and are continuing their studies at the same institution and in the same program may continue to receive funding under a train out provision (until July 31, 2029).
- ◆ **Program Exemption:** Students studying at the institution type are not eligible for the award type. Institutions may be granted a program exemption based on criteria set in federal and/or provincial policy.

Key Policy and Process Changes for Program Year 2026/27 with the Launch of SIMS for Full-Time Students

Policy

- Implementation of a weekly calculation in the need assessment.
 - Study period length is calculated in weeks by the total number of days in the study period divided by seven. If there are additional days after dividing by seven (including a partial day), the next whole week is included.
 - Study breaks may not exceed 10% of the total study-period length; any excess will be deducted from funded weeks. No single eligible break may be longer than 21 consecutive days and breaks of five days or fewer are not entered in SIMS and remain included in the funded-weeks total.
- The requirement for institution users to obtain a Business BCeID to access SIMS. The assignment of user roles is administered within SIMS.
- The number of weeks in the study period for books and supplies costs (including computer costs) has been updated to align with changes to the mid point disbursement:
 - Study-periods of 12–17 weeks are amended to 12–18 weeks.
 - Study-periods of 19–52 weeks are unchanged.

Process

- The institution designation process is administered through a Designation Request within SIMS.
- Institution users, with the appropriate user role, enter program information and associated study period information separately in SIMS.
- Programs and study period offerings are entered separately to accommodate policy distinctions, and to support the static state of program information, versus the annual changes required to study periods.
- The Withdrawal Notification form is no longer used. Post-secondary institutions must report withdrawals to StudentAid BC in SIMS. Reporting withdrawals for in-study payment-free is not available in SIMS and must be reported to the National Student Loans Service Centre.
 - The Unsuccessful Completion Notification form is no longer used. Post-secondary institutions must report unsuccessful completions to StudentAid BC in SIMS. However, reporting unsuccessful completions for in-study payment-free terms will not be available in SIMS at the time of program year launch.
 - The Early Completion of Studies Notification form is no longer used. Post-secondary institutions must report the early completion to StudentAid in SIMS.
 - The Non-punitive Withdrawal from Study Period form is no longer used. Please see [section 9.4 Non-punitive Withdrawals procedure](#) for how to process non-punitive withdrawals in SIMS.

- Upon receiving their Notice of Assessment (NOA) in SIMS, students must accept the NOA before disbursement can occur.
- Confirmation of Enrolment occurs electronically in SIMS for all students.
- Appeal requests are submitted and processed in SIMS.
- The Appendix 7 - Request for Reassessment form is no longer used. Reassessments are processed automatically when a student requests a change within their application in SIMS.
- Appendices changes:
 - Appendix 1 (Parents/Step-Parents/Sponsor/Legal Guardian Information) and Appendix 2 (Spouse/Common-Law/Partner Information) are no longer used. Parents, step-parents, sponsors, legal guardians, and spouses/common-law partners enter their information through the Supporting User portal in SIMS.
 - Appendix 3 (Institution and Program Information) has been replaced by a Program Information Request submitted within SIMS.
 - Appendix 5 (Transfer of Schools) process is not currently available in SIMS (see [Chapter 10, Section 4](#) for more information).
 - Appendix 7 (Request for Reassessment) is no longer used. Students can edit their application in SIMS before confirmation of enrolment. After confirmation of enrolment, students and institutions can use change request functions to modify an application and trigger a reassessment.
 - The Appendix 8 (Disability Programs Application) and process to have a disability application processed has been updated. To apply for accessibility program support, students will apply for disability status in SIMS, which must include a Disability Verification form and any required supporting medical documentation to be uploaded into SIMS. The Disability Verification form must be completed by a qualified medical assessor.

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](#)

[1.4.1 Basic Institution Designation Eligibility Criteria](#)

[1.4.2 Specific Institution Designation Eligibility Criteria](#)

[1.5 Policy: Designated Institution Responsibilities](#)

[1.5.1 Organizational Responsibilities](#)

[1.5.2 Administrative Responsibilities for B.C. Private Institutions](#)

[1.6 Maintaining Designation](#)

[1.6.1 Performance Monitoring](#)

[1.6.2 Enforcement Activities](#)

[1.7 Termination of Designation](#)

[1.7.1 Appeals](#)

[1.8 Institution Closure](#)

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 Post-Secondary Education and Future Skills (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 by submitting a Designation Request in the [Student Information Management System \(SIMS\)](#).

- **B.C. public post-secondary institutions** become designated through a Memorandum of Understanding. The Memorandum of Understanding is completed external to SIMS.
- **B.C. private post-secondary institutions** become designated by submitting a Designation Request in SIMS and entering into an annual Designation Agreement. Each campus must meet designation criteria assessed through a designation request. Designation requests are adjudicated by StudentAid BC, and decisions are communicated to institutions in writing. When granted, designation is effective for a single program year (August 1 to July 31).
- **All other post-secondary institutions** become designated by submitting a Designation Request in SIMS and agreeing to the terms and conditions outlined in the Designation Agreement and the StudentAid BC Policy Manual. Designation Applications are adjudicated by StudentAid BC, and decisions are communicated to institutions in writing.

If an institution designation request is denied, the institution may submit a new application that clearly demonstrates how the institution meets StudentAid BC designation eligibility criteria.

Business BCeID requirement

Institutions must have a Business BCeID account to access SIMS and to complete and submit a Designation Request (www.bceid.ca).

Institutions that have applied and been denied a Business BCeID, may contact the [BCeID Service BC Help Desk](#) for assistance.



1.4 Designation Eligibility Criteria

Institutions are evaluated for designation based on basic and specific designation eligibility criteria. This section outlines these requirements.

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

1.4.1 Basic Institution Designation Eligibility Criteria

Institutions must meet the following criteria:

1. Institutions regulated by a B.C. regulator must offer and deliver at least one program that fully meets program eligibility requirements.
 - Institutions regulated outside of B.C. may be eligible if they 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 the institution is located.
4. Be actively designated on the [Master Designation List](#) established by the Canada Student Financial Assistance Program.

Note: 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.

1.4.2 Specific Institution Designation Eligibility Criteria

In addition to the basic designation eligibility criteria, institutions must also meet specific designation eligibility criteria outlined below based on the institution type, location, and program offering.

B.C. Public institutions

- Programs of study must be approved by the institution's Senate, Academic Council, Education Council and/or Program Council and Board of Governors.

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 Regulatory Unit (PTIRU) Designation Certification.
- **Institutions offering driver training** must be licensed and in compliance with the *Motor Vehicle Act* and ICBC regulations.
- **Degree-granting institutions** must comply with the *Degree Authorization Act*, have their degree programs reviewed by the Degree Quality Assessment Board, and receive consent from the Minister of Post-Secondary Education and Future Skills.
- **Theological institutions** must have a Private Act of the Legislature and offer programs within their legislative authority. If an institution offers programs outside its legislative authority, it must meet the three eligibility criteria listed above, which apply to all institutions.

Institutions located and offering programs outside of B.C.

- **Canadian institutions that participate in the Canada Student Financial Assistance Program** must be designated by their home province.
- **Canadian institutions that do not participate in the Canada Student Financial Assistance 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
 - Be listed on the [International Association of Universities](#) website

Institutions located outside of North America delivering medical programs must meet the relevant criteria listed under 'Other international institutions' in addition to the following criteria:

- 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)
- Be approved by a member of the [Federation of Medical Regulatory Authorities of Canada](#)

Note: For additional information about the designation process, please email Designat@gov.bc.ca.

StudentAid BC Institution Designation Criteria Summary

	B.C. public institutions	B.C. Private career training institutions offering programs in B.C.	B.C. Institutions offering driver training in B.C.	B.C. Private degree-granting institutions offering programs in B.C.	B.C. Theological institutions offering programs in B.C.	Out-of-province Canadian institutions that participates in the Canada Student Financial Assistance Program	Out-of-province Canadian institutions that does not participate in the Canada Student Financial Assistance Program	U.S. institutions	Other international institutions	International institutions outside of North America delivering medical programs
Offer and deliver at least one program that fully meets the program eligibility requirements.	●	●	●	●	●	●	●	●	●	●
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 PTIRU 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 Post-Secondary Education and Future	●			●	●					
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

Designated institutions must adhere to the following responsibilities on an ongoing basis.

1.5.1 Organizational and Administrative Responsibilities

Maintaining student and institution records

- Institutions must access the Student Information Management System (SIMS) to fulfill the requirements for administering student financial assistance. A Business BCeID is required to access SIMS (see [Chapter 1 Section 3 How to Become a Designated Institution](#) for additional information).
- The institution must maintain up to date records about all institution staff, including access authorization for current institution staff and the disabling of system access for former institution staff. Institution staff includes any individual acting on behalf of the institution, including, but not limited to, employees, recruiters, contractors, and agents.
- The institutions must actively monitor all students receiving financial assistance. For each borrower, the institution must keep a file containing the required student information (see [Chapter 14, Schedule 1](#)). These records must be available for inspection upon request by the Ministry.

Reporting to StudentAid BC

- When entering programs and offerings in SIMS, or changing characteristics of previously approved programs or offerings (e.g., changes to tuition, program dates, study breaks etc.), the institution must accurately report to StudentAid BC information describing each program and offering as approved by the governing body overseeing delivery of the program, and/or the operation of the institution.
- The institutions must act at the earliest opportunity to prevent overawards and fraud. The institution must accurately report confirmation of enrolment for StudentAid BC funded students and notify StudentAid BC within the timelines specified of any student who fails to meet attendance criteria for full-time studies, or withdraws from their studies (see [Chapter 9, Section 3](#) for full-time studies and [Chapter 12, Section 3](#) for part-time studies, for more information).
- The institution must 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.

Institution Officials and Authorities

- The institution must ensure institution staff do not complete, create, or access applications, agreements and systems for student financial assistance on a student's behalf (including

but not limited to, student dashboard, SIMS, BC Services Card, the National Student Loans Service Centre portal, or the Master Student Financial Assistance Agreement). Students must complete their own applications and submit supporting documentation as required.

- The institution must appropriately assign authority for administrative tasks by:
 - Designating one or more institution staff as Enrolment Officer(s) who will have responsibility for registering the student and completing institution, program, and study period offering information of the student financial assistance application.
 - Designating one or more institution staff as Eligibility Officer(s) who will have responsibility for confirming student enrolment and attendance; completing the Confirmation of Enrolment; accepting and documenting tuition payments; reporting changes to a student's scholastic standing; and reporting changes to course load.
 - Providing the Ministry with the names of all institution officials responsible for confirming enrolment/attendance or signing loan documents and ensuring information is current in SIMS.
- The institution must ensure the responsibilities of the Eligibility Officer and the Enrolment Officer are not carried out by the same employee. The responsibilities described above (Enrolment Officer and Eligibility Officer) must be effectively segregated such that no employee is appointed to perform both duties. If a designated institution has fewer than 10 student borrowers who received a combined total of under \$50,000 in student financial assistance in the previous program year, an exemption may be granted upon written request and subject to Ministry approval.
- The institution must ensure that Enrolment Officers and Eligibility Officers, are familiar with the information in the StudentAid BC Policy Manual and the SIMS Instructional Guide, 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.

Other responsibilities

- The institution must 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.
- The institution must establish and publish tuition and fee policies and refund policies. Refund policies must be 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.
- The institution must inform students of their obligation to repay their student loans and the repercussions of defaulting on their student loans before a student signs their Master Student Financial Assistance Agreement (see [Chapter 4, Section 7](#) for more information).
- The institution must inform the student of StudentAid BC's direct tuition remittance policy (see [Chapter 4, Section 8](#)) and obtain the student's agreement to the remittance before the student signs their Master Student Financial Assistance Agreement and prior to requesting

that StudentAid BC remit a portion or all of a student's financial assistance directly to the institution.

1.5.2 Additional responsibilities for B.C. private post-secondary institutions

- For B.C. private post-secondary institutions delivering StudentAid BC eligible programs at multiple locations, the institution's legal signing authority must renew the Designation Agreement annually for each location.
- While the Designation Agreement is in effect, and for a period of two years following its termination, the Ministry has the right to inspect operations of the B.C. private post-secondary institution, including inspection of individual student borrowers' records.
- The Ministry may request B.C. private post-secondary institutions provide information such as attendance records, withdrawals, and tuition deducted from student financial assistance.



1.6 Maintaining Designation

To maintain designation, an institution must continue to meet the designation eligibility criteria and adhere to the institution responsibilities as outlined in [Chapter 1, Section 5](#). To assess if an institution is meeting its responsibilities, StudentAid BC conducts:

- Performance monitoring
- Enforcement activities

Non-compliance with StudentAid BC 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 several 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

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

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

Student Performance factors include:

- Student withdrawal rates
- Completion rates
- Employment rates

1.6.2 Enforcement Activities

If an institution has been assessed and appears 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 appears to be non-compliant.
- Request 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. Applications for student financial assistance will not be accepted if the institution's designation status is suspended.
- 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 signing 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.

StudentAid BC will provide the institution with a Notification of Termination.

1.7.1 Appeals

If an institution's designation is terminated due to non-compliance with StudentAid BC policy requirements, the institution may appeal the decision to the Executive Director of StudentAid BC by submitting an appeal request to Designat@gov.bc.ca within 30 calendar days of the date within the Notification of Termination. Appeals submitted after this deadline will not be considered.

Institutions appealing termination of designation must provide all of the following within the appeal request:

- Notification of Termination
- Rationale for the appeal
- Supporting documentation and information to be considered in the appeal

StudentAid BC will advise the institution in writing of the appeal 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](#) for more information).

Chapter 2: Program & Study Period Offering Eligibility for Student Financial Assistance

[2.1 Purpose](#)

[2.2 Background](#)

[2.3 Program Eligibility](#)

[2.3.1 Basic Program Eligibility Criteria](#)

[2.3.2 Additional Program Eligibility Criteria](#)

[2.3.2.1 Program Delivery](#)

[2.3.2.2 Program Features](#)

[2.3.2.3 Program Types with Specific Eligibility Criteria](#)

[2.4 Study Period Offering Eligibility](#)

[2.4.1 Basic Study Period Offering Eligibility Criteria](#)

[2.4.2 Additional Study Period Offering Eligibility Criteria](#)

[2.4.2.1 Study Period Offering Delivery](#)

[2.4.2.2 Study Period Offering Features](#)

[2.4.2.3 Study Period Offerings with Specific Eligibility Criteria](#)

[2.4.3 Study Period Offering Costs](#)

Refer to this chapter for program and study period offering eligibility policies for StudentAid BC financial assistance

2.1 Purpose

To evaluate whether a program and its associated study period offerings are 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. A program is a course or series of courses leading to a credential.

For programs that are eligible, according to StudentAid BC program eligibility criteria, StudentAid BC reviews associated study period offerings to assess whether they meet study period offering eligibility requirements and are eligible for StudentAid BC funding. A study period offering is the time between the start and end date specified in the application for student financial assistance.

Institutions must ensure that changes made during the program year, to existing programs and/or study period offerings, are reflected in SIMS and continue to meet StudentAid BC eligibility criteria. This includes changes to tuition amounts, books and supplies costs, start and/or end dates, study break duration, etc.

2.3 Program Eligibility

There are basic program eligibility criteria that all programs must meet and additional program eligibility criteria that may apply dependent on program delivery, program features, and program-specific eligibility criteria, for programs to be eligible for student financial assistance.



2.3.1 Basic Program Eligibility Criteria

The following basic program eligibility criteria must be met by all institutions:

1. The program must lead to a formal credential (citation, certificate, diploma or degree) 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 (see [Chapter 1, Section 1.4](#) for more information).
2. The institution must offer and deliver the program on a full-time basis at 100% of a full 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 programs.

For example:

100% course load = 20 instructional hours per week

80% course load = 16 instructional hours per week

60% course load = 12 instructional hours per week

- 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 student financial assistance criteria, course load averaging is not permitted over an academic year or term but is permitted over a four-month semester for academic programs.
3. The program must be at least 12 weeks in duration within a time frame of 15 weeks.
4. The institution must establish entrance requirements for the program. 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 SkilledTradesBC, 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 eligible for funding. However, all new programs must meet the above-noted criteria.



2.3.2 Additional Program Eligibility Criteria

The program eligibility criteria below are specific to the delivery, features, or type of program, and must be met in addition to the basic program eligibility criteria listed above.

2.3.2.1 Program Delivery

a. Online or blended learning programs

Online learning, blended learning, 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.

Online programs offered by designated B.C. public and private post-secondary institutions are eligible for StudentAid BC funding if they meet basic StudentAid BC program eligibility requirements.

Note: A one-year moratorium restricting student financial assistance eligibility for new, 100% online programs, not previously approved by StudentAid BC, offered by B.C. private post-secondary institutions is in place. An exception to the moratorium may be considered at the discretion of StudentAid BC. To request a review of exceptional circumstances, please contact Designat@gov.bc.ca.

Designated institutions located outside of B.C. delivering online, blended, or other programs with a non-traditional form of delivery, must meet all basic StudentAid BC program eligibility requirements. In addition, these programs must meet one of the following requirements to be eligible for StudentAid BC funding:

- The academic or career training program with the same study period offering length is offered and delivered at 100% course load on site.
- 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 is delivered on site at the same institution.
- A student will earn academic credits for 100% 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.

These criteria are intended to enable the non-traditional program to be compared with the traditional form of delivery in terms of content and length of study, thus ensuring the full-time requirement is met.

b. 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 required fees to the institution
- Receive their formal credential from that same institution

All participating institutions must have an agreement and be 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.

c. Joint programs (B.C. public institutions only)

Joint programs refer to B.C. institution programs where a student is enrolled in one program that is delivered by two or more institutions, either concurrently or in sequence. 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 participating institutions listed on that credential.

When B.C. institutions offer joint programs, they must meet all of the following requirements:

- 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:
 - Entering program and study period offering information in the Student Information Management System (SIMS)
 - Confirming student enrolment

- Reporting scholastic standing
- Reporting withdrawals

2.3.2.2 Program Features

a. Work-Integrated Learning (WIL)

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 completing.

For the WIL experience to qualify for student financial assistance it must meet all of the following criteria:

1. Be 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)
2. Be linked to the curriculum
3. Be no more than 50% of the program (or no more than 20% for practicums and 10% for preceptorships) unless otherwise regulated as a requirement by an oversight body (e.g., [Early Childhood Educators \(ECE\) Registry](#))

If a pre-degree internship is required before a citation, 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.

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

For the field trip, field placement or travel as part of a program to qualify for student financial assistance, it must meet all of the following criteria:

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

c. International exchange

To be eligible for StudentAid BC funding, all of 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 offering
- 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 to be eligible for student financial assistance (see [Chapter 1](#) for more information)
- 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, Section 4.3](#) Study Period Offering Costs – Tuition, 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.

d. 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, Table 8](#). Any additional costs are the responsibility of the student and cannot be claimed as exceptional costs.



2.3.2.3 Program Types with Specific Eligibility Criteria

a. 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.

2.3.3 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 (under review)
- Adult Basic Education, and high school level programs (the Adult Upgrading Grant is available for eligible students in these programs. See [Chapter 5, Section 4.1](#))
- Brokered courses
- English as a second language programs, unless taken concurrently with post-secondary studies and representing no more than 20% 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 (these programs are funded by the Ministry of Education and Child Care)

2.4 Study Period Offering Eligibility

There are basic study period offering eligibility criteria that all study period offerings must meet and additional study period offering eligibility criteria that specific types of study period offerings must meet to be eligible for student financial assistance.

2.4.1 Basic Study Period Offering Eligibility Criteria

The following basic study period offering eligibility criteria must be met by all institutions:

1. A study period offering must be associated with an approved program.
2. Each study period offering must be a minimum of 12 consecutive weeks and no more than 52 consecutive weeks in length.
 - a) Exam periods are included in study period offering for the purpose of assessment.
 - b) The study period offering start date is the first day of classes, and the study period offering end date is the last day of classes, or the date of the last exam, whichever is later.
 - c) Institutions with a formalized exam period may use the last day of the month of the exam period as the study period offering end date.
 - d) The total number of days in the study period offering are calculated and divided by seven. If there are one or more additional days after dividing by seven, the next whole week is included in the study period offering calculation. E.g., study period offering September 20 – April 12: From start date to end date, the study period offering is 205 days, or 29 weeks and 2 days. Weeks of study would be rounded up to 30 weeks.
3. The study period offering may have study breaks, which are periods of time during the delivery of a study period offering when instruction is not offered, subject to the following thresholds:
 - a) Within a study period offering, study breaks of five or fewer consecutive calendar days, that would normally be instructional days, do not count towards study breaks and are considered in-study time (e.g., reading breaks of up to five consecutive calendar days). Study breaks which surpass this threshold are subject to the limits listed in sections b. and c.
 - b) Of the eligible funded study break weeks within a study period offering, no configuration of study break weeks can be longer than three consecutive weeks or 21 consecutive calendar days. The portion of the study breaks in excess of this threshold are unfunded and will be deducted from overall funded weeks for the study period offering.
 - c) The study period offering may not have breaks in study that exceed 10% (individually or cumulatively) of the study period offering length. Study breaks within the 10% threshold are considered in-study time and are eligible funded weeks within the study period offering. The portion of the study break exceeding

the 10% threshold is considered unfunded and will be deducted from overall funded weeks for the study period offering.

- d) Study break thresholds do not apply to weeks spent in work-integrated learning (WIL).
- e) Eligible funded study break weeks can be applied to the period immediately before or after a period of WIL during academic credit-based study period offerings.

2.4.2 Additional Study Period Offering Eligibility Criteria



The study period offering eligibility criteria below are specific to the delivery, features, or type of study period offering and must be met in addition to the relevant basic program eligibility criteria listed above.

2.4.2.1 Study Period Offering Delivery

a. Online programs or blended learning

A study period offering that includes online or blended learning must be associated with a program that has been approved by StudentAid BC for online delivery (see [Chapter 2, Section 3.2 Program Delivery](#) for more information).

Students in academic programs delivered through online learning must complete a minimum of nine credits in four months (that is, 60% 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.

b. Continuous Entry

Continuous entry is a flexible option for students to commence a study period offering at multiple points during a program year. All continuous entry study period offerings must have a set duration of weeks in which they must be completed.

Some instances of continuous entry are cohort-based with study period offerings set by the institution, whereas others are self-paced and start dates are selected by the student.

2.4.2.2 Study Period Offering Features

a. Work-Integrated Learning (WIL)

A study period offering that includes WIL must be associated with a program that has been approved by StudentAid BC to include WIL. See [2.3.2 Program Features](#) for more information.

b. Field trips, field placements and travel

A study period offering that includes field trips, field placements or travel must be associated with a program that has been approved by StudentAid BC to include field trips, field placements and travel. See [2.3.2.2 Program Features](#) for more information.

c. International exchange

A study period offering consisting of international exchange must be associated with a program that has been approved by StudentAid BC to include international exchange. See [2.3.2.2 Program Features](#) for more information.

Mandatory orientation periods for international exchange study period offerings are included in the study period offering for the purpose of assessment. Optional orientation periods are not included.

2.4.2.3 Study Period Offerings with Specific Eligibility Criteria**a. Aviation**

Funded study period offering weeks for students enrolled in and attending aviation programs, including those for commercial pilot, endorsements (multi-engine, instrument flight training and float) and instructors are subject to program funding maximums. See [2.3.2.3 Programs with Specific Eligibility Criteria](#).

2.4.3 Study Period Offering Costs

Post-secondary institutions must enter their study period offering costs in SIMS and confirm that the study period offering is eligible in accordance with StudentAid BC policy. The study period offering costs entered by the institution are used to determine what the institution is charging the student.

Institutions determine costs for tuition, books and supplies, and fees. These include:

a) 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 study period offering.

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

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 Loans Service Centre so that the refund can be applied to the student's outstanding debt (see [Chapter 4, Section 8](#), for more information about direct tuition remittance).

b) Mandatory Fees

Mandatory fees are costs associated with attending a post-secondary institution, or enrolment in certain programs (such as registration fees, student license, student association or Alma Mater Society fees, membership fees for overseeing bodies) and are required to be paid by all students in the institution/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 offering.

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.

c) Books and Supplies (including Computer Costs)

Books and supplies costs are costs that relate directly to the study period offering.

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 and supplies (including computer costs) are subject to the maximums listed in [Chapter 14, Table 2](#). For part-time studies see [Chapter 12, Section 5](#).

For full-time studies, 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 maximums and not within the \$500 allocated for computer costs.

- 12 - 18 week study period offering: \$1,500 books/supplies (including computer/technology costs of up to \$250, if applicable)
- 19 - 34 week study period offering: \$3,000 books/supplies (including computer/technology costs of up to \$350, if applicable)

- 35 - 52 week study period offering: \$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 permits 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.

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

d) Exceptional Costs

Exceptional costs are those that are not normally associated with attending post-secondary studies but are required for certain programs.

Allowable costs related directly to the program include:

- 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

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 eligible.

Parking costs are not considered an exceptional cost.

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 associated with the study period.

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. 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.

Student Transportation Costs

Students who require the use of a motor vehicle may submit an application exception within their application to be assessed for additional transportation allowance. This request should only be made if public transportation is not available, the student must commute more than one hour each way to and from their post-secondary institution, additional transportation for a work-integrated learning placement is required, or if the student has special circumstances that require additional travel (see [Chapter 13](#) for more information).

If a 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 [Chapter 14, Table 3](#)).

For more information about study period offering costs, please email Designat@gov.bc.ca.

Chapter 3: Student Eligibility for Student Financial Assistance

[3.1 Purpose](#)

[3.2 Background](#)

[3.3 Policy: Student Eligibility Criteria](#)

[3.3.1 Basic Student Eligibility Criteria](#)

[3.3.2 Citizenship and Status in Canada](#)

[3.3.3 Protected Persons](#)

[3.3.4 Residency Requirements](#)

[3.3.5 Dependent Students](#)

[3.3.6 Independent Students](#)

[3.3.7 Full-time Course Load](#)

[3.3.8 Specific Student Eligibility Criteria](#)

[3.4 Policy: Ineligible Students](#)

[3.4.1 Apprenticeship students](#)

[3.4.2 Incarcerated 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 the Canada Student Financial Assistance Program 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. This chapter outlines these requirements.



3.3.1 Basic Student Eligibility Criteria

All students must meet all the following criteria. Distinct eligibility criteria may apply for specific StudentAid BC programs.

1. Be a Canadian citizen, a permanent resident of Canada, or a protected person. 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, must correspond to ESDC records. If the information cannot be verified, the application will not be processed. For more information, see [3.3.2 Citizenship and Status in Canada](#).

2. Have a valid Canadian Social Insurance Number (SIN).
3. Be a resident of British Columbia. For more information, see [3.3.4 Residency Requirements](#).
4. 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 6.1](#) 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 5.2](#). See [Chapter 12](#) for part-time details.
5. Be able to demonstrate financial need as determined by StudentAid BC criteria. For more information about full-time funding, see [Chapter 7, Section 6](#). See [Chapter 12](#) for part-time details.
6. Maintain full-time student status for the entire study period. For more information, see [Chapter 3, Section 3.7](#) Full-time Course Load. See [Chapter 12](#) for part-time details.
7. Attain satisfactory scholastic standing in each period of post-secondary study. For more information on maintaining satisfactory scholastic standing, see [Chapter 9, Maintaining Eligibility](#). See [Chapter 12](#) for part-time details.
8. Attend a 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.

3.3.2 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*).

Note: International students who do not meet any of the above criteria and are not registered under the *Indian Act* are not eligible for student financial assistance.

If the applicant is a permanent resident with a permanent Social Insurance Number (SIN), they must provide their SIN.

If the applicant is a permanent resident with a 900 series SIN who is waiting for their permanent SIN, they must provide a colour copy of one (1) of the following documents:

- A valid permanent residency card
- A Confirmation of Permanent Residence (COPR) (IMM 5292 or IMM 5688)

- A Verification of Status (VOS) providing information confirming one's valid permanent residency status

Students who attain citizenship or permanent resident status partway through a semester or a 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.

3.3.3 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 must scan and upload through their StudentAid BC account all of the following documentation:

1. 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 period of study ends in April 2027, the expiry date on the temporary Social Insurance Number card/letter must be no earlier than the end of April 2027.
2. Proof of Identity (a colour copy of one of the following):
 - A Refugee Protection Identity Document, issued by Immigration, Refugees and Citizenship Canada (IRCC) as of March 2025; or
 - A Refugee Protection Claimant Document issued by IRCC prior to March 2025,
3. Proof of Protected Person or Refugee Status (a colour copy of one of the following):
 - A Notice of Decision issued by the Immigration and Refugee Board confirming the protected/refugee status; or
 - Verification of Status document issued by IRCC. Protected Persons Status Documents issued prior to January 2013 are acceptable as well.

Once the student receives their permanent Social Insurance Number card/letter, they must scan and upload their document to their StudentAid BC account or notify StudentAid BC by email at StudentAidBC@gov.bc.ca so that their student file can be updated. Additionally, students who are issued a new Social Insurance Number while having a loan associated to an old Social Insurance Number are required to report the change to the National Student Loan Service Centre. 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.

A student who is a protected person will be considered a resident of B.C. for the period of time outlined on the documentation used to verify their status. 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.

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

3.3.4 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 3](#) for definitions of dependent/independent student category.

Students may only receive student financial assistance from one province or territory at a time. Attempts to obtain student financial assistance from two or more provinces/territories 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 continue to be eligible for funding through the province in which their institution is located based on the residency policy at the time they initially applied. Residency for part-time students is determined based on the independent student criteria.
- Eligible students who do not meet any of the previously mentioned residency criteria are considered residents of the province or territory in which they currently live.

