



# Alberta Student Aid

Operational Policy & Procedure Manual 2018-19  
**August 1, 2018 - July 31, 2019**

# Summary of Changes

Alberta Student Aid will periodically revise the Operational Policy & Procedure Manual. Below is a summary of the most significant changes made since the release of the previous version of this manual.

<b>Chapter 1: Eligibility for Student Aid</b>
<b>Academic Progress, Pages 17-18</b> <ul style="list-style-type: none"><li>• Updated to provide additional clarity.</li></ul>
<b>Expected Reduced Family Income, Page 23</b> <ul style="list-style-type: none"><li>• Ability for student or a family member, who expects their current year earnings to be lower than their prior year's earnings (i.e., line 150 amount), to provide an estimate of total income for the current year on the application when the student initially applies.</li><li>• Impacts federal eligibility only.</li></ul>
<b>Income Thresholds for Federal Eligibility, Page 23</b> <ul style="list-style-type: none"><li>• Increases to income thresholds.</li></ul>
<b>Canada Student Grants (Federal Grants), Pages 25-26</b> <ul style="list-style-type: none"><li>• Introduction of the Skills Boost Top-Up to the Canada Student Grant for Full-time Students (CSG-TU).</li><li>• Changes to eligibility criteria for the Canada Student Grant for Full-Time Students with Dependents (CSG-FTDEP).</li></ul>
<b>Provincial Grants, Pages 29-31</b> <ul style="list-style-type: none"><li>• Reorganization of text for improved clarity.</li></ul>
<b>Living Allowances, Pages 37-38</b> <ul style="list-style-type: none"><li>• Increases to monthly living allowances.</li></ul>
<b>Chapter 2: Full-Time Student Aid</b>
<b>Master Student Financial Assistance Agreements (MSFAAs)/Loan Agreements, Pages 63-64</b> <ul style="list-style-type: none"><li>• Addition of reference to MSFAAs as also known as 'loan agreements':<ul style="list-style-type: none"><li>○ Canada MSFAA (or Canada Loan Agreement) for Canada Student Loans</li><li>○ Alberta MSFAA (or Alberta Loan Agreement) for Alberta Student Loans</li></ul></li></ul>

- Changes to submission process for MSFAAs issued on or after April 3, 2018.
- Reminder added that Alberta Student Aid may amend the Alberta MSFAA at any time by posting a directive on the [Alberta Student Aid website](#) detailing the changes.

**Releasing Personal Information and Authorizing Others to Act on Your Behalf, Page 72**

- Addition of 'or it is otherwise in compliance with the *Freedom of Information and Protection of Privacy Act*'.

**Chapter 3: Part-Time Student Aid**

**Expected Reduced Family Income, Page 79**

- Ability for student or a family member, who expects their current year earnings to be lower than their prior year's earnings (i.e., line 150 amount), to provide an estimate of total income for the current year on the application when the student initially applies.
- Impacts federal eligibility only.

**Part-Time Federal Student Aid, Pages 81-86**

- Increases to income thresholds, changes to eligibility criteria, and other clarifications.

**Alberta Part-Time Grant (APTG), Pages 86**

- Changes to eligibility criteria.

**Chapter 5: Review Process**

**Review Process, Pages 98-99**

- Rewritten for improved clarity.

**Program Integrity, Page 100-101**

- Reformatted for improved clarity.

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# Introduction

The Alberta Student Aid Operational Policy and Procedure Manual is intended to provide policy and procedure guidance to Alberta Student Aid staff, stakeholders, educational institutions and students.

Unless otherwise indicated, the policies and procedures described in this manual are effective for study periods starting on or after August 1, 2018. Students with study period start dates from August 1, 2017 to July 31, 2018, will be subject to policies and procedures found in the 2017-18 Alberta Student Aid Operational Policy and Procedure Manual. Students with study period start dates prior to August 1, 2017 may be subject to prior policies, which can be provided to students along with the effective dates upon request.

The manual is divided into six chapters to provide policy guidance on the process that full-time and part-time students go through from application to repayment.

The manual follows the same formatting throughout. References to the *Student Financial Assistance Act*, S.A. 2002, c. S-20.5 or the [Student Financial Assistance Regulation](#), A.R. 298/2002 that provide authority for the policy are listed at the beginning of each section and noted with the following icon: .

**Alberta Student Aid policy is shown in bolded text** and all other procedures, clarifying notes and examples are written in regular text. In some cases, the Regulation has been summarized for convenience. In the case of a conflict between the legislation and this document, the legislation prevails. This manual only applies to Alberta Student Aid policies and procedures. However, in some cases explanation on how Alberta Student Aid administers the Canada Student Loan Program is included for clarity.

The information provided in the Alberta Student Aid Operational Policy and Procedure Manual is subject to change. Please refer to the [Alberta Student Aid website](#) for the most up-to-date copy of this manual.



Chapter 1

# Eligibility for Student

This chapter describes the Alberta Student Aid policies and procedures that determine a full-time student's eligibility for loans and grants.

## Student Eligibility

### Citizenship and Immigration Status



Reg.: Schedule 2, ss. 1(2) and 1(3)

**To be eligible for financial assistance through Alberta Student Aid, a student must either be a:**

- Canadian citizen, or
- permanent resident of Canada, or
- protected person, as defined in the *Immigration and Refugee Protection Act (Canada)*.

A student must have a valid Canadian Social Insurance Number (SIN) to be eligible for financial assistance from Alberta Student Aid. Students with questions about applying for a SIN may contact Service Canada at 1-800-206-7218.

**Protected persons must be able to document that their protected person status is valid at the start of their current study period.**

Protected persons must provide copies of the following documentation:

- a temporary Social Insurance Number (SIN) card or confirmation of SIN letter showing a 900 series SIN number, and
- a Notice of Decision issued by the Immigration and Refugee Board or Verification of Status document issued by Citizenship and Immigration Canada. Protected Persons Status Documents issued prior to January 2013 are acceptable as well.

Students with only a study permit or a work permit are not eligible for financial assistance from Alberta Student Aid.

**Students must also meet Alberta residency criteria and other eligibility requirements to be eligible for student aid.**

## Full-Time Status



Reg.: Schedule 2, ss. 1(1)(h), 1(5) and 1(6)

To be considered full-time by Alberta Student Aid, a student must be registered in at least 60% of a full course load in a designated post-secondary program.

For full-time enrolment:

- Educational institutions determine what constitutes a full course load in each of their programs.
- No averaging of course loads between semesters is permitted (e.g., a student cannot take 80% one semester and 40% in the following semester).
- Courses counting towards the 60% must be post-secondary courses and must be taken for credit.
- Students attending a private career college (licensed under the *Private Vocational Training Act*) are considered full-time when their licensed program is 12 weeks or longer and has 20 or more instruction/practicum hours per week.
- For students with a documented permanent disability that are registered in 40-59% of a full course load, see [Permanent Disability Chapter – Reduced Course Load](#). For the student to be considered full-time, the reduced course load must be indicated on the [Schedule 4 \(Federal/Provincial Grant for Post-Secondary Students with Permanent Disabilities\) Form](#) to accompany their Application for Financial Assistance for Full-Time Post-Secondary Studies.

For part-time student eligibility, please see [Part-Time Student Aid Chapter](#).

## Concurrent Enrolment

A student is considered concurrently enrolled when the student:

- attends more than one designated educational institution at the same time, and
- is not considered a full-time student at any one of the institutions, and
- is considered a full-time student when the courses at each institution are added together, as determined by Alberta Student Aid.

Concurrently enrolled students must apply for full-time funding by submitting a paper application along with the following documents:

- a completed [Part 1 \(Concurrent Enrollment\) of the Schedule 3 Form](#)
- documentation from each educational institution stating:
  - course name(s)
  - course weight(s)
  - study period dates
  - tuition, mandatory fees, books and supplies costs.

The student must choose one of the institutions to be their 'primary institution'.

Once Alberta Student Aid verifies the student is full-time, a concurrent enrolment letter that verifies full-time status and identifies the primary institution is sent to the student and to each of the educational institutions.

The primary institution is responsible for confirming the student's registration by signing a Manual Confirmation of Registration (COR) worksheet. The Manual COR worksheet will be provided to the student no earlier than 37 calendar days before the study period begins.

## Independent and Dependent Students

### Independent Students



**Reg.: Schedule 2, s. 1(1)(i)**

Alberta Student Aid distinguishes between independent and dependent students to help determine residency, eligibility for Canada Student Loan Program funding, and eligibility for grants.

Students are considered independent when, as of the study period start date on their application, they:

- are a single student with a dependent child (e.g. single parent, guardian),
- are (or have been) married or in a common-law relationship,
- have been out of regular high school more than 4 years, or
- have been available to the labour force full-time for two periods of twelve consecutive months. These two periods need not be consecutive.

Alberta Student Aid also considers students as independent when, as of the study period start date on their application, if they are:

- 23 years of age or older, or
- a single student with financial responsibility for a disabled or elderly family member.

## Special Independent Status



Reg.: Schedule 2, s. 1(1)(i)(vii)

Special Independent Status is granted:

- for a ward of the court
- when both parents are deceased
- when the student has a court-appointed legal guardian, or
- if there is a breakdown in the family situation due to circumstances beyond the student's control.

When requesting Special Independent Status due to a breakdown in the family situation, the following documentation is required:

- a letter from the student that outlines the family circumstances, and
- a letter from a third-party professional (social worker, psychologist, high school counselor, etc.) corroborating the circumstances.

Students who are approved for Special Independent Status may be treated as independent students for all future applications.

Students granted Special Independent Status will be considered independent for eligibility purposes for all available provincial and federal funding, including Canada Student Grants.

Instead of requesting Special Independent Status, a dependent student may choose to not complete the Parental Schedule Part B. In this case, the student will only be considered for Alberta Student Loans.

## Dependent Students



Reg.: Schedule 2, s. 1(1)(d)

All students who are not independent are considered dependent upon their parents. Dependent students are subject to:

- different residency rules than independent students, and
- different financial eligibility requirements for some types of funding than independent students.

## Residency



Reg.: Schedule 2, ss. 1(2) and 1(3)

The intent of residency rules is to establish to which province/territory each student should apply for student aid. A student who is a resident of more than one province/territory must not, for a given study period, apply to more than one province/territory for student aid funding.

Once a student is considered an Alberta resident, the student may continue to apply for and receive Alberta Student Aid funding during each subsequent consecutive year in which the student remains continuously enrolled. This is the case whether the student is in the same or in a different program and whether in the same or in a different educational institution. If a student in this situation were to have a 12 month break in studies, the student's residency must be re-established before a new application can be processed.

### **Residency for Dependent Students**

Alberta Student Aid requires residency information from parents of dependent students to verify that the student meets the Alberta residency requirements.

A dependent student is considered a resident of Alberta when at least one parent has maintained permanent residence in Canada for the 12 consecutive months immediately before, and is maintaining permanent residence in Alberta on the date in which the study period begins.

If the student's parent(s) move out of Alberta within 12 months prior to or after the student begins post-secondary studies, the student may continue to receive Alberta Student Aid funding for the remainder of the academic year and during each subsequent consecutive year in which the student remains continuously enrolled. A student is considered to be continuously enrolled when they do not take a break in studies of 12 months or more.

If the parents of a dependent student do not reside in Canada, the student should apply to the province/territory in which their parents last resided.

### **Residency for Independent Students**

Independent students are considered to be residents of Alberta, if Alberta is the last province/territory they lived in for 12 consecutive months. The time spent as a full-time post-secondary student in Alberta does not count towards the length of time required to establish residency in Alberta.

If a student has spent time outside of Alberta doing volunteer activities, this time does not count against the student's Alberta residency.

### **Residency for Married and Common-Law Students**

A student is considered an Alberta resident if their spouse/partner meets the residency requirements.

When married or common-law students both require student aid, it is preferable for one province/territory to fund both of them. They may both apply for student aid to the province/territory in which they are attending studies, as long as it is a province/territory in which one of them has established residency.

If the couple (both students) are attending an institution in a third province/territory of which neither is a resident, each will be considered a resident of his or her original province/territory unless a mutual agreement among the provinces/territories is reached. Students in this situation may contact the Alberta Student Aid Service Centre to discuss this further.

## Residency for Students from Border Communities

Students residing in border communities are considered to be residents of the province/territory to which their home postal code belongs.

## Residency for Students Who Do Not Meet Any Province or Territory's Residency Criteria

**Any full-time student who does not meet any Canadian province or territory's residency criteria may be considered an Alberta resident as long as the student is:**

- attending an Alberta educational institution, and
- residing in Alberta during the study period.

**A student with protected person status, who is living in Alberta on the date of which their program begins and has not established residency in another province or territory, can be considered a resident of Alberta.**

Determining the province/territory of residence can be challenging and occasionally requires submission of a [residency résumé \(Missing Information Request for Residency\) form](#) or discussions between provinces/territories. Students with complex residency scenarios may benefit from speaking with the Alberta Student Aid Service Centre.

## Credit History



Reg.: Schedule 2, s. 8(3)(b), (c) and (d)

### Credit Check

All first-time applicants age 22 and over undergo a credit check before being awarded student aid. Student aid will not be provided if within the three years prior to applying, the student:

- was more than 90 calendar days overdue on their payments at least three times on three separate loans or debts, each greater than \$1,000, and
- had control over the circumstances that led to the overdue payments.

### Failed Credit Check Procedure

If a student is denied student aid because of a poor credit history the student may contact Equifax to ensure the credit report information is accurate.



A student who has been denied student aid for a failed credit check may request reconsideration through the [Review Process](#), if the student:

- determines their credit history was inaccurate
- was under the age of 22 at the beginning of their study period
- incurred unexpected expenses such as:
  - essential home repairs
  - uninsured medical, dental or optical expenses
  - care for children with disabilities or for elderly/infirm relatives
  - legal fees or funeral expenses
- experienced loss or reduction in income or earnings as a result of:
  - layoff, dismissal or reduction of normal income
  - inability to work due to illness or disability
  - changes in family or marital situation
  - failure of an ex-spouse/partner to maintain support payments.

## Defaulted on Previous Student Loans

Students that have defaulted on previous student loans must rehabilitate their loans before they can be considered for further federal or provincial funding. See [Repayment Chapter – Rehabilitating Defaults](#) for more information.

## Bankruptcy

For students who have previously received student loans and have filed for bankruptcy, see [Repayment Chapter – Bankruptcy](#) for details on how this affects eligibility for further federal or provincial funding.

## Academic Progress



Reg.: Schedule 2, s. 8(1)(e)

### Program Length + 1 Limit

Alberta Student Aid follows the Canada Student Loans Program's 'Periods of Study + 1 Limit'.

**Students are eligible for funding for the specified number of years in their program of study, plus one additional year. Students with a documented permanent disability are exempt from the Program Length + 1 Limit, but are still subject to Lifetime Loan Limits.**

Example: A student enrolled in a 2 year diploma program may receive no more than 3 years of student aid during completion of that program.

**If the Program Length + 1 Limit is not used in completing one program, it may not be carried forward to a subsequent program.**

Example: If a student completed a 2 year diploma program with 2 years of student aid, and then went on to take another 2 year diploma program they still may not receive more than 3 years of student aid during completion of the second program.

**Incomplete periods of study do not count towards the Program Length + 1 Limit.**

**Completed study periods in Open Studies count towards the Program Length + 1 Limit.**

## Scholastic Progress

**Any student who fails to advance by continuing in the same year of study more than twice will lose eligibility for further funding for a 12-month period. Students with a documented permanent disability are exempt but are still subject to Lifetime Loan Limits.**

Example: If a student applies for year 1 of a 4 year program three years in a row, the third year 1 application will be rejected.

## History of Withdrawals

**Any student who withdraws from two study periods after having received student funding is not eligible for further funding for 12 months from the date of their second withdrawal.**

**History of withdrawal rules do not apply when a student changes to part-time status.**

If a student's application is rejected for a history of withdrawals, the student may request reconsideration through the [Review Process](#) by submitting appropriate documentation with the request explaining any extenuating circumstances (e.g., a family emergency or due to medical reasons).

## Successive Short-Term Programs

**A student who receives funding for two successive short-term programs (each less than or equal to 12 months), or switches between short-term programs during a study period, is not eligible for funding for a third short-term program for a 12-month period.**

## Open Studies

**Students enrolled in studies which are referred to as 'open studies' or 'qualifying year' may be eligible for student financial assistance for up to one year (12 months) provided:**

- the student enters studies following an undergraduate degree, to satisfy prerequisite requirements for a specific graduate program, or
- the student cannot enter into an undergraduate major and is enrolled in relevant courses.

**This year of open study will be counted as part of the student's program of study for the program length +1 limit as well as Lifetime Loan Limit policies.**

Part-time courses taken through open studies are included in the maximum 12 months of funding.

## Combination of Post-Secondary and Upgrading Courses

**Students enrolled in a combination of post-secondary level courses and courses that are not part of a designated program can only be funded by Alberta Student Aid for the post-secondary level courses.**

### Examples:

- A student taking 2 post-secondary level courses and 1 high school upgrading course while attending a designated institution that considers 5 courses to be 100% of a full course load will be considered taking less than 60% of a full post-secondary course load and therefore may apply for part-time student aid for the 2 post-secondary level courses. Tuition, mandatory fees, books, supplies, and instrument costs for the high school upgrading course will not be funded.
- A student taking 3 post-secondary level courses and 1 high school upgrading course while attending a designated institution that considers 5 courses to be 100% of a full course load will be considered taking 60% of a full post-secondary course load and therefore may apply for full-time student aid. Tuition, mandatory fees, books, supplies, and instrument costs for the high school upgrading course will not be funded.

Students with questions about funding options available for upgrading may contact:

- The financial aid office at their educational institution, or
- Alberta Community and Social Services by calling the [Career Information Hotline](#).

## Program Eligibility



Reg.: Schedule 2, s. 9

## Designation of Institutions and Programs

Designation is a status assigned to a post-secondary program at an approved or licensed post-secondary educational institution. The designation status is assigned if the program has met specific federal and provincial designation criteria. For the full list of designation eligibility criteria, see the [Student Aid Designation Manual](#) and the [Student Aid Designation Policies](#). The designation status allows students to be eligible to apply for student aid for that program.

The following programs are not eligible to be designated:

- **Commercial Truck Driving Training** or Class 1 Extended Driver Training
- programs that are less than 12 weeks in total length
  - The program length (total duration) of any designated program is at least 12 weeks. The program length is specified by the educational institution.
- programs at Alberta private career colleges (licensed under the *Private Vocational Training Act*) having less than 20 instruction/practicum hours in a typical school week

- additional practical or professional training or exams offered by professional bodies, organizations or associations required to become accredited/approved/validated for the practice of any profession (e.g., medical residency, law articling, accounting designation, etc.)
- adult basic education
- high school equivalency
- college preparatory or upgrading courses
- literacy training
- Language Instruction for Newcomers to Canada (LINC)
- English as a Second Language (ESL)
- personal or professional development programs, hobby, self-interest or 'Continuing Education' or other programs that do not lead to a credential.

## Integrated Internship

Students may be eligible for student aid when enrolled in an internship (includes co-ops, practicums, etc.) so long as the internship is integrated into a designated program of study.

An internship is considered integrated when:

- students must complete the internship to receive their degree, diploma or certificate, and
- the educational institution considers students to be enrolled during the internship.

## Exchange/Field Study

Students participating in an exchange or field study program must complete [Part 2 \(Exchange/Field Study\) of the Schedule 3 form](#) and provide a letter of confirmation from the home institution or an acceptance letter from the host institution. The letter should confirm the actual start and end dates of the exchange or field study program and list costs for tuition, mandatory fees and book costs.

Students should see the [Out-of-Country Travel](#) section for costs that may be considered for attending studies abroad.

## Types of Funding

Eligibility for fund types may differ. As a result, a student may not be eligible for all fund types.

### Loans

Canada and Alberta Student Loans are forms of student aid that recipients are required to repay.

Loans are disbursed by service providers on behalf of Alberta Student Aid and the Canada Student Loans Program.

Student loans are non-taxable benefits.

## Canada Student Loan (CSL)

The National Student Loans Service Centre is the service provider for Canada Student Loans.

To be eligible for Canada Student Loans, dependent students who apply must complete Part B of the Schedule 1 or Schedule 1C, providing parental financial information.

Students enrolled in apprenticeship programs or pre-employment programs are not eligible for Canada Student Loans. (Note: Apprentices interested in receiving the [Canada Apprentice Loan](#), [Canada Apprenticeship Incentive Grant](#) and [Canada Apprenticeship Completion Grant](#) must apply for them separately through the Government of Canada.)

When a Canada Student Loan is approved, the minimum that will be issued is \$100. The maximum Canada Student Loan that can be issued is 60% of the student's federal calculated need, up to a maximum of \$210 per week.

## Alberta Student Loan (ASL)



### Student Financial Assistance Act

The Alberta Student Aid Service Centre is the service provider for Alberta Student Loans.

Students enrolled in technical training study periods for apprentices or approved pre-employment programs recognized by Apprenticeship and Industry Training are eligible to receive Alberta Student Loans and provincial grants.

When an Alberta Student Loan is approved, the minimum that will be issued is \$100. The maximum Alberta Student Loan that can be issued is determined by [Alberta annual and lifetime loan limits](#).

