



# Alberta Student Aid

Operational Policy & Procedure Manual 2021-22  
**August 1, 2021 - July 31, 2022**

# 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.

## All Chapters

- All relevant references throughout the Operational Policy & Procedure Manual are updated to reflect the rebranding of the Canada Student Loans Program to the Canada Student Financial Assistance Program.

## Chapter 1: Eligibility for Student Loans and Grants

### Canada Student Loan, Page 21

- The maximum Canada Student Loan that can be issued has reverted from \$350 per week of study back to \$210 per week of study.

### Income Thresholds for Canada and Alberta Eligibility, Page 24

- Increases to income thresholds.

### Alberta Student Grant for Full-Time Students (ASG-FT), Pages 29-30

- Eligibility for the ASG-FT will be determined using the lower of Expected Reduced Yearly Income or Line 15000.
- Initially a one year measure now made permanent.

### Monthly Living Allowances, Pages 35-37

- Increases to monthly living allowances.

### Determining the Student's Family Size, Pages 37-38

- Updated to provide clarity.

### Student Contribution, Pages 44-45

- Student contribution has been reintroduced into the Canada assessment.

### Spouse/Partner Contribution, Pages 45-46

- Spouse/Partner contribution has been reintroduced into the Canada assessment.
- Spouse/Partner contribution continues to be exempt in the Alberta assessment.

## Chapter 2: Full-Time Student Loans and Grants

### Application Deadline, Pages 58-59

- Updated policy to provide transparency on existing deadlines for submission of the Schedule 4 (Federal/Provincial Grant for Post-Secondary Students with Permanent Disabilities) form.

### **Chapter 3: Part-Time Student Loan and Grants**

#### **Part-Time Federal Funding, Pages 80-85**

- Increases to income thresholds.

#### **Interest Free Period, Pages 88-89**

- Interest for part-time Canada Student Loans is waived from April 1, 2021 to March 31, 2023, regardless of whether a student is interest free status or not.
- Clarified the process for requesting interest free status for Alberta Student Loans when attending part-time studies.

### **Chapter 6: Repayment**

#### **Loan Interest Rates, Page 107**

- Interest for part-time Canada Student Loans and full-time Canada Student Loans is waived from April 1, 2021 to March 31, 2023.

#### **Implications of Filing for Protection under the *Bankruptcy and Insolvency Act* (Canada), Pages 115-118**

- Updated to provide clarity and transparency on existing procedures.

### **Chapter 7: Designation for Student Loans and Grants**

#### **Accredited Divinity Programs – Institution and Program Designation Requirements, Pages 130-131**

- Recognition of additional two accrediting bodies for the purposes of designating a divinity program.

Introduction.....	10
Chapter 1: Eligibility for Student Loans and Grants .....	11
Student Eligibility.....	12
Citizenship and Immigration Status.....	12
Independent and Dependent Students.....	13
Residency.....	14
Full-Time Status .....	16
Academic Progress .....	18
Previous Loans.....	19
Program Eligibility.....	19
Designation of Institutions and Programs.....	19
Work Integrated Learning .....	20
Exchange/Field Study .....	20
Brokered Programs.....	21
Apprenticeship Education .....	21
Types of Funding .....	21
Loans.....	21
Grants .....	22
Providing Information for Part B of the Parental Personal and Financial Information Form – For Dependent Students Only .....	22
Determining Family Income .....	23
Income Thresholds for Canada and Alberta Eligibility.....	24
Canada Student Grants (Federal Grants) .....	24
Alberta Student Grants.....	29
Funding Allocation.....	32
Disbursement Schedule.....	32
Financial Eligibility .....	33
Calculated Financial Need .....	33
Allowable Costs .....	33
Standard Educational Costs.....	34
Months Funded in a Study Period .....	35