3.3.5 Dependent Students

The official residence of dependent students is determined by the residence of their parent(s) or other supporting relative(s), guardian(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 their 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.

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.

An application exception may be submitted by the student, to be classified as a resident of B.C. (see [Chapter 13](#), section [13.2.1.2 B.C. Residency](#), for more information).

3.3.6 Independent Students

Independent students are 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 a B.C. resident. 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.

If a student has lived outside of Canada for more than 12 months but had lived in B.C. for at least 12 consecutive months prior to that (or if their spouse maintained employment in B.C. for at least 12 consecutive months), the student will be considered a resident of B.C.

An independent student may also be considered a B.C. resident if any of the following apply (supporting documentation must be submitted in the application for student financial assistance):

- The student is married, and both the student and their 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 province in which neither is a resident, each student will then be considered a resident of their home 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 (e.g., pay stubs, letter from employer, etc.) in B.C. for 12 consecutive months prior to the first day of classes in the study period.
- The student is considered 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.

When a student does not qualify under any of the standard criteria, residency will be considered to be the province or territory 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.

Students may be required to provide additional information as proof of residency.

3.3.7 Full-time Course Load

A full-time course load is defined as being enrolled in and attending at least 60% of a full course load (or 40% for students with a permanent, or persistent or prolonged disability (see [Chapter 6, Section 3.5](#) for more information) in an eligible program (see [Chapter 2](#) for more information).



3.3.8 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.

- [Split Enrolment](#)
- [Unclassified Studies and Qualifying Years](#)
- [Work-Integrated Learning](#)
- [International Exchange](#)
- [Adult Upgrading Programs](#)
- [Aviation Program Students](#)
- [Course Load Averaging](#)

a) 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 to maintain their full-time status with StudentAid BC:

- The course(s) are taken through a designated institution and are an essential element of the program of study and count for credit toward the student's citation, certificate, diploma, or degree at the 'home' post-secondary institution.
- Students must complete 60% of a full course load (or 40% for students with a permanent, or persistent or prolonged disability) 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 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 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% of a full course load (or 40% for students with a permanent, or persistent or prolonged disability) requirement. The home institution is expected to report withdrawals and unsuccessful completions to StudentAid BC for students involved in split enrolments.

Post-secondary 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 the application form.

If required, the home post-secondary institution can complete a Program Information Request 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; or
- Split enrolments between three post-secondary institutions. However, the financial aid office may use discretion, providing the home post-secondary institution is willing to follow the procedures outlined above in this section.

Students taking courses at two campuses of the same post-secondary institution are not considered to be in a split enrolment situation.

b) 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 Program Record.

c) 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. 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/term at a time. Students who apply for two semesters/terms of funding (e.g., September to April) and subsequently qualify for a work placement in their first semester/term can edit their application before confirmation of enrolment. If enrolment has been confirmed, they must contact their Financial Aid Office to update their existing semester/term.

d) 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](#).

e) 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](#).

f) 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.

g) Course load averaging

Students are permitted to average the course load to equal 60% (or 40% for students with a permanent, or persistent or prolonged disability), provided the study period is no longer than four months.

Students may make exception requests or appeals if they wish to be considered for exceptional circumstances (see [Chapter 13](#) for more information).



3.4 Policy: Ineligible Students

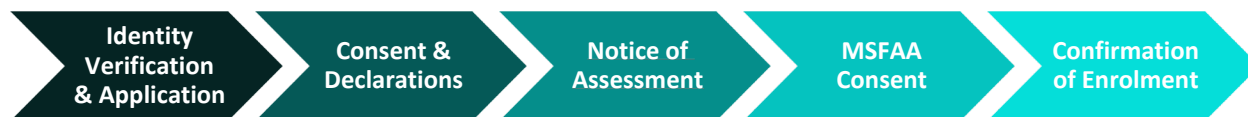
3.4.1 Apprenticeship students

Apprenticeship students are not eligible for StudentAid BC student financial assistance as apprenticeship 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 SkilledTradesBC.

3.4.2 Incarcerated students

Students who are incarcerated are not eligible for StudentAid BC student financial assistance. Funding for educational costs is available to incarcerated students through other separate government resources.

Chapter 4: Application Requirements



[4.1 Purpose](#)

[4.2 Policy: Student Financial Assistance](#)

[4.3 Background](#)

[4.4 Identity Verification & Application](#)

[4.4.1 Requirements](#)

[4.4.2 Application Deadlines](#)

[4.5 Consent and Declarations](#)

[4.5.1 Canada Revenue Agency Income Verification](#)

[4.5.2 Power of Attorney Consent](#)

[4.5.3 Student Identification and Password](#)

[4.5.4 Release of information to a trusted contact](#)

[4.5.5 Cancelling an Application for Student Financial Assistance](#)

[4.6 Notice of Assessment](#)

[4.6.1 Viewing the Assessment Results](#)

[4.6.2 Accepting the Assessment Results](#)

[4.6.3 Restrictions](#)

[4.7 MSFAA Consent](#)

[4.7.1 Student Completes the Master Student Financial Assistance Agreement \(MSFAA\)](#)

[4.8 Confirmation of Enrolment](#)

[4.8.1 Direct Tuition Remittance](#)

When a student is approved for funding, they must complete and agree to the Terms and Conditions of the Master Student Financial Assistance Agreement (MSFAA)

4.1 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, consistent and timely manner.

This chapter summarizes:

- The application requirements
- The process by which students are informed of their student financial assistance
- The responsibilities of the student and their post-secondary institution when an application is submitted to StudentAid BC

Note: For additional information related to financial assistance for part-time students, please refer to [Chapter 12](#).



4.2 Policy: Student Financial Assistance

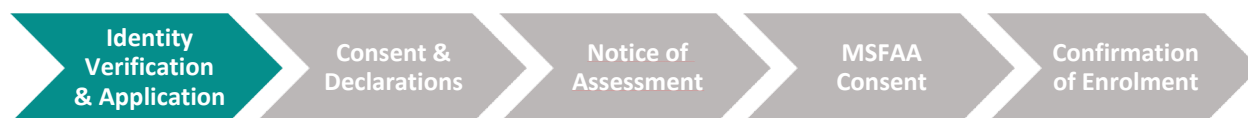
An individual must apply through the online Student Financial Assistance application to be eligible to obtain full-time or part-time student financial assistance. The Student Financial Assistance application is available through the StudentAid BC student account.

Eligibility and resulting funding are determined based on the information supplied through the application process.

4.3 Background

StudentAid BC assesses a student's financial need considering allowable costs and resources and determines financial assistance through the application.

4.4 Identity Verification & Application



4.4.1 Requirements

1. All applicants for student financial assistance must have their identity verified before they can access an application. The identity verification process for accessing the secure StudentAid BC student account happens through the use of a student's BC Services Card. Students who are ineligible for a BC Services Card may contact [StudentAid BC](#) for more information.
2. Students submit one online application for each study period.
3. A student's study period must be a minimum of 12 consecutive weeks and cannot exceed 52 consecutive weeks.

4.4.2 Application Deadlines

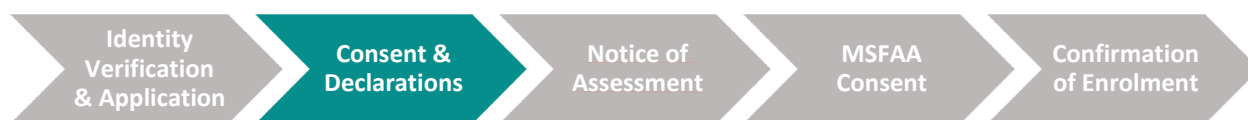
The final deadline for applications to be submitted and received by StudentAid BC (including exceptions, appeals, program information requests, change requests, and transfers) is six weeks before the study period end date.

- A submitted application refers to an application that has been received by StudentAid BC, and the student and parent or spouse (as applicable) have consented to the terms and conditions of the Canada Revenue Agency Income Verification and StudentAid BC Declaration. Edits made to an application following the initial submission will impact the confirmed submission date.

- Applications submitted and received after the application deadline may not be processed and may not be eligible for student financial assistance. Students may initiate a funding after end date appeal to have StudentAid BC reconsider their application if they meet appeal eligibility criteria (see [Chapter 13](#) for more information).
- An application is considered complete once the student agrees to the terms and conditions of the Master Student Financial Assistance Agreement and once the institution confirms enrolment.

Applications not completed before the study period end date will not be processed. Students may initiate a funding after end date appeal to have StudentAid BC reconsider their application if they meet appeal eligibility criteria (see [Chapter 13](#) for more information).

4.5 Consent and Declarations



4.5.1 Canada Revenue Agency Income Verification Consent and StudentAid BC Declaration

Upon submitting each application, or reporting a change, the student applicant and parent or partner (as applicable) must consent to the terms and conditions of the Canada Revenue Agency Consent and StudentAid BC Declaration.

4.5.2 Power of Attorney Consent

A power of attorney is only permitted to consent to the Canada Revenue Agency Consent and StudentAid BC Declaration on behalf of a student, parent or partner (as applicable), if the individual is physically unable to provide consent on their own.

Both the student assigning power of attorney, and the attorney must be 19 years of age or older.

Students who wish to have another person act as their representative for their student loan interactions with the National Student Loans Service Centre should refer to [Chapter 11](#) for more information.

4.5.3 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 staff.

4.5.4 Release of Information to a Trusted Contact

The StudentAid BC application contains a section where students can consent to the disclosure of information related to their application to a trusted contact.

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

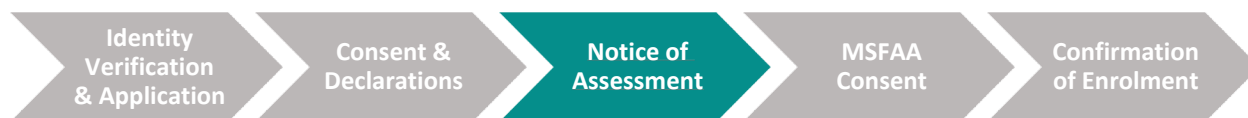
4.5.5 Cancelling an Application for Student Financial Assistance

Students can cancel an application in their student account if their institution has not yet confirmed their enrolment. If their institution has confirmed enrolment, the student should contact StudentAid BC to determine next steps (see [Chapter 16](#) for contact information).

If an application has been cancelled and the student still wishes to obtain student financial assistance, a new application must be submitted.

Note: For more detailed information regarding how to cancel an application, please visit the [StudentAid BC website](#).

4.6 Notice of Assessment



4.6.1 Viewing the assessment results

Once the application for student financial assistance has been processed, the student can view their assessment results in the Notice of Assessment (NOA) on their StudentAid BC account.

For students who must complete and submit an electronic Master Student Financial Assistance Agreement (MSFAA), the Notice of Assessment will include a 10-digit MSFAA number.

The Notice 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
- Where the funding will be sent

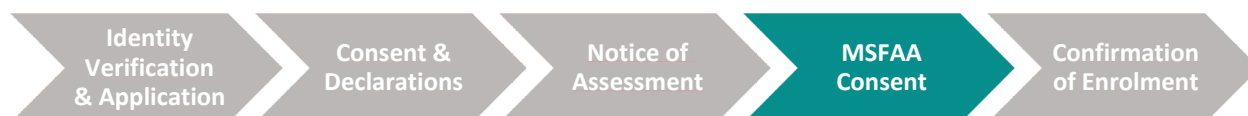
4.6.2 Accepting the Assessment Results

Students must acknowledge that they have reviewed their NOA before funding can be released.

4.6.3 Restrictions

A student may not receive an NOA, or disbursement of the funding listed on their NOA, if their application is restricted. A student's application may be restricted if further information is required to assess their eligibility, their information is being verified, or they do not meet the StudentAid BC eligibility criteria and/or federal eligibility criteria. Students with restricted applications should contact [StudentAid BC](#) for guidance on how to resolve their restrictions.

4.7 Master Student Financial Assistance Agreement (MSFAA) Consent



When a student is approved for funding, the Province of British Columbia and the student enter into a legal agreement that provides the legal framework for the funds to be disbursed to the student.

For the Province of British Columbia loan portion of student financial assistance, this legally binding agreement is either:

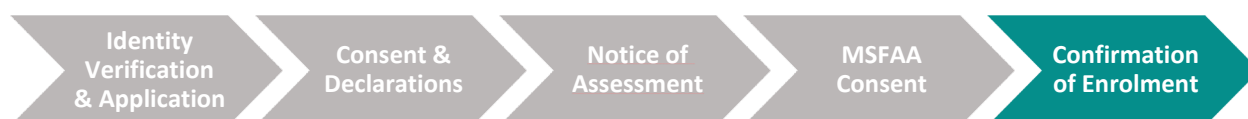
- The Master Student Financial Assistance Agreement (MSFAA) for loans issued on or after August 1, 2011; or
- The Master Student Loan Agreement and the Consolidation Agreement for loans issued prior to August 1, 2011, if an MSFAA has not been signed.

For information related to the part-time Master Student Financial Assistance Agreement, please refer to [Chapter 12](#).

4.7.1 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. The terms and conditions outline the requirements for borrowing and repayment of outstanding loan balances (see [Chapter 11, Section 2.2](#) for more information).

4.8 Confirmation of Enrolment



Funding will only be released after the post-secondary institution has confirmed that the student is enrolled in an eligible post-secondary educational program for the entire study period for which the student has applied.

The institution must also confirm that the student has met attendance requirements before confirming enrolment to release funds, where applicable. If a student is scheduled to receive more than one disbursement during their study period (the disbursement schedule is reflected on the NOA), the institution must confirm enrolment each time before funds can be issued to the student.

Post-secondary institutions can confirm enrolment up to 21 days prior to the disbursement date.

When confirming enrolment, the institution must ensure the following information is correct:

- Student name
- Disability profile status
- Application details including program name and credential
- Study period details including study period offering name, location, study intensity, study dates, study delivery, study breaks, and study costs

Post-secondary institutions must not confirm a student's enrolment if the student has withdrawn from full-time study or dropped below 60% of a full course load (or 40% for students with a permanent, or persistent or prolonged disability). Audited, duplicate, mutually exclusive courses or wait-listed courses cannot be used to meet the minimum course load requirement.

Note: For information related to part-time confirmation of enrolment, please refer to [Chapter 12, Section 8](#).

4.8.1 Direct Tuition Remittance

The post-secondary institution can request that some or all a student's funds be remitted directly to the post-secondary institution to cover the student's tuition and academic fees.

The cumulative total of all funds directed to the post-secondary institution must not exceed the cost of tuition, mandatory fees, and books and supplies as reported to StudentAid BC.

The post-secondary institution must ensure that the student agrees with any request to release all or a portion of the student's funding directly to the post-secondary institution.

Note: Canadian private institutions applying for designation for the first time, or that have had a change in ownership, are not eligible to request direct tuition remittance for a period of three years. International institutions are ineligible for direct tuition remittance. StudentAid BC retains the right to deny or revoke direct tuition remittance for any designated institution (see [Chapter 1, Section 5.2](#) for more information).

Chapter 5: Non-Repayable Financial Assistance

[5.1 Purpose](#)

[5.2 Background](#)

[5.3 Federal Programs](#)

[5.3.1 Canada Student Grant for Full-Time Students \(CSG-FT\)](#)

[5.3.2 Canada Student Grant for Full-Time Students with Dependants \(CSG-FTDEP\)](#)

[5.3.3 Canada Student Loan Forgiveness](#)

[5.4 Provincial Programs](#)

[5.4.1 Adult Upgrading Grant](#)

[5.4.2 B.C. Access Grant for Full Time Students](#)

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

[5.4.4 Lieutenant Governor's Medal Program for Inclusion Democracy and Reconciliation](#)

[5.4.5 Nurses Education Bursary](#)

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

[5.4.7 Pacific Leaders Scholarship for Children of Public Servants](#)

[5.4.8 Pacific Leaders Scholarship for Public Servants](#)

[5.4.9 Provincial Tuition Waiver Program for Former Children or Youth in Care](#)

[5.4.10 Learning for Future Grant](#)

[5.4.11 Youth Educational Assistance Fund \(YEAFF\)](#)

Non-repayable student financial assistance

includes grants, bursaries, scholarships, loan forgiveness programs for all students, and a tuition waiver program for former youth in care

5.1 Purpose

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

The programs described in this chapter are funded by the Government of Canada (for Canada Student Grants and Canada Student Loan Forgiveness), or the Province of British Columbia (for B.C. grants, bursaries, scholarships, etc.).

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.

5.2 Background

Students are considered for most student financial assistance programs described in this chapter based on the information provided on their StudentAid BC application. Some programs require a separate application or are determined by institutions, as described in this Chapter. Each student's application is subject to both a Government of Canada eligibility assessment calculation based on Canada Student Financial Assistance Program costs and resources, and a Province of British Columbia eligibility assessment calculation based on StudentAid BC costs and resources. As a











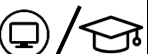

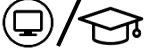
result, a federal assessed need and a provincial assessed need will be calculated and used to determine eligibility for financial assistance programs.




The Canada Revenue Agency requires the issuance of a T4A for specific non-repayable financial assistance provided to students, such as grants, bursaries and scholarships (see [Table 5.1](#)). 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*.

A T4A is issued for the calendar year in which the non-repayable financial assistance was received. T4As are issued to students in February for the previous calendar (tax) year.

For a list of T4A issuers for each non-repayable financial assistance program, refer to [Table 5.1](#).

Table 5.1 Program funding overview

Federal Programs	Funding available	How is this assessed?	T4A Issuer
Canada Student Grant for Full-Time Students	<ul style="list-style-type: none"> Up to \$525 per month of study 		NSLSC
Canada Student Grant for Full-Time Students with Dependants	<ul style="list-style-type: none"> Up to \$280 per month of study per dependant 		NSLSC
Canada Student Loan Forgiveness	<ul style="list-style-type: none"> Up to \$60,000 over five years for family doctors, family medicine residents, dentists, psychologists or pharmacists Up to \$30,000 over five years for nurse practitioners, registered nurses, registered/licensed practical nurses, registered psychiatric nurses, midwives, teachers, social workers or physiotherapists Up to \$15,000 over five years for early childhood educators, dental hygienists or personal support workers 		N/A
Provincial Programs			
Adult Upgrading Grant	<ul style="list-style-type: none"> Funding provided for adults enrolled in Adult Education Programs 		PSI
B.C. Access Grant for Full-Time Students	<ul style="list-style-type: none"> Up to \$4,000 a year for students enrolled in programs less than 2 years in length Up to \$1,000 a year for students enrolled in programs 2 or more years in length 		SABC
B.C. Loan Forgiveness Program	<ul style="list-style-type: none"> Up to 20% of the outstanding British Columbia portion of the Canada-B.C. integrated student loan per year for up to five years 		N/A
Nurses Education Bursary	<ul style="list-style-type: none"> \$2,000 per year 		SABC
Pacific Leaders B.C. Loan Forgiveness Program	<ul style="list-style-type: none"> Up to one-third of the outstanding British Columbia portion of the Canada-B.C. integrated student loan per year over three years 		N/A
Pacific Leaders Scholarships for Children of Public Servants	<ul style="list-style-type: none"> \$2,500 (one-time) 		SABC
Pacific Leaders Scholarships for Public Servants	<ul style="list-style-type: none"> \$5,000 per year for undergraduate degree, diploma, and certificate programs \$7,500 per year for master's or PhD programs 		Min.
Provincial Tuition Waiver Program For Current and Former Children or Youth in Care	<ul style="list-style-type: none"> Tuition and eligible fee waivers 		PSI
Learning for Future Grant	<ul style="list-style-type: none"> \$3,500 per year 		PSI/SABC
Youth Educational Assistance Fund	<ul style="list-style-type: none"> \$5,500 per year up to a maximum of four grants over lifetime 		Vic. Fdn

Icon	Assessed via:
	<ul style="list-style-type: none"> StudentAid BC application
	<ul style="list-style-type: none"> Separate application
	<ul style="list-style-type: none"> Application available from a B.C. Public post-secondary institution

Abbreviation	Issuer
NSLSC	National Student Loans Service Centre
SABC	StudentAid BC
PSI	Post-Secondary Institution
Min.	Ministry – funding provided by the public servant's ministry/organization
Vic. Fdn	The Victoria Foundation

5.3 Federal Programs

Overview

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

- Canada Student Grant for Full-Time Students (CSG-FT)
- 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 Canada Student Grants 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 \$4,200 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 (for example, 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 \$10,200 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 through the National Student Loans Service Centre via electronic funds transfer using the direct deposit information provided by the student.

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](#).

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



Policy

The Canada Student Grant for full-time students (CSG-FT) provides non-repayable financial assistance to students from low- and middle-income families. 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 less than the before-tax income thresholds established by the Government of Canada for the CSG-FT grant. See [Chapter 14, Table 7a](#).
- Have a federal assessed financial need of at least \$1
- Are pursuing full-time post-secondary studies leading to an undergraduate certificate, diploma, or degree, in a program of at least two years (60 weeks) duration at a designated public or non-profit private institution

Eligible students may receive up to a maximum of \$525 per month of study, based on their previous year's annual income and their family size. The CSG-FT amount is determined according to a single progressive threshold; as the total family income increases, the amount of the grant gradually decreases, to a minimum disbursement of \$100 per study period. The grant amount awarded is not 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.

Note: Students attending for-profit private institutions are not eligible for the CSG-FT. For program year 2026-27, the following programs may be eligible for exemption allowing students to continue receiving the CSG-FT: nursing, early childhood education, dental hygiene, paramedic. A train out provision will allow eligible students attending private for-profit institutions outside of Canada to continue to receive SFA until their program is complete, or until July 31, 2029, whichever occurs first (see [Chapter 9, Section 5](#) for additional information).

5.3.2 Canada Student Grant for Full-Time Students with Dependants (CSG-FTDEP)



Policy

The Canada Student Grant for full-time students with dependants (CSG-FTDEP) provides up to a maximum of \$280 per dependant for each month of full-time post-secondary study. This non-repayable financial assistance helps students from low- and middle-income families with the costs of caring for their dependants while pursuing post-secondary studies. The amount of CSG-FTDEP is calculated on a single progressive threshold resulting in the grant amount gradually decreasing as income increases, with the rate of reduction varying by family size. The grant amount awarded may exceed the amount of a student's 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
- Are pursuing full-time post-secondary studies leading to a degree, diploma, certificate or citation at a designated educational institution, including studies beyond the undergraduate level
- Have a total family income for the previous calendar year (January 1 – December 31) 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 CSG-FTDEP eligibility, students are required to upload proof of the dependant's age and proof of the dependant's permanent disability (i.e., a medical certificate or documentation proving receipt of federal or provincial disability assistance) to the application.

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.

Note: Students attending for-profit private institutions outside of Canada are not eligible for the CSG-FTDEP. A train out provision will allow eligible students to continue to receive SFA until their program is complete, or until July 31, 2029, whichever occurs first (see [Chapter 9, Section 5](#) for additional information).

5.3.3 Canada Student Loan Forgiveness

For information on the program, please visit the [Government of Canada's website](#).

5.4 Provincial Programs

Overview

Provincial non-repayable student financial assistance includes grants, bursaries, scholarships, targeted funding and loan forgiveness programs.

5.4.1 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
- Accessible Education and Training

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.

5.4.2 B.C. Access Grant for Full-Time Students



Policy

The B.C. Access Grant for Full-Time Students (BCAG- FT) provides up-front, needs-based, non-repayable financial assistance to low- and middle-income students studying full-time in eligible programs at B.C. public post-secondary institutions.

Part-time students may be eligible for the B.C. Access Grant for Part-Time Students (see [Chapter 12, Section 4.1](#) for more information).



Eligibility Criteria

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

- Meet basic StudentAid BC eligibility criteria for full-time students ([Chapter 3, Section 3.1 Basic Student Eligibility Criteria](#))
- Attend a designated B.C. public post-secondary institution
- Be enrolled in an eligible program leading to a citation, certificate, undergraduate degree, or diploma (master's and PhD programs are not eligible)
- Demonstrate at least \$1 of provincial assessed need ([Chapter 7](#))

Assessment

Students are automatically assessed for BCAG-FT eligibility when they submit a StudentAid BC application for full-time student financial assistance.

Award Calculation

Calculation of the BCAG-FT award is based on three considerations:

1. Length of program

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

- 2 years or more: \$29.41 weekly grant maximum
- Less than 2 years: \$117.65 weekly grant maximum

2. Student's total prior year annual family income and family size

Once a weekly grant maximum is determined, based on program length, a student's total family income and family size is compared to the income thresholds listed in Tables 10a and 10b in [Chapter 14](#), to determine their weekly grant amount.

Students are eligible to receive the maximum BCAG-FT award if their total family income is equal to or less than the income threshold for their family size. If their total family income is greater than the income threshold for their family size but less than the income cap for minimum grant eligibility, a progressive formula is applied to the award calculation; as the total family income increases, the BCAG-FT gradually decreases, to a minimum disbursement of \$100 per study period. Students whose total family income exceeds the income cap for minimum grant eligibility do not qualify to receive the BCAG-FT.

3. Length of the study period

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

Example 1:

A single independent student with a prior year income of \$30,000 is studying full-time in an eligible program that is two or more years in length. Their weekly grant amount is the maximum: \$29.41. This weekly amount is then multiplied by the student's study period of 34 weeks. Their BCAG-FT award is \$1,000.

Example 2:

An independent student with a family size of four and a prior year total family income of \$62,000 is studying full-time in a certificate program that is less than two years in length. They

are eligible for the maximum weekly grant amount of \$117.65. This weekly amount is multiplied by the student's study period of 34 weeks. Their BCAG-FT award is \$4,000.

Grant-to-Loan Interaction

The BCAG-FT is a fixed amount and replaces B.C. student loan funding up to the weekly loan maximum (see [Chapter 8, Section 3](#) for more information). The BCAG-FT may exceed a student's provincial assessed need.

Program Year Limit

The program year limit for the BCAG-FT is 52 weeks of grant eligibility.

Reassessment

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

Release of funding

The BCAG-FT is distributed by an electronic funds transfer via the National Student Loans Service Centre (NSLSC). If the study period is greater than 18 weeks, the grant is disbursed in two instalments: one at the start of the study period and a second at the midpoint. If the study period is 17 weeks or less or equal to 18 weeks, the grant is distributed in one instalment at the start of the study period.

5.4.3 B.C. Loan Forgiveness Program



Policy

The B.C. Loan Forgiveness Program provides a financial incentive to eligible graduates, by forgiving the B.C. portion of their Canada-B.C. integrated student loan debt. This applies to graduates who are either of the following:

- Working in a publicly funded facility in select in-demand occupations in underserved communities where access to health care is limited. A publicly funded facility is defined as any public health facility or health program funded primarily through a public agency
- Working with children 18 years of age and younger in occupations where there is an identified shortage



Eligibility 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. To be eligible for registration in the BC-LFP, applicants must meet all of the following criteria:

- Be in repayment of an outstanding Canada-B.C. integrated student loan.
- Have graduated from a designated institution.
- Be employed at a publicly funded facility in B.C.
- Be working in an eligible occupation, either with children or in an eligible underserved community.
- Not be restricted or in default, delinquent or in bankruptcy, and have no provincial or federal overaward restrictions with Canada-B.C. integrated student loans.
- Not be enrolled in full-time post-secondary studies.

To maintain eligibility for loan forgiveness, registered BC-LFP participants must meet all of the following criteria:

- Demonstrate employment during the previous 12-month period, in an eligible occupation working either with children or in an eligible underserved community.
- Demonstrate provision of a minimum of 100 hours of in-person service over a 12-month period, in an eligible occupation working either with children or in an eligible underserved community.
- Not be restricted or in default, delinquent or in bankruptcy, and have no provincial or federal overaward restrictions with Canada-B.C. integrated student loans.
- Not be enrolled in full-time post-secondary 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 1 of each year. The occupations deemed eligible for the BC-LFP will reflect labour market needs in B.C. and are determined through a consultative process between the Ministries of Post-Secondary Education and Future Skills, Health, Education and Child Care, and Children and Family Development.

Participants may only claim in-person service in an occupation, working either with children or in an eligible underserved community, for dates that occur after the occupation is identified as eligible and is published on the [StudentAid BC website](#).

Participants working in an occupation that is deemed eligible at the time of their successful registration in the BC-LFP will remain eligible for program benefits for up to five years if they perform in-person service in that 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 to the Ministry of Post-Secondary Education and Future Skills. To provide applicants with timely information, any changes to the underserved communities list will be published on the [StudentAid BC website](#) by May 1 of each year, becoming effective August 1 of that

same year. The list will be drawn from communities identified through the [Rural Practice Subsidiary Agreement](#), and will consist of both A and B designated communities.

Participants may only claim in-person service in an eligible underserved community for dates that occur after their successful registration in the BC-LFP.

Participants working in an underserved community that is deemed eligible at the time of their successful registration in the BC-LFP will remain eligible for program benefits for up to five years if they perform in-person service in that community, even if the community is subsequently removed from the list of eligible underserved communities.

Professionals working with children

Participants working in eligible professions in a publicly funded facility with children can have up to 20% 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. Participants can remain eligible for loan forgiveness for up to five years if all eligibility criteria are met each year.

Health professionals

Successful applicants working in eligible professions in a publicly funded health facility in an eligible underserved community can have up to 20% 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. Participants can remain eligible for loan forgiveness for up to five years if all eligibility criteria are met each year.