## Grants



### Student Financial Assistance Act

Grants are provided to students based on specific eligibility criteria. Grants are not repayable unless a student is later deemed ineligible for the grant and an [overpayment](#) is identified.

Alberta Student Aid issues [tax forms](#) (T4As) when a student receives more than \$500 of grant funding per calendar year.

Students with questions about the tax implications of their awards should contact the Canada Revenue Agency.

## Providing Information for Part B of the Parental Personal and Financial Information Form – For Dependent Students Only

To determine eligibility for Canada Student Loans, Canada Student Grants, and the Alberta Low-Income Grant, information about the parent(s) must be provided on:

- Schedule 1 Part B of the Parental Personal and Financial Information form, or
- Schedule 1C Part B of the Confidential Parental Personal and Financial Information form.

If this additional information is not provided before the student's application is processed, the student is only considered for Alberta Student Loans during the study period. Applications will not be reassessed if this additional information is provided after funding has been paid.

## Determining Family Income

When the student initially applies, the line 150 amount(s) provided on the student's Application for Financial Assistance for Full-Time Post-Secondary Studies will help determine the student's:

- eligibility for the:
  - Canada Student Grant for Full-Time Student (CSG-FT)
  - Skills Boost Top-Up to the Canada Student Grant for Full-time Students (CSG-TU)
  - Canada Student Grant for Full-Time Students with Dependents (CSG-FTDEP)
- Federal Student Contribution
- Federal Parental Contribution
- Federal Spouse/Partner Contribution
- eligibility for the Alberta Low Income Grant (ALIG).

The family income for the study period is determined as follows:

- Dependent students: combined parental total income (i.e., line 150 amount(s)) from the requested tax year
- Single independent students: student's total income (i.e., line 150 amount) from the requested tax year
- Married/common-law students: combined student and spouse/partner total income (i.e., line 150 amounts) from the requested tax year.

The tax year is listed on the Application for Financial Assistance for Full-Time Post-Secondary Studies and is determined based on the student's study period start date.

If the student or a family member (spouse/partner or parents, if applicable) did not file taxes for the requested year, an estimate of total income for that year may be provided on the application when the student initially applies.

Students need to notify Alberta Student Aid of corrections to line 150 amounts or estimates as soon as possible.

After any portion of funding has been paid, federal and provincial grant eligibility, Federal Student Contribution, Federal Parental Contribution, and Federal Spouse/Partner Contribution will not be adjusted to increase loan and/or grant amounts.

### Expected Reduced Yearly Income

If the student or a family member (spouse/partner or parents, if applicable) expects their current year earnings to be lower than their prior year's earnings (i.e., line 150 amount), an estimate of total income for the current year may be provided on the application when the student initially applies.

The lower of either the line 150 amount(s) or the Expected Reduced Yearly Income amount(s) provided on the application at the time the student initially applies will be used to determine federal grant eligibility, Federal Student Contribution, Federal Parental Contribution, and Federal Spouse/Partner Contribution.

The Expected Reduced Yearly Income amount(s) will not be used to determine eligibility for the Alberta Low Income Grant. Eligibility for the Alberta Low Income Grant will be determined by line 150 amount(s) provided on the application at the time the student initially applies.

### Income Thresholds for Federal Eligibility

The following Income Thresholds are determined by the Canada Student Loans Program and are used to help determine the student's:

- eligibility for the:
  - Canada Student Grant for Full-time Students (CSG-FT)
  - Skills Boost Top-Up to the Canada Student Grant for Full-time Students (CSG-TU)
  - Canada Student Grant for Full-Time Students with Dependants (CSG-FTDEP)
- Federal Student Contribution
- Federal Spouse/Partner Contribution.

Family Size	Low Income Threshold/ Income Threshold for Maximum Grant (in \$)	Income Threshold at Which Grant Eligibility is Cut-off (in \$)
1	30,600	62,113
2	43,275	86,880
3	53,001	103,677
4	61,200	114,017
5	68,424	123,571
6	74,955	132,647
7 or more	80,960	140,484

## Canada Student Grants (Federal Grants)

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

To be eligible the student must:

- be pursuing full-time post-secondary studies in a program that is more than one year in length
- have applied for full-time student aid
- demonstrate at least \$1 of assessed federal [calculated need](#), and
- have a [family income](#) that is below the Income Threshold at Which Grant Eligibility is Cut-off listed in the table below.

Family Size	Low Income Threshold/Income Threshold for Maximum Grant (in \$)	Income Threshold at Which Grant Eligibility is Cut-off (in \$)
1	30,600	62,113
2	43,275	86,880
3	53,001	103,677
4	61,200	114,017
5	68,424	123,571
6	74,955	132,647
7 or more	80,960	140,484

Dependent students must complete Part B of the Schedule 1 or have their parents complete Schedule 1C, providing parental financial information to be considered for this grant.

Students in graduate studies or one-year programs (including Open Studies) are not eligible to receive this grant.

#### Amount:

The grant amount is based on family income and family size. The maximum amount is \$375 per month of studies for family incomes at or below the Income Threshold for Maximum Grant. The grant amount gradually decreases as income increases, with the rate of reduction varying by family size. When family income is equal to or greater than the Income Threshold at Which Grant Eligibility is Cut-off, students are not eligible to receive any grant funding.

The minimum grant amount is \$100 per study period.

#### Disbursements:

Students funded for one semester will receive 100% of their funding at the beginning of their study period.



For students funded for more than one semester:

- 50% is disbursed at the beginning of their study period
- 50% is disbursed at the midpoint of the study period
- disbursements of the Canada Student Grant for Full-time Students cannot be moved up to earlier in the study period.

### **Skills Boost Top-Up to the Canada Student Grant for Full-Time Students (CSG-TU)**

The Skills Boost Top-Up to the Canada Student Grant for Full-Time Students is available to students in study periods beginning on or after August 1, 2018.

To be eligible the student must:

- be in receipt of the [Canada Student Grant for Full-time Students \(CSG-FT\)](#), and
- have been out of high school for at least 10 years as of the study period start date.

#### Amount:

This funding is provided in addition to the Canada Student Grant for Full-Time Students. Eligible students will receive \$200 per month of studies. This grant is a flat amount and does not vary by income or family size.

#### Disbursements:

This supplemental funding will be disbursed in conjunction with the CSG-FT.

Students funded for one semester will receive 100% of their funding at the beginning of their study period.

For students funded for more than one semester:

- 50% is disbursed at the beginning of their study period
- 50% is disbursed at the midpoint of the study period
- disbursements of the Skills Boost Top-Up to the Canada Student Grant for Full-Time Students cannot be moved up to earlier in the study period.

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

To be eligible the student must:

- have at least one dependant under the age of 12 at the start date of studies, or 12 years of age or older requiring daily care due to a permanent disability
- have applied for full-time student aid
- demonstrate at least \$1 of assessed federal [calculated need](#), and
- have a [family income](#) that is below the Income Threshold at Which Grant Eligibility is Cut-off listed in the table below.

Family Size	Low Income Threshold/Income Threshold for Maximum Grant (in \$)	Income Threshold at Which Grant Eligibility is Cut-off (in \$)
2	43,275	86,880
3	53,001	103,677
4	61,200	114,017
5	68,424	123,571
6	74,955	132,647
7 or more	80,960	140,484

The student does not have to receive the Canada Student Grant for Full-time Students to be eligible for the Canada Student Grant for Full-Time Students with Dependants.

Unlike the Canada Student Grant for Full-Time Students, the program need not be multi-year. Students in graduate studies, Open Studies and in one-year programs may be eligible.

**Amount:**

The grant amount is based on family income and family size. The maximum amount is \$200 per month of studies per eligible dependant for family incomes at or below the Income Threshold for Maximum Grant. The grant amount gradually decreases as income increases, with the rate of reduction varying by family size. When family income is equal to or greater than the Income Threshold at Which Grant Eligibility is Cut-off, students are not eligible to receive any grant funding.

The minimum grant amount is \$100 per study period.

**Disbursements:**

Students funded for one semester will receive 100% of their funding at the beginning of their study period.

For students funded for more than one semester:

- 50% is disbursed at the beginning of their study period
- 50% is disbursed at the midpoint of the study period
- disbursements of the Canada Student Grant for Full-Time Students with Dependants cannot be moved up to earlier in the study period.

## Canada Student Grant for Students with Permanent Disabilities (CSG-PD)

The Canada Student Grant for Students with Permanent Disabilities is provided to address the financial need of students with a documented [permanent disability](#). It is available once per loan year.

To be eligible a full-time student must:

- have a documented permanent disability
- complete a Schedule 4, and have it approved by an [authorized official](#)
- meet all eligibility criteria for receiving federal funding, and
- have at least \$1 of federal calculated need.

Students must submit documentation with the Schedule 4 that describes the permanent nature of the disability, for example:

- a medical certificate
- a learning disability assessment
- a document proving that the applicant is in receipt of federal and/or provincial disability assistance (e.g., Canada Pension Plan – Disability documentation or Assured Income for the Severely Handicapped documentation).

Once the student receives this grant, on subsequent applications the student will not need to provide documentation describing the type of permanent disability or submit a new Schedule 4.

The student will only need to:

- meet all eligibility criteria for receiving federal funding, and
- have at least \$1 of federal calculated need.

### Amount:

Eligible students will receive \$2,000 per loan year which may exceed calculated need.

Part-time students may also receive this grant if they meet federal [part-time eligibility criteria](#).

### Disbursements:

Students funded for one semester will receive 100% of their funding at the beginning of their study period.

For students funded for more than one semester:

- 50% is disbursed at the beginning of their study period
- 50% is disbursed at the midpoint of the study period
- disbursements of the Canada Student Grant for Students with Permanent Disabilities will not be moved up to earlier in the study period.

## Canada Student Grant for Services and Equipment for Students with Permanent Disabilities (CSG-PDSE)

The Canada Student Grant for Services and Equipment for Students with Permanent Disabilities is provided to students who have a documented permanent disability that limits their ability to perform daily activities necessary to participate fully in post-secondary studies.

The grant is intended to support exceptional education-related costs associated with the student's permanent disability. For a list of costs that may be covered by this grant, see the [Permanent Disability Chapter](#).

To be eligible the student must:

- have a documented permanent disability
- complete a Schedule 4, and have it approved by an [authorized official](#)
- meet all eligibility criteria for receiving federal funding, and
- have at least \$1 of federal calculated need.

A student must submit the following with each new application for financial assistance for which this grant is being requested:

- costs of services and/or equipment being requested must be listed on the Schedule 4 along with copies of quotes/estimates attached
- documentation that describes the need for services and equipment due to the particular type of disability must also be included, if not previously provided.

Students applying for the CSG-PDSE for the first time must submit documentation that describes the permanent nature of the disability, for example:

- a medical certificate
- a learning disability assessment
- a document proving that the applicant is in receipt of federal and/or provincial disability assistance (e.g. Canada Pension Plan – Disability or Assured Income for the Severely Handicapped documentation).

### Amount:

Regardless of whether the student is full-time or part-time, the maximum amount of Canada Student Grant for Services and Equipment for Students with Permanent Disabilities is \$8,000 per loan year (not to exceed the costs of the services and/or equipment required).

### Disbursements:

Funding is disbursed at the beginning of the study period.

By the end of the study period, the student must provide receipts to show that the services and equipment grant was used for its intended purposes for the study period. Any unused or

undocumented grant funding must be returned to Alberta Student Aid or it will be deemed [overpaid](#).

Part-time students may also receive this grant if they meet federal [part-time eligibility criteria](#).

If a full-time student is not eligible for the Canada Student Grant for Services and Equipment for Students with Permanent Disabilities or if the student has disability related transportation costs, the [Alberta Grant for Students with Disabilities \(GFD\)](#) may be available.

## Provincial Grants

### Alberta Low Income Grant (ALIG)



The Alberta Low Income Grant provides \$250 per month to full-time students in a program whose total duration is 12 months or less.

To be eligible, a student must meet the following conditions:

- have a [family income](#), as reported on Line 150 of the previous year's tax return that is equal to or below the Income Threshold table below.
  - for single independent students, the family income is only the student's income
  - for married or common-law students, the family income is the combined income of the student and spouse/partner
  - for single dependent students, the family income is the combined income reported on Schedule 1, Part B Parental Personal and Financial Information. To be eligible for this grant, dependent students must provide parental financial information when applying.

Family Size	Income Threshold (in \$)
1	25,159
2	31,324
3	38,508
4	46,753
5	53,027
6	59,806
7 or more	66,585

- demonstrate financial need in either federal or provincial calculation. If the student has at least \$1 of financial need, the entire grant amount is awarded.

**Students in Open Studies, University Transfer or graduate level programs are not eligible.**

**If a student or family member did not file taxes for the previous year, an estimate of total income for that year may be accepted.**

Applications will not be reassessed to increase the amount of Alberta Low Income Grant funding if:

- parental information (Part B of the Schedule 1 or Schedule 1C) is provided after other funding has been paid
- the student originally indicated 'No' to 'I wish to be considered for federal grants and loans, and the Alberta Low Income Grant, or
- changes to student, spouse/partner, or parental line 150 amounts are provided after funding has been paid.

Amount:

Eligible students receive \$250 per month of studies to a maximum of \$3,000 per loan year.

Disbursements:

Students funded for one semester will receive 100% of their funding at the beginning of their study period.

For students funded for more than one semester:

- 50% is disbursed at the beginning of their study period
- 50% is disbursed at the midpoint of the study period
- disbursements of the Alberta Low Income Grant cannot be moved up to earlier in the study period.

## Maintenance Grant (MG)



Reg.: Schedule 2, s. 18

**To be eligible for Maintenance Grant, a student must meet all three of the following criteria:**

**1. The student has financial responsibility for:**

- a child
- a parent
- a spouse/partner, or
- another individual with whom they are in an adult interdependent relationship.

## 2. The student requires special financial help as determined by Alberta Student Aid.

Students in the following situations are considered to be in need of special financial help:

- the student has received the annual maximum Canada and/or Alberta student loan(s) for the current study period, or has reached the Lifetime Loan Limit for the current program and is:
  - single with at least one dependent child
  - married/common-law with a dependent child under 12 months old
  - financially responsible for a parent
  - required to make alimony or child support payments.

**For students who are financially responsible for an individual and require special financial help for a reason not outlined above, an explanation of the situation must be submitted in order to be considered.**

### Example:

Students may be eligible if they are married/common-law with a spouse/partner that is unemployed due to:

- medical issues or chronic illness
- a lack of work visa or permanent SIN, or
- a language barrier.

## 3. The student has received a loan of at least \$1,000 for the current study period.

### Amount:

The amount of Maintenance Grant awarded is the lesser of:

- \$3,000 per semester (or \$4,500 per semester if the student is in an accelerated program), or
- the student's remaining [calculated need](#), or
- if Maintenance Grant is being issued to cover specific costs (e.g., medical costs or alimony/child support payments), the actual value of those costs.

Maintenance Grant is not issued for an amount less than \$50.

If both the student and spouse/partner are attending school, they can each receive up to the maximum Maintenance Grant per semester, if eligible.

### Disbursements:

Students funded for one semester will receive 100% of their funding at the beginning of their study period.

For students funded for more than one semester:

- 50% is disbursed at the beginning of their study period
- 50% is disbursed at the midpoint of the study period.

## Alberta Grant for Students with Disabilities (GFD)



Reg.: Schedule 2, s. 19

The Alberta Grant for Students with Disabilities (GFD) may be issued to a full-time student with a documented permanent disability who is not eligible to receive the Canada Student Grant for Services and Equipment for Students with Permanent Disabilities (CSG-PDSE) or has costs that are not covered by CSG-PDSE.

Costs that may be covered by GFD include all services and equipment that are covered under CSG-PDSE, and some costs not covered under the federal grant.

Disability related transportation costs not covered by the CSG-PDSE, such as parking and fuel for distance travelled, could be considered eligible. For these costs to be allowed under GFD, an explanation needs to be provided that clearly establishes that public transportation is not an option.

To be eligible for GFD, the student must:

- have a documented permanent disability and the requirement for services and/or equipment
- complete a Schedule 4 and have it approved by an [authorized official](#)
- be enrolled in a full-time program (at least 60% of a full course load or at least 40% for a student where the [reduced course load](#) was documented)
- meet all eligibility criteria for receiving provincial funding, and
- have at least \$1 of provincial calculated need.

### Amount:

The maximum amount of GFD that may be issued is \$3,000 per loan year (not to exceed the costs of the services and/or equipment required).

When a student meets the eligibility criteria for both the CSG-PDSE and for GFD, CSG-PDSE funds are always allocated first.

- Students in study periods of less than 10 months may receive a maximum of \$8,000 in combined CSG-PDSE and GFD in that study period.
- Students in study periods of 10-12 months may receive a maximum of \$11,000 in combined CSG-PDSE and GFD in that study period.

By the end of the study period, the student must provide receipts to show that the grant was used for its intended purposes for the study period. Any unused or undocumented grant funding must be returned to Alberta Student Aid or it will be deemed an [overpayment and converted to direct loan](#).

### Disbursements:

Funding is disbursed at the beginning of the study period.



## Funding Allocation

Funding types are allocated, up to the maximum amount allowed, in the following order.

When a student is not eligible for a certain type of funding, none of that type is allocated, and Alberta Student Aid will instead allocate the next type of funding on the list that the student may be eligible to receive:

1. [Canada Student Grants \(Federal Grants\)](#) and the Alberta Grant for Students with Disabilities (GFD) – if eligible, the student will receive the full amount of these grants, even if this exceeds their calculated need.

Exception:

The amount of CSG-PDSE and GFD awarded is based on the cost of services and equipment requested and approved for funding on the [Schedule 4 \(Federal/Provincial Grant for Post-Secondary Students with Permanent Disabilities\) Form](#).

2. Alberta Low-Income Grant (ALIG).
3. Canada Student Loans (CSL) – to a maximum of the lesser of \$210 per week or 60% of a student's federal calculated need less any Canada Student Grants provided (excluding CSG-PDSE).
4. Alberta Student Loans (ASL) – to a maximum of the lesser of a student's annual loan limit, lifetime loan limit or their provincial calculated need.
5. Maintenance Grant (MG) – the maximum MG that may be issued is \$3,000 per semester in a regular program or \$4,500 per semester in an accelerated program. Maintenance Grant will only be awarded up to the provincial calculated need.

## Disbursement Schedule

Funding is issued to a student according to a disbursement schedule, which is created for each award based on length of studies, application date relative to start date, and types of approved funding. Students will be notified of the disbursement schedule on the Student Award Letter.

Generally, students applying for study periods longer than four months can expect 50% of funding at the start of their study period and the remaining 50% at the halfway point of their study period.

Students can contact the Alberta Student Aid Service Centre to request an adjustment to the disbursement schedule for the following fund types:

- Canada Student Loans (CSL)
- Alberta Student Loans (ASL)
- Maintenance Grant (MG).

The disbursement schedule cannot be adjusted for the following types of funding:

- Canada Student Grant for Full-time Students (CSG-FT)
- Skills Boost Top-Up to the Canada Student Grant for Full-time Students (CSG-TU)
- Canada Student Grant for Full-time Students with Dependants (CSG-FTDEP)
- Canada Student Grant for Students with Permanent Disabilities (CSG-PD)
- Alberta Low-Income Grant (ALIG).

For specific details on how grants are disbursed, see each grant description above.

## Financial Eligibility

### Calculating Financial Eligibility

Each eligible student who receives a loan is awarded the lower of the:

- requested need
- calculated need, or
- maximum amount for the application period – See [Annual Loan Limits](#) and [Lifetime Loan Limits](#) for more information.

The calculated need is also used to determine the eligibility for grant funding.

### Calculated Need



Reg.: Schedule 2, s. 8(1)(d)

**The student must establish to the Minister's satisfaction that the student is in financial need, taking into account the financial resources available to the student.**

The formula for determining calculated need is:

$$\text{Calculated Need} = \text{Allowable Costs} - \text{Resources}$$

Each student's application is subject to both a federal eligibility assessment calculation based on Canada Student Loans Program costs and resources, and a provincial eligibility assessment calculation based on Alberta Student Aid costs and resources. As a result, a federal calculated need and a provincial calculated need will be determined.

If both calculations result in negative amounts, the student is considered to have sufficient resources.

If either calculation results in a positive amount, the student is eligible to receive up to the calculated need, within annual limits, and subject to allocation rules.

All costs and resources must be submitted in Canadian dollars.

The Allowable Costs section below outlines the differences between Canada Student Loans Program and Alberta Student Aid allowable costs and resources. These differences usually result in a provincial calculated need that is greater than the federal calculated need. Because of this and the order in which funding is allocated, the amount of an award is more often determined by the provincial calculated need than the federal calculated need.

**Exception:**

Students enrolled in apprenticeship programs or approved pre-employment programs recognized by Apprenticeship and Industry Training are only subject to a provincial calculation based on Alberta Student Aid costs and resources. Students in these programs are not eligible for Canada Student Loans or Canada Student Grants. (Note: Apprentices interested in receiving the [Canada Apprentice Loan](#), [Canada Apprenticeship Incentive Grant](#), and [Canada Apprenticeship Completion Grant](#) must apply for them separately through the Government of Canada.)