Standard Living Costs.....	35
2021-2022 Monthly Living Allowance Details .....	36
Determining the Student’s Family Size.....	37
Consideration for Additional Rent/Mortgage and Utility Costs .....	39
Second Residence .....	40
Monthly Childcare Costs.....	40
Additional Transportation Costs.....	41
Out-of-Country Travel .....	41
Child Support or Alimony .....	42
Spouse/Partner Student Loan Payments.....	42
Health-Related Costs .....	42
Other Expenses.....	43
Student Resources.....	44
Student Contribution.....	44
Spouse/Partner Contribution .....	45
Monthly Resources.....	46
Other Resources .....	49
Resources Not to be Reported on Application.....	50
Loan Limits.....	52
Annual Loan Limits .....	52
Lifetime Loan Limits.....	54
Chapter 2: Full-Time Student Loans and Grants.....	56
Applying for Student Loans and Grants.....	57
MyAlberta Digital ID .....	58
Application Deadline .....	58
Application Details.....	59
After Applying.....	59
Student Award Letter (SAL) .....	59
Confirmation of Registration (COR).....	60
Service Providers .....	61
Student Aid Agreements/Master Student Financial Assistance Agreements (MSFAAs).....	61
Disbursements.....	63

Application Changes .....	64
Request for Reconsideration (RFR).....	64
Switching Educational Institutions .....	65
Switching Programs .....	65
Changes to End Dates.....	66
Extension of Study Period End Date due to Emergency Medical Situation or COVID-19 Pandemic.....	66
Revised Study Period End Date .....	66
Amended Registration.....	66
Withdrawal Policy for Students Attending Alberta Private Career Colleges (licensed under the <i>Private Vocational Training Act</i> ) .....	67
After Registration is Amended (All Institutions).....	68
Overpayments .....	68
Request for Emergency Processing .....	69
Tax Forms .....	70
Releasing Personal Information and Authorizing Others to Act on Your Behalf.....	70
Submitting Forms .....	72
Chapter 3: Part-Time Student Loan and Grants .....	73
Part-Time Application.....	74
Part-Time Eligibility.....	75
Part-Time Enrolment .....	75
Residency.....	75
Program Eligibility.....	77
Determining Family Income .....	77
Previous Loans.....	78
Allowable Costs .....	79
Types of Part-Time Funding.....	79
Part-Time Federal Funding .....	80
Part-Time Alberta Funding .....	85
Funding Allocation.....	86
Receiving Part-Time Student Loans and Grants .....	87
Part-Time Canada Master Student Financial Assistance Agreement/Part-Time Loan Agreement.....	87
Maintaining Eligibility .....	88

Successful Completion.....	88
Part-Time Repayment.....	88
Interest Free Period.....	88
Defaulted Loans.....	89
Tax Forms .....	89
Chapter 4: Permanent Disability .....	90
Definition of Permanent Disability .....	91
Schedule 4 (Federal/Provincial Grant for Post-Secondary Students with Permanent Disabilities) Form..	91
Grants for Students with a Permanent Disability.....	91
Canada Grants .....	91
Alberta Grant.....	91
Applying as a Student with a Permanent Disability .....	92
First Time Applying.....	92
Subsequent Schedule 4s.....	93
Reduced Course Load .....	93
Assistive Services and Equipment .....	94
Assistive Services .....	94
Equipment .....	94
Learning Assessments/Psychological Assessments/Neuro-Psychological Assessments.....	94
Ineligible Services and Equipment.....	95
Costs Exceeding Services and Equipment Maximums.....	95
Chapter 5: Review Process .....	96
Review Process .....	97
Level 1: Request for Reconsideration.....	97
Level 2: Request for Executive Review .....	98
Level 3: Request for Ministerial Review .....	98
Program Integrity .....	99
Penalties .....	100
Conviction.....	100
Chapter 6: Repayment.....	101
Loan Repayment Basics .....	102
Service Providers .....	102