Minimum hours of in-person service

To be eligible to receive maximum loan forgiveness (20% per year) of the British Columbia portion of their outstanding Canada-B.C. integrated student loan debt, participants must provide a minimum of 400 hours of in-person service over a 12-month period of employment. Only hours served after successful registration will be considered.

Those participants who do not perform at least 400 hours of in-person service will receive a pro-rated percentage of loan forgiveness if they perform between 100 and 399 hours of in-person service (Table 5.2). Those participants who do not provide at least 100 hours of in-person service will be removed from the program and will be responsible for repayment of their loans.

Table 5.2 Minimum hours of in-person service for B.C. Student Loan debt forgiveness

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 registration in the BC-LFP, the B.C. portion of the participant's outstanding Canada-B.C. integrated student loan debt will be divided into five equal amounts (20% each). This amount of outstanding debt will be forgiven for each of five years of employment if 400+ hours of in-person service is provided each year. Participants reporting less than 400 hours of in-person service in any of the 5 years of employment will receive a pro-rated percentage of loan forgiveness based on the number of hours of in-person service reported each year, consistent with Table 5.2. Participants who do not meet the required minimum 100 hours of in-person service will be removed from the program and will be responsible for repayment of their loans. A participant whose service hours have fallen below 100 and who is on approved leave will not be required to make payments on their B.C. student loans for the duration of their approved leave.

Application requirements

To apply for the BC Loan Forgiveness Program, applicants must complete and submit the BC-LFP application form, along with the required supporting documents outlined in the application instructions, prior to or after the beginning of their eligible employment period. Only in-person service hours completed after successful registration in the BC-LFP will be considered towards the annual in-person service requirement. The BC-LFP does not provide retroactive program benefits. The BC-LFP application is available through [StudentAid BC](#).

At the end of each 12 months of employment, within 4 weeks of the participant's program anniversary date, the participant must submit a letter from their employer which confirms that they have completed 12 months of employment and provides the total number of in-person service hours worked during the 12-month period. StudentAid BC will send the participant a reminder letter one month before the anniversary date.

Participants who do not submit the letter from their employer confirming completion of the employment period and/or who have not completed the minimum hours of in-person service required to receive program benefits will be removed from the program.

Approved leave

BC-LFP participants who subsequently go on approved leave can remain enrolled in the program and receive benefits based on their previously established levels of in-person service 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. Documentation must 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 employment period, along with the confirmation of employment letter from the participant's employer.

Upon validation of documentation, StudentAid BC will use previous in-person service hours from the participant's current BC-LFP annual term, or hours from a previous BC-LFP annual term, to calculate the total in-person service hours the participant would have otherwise been expected to achieve during the period of approved leave.

Participants will be required to submit documentation for each year of ongoing documented leave while in the BC-LFP, to continue to receive program benefits based on their expected in-person service hours, until such a time as the BC-LFP five-year term concludes.

5.4.4 Lieutenant Governor's Medal Program for Inclusion, Democracy and Reconciliation

The Lieutenant Governor's Medal is awarded by public post-secondary institutions who nominate students who have promoted inclusion, democracy and/or reconciliation. Recipients receive a commemorative medal by the Lieutenant Governor of British Columbia.

Students are eligible if they are enrolled in one of the following:

- A vocational or career program less than two years in length
- A two-year diploma program, or
- A four-year undergraduate degree

For more information about the Lieutenant Governor's Medal Program for Inclusion, Democracy and Reconciliation, please visit the [StudentAid BC website](#).

5.4.5 Nurses Education Bursary



Policy

The annual Nurses Education Bursary (NEB) budget is allocated to students attending B.C. public and private post-secondary institutions, 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. StudentAid BC ranks applicants in the bursary period from highest to lowest financial need, based on their need assessment. Only approved applicants will be notified by StudentAid BC.

The bursary award amount is \$2,000 per recipient. Recipients can only receive 1 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 any of the following apply:

- They are in default on a B.C. student loan.
- They are in bankruptcy or a bankruptcy-related event.
- Their file is undergoing the verification process with StudentAid BC (see [Chapter 9, Section 7](#) for more information).
- They are a part-time student.
- They withdrew from studies prior to completion and have not met the “Reinstatement after a withdrawal” policy requirements, described below.

Withdrawal

All NEB awards are reviewed annually to determine study period completion rates. If a recipient does 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 exceptional 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 to StudentAid BC for consideration of the exceptional circumstances that led them to withdraw from the program.

5.4.6 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](#).

5.4.7 Pacific Leaders Scholarships for Children of Public Servants

Every year, up to 60 scholarships of \$2,500 are available to children of B.C. 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 in trade, technical, or vocational training, at a designated public or private post-secondary institution in B.C.

Qualified students with a parent who has been an employee of the B.C. 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](#).

5.4.8 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
- \$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](#).

5.4.9 Provincial Tuition Waiver Program for Current and Former Children or Youth in Care

Policy

To improve access to education and training, the Provincial Tuition Waiver Program waives domestic tuition and eligible fees for B.C. students who are current and former children or youth in care.

5.4.9.1 Student eligibility To be eligible for the Provincial Tuition Waiver Program, students must be studying full- or part-time, below the graduate level, at a B.C. public post-secondary institution, the Native Education College or an approved union-based trades training provider (for a list of eligible institutions, please visit the [StudentAid BC website](#)), and must meet one of the following:

- Adopted through the B.C. Ministry of Children and Family Development (MCFD) or an Indigenous Child and Family Service Agency (ICFSA)
- Formerly in the B.C. Ministry of Social Development and Poverty Reduction Child in Home of Relative program
- Currently or formerly in any of the below B.C. MCFD or ICFSA legal statuses (either while living in B.C. or while placed by MCFD or an ICFSA, on an Interprovincial Placement Agreement) at the time they turn(ed) 19, or for at least 24 months (730 days) (consecutive or accumulated in any combination)

MCFD and ICFSA legal statuses, regarding student eligibility for the Provincial Tuition Waiver Program, include the following, consecutive or accumulated, in any combination, pursuant to the *B.C. Child, Family and Community Service Act* (the Act):

- 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 a 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) 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
- Under the Personal Guardianship of a Director pursuant to the *B.C. Infants Act*

- Under the Personal Guardianship of a Director of Adoption under the *B.C. Adoptions Act*



Once approved for the Provincial Tuition Waiver Program, students may continue to access the program for eligible future studies with no requirement for reapplication. Newly approved students may claim reimbursement for domestic tuition and fees paid, from the date they meet the Provincial Tuition Waiver Program eligibility, at any time during the same fiscal year (April 1 – March 31).

5.4.9.2 Eligible courses, programs and fees



The Provincial Tuition Waiver Program covers a wide range of full-time and part-time post-secondary courses and programs below the graduate level.

Ineligible courses and programs include master's, PhD, post-graduate, and aviation courses or programs, as well as Adult Basic Education and Accessible Education and Training (please visit the [StudentAid BC website](#) for more information).

Eligible fees

The Provincial Tuition Waiver Program covers a wide variety of fees for eligible students. For examples of eligible fees, please view the [eligible fees table](#) on the [StudentAid BC webpage](#).

5.4.9.3 Exceptions

StudentAid BC has discretion on a case-by-case basis to approve exceptions to standard Provincial Tuition Waiver Program eligibility criteria related to time in care, legal status, or in a comparable agreement under Indigenous Law through a review of exceptional circumstances.

To be considered for a review of exceptional circumstances, an individual must either submit their Provincial Tuition Waiver Program application through an eligible educational institute or submit an application for an eligibility check to tuitionwaiver@gov.bc.ca. Once the application outcome is received, a request for a review of exceptional circumstances may be submitted to tuitionwaiver@gov.bc.ca.

5.4.10 Learning for Future Grant



The Learning for Future Grant provides an annual grant of \$3,500 per program year (August 1 – July 31) to assist with additional education related costs not covered by the Provincial Tuition Waiver Program (e.g., textbooks, computers and supplies).

5.4.10.1 Eligibility Criteria



To be eligible for the Learning for Future Grant, students must:

- Meet all eligibility requirements for the Provincial Tuition Waiver Program, and


- Be enrolled in a course or program of study, below the graduate level, which leads or will lead to a credential (citation, certificate, diploma or degree), where each study period is a minimum duration of six weeks, or 35 tuition hours. This includes:
 - Unclassified/qualifying studies
 - Continuing education courses and programs that
 - Lead or will lead to a credential (citation, certificate, diploma or degree)
 - Support entry to the labour market, or transition to a credentialed program, at an eligible post-secondary institution.

Single/standalone courses that do not lead to a credential are not eligible, regardless of whether they will support a student's entry to the labour market.

For courses or programs spanning two program years, a student is eligible to receive two Learning for Future Grants (one per program year) if the course or program duration is a minimum of six weeks, or 35 tuition hours, in each of the two program years.


The Learning for Future Grant is non-repayable funding issued to current and former children and youth in care who are eligible for the Provincial Tuition Waiver Program and is considered an exempt targeted resource in the assessment of a student's financial need (see [Chapter 7, Section 4](#) for more information). For more information on the Learning for Future Grant, please visit the [StudentAid BC website](#).

5.4.11 Youth Educational Assistance Fund Policy



Effective August 1, 2023, StudentAid BC implemented the Learning for Future Grant, resulting in the Youth Educational Assistance Fund being discontinued for new applications and the development of the YEAF legacy policy for those students who applied before July 31, 2023.

5.4.11.1 Eligibility Criteria



The Youth Educational Assistance Fund (YEAF) provides an annual grant of \$5,500 to former B.C. youth who are between the age of 19-24, taking at least 60% of a full course load at a designated post-secondary institution (40% for students with a permanent, or persistent or prolonged disability) in an eligible program at least 12 weeks in length that leads to a certificate, diploma or degree, and meet one of the following criteria:

- They were in the Continuing Custody of a Director designated under the *Child, Family and Community Service Act* (the Act) pursuant to section 91 of the Act.
- They were under the guardianship of a director pursuant to section 51(1)(a) of the *Infants Act*.
- They were 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 pursuant to section 54.1 of the Act.

Students are not required to apply for either full-time or part-time student financial assistance to be eligible for Youth Educational Assistance Fund.

The Youth Education Assistance Fund is non-repayable funding issued to current and former children and youth in care and is considered an exempt targeted resource. See [Chapter 7, Section 5](#) for more information.

5.4.11.2 YEAF Legacy Policy



Students who applied and were approved for the Youth Educational Assistance Fund prior to July 31, 2023, may continue to receive the Youth Educational Assistance Fund grant amount for the duration of their initial program of study, the four-year lifetime maximum, or until they turn 25, whichever comes first.

This includes students who were previously approved for Youth Educational Assistance Fund in a program or institution that is not eligible for the Learning for Future Grant. Students who are eligible for both the Youth Educational Assistance Fund and the Learning for Future Grant may not receive both grants for the same program year.



For more information on the Youth Educational Assistance Fund Legacy Policy, please visit the [StudentAid BC website](#).

Chapter 6: Accessibility Supports

[6.1 Purpose](#)

[6.2 Background](#)

[6.3 Eligibility](#)

[6.3.1 Verification of disability](#)

[6.3.2 Attestation and re-verification](#)

[6.3.3 Financial need assessment](#)

[6.3.4 Increased lifetime maximum funding limit](#)

[6.3.5 Reduced course load](#)

[6.4 Federal Financial Assistance Programs](#)

[6.4.1 Canada Student Grant for Students with Disabilities \(CSG-D\)](#)

[6.4.2 Canada Student Grant for Services and Equipment - Students with Disabilities \(CSG-DSE\)](#)

[6.4.2.1 CSG-DSE Disability Assessment Reimbursement](#)

[6.4.3 Repayment Assistance Plan for Borrowers with Disabilities \(RAP-D\)](#)

[6.4.4 Severe Permanent Disability Benefit \(SPDB\)](#)

[6.5 Provincial Financial Assistance Programs](#)

[6.5.1 B.C. Access Grant for Students with Disabilities \(BCAG-D\)](#)

[6.5.2 B.C. Supplemental Bursary for Students with Disabilities \(SBSD\)](#)

[6.5.3 B.C. Access Grant for Deaf Students \(BCAG-DS\)](#)

[6.5.4 Learning Disability Assessment Bursary \(LDAB\)](#)

[6.5.5 Assistance Program for Students with Disabilities \(APSD\)](#)

[6.5.6 B.C. Provision for Students with Severe Disabilities \(PSSD\)](#)

[6.6 Centralized Institution Support Programs](#)

[6.6.1 Accessibility and Interpreting Services](#)

[6.6.2 Centre for Accessible Post-Secondary Education Resources BC \(CAPER-BC\)](#)

[6.6.3 Academic Communication Equity – British Columbia \(ACE-BC\)](#)

[6.6.4 Public Post-Secondary Loan Program \(PPL\)](#)

[6.6.5 Program for Institutional Loans of Adaptive Technology \(PILAT\)](#)

Accessibility Supports are available to students with disabilities to address disability-related barriers to accessing post-secondary education

6.1 Purpose

Chapter 6 describes accessibility support programs administered by StudentAid BC to address barriers to post-secondary education faced by students with disabilities. These support programs include non-repayable student financial assistance, funding for assistive services and equipment, loan repayment support and debt forgiveness, and centralized post-secondary institution support services.

6.2 Background

The accessibility support programs administered by StudentAid BC are funded by the Government of Canada or the Province of British Columbia.

Financial assistance programs provide students with disabilities with non-repayable student financial assistance to address disability-related costs associated with post-secondary education (i.e., education and living-related expenses).


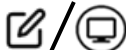













Assistive services and equipment programs provide students with disabilities with access to exceptional education-related services and technology which address accessibility-related barriers to post-secondary education.

Students who identify as having a disability (permanent, or persistent or prolonged) and who have had their disability verified ([Chapter 6, Section 3.1](#)) are automatically considered for many of the financial assistance programs described in this chapter, based on the information provided on their StudentAid BC application. However, some programs require a separate application, or their eligibility is determined by post-secondary institutions.




For information about T4As please see [Chapter 5, Section 2](#).

Table 6.1 – Accessibility Supports Overview provides a list of the accessibility support programs available to students with disabilities, along with the T4A issuer and application method for each program.

Table 6.1 – Accessibility Supports Overview

Federal Programs	Funding available	How is this accessed?	T4A Issuer
Canada Student Grant for Students with Disabilities	\$2,800 per program year		NSLSC
Canada Student Grant for Services and Equipment - Students with Disabilities	Up to \$20,000 per program year		SABC
Canada Student Grant for Services and Equipment - Students with Disabilities – Disability Assessment Reimbursement	100% of the cost of a Disability Assessment, up to \$3,500 per program year		NSLSC
Canada Repayment Assistance Program for Students with Disabilities	Reduced loan repayment based on income and disability related costs		N/A
Canada Severe Permanent Disability Benefit	Forgiveness of federal student loan debt		NSLSC
Provincial Programs			
BC Supplemental Bursary for Students with Disabilities	\$800 for full-time and \$400 for part-time students per program year		SABC
B.C. Access Grant for Students with Disabilities	Up to \$1,560 per program year		SABC
Assistance Program for Students with Disabilities	Up to \$12,000 per program year		SABC/PSI*
B.C. Access Grant for Deaf Students	Up to \$30,000 per program year		SABC
Learning Disability Assessment Bursary	One-time award up to \$3,500		PSI
Provision for Students with Severe Disabilities	Reduced loan repayment based on income and disability related costs		N/A
Centralized Institution Support Programs			
Accessible Communication Equity	Accessibility services provided to institutions based on student need		N/A
Public Post-Secondary Loan Program	Assistive technology provided to students based on need		N/A
Program for the Institutional Loan of Adaptive Technology	Accessibility services provided to institutions based on student need		N/A
Centre for Accessible Post-Secondary Education Resources	Accessibility services provided to institutions based on student need		N/A

*T4As issued by SABC only for direct payments to students. Post-secondary institutions issue T4As to students who receive payments from their post-secondary institution.

Icon	Assessed via:
	<ul style="list-style-type: none"> StudentAid BC application
	<ul style="list-style-type: none"> Separate application
	<ul style="list-style-type: none"> Secondary application through a B.C. Public post-secondary institution Accessibility Office

Abbreviation	Meaning
NSLSC	National Student Loans Service Centre
SABC	StudentAid BC
PSI	Post-Secondary Institution

6.3 Eligibility

Most StudentAid BC accessibility support programs (with the exception of the centralized institution support programs) are subject to the same general eligibility criteria which apply to all student financial assistance programs. In addition to the general eligibility criteria, students seeking access to accessibility support programs must have their disability verified as either a Permanent Disability (PD) or a Persistent or Prolonged Disability (PPD), as defined in the *Canada Student Financial Assistance Regulations*.

Permanent Disability (PD) is defined as:

“Any impairment, including a physical, mental, intellectual, cognitive, learning, communication or sensory impairment – or a functional limitation – that restricts the ability of a person to perform the daily activities necessary to pursue studies at a post-secondary school level or to participate in the labour force and that is expected to remain with the person for the person’s expected life.”

Prolonged or Persistent Disability (PPD) is defined as:

“Any impairment, including a physical, mental, intellectual, cognitive, learning, communication or sensory impairment, or a functional limitation, that restricts the ability of a person to perform the daily activities necessary to pursue studies at a post-secondary school level or to participate in the labour force and has lasted, or is expected to last, for a period of at least 12 months but is not expected to remain with the person for the person’s expected life.”

6.3.1 Verification of disability

To apply for accessibility program support, students must submit a Disability Verification form and any required supporting medical documentation to their SIMS account. The Disability Verification form must be completed by a qualified medical assessor.

Supporting documentation can be in the form of:

- Medical documentation from a qualified assessor.
- A psycho-educational assessment (to verify a Specific Learning Disorder).
- Documentation proving receipt of federal or provincial disability assistance (must meet the requirements listed below).

The documentation must include all the following:

- Describe the disability and related functional limitations (providing the specific diagnosis is optional).
- Confirm whether the applicant’s functional limitation(s) are expected to be permanent, or persistent or prolonged.

- Confirm that the applicant's functional limitations restrict their ability to perform the daily activities necessary to participate in studies at a post-secondary level or in the labour force.

6.3.2 Attestation and re-verification

Permanent Disability

Students with a verified permanent disability only need to verify their disability status once. Under exceptional circumstances, such as when a student requests changes to their disability status, a student with verified permanent disability will need to re-verify their disability.

Persistent or Prolonged Disability

Students with a verified persistent or prolonged disability will be required to attest that their disability is ongoing on each subsequent student financial assistance application.

The persistent or prolonged disability re-verification process is required under the following circumstances:

- The student has attested they no longer have a persistent or prolonged disability on a previous application
- The student's condition changes (e.g., from persistent or prolonged disability to permanent disability)
- The student experiences a break in study that extends greater than 5 years from their original disability assessment

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

6.3.3 Financial need assessment

Each student's application is subject to both a federal eligibility assessment calculation based on Canada Student Financial Assistance Program costs and resources, and a provincial eligibility assessment calculation based on StudentAid BC program costs and resources (see [Chapter 7](#) for more information).

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.

To be eligible for most accessibility support programs, students must demonstrate financial need (i.e., at least \$1 of assessed financial need).

6.3.4 Increased lifetime maximum funding limit

Students with a permanent disability, or a persistent or prolonged disability, can receive up to a maximum of 520 weeks (10 years) of assistance from the CSFA Program (instead of 340 weeks). See [Chapter 8, Section 3](#) for additional information about lifetime maximum funding limits.

6.3.5 Reduced course load

Students with a permanent disability or a persistent or prolonged disability have the option to be considered a full-time student when enrolled in a minimum of 40% of a regular course load.

Students with a permanent disability or a persistent or prolonged disability who are taking 40% - 59% of a full course load and who do not elect to be considered full-time are automatically considered to be part-time.

For students with a persistent or prolonged disability, a reduced course load is available only during years in which the persistent or prolonged disability is present (i.e., initial year of verification and subsequent years with ongoing attestation).

6.4 Federal Financial Assistance Programs



6.4.1 Canada Student Grant for Students with Disabilities (CSG-D)

Policy

The Canada Student Grant for Students with Disabilities (CSG-D) provides non-repayable student financial assistance in the amount of \$2,800 per program year (August 1 to July 31), to help with costs faced by students with a permanent disability, or a persistent or prolonged disability, when pursuing post-secondary education.



Eligibility

To be eligible for the CSG-D, students must meet all the following criteria:

- Qualify for a federal student loan
- Demonstrate at least \$1 of federally assessed financial need
- Be enrolled in full-time or part-time studies at a designated post-secondary institution
- Have a permanent disability, or a persistent or prolonged, disability ([Chapter 6, Section 3](#))

Note: Students attending international for-profit private institutions are not eligible for CSG-D. A train out provision will allow eligible students to continue to receive SFA until their program is complete, or until July 31, 2029, whichever occurs first (see [Chapter 9, Section 5](#) for additional information).

Release of funding for full-time students

The CSG-D is disbursed via electronic funds transfer using the direct deposit information provided by the student through the National Student Loans Service Centre.

Students who indicate that they have a permanent disability, or a persistent or prolonged disability on their student loan application must have their disability status verified by StudentAid BC before any student loan or grant funding can be released (see [Chapter 6, Section 3](#) for more information).

Students are advised to have their disability status verified in advance of submitting their student loan application, to avoid delays in receiving their student financial assistance.

Part-time students

The CSG-D 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](#).

6.4.2 Canada Student Grant for Services and Equipment - Students with Disabilities (CSG-DSE)



Policy

The Canada Student Grant for Services and Equipment – Students with Disabilities (CSG-DSE) provides up to \$20,000 per loan year in non-repayable student financial assistance to students with a verified disability (permanent, or persistent or prolonged), to help pay for services and equipment needed to participate in post-secondary studies.

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

A student may be eligible for the CSG-DSE in addition to receiving the Canada Student Grant for Students with Disabilities (CSG-D).

The CSG-DSE cannot be issued after a student's study period end date.



Eligibility

To be eligible for CSG-DSE, students must meet all of the following criteria:

- Qualify for a federal student loan.

- Demonstrate at least \$1 of federal assessed financial need.
- Be enrolled in full-time or part-time studies at a designated post-secondary institution.
- Have a permanent disability, or a persistent or prolonged disability ([Chapter 6, Section 3](#)).
- Have exceptional education related costs for services or equipment due to their disability.

Note: Students attending international private for-profit institutions are not eligible for the CSG-DSE. A train out provision will allow eligible students to continue to receive SFA until their program is complete, or until July 31, 2029, whichever occurs first (see [Chapter 9, Section 5](#) for additional information).

Eligible exceptional education-related services and equipment

Exceptional education-related services and equipment include eligible services and equipment that a student needs to perform the daily activities necessary to pursue post-secondary studies. Services and equipment that do not meet this requirement or are primarily intended to support students outside their post-secondary education, are not eligible.

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

Students who receive funding for assistive services or reimbursement for previously purchased assistive services, must provide receipts verifying service delivery no later than 30 days after their end of studies date. The CSG-DSE cannot be issued after a student's period of studies end date.

Applications for CSG-DSE funding for equipment during the last semester of a student's program of studies will be considered on a case-by-case basis.

Capital costs are not eligible, such as:

- Vehicle modifications
- Physical alterations to an educational institution
- Physical alterations to a student residence

Note: StudentAid BC has discretion, on a case-by-case basis, to consider exceptions to the standard costs and frequency of entitlement of CSG-DSE eligible services and equipment. Additional information may be required in cases where an exception is requested.

Overawards

On a case-by-case basis, StudentAid BC may request full or partial repayment of a CSG-DSE or the return of equipment one of the following circumstances applies:

- The grant was issued in error
- The student ceased to meet the eligibility criteria for the grant during the period of studies
- The student withdraws early from full- or part-time studies

- The grant was not used for the intended purposes

Failure to comply with a StudentAid BC request to return funding or equipment may result in the denial or reduction of future Canada Student Grants.

6.4.2.1 CSG-DSE Disability Assessment Reimbursement



Policy

Students may be eligible for reimbursement of up to 100% of the cost of a disability assessment that results in the verification of a disability (permanent, or persistent or prolonged).

The maximum amount that can be reimbursed is \$3,500 per program year. This \$3,500 is included in the total maximum CSG-DSE entitlement of \$20,000 per program year.



Eligibility

- Eligibility for reimbursement applies to costs incurred by students for medical assessments or documentation (e.g., disability assessment, psycho-educational assessment, completion of Disability Verification form, etc.), which are used to verify their disability status (permanent, or persistent or prolonged).
- There is no limit to the number of unique disabilities which can be verified. Applicants being verified for multiple disabilities may apply for reimbursement of the assessment costs associated with each disability.
- Applicants may not apply for reimbursement for a previously verified condition within the same loan year. Applicants can apply for reimbursement for verification of a previously approved condition in a different loan year (than the original verification) if there are material and relevant changes in functional limitations associated with that condition.
- To be eligible for reimbursement of assessment costs, students must have their assessment conducted during their pre-study or in-study period, up until the end of their study period.
- A Disability Assessment Reimbursement cannot be issued after a student's study end date.
- If an application for verification of disability is unsuccessful, assessment costs are not eligible for reimbursement. However, if additional information is submitted and a student's disability is subsequently verified, previously rejected documentation may be eligible for reimbursement if it was included as part of the successful verification.
- Assessments must be conducted by an assessor qualified by the applicable governing body within the jurisdiction where the assessment was conducted.

6.4.3 Repayment Assistance Plan for Borrowers with Disabilities (RAP-D)

The Repayment Assistance Plan for Borrowers with Disabilities (RAP-D) is available to borrowers who have a Canada-B.C. integrated student loan and have a verified disability (permanent, or persistent or prolonged). The RAP-D program helps borrowers manage their integrated student loan by allowing them to pay back what they can reasonably afford.

RAP-D 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.

For details about RAP-D, eligibility, and how to apply, please see [Chapter 11.4.3](#).

6.4.4 Severe Permanent Disability Benefit (SPDB)

Borrowers with a severe permanent disability who are unable to repay their Canada Student Loans may be eligible to have their debt cancelled through the Severe Permanent Disability Benefit.

For information on this program, please visit the Government of Canada's [website](#).

6.5 Provincial Financial Assistance Programs

6.5.1 B.C. Access Grant for Students with Disabilities (BCAG-D)



Policy

The B.C. Access Grant for Students with Disabilities (BCAG-D) helps full-time students with a verified disability (permanent, persistent or prolonged) with the cost of education by replacing up to \$1,560 (\$30 per week of study) per loan year (52 weeks) of B.C. Student Loan funding with a non-repayable grant.



Eligibility

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

- Qualify for a B.C. student loan
- Demonstrate at least \$1 of provincial assessed financial need (see [Chapter 7](#) for more information)
- Be enrolled in an eligible full-time program at a designated B.C. public post-secondary institution
- Have a verified permanent disability or a persistent or prolonged disability ([Chapter 6, Section 3](#))

6.5.2 B.C. Supplemental Bursary for Students with Disabilities (SBSD)



Policy

The B.C. Supplemental Bursary for Students with Disabilities (SBSD) is available to full-time and part-time students with a verified disability (permanent, or persistent or prolonged).

Full-time and part-time students enrolled in a course load of 40% or higher are eligible for an \$800 bursary (per program year).

Part-time students enrolled in a course load of 20-39% are eligible for a \$400 bursary (per program year).

Note: If a part-time student, studying at 20-39% of a full course load, receives \$400 in their first semester and then subsequently enrolls in 40% or more of a full course load in the next semester (within the same program year), they will be eligible for an additional \$400 in SBSB funding in the second semester. Maximum funding for full-time or part-time students must not exceed \$800 per loan year.



Eligibility

- For full-time students, qualify for a B.C. student loan and demonstrate \$1 of provincial assessed financial need.
- For part-time students, qualify for a federal part-time student loan and demonstrate \$1 of federal assessed financial need.
- Be enrolled in full-time or part-time studies at a designated B.C. public post-secondary institution.
- Have a verified permanent disability or a persistent or prolonged disability ([Chapter 6, Section 3](#)).

Application Process

Students do not need to apply for this bursary. They will be automatically assessed for the bursary if they qualify for student financial assistance and have verified their disability with StudentAid BC.

6.5.3 B.C. Access Grant for Deaf Students (BCAG-DS)



Policy

The B.C. Access Grant for Deaf Students (BCAG-DS) provides up to \$30,000 per program year to eligible deaf and hard of hearing students, to help with the additional costs of attending a post-secondary institution where curriculum is delivered in American Sign Language.



Eligibility

To be eligible for the B.C. Access Grant for Deaf Students (BCAG-DS), students must meet all the following criteria:

- Qualify for a B.C. student loan
- Demonstrate \$1 of provincial assessed financial need
- Be deaf or hard of hearing and have your auditory disability verified as a permanent disability or a persistent or prolonged disability (see [Chapter 6, Section 3](#) for more information).
- Be attending an eligible, designated post-secondary institution, where the curriculum is delivered primarily in American Sign Language (see below)

- Be enrolled in a full-time course load (60% or greater). The reduced course load policy for students with a verified permanent disability or persistent or prolonged disability does not apply to the BCAG-DS (see [Chapter 6, Section 3.5](#) for more information).

Eligible post-secondary institutions

- Gallaudet University in Washington, D.C.
- National Technical Institute for the Deaf in Rochester, New York

Application process

1. The student must have their disability (permanent, or persistent or prolonged) verified by StudentAid BC (see [Chapter 6, Section 3](#) for more information).
2. An official from the post-secondary institution (financial aid or registrar's office only) must confirm enrolment in SIMS to initiate payment of funds.