## Allowable Costs



Reg.: Schedule 2, s. 11

This section describes the allowable costs that are used when determining federal and provincial calculated need. Resources are subtracted from these costs to determine a calculated need, so students should not necessarily expect an award that will fully cover these costs. For example, monthly living expenses are an allowable cost, but students will not receive a monthly disbursement dedicated to covering that expense.

Alberta institutions provide information about tuition, mandatory fees and books, supplies, and instrument costs to Alberta Student Aid for each study period. A student's monthly costs and resources are calculated based on the start and end dates of the study period in which the student has applied for funding.

### Tuition and Mandatory Fees

Federal	Provincial
Actual amounts	Actual amounts

If a student's costs are higher than the amount provided to Alberta Student Aid by the educational institution, the student will be required to provide documentation from the institution to confirm the higher costs.

Exception:

The costs provided on the application are used for students attending educational institutions outside of Alberta.

## Books, Supplies, and Instruments

Federal	Provincial
\$3,000 maximum	Actual amounts

If a student's costs are higher than the amount provided to Alberta Student Aid by the educational institution, the student will be required to provide documentation from the institution to confirm the higher costs.

Exception:

The costs provided on the application are used for students attending educational institutions outside of Alberta.

## Tuition and Books Award Exception

If the provincial calculated need results in no award or an award less than the costs of tuition, mandatory fees, and books/supplies/instruments, a student may submit a request through the [Review Process](#) for a Tuition and Books Award Exception to receive Alberta Student Loans to cover those costs.

## Computer Related Costs

Federal	Provincial
\$500 maximum	\$200 maximum

This is for any computer-related costs (e.g., desktop computer, laptop, Internet).

## Months Funded in a Study Period

Students must provide the correct start date and end date for their period of study. The start date and end date are used to determine the months for which a student is eligible to receive loan and/or grant funding.

Start month:

- If full-time studies start between the 1st and the 15th of a month, the student's calculation will include living allowance for that month.
- If full-time studies start on or after the 16th day of a month, the student's calculation will not include living allowance for that month.

End month:

- If full-time studies end between the 1st and the 6th of a month, the student's calculation will not include living allowance for that month.
- If full-time studies end on or after the 7th day of a month, the student's calculation will include living allowance for that month.

Exception:

If full-time studies are for less than one month, the student's calculation will always include one month's living allowance.

## Monthly Living Allowances

The standard monthly living allowance is intended to cover costs for food, clothing, personal (e.g., health care, hygiene), transportation, rent/mortgage and utility expenses. The monthly living allowance used to determine a student's federal and provincial calculated need is based on the student's household status.

The monthly living allowance tables in this manual are used for students studying in Alberta or outside of Canada. For students attending in other Canadian provinces or territories, the monthly living allowances for each province or territory, as determined by the Canada Student Loans Program are used.

**The standard monthly living allowance for 2018-2019 is:**

Household Status		Monthly Total (\$)
No Dependants	Single/Separated/Divorced/Widowed Not Paying Rent or Mortgage	562
	Single/Separated/Divorced/Widowed Paying Rent or Mortgage	1,174
	Married/Common Law	2,265
With Dependants	Single/Separated/Divorced/Widowed with one dependant	2,073
	Married/Common Law with one dependant	2,882
	Each additional dependant	617

**Exceptional costs will be reviewed on an individual basis.**

Subject to [Annual Loan Limits](#), exceptional expenses may be considered for students who have costs that exceed the standard monthly living allowance.

For the federal calculation only, dependent students who attend an educational institution in the same community in which their parent(s) reside are expected to live with parents and so the Single Not Paying Rent or Mortgage monthly living allowance is used in the federal assessment.

For the provincial calculation only, a dependent student who indicates they will pay rent or mortgage while in studies will be considered for the Single Paying Rent or Mortgage monthly living allowance.

If both partners in a married or common-law relationship are attending post-secondary studies, each should submit applications for student aid. When calculated need is determined, each will be assessed using half the appropriate monthly living allowance listed above.

**Exception:**

In cases where a student's spouse or partner is attending on a study visa, the spouse or partner will not be eligible for funding. Upon request, the eligible student can be assessed using a full living allowance.

## 2018-2019 Monthly Living Allowance Details

### Single/Separated/Divorced/Widowed Student with No Dependants

Budget Line	Amount (\$)	
	Not Paying Rent or Mortgage	Paying Rent or Mortgage
Food, clothing, personal	489	620
Transportation	73	73
Rent/mortgage and utilities	0	481
Total	562	1,174

### Married or Common-Law Student

Budget Line	Amount (\$)									
	Number of Dependants	0	1	2	3	4	5	6	7	8
Food, clothing, personal		1,156	1,529	1,902	2,275	2,648	3,021	3,394	3,767	4,140
Transportation		149	222	295	368	441	514	587	660	733
Rent/mortgage and utilities		960	1,131	1,302	1,473	1,644	1,815	1,986	2,157	2,328
Total		2,265	2,882	3,499	4,116	4,733	5,350	5,967	6,584	7,201

### Single/Separated/Divorced/Widowed Student with Dependants

Budget Line	Amount (\$)								
	Number of Dependants	1	2	3	4	5	6	7	8
Food, clothing, personal		993	1,366	1,739	2,112	2,485	2,858	3,231	3,604
Transportation		146	219	292	365	438	511	584	657
Rent/mortgage and utilities		934	1,105	1,276	1,447	1,618	1,789	1,960	2,131
Total		2,073	2,690	3,307	3,924	4,541	5,158	5,775	6,392

## Determining the Student's Family Size

To determine monthly living allowances, a student's family includes:

- the student
- the spouse or common-law partner of the student, and
- any dependants:
  - dependent children 18 years of age or younger residing with the student and for whom the student has legal responsibility. The dependant must not be attending post-secondary studies. Adjustments to living allowance will be made based on custody status.
    - For shared custody, both parents can be assessed as a single parent. Documentation is required outlining the custody agreement.
    - For sole custody, only the custodial parent will be assessed as a single parent. The non-custodial parent will be assessed as single, but exceptional expenses can be allowed to cover documented child support or living expenses.
  - 19-year old dependent children who have been continuously attending high school and resides with the post-secondary student (parent).
  - other wholly dependent individuals, such as disabled or elderly family for whom the post-secondary student is financially responsible.
    - The dependent person must reside in Canada and must reside with the borrower or in a health care facility.
    - The student or spouse/partner must have claimed the dependent person for tax purposes and the Canada Revenue Agency must have accepted the person as being wholly dependent upon the student or spouse/partner.
    - The student must provide documentation.

## Foster Children

Students should not include foster children as dependants on their Application for Financial Assistance for Full-Time Post-Secondary Studies or Application for Financial Assistance for Part-Time Post-Secondary Studies. Students should not list fostering income as a resource.

## Common-Law Definition



Reg.: Schedule 2, s. 1(1)(c)

**Common-law partner means an individual who is not married to the student but who:**

- has lived with that student in a conjugal relationship continuously for the past 12 months, or
- the student has declared to have a status equivalent to that of the student's common-law partner under any other law of Alberta or Canada, or
- is living with that student in a conjugal relationship, where there are one or more children of the relationship by birth or adoption.

## Spouse or Partner that Lives Outside Canada



Reg.: Schedule 2, s. 8(2)

If a student has a spouse or partner that is living outside of Canada, the student must still apply as a married or common-law student. The spouse or partner should sign the Consent and Declaration (C&D) form if possible. If the spouse or partner is unable to sign the C&D form, the student must provide a letter explaining that the spouse or partner lives outside of Canada and is unable to sign the form.

## Spouse or Partner that Does Not Have a Social Insurance Number

If a student's spouse or partner does not have a Canadian SIN, the student must submit a [paper student loan application](#) and indicate this on the application.

## Consideration for Additional Rent/Mortgage and Utility Costs

Subject to [Annual Loan Limits](#), consideration may be given to students who have rent and utility costs or mortgage, property tax, home insurance and utility costs that exceed the Rent/Mortgage and Utilities component of the Alberta Student Aid monthly standard living allowance.

### Rent and Utilities

The additional amount allowed will not usually exceed the Rent/Mortgage and Utilities component of the monthly living allowance by more than \$400/month. Of this \$400, up to \$75 may be allowed for phone costs (receipts not required). If the student received additional funding for rent last year and maintains the same residence, Alberta Student Aid can allow the same amount this year without requiring documentation.

Documentation required, as applicable:

- either rent receipts, copy of lease agreement, copy of last month's cancelled cheque, letter from the landlord, and/or
- copies of recent basic utilities bills (e.g. power, natural gas, water, sewer, garbage), and/or
  - students who have moved may request an estimate from utility companies based on the previous year's consumption
  - cable, satellite and internet are not considered basic utilities.
- letter of explanation for students who pay rent to their parents and for students with disabilities who require specialized housing.

### Mortgage and Utilities

The additional amount allowed will not usually exceed the Rent/Mortgage and Utilities component of the monthly living allowance by more than \$600/month. Of this \$600, up to \$75 may be allowed for phone costs (receipts not required). If the student received additional funding



for mortgage funding last year and maintains the same residence, Alberta Student Aid can allow the same amount this year without requiring documentation.

Documentation required:

- copy of mortgage statement, documentation of condo fees (if applicable), property tax assessment and/or home insurance, and/or
- copies of recent basic utilities bills (e.g. power, natural gas, water, sewer, garbage).
  - students who have moved may request an estimate from utility companies based on the previous year’s consumption.
  - cable, satellite, and internet are not considered basic utilities.

## Second Residence

Subject to [Annual Loan Limits](#), a student and spouse/partner who maintain separate residences due to the student’s post-secondary studies can be allowed \$481 to cover the additional housing costs, over and above the married/common-law living allowance. This amount is the equivalent of the Rent/Mortgage and Utilities component of the Single/Separated/Divorced/Widowed with No Dependents and Paying Rent or Mortgage living allowance.

Documentation showing that both residences are being maintained is required.

Documentation required:

- copy of mortgage statement, and/or
- either rent receipts, copy of lease agreement, copy of last month’s cancelled cheque or letter from the landlord.

## Monthly Childcare Costs

Federal	Provincial
<ul style="list-style-type: none"> <li>• Up to \$724 per child per month without receipts or statement from childcare provider</li> <li>• Up to \$1,200 per child per month with receipts or statement from childcare provider</li> <li>• Childcare costs will be considered regardless of spouse/partner’s employment status</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Up to \$724 per child per month without receipts or statement from childcare provider</b></li> <li>• <b>Up to \$1,200 per child per month with receipts or statement from childcare provider</b></li> <li>• Childcare costs will be considered regardless of spouse/partner’s employment status</li> </ul>

Many students qualify for the Child Care Subsidy Program. For more information or to apply, visit:

- [Alberta Child Care Subsidy](#).

When completing the Application for Financial Assistance for Full-Time Post-Secondary Studies or Application for Financial Assistance for Part-Time Post-Secondary Studies, students should

request the amount they actually pay (parent portion after subsidy or full amount in the case where student is not eligible for subsidy).

Childcare costs are generally only allowed for children under the age of 12. Costs can be considered for dependants 12 years of age or older who have a permanent disability if documentation of care required is provided.

## Additional Transportation Costs

### Federal and Provincial

For a single/separated/divorced/widowed student with no dependants paying rent or mortgage that is living in Alberta while in studies:

- \$100 per 26-week period for to a maximum of \$200 for 12 months

Students living outside Alberta while in studies:

- \$600 per semester to a maximum of \$1,200 per loan year

### Exception:

Subject to [Annual Loan Limits](#), additional transportation costs may also be allowed for students:

- when it is more economical to commute to school than to relocate
- who cannot use public transportation (e.g., due to coordinating school and child care, due to a disability, or because student is taking night classes)
- with temporary transportation needs (e.g., students doing a practicum), or
- with higher-than-average bus pass costs.

Additional transportation costs will not normally exceed \$481. This is the Rent/Mortgage and Utilities component of the living allowance for a Single/Separated/Divorced/Widowed student with No Dependants Paying Rent or Mortgage. With documentation, Alberta Student Aid may allow up to:

- \$0.25 per kilometer traveled, and
- cost of basic Personal Liability/Property Damage vehicle insurance.

## Out-of-Country Travel

### Federal and Provincial

Subject to [Annual Loan Limits](#), students registered in an [exchange/field study](#) program may have the following costs considered:

- Cost of travel-related immunizations (documentation of need and costs are required)
- Cost of airfare
- Other educational costs associated with the exchange (documentation from the educational institution is required)
- Other out-of-country expenses (e.g., high rent, with appropriate documentation)

## Child Support or Alimony

### Federal and Provincial

Subject to [Annual Loan Limits](#), actual amounts may be considered.

- Require proof of payment for four recent months and documentation from Maintenance Enforcement or copy of court order. If no legal documentation is available, student can provide proof of payment and signed statements from both parties detailing child support arrangements
- Maintenance Grant may be provided to cover alimony/child support costs.
- Returning students who received funds to cover these costs are allowed continued support with no documentation required in subsequent years if amount remains the same.

Child support arrears are not allowed.

## Spouse/Partner Student Loan Payments

### Federal and Provincial

Subject to [Annual Loan Limits](#), Alberta Student Aid can consider allowing funding for the actual amount of the student's spouse/partner's student loan payments, provided the loans are in good standing.

- Documentation of monthly student loan payments is required.
- Student loan payments from loans issued by other provinces/territories or countries may be considered.

## Health-Related Costs

Subject to [Annual Loan Limits](#), Alberta Student Aid can consider allowing funding for health-related costs. Students should first access subsidies that are offered by various government programs (e.g. Alberta Health Care Subsidy, Blue Cross Subsidy, and Alberta Child Health Benefit).

### Medical Costs

Actual monthly medical costs for the student, spouse/partner and dependants that are not covered by insurance can be considered. This includes monthly insurance premiums (e.g. Blue Cross) and patient portion of receipts (normally 30% of total cost).

Actual yearly medical costs for student, spouse/partner, and dependants can be considered. This is intended for one-time costs that are not covered by insurance. Medical costs must be incurred during the study period.

For monthly or yearly medical costs, documentation of the costs is required.

### Dental Costs

Actual costs for mandatory dental work for the student, spouse/partner and dependants can be considered. This is only for dental work that is not covered under other dental plans (e.g. spouse/partner's or school insurance plan). Dental work must be completed during the study period.

Alberta Student Aid requires an explanation of the dental work from the dentist and documentation of the costs.

## Optical Costs

Actual costs for optical expenses for the student, spouse/partner and dependants can be considered. This is only for optical expenses that are not covered by insurance. Eye exams are usually covered by medical insurance.

The annual amount allowed will not exceed \$300. Optical costs must be incurred during the study period.

Alberta Student Aid requires receipts or estimates/quotes.

## Other Expenses

Subject to [Annual Loan Limits](#), consideration may be given for necessary expenses not mentioned in this manual. An explanation and appropriate documentation of costs should be provided by the student.

## Examples of Allowable Expenses

- can allow up to \$50 per month for special diets, food allergies, supplements, etc. if required for medical reasons. If more than \$50 per month is required, documentation must be provided
- can consider fees over and above normal programs fees, if the cost is noted in educational institution calendar
- up to \$500 for one-time car repair expenses, if public transportation is not an option.

## Examples of Non-Allowable Expenses

- credit card payments
- car loan payments
- utility bill payments past-due
- income tax payments
- funding to cover tickets for fines or offences
- life insurance
- extracurricular activities for dependants
- veterinary costs (unless for an assistive pet)
- payment of back interest on a defaulted student loan
- overpayments from other government departments/agencies
- fees for non-related school clubs and associations
- fertility drugs or treatments
- skin lightening treatments
- tanning
- bail costs

- child support arrears
- exams or fees that are not listed in the school calendar (e.g., LSAT, GMAT, CaRMS)
- replacement of lost or stolen cash
- moving expenses/hookup fees if student is moving within the same community
  - Exception: Moving costs may be considered for emergency relocations (e.g., fire, escaping an abusive situation).

## Student Resources



Reg.: Schedule 2, s. 8(1)(d)

### Student Contribution

Federal	Provincial
<p>Up to \$3,000 per loan year, with specific amounts being calculated based on family income and family size.</p> <p>For information on how family income is defined, please see the <a href="#">Determining Family Income</a> section.</p> <p>Students with a family income from the previous year equal to or below the Low Income Threshold listed in the <a href="#">Income Thresholds for Federal Eligibility</a> table will contribute \$1,500 for an 8 month study period.</p> <p>Students with a family income from the previous year above the Low Income Threshold listed in the Income Thresholds for Federal Eligibility table will contribute \$1,500, plus an additional 15% of income above the threshold to a maximum total contribution of \$3,000 for an 8 month study period.</p> <p>The expected contribution will be prorated weekly. The number of study weeks used to determine the fixed study contribution is capped at 34 2/3 weeks (i.e., 8 month study period) for each loan year; no student contribution will be calculated beyond this period.</p>	<p><b>\$1,500 Flat Rate (on first application of loan year)</b></p> <ul style="list-style-type: none"> <li>• <b>Single parents, recipients of Assured Income for the Severely Handicapped, and recipients of Income Support have a \$0 flat rate student contribution.</b></li> </ul> <p>Upon request for reconsideration, students may be eligible to have a \$0 flat rate contribution if they:</p> <ul style="list-style-type: none"> <li>• are receiving Canada Pension Plan Disability Benefits, or</li> <li>• were in receipt of Income Support anytime during their pre-study period (the four months prior to beginning their current study period).</li> </ul>

The following students are exempt from a fixed student contribution:

- students who self-identify as Indigenous learners
- students with a documented permanent disability
- students who are current or former Crown wards, and
- students with dependants.

Dependants, for the purposes of fixed student contribution, are defined as:

- individuals 18 years of age or younger residing with the student for whom the student has legal responsibility
- individuals 19 years of age who have been continuously attending high school and reside with the post-secondary student (parent), and
- other wholly dependent individuals, such as disabled or elderly family for whom the post-secondary student is financially responsible.

Student Contribution will not be reassessed after funding has been paid.

## Spouse/Partner Contribution

Federal	Provincial
<p>An amount equal to 10% of the family income above the Low Income Threshold listed in the <a href="#">Income Thresholds for Federal Eligibility</a> table.</p> <p>For information on how family income is defined, please see the <a href="#">Determining Family Income</a> section.</p> <p>The expected contribution will be prorated weekly. The number of study weeks used to determine the fixed spousal contribution is capped at 34 2/3 weeks (i.e., 8 month study period) for each loan year; no spousal contribution will be calculated beyond this period.</p> <p>No fixed Spouse/Partner Contribution will be required if:</p> <ul style="list-style-type: none"><li>• the family income is equal to or below the Low Income Threshold listed in the <a href="#">Income Thresholds for Federal Eligibility</a> table</li><li>• the student's spouse/partner is in receipt of Employment Insurance benefits</li><li>• the student's spouse/partner is in receipt of Income Support</li><li>• the student's spouse/partner is in receipt of Canada Pension Plan Disability Benefits or Assured Income for the Severely Handicapped, or</li><li>• the student's spouse/partner is also a full-time student.</li></ul> <p>Spouse/Partner Contribution will not be reassessed after funding has been paid.</p>	<p><b>Exempt</b></p>

## Monthly Resources

### Parental Contribution

Federal	Provincial
<p>For dependent students, there is an expected weekly contribution based on <a href="#">parental income</a> and family size. The weekly parental contribution is divided by the number of dependants attending post-secondary studies.</p> <p>Students can refer to the <a href="#">Parental Contribution Calculator</a> on the Government of Canada’s website to determine the expected amount of parental contribution.</p>	<p><b>No expected parental contribution.</b></p> <p><b>Voluntary parental contributions that a student reports will be fully included as part of the resources available to the student.</b></p> <p><b>Registered Education Savings Plans (RESPs) are used as a voluntary parental contribution.</b></p>

#### Exception (federal calculation only):

The expected federal parental contribution may be waived if parents cannot afford to contribute because they are experiencing:

- significant financial loss (e.g., job loss, retirement, reduced income), or
- short-term financial difficulties (e.g., drought for a farming family).

Appropriate documentation should be provided – for example, a letter from the parent(s) and a parental statement of monthly expenses and monthly net earnings.

With appropriate documentation, other exceptional parental expenses may be considered to reduce the income that is used to calculate expected parental contribution. The amount of expenses considered will not usually exceed \$10,000 per year. Examples of these expenses include:

- wedding, funeral, or legal expenses
- house or vehicle repairs
- tuition and fees costs for one of the parents.

A waiver of expected parental contribution will be reviewed yearly.

### Student and Spouse/Partner Alimony or Child Maintenance and Care Support

Federal	Provincial
Exempt	<p><b>Actual amounts received.</b></p> <p>If payments are irregular, students may report the average monthly amount received over the last 12 months.</p>



## Student Employment Insurance (EI Benefits)

Federal	Provincial
Exempt	Exempt

Students who qualify for EI benefits and wish to receive EI benefits while attending school must be approved by Alberta Community and Social Services (CSS) before their studies begin. Some students may not be eligible to continue receiving their EI benefits while attending school. Apprentices do not need to seek approval from CSS and are eligible to continue to receive EI benefits while attending technical training.