Interest Free Period for Alberta Student Loans .....	103
Current Students and Interest Free Status When Receiving Alberta Student Loans .....	103
Current Students and Interest Free Status When Not Receiving Student Loans .....	104
Interest Free Status for a Person on Parental Leave .....	104
Interest Free Status for Medical Residents .....	105
Interest Free Status for Registered Apprentices .....	105
Interest Free Status for Canada and Alberta Student Loans for Canadian Reservists .....	106
Repayment .....	106
Beginning Repayment.....	106
Amortization .....	107
Loan Interest Rates.....	107
Flexible Repayment Options.....	107
Change of Repayment Terms .....	107
Repayment Assistance Plan (RAP) .....	108
Repayment Assistance for Borrowers with a Permanent Disability.....	111
Defaulted Loans.....	113
Loan Rehabilitation.....	113
Implications of Filing for Protection under the <i>Bankruptcy and Insolvency Act</i> (Canada).....	115
Filing for Protection under the <i>BIA</i> While in Studies.....	115
Filing for Protection under the <i>BIA</i> While in Repayment.....	116
Receiving Additional Student Loans after Filing for Protection under the <i>BIA</i> (Canada).....	116
Deceased Borrower .....	118
Chapter 7: Designation for Student Loans and Grants.....	119
Introduction to Designation .....	120
Canada and Alberta Acts and Regulations.....	120
General Program Designation Requirements.....	121
Pan-Canadian Designation Policy Framework.....	121
Obtaining Designation Status .....	122
Requirements for Alberta Educational Institutions and Programs .....	123
Alberta Public Post-Secondary Institutions .....	123
Alberta Private Career Colleges (PCCs).....	124
Accredited Indigenous Post-Secondary Institutions in Alberta.....	129




Accredited Divinity Programs .....	130
Requirements for Programs at Educational Institutions Outside of Alberta .....	131
Requirements for Educational Institutions Outside of Alberta but Within Canada.....	131
Requirements for Educational Institutions in the United States of America (USA) .....	132
Requirements for International Educational Institutions.....	132
Additional Requirements for Programs Delivered Online.....	134
Institution and Program Designation Requirements.....	134
Maintaining Designation Status .....	134
Repayment Rate Benchmarks .....	135
De-designation .....	139
Loss of Accreditation Status .....	139
Unsatisfactory Repayment Rates .....	139
Unsatisfactory Employment Rates .....	139
Non-compliance with PCC Institution Designation Requirements.....	139
Review of De-designation Decision .....	140
Application to Reinstate Designation .....	140
Contact Information – Designation Process and Policy Inquiries.....	140

# 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, 2021. Students with study period start dates from August 1, 2020 to July 31, 2021, will be subject to policies and procedures found in the 2020-21 Alberta Student Aid Operational Policy and Procedure Manual. Students with study period start dates prior to August 1, 2020 may be subject to prior policies, which can be provided to students along with the effective dates upon request.

The manual is divided into seven chapters. Chapters 1 to 6 provide policy guidance on the process that full-time and part-time students go through from application to repayment. Chapter 7 provides policy guidance on the process that education institutions go through to be designated for student financial assistance.

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 Financial Assistance 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 Loans and Grants

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 loans and grants 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.**

## 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 Financial Assistance 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 four years,
- are 23 years of age or older, or
- have been available to the labour force full-time for two periods of twelve consecutive months. These two periods need not be consecutive.

### Special Independent Status



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

Dependent students may choose to not complete the Parental Schedule Part B rather than request for Special Independent Status. If the Parental Schedule Part B is not completed, the student will only be considered for Alberta Student Loans. Students who wish to be considered for Canada Student Loans and Alberta and Canada Student Grants must complete the Parental Schedule Part B, or they may request Special Independent Status.

The policy describes circumstances where a dependent student may be considered an independent student by the Minister for purposes of determining the student's residency and financial eligibility for different types of funding.