Disbursement of funds

The BCAG-DS is disbursed by StudentAid BC at the beginning and, where applicable, midpoint of the study period.

Withdrawal

If recipients do not complete the study period 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 who are deemed to have withdrawn are required to return any unused grant funding that is refunded by their institution to StudentAid BC.

Recipients of the BCAG-DS who have withdrawn from their program due to extenuating circumstances may request further grant funding if they return to full-time studies. The student must provide proof of the extenuating circumstances that led to their withdrawal to StudentAid BC for consideration.

6.5.4 Learning Disability Assessment Bursary (LDAB)



Policy

The Learning Disability Assessment Bursary (LDAB) is a one-time, needs-based bursary of up to \$3,500 to help eligible students with the upfront costs of a learning disability assessment (i.e., psycho-educational assessment).

A psycho-educational assessment is required to verify a learning disability as a permanent disability, or a persistent or prolonged disability ([Chapter 6, Section 3](#) for more information). For the

purposes of verifying a disability, a psycho-educational assessment must be no more than 5 years old or completed when the student was 18 years or older, to be considered valid.



Eligibility

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

- Qualify for a B.C. student loan
- Demonstrate \$1 of provincial assessed financial need
- Be studying full-time or part-time at the post-secondary level at a B.C. public post-secondary institution
- Be assessed based on the StudentAid BC learning disability screening tool and be recommended for the bursary by an Accessibility Coordinator at their post-secondary institution.

6.5.5 Assistance Program for Students with Disabilities (APSD)



Policy

The Assistance Program for Students with Disabilities (APSD) helps students with disabilities pay for the costs of exceptional education-related services and equipment. A student may receive up to \$10,000 in APSD funding per loan 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 a post-secondary level program and have exhausted their available Canada Student Grant for Services and Equipment – Students with Disabilities (CSG-DSE) funding (see [Chapter 6, Section 4.1](#) for more information).
- Enrolled in Adult Basic Education (ABE) courses (High School Diploma Upgrading, English as a Second Language or Accessible Education and Training) and are therefore not eligible for CSG-DSE.



Eligibility

Allowable assistive services and equipment

Where services and equipment are not already provided by the post-secondary institution or other agencies, APSD funding can be used for the purchase of education-related services and equipment (all CSG-DSE eligible services and equipment, except for the Disability Assessment Reimbursement). A listing of eligible services and equipment can be found in the [StudentAid BC Accessibility Program User Guide](#).

Student eligibility

Students eligible for the APSD must meet one of the following criteria:

- Be enrolled in a post-secondary program at a StudentAid BC designated public or private post-secondary institution in B.C.
- Be enrolled in an ABE program at a StudentAid BC designated public or private post-secondary institution in B.C.

Students in a post-secondary program must access and exhaust their CSG-DSE funds before accessing the APSD. Students in a mixed program which includes ABE courses and post-secondary education courses are considered enrolled in a post-secondary program, and as such are eligible for CSG-DSE funding for all enrolled courses.

Demonstrated financial need

Students enrolled in post-secondary programs must demonstrate financial need through the StudentAid BC student loan application process. Eligibility for the CSG-DSE demonstrates eligibility for the APSD.

Students studying at the ABE level must demonstrate financial need by completing the income section of the [B.C. Assistance Program for Students with Disabilities application form](#). Eligibility for funding is assessed using a standard income threshold table (see [Chapter 14, Table 7a](#)) based on the student's family size.

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 withdraw from course(s) are not eligible for APSD funding again unless they can supply medical documentation confirming they withdrew for medical reasons. Other exceptional circumstances may be accepted at the discretion of the Accessibility Coordinator at B.C. public post-secondary institutions or StudentAid BC for B.C. private post-secondary institutions.

APSD institutional funding

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

The annual program funding allocation is determined based on the previous year's APSD utilization and available Ministry budget.

An allowance of 8% of the institution's APSD program budget may be used to cover administrative costs associated with this program.

6.5.6 B.C. Provision for Students with Severe Disabilities (PSSD)

If a borrower is approved for the Government of Canada Severe Permanent Disability Benefit (SPDB) under the Canada Student Financial Assistance Program, the Province of British Columbia, through the B.C. Provision for Students with Severe Disabilities (PSSD) will forgive all outstanding B.C. Student Loan and B.C. grant overaward debt.

For information about the Government of Canada Severe Permanent Disability Benefit, please see [Chapter 6, Section 4.4](#).

Most borrowers do not need to submit an application to StudentAid BC for the PSSD. The Canada Student Financial Assistance Program will advise StudentAid BC of those borrowers who have been approved for the SPDB and are therefore eligible for the PSSD.

Borrowers who have a zero balance on their Canada Student Loan must apply through the Canada Student Financial Assistance Program for the PSSD. The Canada Student Financial Assistance Program will adjudicate their application and notify the Province of B.C. of the outcome.

Recipients of the PSSD are not eligible to receive any future student financial assistance from StudentAid BC.

6.6 Centralized Institution Support Programs

The intent of centralized institution support programs is to provide shared accessibility services across institutions to:

- Facilitate cost savings
- Provide quality assurance in accessibility services across institutions
- Support academic success for students

6.6.1 Accessibility and Interpreting Services

Accessibility and Interpreting Services offices at post-secondary institutions work in conjunction with the Ministry to facilitate student's access to accessibility support programs, and to increase student participation and success. Accessibility and Interpreting Services provide direct supports and services for students, including:

- Transition services (orientation, instructor-student liaison, exit planning)
- Provision and support of assistive services (tutors, interpreters, academic planning)
- Accommodation services (exam writing)
- Access to and administration of student financial assistance (grants, bursaries)

6.6.2 Centre for Accessible Post-Secondary Education Resources BC (CAPER-BC)

[The Centre for Accessible Post-Secondary Education Resources BC \(CAPER-BC\)](#) fosters increased rates of participation in and completion of post-secondary education for students requiring alternate format course and resource materials by:

- Sourcing alternate learning formats, such as digital audio books, large print texts, electronic texts and other suitable formats from other sources.
- Producing new material in alternate formats to address student requests.
- Increasing access to alternate formats to ensure equity of access and promote institutional effectiveness.
- Delivering training tools and workshops to inform service providers, institution staff and students about alternate formats, CAPER services, and accessible online learning
- Continuing to research accessible electronic resources and making them available.

6.6.3 Academic Communication Equity – British Columbia (ACE-BC)

[Academic Communication Equity – British Columbia \(ACE-BC\)](#) coordinates and assists institutions with the delivery of communication, interpreting and captioning services to students who are Deaf, hard of hearing and DeafBlind, to ensure consistency and quality of service delivery. To achieve these objectives ACE-BC provides:

- Advice to colleges, universities, institutes and agencies on providing services for students who are Deaf, hard of hearing and DeafBlind.
- Outreach and communication to students who are Deaf, hard of hearing and DeafBlind and transitioning from high school to post-secondary studies.
- Training and information for accessibility services coordinators at public post-secondary institutions to help them determine appropriate accommodations for communication equity needs.
- Training to service providers at post-secondary institutions in the use and implementation of TypeWell and other communication access technology.

6.6.4 Public Post-Secondary Loan Program (PPL)

The Public Post-Secondary Loan Program (PPL) provides for the loan of assistive technology to students with accessibility challenges who are either not eligible for Assistive Services and Equipment Programs or who are not accommodated by their institution.

Equipment may also be loaned in situations where a student's specific technological needs are still in the process of being determined, or to allow a student to try different assistive equipment and fine-tune their equipment needs prior to purchase. More information on the PPL can be accessed through [Assistive Technology British Columbia](#).

6.6.5 Program for Institutional Loans of Adaptive Technology (PILAT)

The Program for Institutional Loans of Adaptive Technology (PILAT) supports institution-level access to assistive technology for students by loaning adaptive equipment to institutions to use onsite to supplement existing institutional resources as accessibility issues arise. This can include:

- Providing adaptive technology loans when:
 - An institution seeks funding for needed technology
 - Existing equipment is under repair
 - Ordered equipment has not been received
 - Equipment needs to be tested for suitability before purchase
- 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).

PILAT also provides technical assistance and training support to institutions in the purchase and configuring of assistive technology.

Chapter 7: Financial Need Assessment Process for Full-Time Students

[7.1 Purpose](#)

[7.2 Policy](#)

[7.2.1 Overview of the financial need assessment process](#)

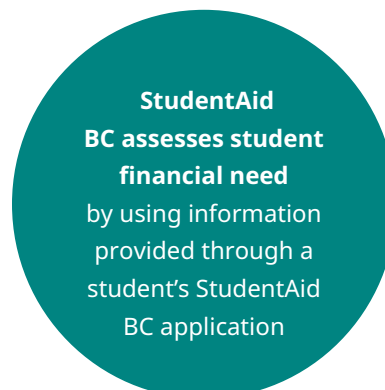
[7.3 Step 1 - Identify the Student's Category](#)

[7.4 Step 2 - Assess the Student's Costs](#)

[7.5 Step 3 - Assess the Student's Resources](#)

[7.6 Step 4 - Calculate the Student's Assessed Need](#)

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



This chapter explains how StudentAid BC assesses student financial need for full-time funding by using information provided through a student's StudentAid BC application. For the part-time financial need assessment process, please see [Chapter 12](#). 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:



7.1 Purpose

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



7.2 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's and/or their 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 Financial Assistance 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.

7.2.1 Overview of the financial need assessment process

The financial need assessment process consists of 4 steps:

1. Identify the student's category
2. Assess the student's allowable costs
3. Assess the student's resources to determine expected contributions
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.

Table 7.1 shows the Costs (items 1-8) and Resources (items 9-13) that are considered in the financial need assessment.

Table 7.1 – Need Assessment Costs and Resources

COSTS	
1.	Tuition & mandatory fees
2.	Books & supplies (includes computer & computer-related costs)
3.	Exceptional 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.	Partner contribution
13.	Parental contribution
ASSESSED NEED: Total costs less total resources	

7.3 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 the calculations within the financial need assessment, which will have an impact on the type of costs and resources that are considered, as well as eligible funding amounts.

Criteria for a dependent student

Students are considered 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.

Criteria for an independent student

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

- Are a married student 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 Financial Assistance 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);
- Are or were in the continuing care of a director of child welfare in B.C. at the time of their 19th birthday;
- 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; and/or
- Are applying for part-time funding.

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 should contact StudentAid BC for assistance to determine their correct student category.
- Students may request 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 (see [Chapter 13](#) for more information).
- 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 a marriage or common-law relationship ends, the student is considered to be either an independent student or a single parent. The student's category cannot be considered as a dependent student.
- If the spouse has arrived in Canada as a permanent resident and does not yet have a valid Social Insurance Number, the student will be assessed as a married student.
- 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 secondary 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 (formerly estranged from parents)

A student who would normally be considered a dependent student may be considered an independent student under modified independent' status (see [Chapter 13](#) for more information).

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, documentation confirming their status is required from the appropriate provincial or territorial agency.

Married/Common-law and unable to provide partner income due to domestic abuse

Students who are married or in a common-law relationship and are unable to provide partner income due to experiencing domestic abuse (intimate partner violence) may submit an application exception (see [Chapter 13](#) for more information).

7.4 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) set in federal and provincial policy. Details on allowable cost calculations are provided in [Chapter 14](#).

Overview of allowable costs**1. Tuition and mandatory fees**

The actual amount of tuition and mandatory fees as reported by the post-secondary institution.

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

The actual amount for mandatory books and supplies (includes computer and computer-related costs) as reported by the post-secondary institution, subject to the limits identified in [Table 2 in Chapter 14](#).

3. Exceptional costs

The actual amount for field trips, practicums and clinical placements (provided they are an essential element of the program) as reported by the post-secondary institution.

For students who are required to travel to a different location as a mandatory part of their program, 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 dependants 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 the home of their parent(s), step-parent, sponsor, or legal guardian;
- The suite has a separate entrance, kitchen, bathroom and living area/bedroom; and
- The student is paying fair market rent and is responsible for their share of the utilities (hydro, telephone, cable, etc. if not included in rent).

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 divided 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 aged 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 with a disability, the student may submit an application exception or change request to have those dependants considered in the need assessment (see [Chapter 13](#) for more information).

Note: Foster children may also be included as dependants.

5. Return transportation

The following students are eligible for a return transportation allowance (one return trip to their permanent home), 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

If the student falls into one of the three situations above, the student's indication of the cost of return transportation is 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 per [Table 4 in Chapter 14](#).

Only one parent can claim child care costs in their StudentAid BC application.

If the student's spouse will also be a full-time student for at least 12 weeks during the applicant's study period, half of the child care cost may be assessed to each spouse for the months when both students are in in study.

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
- Child support/spousal support payments

- Other discretionary costs

Note: An additional transportation allowance can be requested as part of the StudentAid BC application (see [Chapter 13](#) for more information).

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 Financial Assistance 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 Financial Assistance 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 divided 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 process.

The adjustments to student financial assistance are subject to the standard calculations with respect to assessed need and the weekly maximums set out in [Chapter 8](#).

7.5 Step 3 – Assess the Student's Resources

Purpose

To describe the various student and/or family resources that are included in the financial need assessment to determine an expected student, partner 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 Financial Assistance 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. Partner expected contribution
- 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. Fixed student contribution
2. Merit-based scholarships and/or needs-based bursaries
3. Targeted resources (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 Financial Assistance Program (CSFA Program) (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.
- In the student's federal need assessment, the expected contribution from students with previous year's family income above the CSFA Program income threshold will be \$1,500 plus an additional 15% 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 CSFA Program income threshold will be \$1,500 plus an additional 15% 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.

The number of study weeks used to determine the federal fixed student contribution is capped at 34 $\frac{2}{3}$ (or 34.67) weeks (i.e. an 8-month academic year) for each loan year; no student contribution will be calculated beyond this period. The number of study weeks used to determine the provincial fixed student contribution is capped at 52 weeks.

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) 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 the previous year 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 a disability (see [Chapter 6](#))
- Students with dependents
- Students who are current or former youth in care

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. Merit-based scholarships and/or needs-based bursaries

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

- Merit-based scholarships
- 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 the \$1,800 threshold is considered income and is assessed at 100%.

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.

3. Targeted Resources (government, institution, or private funding)

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

Targeted resources are those provided to help with specific educational costs, and may include funds received from municipal, provincial or federal governments and/or, the private sector. 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
- Social assistance payments intended to cover education-related costs

Exempt targeted resources

Funding provided to eligible First Nations students by the Post-Secondary Student Support Program (PSSSP) and the Métis Nation and Inuit Post-Secondary Education strategies, as well as other forms of band funding, are exempt from consideration in the assessment of need process and will not be counted as income. In addition, funding received through the Canada Learning Bond, and non-repayable provincial funding issued to current and former children and youth in care, are exempt.

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
- Subsidy or bursary for child care received only because the parent is a full-time student

Voluntary contributions

Voluntary contributions 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.

Reporting scholarships, bursaries and/or targeted resources

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 and/or targeted resources of any amount. Post-secondary institutions are not required to advise StudentAid BC of bursaries and/or scholarships awarded to students.

B. Partner expected contribution

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

- If the prior year's total annual family income is equal to or below the CSFA Program income threshold amounts in [Chapter 14, Table 7a](#), then the expected partner contribution is zero.
- If the prior year's total annual family income is above the CSFA Program income threshold, a partner contribution amount is calculated as 10% of the total family income above the CSFA Program 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 (or 34.67) weeks of study (i.e., an 8-month academic year), the number of weeks of study will be capped at 34 2/3 (or 34.67) weeks when calculating the spouse's expected contribution.

Note: Students who are unable to provide partner income due to experiencing domestic abuse (intimate partner violence) may submit an application exception (see [Chapter 13](#) for more information).

Exemptions from the partner 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 a previous year's total annual family income at or below the CSFA Program 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, the expected partner 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. The spouse or common-law partner is, at the time of the student's application, in receipt of any of the following:
 - Employment insurance benefits
 - Social assistance benefits
 - Federal or provincial disability benefits

C. Parental expected contribution (parent/step-parent/legal guardian/sponsor)

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. The parental expected contribution is based on a portion of the 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](#) for more information).

Parent(s) liability

Parent(s) are required to provide financial information as part of the student's StudentAid BC application. Completion of the parent profile and supporting user information 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 partner 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 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.
- 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 the parent profile and supporting information. 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 the parent profile and supporting information.

Parent(s) living outside Canada

Parent(s) living outside Canada are expected to complete the parent profile and supporting information as part of the Student Financial Assistance application 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 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. Total income includes, but is not limited to, income from 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.

Note: In circumstances where the student's parent(s) do not have a valid Canadian Social Insurance Number, the student must be authorized to provide their parent(s) financial information as outlined above.

Family size

The family size consists of the parent(s), the applicant as well as other dependent(s). Parents must list other dependents when providing supporting information, including:

- All children 18 years of age and under
- All children aged 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
- Foster children, where foster parent income is claimed

Moderate Standard of Living (MSOL)

The MSOL amount is 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 [Chapter 14, Table 5](#).

When listing dependents, parent(s) must indicate if their dependents will also be attending post-secondary studies and whether the dependents are claimed on their previous year's income tax return.

Parental discretionary income

Parental discretionary income is determined using information provided by the parent(s) on the parent profile. 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 [Chapter 14, Table 3](#).

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' dependents who are attending post-secondary studies 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 addition to the contribution required from income.

The total net value of parental Canadian and foreign assets, excluding RRSPs, principal residence or business, is reported on the parent profile and supporting information.

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, divided by the number of the parents' dependants who are attending post-secondary studies.

Note: StudentAid BC will consider reducing the expected contribution of the student, parent or spouse in exceptional circumstances only (see [Chapter 13](#) for more information).

7.6 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 does 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](#).

7.7 Students with Disabilities in the WorkBC Employment Services Program

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

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

Note: Students who are receiving WorkBC Employment Services funds for full educational costs and Disability Assistance funds for living costs under the *Employment and Assistance for Persons with Disabilities Act* are not eligible for StudentAid BC funding unless students can demonstrate they have eligible education-related costs not covered through WorkBC Employment Services or Disability Assistance.

Students receiving B.C. Income Assistance

Under the *B.C. Employment and Assistance Act*, Income Assistance recipients who enroll in full-time post-secondary studies are expected to apply for student financial assistance under StudentAid BC. StudentAid BC financial 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 under the Employment and Assistance for Persons with Disabilities Act

Students who are receiving Disability Assistance from the B.C. Ministry of Social Development and Poverty Reduction under the *Employment and Assistance for Persons with Disabilities Act* and their dependents are, with the approval of their Employment and Assistance Worker, 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 through Disability Assistance.

Interface Policy

All students receiving Disability Assistance under the *Employment and Assistance for Persons with Disabilities Regulation* and their dependants under the [BC Employment and Assistance \(BCEA\) Program](#) are eligible to receive student financial assistance towards educational costs only. Students receiving student financial assistance from StudentAid BC must report this to their Employment and Assistance Worker.

The Interface Policy is automatically applied when the student and/or spouse of a student indicates receipt of Disability Assistance under the BC Employment and Assistance 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 Disability Assistance. StudentAid BC funding for the dependent child (student) must be reported to the family's Employment and Assistance Worker. StudentAid BC amounts used for education-related costs may be exempted as income.

Purpose

To help people with disabilities and their dependants 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 Employment and Assistance Worker at a BC Employment and Assistance Program office that they are receiving StudentAid BC funding.

2. StudentAid BC considers the following educational expenses when assessing need:
 - **Tuition:** Actual cost of tuition and mandatory fees.
 - **Books and supplies (including computer costs):** Allowable cost as reported by the institution, subject to maximums. See Chapter 14, Table 2 for additional information.
 - **Transportation and/or miscellaneous allowance:** \$23 per each week of study for the student only (covers miscellaneous education-related costs).
 - **Dependent 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 must first apply through the [BC Bus Pass Program](#) 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 additional information in their application 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 BC Employment and Assistance Program allowable educational costs, whichever is less.

Chapter 8: Award Composition and Disbursement

[8.1 Purpose](#)

[8.2 Background](#)

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

[8.4 Award Configuration](#)

[8.5 Award Disbursement](#)

8.1 Purpose

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.

8.2 Background

Student financial assistance in British Columbia is delivered through an integrated federal-provincial model that assesses financial need and provides eligible students with an applicable combination of loans, grants, and bursaries. Award amounts and disbursement processes are governed by federal and provincial policies.

8.3 Limits of Allowable Student Financial Assistance

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 interest free loan award amounts set by the Canada Student Financial Assistance 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 that can be disbursed is \$100 per study period (including Canada Student Loan, B.C. Student Loan and federal and provincial grants and bursaries).



Weekly and lifetime maximum determine how much financial assistance a student can receive

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 (refer to [Chapter 2, Section 4.1](#)); and
- The student's grant and/or bursary eligibility.

The maximum amount of Canada Student Loan is \$300 per week of study or \$15,600 a year for a 52-week study period.

The maximum amount of B.C. Student Loan varies depending on whether a student has dependents:

- Students without dependents: maximum of \$220 per week of study
- Students with dependents: maximum of \$280 per week of study

The total combined maximum amount 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 \$520 per week of study
- Students with dependents: maximum of \$740 per week of study

Lifetime maximum funding limits (weeks and dollars)

Lifetime maximum weeks of assistance

The following maximum number of weeks apply for Canada-B.C. integrated student financial assistance eligibility including loans and/or grants:

- 340 weeks for students in non-doctoral programs;
- 520 weeks for students with a disability (permanent, or persistent or prolonged); 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 or grants) once they complete a period of studies in which they reach/exceed their maximum weeks over the entire course of their post-secondary studies. This includes all weeks of full-time study for which a loan, grant or in-study payment-free status was granted. If a student reaches/exceeds their maximum weeks of full-time study, this affects their eligibility for part-time financial assistance (see [Chapter 12, Section 4](#) for more information).

If a student reaches the lifetime maximum weeks 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 lifetime maximum weeks is reached, the student enters a six-month non-repayment period at the end of their current study period. If the student remains in continuous full-time studies and they are not otherwise restricted, they are eligible for payment deferral in-study payment-free status (formerly in-study interest-free). See [Chapter 11](#) for more information.

Lifetime maximum award for B.C. Student Loans

The lifetime maximum dollar limit for B.C. Student Loans is \$50,000 (regardless of program length). This maximum includes all B.C. loan funding provided in the form of Canada-B.C. integrated student loans and, prior to August 1, 2011, any B.C. Risk-Sharing and Guaranteed student loans, issued to students.

When a student reaches the lifetime limit of \$50,000 during their study period, no additional B.C. Student Loan funding will be provided.

Students may submit an appeal request if they wish to be considered for exceptional circumstances (see [Chapter 13](#) for more information).

8.4 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 of at least \$1.

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 up to the weekly maximum of \$300, is applied to 60% of the federal assessed need.
2. B.C. Student Loan Funding, up to the weekly maximum of \$220, is applied to 40% of the provincial assessed need for students without dependants. B.C. Student Loan funding, up to a weekly maximum of \$280 per week, is applied to 40% of the provincial need for students with dependants.
3. Canada Student Grant funding is then applied, first towards any federal assessed need not met by Canada Student Loan funding and then replacing the Canada Student Loan. Any remaining Canada Student Grant funding is then applied to the provincial unmet need before replacing B.C. Student Loan funding.

For students with dependants, 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 \$740 weekly maximum.

In addition, awards can be assessed using the Interface Policy ([Chapter 7, Section 7](#)) for students receiving Disability Assistance under the *Employment and Assistance for Persons with Disabilities Act*.

For information on eligibility for Canada Student Grants and the B.C. Access Grant, see [Chapter 5, Section 3](#), and [Chapter 5, Section 4.2](#), respectively.

Note: Students attending private Canadian institutions outside B.C. are not eligible for provincial student financial assistance. Students attending for-profit private institutions outside Canada are not eligible for federal or provincial student financial assistance.

8.5 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 (e.g., over the winter holidays).

If the student's study period is equal to or less than 17 weeks:

- At the start date of the study period, 100% of the total award will be disbursed.

If the student's study period is equal to 18 weeks:

- At the start date of the study period, 50% of Canada Student Grant and 100% of Canada Student Loan, B.C. Student Loan, and B.C. Access Grant funding will be disbursed; and
- At the midpoint of the study period, the remaining portion of Canada Student Grant funding will be disbursed.

If the student's study period is greater than 18 weeks:

- At the start date of the study period, all Canada Student Loan, 50% of Canada Student Grant, and 50% 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% of the total award, a portion of the B.C. Student Loan will be released to ensure the student receives a minimum of 50% of the total award at the study period start date. The remainder of the award will be disbursed at the midpoint of the study period.

Chapter 9: Maintaining Eligibility

[9.1 Purpose](#)

[9.2 Background](#)


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

[9.4 Withdrawals](#)

[9.5 Change in Institution/Program Status \(Train Out\)](#)

[9.6 Interruption of Study](#)

[9.7 Verification](#)



Maintaining eligibility requires a certain amount of a student's course load be completed successfully

9.1 Purpose

This chapter outlines the policy requirements for a student to maintain eligibility for financial assistance. It also outlines withdrawal and interruptions of study policies.

9.2 Background

In accordance with the *Canada Student Financial Assistance Act*, students must attain a satisfactory scholastic standard to be eligible for student financial assistance. If a student withdraws from their studies or their studies are otherwise interrupted, the specific circumstances can have an impact on current and future student financial assistance.

9.3 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

Students must maintain a satisfactory scholastic standing to be eligible for student financial assistance. 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 verified disability status (see [Chapter 6](#) for more information). All courses must lead to a citation, certificate, diploma or degree.

StudentAid BC follows the Canada Student Financial Assistance 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 re-assessed in one of the two following ways.

1. Submitting an appeal request to have the requirement waived (see [Chapter 13](#) for more information).
2. Completing two terms/semesters (or one program year as defined by the post-secondary institution) of full-time study at a designated institution without the assistance of student loans and by contacting StudentAid BC to request reinstatement.

Students who are successful in appeal or reinstatement 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 part-time student financial assistance, 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. Post-secondary institutions must report to StudentAid BC within six weeks when a student who is receiving 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 in the Student Information Management System (SIMS).

9.4 Withdrawals

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 initiate an appeal to have StudentAid BC reconsider their application if they meet appeal eligibility criteria (see [Chapter 13](#) for more information).

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% (40% for students with verified disability status) attendance for three consecutive calendar weeks of study
- Misses too many days/hours to 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% of a full course load (or 40% for students with a verified disability status), the withdrawal date is either:

- The date the student's course load dropped below the required percentage
- 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 in the study period of the StudentAid BC application. The post-secondary institution will indicate in the study period that the student intends to attend between 60% and 100% of a full-time studies course load (between 40% and 100% of a full-time studies course load for students with verified disability status). If the student is enrolled in 100% of a full-time studies course load, the student is expected to attend 100% 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% of 20 hours) or, for students with verified disability status less than 8 hours per week (40% of 20 hours), for three consecutive calendar weeks (Sunday to Saturday).
- 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 post-secondary institution must report the withdrawal to StudentAid BC 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 in the funded study period.

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 is reported, StudentAid BC will:

1. Pro-rate the award
2. Place the student's name on the Restricted List for an overaward
3. Notify the student
4. Notify the National Student Loans 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 more information on withdrawal overawards.

4. Report withdrawals of students on in-study payment-free status on Canada-B.C. integrated student loans

Students who withdraw and do not have current student loans but are on in-study payment-free status for previous Canada-B.C. integrated student loans must be reported to the National Student Loans Service Centre by the post-secondary institution. Students who are on in-study payment-free status are considered in a funded term. Withdrawals and unsuccessful completion terms are counted during this time.

1. The post-secondary institution must report to the National Student Loan Service Centre the date on which the student ceased to maintain full-time studies.
2. The National Student Loans Service Centre will adjust the payment-free period on the student's loans and StudentAid BC will update the student's account.

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 any of the following conditions apply:

- The student is withdrawn due to a post-secondary institution closure as outlined in [Chapter 9, Section 6](#), Interruption of Study.
- The student did not attend classes at all and repaid the disbursement in full within 30 days.
- The student attended classes for 10 days or less and repaid the disbursement in full within 30 days.
- 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.

Procedure

1. The post-secondary institution must report the date on which the student ceased to maintain full-time studies to StudentAid BC.
2. Once the student has repaid the funds in full, they must provide documentation from the National Student Loans Service Centre to StudentAid BC advising that the payment has been made.
3. StudentAid BC will confirm the payment has been made and change the withdrawal to non-punitive.

In situations where repayment within the first 30 days is 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.

Post-secondary institutions must advise StudentAid BC of the new study period end date by reporting an Early Completion of Studies.

When early completion is reported, a reassessment will be conducted. 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 a student financial assistance application for two semesters, but they do not attend the second semester, the institution must report an Early Completion to StudentAid BC to change the study end date.

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 student financial assistance 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 from which they did not successfully complete. This applies to only one additional attempt at the course. A second additional attempt is subject to approval through the submission of an appeal (see [Chapter 13](#) for more information).

9.5 Change in Institution Status or Program Eligibility (Train Out)

9.5.1 Change in Institution Status

Students who are enrolled in programs at B.C. post-secondary institutions where designation status is suspended or removed may be allowed to maintain their StudentAid BC funding to the end of their notice of assessment. Under an institution suspension or de-designation, new applications for student financial assistance will not be accepted until the post-secondary institution's designation status is fully reinstated.