Visit an [Alberta Works office](#) or call the [Alberta Community and Social Services Career Information Hotline](#) for more information about what a student will need to do to continue to receive EI benefits while in school.

To ensure coordination of funding, Alberta Student Aid will share with Alberta Community and Social Services information on students who report EI benefits on the Application for Financial Assistance for Full-Time Post-Secondary Studies. Information shared include SIN, name, contact information, educational institution and program of study information, and study period start and end dates.

## Student Assured Income for the Severely Handicapped (AISH)

Federal	Provincial
Exempt	<p><b>Actual amounts received.</b></p> <p><b>The provincial eligibility assessment is done for any student in receipt of Assured Income for the Severely Handicapped (AISH) but with no requirement for a student contribution.</b></p> <p><b>If the provincial eligibility calculated need results in no award or an award less than the costs of tuition, mandatory fees, and books/supplies/instruments, an Alberta Student Loan may be issued to cover those educational costs.</b></p>

## Alberta Works Income Support Benefits

Federal	Provincial
Exempt	<b>Actual amounts received.</b>  <b>The provincial eligibility assessment is done for any student in receipt of Income Support but with no requirement for a student contribution.</b>

## Student Workers' Compensation Benefits

Federal	Provincial
Exempt	<b>Actual amounts received.</b>

## Student Indigenous and Northern Affairs Canada/Band Funds

Federal	Provincial
Exempt	<b>Actual amounts received.</b>

## Income from Other Sources

Federal	Provincial
Exempt	<b>Actual amounts received.</b>

Some examples of 'other income' to be reported include:

- pensions,
  - Do not include income from the Canada Pension Plan (CPP) Disabled Contributor's Child Benefit, and the CPP Surviving Child's Benefit
- rental property income
- business income.

Students must report all monthly income that has not been reported elsewhere on the application and is not exempt. Refer to [Resources Not to be Reported on Application](#) section below for further information on resources that do not need to be reported.

## Other Resources

### Student and Spouse/Partner Non-Registered Investments at the Start of Study Period (Previously referred to as 'Financial Assets')

Federal	Provincial
Exempt	Student and spouse/partner non-registered investments are used as a resource. Partial exemption may apply to non-registered investments, using the formulas below.

Examples of non-registered investments include non-registered mutual funds, guaranteed investment certificates (GICs), stocks, bonds, exchange-traded funds (ETFs), term deposits, and term investment certificates.

Do not include any type of investment in your registered accounts such as Registered Retirement Savings Plans (RRSPs), Tax Free Savings Accounts (TFSAs), and Locked-in Retirement Accounts (LIRAs), or any resources reported elsewhere on the application.

A non-registered investment will be used as a resource regardless of the source used to fund the purchase of the non-registered investment.

Example: Non-registered investments purchased using funds borrowed (e.g., line of credit) will be used as a resource.

The inclusion of non-registered investments in the resource calculation may be waived if a student cannot access or borrow against them. The student must provide supporting documentation.

### Provincial Non-Registered Investments Formula for Single Students and Students with a Spouse/Partner Who is Not Attending Post-Secondary Studies

If the value of the student's non-registered investment is \$2,000 or less, the actual amount of the non-registered investment reported is used as a resource.

If the value of the student's (combined with spouse/partner's, if applicable) non-registered investments are more than \$2,000, the amount used as a resource is:

$$\$2,000 + \frac{\text{Total Non-Registered Investments} - \$2,000}{\text{Number of years remaining in program}}$$

## Provincial Non-Registered Investments Formula for Students with a Spouse or Partner Who is Also Attending Post-Secondary Studies

If the combined value of the student’s non-registered investment is \$4,000 or less, half of the total combined non-registered investment amount is used as a resource for each student.

If the combined value of the student’s and spouse/partner’s non-registered investments is more than \$4,000, the amount used as a resource is:

$$\frac{\text{Total Combined Non – Registered Investments}/2}{\text{Number of years remaining in program}}$$

## Annual Resources Targeted to Educational Costs

Federal	Provincial
Financial contributions from employers or family members other than parents received to help with education and living costs during studies.	Exempt

Parental Contributions should be reported in the Voluntary Contributions from Parents field on the application.

## Student Scholarships/Bursaries/Fellowships

Federal	Provincial
Full value, less an exemption of \$1,800 each loan year.	Exempt

## Resources Not to be Reported on Application

The following resources do not need to be reported on student aid applications as they are fully exempted when calculating eligibility for federal and provincial student aid:

- student and spouse/partner employment income
- part-time wages and tips
- assistantships
- stipends
- student and spouse/partner savings. Savings are funds held in deposit or savings accounts that are under the ownership, custody and control of an individual or individuals. Examples of savings include daily interest savings, foreign currency accounts, personal chequing accounts, and Tax Free Savings Accounts (TFSAs).

- student and spouse/partner registered investments including RRSPs, TFSAs, and LIRAs
- student and spouse/partner lines of credit
- precious metals and debentures
- child benefits, e.g. Canada child benefit (CCB), Universal Child Care Benefit (UCCB), provincial/territorial child benefits including the Alberta Child Benefit (ACB), the Canada Pension Plan (CPP) Disabled Contributor's Child Benefit, and the CPP Surviving Child's Benefit
- income tax refunds
- refundable tax credits such as GST Credit, Provincial Sales Tax Credits, Property Tax Credits, Alberta's Carbon Levy Rebate, Alberta Family Employment Tax Credit, BC Energy Rebate, Ontario Tax Payer Dividend, and Working Income Tax Benefit
- Hepatitis 'C' Compensation
- compensation paid by a government for having been infected with HIV through the blood supply
- compensation paid by the Province of Ontario to individuals who suffered harm while living at government operated developmental services facilities between the 1960s and 1990s
- any payments made under the Indian Residential Schools Settlement Agreement (Canada)
- any payments made to Indigenous People due to land claim settlements, including non-registered investments purchased using land claim payments
- money received under a program of the Government of Canada or Alberta for home repairs or renovations
- benefits paid under the Alberta Victims of Crime Act and Regulation (Alberta)
- payments received under the *Victims Restitution and Compensation Payment Act* (Alberta) that are allocated as compensation for specific costs
- those portions of insurance settlements allocated as compensation for specific costs
- Registered Disability Savings Plan (RDSP) accounts
- similar payments and benefits may be fully exempt at the discretion of Alberta Student Aid.

# Loan Limits



Student Financial Assistance Act, s. 1(1)(g), 17  
Reg.: Schedule 2, s. 1(1)(j), 1(1)(k), 1(1)(p) and 18(3)

## Annual Loan Limits

Loan limits are the maximum amount of combined Canada and/or Alberta student loans a student is eligible to receive in an academic year. Grants may be given above these maximums to eligible students.

- (1) The standard maximum amount a student may receive in combined Alberta and Canada student loans is \$7,500 per semester.

	1 semester	2 semesters	3 semesters
Standard Annual Loan Limit*	\$7,500	\$15,000	\$22,500

\*The Annual Loan Limit for students in accelerated programs is \$11,250 per semester.

The maximum amount a student taking commercial flight training may receive is \$15,000 for each approved fixed wing flight training component. Alberta Student Aid funds a maximum of four flight training components. A student taking commercial helicopter training is treated the same as a student taking four flight training components.

- (2) Students in the following programs have a higher Annual Loan Limit.

Annual Loan limits not accessed in previous study periods cannot be carried forward and accessed in subsequent study periods.

	2 semesters	3 semesters
(a) Dental Hygiene Pharmacy Master of Business Administration Law Other Graduate and Doctoral Programs	\$22,500	\$30,000

Provided the three semester limit for their program has not been reached in a loan year, students in any of the programs listed in section (2)(a) who apply for one semester study at a time may receive up to \$11,250 in loans per semester.

### Example:

A student in any of the programs in section (2)(a) receives \$11,250 on their September 2018 to December 2018 application, and receives \$11,250 on their January 2019 to April

2019 application. When the student applies for funding for May 2019 to August 2019 (third semester), the student may be able to access \$7,500 in loans.

	2 semesters	3 semesters
(b) Medicine Dentistry Veterinary Medicine Chiropractic Medicine Optometry	\$22,500	\$37,500

**Provided the three semester limit for their program has not been reached in a loan year, students in any of the programs listed in section (2)(b) who apply for one semester study at a time may receive up to \$11,250 in loans per semester. For the third semester, students may be able to access up to \$15,000 in loans.**

Example:

A student in any of the programs in section (2)(b) receives \$11,250 on their September 2018 to December 2018 application, and receives \$11,250 on their January 2019 to April 2019 application. When the student applies for funding for May 2019 to August 2019 (third semester), the student may be able to access \$15,000 in loans.

- (3) A higher Annual Loan Limit may be established upon request to cover the amount of significant unexpected increases in living or educational costs that arise during a study period and are beyond the control of the student. The higher limit under this section may be established for a student in any program, and may not exceed \$7,500 in a loan year.**

**This funding is allowed in cases of a natural disaster, personal safety concerns, or other unexpected situations that occur during the study period and result in a significant increase in the student's costs during their study period. Students may be required to provide documentation to support their request.**

- (4) A higher Annual Loan Limit may be established upon request by up to \$7,500 for a student in:**
- a. a bachelor's degree program or any program listed in section (2) who requires additional loans to complete the final program year; or
  - b. a program listed in section (2) who has sufficient room to borrow under the Lifetime Loan Limit.

**Students may be eligible to receive additional loans under both section (3) and section (4).**

Students allowed additional funding under section (3) and/or section (4) should be aware that receiving a higher Annual Loan Limit means they will reach their Lifetime Loan Limit sooner.

## Lifetime Loan Limits

### Federal Lifetime Loan Limits

Canada student loan lifetime limits are based on the total number of weeks of studies. The standard federal Lifetime Loan Limit is 340 weeks. This includes all weeks of study for which a student was in receipt of Canada student loans and grants and/or had interest-free status for their Canada student loans.

#### Exceptions:

- the Lifetime Loan Limit for students enrolled in a doctoral program of studies may be extended an additional 60 weeks to a maximum lifetime limit of 400 weeks
- the lifetime Canada student loan limit for students with permanent disabilities is 520 weeks.

### Alberta Lifetime Loan Limits

(5) The Lifetime Loan Limit refers to a student's outstanding balance owing on their Canada and Alberta student loans (may be accumulated during more than one program of study). When the combined balance owing reaches the Lifetime Loan Limit for the student's program\*, the student is not eligible for further Alberta student loans, unless the student reduces the balance owing to below the student's Lifetime Loan Limit.

Student's Program	Lifetime Loan Limit (combined outstanding balances of Canada and Alberta loans)
Undergraduate Programs including Certificate, Diploma, Bachelor's Degree, and Journeyman Certificate	\$75,000**
Dental Hygiene	\$85,000
Pharmacy, Graduate	\$100,000
Master of Business Administration, Law, Doctoral	\$125,000
Medicine, Dentistry, Veterinary Medicine, Chiropractic Medicine, Optometry	\$175,000

\*Student's program is defined as current program or completed program with the highest Lifetime Loan Limit.

\*\*Of the \$75,000 limit for undergraduate programs, up to \$60,000 may be for either commercial flight training (maximum of \$15,000 for each of four approved fixed wing training components) or for commercial helicopter training.

**Students who have reach their Alberta Lifetime Loan Limit may still receive Canada student loan and/or grant funding until federal limits are reached.**



**(6) A higher Lifetime Loan Limit may be established upon request if a student is in a bachelor's degree program or any program listed in section (2) and the student requires additional loans to complete the final program year. A higher Lifetime Loan Limit may only be established for a student once per program of study.**

**The higher Lifetime Loan Limit established under section (6) does not impact the determination of the Lifetime Loan Limit set out in (5) for any subsequent programs of study taken by the student.**

**The higher Lifetime Loan Limit that may be established is subject to Annual Loan Limits specified under sections (1), (2), (3), and (4).**

The total amount of Canada student loans and Alberta student loans issued to a student is referred to as their loan aggregate balance. In some cases, the loan aggregate balance showing on a student's electronic file requires an adjustment.

An adjustment to a student's aggregate balance may be possible if:

- payments have been made on Canada student loans or Alberta student loans
- a loan disbursement(s) that was not cashed is cancelled, or
- the loan balance shown in Alberta Student Aid records is different from the amount actually owing for another reason.

Upon request, Alberta Student Aid will confirm a student's actual total combined Canada student loan and Alberta student loan balance owing and adjust the aggregate balance accordingly.

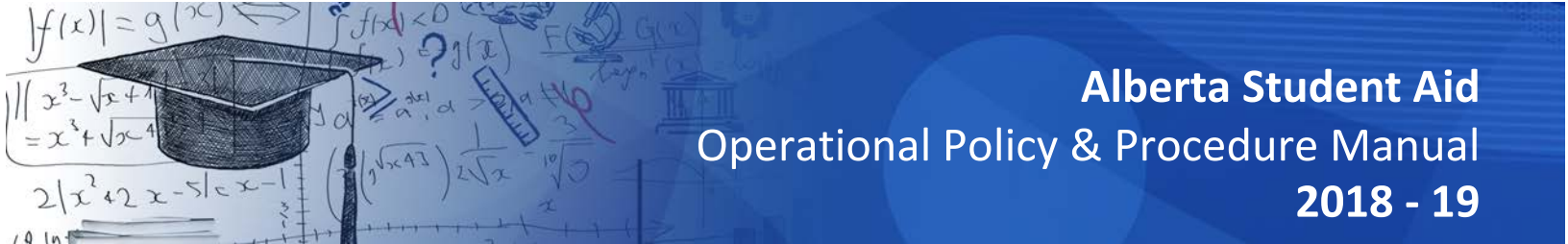
## Conversion of Grant Overpayments to Loans



Reg.: Schedule 2, s. 14.2(3)(b)

**(7) For the purposes of determining if a student has reached the Annual or Lifetime Loan Limit, a grant overpayment that has been converted to a direct loan is not considered part of what the student has borrowed.**

**(8) Student Aid may convert a grant overpayment to a direct loan regardless of whether Annual or Lifetime Loan Limits have already been reached.**



**Chapter 2**

# Full-Time Student Aid

This chapter addresses how to complete a full-time application (Application for Financial Assistance for Full-Time Post-Secondary Studies), how to make changes after the application is submitted, and how to request additional funding.

## Applying for Student Aid



Reg.: Schedule 2, ss. 1(1)(k) and 11(1.1)

Alberta Student Aid's loan year is based on the study period start date, and runs from August 1 to July 31. If a student's study period begins:

- prior to August 1, 2018, they must complete the 2017-2018 full-time application
- on or after August 1, 2018, they must complete the 2018-2019 full-time application
- on or after August 1, 2019, they must wait for the release of the 2019-2020 full-time application available June 2019.

The maximum length of time a student can apply for student aid on a single application is 12 months. If a study period exceeds 12 months, the student must submit two separate Alberta Student Aid applications (one for each applicable loan year).

Any time a student has a break in studies of 30 calendar days or more, a new application is required.

Students must apply for funding online at [studentaid.alberta.ca](http://studentaid.alberta.ca).

After applying online and verifying their identity, students can login to their account to view correspondence from Alberta Student Aid, upload any required documentation, update their contact information, report changes to their application, submit a request for review of a funding decision through the [Review Process](#), and submit applications for subsequent study periods.

Examples of forms that should be uploaded after applying online are:

- [Aviation Training Form](#)
- [Schedule 4 \(Federal/Provincial Grant for Post-Secondary Students with Permanent Disabilities\) Form](#) and other required disability documentation, when appropriate.

There are some situations when students must apply on a paper application, including (but not limited to):

- [student's spouse or partner does not have a Canadian SIN](#)
- the institution or program the student plans to attend is not [designated by Alberta Student Aid](#)
- student is [concurrently enrolled](#).

Paper applications are available for students who are unable to apply online. Students must contact the Alberta Student Aid Service Centre at 1-855-606-2096 to request a PDF version of the

application. Students may visit 'How to Apply' on [studentaid.alberta.ca](http://studentaid.alberta.ca) for more information on how returning students can verify their identity to gain access to their account.

## Secure Identity Access Management System (SIAMS)

The online application is protected by SIAMS. Students need a user name and password to access the online application through SIAMS.

Students having difficulty with SIAMS can contact the SIAMS Help Desk by calling 1-855-606-2096 (choose option 2) or by emailing [SIAMS.Help@gov.ab.ca](mailto:SIAMS.Help@gov.ab.ca).

## Application Deadline



Reg.: Schedule 2, s. 8(1)(b)

**A completed application and any documents required to confirm the student's eligibility must be received by Alberta Student Aid at least 30 calendar days prior to the student's study period end date. Applications and/or any documents received after this date will not be considered, except in exceptional circumstances.**

**This applies to the following:**

- **original full-time applications for financial assistance (including all appropriate Schedules)**
- **Requests for Reconsideration or letters that are provided to report changes to application information or to request additional funding.**

Please note, an application is not considered complete until:

- all requested missing information has been submitted
- the required Consent and Declaration form is submitted for married/common-law students who applied online.

Students who cannot meet the application deadline for reasons beyond their control may request reconsideration through the [Review Process](#).

## Application Details

### Age



**Student Financial Assistance Act s. 13  
and Reg.: Schedule 2, s. 5**

Applicants must provide their date of birth. There are no restrictions on the age of an applicant.

## Alberta Student Number (ASN)



Reg.: Schedule 2, s. 5

Each student must list their ASN on their student aid application. The ASN is a unique ID number that can be used from kindergarten through post-secondary studies. The ASN is recorded on Alberta High School Transcripts or can be found online at [Learner Registry](#). Students who have never attended school in Alberta must apply for an ASN at this website.

## After Applying

### Student Award Letter (SAL)

When an application has been processed, a Student Award Letter will be provided to the student. The Student Award Letter gives details about the student's award and disbursement schedule.

Students can view their SAL by signing onto their account on [studentaid.alberta.ca](http://studentaid.alberta.ca).

### Consent and Declaration (C&D)



Reg.: Schedule 2, ss. 8(1)(d), 8(2), 13(1)(d), 14.1

If it is the first time that a married or common-law student applies online for student aid funding, the student will receive a Consent and Declaration form along with the SAL.

Funding is not issued until the Consent and Declaration form has been signed by the spouse/partner and returned to Alberta Student Aid. The student does not need to sign the Consent and Declaration form.

The Consent and Declaration form usually only needs to be signed once as the authorizations in the Consent and Declaration apply for all future applications made by the student, unless the consent is withdrawn by the spouse or partner.

#### Exceptions:

A new Consent and Declaration form needs to be signed if the student has:

- changed their spouse/partner or
- had a break in studies of more than one year between applications.

### Confirmation of Registration (COR)



Reg.: Schedule 2, s. 8(1)(a)

Before any funding can be issued to a student, Alberta Student Aid must receive confirmation that the student is enrolled full-time for the applicable study period.

## Automated Confirmation of Registration

Alberta Student Aid has an automated Confirmation of Registration (COR) processes for participating schools in Canada. Students at COR-participating schools do not need to have their schools sign any paper Confirmation of Registration documents as their schools will confirm registration electronically.

### Exception:

Concurrently enrolled students at COR-participating schools follow the Manual Confirmation of Registration process.

Automated COR schools can begin confirming student registration when a student's application is processed, but no sooner than 30 calendar days before the student's first scheduled disbursement. When a school participates in Automated COR, the school may request that a portion of a student's funding be sent directly to the school to pay for tuition and mandatory fees.

## Manual Confirmation of Registration

Schools that do not participate in Automated COR use a Manual Confirmation of Registration process. Each student at a Manual COR school receives a Confirmation of Registration worksheet that must be brought to the school for signature. The school must confirm full-time registration and then return the worksheet to Alberta Student Aid.

Manual COR worksheets are sent separately from the Student Award Letter. Students can view and print the Manual COR worksheets by signing onto their account on [studentaid.alberta.ca](http://studentaid.alberta.ca). For students who have chosen to receive their correspondence by mail, the Manual COR worksheets are mailed to the student's home address:

- 37 calendar days prior to the first scheduled disbursement date (as stated on the Student Award Letter), for students who are approved for funding well in advance of their study period, or
- once the student's application is processed, for students who are approved for funding closer to or after their study period begins.

Manual COR schools are not able to request that student funding be sent directly to the institution to pay for tuition and mandatory fees.

## Service Providers

There are two service providers who are responsible for issuing loan and grant funds for Alberta students and for collecting loan repayments from borrowers:

- the Alberta Student Aid Service Centre, for Alberta Student Loans and provincial grants can be reached at 1-855-606-2096 (choose option 3)
- the National Student Loans Service Centre (NSLSC), for Canada Student Loans and federal grants can be reached at 1-888-815-4514.

## Master Student Financial Assistance Agreements (MSFAAs)/Loan Agreements



Reg.: Schedule 2, s. 28

The first time a student is approved for full-time funding, they must complete the Master Student Financial Assistance Agreement (MSFAA) (also known as ‘loan agreement’) before any funds can be issued. There are two separate MSFAAs:

- Canada MSFAA (or Canada Loan Agreement) for Canada Student Loans
- Alberta MSFAA (or Alberta Loan Agreement) for Alberta Student Loans.