**Special Independent Status is granted when one of the following circumstances exist:**

- a single student has financial responsibility for a wholly dependent individual such as a disabled or elderly family member,
- both parents are deceased, or
- a student is a current or former youth in government care:
  - **If the student is 18 years of age or older as of the study period start date on their application and on the day before their 18<sup>th</sup> birthday was in the custody of the Director under the *Child, Youth and Family Enhancement Act*, the subject of a temporary or permanent guardianship order, a permanent guardianship agreement, or another order**

under the *Child, Youth and Family Enhancement Act* or equivalent legislation in another jurisdiction.

- If the student is under 18 years of age as of the study period start date on their application and is in the custody of the Director under the *Child, Youth and Family Enhancement Act*, the subject of a temporary or permanent guardianship order, a permanent guardianship agreement, or another order under the *Child, Youth and Family Enhancement Act* or equivalent legislation in another jurisdiction.

If none of the above circumstances apply, Special Independent Status may be granted if there is a significant breakdown in the student's relationship with the student's parents. The following documentation is required:

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

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

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

## 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 loans and grants. 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 loans and grants.

Once a student is considered an Alberta resident, the student may continue to apply for and receive loans and grants through Alberta Student Aid 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 Single 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 or 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.

## 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 Loan and Grants 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’. Students should contact their educational institutions to determine which institution should be the 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.

## Combination of Post-Secondary and Academic 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
- Call the [Alberta Supports Contact Centre](#).

## Academic Progress



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

## 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, due to medical reasons, or studies impacted by COVID-19 pandemic).

## Previous Loans



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

### Students with Previous Student Loans

The Student Financial Assistance Regulation sets out a number of requirements to determine if a student is eligible for receiving financial assistance.

Students with previous student loans that are in good standing (not in default) may be considered for further Canada or Alberta student aid. Students that have defaulted on previous student loans or Canada Apprentice Loan must rehabilitate their loans before they can be considered for further Canada or Alberta student aid. See [Repayment Chapter – Loan Rehabilitation](#) for more information.

### Bankruptcy

For students who have previously received student loans and have filed for bankruptcy, see [Repayment Chapter – Implications of Filing for Protection under the Bankruptcy and Insolvency Act \(Canada\)](#) for details on how this affects eligibility for further Canada or Alberta student aid.

## Program Eligibility



Reg.: Schedule 2, s. 9

### Designation of Institutions and Programs

Designation is a status assigned to an approved post-secondary program that allows eligible students to apply for Canada and Alberta student loans and grants for that specific program. The designation status is assigned when an eligible program has met all required Canada and Alberta designation criteria as referenced in the policies in the [Designation for Student Loans and Grants Chapter](#). Designation status is not an endorsement of institution or program quality, and institutions cannot advertise their designation status for recruitment purposes.

The designation status allows students to be eligible to apply for student aid for that program. To check if your program has designation status, use the [School and Program Eligibility Search](#).

The following programs are not eligible for designation status:

- Programs that are not accredited towards a post-secondary certificate, diploma, or degree credential, including but not limited to:
  - Personal or professional development programs, foreign language courses, hobby, self-interest, or 'Continuing Education'.
  - Programs that are less than 12 weeks in total length – the program length is specified by the educational institution.
  - Adult foundational programs including:

- Academic upgrading or high school equivalency (grades 10 to 12)
- Basic skills including literacy and numeracy (grades 1 to 6) and adult basic education (grades 7 to 9)
- Occupational training which is greater than two weeks but less than twelve weeks
- English as a Second Language (ESL)
- Integrated Foundational Pathways (IFP)
- Transitional Vocational Program
- Integrated training
- Language Instruction for Newcomers to Canada (LINC)
- Post-secondary programs that are related to regulated professions and which have not been accredited or approved by the appropriate professional regulatory organization.
- Additional practical or professional training or exams provided by professional regulatory bodies/organizations/associations, that prepare individuals to become accredited/approved/validated for the practice of a regulated (e.g., medical residency, law articling, accounting designation, etc.)