9.5.2 Change in Institution or Program Eligibility

Students who are enrolled in a program at post-secondary institution where institution or program funding eligibility has been revoked may be allowed to maintain their StudentAid BC funding to complete their program.,

To be eligible for the train out provision, students must meet the following criteria:

- Were registered in a program for the previous program year and received federal and/or provincial funding in that year.
- Are registered in the same program at the same institution for which they received student financial assistance in the previous program year. The same program is defined as having the same program title, curriculum requirements, credential level, and offered by the same institution.

Funding eligibility will be limited to the specific grants and/or loan the student received in the previous program year where students are no longer eligible.

Students who transition to part-time studies or need to repeat a term remain eligible for the train out provision, provided they continue to meet general program eligibility requirements.

Students also remain eligible for the train out provision if they take a leave of absence that is formally approved by their post-secondary institution.

Students who defer their previous year institution/program acceptance and were not previously enrolled in that program, (i.e. have never received SFA for that program) are not eligible for the train out provision.

Students who withdrew from studies in the previous program year and are later re-admitted are not eligible for the train out provision.

9.6 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 closures of up to four weeks. In the event of a longer-term closure, StudentAid BC 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 3.3](#).

Interruption to education program/study period

The period of time that students are unable to attend classes due to post-secondary institution closure will be considered part of their education program/study period and will, therefore, have no impact on eligibility or disbursement of awards if students recommence studies once classes resume.

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 initiate a change request before confirmation of enrolment. After confirmation of enrolment, the institution may initiate a change request. The student may be eligible for additional funds for the study period extension.

Cancellation of semester/term

If a post-secondary institution cancels a semester or term, students receiving student financial assistance will not be penalized for non-completion of this semester. As a result, overawards will not be calculated.

Institution closure

If a designated institution ceases operations, the Ministry will contact students currently receiving StudentAid BC funding to discuss their options, including:

- Processing a non-punitive withdrawal
- Transferring 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 (see [Chapter 13](#) for more information). 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.

9.7 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 fraud.

Policy

As outlined and consented to in the declaration sections for applicants, parents and partners, the Ministry 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 for possible charges under the *Criminal Code*. Post-secondary institution staff who believe that a fraudulent act may have occurred, must submit all available information and evidence to StudentAid BC along with a statement outlining the concern. Post-secondary institution staff must co-operate fully if they are contacted by the Ministry regarding a fraud investigation.
4. StudentAid BC will not process applications for loan forgiveness programs if there is an outstanding verification on a student loan application.

Chapter 10: Changes to Student Circumstances

[10.1 Purpose](#)

[10.2 Background](#)

[10.3 Reassessment](#)

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

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

10.1 Purpose

To understand how changes in student circumstances affect eligibility for student financial assistance.

10.2 Background

StudentAid BC assesses each student's financial need based on established criteria to determine their eligibility for student financial assistance.

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.

10.3 Reassessment



A reassessment involves a non-discretionary decision or a change that may be the result of a variety of different scenarios and circumstances.

Students whose circumstances have changed since the assessment of their application must immediately report the change to StudentAid BC through their StudentAid BC account. Information on how specific changes are reported is available in Table 10.1.

StudentAid BC will reassess the student's financial need over the study period to ensure students receive the appropriate amount of student financial assistance based on their financial need.

StudentAid BC will only pro-rate the reassessment if one of the following circumstances applies:

- The birth or adoption of dependants

Students are responsible for informing StudentAid BC of any changes to their circumstances that may affect their financial need

- The student assumes guardianship (or joint or shared guardianship) of a child or other dependant

Students who wish to have expected financial contributions waived or reduced due to exceptional circumstances may submit an application exception or change request (see [Chapter 13](#) for more information).

Changes in a student's marital status or living situation during the study period are not eligible for reassessment.

Reporting changes before confirmation of enrolment

Students who have had a change in circumstances after submitting an application but before enrolment has been confirmed by their institution can report a change by logging into their StudentAid BC account and editing their application.

Requesting changes after confirmation of enrolment

Students who have had a change in circumstances after their enrolment has been confirmed by their institution will need to initiate a change through their StudentAid BC account, or their institution may initiate the change, depending on the type of change. Table 10.1 outlines the most common reasons for application reassessment, how they are initiated, and if supporting documentation is required.

Note: Institutions may be required to approve changes to program and study period information reported by students.

Table 10.1 – Types of Changes and Corresponding Requirements

Application Change Type	Requirements
PROGRAM OF STUDY	
Change of program at the same post-secondary institution	Request a change (initiated by institution)
Change of program costs	Request a change (initiated by institution)
Change in original study period end and/or start dates (varying length programs)	Request a change (initiated by institution)
Early completion of studies (fully completing a program/study period before the assessed study end date) See Chapter 9, Section 4 for more information.	Report a change (initiated by institution)
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 period end date is December.) See Chapter 9, Section 4 for more information.	<p>Procedure</p> <ol style="list-style-type: none"> 1. The post-secondary institution must report to StudentAid BC the date on which the student ceased to maintain full-time studies. 2. If the second term funding is disbursed, the student must repay the funds in full and provide documentation from the National Student Loans Service Centre to StudentAid BC advising that the payment has been made in full. If no second term funding has disbursed and the student attended 10 days or less in the second term, they must advise StudentAid BC. 3. StudentAid BC will verify the repayment has been made or funding was not disbursed and change the withdrawal to non-punitive.
MISCELLANEOUS	
Correcting error(s) on application question(s) after confirmation of enrolment	Submit a change request (initiated by student), with supporting documentation (where applicable).
Report change(s) in circumstances on application question(s) after confirmation of enrolment	Submit a change request (initiated by student), with supporting documentation (where applicable).
Request to be reassessed using income for the current program year matching the year of the application due to a significant decrease in income from the previous year.	Submit a change request (initiated by student), with supporting documentation.

10.4 Transferring Between Post-Secondary Institutions

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

This policy allows a student receiving StudentAid BC financial assistance to transfer to a different post-secondary institution during their study period without impacting their satisfactory scholastic standing or eligibility for funding.

Transferring to another institution before confirmation of enrolment

Students transferring to another post-secondary institution (or a second campus of the same post-secondary institution that has a different institution code) before their enrolment has been confirmed can log into their StudentAid BC account and edit their application or cancel and reapply.

Transferring to another institution after confirmation of enrolment

If enrolment has been confirmed, the student must notify their institution's Financial Aid Office of their intention to transfer locations.

If more than two weeks pass 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 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, the gap between the last date of attendance at the original post-secondary institution and the start at the new institution can be up to three weeks (see [Chapter 9, Section 6](#) for more information).

Year-end breaks and spring breaks are included when indicating the last day of study.



10.5 Overawards (Loans and Grants)

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. Students may have their overaward deducted from any future loan entitlement.

An overaward may be identified through reassessment initiated by a student, a post-secondary institution, or StudentAid BC.

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 loan.

Students need to advise StudentAid BC that they have paid an amount equivalent to the amount of the outstanding overaward. StudentAid BC will then review the National Student Loans Service Centre's records to confirm the payment was received.

Students can also appeal their overaward (see [Chapter 13](#) for more information).

Canada Student Grant overawards

Canada Student Grant funding that exceeds a student's assessed financial need will be deemed an overaward under the following circumstances:

a. Canada Student Grant overaward resulting from early withdrawal or change in status from full-time studies to part-time

A grant overaward will be converted to Canada Student Loans when a student withdraws or changes their status to part-time within 30 calendar days of the start date. If a second disbursement has not yet been issued, it is cancelled.

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. If a second disbursement has not yet been issued, it is cancelled.

b. Canada Student Grant overaward resulting from change in assessed financial need

A grant overaward will be converted to Canada Student Loans when a student has a change in assessed need such that they no longer have an assessed need of at least \$1.

Conversion of B.C. Access Grant to loan

A B.C. Access Grant for Full-time Students (BCAG-FT) award will be converted to a loan if any of the following circumstances apply:

- The student is no longer qualified for enrolment or is no longer enrolled as a full-time student within 30 calendar days of the study period start date.
- The student received the grant by providing inaccurate information or failing to provide relevant information.
- The appropriate ministry authority determines that the student is not entitled to the grant based on reassessment.

A BCAG-FT award will not be converted to a loan if a student withdraws from full-time studies after 30 calendar days of the study period start date. Future grant disbursements (if any) will be cancelled.

Withdrawal from full-time studies does not reduce future entitlement to BCAG-FT. However, BCAG-FT recipients are subject to StudentAid BC's withdrawal policy, as outlined in [Chapter 9, Section 4](#).

Students may appeal and have their grant-to-loan conversion reversed if they can demonstrate that their withdrawal was caused by an exceptional circumstance (see [Chapter 13](#) for more information).

Conversion of federal and provincial grants to loans based on timing of student withdrawal

Table 10.2 summarizes whether a grant is converted to a loan if a student withdraws within or after the first 30 days of a study period.

Note: Withdrawal may affect a student's grant eligibility in subsequent years. See [Chapter 5](#), [Chapter 6](#) and [Chapter 9, Section 4](#) for additional information.

Table 10.2 – Conversion of Grants to Loans Based on Timing of Withdrawal

Grant Type	Federal or provincial	Within first 30 days	After 30 days
CSG-FT	Federal	Yes	No
CSG-FTDEP	Federal	Yes	No
CSG-D	Federal	Yes	No
CSG-PT	Federal	Yes	No
CSG-PTDEP	Federal	Yes	No
CSG-DSE	Federal	No	No
AUG	Provincial	No	No
NEB	Provincial	No	No
BCAG-FT	Provincial	Yes	No
BCAG-PT	Provincial	Yes	No
BCAG-D	Provincial	No	No
BCAG-DS	Provincial	No	No
LDAB	Provincial	No	No
SBSD	Provincial	No	No
LFG	Provincial	No	No

Chapter 11: Student Financial Assistance Disbursement and Repayment

[11.1 Purpose](#)

[11.2 Disbursement](#)

[11.2.1 Master Student Financial Assistance Agreement for Canada and British Columbia](#)

[11.2.2 Funds Disbursement](#)

[11.3 In-Study Payment-Free and Non-Repayment Periods](#)

[11.3.1 In-Study Payment-Free Status](#)

[11.3.2 Non-Repayment Period](#)

[11.3.3 Medical Leave and Parental Leave](#)

[11.4 Repayment and Repayment Assistance](#)

[11.4.1 Repayment](#)

[11.4.2 Revision of Terms](#)

[11.4.3 Repayment Assistance Plan and Repayment Assistance Plan for Borrowers with Disabilities](#)

[11.5 Default on Student Loans](#)

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

[11.5.2 Rehabilitation after Default](#)

[11.6 Discharge, Termination and Cancellation](#)

[11.6.1 Bankruptcy Discharge](#)

[11.6.2 Death of a Borrower](#)

[11.6.3 Severe Permanent Disability Benefit](#)

[11.7 Restrictions on Eligibility in Repayment](#)

[11.7.1 RAP Stage 2 Restriction](#)

[11.7.2 RAP Affordable Payment Restriction](#)

[11.7.3 Delinquency Restriction](#)

[11.7.4 Default Related Restriction](#)

[11.7.5 Bankruptcy Related Restriction](#)

[11.7.6 Severe Permanent Disability Benefit Restriction](#)

[11.7.7 Administrative Measures Restriction](#)

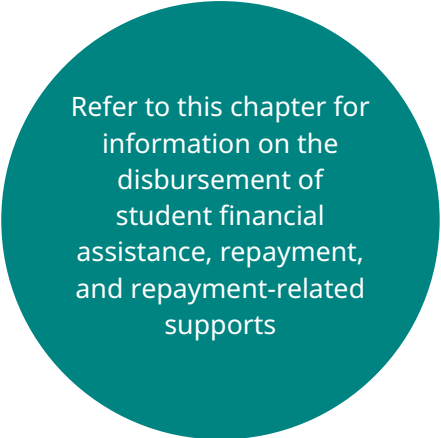
[11.7.8 Restriction After a Finding of Guilt](#)

[11.8 B.C. Risk-Sharing and Guaranteed Student Loans \(prior to August 2000\)](#)

11.1 Purpose

This chapter outlines the policy explanations for student financial assistance disbursement, loan repayment, and repayment supports related to the Canada-B.C. integrated student loan for full-time students.

For policy explanations related to disbursement and repayment of part-time student financial assistance, see [Chapter 12](#).



Refer to this chapter for information on the disbursement of student financial assistance, repayment, and repayment-related supports

11.2 Disbursement

11.2.1 Master Student Financial Assistance Agreement for Canada and British Columbia

Students must complete and agree to the terms and conditions of the Master Student Financial Assistance Agreement (MSFAA) before they can receive student financial assistance through StudentAid BC.

The MSFAA is a legal document that governs the rights and responsibilities with respect to the financial assistance the student will receive from British Columbia and the Government of Canada. The terms and conditions within the loan agreement outline the requirements on borrowing and repayment of Government of Canada and Government of British Columbia student loans.

The MSFAA does not state the amount of funding or composition of funding the student will receive. Students receive a Notice of Assessment each time they apply for funding from StudentAid BC that describes their loan and grant amounts and disbursement details. The Notice of Assessment also includes an MSFAA number.

In most cases, the MSFAA will remain active throughout the student's post-secondary studies. In the following two situations, a student must submit a new MSFAA before they can receive additional StudentAid BC funding:

- Two years have passed since the student's last Period of Studies End Date (PSED).
- The student has signed a student financial assistance agreement with another jurisdiction since the last time they received financial assistance from StudentAid BC.

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

At any time, B.C. may amend the Terms and Conditions of the MSFAA-BC by posting updated Terms and Conditions on the StudentAid BC webpage. Borrowers are responsible for regularly reviewing the StudentAid BC webpage for any updated Terms and Conditions. Amendments to the Terms and Conditions are effective as of the date of posting, and borrowers continued participation in the StudentAid BC Program constitutes acceptance of those amendments.

11.2.2 Funds Disbursement

Students who have been issued a Notice of Assessment could receive student loans and grants for up to the amount determined in their need assessment with consideration of the weekly and lifetime maximum funding limits. Students must acknowledge that they have reviewed their Notice of Assessment before funding can be released.

The NSLSC will release funds if they receive both of the following before the student's study end date:

- a valid MSFAA completed and submitted by the student
- a Confirmation of Enrolment submitted by the post-secondary institution.

Funds will only be disbursed after the study period end date under exceptional circumstances, and as approved through an appeal process.

For more information about the confirmation of enrolment process, see [Chapter 4, Section 8](#).

Funds deposited into a student's bank account

Most student financial assistance is issued through an electronic funds transfer. Funds will be deposited into the bank account specified by the student within approximately seven business days after the post-secondary institution has confirmed enrolment. The bank account must be held in the student's name, solely or jointly.

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

Funds disbursed to post-secondary institutions

Subject to agreement between the student and the post-secondary institution, some or all of a student's financial assistance may be paid directly to the post-secondary institution (see [Chapter 4, Section 8](#) for more information on direct tuition remittance).

11.3 In-Study Payment-Free and Non-Repayment Periods

11.3.1 In-Study Payment-Free Status

In-study payment-free status is the term referring to the status of a student during the period when loan repayment is not required because the student is enrolled in full-time studies. Students with in-study payment-free status who are enrolled full-time at a designated post-secondary institution, in an eligible program of study are considered in a funded study term, even if they are not receiving loans or grants. Weeks on in-study payment-free status are counted towards a student's lifetime maximum weeks of funding limits.

Enrolment in part-time studies qualifies students for in-study payment-free status on their part-time loans but does not qualify them for in-study payment-free status on their full-time loans.

If a full-time student with a part-time loan reaches their full-time maximum number of weeks threshold (i.e., 340 weeks), they can only defer payments on their full-time loans for the duration of their full-time studies. See [Chapter 8, Section 3](#), Limits of Allowable Student Financial Assistance for more information.

The period of in-study payment-free status starts on the student's Period of Studies Commencement Date (PSCD). The PSCD is the first day of the first month of the student's confirmed period of studies.

The period of in-study payment-free status ends on the student's PSED. The PSED is the last day of the last month of the student's confirmed period of studies.

There are multiple situations described below in which outstanding Canada-B.C. integrated student loans can be placed into in-study payment-free status.

1. Returning full-time students who receive further student loan funding

Students returning to full-time study who receive additional student loan funding will have their enrolment confirmed through their post-secondary institution. Confirmation of enrolment must be received by the NSLSC on or before the date the student returns to studies to ensure the student's in-study payment-free status begins as of the date the student returns to studies. See [Chapter 4, Section 4.8](#) for more information about confirmation of enrolment when receiving further funding.

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

Returning students who are not receiving further student loan funding must have their enrolment confirmed by their post-secondary institution to maintain their in-study payment-free status and to ensure that they do not enter repayment on their Canada-B.C. integrated student loan while they are in-study.

Confirmation of Enrolment must be received by the NSLSC on or before the date the student returns to studies to ensure the student's in-study payment-free status begins as of their study start date.

3. Late continuation of studies

Late continuation occurs when less than six months have elapsed between a full-time student's previously confirmed PSED and subsequent PSCD during their current period of studies, but the Confirmation of Enrolment is received after more than six months have elapsed.

This will cause the student to enter into repayment status, which could have been avoided if their confirmation of enrolment had been submitted within six months of the end of their previous PSED.

Once the NSLSC receives the Confirmation of Enrolment, the student will be returned to in-study payment-free status.

4. Reinstatement

Reinstatement occurs when more than six months elapse between the PSED of a full-time or part-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.

Once the NSLSC receives the Confirmation of Enrolment, the student will be returned to in-study payment-free status.

11.3.2 Non-Repayment Period

After a borrower ceases to be a student, there is a six-month non-repayment period between the borrower's Period of Studies End Date (PSED) and the day that the borrower enters repayment.

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

11.3.3 Medical Leave and Parental Leave

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.

While on an approved leave, borrowers are not required to make payments on either the federal or provincial portions of their Canada-B.C. integrated student loan.

The medical and parental leave is administered by NSLSC on behalf of the Province of British Columbia. For more information about how to apply, please visit the [website](#) or contact the NSLSC (see [Chapter 16](#) for contact information).

Medical leave

Medical leave is a temporary leave from Canada-B.C. integrated student loan payment obligations following a leave from studies as a result of a medical issue, including an issue 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.

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.

There is no requirement that the borrower's parental obligations prevent them from attending post-secondary education.

Eligibility

To be eligible for medical or parental leave, borrowers must meet all the following criteria:

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

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

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, even if they experience a medical or parental event after having withdrawn from their studies.

Application for leave

A borrower must submit their application for medical or parental leave during an eligibility window. The eligibility window begins on the medical event date or parental event date and ends 12 months later.

A borrower must complete the Application Form and apply for medical or parental leave within a six-month application window. The application window starts on the last day of the month in which they withdrew from post-secondary studies (i.e. the withdrawal PSED) and ends six months later.

Borrowers must submit a Medical or Parental Leave Benefit Application to the NSLSC. An application must include one of the following:

- a Medical Leave Attestation from a medical professional stating the medical event date

- a Parental Leave 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.
- When the borrower applies for medical or parental leave while in a six-month non-repayment period following studies, they are still considered on a leave from studies, and their leave period will start on the day following their approved leave.

Length of leave

Borrowers who are approved for medical or parental leave will be granted six months of leave. A borrower may extend their initial six-month leave twice, for a maximum of three six-month periods or a total of 18 months.

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. There is no penalty for a borrower who returns to post-secondary studies before the end of their approved leave period. Borrowers should have their enrolment confirmed upon their return to studies.

If the borrower does not return to their studies, they will immediately enter their six-month non-repayment period following the end of their leave and subsequently enter repayment.

The Leave Status End Date (LSED), which is the last day of the sixth month from the borrower's Leave Start Date, will become the borrower's Period of Studies End Date (PSED). This date is used to determine the non-repayment period, and the repayment start date for loan amortization.

Back-to-back leave periods

Borrowers cannot take back-to-back leave periods. Once a borrower has used 18 months or did not extend their leave of 6 or 12 months, they must 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.

Lifetime maximum weeks of student financial assistance

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 are excluded from the calculation of their lifetime maximum weeks.

See [Chapter 8.1](#) for details on lifetime maximum funding limits.

Appeals

There is no appeal process for rejected/denied leave applications. Borrowers can resubmit an application if their circumstances have changed but must meet all eligibility criteria.

11.4 Repayment and Repayment Assistance

11.4.1 Repayment

Loan Consolidation and Amortization

When a borrower enters repayment on the first day of the seventh month following the month in which they cease to be a full-time student, their Canada student loans and their B.C. student loans consolidate. Consolidation establishes a borrower's amortization or repayment period and interest rate, if applicable.

The standard amortization period set at consolidation is 9.5 years (depending on the consolidated loan amount); however, borrowers have the option to extend their amortization period to a maximum of 14.5 years if the \$25/month minimum payment requirement is met. Borrowers can also choose to reduce their amortization period. See [Section 11.4.2](#) Revision of Terms.

Table 11.1 Consolidated amortization periods by loan amount

Consolidated Loan Amount			Consolidated Amortization Period
\$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)

Note: The amortization period does not include the non-repayment period of six months after a borrower ceases to be a full-time student.

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

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.

Loan Repayment

Borrowers enter loan repayment on their Canada-B.C. integrated student loans on the first day of the seventh month after they cease to be a full-time student.

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 did not apply and get approved for medical leave or parental leave.

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).

If the borrower wishes to change certain repayment terms or to activate the pre-authorized debit, they can do this through their NSLSC online account.

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 is required to update it directly from their online NSLSC account. 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 as per the terms of their MSFAA, this will result in a returned payment.

The student loan is considered delinquent when a borrower is 90 or more days in arrears. This could affect the borrower's credit rating and prevent them from receiving further funding until the account is brought up to date. See [Chapter 11, Section 7.3](#) for delinquency restriction information.

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

Interest Rates

Interest on B.C. government issued student loans was eliminated as of February 19, 2019. Borrowers are still responsible for paying any interest that accrued on their B.C. student loans prior to February 19, 2019.

Power of Attorney Consent

Borrowers can have another person take care of their student loan dealings with the NSLSC. Borrowers should submit the [Power of Attorney \(POA\) form](#) to NSLSC to provide permission for NSLSC to discuss their account with their representative. The Power of Attorney form is available from the federal government [website](#).

11.4.2 Revision of Terms

The Revision of Terms plan is available to borrowers who have a Canada-B.C. integrated student loan in repayment with the NSLSC. Borrowers can change the terms of their repayment to extend or reduce their amortization period. They may extend their amortization period to a maximum of 15 years from their Period of Studies End Date (PSED) or Rehabilitation Repayment Start Date (RRSD), excluding any periods during which a borrower benefits from RAP Stage 1.

There is no minimum amortization period. However, payments cannot be less than \$25 regardless of the amortization period.

Temporary Minimum Payment

A borrower having difficulty repaying their Canada-B.C. integrated student loan may opt to make a temporary minimum payment of no less than \$20 per month (\$10 per loan type). The temporary minimum payment is offered in intervals of up to six months but can be taken on shorter terms. A borrower is entitled to a maximum of twelve months of temporary minimum payments per loan over the course of their current loan repayment period.

This temporary minimum payment counter only resets when PSED is updated. When the PSED is not changed following rehabilitation of loans, the temporary minimum payment counter does not reset and the borrower can only benefit for months not previously used, out of their twelve-month maximum.

For more information about the Revision of Terms, please visit the [Loan Repayment Options \(canada.ca\)](#) or contact NSLSC. See [Chapter 16](#) for contact information.

11.4.3 Repayment Assistance Plan and Repayment Assistance Plan for Borrowers with Disabilities

Overview

The Repayment Assistance Plan (RAP), including the Repayment Assistance Plan for Borrowers with Disabilities (RAP-D), is available to borrowers who have a Canada-B.C. integrated student loan in repayment at the NSLSC. RAP and RAP-D are administered by the NSLSC on behalf of and under the direction of the Province of British Columbia.

Borrowers must apply and, if approved, will receive repayment assistance for a period of six months. In the event that repayment assistance is required after the six-month period, borrowers will need to reapply.

RAP and RAP-D are tailored to the needs of borrowers based on the length of time they have been in repayment and on their ability to repay. If approved for RAP or RAP-D, borrowers receive a reduced payment or make no payment at all for the six-month RAP term.

More information about RAP and RAP-D, including how to apply, is available online. For all inquiries about RAP and RAP-D, contact the NSLSC. See [Chapter 16](#) for contact information.

Note: RAP and RAP-D for the BC and federal portions of the Canada-B.C. integrated student loan are aligned, except that the B.C. portion is subject to the applicable laws of the Province of British Columbia.

Affordable Payments

RAP and RAP-D are meant to assist borrowers who are experiencing financial difficulty repaying their student loans. 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 repayment assistance and makes only the affordable payment.

The affordable payment is calculated based on gross monthly family income and family size. The affordable payment will not exceed 10% of a borrower's gross monthly family income. Borrowers who earn below the income threshold for their family size are not required to make payments during their six-month RAP term.

Table 11.2 RAP/RAP-D Monthly Income Thresholds for \$0 payment

Family Size	RAP/RAP-D Monthly Income Threshold	
	Program Year 2026-27	Program Year 2025-26
1	\$3866	\$3,788
2	\$4535	\$4,444
3	\$5556	\$5,444
4	\$6412	\$6,283
5	\$7170	\$7,026
6	\$7854	\$7,696
7+	\$8483	\$8,313

RAP benefits**RAP Stage 1**

Borrowers pay the affordable monthly payment, and the federal and provincial governments cover any interest amount owing, if applicable, that a borrower's monthly affordable 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

Borrowers who have been on RAP Stage 1 for at least 60 months or in repayment for at least 10 years, are eligible for RAP Stage 2. While on Stage 2, principal and interest, if applicable, not covered by the borrower's monthly affordable payment is covered by the federal and provincial governments. This ensures that there will be no debt remaining beyond a 14.5-year amortization period. Borrowers on RAP Stage 2 are restricted from receiving further funding until their student loan is paid in full. See [Section 11.7.1](#) for RAP Stage 2 restriction.

RAP-D Benefits

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

- For RAP-D borrowers, the federal and the provincial governments cover the principal and any interest, if applicable, not covered by the borrower's monthly affordable payments. This ensures that there will be no debt remaining for a borrower on RAP-D beyond a 9.5-year amortization period.

- Eligible RAP-D borrowers are allowed to claim disability-related expenses, which are taken into consideration when the RAP-D application is assessed.

11.4.3.1 RAP Eligibility

To be eligible to apply for RAP and RAP-D:

- A borrower must reside in Canada; or
 - 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 Studies End Date (PSED).
- Payments on the borrower's Canada-B.C. integrated student loan must be up to date.
 - Borrowers who have missed nine or fewer monthly payments could still be eligible to apply and should contact the NSLSC to inquire.
- The borrower's Canada-B.C. integrated student loan must not be in default. If in default, a borrower must rehabilitate their loan(s) before they can be eligible. See [Section 11.5.2](#) Rehabilitation after Default.
- The borrower must not be restricted by an Administrative Measures restriction. See [Chapter 11, Section 7.7](#) for Administrative Measures restriction.

Borrowers who were in default and have rehabilitated the provincial portion of their Canada-B.C. integrated student loan are eligible to apply for RAP for the B.C. portion, even if the federal portion is still in default. In this circumstance, the application for RAP will only cover the B.C. portion of the loan.

Eligibility for Stage 1

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

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

In the case of a borrower who has rehabilitated their defaulted loan since their last PSED, the Rehabilitation Start Date (RRSD) replaces the PSED when determining RAP eligibility.

Eligibility for Stage 2

Borrowers are eligible for Stage 2 if any of the following criteria 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 Stage 1 or Interest Relief since their last PSED.

In the case of a borrower who has rehabilitated their defaulted loan since their last PSED, the Rehabilitation Start Date (RRSD) replaces the PSED when determining RAP eligibility unless the borrower rehabilitated their loan prior to January 1, 2020, in which case the PSED continues to determine RAP eligibility. If the borrower is eligible for RAP they will begin at RAP Stage 1.

11.4.3.2 RAP Application Process

RAP is approved for six-month periods at a time. If a borrower continues to require financial support, they must submit a new application for each period to continue qualifying.

- Borrowers should apply online if they have an NSLSC account
- Borrowers can get a paper application by contacting the NSLSC to request an application form

11.4.3.3 Repayment Assistance Plan for Borrowers with Disabilities (RAP-D)

RAP-D provides repayment assistance that is accelerated and considers the additional living costs faced by people with a permanent, or a persistent or prolonged disability. For qualifying borrowers, the federal and the provincial governments cover both principal and interest, if applicable, that a borrower's monthly affordable payment does not cover.

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.

In the case of a borrower who has rehabilitated their defaulted loan since their last PSED, the Rehabilitation Repayment Start Date (RRSD) replaces the borrower's PSED for RAP eligibility purposes.

Eligibility and documentation

Eligibility criteria for RAP-D are like eligibility criteria for RAP, with the exception that RAP-D applicants must have a permanent, or persistent or prolonged disability.

Borrowers with a permanent disability

Borrowers with a permanent disability must have had their permanent disability previously verified through StudentAid BC. Permanent disability is verified by meeting the definition of "permanent disability" as defined in the Canada Student Financial Assistance Regulations. See [Chapter 15](#) for definitions.

If the borrower has not already had their permanent disability previously verified with the StudentAid BC or Canada Student Financial Assistance (CSFA) Program, they must provide proof of

their permanent disability. This can be done through the RAP-D Verification of Disability Questionnaire and related documentation. There is also flexibility to accept any documentation that sufficiently demonstrates that the borrower has a permanent disability as defined by the Canada Student Financial Assistance Regulations. Once verified, borrowers can reapply for RAP-D without going through any further medical verification.