Below is a summary of some of the terms and conditions for receiving student aid. By signing the MSFAA, the student agrees to all terms and conditions including (but not limited to):

- declaring that their application information is true and complete
- agreeing to repay student loans and grant overpayments
- acknowledging the exchange of information (e.g. with their school, other government departments, landlords, etc.) and consenting to the exchange of information with the Canada Revenue Agency (CRA)
- agreeing to inform Alberta Student Aid of changes that may affect eligibility
- agreeing that some of their funding may be sent directly to the school to pay for tuition and mandatory fees.

Please see the MSFAA for a complete description of all terms and conditions.

- A summary of the terms and conditions of the Canada MSFAA can be viewed on the Government of Canada website on the [Master Student Financial Assistance Agreement for Canada](#) page.
- The full terms and conditions of the Alberta MSFAA/Alberta Student Loan Agreement can be viewed on [studentaid.alberta.ca](http://studentaid.alberta.ca).

Instructions for submitting the MSFAAs can also be found on the Alberta Student Aid website:

- [Loan Agreements](#).

Students submit their MSFAAs directly to the service providers and receive their funding disbursements from the service providers. If a student’s MSFAAs are incomplete or have errors, the applicable service provider will attempt to contact the student to resolve the issue(s). To allow for processing time, MSFAAs should be completed at least two weeks prior to the study period end date.

All undisbursed funding will be cancelled if the MSFAAs are not received by the service providers or issues with the MSFAAs are not resolved prior to the study period end date.

For students issued MSFAAs prior to April 3, 2018:

- Before funding can be issued, both the Canada and the Alberta MSFAAs must be signed and returned even if the student has only been approved for one type of funding (either provincial or federal).

For students issued MSFAAs on or after April 3, 2018:

- If a student is only approved for Canada student loans and/or federal grants, the student must complete the Canada MSFAA.
- If a student is only approved for Alberta student loans and/or provincial grants, the student must sign and return the Alberta MSFAA.
- If a student is approved for both federal and provincial funding, the student must complete both the Canada and the Alberta MSFAAs. When an MSFAA is completed, the corresponding funds will be issued.

Example: If a student submits their Canada MSFAA but fails to submit their Alberta MSFAA, they will receive their federal funding only and vice versa.

## One-Time Agreements

The MSFAAs are generally one-time agreements however, a student will need to sign new MSFAAs if the student:

- has a break in full-time studies of more than two years, or
- received funding through another province/territory.

In future study periods, if the student has been approved for funding, loans and grants will be issued once the school has confirmed registration.

Alberta Student Aid may amend the Alberta MSFAA at any time by posting a directive on the [Alberta Student Aid website](#) detailing the changes. Refer to the Alberta Student Aid website for the most up-to-date Alberta MSFAA.

## Disbursements

A student will have their loans and grants disbursed when the:

- student has been approved for loan or grant funding
- student has completed and submitted the MSFAAs (may have been done with a previous application)
- student's educational institution has confirmed full-time registration for the study period, and
- scheduled disbursement date for the loan or grant has arrived.

Alberta Student Aid Service Centre and National Student Loans Service Centre will:

- send any amount requested in tuition remittance directly to the educational institution, and
- deposit remaining funds into the student's bank account, or send a cheque to the student (if the student did not provide banking information).



If a cheque is issued to the student, it must be cashed within 180 calendar days or the service provider may place a stop payment on the cheque. The student will need to contact the relevant service provider to have a cheque reissued.

## Replacing Grant Cheques

Students who have not received, or who have lost a grant cheque may request a replacement cheque as described below.

For students beginning a study period on or after August 1, 2015, most grants will be direct-deposited to student accounts or sent to educational institutions to pay for tuition. Students who are still being sent paper grant cheques and who require a replacement should call:

- the National Student Loans Service Centre at 1-888-815-4514 for replacement of federal grant cheques
- the Alberta Student Aid Service Centre at 1-855-606-2096 (choose option 3) for the replacement of provincial grant cheques.

**A student may request a replacement cheque if the student has not received or has lost the original cheque, or if the cheque has expired. If the cheque has not been cashed and the student is still eligible for the grant funding, a stop payment will be placed on the original cheque and a replacement cheque will be issued.**

**If the cheque has been cashed, an investigation is required before a replacement can be issued. If the student believes the cheque was fraudulently endorsed and cashed, a copy of the cashed cheque will be sent to the student along with the Alberta Forgery Statutory Declaration form. To initiate an investigation, the form must be completed by the student and a Notary Public. The original signed form must then be returned to Alberta Student Aid.**

## Replacing Loan Cheques

Students who have not received, or who have lost a loan cheque must request a replacement cheque from the service provider that issued the cheque, in accordance with the service provider's procedures.

## Undisbursed Funds

Undisbursed loans and grants are cancelled once a student's study period has ended.

Alberta Student Aid will not issue a loan or grant if the application period for which the loan or grant was awarded has ended.

Students who were unable to meet all payment conditions (e.g. submitting MSFAAs, receiving confirmation of registration from their educational institution, or providing requested information) prior to their study period end date, for reasons beyond their control may request

reinstatement of their loans or grants and provide an explanation of their circumstances by submitting a request through the [Review Process](#).

## Application Changes



Reg.: Schedule 2, s. 13 (1)(d), s. 14

Changes to an application may occur based on information:

- provided by a student whose circumstances have changed
- provided by a post-secondary institution (e.g. amended registration), or
- resulting from a reassessment by Alberta Student Aid while validating information provided on the student's application(s).

Changes may increase, [decrease](#), or have no impact on the amount of student aid the student is eligible for.

### Request for Reconsideration (RFR)

A student must notify Alberta Student Aid if there is a change to any of the student's application information. Changes must be reported even if the student does not believe eligibility will be impacted. This information may be provided by submitting a [Request for Reconsideration \(RFR\)](#).

A Request for Reconsideration may also be submitted when a student is requesting additional funding.

A Request for Reconsideration must be received by Alberta Student Aid at least 30 calendar days prior to the period of study end date indicated on the student's current application.

In most cases, when a RFR is received a new eligibility calculation is done on the student's application.

Refer to the [Review Process Chapter](#) and the [Alberta Student Aid website](#) for more details on the review process and how to submit a RFR.

### Cancellation of a Request for Reconsideration

Students may cancel a Request for Reconsideration at any time prior to the completion of a review of the request. However, Alberta Student Aid may reassess the student's application based on the information received as part of the request.

### Switching Educational Institutions

When a student has already applied for student aid and then decides to change educational institutions, the student:

- should contact the Alberta Student Aid Service Centre to cancel the original application, and
- must then submit a new full-time application (not a Request for Reconsideration).

Once the original application is cancelled the student may be able to reapply online. (A paper application may be required in some cases.)

If the student previously submitted MSFAAs, these do not need to be reissued. MSFAAs are not specific to any particular educational institution. The original MSFAAs can still be used.

## Switching Programs

If a student changes programs, but is still attending the same educational institution during a funding period, the student may submit a RFR to notify Alberta Student Aid of:

- the change in program of studies, and
- the date on which the program switch occurred.

Once Alberta Student Aid is notified of the change, the student's circumstances can be reconsidered.

If a student switches programs, eligibility for funding may be affected.

If a student needs additional funding as a result of changing programs (e.g., tuition and books costs have increased), the student must request this in the RFR. An educational institution cannot make a request for additional funding on a student's behalf; however, a supporting letter from the institution listing correct program, dates and educational costs may accompany the RFR when additional funding for educational costs is being requested.

### Exception:

If the program switch involves a change in study dates and additional months of living allowance are required, the student should submit a new Application for Financial Assistance for Full-Time Post-Secondary Studies and indicate the date on which the program switch occurred.

## Changes to End Dates

### Extension of Study Period End Date due to Emergency Medical Situation

When a student has an emergency medical situation, they may extend the study period end date of their application beyond a normal study period end date (as stated in the school calendar) if the extension has been approved by the school and the extension is no more than 30 calendar days in length.

To request an extension, the student may submit a Request for Reconsideration along with a letter from the institution confirming the extension and supporting medical documentation.

If the extension is more than 30 days in length, a new application is required.

If the Request for Reconsideration does not result in additional funding, the student must submit a [Form B \(Confirmation of Registration-Reinstatement of Interest Free Status for Alberta Student Loans\)](#) to the Alberta Student Aid Service Centre and the National Student Loan Service Centre to ensure they maintain interest free status for their loans.

### Revised Study Period End Date

If a student needs to extend the study period end date by more than 30 calendar days to a study period end date as stated in their school calendar, or for an additional semester, a student should submit a new application for the study period. This will result in an automatic request to the school for a confirmation of registration.

Alternately, a student may submit a Request for Reconsideration along with a letter from the school confirming the revised study period end date. This only applies if the student is attending the same program at the same educational institution. If the Request for Reconsideration does not result in additional funding, the student must submit a [Form B \(Confirmation of Registration-Reinstatement of Interest Free Status for Alberta Student Loans\)](#) to the Alberta Student Aid Service Centre and the National Student Loan Service Centre to ensure they maintain interest free status.

### Amended Registration

Amended Registration occurs when full-time registration was previously confirmed but the student is no longer enrolled as full-time because the student:

- never attended classes
- dropped to part-time (less than 60% of a full course load, or less than 40% for a student with a documented permanent disability where the reduced course load was approved)
- withdrew from the program entirely, or
- completed study requirements prior to the application end date (i.e., early completion).

Students with a break in full-time studies of more than 30 calendar days are considered withdrawn from full-time studies. Students must submit a new application if they return to studies and require additional funding.

The educational institution is expected to notify Alberta Student Aid of amended registration, provide the reason for the amendment and the last day of full-time attendance, if applicable. Once Alberta Student Aid is notified of the change, any undisbursed funding will be cancelled and the student's application will be reassessed.

## Withdrawal Policy for Students Attending Alberta Private Career Colleges (licensed under the *Private Vocational Training Act*)

Private Career Colleges must monitor and record student attendance. When students are absent, institutions must keep track of details relating to contact with the student and the reason for the absence in the student's file. A reasonable excuse for an absence must describe circumstances requiring the student's absence (e.g. medical, family emergency, etc.).

For the purposes of Alberta Student Aid funding, Alberta Private Career Colleges must consider a student as withdrawn under any of the following circumstances:

- a student has missed five consecutive class days without contacting the institution, before or during the absence, to provide a reasonable excuse. In this case, the effective date of the student's withdrawal is the first of the five days that the student was absent.
- a student with a reasonable excuse is absent more than 30 consecutive days. In this case, the effective date of the withdrawal is the first day during this period that the student was absent.
- a student has excessive absences that will prevent them from successfully completing their program within the scheduled study period. In this case, the effective date of the student's withdrawal is the last day that the student was in attendance.

The institution must use the effective dates described above when following guidelines for reporting withdrawals and for refunding tuition.

When a private career college reports a student as withdrawn under this policy, these are instances of amended registration.

### After Registration is Amended (All Institutions)

When Alberta Student Aid is notified of amended registration, Alberta Student Aid will:

- cancel all undisbursed funds
- automatically send notification of the change to the student's service provider(s), advising them of the revised study period end date
- reassess the application to determine if there is an overpayment, and
- send a letter to the student.

## Overpayments



Reg.: Schedule 2, ss. 13, 14(1)

Overpayments occur when students receive funding for which they are not eligible. Some examples of when reassessments may result in overpayments include:

- Alberta Student Aid is advised that a student has dropped below full-time registration/withdrawn
- student reports a change that reduces financial eligibility
- student did not report accurate information on their application.

When an overpayment is identified, undisbursed funds may be cancelled or reduced.

Students are given 60 calendar days to request a review of an overpayment.

## Grant Overpayments and Conversion to Direct Loans



Reg.: Schedule 2, ss. 13, 14, 14.2 and 30(8)

**A student is considered to have a grant overpayment when they receive grant funding for which they are ineligible.**

**The full amount of federal and provincial grant is considered an overpayment if the student withdraws from full- or part-time studies within 30 calendar days of the start date of their funded study period.**

**In all other cases, a calculation is performed and may result in all or part of a grant being considered an overpayment.**

**Once an overpayment has been calculated a student is given 60 calendar days to request a review of the overpayment through the [Review Process](#).**

**Alberta Student Aid will determine the current outstanding balances of provincial and federal grant overpayments before converting grants to loans. The amount of the grant overpayment may be reduced prior to conversion (e.g. due to payments from the student).**

- **If the current outstanding balance of all provincial grant overpayments is greater than \$250, the overpayment(s) will be converted to an Alberta direct loan.**
- **If the current outstanding balance of all federal grant overpayments is greater than \$250, the overpayment(s) will be converted to a federal loan.**

**Alberta Student Aid will not actively recover grant overpayments of \$250 or less. However, if the student returns to full-time studies and applies for funding, the overpayment of \$250 or less will be used as a resource on their application for funding and any student aid awarded may be reduced.**

**Grant overpayments are converted to loans after the student's period to submit a request through the Review Process has passed.**

A grant overpayment that has been converted to direct loan does not count towards the Annual Loan Limit or Lifetime Loan Limit.

Overpayments of the Canada Student Grant for Services and Equipment for Students with Permanent Disabilities are not converted to a loan. On future applications, the amount of this grant will be reduced by the overpaid amount.

Grant overpayments (provincial or federal) that were calculated prior to 2012-13 were routinely sent through Service Alberta, Crown Debt Collections, for recovery. Students with these older grant overpayments who wish to return to studies may be required to work with Service Alberta (or a collection agency to whom Service Alberta assigned the debt) to rehabilitate the debt.

## Loan Overpayments

No extra action is taken for loan overpayments. Each student will repay the loan amount according to the conditions under which it was borrowed.

## Emergency Requests

Alberta Student Aid handles all student emergency situations for federal or provincial funding. When considering emergencies, the following types of questions will be asked:

- Can the request be considered? Has the student received the maximum funding already?
  - refer to the [Annual Loan Limits](#) and [Lifetime Loan Limits](#) for more information
- Has the student's situation changed since the original application?
- Is the situation beyond the student's control?
- Can the student receive financial assistance from others?
- Are there other sources of income that can be used to meet the shortfall?

## Emergency Situations

Examples of emergency situations include:

- student has no safe accommodation (e.g., due to a disaster such as a fire or due to fleeing an abusive situation)
- there is a threat to the student's health or safety (e.g., no heating source in winter weather)
- student aid was cancelled in error, or
- student requires prescriptions and cannot afford to pay for them.

An educational institution asking for an up-front tuition payment is not considered an emergency. The student should negotiate a payment plan with the school.

Emergency requests are acted upon within 3-5 business days of receipt of necessary information.

## Tax Forms

T4As are issued for the year in which the grant amount was paid – not for the year in which the grant was scheduled to be disbursed.

T4As only include the amount of grant funding issued in the calendar year.

Tax forms are not issued if the total amount of grant funding issued is \$500 or less.

Tax forms are not issued for student loan disbursements. See [Repayment Chapter – Tax Credit on Interest Paid](#) section for information about tax credits for loans in repayment.

The National Student Loans Service Centre will issue T4As for federal grants, and the Alberta Student Aid Service Centre will issue T4As for provincial grants.

Students with questions about taxation should contact the Canada Revenue Agency.

## Releasing Personal Information and Authorizing Others to Act on Your Behalf

The *Freedom of Information and Protection of Privacy Act* (Alberta) ('FOIP') governs the collection, use and disclosure of information for Alberta Advanced Education – Alberta Student Aid.

The Alberta Master Student Financial Assistance Agreements (MSFAA), the Application for Financial Assistance for Full Time Post-Secondary Studies, and the Application for Financial Assistance for Part-Time Post-Secondary Studies provide information about the individuals or entities that Alberta Student Aid may disclose the student's personal information to, however other disclosures may also be authorized by FOIP.

The student may also give further direction to Alberta Student Aid through a Power of Attorney or Consent to Disclose.

## Power of Attorney

A student may complete a [Power of Attorney for Alberta Student Aid form](#) to allow another person to act on the student's behalf with respect to funding from Alberta Student Aid and to receive the student's personal information.

The Power of Attorney form allows the student's attorney to take any action on the student's behalf other than completing an Application for Financial Assistance Full Time Post-Secondary Studies or signing the student's MSFAAs. This Power of Attorney form grants authority for a 5-year period unless it is revoked sooner by the student.



There is a separate Power of Attorney form for Canada Student Loans, available at [studentaid.alberta.ca](http://studentaid.alberta.ca).

## Consent to Disclose

To authorize someone to receive personal information, the student must submit written consent to Alberta Student Aid identifying:

- the person(s) authorized to receive the information
- relationship of the student to the authorized person(s)
- the type of personal information Alberta Student Aid is authorized to disclose, and
- the time frame for which the consent is in effect.

The [Consent to Disclose form](#) is the best way for a student to provide this authorization.

The Consent to Disclose form does not authorize the person identified in the form to take any action or make any changes to a student's application. It only allows for release of information to the identified person under the conditions described on the form.

A one-time verbal authorization to disclose information is also acceptable (e.g., on a particular phone call). This interaction will be documented on the student's file but will not apply to future inquiries.

## Release of Parent or Spouse/Partner Information

The personal and financial information of parents and spouse/partner who are listed on the student's application is confidential and may not be shared with anyone other than the person to whom the information belongs, unless that person provides written consent for the information to be shared or it is otherwise in compliance with the *Freedom of Information and Protection of Privacy Act*.

## Submitting Forms

The following forms require original signatures in ink and must be submitted by mail (cannot be faxed or electronically submitted):

- Alberta MSFAA
- Canada MSFAA issued prior to April 3, 2018
- Alberta Forgery Statutory Declaration
- Application for Financial Assistance for Part-Time Post-Secondary Studies.

The following forms also require signatures but can be submitted by mail or through the student's account on [studentaid.alberta.ca](http://studentaid.alberta.ca):

- Power of Attorney for Alberta Student Aid
- Consent to Disclose Personal Information to a Third Party
- Spouse/Partner Consent and Declaration (including Schedule 2 – Spouse/Partner Information Form).



Part-time students are considered for federal part-time loans and grants and the Alberta Part-Time Grant. Many aspects of part-time eligibility are the same as full-time eligibility including (but not limited to):

- [Citizenship and Immigration Status](#)
- [Determining the Student's Family Size](#)
- [Alberta Student Number \(ASN\)](#)
- [Application Deadline](#)
- [National Student Loans Service Centre \(NSLSC\) as a Service Provider](#)
- [Replacing Cheques](#)
- [Applications Changes](#)
- [Releasing Personal Information and Authorizing Others to Act on Your Behalf.](#)

This chapter describes areas where part-time funding policies and procedures differ from full-time funding policies and procedures.

## Part-Time Application



Reg.: Schedule 2, ss. 1(1)(k) and 11(1.1)

Students apply by completing the Application for Financial Assistance for Part-Time Post-Secondary Studies. This application cannot be submitted electronically. Part-time applications require the student's original signature in ink and must be submitted by mail.

Application forms may be printed from [studentaid.alberta.ca](http://studentaid.alberta.ca).

Alberta Student Aid's loan year is based on the study period start date, and runs from August 1 to July 31. If a student's study period begins:

- prior to August 1, 2018, they must complete the 2017-2018 part-time application
- on or after August 1, 2018, they must complete the 2018-2019 part-time application
- on or after August 1, 2019, they must wait for the release of the 2019-2020 part-time application available June 2019.

The maximum length of time a student can apply for student aid on a single application is 12 months. If a study period exceeds 12 months, the student must submit two separate Alberta Student Aid applications (one for each applicable loan year).

Any time a student has a break in studies of 30 calendar days or more, a new application is required.

If a student is enrolled in more than one course and the courses are at different educational institutions, the student must submit a separate part-time application for each institution unless the student is able to be considered [concurrently enrolled](#).

A portion of the part-time application must be completed by the educational institution.

## Part-Time Eligibility

### Part-Time Enrolment



Reg.: Schedule 2, ss. 1(1)(m)

Part-time student aid is intended for students registered in post-secondary studies at designated institutions, studying at less than 60% of a full-course load (or 40% if the student has a documented permanent disability). Students studying at less than 20% of a full-course load are not eligible for federal part-time funding but may be eligible for the Alberta Part-Time Grant. For further information, see [Types of Part-Time Student Aid](#).

Students with a documented permanent disability enrolled in a least 20% and less than 40% of a full-course load are considered part-time, while those enrolled in at least 40% and less than 60% of a full-course load may apply for either part-time or full-time assistance. See the [Permanent Disability](#) chapter for further information.

### Residency



Reg.: Schedule 2, ss. 1(2) and 1(3)

Students are considered to be residents of Alberta if Alberta is the last province/territory they lived in for 12 consecutive months. The time spent as a full-time post-secondary student in Alberta does not count towards the length of time required to establish residency in Alberta.

If a student has spent time outside of Alberta doing volunteer activities, this time does not count against the student's Alberta residency.

The intent of residency rules is to establish to which province or territory each student should apply for student aid. A student who is a resident of more than one province or territory must not, for a given study period, apply to more than one province or territory for student aid funding.

Once a student is considered an Alberta resident, the student may continue to apply for and receive Alberta Student Aid funding during each subsequent consecutive year in which the student remains continuously enrolled. This is the case whether the student is in the same or in a different program and whether in the same or in a different educational institution. If a

student in this situation were to have a 12 month break in studies, the student's residency must be re-established before a new application can be processed.