Students with questions about funding options for these programs may:

- Call the [Alberta Supports Contact Centre](#), or
- Visit the [Apply for Learner Income Support or Skills Investment Bursary website](#).

For more details on designation policies and processes, see the [Designation for Student Loans and Grants Chapter](#).

## Work Integrated Learning

**Students may be eligible for student loans and grants when enrolled in a program that has an approved work integrated learning component (includes internships, co-ops, practicums, etc.) so long as the work integrated component is integrated into a designated program of study.**

**A work integrated learning component is considered integrated when:**

- **students must complete the work-integrated learning component to receive their degree, diploma or certificate, and**
- **the educational institution considers students to be enrolled during the work integrated learning component.**

## 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.

## Brokered Programs

A brokered program is a ministry-approved program from one educational institution offered at a host educational institution for a limited period of time.

A brokering agreement is made between the two educational institutions:

- the credentialing educational institution that owns the program and grants the credential, and
- the host educational institution that temporarily offers the program and is where the student is attending.

Students enrolled in brokered programs must indicate the host institution as their educational institution when applying for funding.

## Apprenticeship Education

Registered Alberta apprentices enrolled in classroom instruction (apprenticeship education programs) and students enrolled in approved pre-employment programs are eligible for Alberta student loans and grants.

Registered Alberta apprentices enrolled in classroom instruction (apprenticeship education programs) and students enrolled in approved pre-employment programs are not eligible for Canada student loans or grants. (Note: Apprentices interested in receiving the [Canada Apprentice Loan](#), [Canada Apprenticeship Incentive Grant](#), [Canada Apprenticeship Incentive Grant for Women](#) and [Canada Apprenticeship Completion Grant](#) must apply for them separately through the Government of Canada.)

## Types of Funding

Eligibility is different for different types of funding. As a result, a student may not be eligible for all types of funding.

### Loans

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

Student loans are non-taxable benefits.

### Canada Student Loan (CSL)

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.

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 Canada calculated need, up to a maximum of \$210 per week.

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

## Alberta Student Loan (ASL)



### Student Financial Assistance Act

Registered Alberta apprentices enrolled in classroom instruction (apprenticeship education programs) and students enrolled in approved pre-employment programs are eligible for Alberta student loans and 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](#).

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

## 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 Student Grant for Full-Time Students, 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 15000 (formerly 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 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 Parental Contribution
- Federal Spouse/Partner Contribution
- eligibility for the Alberta Student Grant for Full-Time Students (ASG-FT).

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

- Dependent students: combined parental total income (i.e., Line 15000 amount(s)) from the requested tax year
- Single independent students: student's total income (i.e., Line 15000 amount) from the requested tax year
- Married/common-law students: combined student and spouse/partner total income (i.e., Line 15000 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 15000 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 15000 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 15000 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, Federal Spouse/Partner Contribution, and determine ASG-FT eligibility.

## Income Thresholds for Canada and Alberta Eligibility

The following Income Thresholds are determined by the Canada Student Financial Assistance 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 Dependents (CSG-FTDEP)
- Federal Student Contribution
- Federal Spouse/Partner Contribution
- eligibility for the Alberta Student Grant for Full-Time Students (ASG-FT).

Family Size	Low Income Threshold/ Income Threshold for Maximum Grant (in \$)	Income Threshold at Which Grant Eligibility is Cut-off (in \$)
1	32,102	63,615
2	45,399	89,004
3	55,602	106,278
4	64,204	117,021
5	71,782	126,929
6	78,634	136,326
7 or more	84,933	144,457

## 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 Canada [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	32,102	63,615
2	45,399	89,004
3	55,602	106,278
4	64,204	117,021
5	71,782	126,929
6	78,634	136,326
7 or more	84,933	144,457

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 \$750 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

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

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

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

To be eligible the student must:

- have at least one dependant at the start date of studies that is:
  - under the age of 12,
  - 12 to 18 years of age with a permanent disability where documentation of care has been provided, or
  - [a wholly dependent individual](#), such as disabled or elderly family for whom the post-secondary student is financially responsible
- have applied for full-time student aid
- demonstrate at least \$1 of assessed Canada [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	45,399	89,004
3	55,602	106,278
4	64,204	117,021
5	71,782	126,929
6	78,634	136,326
7 or more	84,933	144,457

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 \$400 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

### **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 Canada funding, and
- have at least \$1 of Canada 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 Canada funding, and
- have at least \$1 of Canada calculated need.