Borrowers with a persistent or prolonged disability

RAP-D is also available for borrowers with a persistent or prolonged disability. Persistent or prolonged disability is verified by meeting the definition of “persistent or prolonged disability” as defined in the Canada Student Financial Assistance Regulations (see [Chapter 15](#) for definitions).

Borrowers applying for RAP-D with a persistent or prolonged disability are required to confirm their ongoing disability status through verifications and attestations.

Borrowers who have not had their persistent or prolonged disability previously verified with the StudentAid BC or CSFA Program prior to their RAP-D application must provide proof of their persistent or prolonged disability. This can be done through the RAP-D Verification of Disability Questionnaire and related documentation. There is also flexibility to accept any documentation that sufficiently demonstrates that the borrower has a persistent or prolonged disability as defined by the Regulations.

If approved, the borrower must thereafter attest for subsequent RAP-D applications. A new verification is required if the borrower reapplies for RAP-D after attesting to no longer having a persistent or prolonged disability, or as a result of periodic verification.

Borrowers who were previously verified and received persistent or prolonged disability supports while in-study may have to provide verification with their initial RAP-D application. Borrowers who are not required to provide verification will be required to provide an attestation to indicate their persistent or prolonged disability is ongoing.

RAP-D Application process

The application process for RAP-D is the same as the application process for RAP, with the following exceptions:

- If the borrower and NSLSC are waiting for confirmation of a permanent disability or a persistent or prolonged disability, the borrower’s RAP application will be processed as if it were 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 disability status.
- If it is determined during the borrower’s open approved Stage 1 or Stage 2 RAP period that the borrower meets the permanent disability or persistent or prolonged disability criteria, the borrower’s approved period may be re-adjudicated as RAP-D.

- If the borrower is approved as having a permanent disability, all RAP applications beginning with the current RAP period will be processed under RAP-D. Borrowers who have been approved as having a persistent or prolonged disability may be required to re-verify their disability status to maintain eligibility for RAP-D on subsequent applications.

Eligible disability-related expenses

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

To be eligible, expenses must be uninsured, directly related to their permanent disability or persistent or prolonged 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).

The assessment for RAP-D will take into consideration expenses that are directly related to the borrower's permanent, or persistent or prolonged disability. 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 covered by a borrower's public health care or private insurance should be excluded from the monthly affordable payment assessment for RAP-D. Disability-related expenses paid for by a person or entity other than the borrower's public health care or private insurer can be included in the borrower's monthly affordable payment calculation.

11.4.3.4 RAP Verification Process Requirements

The verification of RAP applications ensures that there are effective measures in place to encourage accurate reporting of a RAP applicant's income, marital status, and number of dependants, to identify misrepresentation and to ensure that the RAP benefit is only provided to those who qualify. As part of the RAP application, applicants must attest to their gross monthly family income in 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 gross monthly family income in the month in which their application is made.

The paper RAP application form, used by borrowers who do not apply online, requires an attestation of gross monthly family income in the month the application is dated, as well as the month prior.

Borrowers must also attest to their marital status and number of dependants in both the online and paper RAP applications.

Upon receipt of the completed application, an application could be selected for verification. If an applicant is selected for verification, the information declared on their RAP application form will be verified against their CRA taxpayer information and, where applicable, their spouse or common-law partner's taxpayer information.

Borrowers who are selected for RAP application verification will have their application put on hold and their loan payments suspended.

For RAP related restrictions on obtaining further student financial assistance, see [11.7.1](#) RAP stage 2 restriction and [11.7.2](#) RAP affordable payment restriction.

11.5 Default on Student Loans

11.5.1 Default on Canada-B.C. Integrated Student Loans

A student loan defaults when a borrower is 270 days in arrears as set out under the student loan agreement signed 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 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 11.5.3](#).

B.C. portion of a Canada-B.C. Integrated Student Loan

When a Canada-B.C. integrated student loan enters default, the integrated loan is separated, and the provincial portion is returned to the Province of British Columbia. The borrower will be restricted from all forms of further student financial assistance and must rehabilitate their accounts to have the restrictions removed.

A Canada-B.C. integrated student loan is in default if either of the following apply:

- The borrower fails to make their regularly scheduled loan payment by the loan payment due date for 270 days.
- After becoming delinquent (90 or more days in arrears), a demand for payment is made and the debtor refuses to pay.

When the provincial portion of the loan is returned to the Province of B.C., 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. See [Chapter 16](#) for contact information.

RSBC will issue 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 in the demand letter.

If a borrower fails to make the agreed upon payment or provide any financial disclosure, RSBC may take further action to collect the outstanding account. Actions can include:

- Issuing a demand against the borrower's wages and/or bank account; or
- 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 [Section 11.5.2](#) of this chapter.

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 NSLSC (see [Chapter 16](#) for contact information).

11.5.2 Rehabilitation after Default

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.

Borrowers should contact the National Student Loans Service Centre (NSLSC) for information about rehabilitation of the federal portion of their loan.

Rehabilitation of Canada-B.C. integrated student loans

B.C. Student Loan borrowers who hold 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 the following criteria:

- Contact Revenue Services of British Columbia (RSBC) to determine a payment schedule (a minimum payment that is based on the outstanding balance of the borrower's loan will be required); and
- Repay to RSBC all outstanding interest, NSF charges and other fees associated with the B.C. Student Loan; and
- Once all outstanding interest and fees are paid off, make the equivalent of two monthly loan payments based on the payment schedule outlined with RSBC; and
- Ensure that RSBC repayment requirements are kept up to date until the rehabilitation request is approved by StudentAid BC.

If the borrower meets the eligibility criteria for rehabilitation and is approved, their loan balance will be transferred to the NSLSC for loan repayment management under the terms and conditions of the Master Student Financial Assistance Agreement (MSFAA).

Once the loan is transferred back to the NSLSC, borrowers receive their new monthly payment terms, including the account number, required monthly payment, and loan amortization. Borrowers must resume making student loan payments through NSLSC. Payments made to RSBC after the loan is rehabilitated may be transferred to NSLSC to be applied toward the B.C. portion of the borrower's Canada-B.C. integrated student loan.

A borrower's credit report will be updated when the NSLSC provides the borrower's student loan information to the credit bureau.

Borrowers who rehabilitate the B.C. portion of their Canada-B.C. integrated student loan may be eligible for the Repayment Assistance Plan (RAP) on the B.C. portion of their loan. In the case of a borrower who has rehabilitated their defaulted loan since their last Period of Studies End Date (PSED), the Rehabilitation Repayment Start Date (RRSD) replaces the borrower's PSED for RAP eligibility purposes.

Limitations on rehabilitation

There is a maximum lifetime limit of two times that a borrower can rehabilitate their B.C. student loan after default, effective August 1, 2025. Borrowers who default again after rehabilitating twice, are not eligible to rehabilitate their loan again.

Borrowers who are in a bankruptcy-related Stay of Proceedings or who have a court-ordered judgment against their outstanding student loan balance are ineligible for rehabilitation of their Canada-B.C. integrated student loans.

Rehabilitation Appeals

Borrowers can submit an appeal request to rehabilitate their B.C. student loan. To be eligible for an appeal, one of the following must apply:

- The borrower must have made every reasonable effort to rehabilitate their loan; or

- The borrower must have an exceptional circumstance which has impacted their ability to meet the rehabilitation criteria.

See [Chapter 13](#) for more information about appeals.

Rehabilitation of Extinguished, Written-Off, Uncollectable, or Settled B.C. Student Loan Funding

Borrowers who had defaulted (not declared bankruptcy) and their loans have been sent for collections and subsequently extinguished, written off, designated uncollectable by the *Limitation Act*, or settled must receive StudentAid BC approval via the appeals process to have their eligibility for B.C. student financial assistance reinstated (see [Chapter 13](#) for information).

11.6 Discharge, Termination and Cancellation

11.6.1 Bankruptcy Discharge

Subject to the *Bankruptcy and Insolvency Act (BIA)*, borrowers who declare a bankruptcy-related event (including bankruptcy and consumer proposals) less than seven years after they ceased to be a full-time student continue to be responsible for repaying their student loans.

In cases of a bankruptcy-related event, B.C. student loan debts are only eligible to be discharged seven years or more after a borrower has ceased to be a full-time student. The seven-year count starts from the most recent Period of Studies End Date (PSED). If a borrower's bankruptcy-related event follows a medical or parental leave, the Leave Status End Date (LSED) is used instead of the PSED.

The most recent PSED or LSED refers to the last day of the last month a borrower ceased to be a full-time student, regardless of whether the borrower received student loan or student grant funding in their last period of studies.

After discharge of a B.C. student loan debt, there is a three-year restriction period on receiving further student financial assistance from StudentAid BC.

Medical and parental leave periods count toward the three-year limit since, borrowers on medical and parental leave are considered 'in study' during the medical or parental leave.

See [Chapter 13](#) for information about how to request an appeal for further student financial assistance after a bankruptcy or a bankruptcy-related event.

Eligibility for discharge in exceptional financial hardship (*Bankruptcy and Insolvency Act*)

In cases of hardship, a borrower can make a request to the court to be discharged after five years have passed from their Period of Studies End Date (PSED) or Leave Status End Date (LSED).

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.

11.6.2 Death of a Borrower

If a borrower dies, all repayment obligations owed to the Province of British Columbia are terminated when a copy of the registered death certificate is received by StudentAid BC and the National Student Loans Service Centre (NSLSC), or the lending institution holding the deceased borrower's loan. Upon receipt StudentAid BC will submit the loan balance for termination.

If notification of a borrower's death is received after B.C. student loan 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.

11.6.3 Severe Permanent Disability Benefit

Borrowers with a severe permanent disability are eligible to have their student loan debts terminated if approved through the Severe Permanent Disability Benefit adjudication process. Borrowers whose loan obligation is cancelled under the Severe Permanent Disability Benefit are restricted from receiving further student financial assistance (see [Chapter 6, Section 4.4](#) for more information).

11.7 Restrictions on Eligibility in Repayment

Some restrictions may be applied to borrowers in repayment that will impact their eligibility for future student financial assistance. The following repayment-related restrictions are not a comprehensive list of restrictions and do not include restrictions that are applied under other circumstances.

11.7.1 RAP Stage 2 Restriction

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

Borrowers who receive the RAP Stage 2 restriction are restricted from obtaining further student financial assistance until their student loans have been paid in full.

Borrowers with the RAP Stage 2 restriction are not restricted from receiving in-study payment-free status, the Severe Permanent Disability Benefit or further RAP benefits.

11.7.2 RAP Affordable Payment Restriction

Borrowers who miss one or more affordable payments during their RAP or RAP-D terms and who do not make the missed payments within 30 days of completing their RAP or RAP-D terms are restricted from all forms of student financial assistance for a minimum of six months.

Until the borrower has fulfilled their RAP recovery obligation, they are prevented from receiving any student financial assistance except for the Severe Permanent Disability Benefit.

RAP Recovery

RAP Recovery is the process that borrowers must fulfill to remove their RAP affordable payment restriction after having missed an affordable payment during a RAP or RAP-D term.

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

11.7.3 Delinquency Restriction

Borrowers with Canada-B.C. integrated student loans who are 90 days or more in arrears are restricted from receiving further student financial assistance until their payments are brought up to date.

11.7.4 Default Related Restriction

Borrowers with Canada-B.C. integrated student loans in default are restricted from receiving further student financial assistance (except the Severe Permanent Disability Benefit) until the borrower completes the rehabilitation process or their student loans have been paid in full.

11.7.5 Bankruptcy Related Restriction

Borrowers who have entered into bankruptcy or a bankruptcy-related event (such as a consumer proposal) and who have not repaid their student loan debt, or have not had their student loan debt discharged, are restricted from receiving further student financial assistance until the borrower completes the bankruptcy appeal process and an approval is granted.

Borrowers who have entered into bankruptcy or a bankruptcy-related event and have had their student loan debt discharged are restricted from receiving further student financial assistance for three years from the date of their bankruptcy discharge or until they complete the bankruptcy appeal process, and an approval is granted.

Appeals may be considered for exceptional circumstances (see [Chapter 13](#) for more information).

11.7.6 Severe Permanent Disability Benefit Restriction

Borrowers whose loan obligation is cancelled under the Severe Permanent Disability Benefit are restricted from receiving further student financial assistance.

11.7.7 Administrative Measures Restriction

If a student or borrower knowingly makes false statements, misrepresentations, or omissions in order to get student financial assistance, they may be restricted from receiving financial assistance provided by StudentAid BC or the Canada Student Financial Assistance Program for one to five years. In some cases, loans and/or grants may be made immediately repayable.

11.7.8 Restriction After a Finding of Guilt

Students or borrowers who by reason of conduct in obtaining or repaying a student loan are found guilty of an offence under any Act of Parliament, as of the day of the finding of guilt, will not be eligible for further financial assistance until either:

- five years have passed since the day of the finding of guilt
- a pardon has been granted for the original finding

11.8 B.C. Risk-Sharing and Guaranteed Loans (before August 2000)

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. Interest rates continue to apply to B.C. Risk-Sharing Loans and B.C. Guaranteed loans. Borrowers can contact their financial institution to find out the current interest on their outstanding student loan. For information about repaying B.C. Risk-Sharing and B.C. Guaranteed loans, borrowers must contact the financial institution directly.

Default on B.C. Risk-Sharing and Guaranteed Loans

A default on B.C. Risk-Sharing or B.C. Guaranteed Loans 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 financial institution holding those loans.

A borrower with a B.C. Risk-Sharing loan or B.C. Guaranteed loan in default at a financial institution will not be eligible for further student financial assistance until clearance is given by the financial institution holding the loan.

A borrower with a B.C. Risk-Sharing loan or B.C. Guaranteed loan collected by Revenue Services of British Columbia (RSBC) will not be eligible for further student financial assistance until their loan is

no longer in default. Borrowers should contact RSBC for more information about bringing their loan out of default.

Chapter 12: Financial Assistance for Part-Time Students

[12.1 Purpose](#)

[12.2 Background](#)

[12.3 Eligibility Criteria](#)

[12.4 Grants and Loans for Part-Time Students](#)

[12.4.1 B.C. Access Grant for Part-time Studies \(BCAG-PT\)](#)

[12.4.2 B.C. Supplemental Bursary for Students with Disabilities \(SBSD\)](#)

[12.4.3 Canada Student Grant for Part-Time Studies \(CSG-PT\)](#)

[12.4.4 Canada Student Grant for Part-Time Students with Dependents \(CSG-PTDEP\)](#)

[12.4.5 Canada Student Grant for Students with Disabilities \(CSG-D\)](#)

[12.4.6 Part-time Canada Student Loan for Part-Time Students \(CSL-PT\)](#)

[12.5 Calculating Financial Need and Income Thresholds](#)

[12.6 Assistance Limit for Part-Time Students](#)

[12.7 Award Calculation](#)

[12.8 Award Disbursement](#)

[12.9 Canada-B.C. Integrated Student Loan Payments](#)

[12.10 T4A Information](#)

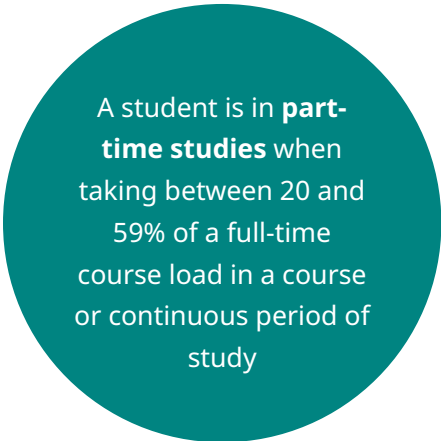
12.1 Purpose

This chapter describes the student financial assistance available to part-time students.

The part-time Canada Student Loan program offers federal loan funding only. Please refer to [Chapter 5](#) for information on non-repayable scholarships, bursaries, grants, awards and targeted funding available to full-time students and [Chapter 6](#) for information on student financial assistance for students with disabilities.

12.2 Background

Students enrolled part-time in an eligible full-time program at a StudentAid BC designated institution can apply for student financial assistance. The eligibility requirements for part-time student financial assistance are the same as full-time student financial assistance unless specified in this chapter.



A student is in **part-time studies** when taking between 20 and 59% of a full-time course load in a course or continuous period of study



12.3 Eligibility Criteria

Policy

Students who are studying on a part-time basis towards the completion of a citation, 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% of a full-time course load in a course or continuous period of study.

Students with a permanent disability (PD) or persistent or prolonged disability (PPD) studying between 40 and 59% 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, all of the following criteria must be met:

- The student must be enrolled in a program that meets all 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.
- The student must demonstrate financial need through the application process (see [Section 5](#) of this chapter for information on financial need).

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.

Applications must be submitted at least six weeks prior to the study period end date to allow for the processing of the application.

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 enrolled in courses at two different institutions may be eligible to apply for part-time funding. Refer to split enrolment policy in [Chapter 3](#) for eligibility criteria.

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 Financial Assistance Program (CSFA Program) policy, the requirements for maintaining satisfactory scholastic standard for part-time student financial assistance include:

- Maintaining a course load from 20 to 59% 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 and grant funding was issued to remain eligible for further funding. The withdrawal from (or unsuccessful completion of) any or all of their courses will constitute a lapse in satisfactory scholastic standing.

The non-punitive withdrawal policy outlined in [Chapter 9](#) also 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 examples of unsuccessful completion and withdrawal below.

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.

Students can initiate an appeal to have StudentAid BC review their scholastic standing if they meet appeal eligibility criteria (see [Chapter 13](#) for more information).

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.

Examples of unsuccessful completion and withdrawal

Example 1:

A student studying at 20% 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% of a full course load who withdraws from one course (i.e., goes from 40 to 20% 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-D, part-time Canada Student Loans or the CSG-PTDEP until their loan is rehabilitated through the Canada Student Financial Assistance 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-D, 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 Loans Service Centre before being eligible for a CSG-PT, CSG-D, 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-D, part-time Canada Student Loans and CSG-PTDEP funding.

12.4 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 calculated based on the student's total family income and family situation.

The following part-time student financial assistance programs are available:

- [12.4.1 B.C. Access Grant for Part-time Studies \(BCAG-PT\)](#)
- [12.4.2 B.C. Supplemental Bursary for Students with Disabilities \(SBSD\)](#)
- [12.4.3 Canada Student Grant for Part-Time Studies \(CSG-PT\)](#)
- [12.4.4 Canada Student Grant for Part-Time Students with Dependants \(CSGPT-DEP\)](#)
- [12.4.5 Canada Student Grant for Students with Disabilities \(CSG-D\)](#)
- [12.4.6 Canada Student Loan for Part-Time Students \(CSL-PT\)](#)

12.4.1 B.C. Access Grant for Part-Time Studies (BCAG-PT)

Purpose

The B.C. Access Grant for Part-Time Studies (BCAG-PT) provides non-repayable financial assistance up to \$1,000 per program year and is meant to assist low and middle-income students studying part-time with the costs of 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. The amount of the grant cannot exceed a student's assessed need.

Eligibility Criteria

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

- Meet basic StudentAid BC eligibility criteria for part-time
- Attend a designated B.C. public post-secondary institution
- Be enrolled as a part-time student in a program leading to a citation, certificate, diploma, or an undergraduate degree
- Have remaining financial need after federal funding has been awarded

A student's financial need will be automatically assessed when they submit their part-time student financial assistance application.

Conversion of B.C. Access Grant to Conversion Loan

A BCAG-PT award will be converted to loan if:

- The student is no longer qualified for enrolment or is no longer enrolled as a part-time student, including if they commence enrolment as a full-time student, within 30 days after the first day of classes;
- The student received the BCAG-PT on the basis of providing inaccurate information or failed to provide required information; or,
- The appropriate ministry authority determines that the student is not entitled to the BCAG-PT based on reassessment.

If a student withdraws 30 calendar days after the study period start date, their BCAG-PT award will not be converted to a loan. Any future grant disbursements will be cancelled.

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

Students may appeal and have their grant-to-loan conversion reversed based on an exceptional circumstance that caused their withdrawal (see [Chapter 13](#) for more information).

Reassessment

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

12.4.2 B.C. Supplemental Bursary for Students with Disabilities (SBSD)

The SBSBD is available to part-time students with a verified disability (permanent, or persistent or prolonged) who qualify for the federal part-time student loan program. See [Chapter 6 Section 5.2](#), BC Supplemental Bursary for Students with Disabilities for more information.

Note: Eligibility for the SBSBD part-time is limited to students attending BC public post-secondary institutions only. A train out provision will allow eligible students to continue to receive SFA until their program is complete, or until July 31, 2029, whichever occurs first (see [Chapter 9, Section 5](#) for additional information).

12.4.3 Canada Student Grant for Part-Time Studies (CSG-PT)

Policy

The Canada Student Grant for Part-Time Studies (CSG-PT) provides non-repayable financial assistance of up to \$2,520 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.

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:

- Attend a designated post-secondary institution on a part-time basis, pursuing studies leading to a citation, certificate, diploma, or degree, including studies beyond the undergraduate level;
- Have demonstrated financial need; however, funds will not be issued for any assessed need under \$100;
- Have a family income below the established thresholds shown in [Chapter 14, Table 7a](#).

Note: Students attending private for-profit international institutions are not eligible for the CSG-PT. A train out provision will allow eligible students to continue to receive SFA until their program is complete, or until July 31, 2029, whichever occurs first (see [Chapter 9, Section 5](#) for additional information).

Effective Program Year 2015/16, residency for part-time students is the same as criteria in place for full-time students (see [Chapter 3, Section 3](#) for more information). Students who began their part-time studies prior to 2015/16 continue to be covered under the previous residency policy and remain eligible for funding from the province in which their institution is located until they complete their studies.

12.4.4 Canada Student Grant for Part-Time Students with Dependants (CSG-PTDEP)

Policy

The Canada Student 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
- \$56 per week of study if the student has one or two dependants
- \$84 per week of study if the student has three or more dependants
- \$2,688 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:

- Are enrolled in part-time studies at a designated post-secondary institution on a part-time basis, pursuing studies leading to a citation, certificate, diploma, or an undergraduate degree
- Have a dependant under the age of 12 or a dependant with a permanent disability who is 12 or older at the start of the study period
- Have total family income from the previous tax year below the income threshold shown in [Chapter 14, Table 7a](#)

Note: Students attending private for-profit international institutions are not eligible for the CSG-PTDEP. A train out provision will allow eligible students to continue to receive SFA until their program is complete, or until July 31, 2029, whichever occurs first (see [Chapter 9, Section 5](#) for additional information).

12.4.5 Canada Student Grant for Students with Disabilities (CSG-D)

The CSG-D 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 StudentAid BC application. For information on CSG-D, see [Chapter 6 Section 4.1](#) Canada Student Grant for Students with Disabilities.

Note: Students attending international for-profit private institutions are not eligible for the CSG-D. A train out provision will allow eligible students to continue to receive SFA until their program is complete, or until July 31, 2029, whichever occurs first (see [Chapter 9, Section 5](#) for additional information).

12.4.6 Canada Student Loan for Part-Time Students (CSL-PT)

Policy

The Canada Student Loan for Part-Time students (CSL-PT) is repayable and will be disbursed if there is financial need remaining that is not met by part-time Canada Student Grant. 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 are not automatically assessed for the CSL-PT and must opt-in through their part-time StudentAid BC application.

Criteria

Part-time Canada Student Loan funding is available to students who:

- Are studying part-time (20 to 59% of a full-time post-secondary course load)
- Have income below a predetermined threshold (see [Chapter 14, Table 7c](#))
- Require more funding than CSG-PT can provide

Note: Students attending private for-profit international institutions are not eligible for Canada Student Loans for part-time students (CSL-PT). A train out provision will allow eligible students to continue to receive SFA until their program is complete, or until July 31, 2029, whichever occurs first (see [Chapter 9, Section 5](#) for additional information).

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 payment-free while students are in part-time or full-time study. Confirmation of enrolment is required.

12.5 Calculating Financial Need and Income Thresholds

Purpose

To ensure student financial assistance for part-time studies is assessed based on financial need. Students applying for student financial assistance for part-time studies must demonstrate financial need through an established need assessment process.

Policy

Financial need for part-time studies is determined based on an assessment of allowable educational costs:

Tuition	Actual cost of eligible tuition and mandatory fees as reported by post-secondary institution.
Books/Supplies	Allowable cost or actual cost as reported by the post-secondary institution in the study period offering, up to a maximum of \$3,000 per loan year.
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. Students may initiate an additional transportation allowance exception to a maximum of \$94 per week (see Chapter 13 for more information).

Child Care Costs	Child care costs are allowed for children aged 11 and under, or age 12 and older if they have a permanent disability (as claimed on the applicant's 2024 income tax return). They are calculated as follows to a maximum of \$268 per child per week less any subsidy from other sources. 6 - 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 Disability Assistance under the <i>B.C. Employment and Assistance for Persons with Disabilities Act</i> must first apply through the B.C. Ministry of Social Development and Poverty Reduction for an annual bus pass, or for the Transportation Supplement , if eligible and where available. Costs in excess of any Transportation Supplement amounts provided will be considered during the study period. Students may initiate an additional transportation allowance exception to a maximum of \$94 per week (see Chapter 13 for more information).

A student with verified disability status who requires exceptional education-related services or equipment may be entitled to a Canada Student Grant for Services and Equipment - Persons with Disabilities for up to \$20,000 per program year (see [Chapter 6, Section 4.2](#) for more information). This funding would be in addition to part-time student funding.

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, their 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 WorkBC Employment Services Program;
- Gross earnings (wages) from employment or self-employment (including co-op earnings; assistantships);
- Affordable Child Care Benefit funding; and/or
- Other sources of income (e.g., First Nation band funding, pension, child support, spousal support and maintenance, monetary gifts, sponsored tuition, etc.).

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 dependants.

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.

12.6 Assistance Limit for Part-Time Students

Students are no longer entitled to receive further part-time financial assistance (loans, grants or in-study payment-free status) once they complete a period of studies in which they reach/exceed their maximum of 340 weeks of financial assistance over the entire course of their post-secondary education. The 340-week maximum includes all full-time weeks in which a loan, grant, interest-free or payment-free status was granted. Weeks in part-time study do not contribute to this maximum.

Students are also no longer entitled to receive further part-time loans once their maximum outstanding part-time loan amount reaches \$10,000, excluding interest; however, they remain eligible to receive Canada Student Grants.

12.7 Award Calculation

For the 2026-2027 loan year, eligible students enrolled in part-time studies may receive the Canada Student Grant for Part-time students (CSG-PT) up to a maximum of \$2,520 per loan year (from August 1 to July 31).

The exact amount of the CSG-PT awarded is determined according to a single progressive threshold under which the size of the grant gradually decreases as income increases, with the rate of reduction depending on family size.

The CSG-PT amount awarded may not exceed a student's assessed need. For example, if a student has \$1,200 of assessed need, then the student can receive a grant of no more than \$1,200.

If there is still unmet need after the full amount of the CSG-PT has been awarded, the student may be eligible for a part-time Canada Student Loan.

Financial assistance for eligible part-time students is disbursed in the following order: CSG-D, CSG-PT, CSG-PTDEP, CSL-PT. Part-time students eligible for the CSG-D can receive \$2,800 during the 2026-2027 loan year, and this amount can exceed assessed need. For part-time students who receive the CSG-D, the remaining part-time financial assistance (including CSG-PT, CSG-PTDEP, and/or CSL-PT) cannot exceed their assessed need.

The BCAG-PT award will be based on remaining financial need after CSG-D, CSG-PT, and CSG-PTDEP calculation.

Note: The BCAG-PT can not exceed remaining financial need.

The SBSB is a fixed amount, based on course load, and can exceed assessed financial need (see [Chapter 6, Section 5.2](#) for more information).

Examples

Scenario 1:

A student is attending a B.C. public post-secondary institution part-time in their second year for 34 weeks. They have a disability verified with StudentAid BC and one dependent child. Their total family income is within the income thresholds established in [Chapter 14, Table 7a](#). Their assessed financial need is \$4,600.

They are eligible to receive \$2,800 in CSG-D. Given their assessed financial need of \$4,600, when the CSG-D is applied, their remaining financial need is \$1,800.

They are also eligible to receive CSG-PT, based on their total family income. CSG-PT will cover the remaining financial need; therefore, they will receive \$1,800 in CSG-PT.

Given that there is no remaining financial need, they will not be assessed for CSL-PT, CSG-PTDEP or BCAG-PT. Students who have previously submitted verification of their disability are automatically assessed for the SBSB.

Scenario 2:

A student is attending post-secondary studies part-time in their first year for 34 weeks. They have no disability and no dependants. Their total family income is within the income thresholds established in Table 7a. and 7b. Their assessed financial need is \$10,000. They have indicated on their application that they would like to be assessed for part-time loans and have no outstanding part-time loan debt.

They are eligible to receive the maximum CSG-PT of \$2,520. Given their assessed financial need of \$10,000, when the CSG-PT is applied, their remaining financial need is \$7,480.

The student is eligible to receive the maximum BCAG part-time amount of \$1,000. They have a remaining financial need of \$6,480.

They are eligible to receive Canada Student Loan – PT amount of \$6,480 to cover their remaining financial need.

12.8 Award Disbursement

Purpose

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

Policy

Part-time student loan or grant funding will only be released when:

- A student accepts their Notification of Assessment in their StudentAid BC account;
- 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

Notice of Assessment

Once StudentAid BC has processed the student's financial assistance application, the student will be able to view their assessment results in the Notice of Assessment (NOA) on their StudentAid BC account. Students must acknowledge that they have reviewed their NOA before funding can be released.