### Residency for Married and Common-Law Students

A student is considered an Alberta resident if their spouse/partner meets the residency requirements.

When married or common-law students both require student aid, it is preferable for one province/territory to fund both of them. They may both apply for student aid to the province/territory in which they are attending studies, as long as it is a province/territory in which one of them has established residency.

If the couple (both students) are attending an institution in a third province/territory of which neither is a resident, each will be considered a resident of his or her original province/territory unless a mutual agreement among the provinces/territories is reached. Students in this situation may contact the Alberta Student Aid Service Centre to discuss this further.

### Residency for Students from Border Communities

Students residing in border communities are considered to be residents of the province/territory to which their home postal code belongs.

### Residency for Students Who Do Not Meet Any Province's Residency Criteria

**Any part-time student who does not meet any Canadian province or territory's residency criteria may be considered an Alberta resident as long as the student is:**

- attending an Alberta educational institution, and
- residing in Alberta during the study period.

**A student with protected person status, who is living in Alberta on the date of which their program begins and has not established residency in another province or territory, can be considered a resident of Alberta.**

Determining the province/territory of residence can be challenging and occasionally requires submission of a [residency résumé \(Missing Information Request for Residency\) form](#) or discussions between provinces/territories. Students with complex residency scenarios may benefit from speaking with the Alberta Student Aid Service Centre.

The Alberta Part-Time Grant has an additional residency requirement. If a student does not live in and attend an institution in Alberta, the student is not eligible for the Alberta Part-Time Grant but may still receive federal part-time funding through Alberta Student Aid.

## Program



Reg.: Schedule 2, s. 9

The program and institution must be designated by Alberta Student Aid for a student to receive funding. For the full list of designation eligibility criteria, see the [Student Aid Designation Manual](#) and the [Student Aid Designation Policies](#).

If an educational institution delivers a program full-time, students who attend the program part-time may receive federal loans and grants and/or the Alberta Part-Time Grant.

If an educational institution delivers the program on a part-time basis only, the program cannot be designated for federal loans and grants. Students who attend such a program may receive the Alberta Part-Time Grant only.

### Determining Family Income

There is an income threshold associated with each type of provincial or federal part-time funding. Eligibility for each type of funding is dependent on the student's family income.

When the student initially applies, the line 150 amount(s) provided on the student's Application for Financial Assistance for Part-Time Post-Secondary Studies will help determine the student's eligibility for each type of provincial and federal part-time funding for the study period as follows:

- Single students: student's total income (i.e., line 150 amount) from the requested tax year.
- Married/common-law students: combined student and spouse/partner's total income (i.e., line 150 amounts) from the requested tax year.
- There is no 'dependent student' category for part-time students, so income from the student's parent(s) is not considered.

The tax year is listed on the Application for Financial Assistance for Part-Time Post-Secondary Studies and is determined based on the student's study period start date.

If the student or a family member did not file taxes for the requested year, an estimate of total income for that year may be provided on the application when the student initially applies.

Alberta Student Aid should be notified of corrections to line 150 amounts or estimates as soon as possible.

After any portion of funding has been paid, federal and provincial grant eligibility will not be adjusted to increase grant amounts.

### Expected Reduced Yearly Income

If the student or a family member expects their current year earnings to be lower than their prior year's earnings (i.e., line 150 amount), an estimate of total income for the current year may be provided on the application when the student initially applies.

The lower of either the line 150 amount(s) or the Expected Reduced Yearly Income amount(s) provided on the application at the time the student initially applies will be used to determine eligibility for federal part-time funding.

The Expected Reduced Yearly Income amount(s) will not be used to determine eligibility for the Alberta Part-Time Grant. Eligibility for the Alberta Part-Time Grant will be determined by line 150 amount(s) provided on the application at the time the student initially applies.

### Credit History



Reg.: Schedule 2, s. 8(3)(b), (c) and (d)

### Credit Check

Alberta Student Aid may perform a credit check on first-time applicants who are 22 years or older. Student aid will not be provided if within the three years prior to applying, the student:

- was more than 90 calendar days overdue on their payments at least three times on three separate loans or debts, each greater than \$1,000, and
- had control over the circumstances that led to the overdue payments.

### Failed Credit Check Procedure

If a student is denied student aid because of a poor credit history the student may contact Equifax to ensure the credit report information is accurate.

A student who have been denied student aid for a failed credit check may request reconsideration through the [Review Process](#), if the student:

- determines their credit history was inaccurate
- was under the age of 22 at the beginning of their study period
- incurred unexpected expenses such as:
  - essential home repairs
  - uninsured medical, dental or optical expenses
  - care for children with disabilities or for elderly/infirm relatives
  - legal fees or funeral expenses
- experienced loss or reduction in income or earnings as a result of:
  - layoff, dismissal or reduction of normal income
  - inability to work due to illness or disability
  - changes in family or marital situation
  - failure of an ex-spouse/partner to maintain support payments.

## Loan Rehabilitation

Students that have defaulted on previous student loans must [rehabilitate](#) them before being considered for further federal or provincial student aid, including part-time student aid.

## Bankruptcy

Students who have filed for bankruptcy can see the [Repayment Chapter – Bankruptcy](#) section for details on how this affects future eligibility for student aid, including part-time student aid.

## Allowable Costs



Reg.: Schedule 2, s. 11(1)

A student's part-time award (federal loan, federal grants, and provincial grant) will not exceed the amount of the costs listed below.

The following costs are considered when determining part-time eligibility:

- tuition and mandatory fees
- books, supplies and instruments
- transportation:
  - \$50 per month
  - Additional travel costs may be allowed for students when it is more economical to commute to school than to relocate. Consideration may also be given to students who cannot use public transportation (e.g. due to coordinating school and childcare, due to a disability, or because the student is taking night classes), to students with temporary transportation needs (e.g. students doing a practicum) or to students with higher than average bus pass costs.
  - Additional travel costs will not normally exceed \$481 per month.
  - Costs can only be considered for class days.
  - With documentation, \$0.25 per kilometer and cost of basic Personal Liability/Property Damage vehicle insurance may be allowed.
  - If the student is enrolled in a correspondence/e-learning/distance study program, no transportation costs will be allowed.
- childcare (for class days, if requested):
  - up to \$724 per child per month without receipts
  - Maximum of \$1,200 per child per month may be allowed with receipts or statement from childcare provider.
  - If the student is enrolled in a correspondence/e-learning/distance study program, no childcare costs will be allowed.
- miscellaneous costs (federal assessment only):
  - \$10 per course per week of study.
- approved disability-related services and equipment costs, if applicable.



# Types of Part-Time Student Aid

In addition to providing the Alberta Part-time Grant, Alberta Student Aid administers the part-time federal funding on behalf of the Canada Student Loans Program (CSLP) for Alberta residents.

A part-time post-secondary student may be eligible for a federal part-time loan or for federal/provincial part-time grants. Eligibility criteria for fund types may differ. As a result, a student may not be eligible for all fund types.

## Part-Time Federal Student Aid

### Part-Time Canada Student Loans

Part-Time Canada Student Loans may be provided to a student who requires financial assistance, meets part-time eligibility criteria, and requests to be considered for Part-Time Canada Student Loan on their Application for Financial Assistance for Part-Time Post-Secondary Studies.

To be eligible the student must:

- be enrolled in at least 20% of a full-course load
- be enrolled in a program of study designated for federal part-time funding, and
- have a family income that is below the Income Threshold listed in the table below.

Family Size	Income Threshold (in \$)
1	62,743
2	87,752
3	104,691
4	115,073
5	124,674
6	133,801
7 or more	141,675

#### Amount:

The maximum amount of Part-Time Canada Student Loan a student may have owing is \$10,000. If a student makes payments towards a Part-Time Canada Student Loan, the student can receive additional Part-Time Canada Student Loan up to the \$10,000 limit again.

The minimum that will be issued is \$100 per study period.

## Canada Student Grant for Part-Time Studies (CSG-PT)

The Canada Student Grant for Part-Time Students may be issued to a part-time student who requires financial assistance and meets the grant-specific eligibility criteria.

To be eligible the student must:

- be enrolled in at least 20% of a full-course load
- be enrolled in a program of study designated for federal part-time funding, and
- have a family income that is below the Income Threshold at Which Grant Eligibility is Cut-off listed in the table below.

Family Size	Income Threshold for Maximum Grant (in \$)	Income Threshold at Which Grant Eligibility is Cut-off (in \$)
1	30,600	62,113
2	43,275	86,880
3	53,001	103,677
4	61,200	114,017
5	68,424	123,571
6	74,955	132,647
7 or more	80,960	140,484

A student cannot receive both the Canada Student Grant for Part-Time Studies and the Alberta Part-Time Grant for the same study period.

A student does not need to be issued Part-Time Canada Student Loan to receive the Canada Student Grant for Part-Time Studies.

### Amount:

Eligible students may receive up to \$1,800 per loan year not exceeding student's assessed need.

The grant amount is based on family income and family size. The maximum amount is \$1,800 for family incomes at or below the Income Threshold for Maximum Grant. The grant amount gradually decreases as income increases, with the rate of reduction varying by family size. When family income is equal to or greater than the Income Threshold at Which Grant Eligibility is Cut-off, students are not eligible to receive any grant funding.

The minimum amount that will be issued is \$100 per study period.

## Canada Student Grant for Part-Time Students with Dependants (CSG-PTDEP)

The Canada Student Grant for Part-Time Students with Dependants may be issued to a part-time student with dependants who requires financial assistance and meets the grant-specific eligibility criteria.

To be eligible the student must:

- be enrolled in at least 20% of a full-course load
- be enrolled in a program of study designated for federal part-time funding
- have at least one dependant under the age of 12 at the start date of studies, or 12 years of age or older requiring daily care due to a permanent disability
- have remaining part-time eligibility not met by the Canada Student Grant for Part-Time Studies, and
- have a family income that is below the Income Threshold at Which Grant Eligibility is Cut-off listed in the table below.

Family Size	Income Threshold for Maximum Grant (in \$)	Income Threshold at Which Grant Eligibility is Cut-off (in \$)
2	43,275	86,880
3	53,001	103,677
4	61,200	114,017
5	68,424	123,571
6	74,955	132,647
7 or more	80,960	140,484

### Amount:

Eligible students may receive up to \$1,920 per loan year not exceeding the student's assessed need.

For students with one or two dependants:

- the maximum amount is \$40 per week of study
- the minimum amount that will be issued is \$50 per study period.

For students with three or more dependants:

- the maximum amount is \$60 per week of study
- the minimum amount that will be issued is \$60 per study period.

The weekly grant amount is based on family income and family size. Students with family incomes at or below the Income Threshold for Maximum Grant are eligible to receive the maximum weekly grant amount. The grant amount gradually decreases as income increases, with the rate of reduction varying by family size. When family income is equal to or greater than

the Income Threshold at Which Grant Eligibility is Cut-off, students are not eligible to receive any grant funding.

### Canada Student Grant for Students with Permanent Disabilities (CSG-PD)

The Canada Student Grant for Students with Permanent Disabilities is provided to address the financial need of students with a documented [permanent disability](#). It is available once per loan year.

To be eligible a part-time student must:

- have a documented permanent disability
- complete a Schedule 4, and have it approved by an [authorized official](#)
- meet all eligibility criteria for receiving federal funding,
- be enrolled in at least 20% of a full-course load
- be enrolled in a program of study designated for federal part-time funding, and
- have a family income that is below the Income Threshold listed in the table below.

Family Size	Income Threshold (in \$)
1	62,743
2	87,752
3	104,691
4	115,073
5	124,674
6	133,801
7 or more	141,675

Students must submit documentation with the Schedule 4 that describes the permanent nature of the disability, for example:

- a medical certificate
- a learning disability assessment
- a document proving that the applicant is in receipt of federal and/or provincial disability assistance (e.g., Canada Pension Plan – Disability documentation or Assured Income for the Severely Handicapped documentation).

If the student receives this grant for one year, in subsequent years that student will not need to provide documentation describing the type of permanent disability or submit a new Schedule 4. The student will only need to:

- meet all eligibility criteria for receiving federal funding, and
- must have a family income that falls below the Income Threshold table for this grant.

#### Amount:

Eligible students will receive \$2,000 per loan year (may exceed calculated need).

### Disbursements:

Students funded for one semester will receive 100% of their funding at the beginning of their study period.

For students funded for more than one semester:

- 50% is disbursed at the beginning of their study period
- 50% is disbursed at the midpoint of the study period
- disbursements of the Canada Student Grant for Students with Permanent Disabilities will not be moved up to earlier in the study period.

## **Canada Student Grant for Services and Equipment for Students with Permanent Disabilities (CSG-PDSE)**

The Canada Student Grant for Services and Equipment for Students with Permanent Disabilities is provided to students who have a documented permanent disability that limits their ability to perform daily activities necessary to participate fully in post-secondary studies.

The grant is designed to support exceptional education-related costs associated with the student's permanent disability. For a list of costs that may be covered by this grant, see the [Permanent Disability Chapter](#).

To be eligible a part-time student must:

- have a documented permanent disability
- complete a Schedule 4, and have it approved by an [authorized official](#)
- meet all eligibility criteria for receiving federal funding
- be enrolled in at least 20% of a full-course load
- be enrolled in a program of study designated for federal part-time funding, and
- have a family income that is below the Income Threshold listed in the table below.

<b>Family Size</b>	<b>Income Threshold (in \$)</b>
1	62,743
2	87,752
3	104,691
4	115,073
5	124,674
6	133,801
7 or more	141,675

A student must submit the following with each new application for financial assistance for which this grant is being requested:

- The costs of services and/or equipment being requested must be listed on the Schedule 4 along with copies of quotes/estimates attached.
- Documentation that describes the need for services and equipment due to the particular type of disability must also be included, if not previously provided.

Students applying for the CSG-PDSE for the first time must submit documentation that describes the permanent nature of the disability, for example:

- a medical certificate
- a learning disability assessment
- a document proving that the applicant is in receipt of federal and/or provincial disability assistance (e.g. Canada Pension Plan – Disability or Assured Income for the Severely Handicapped documentation).

#### Amount:

Regardless of whether the student is full-time or part-time, the maximum amount of Canada Student Grant for Services and Equipment for Students with Permanent Disabilities is \$8,000 per loan year (not to exceed the costs of the services and/or equipment required).

#### Disbursements:

Funding is disbursed at the beginning of the study period.

By the end of the study period, the student must provide receipts to show that the services and equipment grant was used for its intended purposes for the study period. Any unused or undocumented grant funding must be returned to Alberta Student Aid or it will be deemed [overpaid](#).

## Part-Time Provincial Student Aid

### Alberta Part-Time Grant (APTG)



Reg.: Schedule 2, s.16

**The Alberta Part-Time Grant is provided to a part-time student enrolled in a provincially designated program of study who:**

- **is attending a program not designated to receive the Canada Student Grant for Part-Time Studies, or**
- **has received the Canada Student Grant for Part-Time Studies during the loan year but when applying for a third semester of funding, is not eligible to receive the Canada Student Grant for Part-Time Studies for the study period.**

A student cannot receive the Alberta Part-Time Grant and the Canada Student Grant for Part-Time Studies for the same study period.

To be eligible, a student must:

- be a Canadian citizen or permanent resident, or have protected person status (as defined in the *Immigration and Refugee Protection Act*)
- be considered a resident of Alberta
- live in Alberta during the study period
- be enrolled at an educational institution located in Alberta
- be in good standing on any previously-issued Canada and/or Alberta student loans
- show that any previously-funded part-time courses were successfully completed, and
- have an annual family income equal to or below the Income Threshold listed in the table below.

Family Size	Income Threshold (in \$)
1	48,547
2	67,966
3	81,464
4	91,032
5	98,465
6	104,532
7 or more	109,663

**Amount:**

Eligible students may receive up to \$600 per semester of study to cover the reported costs of tuition, mandatory fees, books, supplies, and instruments. Travel and childcare costs may also be considered.

## Funding Allocation

Alberta Student Aid allocates part-time funding in the following order:

1. Federal permanent disability grants – Canada Student Grant for Students with Permanent Disabilities (CSG-PD), Canada Student Grant for Services and Equipment for Students with Permanent Disabilities (CSG-PDSE)
2. Canada Student Grant for Part-Time Studies (CSG-PT) or Alberta Part-Time Grant (APTG)
3. Canada Student Grant for Part-Time Students with Dependents (CSG-PTDEP)
4. Part-Time Canada Student Loans.

# Receiving Part-Time Student Aid

## Canada Student Financial Assistance Agreement for Part-Time Students

Part-time students approved for federal part-time funding will receive the following forms:

- Canada Student Financial Assistance Agreement for Part-Time Students
- Certificate of Eligibility Part-Time Canada Student Loans and Grants – Schedule 1A.

Students must complete the agreement and certificate before any federal loans and/or grants can be issued. Instructions for completion are on the agreement.

## Certificate of Eligibility Part-Time Canada Student Loans and Grants – Schedule 1A

The following students will be mailed a Certificate of Eligibility Part-Time Canada Student Loans and Grants - Schedule 1A:

- any student who is approved for a Part-Time Canada Student Loan
- any student who is approved for a part-time federal grant.

Instructions for completing the certificate are on the loan agreement. The educational institution must sign the certificate to confirm part-time registration. The educational institution may request that some of the funding be sent directly to the institution to pay for tuition and mandatory fees.

## Distribution of Part-Time Student Aid

Federal part-time loans and grants are issued on a paper certificate and mailed to the student.

### Exception:

For students attending Athabasca University, Alberta Student Aid will mail the certificate directly to the school.

For students eligible for the Alberta Part-Time Grant, Alberta Student Aid will contact the educational institution directly to request confirmation of registration prior to mailing the grant cheque to the student.

## Submitting Part-Time Canada Student Loan Documents

Canada Student Loans Program has contracted a service provider, the National Student Loans Service Centre (NSLSC), to administer certificates and agreements. NSLSC can be reached at 1-888-815-4514.



Students can take their certificate and agreement to any Canada Postal Outlet ([Find a Post Office](#)) to submit them. Instructions for submitting the certificate and the agreement are included.

Both the certificate and the agreement must be completed and returned to NSLSC before the loans and/or grants will be issued.

## Maintaining Eligibility

### Successful Completion

Continued part-time student aid is only available if the student passes the course(s) for which they received part-time student aid. When completing the part-time application, students must declare whether they passed previous part-time courses for which they received funding.

Alberta Student Aid may request copies of transcripts or letters of progress.

Students who fail to pass course(s) may use their own resources to retake the course(s) and then notify Alberta Student Aid of their successful completion so that future part-time applications will be considered.

Part-time funding will not be provided to repeat a course.

## Part-Time Repayment

### Interest Rate

For information on interest rates on a Part-Time Canada Student Loan, students can contact National Student Loans Service Centre (NSLSC) or check the Government of Canada website for [current interest rates for Canada Student Loans](#).

Interest on the Part-Time Canada Student Loan begins accruing the first day of the month after studies end, but there is a six-month period before repayment begins.

### Interest Free Period



Reg.: Schedule 2, ss. 24(1)(c), 32

Interest free status is available in the following situations:

- While in part-time studies, students can have their outstanding Alberta Student Loans placed in interest free status. This is not automatic – the student must submit a completed [Form B](#)

[\(Confirmation of Registration-Reinstatement of Interest Free Status for Alberta Student Loans\)](#) to the Alberta Student Aid Service Centre.

- While in part-time studies, students can have their outstanding Part-Time Canada Student Loans placed in interest free status.
  - If the student reapplies and receives federal part-time funding, this process will be initiated when the Certificate is cashed.
  - In instances where the part-time student does not receive additional federal part-time funding when they reapply or does not reapply for part-time funding, the student may request their school use the federal Electronic Confirmation of Enrolment (ECE) portal or complete the federal [Schedule 2 \(Canada Student Loans Program Confirmation of Enrolment\) form](#) to confirm their part-time enrolment. Once the National Student Loans Service Centre receives this notification, the part-time Canada Student Loans can be placed in interest free status.
- Part-time students are not eligible for interest free status on full-time Canada Student Loans.
- While in full-time studies, students are not required to pay interest on outstanding Part-Time Canada Student Loans. See the Repayment Chapter for information on [interest free status for full-time students](#).

## Defaulted Loans

If a student defaults on a Part-Time Canada Student Loan, eligibility for future student funding (both full-time and part-time and both Canada Student Loans and Alberta Student Loans) is affected. The student must meet Canada Student Loans Program's requirements to rehabilitate the default. The rehabilitation requirements are found on the Government of Canada website under [Bringing your Canada Student Loan out of collection](#).

## Tax Forms

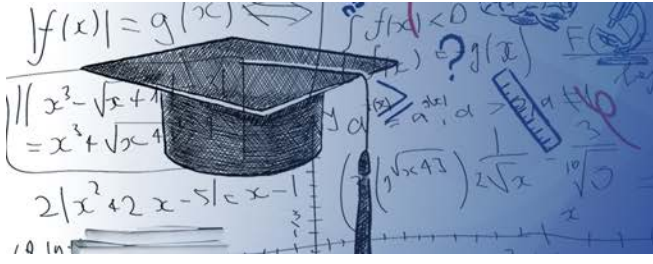
T4As are issued for the year in which the grant amount was paid – not for the year in which the grant was scheduled to be disbursed.