#### Amount:

Eligible students will receive \$4,000 per loan year which may exceed calculated need.

Part-time students may also receive this grant if they meet Canada [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

## **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 Canada funding, and
- have at least \$1 of Canada 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 Canada and/or Alberta 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 \$20,000 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 Canada [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.

## Alberta Student Grants

### Alberta Student Grant for Full-Time Students (ASG-FT)



Reg.: Schedule 2, s. 23

**A student is not eligible to receive the Alberta Student Grant for Full-Time Students and the Canada Student Grant for Full-Time Students 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,
- demonstrate at least \$1 of assessed Canada or Alberta calculated need,
- be pursuing full-time post-secondary studies in a program designated for provincial student aid that is:
  - a one year program including Open Studies and University Transfer,
  - an apprenticeship program under the *Apprenticeship and Industry Training Act* (Alberta), or
  - a [graduate level](#) program,
- be in good standing on any previously-issued Canada and/or Alberta student loans, 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	32,102	63,615
2	45,399	89,004
3	55,602	106,278
4	64,204	117,021
5	71,782	126,929
6	78,634	136,326
7 or more	84,933	144,457

**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.**

Applications will not be reassessed to increase the amount of Alberta Student 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 Canada grants and loans, and the Alberta Student Grant for Full-Time Students', or
- changes to student, spouse/partner, or parental line 15000 or Expected Reduced Yearly Income amounts are provided after funding has been paid.

**Amount:**

**The grant amount is based on family income and family size. The maximum amount is \$375 per month of studies for family income 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

## 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 Canada 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 Alberta funding, and
- have at least \$1 of Alberta 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 \$20,000 in combined CSG-PDSE and GFD in that study period.
- Students in study periods of 10-12 months may receive a maximum of \$23,000 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 Student Grant for Full-time Students (ASG-FT).
3. Canada Student Loans (CSL) – to a maximum of the lesser of \$210 per week or 60% of a student's Canada 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 Alberta 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.

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



# Financial Eligibility

## Calculated Financial 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:

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

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

If both calculations result in negative amounts, the student is considered to have sufficient resources to cover basic learning and living costs.

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

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.

All costs and resources must be submitted in Canadian dollars.

The Allowable Costs section below outlines the differences between Canada Student Financial Assistance Program and Alberta Student Aid allowable costs and resources.

## Allowable Costs



Reg.: Schedule 2, s. 11

Student loans are provided to help students cover basic learning and living costs. Students should not expect to receive funding that will fully cover costs. This section describes the allowable costs

that are used to determine the Canada and Alberta calculated need. Standard Allowable Costs are automatically used to determine calculated need based on information provided on the student’s application. Resources are subtracted from these costs to determine a calculated need.

Alberta institutions provide Alberta Student Aid with information on tuition, mandatory fees and books, supplies, and instrument costs for each study period.

## Standard Educational Costs

### Tuition and Mandatory Fees

Canada	Alberta
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

Canada	Alberta
\$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 Alberta 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. 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.

### 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.

## Standard Living Costs

### Monthly Living Allowances

The standard monthly living allowance is intended to help cover costs for food, clothing, personal needs (e.g., health care, hygiene), transportation, rent/mortgage and utility expenses. The monthly living allowance used to determine a student's Canada and Alberta assessment is based on the student's household status. While the monthly living allowance is an allowable cost, students will not receive a monthly disbursement dedicated to covering that expense.