For students who must complete and submit a Part-Time Master Student Financial Assistance Agreement (PT-MSFAA), the Notice of Assessment will include a 10-digit MSFAA number.

The Notice of Assessment describes:

The type of funding the student is eligible to receive

- The amount of funding approved
- When the student may receive funding
- Where the funding will be sent

Part-Time Master Student Financial Assistance Agreement (PT - MSFAA)

The Part-Time MSFAA is a legal document comprised of two separate loan contracts with the federal and provincial governments. The Part-Time MSFAA details the terms and conditions of financial assistance provided by the Government of Canada and the Government of B.C. to part-

time students. The student must carefully review the Part-Time MSFAA before agreeing to the terms and conditions. This is a legally binding contract requiring the student to repay their student loans.

The Part-Time 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 Notice of Assessment that describes their loan and/or grant amount and disbursement details.

In most cases, the Part-Time MSFAA will remain active throughout the student's post-secondary studies. However, in the following two situations, the student must submit a new Part-Time 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 Part-Time -MSFAA in another province.

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

Confirmation of Enrolment

Funding will only be released after the post-secondary institution has confirmed that the student is enrolled part-time in an eligible post-secondary educational program for the entire study period for which the student has applied (see [Chapter 4, Section 8](#)).

Disbursement of Funds

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 Part-Time MSFAA has been submitted and confirmation of enrolment is 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 provided by the student 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.

In accordance with StudentAid BC's direct tuition remittance policy, part or all a student's financial assistance may be paid directly to the institution (excluding the BC Access Grant for part-time

students), subject to agreement between the student and the institution (see [Chapter 4, Section 8.1](#) for more information).

The date of disbursement for loan and grant funding is based on the study period start date and midpoint date and may be affected by post-secondary institution closure dates (e.g., over the winter holidays).

- If the student's program length is equal to or less than 17 weeks, 100% of the total award will be disbursed at the start of the study period.
- If the student's program length is greater than 17 weeks, all Canada Student Loan, 50% of Canada Student Grant, and 50% of B.C. Access Grant funding will be disbursed at the start of the study period. The remaining portion of Canada Student Grant, and B.C. Access Grant funding will be disbursed at the midpoint of the study period.

Funds can be disbursed after the study period end date on an exceptional basis only. Students experiencing exceptional circumstances may submit a funding after end date appeal (see [Chapter 13](#) for more information).

Application deadlines

The final deadline for applications to be submitted and received by StudentAid BC (including exceptions, appeals, program information requests, change requests, and transfers) is six weeks before the study period end date (see [Chapter 4, Section 4.2](#), Application Deadlines for more information).

Cancelling an application for part-time student financial assistance

Students can cancel an application in their student account if their institution has not yet confirmed their enrolment. If their institution has confirmed enrolment the student should contact StudentAid BC to determine next steps.

If an application has been cancelled and the student still wishes to obtain student financial assistance, a new application must be submitted.

12.9 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 Disabilities](#) (see [Chapter 11, Section 4.3](#) for more information).

Students enrolled in part-time or full-time studies are on part-time payment-free status and 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.

To maintain in-study payment-free (formerly in-study interest-free) status on their part-time loans, students must submit a completed part-time student loan application and/or application for in-study payment-free status to inform the National Student Loan Service Centre 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 post-secondary institution and before the end date of the study period.

12.10 T4A Information

Policy

The CSG-PT, CSG-D, CSG-PTDEP, BCAG-PT and SBSB are taxable benefits. To comply with Canada Revenue Agency taxation requirements, T4As must be issued for any grant amounts.

The National Student Loans Service Centre issues T4As to recipients of Government of Canada grants (CSG-PT, CSG-D and CSG-PTDEP).

StudentAid BC issues T4As to recipients of the SBSB and BCAG-PT.

Chapter 13: Application Exceptions and Appeals

[13.1 StudentAid BC Application Exceptions](#)

[13.2 Application Exception Categories and Requirements](#)

[13.2.1 Full-time and Part-time Application Exceptions](#)

[13.2.1.1 Additional Transportation Allowance](#)

[13.2.1.2 B.C. Residency](#)

[13.2.1.3 Dependent with a Disability \(formerly Scholarship, Bursary, and Grant Programs\)](#)

[13.2.1.4 Married/Common-law but Unable to Provide Partner Income due to Domestic Abuse](#)

[13.2.1.5 Protected Persons](#)

[13.2.1.6 Single Parent Status](#)

[13.3 StudentAid BC Appeals](#)

[13.4 Appeals - Categories and Requirements](#)

[13.4.1 Full-time only Appeals](#)

[13.4.1.1 B.C. Student Loan Lifetime Maximum](#)

[13.4.1.2 Exceptional Expenses](#)

[13.4.1.3 Modified Independent](#)

[13.4.1.4 Room and Board](#)

[13.4.1.5 Scholastic Standing \(Multiple Withdrawals from Study, Unsuccessful Studies, Overaward\)](#)

[13.4.1.6 Waive Step-Parent Contribution](#)

[13.4.2 Part-time only Appeals](#)

[13.4.2.1 Scholastic Standing Withdrawal from Study, Unsuccessful Studies](#)

[13.4.3 Full-time and Part-time Appeals](#)


[13.4.3.1 B.C. Student Loan Rehabilitation Due to Bankruptcy](#)

[13.4.3.2 Funding After End Date](#)

[13.4.3.3 Income](#)

[13.4.3.4 Rehabilitation of B.C. Student Loan After Default](#)

[13.4.3.5 Repeat Course](#)



Students with exceptional or unique circumstances may request their application for student financial assistance funding to be reviewed and/or reconsidered

This chapter describes the process a student may request to have their funding or loan rehabilitation application reviewed and/or reconsidered. Students whose circumstances meet the applicable criteria and circumstances listed within this chapter and who have not received the maximum amount of funding for the application study period may be eligible.

13.1 StudentAid BC Application Exceptions

Purpose

To ensure that students have the opportunity for consideration to be given for exceptional or unique circumstances while applying for student financial assistance or when requesting a change to their submitted or assessed application.

Policy

Students may request that their application be reviewed for exceptional or unique circumstances. 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. (see [Chapter 13, Section 3](#) for information on exceptional and unique circumstances).

Deadlines

Applications, including exception requests, must be received by StudentAid BC, complete with all required information and documentation, at least six weeks before the study period end date. This deadline applies to applications with exception requests submitted before confirmation of enrolment. If enrolment has been confirmed, the student may request a change within their application at least six weeks prior to the study period end date.

Applications with exception requests received after the deadline will not be processed.

13.2 Application Exception Categories and Requirements

Overview

This section describes each application exception category according to the student's full-time and/or part-time status, and the corresponding eligibility criteria, circumstances, and required documentation.

13.2.1 Full-time and Part-time Application Exceptions

Full-time students who are enrolled in a minimum 60% full course load (or 40% for students with verified disability status), and part-time students who are enrolled in a minimum 20 to 59% of a full course load, may submit an application exception request for the following exceptions.

13.2.1.1 Additional Transportation Allowance

Students receiving StudentAid BC funding are expected to travel to and from their post-secondary institution by the most economical means. As part of the StudentAid BC financial need assessment, students are therefore given a transportation allowance reflecting the approximate cost of a monthly public transit/bus pass.

Students may be eligible for additional transportation allowance if there is limited or no local transit available where they live, or if they have special circumstances such as:

- Travel is required due to special circumstances (e.g. work schedule, family transportation responsibilities or a requirement to live a significant distance from the post-secondary institution); and/or
- Additional transportation for work-integrated learning (i.e., a clinical or practicum placement) is required.

Required documentation:

- A course schedule accompanied by an estimate of the weekly travel distance from home to the institution (in kilometers), with a description of the calculation method used to determine the weekly kilometers between the student's residence and their institution, as well as one of the following:
 - A statement outlining the circumstances preventing the student from moving closer to their institution
 - For family related responsibilities (e.g., driving children to and from school or daycare), a statement outlining the circumstances
 - For clinical or practicum purposes, a letter of explanation, including the location

13.2.1.2 B.C. Residency

Students must have established residency in B.C., according to StudentAid BC criteria for each student group category, to be eligible for student financial assistance. See [Chapter 3, Section 3](#) for residency requirements.

If an applicant is a Canadian citizen, permanent resident, or protected person, an Application Exception for B.C. residency may be submitted indicating why a student should be considered a resident of B.C. according to StudentAid BC requirements if any of the following circumstances apply:

Dependent student

- The student and their parent(s) have never lived in Canada, but the student will study in B.C.
- The student and their parent(s) have moved to B.C. within the last 12 months (but have not lived in B.C. for 12 consecutive months) and the student will be studying in B.C.
- The student's parent(s) originally resided in B.C., but their parent(s) have moved to a different province/territory or country, with the student continuing to study and intention to remain in B.C.
- Other exceptional circumstances as outlined in [Chapter 13, Section 3](#).

Required Documentation

- A letter from the student explaining their exceptional circumstances as outlined in [Chapter 13, Section 3](#), and
- Supporting documentation including, but not limited to:
 - All unofficial post-secondary transcripts.
 - Student and parent(s)' employer letters.
 - Parent(s) Canada Revenue Agency income tax summaries or Notice of Assessment.
 - Student and parent(s)' lease, rental or tenancy agreement.
 - Insurance Corporation of British Columbia (ICBC) residential address history.
 - Letter of acceptance to a B.C. Post-Secondary Educational Institution program including start date.
 - Medical documentation, if the request is due to a medical issue.
 - An appeal denial letter from the student's previous province of residency.

Independent student

- The student has never lived in Canada and is residing in B.C. to study.
- The student's partner has been employed full-time in B.C. for 12 consecutive months prior to the student's first day of classes in the study period.
- The student is married/common-law and both the student and their partner originally received student financial assistance from a province other than B.C. but are now both studying in B.C. and B.C. and is the province of residency for the student or their partner. B.C. residency for student financial assistance will be considered for both.
- Other exceptional circumstances as outlined in [Chapter 13, Section 3](#).

Required Documentation

- A letter from the student explaining their exceptional circumstances as outlined in [Chapter 13, Section 3](#); and
- Supporting documentation that substantiates the circumstances described in the letter from the student, including but not limited to:
 - Unofficial post-secondary transcripts.
 - Employer letters.
 - Canada Revenue Agency income tax summaries or Notice of Assessment.
 - Letter of acceptance to a B.C. Post-Secondary Educational Institution program including start date.
 - Insurance Corporation of British Columbia (ICBC) driving record showing residential address history.
 - Medical documentation, if the request is due to a medical issue.
 - Lease, rental or tenancy agreement.
 - An appeal denial letter from the student's previous province of residency.

13.2.1.3 Dependant with a disability (formerly scholarship, bursary and grant programs)

Students may submit an application exception under this category if they have a disabled dependant age 12 and over.

Required documentation (one or more of the following from the Canada Revenue Agency):

- Notice of Determination
- Disability Tax Credit statement
- Other documents that show receipt of Disability Tax Credit from the CRA

13.2.1.4 Married/common-law but unable to provide partner income due to domestic abuse

Students who are married or in a common-law relationship and are unable to provide partner income due to experiencing domestic abuse (intimate partner violence) may submit an application exception. Domestic abuse includes, but is not limited to, circumstances pertaining to physical, financial, emotional, and/or sexual abuse. The student will then be assessed for eligibility to be classified as an independent, single student or single parent, with applicable policies and exemptions pertaining to the change in classification (see [Chapter 7, Section 7.3](#) and [7.4](#)).

To be eligible, the student must provide evidence of their circumstances that would make it unreasonable for the student to provide their partner's income.

Required documentation:

- A completed attestation form from the student outlining the nature of the circumstances.
- A letter from a professional third party confirming the student's circumstances. A professional third party includes, but is not limited to: counselor, psychologist, religious advisor, doctor, teacher, police, and/or staff at a social service agency such as an organization supporting those experiencing abuse or violence.

13.2.1.5 Protected persons

Students who are classified a protected person and/or convention refugee as defined in the *Immigration and Refugee Protection Act* and have a Social Insurance Number beginning with nine may be eligible for StudentAid BC funding provided they supply the required documentation demonstrating their status.

Required documentation:

- Valid confirmation of SIN document, and one of the following:
 - Notice of Decision (issued by Immigration and Refugee Board)
 - Verification of Status document (IMM5009)
 - Confirmation of Protected Persons Status document (IMM5292)

13.2.1.6 Single parent status

Students may submit an application exception to be categorized as a single parent if they are a guardian of a child or children in accordance with the *Family Law Act* and have shared custody of their child or children for an average of at least 8 days each month.

Required documentation:

- A letter of explanation from the student, and
- Supporting documentation that substantiates the circumstances described in the letter from the student regarding guardianship and parenting arrangements, including, but not limited to:
 - Child custody agreement
 - Court order
 - A statement from the children's other parent detailing the custody agreement

13.3 StudentAid BC Appeals

Purpose

To ensure that students have the opportunity for consideration to be given to exceptional circumstances following application assessment. To be considered exceptional, the circumstances must be unexpected and beyond the control of the applicant and supporting documentation must be provided.

Policy

Students can initiate an appeal to have StudentAid BC reconsider their funding and loan rehabilitation application if they meet the eligibility criteria and one or more of the following circumstances apply to the student, or their partner or parent(s):

- Medical illness or injury impacting their employment income or ability to study
- Family emergency (e.g., death, serious injury, etc.)
- 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

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

Students may initiate an appeal based on their circumstances by submitting a request in the Student Information Management System (SIMS).

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.

Appeals submitted after the deadline will not be considered unless exceptional circumstances prevented the student from submitting the appeal and all required documentation by the deadline. Exceptional circumstances may include a family emergency, a severe medical event or death, or natural disaster.

Appeals with specific deadline criteria are stated under the relevant sections in this chapter.

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 applicable policy to determine if the submission is complete, and determine whether the student's circumstances meet the criteria for reconsideration.

Appeal outcomes

Approvals are granted, in full or part, when the student meets the eligibility criteria and the student's circumstances meet one or more of the criteria outlined above.

Appeals will be denied by StudentAid BC when either of the following occur:

- A student fails to provide necessary documentation.
- The student's circumstances do not meet the criteria described above.

If additional information is required, StudentAid BC will notify the student by setting out the preliminary findings and a list of any outstanding documentation 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 final appeal decision.

Note: An appeal cannot result in the student receiving more than the maximum amount of loan funding established by StudentAid BC and CSFA Program policy. Please refer to [Chapter 8.4](#) Award Composition and [Chapter 8.5](#) Disbursement for more information.

Appeal Committee

The Appeal Committee provides students with a fair and unbiased opportunity to have their appeal decision reconsidered. If an appeal is denied, and the appeal is included in the list of policy and criteria that are eligible for an appeal, the student may request that their case be presented to the Appeal Committee for further consideration.

Denied appeals are not automatically referred to the Appeal Committee.

The Appeal Committee includes students, financial aid staff from B.C. post-secondary institutions, a member from the public at large, and non-voting representatives from the Ministry of Post-Secondary Education and Future Skills responsible for StudentAid BC.

The committee meets as needed based on the referral of cases. The Appeal Committee considers all cases presented and makes recommendations that are subject to the final approval of the Assistant Deputy Minister of the Ministry of Post-Secondary Education and Future Skills responsible for StudentAid BC or their designate.

Note: The recommendations of the Appeal Committee are applicable to individual situations on a case-by-case basis only and do not establish precedent for future applications of a similar nature.

13.4 Appeals – Categories and Requirements

The information in this section outlines each appeal category based on the student's full-time and/or part-time status including eligibility criteria and documentation required. To determine the appropriate appeal category, students are encouraged to discuss their situation with the financial aid office at their post-secondary institution or contact StudentAid BC.

13.4.1 Full-time only appeals

Full-time students who are enrolled in a minimum 60% full course load (or 40% for students with verified disability status) may submit an appeal request for the categories outlined in this section.

13.4.1.1 B.C. student loan lifetime maximum

Eligible students may receive up to a maximum of \$50,000 in B.C. student loan funding, regardless of program length and/or disability status. Students who have reached this maximum during their study period are no longer eligible for additional B.C. student loan funding.

Students may appeal the B.C. student loan lifetime maximum if they meet all of the following criteria:

- The student requires additional funding to complete their study period
- A maximum of two semesters are required to complete the program

- There are exceptional circumstances that contributed to the higher borrowing amount (see [Chapter 13 Section 3](#) for more information).

Required documentation:

- A letter from the student explaining why they need additional funding that will cause them to exceed the B.C. student loan lifetime maximum. The letter must include:
 - Post-secondary history to date (periods of study and programs).
 - Expected completion date.
- Unofficial copy of all post-secondary transcripts.
- A letter from the institution indicating the program the student is enrolled in, how many credits they have left to complete, how many credits they have already completed and the estimated date of graduation.

13.4.1.2 Exceptional expenses

Students with incurred expenses outside of standard living costs that are unexpected and beyond their control, and that created financial hardship affecting their ability to start or continue their studies may submit an appeal. Expenses incurred must be from the previous 12 months up to the date of the student's application submission.

Examples of exceptional expenses may be associated with one or more of the circumstances outlined in [Chapter 13, Section 3](#). StudentAid BC may consider unexpected expenses such as:

- Unforeseen legal expenses
- Court-ordered payments
- Expenses related to a dependant's permanent disability that are not covered by another funding source (uninsured)

Disability-related goods or services not covered by any other funding source may also qualify as an exceptional expense. Items that are not considered in the initial financial need assessment but may be appealed include, but are not limited to:

- Disability-related medicine
- Specialized footwear and eyewear
- Special dietetic requirements
- Specialized apparel
- Attendant care and/or specialized transportation

Required documentation:

- A letter from the student including all the following:
 - The exceptional expenses
 - When the exceptional expenses occurred
 - The amount of payment

- Why these expenses were necessary during the study period
- A copy of the student's medical/dental insurance plan, if applicable. The student must submit documentation from their insurance company verifying that this expense is not covered, and that their payment or a portion of their payment will not be reimbursed under their health plan. For example, if requesting reimbursement for the cost of new glasses, provide documentation that the prescription has changed and a breakdown of the cost of the glasses (e.g., \$200 for lenses, \$500 for frames, \$700 in total).
- Supporting documentation of expenses (payment receipts, a copy of a bank statement, cancelled cheques, etc.).

13.4.1.3 Modified independent

Students who are normally considered to be dependent on a financial sponsor (e.g., parents or guardians) may submit an application exception for modified independent classification to be considered as an independent student if they meet one or more of the following criteria:

- There is an irreconcilable rift between the student and their parent(s) (i.e., student no longer communicates with their family; a severe and permanent breakdown in the relationship between the student's parents, such as being disowned). The family rift must have existed for at least one year, unless 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.
- The student would normally be classified as a dependent student, but they are unable to contact or locate their parents, step-parent, sponsor, or legal guardian due to conflict or emergency (such as war, famine or natural disaster) in the country where they live.

Note: The following situations are not eligible for the modified independent appeal:

- A disagreement on the part of the parent(s) with StudentAid BC criteria.
- Students who usually live with their parents during the summer months.

Required documentation for an irreconcilable rift between the student and their parent(s):

- A [completed attestation form](#) from the student outlining the nature of the circumstances;
- A letter from a professional third party explaining the circumstances of the student's attestation. A professional third party includes, but is not limited to, any of the following: counsellor, psychologist, religious advisor, doctor, teacher, police, and/or staff at a social service agency such as an organization supporting those experiencing abuse or violence.

Required documentation if a student is unable to contact or locate their parents, step-parent, sponsor, or legal guardian due to conflict or emergency in the country where they live:

- A letter from the student explaining the conflict or emergency that has made it impossible for the student to contact or locate their parent(s)/step-parent/sponsor/legal guardian in the country where they live;

- A [completed attestation form](#) from a professional third party confirming the student's circumstances. A professional third party could be, but is not limited to, any of the following: counsellor, psychologist, religious advisor, doctor, teacher, police, and/or staff at a social service agency such as an organization supporting those experiencing abuse or violence.

13.4.1.4 Room and board

A student's parents, step-parents, sponsor or legal guardian are expected to provide free room and board if the student is living at home. However, in some circumstances parents cannot afford to provide this support and must charge the student for room and board.

Students who are living at home and are paying room and board may submit an Application Exception for room and board if at least one of the following apply to their parent(s)/step-parent/sponsor/legal guardian:

- They receive income assistance or disability benefits.
- They receive Canada Pension and/or old age supplement, with no other source of income or support.
- They earn a low income.
- They are unemployed due to layoff, strike or lock out.

Required documentation:

- A letter from the student explaining their living situation
- A letter from the student's parent(s)/step-parent/sponsor/legal guardian confirming all of the following:
 - The amount of room and board charged
 - The date the student began paying room and board
 - The reasons the student is being charged room and board
- Proof of payment of room and board, such as cancelled cheques or bank statements showing monthly lump sum payments
- Documentation of parental income, such as:
 - Pay stubs
 - Tax returns
 - Proof of income assistance, employment insurance, and/or pension benefits

13.4.1.5 Scholastic standing (multiple withdrawals from study, unsuccessful studies, overaward)

Students who withdraw on two separate occasions (multiple withdrawals) 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 (unsuccessful studies), are no longer eligible for

additional student financial assistance under the terms of the *Canada Student Financial Assistance Act*.

Students must successfully complete two terms/semesters or one program year of full-time study without using StudentAid BC funds to reinstate their eligibility, or they may submit an appeal for scholastic standing when they are otherwise on track to successfully complete their program and one or more of the circumstances listed in [Chapter 13, Section 3](#) has impacted their ability to study.

Note: 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.

Required documentation:

- A letter from the student explaining all of the following:
 - Why the student withdrew on each of the two separate occasions and/or were unable to successfully complete 68 weeks of post-secondary study
 - Which appeal circumstance(s) listed in [Chapter 13, Section 3](#) should be considered to set aside the standard requirement that students must complete two terms/semesters or one academic year of full-time study without funding, and/or
 - Which appeal circumstance listed in [Chapter 13, Section 3](#) should be considered to set aside the overaward (only applicable to loans)
- Unofficial copy of all post-secondary transcripts.
- A letter from the institution indicating the program the student is enrolled in, how many credits they have left to complete, how many credits they have already completed and their estimated date of graduation.
- A completed doctor/counsellor medical withdrawal form with signature and stamp (if the appeal is due to a medical reason).
- All supporting documentation of the circumstances as explained in the letter from the student.

13.4.1.6 Waive step-parent 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.

Students may submit an appeal to waive step-parent contributions if their parent has had a recent (within the past 5 years) marriage or common-law relationship with a step-parent, where the step-parent has not assumed financial responsibility for the student and does not claim the student as a dependant on their taxes.

Required documentation:

- A letter from the student explaining how they meet the criteria above and the circumstance(s) as outlined in [Chapter 13, Section 3](#).

- Marriage certificate or Canada Revenue Agency (CRA) documentation showing start date of the parent's common-law relationship.
- Supporting documentation of the circumstances as explained in the student's letter, such as, but not limited to:
 - Separation agreement
 - Divorce agreement
 - Child support arrangements
 - Pre-nuptial agreements

13.4.2 Part-time only appeals

Part-time students who are enrolled in a minimum 20 to 59% of a full course load may submit an appeal request for the categories outlined in this section.

13.4.2.1 Scholastic standing withdrawal from study, unsuccessful studies

Part-time students must achieve a satisfactory scholastic standard to maintain eligibility for student financial assistance by maintaining a course load from 20 to 59% of a full-time course load, and by successfully completing all courses for which funding was issued.

Students who fail to maintain the above course load requirements and/or withdraw from (or are unsuccessful in completing) any or all of their courses are no longer eligible for student financial assistance under the terms of the *Canada Student Financial Assistance Act*.

Students must complete one self-funded semester at a designated post-secondary institution or may submit an appeal for scholastic standing if one or more of the circumstances listed in [Chapter 13, Section 3](#) has impacted their ability to study.

Required documentation:

- A letter from the student explaining how they meet the circumstances as outlined in [Chapter 13, Section 3](#).
- All supporting documentation of the circumstances as explained in the student's letter.
- A letter from the institution confirming the student's ability to complete the program.
- A completed doctor/counsellor medical withdrawal form with signature and stamp (if the appeal is due to a medical reason).

13.4.3 Full-time and Part-time Appeals

Full-time students who are enrolled in a minimum 60% of a full course load (or 40% for students verified disability status), and part-time students who are enrolled in a minimum 20 to 59% of a full course load, may submit an appeal request for the categories outlined below.

13.4.3.1 B.C. student loan rehabilitation due to bankruptcy

Students who were denied B.C. student loan funding due to a previous bankruptcy or bankruptcy-related event (i.e., a consumer proposal) that included B.C. student loans may appeal the denial if one of the following applies:

- There were exceptional circumstances leading to bankruptcy, such as medical reasons or marital breakdown.
- Bankruptcy was filed during the study or non-repayment period, and the student is continuing in the same program of study in which they were enrolled in the date of bankruptcy or bankruptcy related event.
- If student loans were involved in the bankruptcy, Canada Student Financial Assistance Program has provided the student with clearance for the receipt of new loans.
- If student loans have been repaid or discharged, the student is considered a good credit risk. Credit risk is determined by the reason for bankruptcy, the student's efforts to rehabilitate their credit and that their studies warrant further investment.
- If student loans were not involved in the student's bankruptcy, the debts have been discharged or that a trustee has stated they will not place any claim on the student's StudentAid BC loans.

Note: If the student's Canada student loan is in default or was involved in their bankruptcy, the student must contact Canada Student Financial Assistance Program to receive clearance for further funding. For more information on federal loans, please contact the National Student Loans Service Centre at: 1-888-815-4514 and ask to be transferred to the Case Review Unit of the Canada Student Financial Assistance Program.

Required documentation:

- A letter from the student explaining the reason they filed for bankruptcy or consumer protection. The letter must include:
 - Specific details of the actions taken to rehabilitate financially since the bankruptcy.
 - The number of semesters required to finish their program of study.
- All supporting documentation of the circumstances as explained in the student's letter. This documentation may include:
 - Medical documentation indicating the date of illness, how the condition contributed to the bankruptcy and the ability to study at a full course load.
 - Documentation of separation or divorce.
- If the student was in study or in non-repayment status during their bankruptcy or bankruptcy related event, a letter from the institution confirming enrolment in the same program.
- Unofficial copy of all post-secondary transcripts.
- A copy of bankruptcy papers filed through the trustee showing the date of the bankruptcy, amounts owing to creditors and, if applicable, the date of discharge.

13.4.3.2 Funding after end date

The final deadline for StudentAid BC to receive complete applications for student financial assistance is six weeks before the study period end date. Applications submitted after the deadline will not be processed and are not eligible for student financial assistance unless approved on appeal.

To be eligible for a Funding After End Date appeal, StudentAid BC must receive the original application for student financial assistance prior to the study period end date.

Students may submit a Funding After End Date Appeal due to exceptional circumstance(s), as outlined in [Chapter 13, Section 3](#), that prevented them from meeting the required submission deadline to receive funding before their study period end date.

Required documentation:

- A letter from the student explaining how they met the criteria above and the circumstance(s) as outlined in [Chapter 13, Section 3](#).
- A letter from the school or transcripts confirming that the student successfully completed the term for which they are requesting funding after end date.
- All supporting documentation of the circumstances as explained in the student's letter.

Note: The deadline to submit a completed Funding After End Date appeal is no later than 90 days from the study period end date. Appeals received after 90 days from the study period end date will not be considered.

13.4.3.3 Income

StudentAid BC assesses a student's financial assistance application based on the income reported on line 15000 of their tax return for the year prior to the program year of their application.

If the student and/or their spouse/common-law partner or the student's parent(s), step-parent(s), sponsor(s) or legal guardian(s) have had, or anticipate having, a significant decrease in income due to an exceptional circumstance(s) as outlined in [Chapter 13, Section 3](#), that is beyond the student's and/or their family's control, an appeal request may be submitted to have the student financial assistance application reassessed using income for the current program year that matches the year of the student's application number (e.g. application number 2026-123456 uses 2026 income).

Required documentation:

- A letter from the student explaining how they meet the criteria above, the circumstance(s) as outlined in [Chapter 13, Section 3](#), and a detailed breakdown of how they calculated total estimated gross income (if applicable).

- To determine income, add actual gross income from the beginning of the calendar year up to the date of the application and the estimated gross income for the remainder of that calendar year to calculate total current year gross income.
- All supporting documentation of the circumstance(s) as explained in the student's letter (medical records, letter from physician, record of employment, layoff or strike, etc.).
- If the year matching the application number is still in progress:
 - All relevant supporting documentation of estimated total gross income for the current year, including all year-to-date gross income (pay stubs, invoices, bank statements, Employment Insurance benefit statements, Record of Employment, etc.).
- If the year matching the application number is complete:
 - Canada Revenue Agency (CRA) Income Tax Return and gross income information for the year matching the student financial assistance application number.

13.4.3.4 Rehabilitation of B.C. student loan after default

Students who were denied rehabilitation of their defaulted B.C. student loans may submit an appeal request if they meet one of the exceptional circumstances listed below:

- They have made every reasonable effort to rehabilitate their loan.
- They have experienced exceptional circumstance(s) as outlined in [Chapter 13, Section 3](#), which reasonably impacted their ability to make the equivalent of two consecutive monthly payments and/or their outstanding interest payment.

Note: Students may apply for rehabilitation of their student loans at anytime.