T4As only include the amount of grant funding issued in the calendar year. Tax forms are not issued if the total amount of grant funding issued is \$500 or less.

Tax forms are not issued for student loan disbursements.

National Student Loans Service Centre will issue T4As for part-time federal grants, and Alberta Student Aid will issue T4As for the Alberta Part-Time Grant.

Students with questions about taxation should contact the Canada Revenue Agency.



**Chapter 4**

# **Permanent Disability**



## Definition of Permanent Disability

Alberta Student Aid and the Canada Student Loans Program have the same definition of permanent disability. A permanent disability is defined as a functional limitation caused by a physical or mental impairment that restricts the ability of a person to perform the daily activities necessary to participate in studies at a post-secondary level or the labour force, and that is expected to remain with the person for the person's expected natural life.

## Schedule 4 (Federal/Provincial Grant for Post-Secondary Students with Permanent Disabilities) Form

To be eligible for permanent disability grants, a student must submit a [Schedule 4 form](#) as part of their student aid application. The Schedule 4 should be reviewed and signed by an authorized official.

- Students with permanent disabilities who are attending any public post-secondary institution in Alberta must meet with a Disability Advisor or Disability Counsellor at their school to have their Schedule 4 reviewed and signed.
- Students with permanent disabilities who are attending a private career college (licensed under the *Private Vocational Training Act*) or an educational institution outside of Alberta should work with Disability Supports, an Advisor, or School Official at their school to submit an application, Schedule 4 and documentation of their disability.

The Schedule 4 will then be reviewed and authorized by a Disability Specialist at Alberta Student Aid.

## Grants for Students with a Permanent Disability

Students with permanent disabilities may be considered for the following grants:

### Federal Grants

- [Canada Student Grant for Students with Permanent Disabilities \(CSG-PD\)](#)
- [Canada Student Grant for Services and Equipment for Students with Permanent Disabilities \(CSG-PDSE\)](#).

### Provincial Grant

- [Alberta Grant for Students with Disabilities \(GFD\)](#).

Students can refer to the Eligibility for Student Aid chapters for detailed descriptions of the eligibility criteria and amounts of these grants.

# Applying as a Student with a Permanent Disability

## First Time Applying

When applying for the first time as a student with a permanent disability, the student must submit a Schedule 4 (reviewed by the school) and all relevant medical documentation after submitting their Application for Financial Assistance for Full-Time Post-Secondary Studies or Application for Financial Assistance for Part-Time Post-Secondary Studies.

## Additional Documentation

- Proof of permanent disability – Medical documents identifying the permanent disability and describing how it restricts the student’s ability to participate in post-secondary studies. The documents may include:
  - copies of a medical letter
  - a Psychological Assessment, or
  - a copy of a recent deposit slip for federal and/or provincial disability assistance such as Assured Income for the Severely Handicapped (AISH).

## Summary of Disability Documentation Required

Type of Disability	Documentation Required
Deaf, Hearing Impaired	<ul style="list-style-type: none"> <li>• Audiologist report, or</li> <li>• Letter from a physician with an explanation of the degree of hearing loss</li> </ul>
Blind, Visually Impaired	<ul style="list-style-type: none"> <li>• Specialist report, or</li> <li>• Letter from a physician with a description of the functional limitations</li> </ul>
Learning Disability	<ul style="list-style-type: none"> <li>• Psycho-educational report from a Psychologist, or</li> <li>• Neuro-psychological report</li> </ul>
Speech	<ul style="list-style-type: none"> <li>• Speech language pathologist report</li> </ul>
Mobility/Agility Impairment	<ul style="list-style-type: none"> <li>• Specialist report, or</li> <li>• Letter from a physician with an explanation of the nature of the mobility/agility impairment (functional limitation)</li> </ul>
ADD/ADHD	<ul style="list-style-type: none"> <li>• Psychologist report, or</li> <li>• Neuro-psychological report, or</li> <li>• Letter from a psychiatrist, or</li> <li>• Letter from a physician with details about the diagnosis</li> </ul>
Psychiatric or Psychological	<ul style="list-style-type: none"> <li>• Psychologist report with DSM diagnosis, or</li> <li>• Letter from a psychiatrist with a DSM diagnosis, or</li> <li>• Letter from a physician with details about the diagnosis including the DSM</li> </ul>
Autism, Asperger, Rett	<ul style="list-style-type: none"> <li>• Psychologist report, or</li> <li>• Letter from a physician with details about the diagnosis</li> </ul>

Brain Injury/Cognitive Impairment	<ul style="list-style-type: none"> <li>• Neuro-psychological report, or</li> <li>• Brain injury/cognitive impairment report/assessment</li> </ul>
Other Permanent Disability	<ul style="list-style-type: none"> <li>• Chronic Fatigue: a detailed letter from physician</li> <li>• Irlen Syndrome: assessment report from a certified Irlen Screener</li> </ul>

If the student is unable to submit the Schedule 4 with their application for funding when initially applying, Alberta Student Aid will process the student's application without disability grants. Disability grants can later be considered if the student submits a Schedule 4 and all required documentation. This is considered a [change to the application](#) and will be treated the same as a Request for Reconsideration.

The \$2,000 Canada Student Grant for Students with Permanent Disabilities is usually intended to replace \$2,000 of Canada Student Loans, so students who are awarded the grant after their student aid funding has been issued are advised to use the grant to pay towards their Canada Student Loans, if applicable. The student should contact National Student Loans Service Centre to make these arrangements.

## Subsequent Schedule 4s

Students who have previously submitted a Schedule 4 and received disability grant funding do not need to submit a new Schedule 4 with each subsequent application if they only wish to receive the \$2,000 Canada Student Grant for Students with Permanent Disabilities. These students should, however, still indicate on their Application for Financial Assistance for Full-Time Post-Secondary Studies or Application for Financial Assistance for Part-Time Post-Secondary Studies that they have a permanent disability.

A new Schedule 4 is required for subsequent applications only if the student requires:

- services or equipment (from either the Canada Student Grant for Services and Equipment for Students with Permanent Disabilities or the Alberta Grant for Disabled Students), or
- approval for a reduced course load.

## Reduced Course Load

A student with a permanent disability who is registered in 40% to 59% of a full course load may be eligible to apply for either part-time or full-time student aid. Students in this situation should meet with a Disability Advisor or financial aid officer at their school to discuss which option will be best for them.

- Students who opt to apply for full-time funding may benefit from increased borrowing capacity but may also have more loans to repay.
- Because eligibility criteria differ for full-time and part-time students, the student's choice of application may affect eligibility for loans and grants.

If the student chooses to apply for full-time student aid when registered in 40% to 59% of a full course load, the student must have the school complete the Reduced Course Load section of the [Schedule 4 form](#).

## Assistive Services and Equipment

Certain types of services and equipment can be covered by the Canada Student Grant for Services and Equipment for Students with Permanent Disabilities (CSG-PDSE) or the Alberta Grant for Students with Disabilities (GFD). Common examples are listed below:

### Assistive Services

- tutor
- Academic Strategist
- Interpreter (Oral, Sign, CART)
- specialized transportation (to and from educational institution only).

### Equipment

- technical aids (e.g., Kurzweil, Livescribe Pen)
- alternate formats (e.g., Large or Braille Print).

### Learning Assessments/Psychological Assessments/Neuro-Psychological Assessments

The cost of a learning assessment can only be considered if the learning assessment was completed within six months of the current study period start date, and the assessment results in a diagnosis of a learning disability.

The Canada Student Grant for Services and Equipment for Students with Permanent Disabilities or the Alberta Grant for Disabled Students may cover 75% of the cost to a maximum of \$1,700 per loan year.

#### Example:

If the student's learning assessment fee is \$800, the disability services grant may cover 75% (\$600) of that cost.

Proof of payment for a learning assessment must be provided for the cost to be considered. If the learning assessment fee is covered by insurance, the cost cannot be considered by Alberta Student Aid. If the learning assessment fee has been partially reimbursed by insurance, the amount reimbursed by insurance cannot be considered by Alberta Student Aid but must be noted in the request.

Costs for other types of assessments are not allowed.

## Ineligible Services and Equipment

These services and equipment costs cannot be covered:

- capital costs (e.g., vehicle modifications, alterations for educational institutions or residence)
- furniture
- internet subscriptions
- administrative fees
- hearing aids, glasses, wheel chairs
- vehicle-related expenses
  - Exception:  
Disability related transportation costs, such as parking and fuel for distance travelled, may be covered under the Alberta Grant for Students with Disabilities but not under the Canada Student Grant for Services and Equipment for Students with Permanent Disabilities.

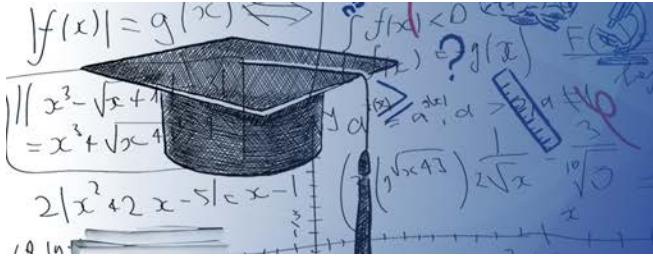
For a more detailed listing of allowable costs for disability assistive services and equipment, students should contact their Disability Advisor.

## Costs Exceeding Services and Equipment Maximums

Students who are attending public post-secondary institutions in Alberta may be eligible for additional assistance through their institution if their disability-related costs exceed the CSG-PDSE maximum of \$8,000 or GFD maximum of \$3,000. Students in this situation must visit their disability awards office for information.

Students who are not attending public post-secondary institutions in Alberta (attending Alberta private career colleges or attending out of province or out of country) may be eligible for assistance under Disability Related Employment Supports (DRES) through Alberta Community and Social Services if their disability-related costs exceed the CSG-PDSE maximum of \$8,000 or GFD maximum of \$3,000. Their information and documentation will be forwarded directly to Alberta Community and Social Services by Alberta Student Aid, and Alberta Community and Social Services will contact the student directly.





**Chapter 5**

**Review Process**

# Review Process

Students may request the review of a funding decision made by Alberta Student Aid.

**This policy applies to students who:**

- are reporting changes to the student's academic, family, or personal situation
- are reporting changes to the student's expenses and/or educational costs
- have had their application refused
- have received less financial assistance than requested to cover allowable expenses for the study period, or
- have been reassessed internally by Alberta Student Aid during the school term and wish to contest the reassessment.

**The Alberta Student Aid Review Process is a three step process:**

- Level 1: Request for Reconsideration
- Level 2: Request for Executive Review, and
- Level 3: Request for Ministerial Review.

## Level 1: Request for Reconsideration

**A Request for Reconsideration must be received by Alberta Student Aid at least 30 calendar days prior to the period of study end date indicated on the student's current application. In the case of a reassessment by Alberta Student Aid of a student's previous period of study, a Request for Reconsideration must be received within 30 calendar days from the date of the notification of reassessment.**

See [Full-Time Student Aid Chapter – Overpayments](#) for information on requesting reconsideration of grant overpayments.

**Alberta Student Aid may contact the student if additional information is required.**

**Based on the information contained in the student's Level 1: Request for Reconsideration, the matter may be escalated to a Level 2: Request for Executive Review in cases where the decision must be made at that level (e.g. the request would involve a change to policy or funding amount requested can only be approved at that level). If a Request for Reconsideration is escalated in this way, the student will be advised in writing.**

Standard processing time for a Level 1: Request for Reconsideration is 30 calendar days from the date Alberta Student Aid receives the request. Students will be notified of the decision in writing.

When Alberta Student Aid requires additional information from the student to make a decision,

the processing time will typically be up to 30 calendar days from the date that all required information is received.

## Level 2: Request for Executive Review

**When a student wishes to contest the outcome of a Level 1: Request for Reconsideration, the student may make a Level 2: Request for Executive Review.**

**A Level 2: Request for Executive Review must be received by Alberta Student Aid within 60 calendar days from the date of the Level 1: Request for Reconsideration decision letter.**

A Level 2: Request for Executive Review may be submitted [online](#).

**Alberta Student Aid may contact the student if additional information is required.**

**If a student requests a Level 2: Request for Executive Review without previously completing a Level 1: Request for Reconsideration, Alberta Student Aid may treat it as a Level 1: Request for Reconsideration and the student will be notified of this in writing in the decision letter.**

**The Executive Director of Student Aid will review the student's request and supporting information before making a decision.**

Standard processing time for a Level 2: Request for Executive Review is 90 calendar days from the date Alberta Student Aid receives the request. Students will be notified of the decision and reasons for the decision in writing.

When Alberta Student Aid requires additional information from the student in order to make a decision, the processing time will typically be up to 90 calendar days from the date that all required information is received.

## Level 3: Request for Ministerial Review



Reg.: Schedule 2, s. 15

**A Level 3: Request for Ministerial Review applies when a Level 2: Request for Executive Review has been completed and the student still wishes to contest the outcome.**

**The Assistant Deputy Minister of Apprenticeship and Student Aid has been delegated the authority to hear these reviews.**

**A written Level 3: Request for Ministerial Review must be received by Alberta Student Aid within 90 calendar days from the date of the Executive Review decision letter.**

The request may be submitted [online](#).

**The following information must be included:**

- the applicant's name, current address, and telephone number
- the decision for which the review is being requested
- the reasons for requesting the review
- any other relevant information that the applicant wishes considered, and
- any other information requested by the Assistant Deputy Minister

**Alberta Student Aid may contact the student if additional information is required.**

**If a student submits a Level 3: Request for Ministerial Review without completing previous levels the request may be treated as:**

- a Level 1: Request for Reconsideration if one was not previously submitted
- a Level 2: Request for Executive Review if there was a decision made on a Level 1: Request for Reconsideration, but no Level 2: Request for Executive Review was submitted

**and the student will be notified of this in writing in the decision letter.**

**The Assistant Deputy Minister of Apprenticeship and Student Aid, after reviewing the decision of the Executive Director and considering any relevant information (e.g. the student's request, any information on the file, policies, legislation, etc.), can make any decision that could have made on the original application.**

Standard processing time for a Level 3: Request for Ministerial Review is 90 calendar days from the date Alberta Student Aid receives the request. Students will be notified of the decision and reasons for the decision in writing.

When the Assistant Deputy Minister requires additional information from the student in order to make a decision, the processing time will typically be up to 90 calendar days from the date that all required information is received.

## **Program Integrity**



**Reg.: Schedule 2, s. 1(4), 13(2), 14**

Alberta Student Aid may, at any time, request the student to provide additional information or documentation to determine or review a student's eligibility for student aid.

A review of a student's eligibility for student aid may be conducted to:

- ensure accuracy of submitted information
- verify the student's eligibility to receive assistance
- ensure appropriate funding is issued to eligible applicants
- maintain public confidence in the integrity of the student aid programs.

A student may be required to immediately repay any loans and/or grants that the student was not eligible to receive.

If the student wishes to contest the decision, the student can submit a Level 1: Request for Reconsideration. A Level 1: Request for Reconsideration must be received by Alberta Student Aid within 30 calendar days from the date of the decision.

## Penalties



**Reg.: Schedule 2, s. 1(4), 8(3)(a)**

If a person knowingly makes false statements, misrepresentations, or omissions to obtain student aid, Alberta Student Aid may impose the following conditions:

- restrict the student from further student aid for one to three years, and/or
- restrict the student from further student aid until all amounts have been repaid.

## Conviction



**Student Financial Assistance Act, s. 15**

**Reg.: Schedule 2, s. 8(3)**

A student may be subject to conviction under the *Student Financial Assistance Act* if the student intentionally and for the purpose of obtaining student aid:

- makes a false statement or misrepresentation
- gives false or misleading information, or
- fails to provide required information.

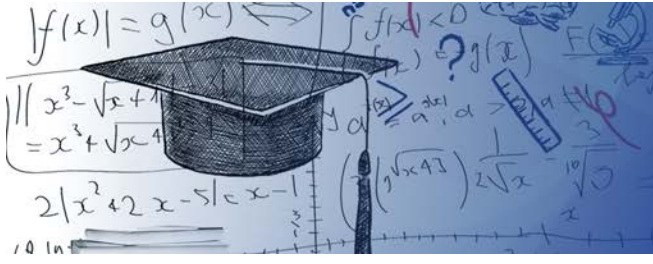
The student may be fined up to \$5,000.

The student:

- will be restricted from further student aid until all amounts have been repaid, and
- may be restricted from further student aid for one to three years.

If a pardon is granted, these conditions may be changed or removed.

In certain cases, charges may also be laid under the *Criminal Code of Canada*.



## Chapter 6

# Repayment

## Loan Repayment Basics

When signing the Master Student Financial Assistance Agreements (MSFAAs) the student agrees to pay:

- the full amount of the student loan principal
- any interest owed, and
- overpaid grants that are converted to a direct loan.

Upon completion of studies, borrowers are responsible for repayment according to the payment schedules communicated by the service providers (National Student Loans Service Centre or Alberta Student Aid Service Centre).

Borrowers who are having difficulty repaying may review the [Assistance with Repayment](#) section below or contact the service providers to discuss options before their loans go into default.

If a borrower would like to make a payment on their student loan, the payment must be forwarded to the relevant service provider. A borrower can make a payment to their student loan at any time.

### Service Providers

Currently, there are two service providers who are responsible for issuing loan and grant funds to Alberta students and for collecting loan repayments from borrowers.

#### Alberta Student Aid Service Centre

Alberta Student Loans that have been issued since July 2001 are direct loans (a loan directly from the government). The service provider for direct Alberta Student Loans and grants is the Alberta Student Aid Service Centre. Borrowers may contact the Alberta Student Aid Service Centre at 1-855-606-2096 for additional information regarding the repayment of direct Alberta Student Loans. Except where specified, the rules and conditions described in this chapter apply to direct loans.

#### National Student Loans Service Centre (NSLSC)

Canada Student Loans that have been issued since July 2000 are direct loans. The service provider for direct Canada Student Loans is the National Student Loans Service Centre (NSLSC). Borrowers may contact NSLSC at 1-888-815-4514 for additional information regarding the repayment of direct Canada Student Loans. Except where specified, the rules and conditions described in this chapter apply to direct loans.

## Financial Institutions

Borrowers with Canada Student Loans issued prior to July 2000 or Alberta Student Loans issued prior to July 2001 will have risk-shared or guaranteed loans.

Risk-shared or guaranteed loans were provided through financial institutions and may be subject to different rules according to the certificate(s) of eligibility the student signed. Borrowers must contact the issuer of the loan (Canadian Imperial Bank of Commerce (CIBC) or Royal Bank of Canada (RBC)) to discuss repayment of these loans.

## Service Alberta Crown Debt Collections

If Alberta Student Loans are 150 calendar days past due, they are considered in default and are returned by the service provider to the Government of Alberta (Service Alberta, Crown Debt Collections). Students may contact Service Alberta at 780-427-3244 regarding debts that have been returned to the government.

## Interest Free Period for Alberta Student Loans



Reg.: Schedule 2, ss. 24(1)(c), 32

**‘Interest free period’ means the continuous period commencing when a person became a full-time student or a part-time student and continuing until the last day of the sixth month following the month in which the person ceases to be such a student, but treating any break of 6 months or, in the case of a person on parental leave, 12 months or less between the times the person ceased to be a full-time student or part-time student and subsequently became a full-time or a part-time student again as not breaking that continuity.**

For the purpose of determining the interest free period for Alberta Student Loans, the period of study end date is the last day of the last month of the study period for which the service provider has received confirmation of registration.

## Current Students and Interest Free Status When Receiving Alberta Student Loans

Full-time students in receipt of Alberta Student Aid funding for the current study period will have their outstanding Alberta Student Loans placed in Interest Free Status. This means the student will not have to repay their loan, and that the loan amount will not accrue interest while the student is in study and for six months after discontinuing studies. Full-time status is verified through confirmation of registration by the educational institution.

Students in receipt of full-time funding administered by Alberta Student Aid are also eligible for Interest Free Status on full-time Canada Student Loans.



Students in receipt of part-time Alberta Student Aid funding must complete a Form B to be placed in interest free status for their Alberta Student Loans. Students in part-time studies are not eligible for Interest Free Status on outstanding full-time Canada Student Loans and will be required to begin repayment on those loans.

## Current Students and Interest Free Status When Not Receiving Student Loans

Students who return to full-time or part-time studies in a designated program but who do not receive loan funding from Alberta Student Aid for that period of study are eligible to have their outstanding Alberta Student Loans placed in interest free status. Full-time students can also have their outstanding Canada Student Loans placed in interest free status. However, part-time students do not qualify for interest free status on their outstanding full-time Canada Student Loans.