Monthly living allowances are determined by the Canada Student Financial Assistance Program and applied to both Canada and Alberta assessments. Living allowances are adjusted annually to account for inflation.

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 Financial Assistance Program are used.

The standard monthly living allowances for 2021-2022 is:

Household Status		Monthly Total (\$)
No Dependants	Single/Separated/Divorced/Widowed Not Paying Rent or Mortgage	593
	Single/Separated/Divorced/Widowed Paying Rent or Mortgage	1,238
	Married/Common Law	2,390
With Dependants	Single/Separated/Divorced/Widowed with one dependant	2,186
	Married/Common Law with one dependant	3,041
	Each additional dependant	651

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 Canada 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 Canada assessment.

For the Alberta 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 and wish to apply for student loans and grants, applications should be submitted for each person. 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 post-secondary studies on a study visa, the spouse or partner will not be eligible for Canada or Alberta student loans and grants. Upon request, the eligible student can be assessed using a full married/common-law living allowance.

## 2021-2022 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	516	653
Transportation	77	77
Rent/mortgage and utilities	0	508
Total	593	1,238

## Married or Common-Law Student

Budget Line	Amount (\$)								
Number of Dependants	0	1	2	3	4	5	6	7	8
Food, clothing, personal	1,220	1,613	2,006	2,399	2,792	3,185	3,578	3,971	4,364
Transportation	157	234	311	388	465	542	619	696	773
Rent/mortgage and utilities	1,013	1,194	1,375	1,556	1,737	1,918	2,099	2,280	2,461
Total	2,390	3,041	3,692	4,343	4,994	5,645	6,296	6,947	7,598

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

Budget Line	Amount (\$)							
Number of Dependants	1	2	3	4	5	6	7	8
Food, clothing, personal	1,046	1,439	1,832	2,225	2,618	3,011	3,404	3,797
Transportation	154	231	308	385	462	539	616	693
Rent/mortgage and utilities	986	1,167	1,348	1,529	1,710	1,891	2,072	2,253
Total	2,186	2,837	3,488	4,139	4,790	5,441	6,092	6,743

## 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:
  - where the student or the spouse/common-law partner is a parent to a dependent child 18 years of age or younger who is residing with the student and for whom the student or the spouse/common-law partner has financial responsibility. The dependant must not be attending post-secondary studies.
    - Full custody (i.e., dependant lives with one parent most of the time) and shared custody parents (i.e., dependant shares their time about equally between both parents) applying to Alberta Student Aid must list on their loan application the accurate number of dependants they are residing with and for which they have financial responsibility. The dependant(s) listed on the loan application will be included in the student's family size.
    - Non-custodial parents applying to Alberta Student Aid should not list any dependent children on their student loan application. However the applicant may request funding for child support and/or alimony costs.

- where the student or the spouse/common-law partner is a parent to a 19-year old dependent child residing with the student and for whom the student or the spouse/common-law partner has financial responsibility, and the 19 year old dependent child has been continuously attending high school.
  - Proof of address and high school enrollment for the 19-year old dependent child may be requested.
- other wholly dependent individuals, such as disabled or elderly family for whom the post-secondary student or the spouse/common-law partner has financial responsibility.
  - The dependent person must reside in Canada and must reside with the student or in a health care facility.
  - The student or spouse/common-law 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/common-law partner.
  - The student must provide tax documentation with the application.

For the purposes of verifying financial responsibility for any dependant(s) listed on the loan application, Alberta Student Aid may request for:

- supporting documentation showing living and custody arrangements (e.g., court orders, custody or written agreements),
- a copy of a letter from Canada Revenue Agency showing the student's or the spouse/common law partner's eligibility for child benefits (e.g., Canada child benefit (CCB), Alberta child and family benefit (ACFB)) or tax credits (e.g., disability tax credit (DTC)) for the dependant(s), and/or
- a copy of the student's prior tax year Notice of Assessment (NOA) from Canada Revenue Agency claiming the dependant(s).

## 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 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 \$508 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 Dependants 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 \$508. 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.

