

Identity Verification

Frequently Asked Questions

What is changing?

- **Effective April 3, 2018**, StudentAid BC (SABC) implemented a change in identity verification requirements and related business processes for all new full-time student applicants.
- Previously, students had their identity verified through a process at Canada Post when they submitted their Master Student Financial Assistance Agreement (MSFAA).
- The change will involve verification of a full-time applicant's identity in advance of accessing/completing the full-time student loan application via the online SABC Dashboard.

Who will be impacted?

- All new SABC full-time student applicants will be required to verify their identity prior to gaining access to the full-time StudentAid BC application via the SABC Dashboard.
- This change applies to all new full-time student borrowers, studying at designated public and private post-secondary institutions in B.C., Canada, and internationally.

How can financial aid officers assist applicants?

- Financial aid officers should direct applicants to create a SABC dashboard and click on the "Apply for a student loan" button to receive instruction on how to have their identity verified.
- An individual applicant's identity verification process will vary depending on their individual circumstance (19 and over, under 19, out of province, etc.), so please do **not** instruct students to go directly to Service BC before they have received instructions from the SABC Dashboard.
- Financial Aid Officers should **not** reproduce or distribute attestation forms to students. Only attestation forms that have been provided directly by StudentAid BC will be accepted.
- If financial aid officers have questions they should contact StudentAid BC.

For impacted applicants age 19 and over:

- When new full-time SABC applicants age 19 and over attempt to apply for StudentAid BC funding through their SABC Dashboard, they will be provided with detailed instructions to log in using their Photo BC Services Card or their B.C. Driver's Licence and Services Card ("combo card").
- In order for applicants to receive instructions for this process, they should log in to the SABC Dashboard and click the "Apply for a student loan" button. Once they do so, they will be prompted with instructions on how to proceed.
- To set up a Photo BC Services Card, students will need to visit a Service BC location to verify their identity. After the visit, they will be able to log back into their StudentAid BC Dashboard using their BC Services Card which will enable them to access the student loan application.
- If students do not possess a Photo BC Services Card and are unable to obtain one, then they should call StudentAid BC before proceeding. *Note: By March 2018, all B.C. residents should have obtained a BC Services Card through the Ministry of Health. Applicants over the age of 18.5 years will have either a Photo BC Services Card or a Combo BC Services Card; applicants under the age of 18.5 will have a non-photo BC Services Card.*
- The Service BC website provides a list of [Service BC office locations](#).

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For applicants under 19 years of age:

- In order for applicants to receive instructions for this process, they should login to the SABC Dashboard and click the “Apply for a student loan” button. Once they do so, they will be prompted with instructions on how to proceed.
- All new full-time students under the age of 19 years will be required to complete an Identity Attestation Process, which will include:
 - Having their identity verified in person at Service BC office, and
 - Providing evidence of the attestation to StudentAid BC.

For applicants who are out of province:

- There may be situations where students are studying out of province and they cannot visit a Service BC location to have their identity verified.
- This could impact both applicants over and under the age of 19’s ability to access the full-time StudentAid BC application.
- These students will be required to contact SABC to seek permission to have a guarantor verify their identity. If/when the student has been deemed eligible, they will be provided a “Guarantor Attestation Form” exclusively from SABC.
 - *Note: Financial Aid Officers should **not** reproduce or distribute attestation forms to students. Only attestation forms that have been provided directly by StudentAid BC will be accepted.*

Who will not be impacted?

- Students returning to the SABC program and applying for new StudentAid BC funding who have previously received full-time StudentAid BC funding (i.e., have a signed MSFAA on file with StudentAid BC).
- Parents/guardians and spouses of full-time student applicants will not be required to have their identity verified in order to set up SABC Dashboard accounts and access/submit relevant application appendices, and will continue to be able to use a SABC User ID.
- Applicants to the part-time student loan program will not be impacted by these changes.

Why is SABC making this change?

- The Canada Student Loan Program (CSLP) did not renew their contract with Canada Post to provide in-person identity verification services for full-time students, as they are implementing an electronic MSFAA.
- The federal electronic MSFAA process will not include an in-person identity verification requirement, and therefore will not achieve a similar level of identity assurance that is currently provided through the Canada Post process.
- SABC is therefore implementing a new identity verification processes for all new full-time student loan applicants in order to maintain the degree of assurance recommended by the Office of the Chief Information Officer (OCIO) and required by the Ministry of Finance.