Interest free status will not be automatically applied. It is the student's responsibility to ensure the period of study end date is updated with the National Student Loan Service Centre and the Alberta Student Aid Service Centre. The student must request their school's assistance with one of the following:

- Students returning to full-time studies who have full-time Canada and Alberta Student Loans – complete a [Form B \(Confirmation of Registration-Reinstatement of Interest Free Status for Alberta Student Loans\)](#) to keep both loans in interest free status.
- Students returning to full-time studies who have only full-time Canada Student Loans – schools may use the federal Electronic Confirmation of Enrolment (ECE) portal or the federal [Schedule 2 \(Canada Student Loans Program Confirmation of Enrolment\) form](#).
- Students returning to full-time or part-time studies who have part-time Canada Student Loans – schools may use the federal Electronic Confirmation of Enrolment (ECE) portal or the federal [Schedule 2 \(Canada Student Loans Program Confirmation of Enrolment\) form](#). See the [Part-Time Student Aid Chapter – Part-Time Repayment](#) section for more information about the repayment of part-time loans.
- Students returning to full-time or part-time studies with outstanding Alberta Student Loans – complete the [Form B \(Confirmation of Registration-Reinstatement of Interest Free Status for Alberta Student Loans\)](#).

Although a student may remain in Interest Free Status for longer periods, Form B, Electronic Confirmation of Enrolment and the federal Schedule 2 can only be completed for a maximum study period length of 12 months. Students who are continuing in studies for more than one year must take the appropriate steps, as outlined above, to ensure their period of study end date is updated regularly.

## Interest Free Status for a Person on Parental Leave



Reg.: Schedule 2, ss. 24(1)(c), 24(2), 32(1)(a), 32(1)(b)

**A student who takes a break from full-time or part-time studies for parental leave may apply for interest free status on their Alberta Student Loans. The interest free status lasts up to a maximum of 12 months from the last day of attendance.**

**Person on parental leave means:**

- a parent (whether by blood or adoption)
- a legal guardian, or
- an individual who becomes a step parent under circumstances recognized by the Minister, who ceases to be a full-time or part-time student in order to give birth to, care for or support a child who is a new addition to the family by reason of birth, adoption, legal guardianship or those step parent circumstances, as the case may be.

To apply, students can submit an [Application for Interest Free Status for a Person on Parental Leave for Alberta Student Loans form](#).

The application form contains details about qualifying events and required documentation.

## Interest Free Status for Medical Residents



Reg.: Schedule 2, ss. 1(1)(k.1), 1(5), 32

**Medical residents are not required to pay interest or make payments on Alberta Student Loans while completing medical residency training. It is the responsibility of the medical resident to provide the Alberta Student Aid Service Centre with a completed [Confirmation of Registration \(Form B\)](#) to be eligible for interest free status. For residencies exceeding one year, a new Form B must be submitted each year.**

**A letter created on the educational institution or hospital's letterhead containing all required information may also be accepted.**

**A medical resident is defined as a physician who is engaged in medical residency training during a period so recognized by:**

- the College of Family Physicians of Canada
- the Royal College of Physicians and Surgeons of Canada, or
- a body equivalent to one referred to in the above that is recognized by the Minister and is located outside Canada.

Note: This is applicable to Alberta Student Loans only. Medical Residents with Canada Student Loans must discuss repayment with the National Student Loans Service Centre.

## Interest Free Status for Registered Apprentices



Reg.: Schedule 2, s. 1(1)(b.1), 1(6), 32

A registered Alberta apprentice recognized by Apprenticeship and Industry Training engaged in on the job training is considered a full-time student and will be considered for interest free status for Alberta Student Loans for the duration of their program and for six months after they complete their program. This does not include an apprentice who is determined to be unable to progress.

Apprenticeship and Industry Training will provide information to Alberta Student Aid on which students are registered apprentices. Alberta Student Aid will notify the Alberta Student Aid Service Centre which students should remain in interest free status for their Alberta Student Loans provided their loans are in good standing. This is applicable to Alberta Student Loans received during an apprenticeship program as well as Alberta Student Loans received for prior studies in other programs.

## Interest Free Status for Canada and Alberta Student Loans for Canadian Reservists



Reg.: Schedule 2, s. 30(1)

Canadian Forces reservists who are full-time students and have interrupted studies to serve on designated operations are eligible to receive an interest free, non-repayment benefit on their student loans regardless of the duration of the operation. For information on how to apply for interest free status go to [canada.ca/student-financial-assistance](http://canada.ca/student-financial-assistance) and review 'Confirmation of Posting Assignment for Full-time Students' or contact the National Student Loans Service Centre.

If a student is approved for this benefit on a Canada Student Loan, the Alberta Student loan will also be placed in interest free status.

# Repayment

## Beginning Repayment

### Repayment Status

Student loan borrowers who are not in an interest free period are considered to be in repayment status. The service provider(s) will notify students of details related to repayment (e.g. payment amount, payment due date, outstanding principal owing) before the student transitions from an interest free period into repayment.

### Grace Period

Repayment of Alberta Student Loans begins on the first day of the seventh month after the period of study end date (last day of the last month of studies). The six months immediately prior to repayment start date is known as the Grace Period. Interest does not accrue during the Grace Period.

### Non-Repayment Period

Repayment of Canada Student Loans begins on the first day of the seventh month after the period of study end date. The six months immediately prior to the repayment start date is known as the non-repayment period. Interest does accrue during the non-repayment period.

This is also applicable to Part-Time Canada Student Loans.

### Amortization

Amortization terms (i.e. the time period the loan repayment is spread out over) are set based on the outstanding balance when loans enter repayment:

- 36 months for loans up to \$3,000
- 72 months for loans between \$3,001 to \$6,000
- 114 months for loans \$6,001 and over.

Amortization terms may be revised at the borrower's request. See the [Change of Repayment Terms](#) section below.

### Loan Interest Rates

For direct Alberta Student Loans:

- By default, the interest rate is set at a floating rate of Canadian Imperial Bank of Commerce's prime rate.
- On a one-time basis, students can request a fixed rate (Canadian Imperial Bank of Commerce's prime rate + 2%).

For direct Canada Student Loans, students can contact National Student Loans Service Centre (NSLSC) or check the Government of Canada website for [current interest rates for Canada Student Loans](#). Canada Student Loan interest rates are determined by the Canada Student Loans Program.

### Tax Credit on Interest Paid

A 17% tax credit is available on the interest portion of Alberta Student Loan and Canada Student Loan payments. Service providers will provide borrowers with statements summarizing interest payments. Borrowers may contact Canada Revenue Agency for information about interest payment tax credits.

## Flexible Repayment Options

The Repayment Assistance Plan (RAP) and the option to change repayment terms have been designed to help borrowers keep their loans in good standing and to provide borrowers with flexible loan repayment options.

Borrowers should contact their service providers to ask about these programs.

### Change of Repayment Terms

If the standard repayment terms of a borrower's student loans do not suit the borrower's circumstances, the borrower may customize their repayment terms to:

- reduce the monthly payment amount and extend the amortization (payback) period. These requests are limited by the following:
  - maximum repayment term is 174 months
  - minimum payment amount in \$25
- increase the monthly payment amount and decrease the amortization period
- change payment due dates
- increase the frequency of payments, or
- request interest only payments for six month periods.

Borrowers may revise the terms of their Alberta Student Loan by signing into [MyLoan](#) on the Alberta Student Aid Service Centre website or by contacting the Alberta Student Aid Service Centre by phone.

Changing repayment terms is not available on Alberta student loans that have already been returned to the Government of Alberta due to default. For loans that have been returned, borrowers must contact Service Alberta, Crown Debt Collections at 780 427-3244.

## Repayment Assistance Plan (RAP)



Reg.: Schedule 2, s. 34

**The Alberta Repayment Assistance Plan (RAP) assists eligible borrowers with repayment difficulties. Borrowers must apply for RAP and, if approved, will receive RAP benefits for a time period not to exceed 6 months; borrowers must re-apply to receive further benefits.**

The federal government also offers a Repayment Assistance Plan for federal loans. Federal RAP and Alberta RAP work closely together. The Government of Canada website provides a [Repayment Assistance Estimator](#) to see if a student is eligible to receive repayment assistance.

Borrowers with both Canada and Alberta student loans only need to submit one [Repayment Assistance Plan Application](#), to the National Student Loans Service Centre to be considered for both programs. The financial eligibility criteria are the same for each program, and borrowers who qualify for both programs will have the same RAP eligibility period for both Alberta Student Loans and Canada Student Loans. The affordable payment calculated for each borrower will be apportioned between federal and provincial loans.

Borrowers who only have Alberta student loans and borrowers residing outside of Canada can apply for Alberta RAP by contacting the Alberta Student Aid Service Centre or by accessing the [paper Alberta RAP application](#). Borrowers residing outside of Canada are not eligible to apply for Federal RAP for their federal loans but are eligible to apply for Alberta RAP for their provincial loans.

RAP is not available on Alberta student loans that have already been returned to the Government of Alberta due to default. For loans that have been returned, borrowers must contact Service Alberta, Crown Debt Collections at 780-427-3244 to discuss repayment options.

### Eligibility for the Repayment Assistance Plan

#### Eligibility Criteria

**To be eligible for Alberta RAP on their Alberta Student Loan, borrowers must:**

- be in repayment status on the loan
- be in good standing on the loan.
- not be restricted from Alberta RAP due to failing to make previous RAP Affordable Payments
- not have had the loan included in a bankruptcy
- provide all requested documents to support the RAP application
- meet financial eligibility requirements by having a calculated Affordable Payment that is less than their Required Payment.

## Financial Eligibility

To be financially eligible for Alberta RAP, borrowers must have a lower RAP Affordable Payment than their RAP Required Payment.

Required Payment is defined as:

- In Stage 1, the Required Payment is equal to the amount the borrower's monthly payment would be if their outstanding principal were amortized over 120 months, less the number of months since they most recently ceased to be a student, plus the number of months in which they received RAP or Interest Relief since most recently ceasing to be a student.
- In Stage 2, the Required Payment is derived by amortizing the borrower's loan over 180 months minus the number of months since the borrower ceased to be a student.

Affordable Payments are calculated using the following table and formula:

Monthly Threshold and Increment Table

Family Size (I)	1	2	3	4	5
\$0 Payment Threshold (T)	\$2,083	\$3,254	\$4,205	\$4,959	\$5,652
Increment (S)	\$250	\$350	\$425	\$500	\$575

Affordable Payment Formula:

A borrower's monthly Affordable Payment is the lesser of:

- a)  $A * 0.2 * \text{their gross monthly family income, or}$
- b)  $A * 1.5 [(X - T_i) / S_i / 100 + 0.01] * \text{their gross monthly family income.}$

where:

A = the applicant's debt as a proportion of the total debt of the applicant and that of the spouse or common-law partner

X = applicant's monthly family gross income

T = \$0 Payment Threshold amount for applicant's family size (see table above)

S = increment value for applicant's family size (see table above)

*i* = denotes family size.

## Backdating Criteria

Borrowers who have interest owing at the time they apply for RAP will automatically have their RAP effective date considered for backdating. The borrower must have met the RAP financial eligibility criteria for the month prior to the date of which the application is signed, to be considered for backdating.

RAP applications may be backdated up to six months and/or up to three months of interest can be capitalized.

**For borrowers with both federal and provincial loans, the aligning of the Alberta RAP period end date with the federal RAP period end date will always take precedence over backdating.**

### **RAP for Loans Held by Financial Institutions**

**When a borrower with an Alberta Student Loan that is held by a financial institution (i.e. Royal Bank or CIBC) applies for RAP, the borrower's Alberta student loans held by the financial institution will be transferred to the Alberta Student Aid Service Centre. Any RAP benefits will be administered by the Alberta Student Aid Service Centre.**

### **Request for Review of RAP Eligibility**

**Borrowers who have not met the financial eligibility criteria for RAP may submit a written request to Alberta Student Aid to review their RAP eligibility. Similarly, borrowers who have been approved for RAP may request a review of their reduced Affordable Payments under certain circumstances.**

### **How the Repayment Assistance Plan Works**

Stage 1 of RAP is designed to provide relief to borrowers with temporary repayment difficulties, while Stage 2 of RAP provides longer-term relief for borrowers with ongoing difficulties.

#### **Stage 1 RAP**

The government (federal or provincial, according to the loan type) pays monthly interest costs, and the borrower's affordable payment (if any) goes towards the loan's principal balance.

A borrower will be placed in RAP Stage 1 if:

- the first day of the month in which they applied for RAP is within 120 months of when they ceased to be a student, and
- the borrower has not received 60 cumulative months of RAP and/or Interest Relief since they ceased to be a student.

#### **Stage 2 RAP**

The government pays the difference between the borrower's monthly affordable payment and the borrower's required payment (when the loan is amortized over 15 years), thereby reducing the loan's principal balance. The result is that no borrower who continues to qualify for RAP will have a repayment period that lasts more than 15 years since the time they stopped being a student.

Borrowers who enter Stage 2 of RAP are restricted from receiving further federal funding if they return to studies until their debt is repaid. Borrowers are eligible to receive further provincial funding.



An eligible borrower will be placed in RAP Stage 2 if either of the following applies:

- the first day of the month in which they applied for RAP is more than 120 months after they ceased to be a student, or
- the borrower has received more than 60 cumulative months of RAP Stage 1 and/or Interest Relief since they ceased to be a student.

## Repayment Assistance for Borrowers with a Permanent Disability

### Alberta RAP-PD



Reg.: Schedule 2, s. 34(5)

This is a version of the Repayment Assistance Plan that offers accelerated loan repayment for borrowers with a permanent disability. Borrowers who are on RAP-PD and are more than five years into repayment will be restricted from further federal funding until the balance owing is zero. Borrowers are eligible to receive further provincial funding.

RAP-PD allows a borrower's balance owing to be reduced to zero after 10 years (instead of the usual 15 years for other borrowers), after which time no debt or restrictions will exist.

Alberta RAP-PD is not available on Alberta student loans that have already been returned to the Government of Alberta due to default. For loans that have been returned, borrowers must contact Service Alberta, Crown Debt Collections at 780-427-3244.

Borrowers must submit a new application every 6 months. One [Repayment Assistance Plan for Borrowers with a Permanent Disability Application](#) can be submitted to the National Student Loans Service Centre for RAP-PD consideration on both Canada and Alberta student loans.

### Special Consideration



Reg.: Schedule 2, s. 31(b)

Special Consideration is available on Alberta Student Loans only. This includes risk-shared, guaranteed and direct loans. The program removes a borrower's Alberta Student Loans from active collection. A borrower may be eligible if all of the following apply:

- the borrower has a functional limitation caused by a physical or mental impairment that substantially limits their ability to earn a living
- the borrower's financial situation does not allow them to make their Alberta student loan payments, and
- the borrower's financial resources (e.g., savings, RRSPs, bonds, etc.) are not enough to substantially reduce the balance of their Alberta student loan.

To apply for Special Consideration, a borrower can provide proof of approval by the Canada Student Loans Program for Severe Permanent Disability Benefit (SPDB).

If a borrower has not received approval for SPDB, the borrower must contact the Alberta Student Aid Service Centre to request the following forms to apply for Special Consideration:

- Application for Special Consideration for Alberta Student Funding (Form L)
- Income and Expense Statement (Form J), and
- Medical Questionnaire (Form K). Alberta Student Aid will accept copies of other similar medical documentation dated within the past 12 months, or an approval letter from a financial support group (such as Assured Income for the Severely Handicapped (AISH), Canada Pension Plan Disability Benefit).

Once completed, the forms must be submitted to Alberta Student Aid as per the instructions on the forms.

The borrower is responsible for keeping their loans in good standing at all times, even while waiting for a decision to be made on their Special Consideration application. The borrower may discuss changing repayment terms or the [Repayment Assistance Plan](#) with Alberta Student Aid Service Centre while awaiting a Special Consideration decision.

Once approved for Special Consideration, the debt is returned to the Government of Alberta (Service Alberta, Crown Debt Collections) to be closed and removed from active collections. If the borrower wishes to return to studies at a later time, they must meet [rehabilitation requirements](#) for the closed debt before a new student aid application will be considered. After new funding is issued to the student, the previous debt will be transferred back to the Alberta Student Aid Service Centre.

### **Severe Permanent Disability Benefit (SPDB)**

The Severe Permanent Disability Benefit (SPDB) is available on Canada Student Loans only, for borrowers with a severe permanent disability. Borrowers who qualify for SPDB have all of their Canada Student Loans forgiven and will be restricted from further federal funding. To apply, borrowers should contact the National Student Loans Service Centre.

# Defaulted Loans



Reg.: Schedule 2, s. 8(3)(b)

A borrower's loan is considered in default when:

- the loan is two months past due from the last payment due date or has 90 calendar days of interest owing
- the borrower files for protection under the *Bankruptcy and Insolvency Act* (Canada) – this includes but is not limited to:
  - filing a consumer proposal
  - filing a notice of intention to file for [bankruptcy](#)
  - filing an orderly payment of debts (such as a consolidation order or any other document filed seeking relief under federal or provincial law)
- is approved for [Special Consideration](#) – rehabilitation is required if the borrower applies for additional student funding.

Defaulting on student loan payments has an impact on a student's eligibility for future funding. If a student defaults on either a Canada Student Loan (full- or part-time), Canada Apprentice Loan or an Alberta Student loan, restrictions are applied and all types of assistance (full- or part-time) administered through Alberta Student Aid may be denied until the defaulted loans have been rehabilitated.

If a borrower defaults on their loan, steps will be taken to recover the debt. These steps can include:

- reporting to a credit agency
- using a private collection agency
- taking legal action
- recovery through the [Canada Revenue Agency Refund Set-Off Program](#).

## Rehabilitating Defaults



Reg.: Schedule 2, s. 8(3)(b)

### Rehabilitating Provincial Defaults

**Students with the following circumstances must rehabilitate their loans and/or grant overpayments according to the conditions in this policy before they can be considered for further provincial student aid.**

**If a student has:**

- **An Alberta Student Loan that has been in non-payment for 90 calendar days or more, the student must:**
  - **pay all outstanding interest and make the equivalent of two months of required payments for any defaulted loan that was returned to the government. Alberta Student Loans are returned to the government at 150 calendar days past due.**
  - **bring the loan up-to-date and into good standing with the loan service provider or lender for any delinquent loan that has not been returned to the government. (Options such as changing repayment terms, repayment assistance, and/or reinstatement to interest free status may be available to these students.)**
- **A grant overpayment held by Service Alberta, Crown Debt Collections, that has been in default due to non-payment for 90 calendar days or more, the student must pay all outstanding interest and make the equivalent of two months of required payments on the overpayment.**
- **Been approved for Special Consideration on an Alberta Student Loan due to a permanent disability, the student must pay all outstanding interest and make the equivalent of two months of required payments on the loan.**
- **An Alberta Student Loan or grant overpayment for which legal action was taken by the Minister to collect the debt and a judgment was obtained, the student must pay the debt in full.**

**If the Alberta Student Loan default or the approval for Special Consideration occurred prior to April 1, 2000, the student is not required to rehabilitate the debt. This does not apply to cases in which legal action was taken to collect the debt.**

### Rehabilitating Federal Defaults

Students with a Canada Student Loan that has been restricted must contact National Student Loans Service Centre and comply with Canada Student Loans Program conditions to rehabilitate the loan.

## Canada Revenue Agency Refund Set-Off Program

The Canada Revenue Agency Refund Set-Off Program allows the province to recover a student's defaulted Alberta Student Loans from the student's income tax refund or GST credits.

## Bankruptcy



Reg.: Schedule 2, s. 8(3)(c)

Under the *Bankruptcy and Insolvency Act (Canada)*, student loans are not automatically discharged when the individual is discharged from their bankruptcy until a minimum of:

- 7 years have passed since the borrower ceased to be a student, or
- 5 years have passed since the borrower ceased to be a student, in the case of exceptional financial hardship.

Unless the student loans are discharged by a court order, the loans are considered to be in default, and additional rules apply to rehabilitating loans that were included in a bankruptcy.

## Receiving Additional Student Loans After Bankruptcy

**When a student loan borrower declares bankruptcy or files for protection under the *Bankruptcy and Insolvency Act (Canada)* while in a current full-time or part-time program of study, the student may maintain interest free status and continue to receive Alberta Student Aid funding for up to three consecutive years to complete the current program of study.**

**When a student loan borrower declares bankruptcy or files for protection under the *Bankruptcy and Insolvency Act (Canada)* during repayment, the borrower is restricted from receiving additional Alberta Student Aid funding until either:**

- The borrower pays off all federal and provincial student loans in full, or
- The borrower receives a court-ordered discharge from all federal and provincial student loans, and three years have passed since the date of the court-ordered discharge.

Acceptable documentation may include a copy of the following:

- for bankruptcy where federal and provincial student loans were included – Absolute Order of Discharge noting the inclusion of federal and provincial student loans.
- for consumer proposal – Certificate of Full Performance.

**A student loan borrower who declares bankruptcy during repayment may be approved for:**

- repayment assistance, or
- interest free status if the borrower returns to full-time or part-time studies

**provided their Alberta Student Loans are in good standing.**

## Deceased Borrower



Reg.: Schedule 2, s. 31(a)

**Upon receipt of confirmation that a borrower is deceased, Alberta Student Aid:**

- will cancel any undisbursed funding, if applicable, and
- may write off any Alberta Student Loans – this includes direct loans, risk shared loans, guaranteed loans, and grant or bursary overpayments.

Educational institutions, next of kin or estate administrators can call the Alberta Student Aid Service Centre at 1-855-606-2096 to report a deceased borrower.