Required documentation:

- A letter from the student explaining the issues impacting their ability to make the equivalent of two consecutive monthly payments, as required for rehabilitation for B.C. student loans after default.
- All relevant supporting documentation of the circumstances as explained in the student's letter (letters from doctors, counsellors, financial consultants, etc.).

13.4.3.5 Repeat course

Students may submit a repeat course appeal when they have passed a course but did not obtain the grade required to proceed to the next level in their program. For example, the student receives a grade of 'C+' for a course, and their program requires a minimum grade of 'B-' for that course.

In situations where a student withdrew from, or did not successfully complete a course, the student remains eligible to receive student financial assistance in the year following a withdrawal if they are repeating the same course which they withdrew from or did not successfully complete. However, any additional attempts require the submission of a repeat course appeal.

Students are not eligible for the repeat course appeal if they are repeating courses solely to improve their grades, regardless of whether the student self-funded the course without the assistance of student loans or was in receipt of student financial assistance.

Note: Approvals for repeat course appeals are granted only once for each course.

Required documentation:

- A letter from the student stating which course they are requesting to repeat and why the repeated course should be eligible for funding.
- A letter or documentation from the institution verifying the student's need to repeat the course to progress in their program.
- Unofficial copy of all post-secondary transcripts.

Chapter 14: Tables and Schedules

[Table 1: Tuition and Mandatory 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-FTDEP Family Income Eligibility Thresholds for Loan Year 2026/27](#)

[Table 7c: Family Income Eligibility Thresholds for Part-Time Student Loan \(CSL-PT\)](#)

[Table 8: Return Transportation](#)

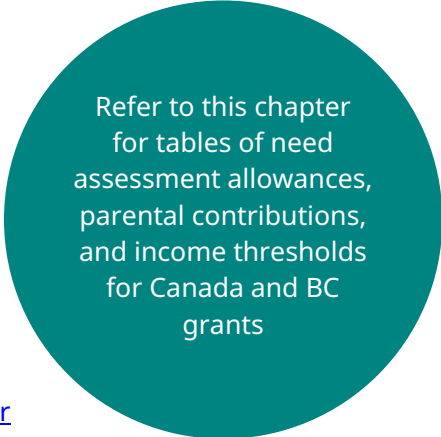
[Table 9: Additional Transportation Allowance \(Exception Basis Only\)](#)

[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 \(Part-time\)](#)

[Schedule 1: Student File Documentation](#)



Refer to this chapter for tables of need assessment allowances, parental contributions, and income thresholds for Canada and BC grants

StudentAid BC policies and procedures are intended to ensure that all students are treated equitably. As such, 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 these resources against allowable educational costs and Moderate Standard of Living costs.

This chapter outlines the tables used in the financial need assessment process.

Table 1: Tuition and Mandatory Fees

Tuition and mandatory fees are set by the institution and the associated governing acts and per approved study periods. For information regarding tuition and mandatory fees, please contact your institution's registrar.

Table 2: Books and Supplies (including computer costs)

Costs for books and supplies (including computer costs) are subject to the following maximums:

Study period length (weeks)	Maximum books and supplies allowance	Maximum computer / technology (included within allowance)	E-reader requirement
12-18	\$1,500	Up to \$250	Included in books/supplies, not in computer / technology limit
19-34	\$3,000	Up to \$350	
35-52	\$3,000	Up to \$500	

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	\$1,420
Food	\$347
Miscellaneous	\$426
Local transportation	\$134
Total	\$2,327

Single student living at home	
Shelter	\$0
Food	\$328
Miscellaneous	\$358
Local public transportation	\$155
Total	\$841

Single-parent student (excluding costs of child)	
Shelter	\$2,118
Food	\$318
Miscellaneous	\$445
Local public transportation	\$121
Total	\$3,002

Married student and spouse (excluding costs for child)	
Shelter	\$2,841
Food	\$641
Miscellaneous	\$655
Local public transportation	\$247
Total	\$4,384

Cost for each child (wholly dependent relative)	
Shelter	\$429
Food	\$263
Miscellaneous	\$157
Local transportation	\$121
Total	\$970

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 costs are calculated on a weekly basis and based on the monthly shelter allowance for single student living away from home divided by 4.3. E.g. in PY 2026/27, the monthly shelter allowance of \$1,420 is divided by 4.3 for a weekly amount of \$330.

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. inc. utilities shared by two)	681	851	1,049	796	886	1,149	859	759	934	766	1,062	1,465
Food (Purchased from Stores)	332	303	365	305	337	337	313	321	349	380	386	384
Miscellaneous (Personal & health care, clothing, H/H cleaning, communications)	290	320	308	295	393	359	375	387	418	395	406	406
Local Public Transportation	85	83	90	87	60	106	122	78	90	72	88	88
Total Monthly Allowance	1,388	1,557	1,812	1,483	1,676	1,951	1,669	1,545	1,791	1,613	1,942	2,343
SINGLE PARENT (no dependent considered)												
Shelter (1 bedroom apartment including utilities)	1,086	1,353	1,664	1,261	1,339	1,871	1,299	1,321	1,562	1,310	1,602	2,571
Food (Purchased from Stores)	332	303	365	305	337	337	313	321	349	380	386	384
Miscellaneous (Personal & health care, clothing, H/H cleaning, communications)	290	320	308	295	393	359	375	387	418	395	406	406
Local Public Transportation	85	83	90	87	60	106	122	78	90	72	88	88
Total Monthly Allowance	1,793	2,059	2,427	1,948	2,129	2,673	2,109	2,107	2,419	2,157	2,482	3,449
MARRIED STUDENT & SPOUSE (no dependent considered)												
Shelter (2 bedroom apartment including utilities)	1,361	1,702	2,097	1,591	1,771	2,298	1,718	1,518	1,868	1,531	2,124	2,930
Food (Purchased from Stores)	594	603	734	604	597	610	568	583	635	760	615	616
Miscellaneous (Personal & health care, clothing, H/H cleaning, communications)	580	636	614	589	621	656	720	734	802	785	660	660
Local Public Transportation	171	173	180	175	116	207	249	166	185	143	176	176
Total Monthly Allowance	2,706	3,114	3,625	2,959	3,105	3,771	3,255	3,001	3,490	3,219	3,575	4,382
EACH DEPENDENT PERSON												
Shelter	211	232	344	207	269	451	324	230	290	256	442	444
Food (Purchased from Stores)	237	246	257	246	277	261	244	250	271	310	307	307
Miscellaneous (Personal & health care, clothing)	131	93	91	87	148	136	171	175	190	117	141	142
Local Public Transportation	85	83	90	87	60	106	122	60	90	72	88	88
Total Monthly Allowance	664	654	782	627	754	954	861	715	841	755	978	981
SINGLE STUDENT LIVING AT HOME												
Shelter	0	0	0	0	0	0	0	0	0	0	0	0
Food (Purchased from Stores)	237	299	365	305	277	261	244	250	271	380	307	307
Miscellaneous (Personal & health care, clothing)	250	244	226	207	277	276	302	307	336	260	330	331
Local Public Transportation	85	83	90	87	60	106	122	78	90	72	88	88
Total Monthly Allowance	572	626	681	599	614	643	668	635	697	712	725	726

Table 4: Child Care Ceilings

Monthly Ceiling for Child Care Expenses for 2026/27

Province	Monthly ceilings per child
British Columbia	\$817
Prince Edward Island	\$594
Nova Scotia	\$476
New Brunswick	\$600
Quebec	\$391
Ontario	\$477
Manitoba	\$460
Saskatchewan	\$400
Alberta	\$1,200
Newfoundland and Labrador	\$1,153
Yukon	\$912
Northwest Territories	\$660
Nunavut	\$660

Table 5: Parental Living Allowance

Parents' Moderate Standard of Living (MSOL) by family size

Family Size	MSOL
2	\$57,967
3	\$75,305
4	\$87,603
5	\$97,140
6	\$104,936
7	\$111,529
8	\$117,240
9	\$122,275
10	\$126,776

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 parents' 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% of DI)/52
\$7,001 - \$14,000	(\$1,050 + 20.0% of (DI - \$7,000))/52
over \$14,000	(\$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	\$38,474
2 persons	\$54,412
3 persons	\$66,641
4 persons	\$76,952
5 persons	\$86,033
6 persons	\$94,245
7 or more	\$101,797

Table 7b: CSG-FTDEP Family Income Eligibility Thresholds for Loan Year 2026/27

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	\$54,412	\$98,017
3 persons	\$66,641	\$117,317
4 persons	\$76,952	\$129,769
5 persons	\$86,033	\$141,180
6 persons	\$94,245	\$151,937
7 or more	\$101,797	\$161,321

Table 7c: Family Income Eligibility Thresholds for Part-Time Student Loan (CSL-PT)

Family Size	Previous Year's Gross Annual Family Income for CSL-PT Cut-off
1 person	\$78,890
2 persons	\$110,336
3 persons	\$131,635
4 persons	\$144,687
5 persons	\$156,762
6 persons	\$168,236
7 or more	\$178,137

Note: The annual family income tables above are used for calculating the eligibility thresholds for the following grants: CSG-FT, CSG-FTDEP, CSG-PT and CSG-PTDEP.

Table 7a is also used for calculating the income thresholds for the fixed student contribution and the spousal contribution.

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 is eligible for return transportation, their 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.

Note:

1. If travel is a mandatory part of the program, see [Chapter 7, Section 4: 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 (as defined by the post-secondary institution).
3. Transportation costs for practicum or clinical placements may be included at no more than \$25 per week of the practicum or clinical placement. Applicants may request additional transportation allowance by providing support documentation showing need (see [Table 9](#)).
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

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	\$38,474	\$80,491
2 persons	\$54,412	\$112,552
3 persons	\$66,641	\$134,209
4 persons	\$76,952	\$147,375
5 persons	\$86,033	\$159,562
6 persons	\$94,245	\$171,168
7 or more	\$101,797	\$181,162

**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	\$38,474	\$48,978
2 persons	\$54,412	\$68,947
3 persons	\$66,641	\$83,533
4 persons	\$76,952	\$94,558
5 persons	\$86,033	\$104,415
6 persons	\$94,245	\$113,476
7 or more	\$101,797	\$121,638

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	\$38,474	\$55,981
2 persons	\$54,412	\$78,637
3 persons	\$66,641	\$94,794
4 persons	\$76,952	\$106,295
5 persons	\$86,033	\$116,670
6 persons	\$94,245	\$126,296
7 or more	\$101,797	\$134,866

Schedule 1: Student File Documentation

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

All institutions must maintain a separate student file for each StudentAid BC-funded student. These files can be electronic and/or digital.

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

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

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

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

- A copy of valid photo identification issued by a Canadian government such as a driver's license, passport or other document showing date of birth.
- If admission was based on high school graduation, a copy of the student's high school graduation certificate or equivalent. Certificates of High School Completion do not qualify as proof of graduation.
- The student's enrolment contract (or revised contract, if applicable) detailing the program name, cost, duration, study start and end dates and other program details.
- The student's payment schedule detailing dates and amounts of payments made to the institution.
- If a student is accepted for enrolment based on having advanced standing (prior learning assessment), the following documentation must be on file:
 - Copies of transcripts if the student has been granted advanced standing based upon previous post-secondary studies;
 - Documentation showing the assessment results if advanced standing was granted due to an assessment of their prior learning;

- Documentation of the student's schedule when a prior learning assessment has been granted.
- Copies of the Program Information Request and other related appendices (where applicable).
- Copies of all student loan documentation relating to funding, including the Confirmation of Enrolment, if the institution is not completing these forms online or through systems operated by StudentAid BC or National Student Loan Service Centre.
- Detailed attendance records (hourly for technical/vocational programs and daily for academic, credit-based programs). Student attendance records must be kept and submitted in original document form (PDF will not be accepted).
- Demonstration of satisfactory progress including copies of examination results, interim and final transcripts, graduation certificates where applicable, etc.
- Copies of the practicum or placement student evaluations, letter of understanding between school and practicum host and any other applicable documentation.
- Copies of withdrawal notifications or cancellation forms.
- Documentation verifying withdrawals, dismissal or voluntary leaving.
- Copy of any refund calculations and refund cheques.
- Alternate contact information.
- Any other appropriate documentation concerning the student while involved with the school.
- A copy of any credential earned by a student for successfully completing their program (e.g., degree, diploma, certificate).

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

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

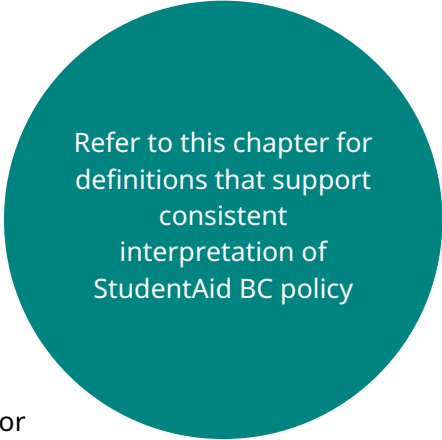
- Documentation that the student meets the institution's published program entrance requirements.
- Counselling notes for entrance, in-study, and exit counselling.

Chapter 15: Definitions

This chapter lists 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.



Refer to this chapter for definitions that support consistent interpretation of StudentAid BC policy

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 Regulatory Unit, the Degree Quality Assessment Board, and the Insurance Corporation of British Columbia. A post-secondary institution must be accredited 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.

Accessible Education and Training (AET)

Courses at the adult basic education level that are designed for individuals with cognitive disabilities or a combination 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 Accessible Education and Training (AET) programs.

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 exceptional circumstances demonstrated or proven by the applicant.

Application Exceptions

Refers to the process a student may access to be considered for exceptional or unique circumstances while applying for student financial assistance or when requesting a change to their submitted or assessed application. An application exception may result in a change to the information used in the financial need assessment which could in turn result in additional funding being awarded.

Apprenticeship

Apprenticeship training combines paid, work-based training (usually about 80%) with classroom or shop setting (usually about 20%). 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 costs that have been approved as an application exception and/or on appeal.

Assessed Financial Need

A student's assessed financial need is based on a calculation of allowable educational costs 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 as an application exception and/or 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 Financial Assistance 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).

Asynchronous Online Delivery

Students and instructors do not meet in 'real time'. There is no live video lecture portion of the program. Students in a program or course that is delivered asynchronously may move through assignments at their own pace, supported by online resources such as recorded lectures, reading material, assignments, and discussion groups.

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 in combination with onsite instruction (see online education/learning).

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 as outlined in the Master Student Financial Assistance Agreement, to attend full-time studies at a Designated Post-Secondary Institution.

B.C. 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 that is non-repayable unless converted to a Conversion Loan under Section 6 of the MSFAA (PT) BC.

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.

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.

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.

Change Request

See "Request a Change."

Classification of Instructional Programs (CIP)

The Classification of Instructional Programs (CIP) is entered by institutions and used for classifying instructional programs according to field of study.

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 (see work-integrated learning).

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.

Completed Application

An application is considered complete once the student agrees to the terms and conditions of the Master Student Financial Assistance Agreement and once the institution confirms enrolment.

Compulsory Fees

See "Mandatory Fees."

Confirmation of Enrolment

A process in which a post-secondary institution confirms a student's enrolment.

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.

Conversion Loan

A B.C. Access Grant for part-time students that has been converted into a repayable loan.

Co-operative Education

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 (see work-integrated learning).

Course Load

Course load is the percentage that refers to the rate at which a student is currently working to complete the entire program.

Credential

The citation, certificate, diploma or degree conferred upon the student by the home institution in recognition of successful completion of the required educational training.

Current and Former Child or Youth in Care

An individual who, prior to turning the age of majority, is/was in the care of:

- the BC Ministry of Children and Family Development or Indigenous Child and Family Service Agency under the *Child, Family and Community Service Act*, or
- Another Province or Territory under a comparable legislation or agreement, or
- An Indigenous Governing Body through a comparable agreement under Indigenous Law.

Default

In relation to a loan, means a loan in which the borrower is 270 or more 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 which the borrower has failed to make payments required by the borrower's loan agreement and is 90 or more days in arrears but does not include a loan that is in default.

Dependants

For StudentAid BC purposes, eligible dependants are any dependants for whom the Canada Child Tax Benefit is claimed, or for whom a benefit is claimed on the applicant's income tax return.

Eligible dependants must meet one of the following criteria:

- For the student's or spouse/common-law partner's children who are 18 years of age and under, the student and/or spouse/common-law partner must be guardians of the children who must live with the student or spouse/common-law partner at least two full days per week; or
- The student's or spouse/common-law partner's children aged 19 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 dependants are the student's or spouse/common-law partner's elderly relatives who are fully supported by the student and claimed on the student's 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 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 StudentAid BC as eligible for the purposes of the Canada Student Financial Assistance Program with respect to some or all programs taught by the post-secondary institution. A post-secondary institution must be designated for a student to submit an application for student financial assistance.

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 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, Canadian Pension Plan/Quebec Pension Plan and Employment Insurance 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 Education/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 period end date, a reassessment will be conducted to adjust the study period end date.

eCert/eCertification

The electronic form of approval used to digitally sign the student loan agreement.

English as a Second Language (ESL) 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 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.

Exceptional Costs

Costs that are not normally associated with attending school but are required for certain programs and are submitted by the institution within a study period.

Exceptional Expense

Expenses outside of standard living costs that are unexpected and beyond the control of the student. The student may request an appeal (with supporting documentation) for consideration in their assessment. Exceptional expenses are considered on an individual basis.

Expected Contribution

A financial contribution from a student, parent(s), step-parent(s), sponsor(s), legal guardian(s) 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, parent(s), step-parent(s), sponsor(s), legal guardian(s) and other eligible dependents.

Field Placement

A field placement provides students with an intensive part-time/short term 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-operative education, clinic, practicum, and internship (see work-integrated learning).

Financial Assistance

Student loans, student grants, debt management programs and any other form of financial assistance provided directly or indirectly under the B.C. Student Assistance Program, commonly referred to as StudentAid BC.

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.

For-profit

For the purposes of StudentAid BC, for-profit refers to a private post-secondary institution that is established for the purpose of distributing profits to individual directors, employees, owners or shareholders, with the institution being controlled or managed by a body most of whose members are not selected by a public authority. For-profit institutions may also be incorporated or established through their country's applicable jurisdiction and laws relating to operating primarily as a business and to serve private interests.

Foundation Programs

See "Pre-apprentice Programs."

Full-Time Student

A student who is enrolled in a minimum 60% full course load (or 40% for students with a permanent, or persistent or prolonged disability) at a designated public or private post-secondary institution.

Full-time Work/Labour Force

See "In the labour force."

Funded Term

A period of study during which a student receives student financial assistance and/or in-study payment-free status. Students who are on in-study payment-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. See also: study period.

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 financial institutions prior to August 1, 1995, guaranteed by the Province of British Columbia and collected by the financial institution that issued the loan.

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 any of the following apply:

- There are no parent(s), step-parent(s), sponsor(s) or legal guardian(s) due to death or disappearance.
- The student has an irreconcilable rift or severe and permanent breakdown in the relationship between their parent(s), step-parent(s), sponsor(s), or legal guardian(s).
- 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.
- 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, in which all of the following apply:

- is permanent in nature
- has a separate student body
- has a resident administration
- offers a full program leading to a citation, certificate, diploma or degree
- 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, online, or other learning environment where both student and instructor are present.

Institution Staff

Any individual acting on behalf of the institution. This includes, but is not limited to, employees, recruiters, contractors, and agents.

In-study Payment-free Status

Status of students whose enrolment has been confirmed and are not required to make payments on their student loans while they are in-study.

Interface Policy

Policy that applies to students receiving Disability Assistance under the *Employment and Assistance for Persons with Disabilities Act* and their dependents whereby they are eligible to receive student financial assistance towards their educational costs only.

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.

Leave Start Date

The date that a medical or parental leave will begin. This date is set to the day after the borrower's most recent Period of Studies End Date (PSED) (e.g., the withdrawal PSED).

Leave Status End Date (LSED)

The last day of an approved medical or parental 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 PSED for the purposes of determining the non-repayment period and the repayment start date and/or for loan amortization purposes.

Legal Guardian

A legal guardian is a parent or a person other than the parent 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 is considered to be the student's legal guardians.

Legal Signing 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.

Loan Year (or program year)

Loan Year means the period beginning August 1 in any year and ending on July 31 the following year.

Mandatory Fees

Mandatory fees include annual admission fees required when submitting applications, student council fees, student services fees (excluding transportation cost as outlined in [Chapter 2, Section 4.3 Exceptional Costs](#)), 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.

Master Student Financial Assistance Agreement (MSFAA)

The MSFAA is a legal document that governs the rights and responsibilities with respect to the financial assistance the student will receive from B.C. and the Government of Canada. The terms and conditions within the loan agreement outline the requirements on borrowing and repayment

of Government of Canada and Government of B.C. student financial assistance. The MSFAA for the full-time Canada-B.C. integrated student loan as well as the MSFAA for Part-Time funding are each comprised of two separate contracts, one with the federal government for federal student financial assistance, and the other with the provincial government for provincial student financial assistance.

Medical Event Date

The day on which, in the opinion of a medical professional, a medical issue significantly interferes with a borrower's ability to pursue their program of study as applies to a Medical Leave.

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 in situations where a serious and permanent breakdown in the relationship between student and parent has occurred and has been documented (i.e., an irreconcilable rift), or where the student is unable to contact their parent due to conflict or emergency (such as war, famine or natural disaster) in the country where they live.

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-profit

For the purposes of StudentAid BC, non-profit refers to a public or private post-secondary institution that is primarily funded by the government, taxpayers, and/or through private donations and tuition, with the institution being governed or appointed by a public authority. Non-profit institutions may also be incorporated or registered as a non-profit organization, society, charity, or other comparable legal entity through their country's applicable jurisdiction and laws, with the advancement of education as its primary purpose.

Non-punitive Withdrawal (two semester loan application where student is not attending the second semester)

A non-punitive withdrawal occurs when any of the following four conditions apply:

1. The student is withdrawn due to an institution closure as outlined in [Chapter 9, Section 6: 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.
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 prior to initial disbursement 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 6](#), 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.

Notice of Assessment

A letter sent to StudentAid BC applicants once their StudentAid BC application is assessed. The Notice of Assessment (NOA) confirms the amount of StudentAid BC funding the student is eligible to receive that may 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 and 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 Transfer of School.

Outstanding Loan Balance

The principal amount of your Conversion Loan outstanding at any time, together with accrued interest (if any) with respect to the MSFAA (PT)-BC; and the principal amount of your BC Student Loans outstanding at any time, including any BC Student Grant amount(s) converted to a BC

Student Loan and the principal amount forming part of any student loan amounts consolidated under section D.11 (b) (i) or D.11 (b) (iii) with respect to the MSFAA-BC, together with all interest accrued on those amounts, and any unpaid non-sufficient funds (“NSF”) fees outstanding as of August 1, 2011.

Overaward

A circumstance in which a student received more student financial assistance than they were 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 for students to be eligible for government student financial assistance. The Framework describes key indicators that will be monitored by Province of British Columbia, 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 student financial assistance, a parent includes natural parents, step-parents, sponsors and legal guardians.

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 as relates to a Parental Leave.

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 during the assessment.

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 dependent student’s education expenses.

Part-time Student

A student who is enrolled in a minimum 20 to 59% of a full course load at a public or private post-secondary institution.

Partner

The student's spouse or common-law partner. Spouses or common-law partners submit Partner Information in SIMS to determine a student’s spousal/common-law partner expected contribution as part of their targeted resources in the financial need assessment.

Period of Studies Commencement Date (PSCD)

Is the first day of the first month of the borrower's confirmed period of studies.

Period of Studies End Date (PSED)

Is the last day of the last month of the borrower's confirmed period of studies.

Permanent Disability (PD)

Any impairment, including a physical, mental, intellectual, cognitive, learning, communication or sensory impairment - or a functional limitation - that restricts the ability of a person to perform the daily activities necessary to pursue studies at a post-secondary school level or to participate in the labour force and that is expected to remain with the person for the person's expected life.

Permanent Resident

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.

Persistent or Prolonged Disability (PPD)

Any impairment, including a physical, mental, intellectual, cognitive, learning, communication or sensory impairment - or a functional limitation - that restricts the ability of a person to perform the daily activities necessary to pursue studies at a post-secondary school level or to participate in the labour force and has lasted, or is expected to last, for a period of at least 12 months but is not expected to remain with the person for the person's expected life.

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 matters.

Practicum

Practical application of previously learned theory that is part of the course of study (see work-integrated learning).

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 (see work-integrated learning).

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

The outcome of a change request to alter 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.

Request a Change (Institutions)

Function in SIMS that allows institution users to request changes to programs or offerings by application after confirmation of enrolment. Students must accept the requested change(s) and receive Ministry approval. An approved change results in the application being reassessed.

Request a Change (Students)

Function in SIMS that allows the student to edit an application that has already been submitted for assessment and had their enrolment confirmed by their institution. Requesting a change reassesses the application based on the new information provided by the student once the Ministry has reviewed and approved it.

Regulatory Body

A regulatory body is an official organization or authority responsible for overseeing, accrediting, licensing, or regulating post-secondary institutions and their programs to ensure compliance with established educational standards, quality assurance, and legal requirements. Regulatory bodies may be provincial, national, or international entities legally recognized and delegated by the government or relevant education authorities. Institutions must be in good standing with their appropriate regulatory body to maintain designation and eligibility for student financial assistance.

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 account. This status inhibits the ability to process the application any further without intervention from StudentAid BC staff. This status may be added to the account 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

Loans issued by a financial institution between August 1, 1995, and July 31, 2000, where the Province of British Columbia pays a risk premium to the lending institution based on the value of all loans entering repayment status.

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, citation, 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.

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.

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% of the course work, although the time required for completion may vary depending on the percentage of course load being carried.

Semester

A distinct study period, lasting at least 12 to 17 consecutive weeks and that forms part of a longer program.

Separated

Marital status of a student who was married or lived in a common-law relationship (as defined by StudentAid BC) and who is not legally divorced, but whose marital relationship is dissolved with no hope of reconciliation and where the student is no longer residing in the same household as the former partner. As a result, the student is maintaining a separate residence from the former partner.

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 Expenses

Funding provided by Employment and Social Development Canada, a First Nation band council, the B.C. 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 Information Management System (SIMS)

The computer system used to assess student financial assistance applications.

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.

Study Break

Period of time during the delivery of a study period when instruction is not offered.

Study Period

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 period, 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 contact their institution's Financial Aid Office to change the study end date. Post-secondary institution officials must request a change in SIMS if the new study period end date is not reflected in the study period.

Submitted Application

A submitted application refers to an application that has been received by StudentAid BC, and the student and parent or spouse (as applicable) have consented to the terms and conditions of the Canada Revenue Agency Income Verification and StudentAid BC Declaration. Edits made to an application following the initial submission will impact the confirmed submission date.

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.

Synchronous Online Delivery

Students attend classes virtually in 'real time' with instructors and classmates.

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(s), 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.

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.

Train Out

Train out pertains to students who have been awarded funding for the year in which a BC institution or program designation status is no longer eligible. Train out is intended to allow students who are currently funded to continue with their program and receive their funding for the balance of their program.

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.

Trustee

A person who is licensed or appointed under the *Bankruptcy and Insolvency Act*.

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.

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: For a student to be assessed living costs for a wholly dependant person, the person must have been claimed and accepted by Canada Revenue Agency as being wholly dependent on the student.

Withdrawal

The action of a full-time or part-time student who formally withdraws from courses. Circumstances resulting in an incomplete semester/term and where the student stops attending classes are also considered a withdrawal.

WorkBC Employment Services Program

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.

Work-integrated learning (WIL)

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.

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.

Chapter 16: Contacts

This chapter lists contact information for the following:

- [B.C. Ministry of Post-Secondary Education and Future Skills, StudentAid BC](#)
- [Canada Student Financial Assistance Program](#)
- [National Student Loans Service Centre](#)
- [B.C. Ministry of Post-Secondary Education and Future Skills, Private Training Institutions Regulatory Unit](#)
- [Revenue Services of British Columbia](#)

Refer to this chapter for StudentAid BC contact information related to policy, programs, and administration

B.C. Ministry of Post-Secondary Education and Future Skills, StudentAid BC

Mailing Address: Ministry of Post-Secondary Education and Future Skills
StudentAid BC
PO Box 9173 Stn Prov Govt
Victoria BC V8W 9H7

Courier Address: C/O StudentAid BC
1st Floor, 835 Humboldt Street
Victoria BC V8V 3Z9

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 Financial Assistance Program

See contact information for the National Student Loans Service Centre.

Website: <http://www.hrsdc.gc.ca>

National Student Loans Service Centre (NSLSC)

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
www.csnpe-nslsc.canada.ca/en/home

**Ministry of Post-Secondary Education and Future Skills, Private Training Institutions
Regulatory Unit**

Phone: (604) 569-0033
1-800-661-7441 (Toll-Free)

Fax: (778) 945-0606

Website: www.PrivateTrainingInstitutions.gov.bc.ca

Email: PTI@gov.bc.ca

Revenue Services of British Columbia (RSBC)

Mailing Address: Revenue Services of British Columbia
PO Box 9401 Stn Prov Govt
Victoria BC V8W 9S6

Courier Address: Revenue Services of British Columbia
Account Management
Vancouver Island Technology Park (VITP)
2200 - 4464 Markham Road Victoria BC V8Z 7X8

Phone: (250) 405-4968
1-866-345-3930 (Toll Free in Canada)

Fax: (250) 405-4412 or (250) 405-4410