- In order for child support and/or alimony payments to be considered, students must provide a copy of the Court Order and:
  - proof of payment (e.g., copies of cancelled cheques) for the past four months, or
  - a copy of Maintenance Enforcement records showing the child support and/or alimony payments.
- If no legal documentation is available, the student can provide proof of payment (e.g., copies of cancelled cheques) for the past four months and signed statements from both parties detailing child support and/or alimony arrangements.
- 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 [benefits and subsidies](#) that are offered by various government programs (e.g. Alberta Adult Health Benefit, Premium Subsidy Program, 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

Canada	Alberta
<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><b>\$1,500 Flat Rate (on first application of loan year)</b></p> <ul style="list-style-type: none"> <li>• <b>Single parents and recipients of Assured Income for the Severely Handicapped 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 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.

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 youth in government care, 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 financial 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

Canada	Alberta
<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><b>Exempt</b></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.

No fixed Spouse/Partner Contribution will be required if:

- the family income is equal to or below the Low Income Threshold listed in the [Income Thresholds for Federal Eligibility](#) table
- the student's spouse/partner is in receipt of Employment Insurance benefits
- the student's spouse/partner is in receipt of Income Support
- the student's spouse/partner is in receipt of Canada Pension Plan Disability Benefits or Assured Income for the Severely Handicapped, or
- the student's spouse/partner is also a full-time student.

Spouse/Partner Contribution will not be reassessed after funding has been paid.

## Monthly Resources

### Parental Contribution

Canada	Alberta
<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 (Canada 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

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

## Student Employment Insurance (EI Benefits)

Canada	Alberta
Exempt	<b>Exempt</b>

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 Supports or Alberta Works Centre](#) or call the [Alberta Supports Contact Centre](#) for information on what students 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)

Canada	Alberta
Exempt	<p><b>Actual amounts received.</b></p> <p>The Alberta 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.</p> <p>If the Alberta 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.</p>

### Student Indigenous Services Canada

Canada	Alberta
Exempt	<b>Actual amounts received.</b>

Report funding provided by Indigenous Services Canada through the Post-Secondary Student Support Program (PSSSP), the Métis Nation Post-Secondary Education Strategy, or the Inuit Post-Secondary Education Strategy.

### Student Income from Other Sources

Canada	Alberta
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) Death Benefit, 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')

Canada	Alberta
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

Canada	Alberta
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

Canada	Alberta
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 Canada and Alberta student aid:

- Canada COVID-19 supports including the Canada Emergency Response Benefit (CERB), Canada Emergency Student Benefit (CESB), Canada Recovery Benefit (CRB), and the Canada Student Service Grant (CSSG)
- 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 (TFSA).**
- **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 payouts or settlements allocated as compensation for specific costs, including disability insurance benefits and Workers' Compensation Benefits**
- **Registered Disability Savings Plan (RDSP) accounts**

- Canada Pension Plan (CPP) Death Benefit
- 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 2019 to December 2019 application, and receives \$11,250 on their January 2020 to April 2020 application. When the student applies for funding for May 2020 to August 2020 (third semester), the student may be able to access \$7,500 in loans.

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

**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 2019 to December 2019 application, and receives \$11,250 on their January 2020 to April 2020 application. When the student applies for funding for May 2020 to August 2020 (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

### Canada Lifetime Loan Limits

Canada Lifetime Loan Limits are based on the total number of weeks of studies. The standard Canada 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 Canada 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 Canada Lifetime 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 reached 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 Loans and Grants



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 Loans and Grants



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, 2021, they must complete the 2020-2021 full-time application
- on or after August 1, 2021, they must complete the 2021-2022 full-time application
- on or after August 1, 2022, they must wait for the release of the 2022-2023 full-time application available June 2022.

The maximum length of time a student can apply for student loans and grants on a single application is 12 months. If a study period exceeds 12 months, the student must submit two separate 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](https://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](#)
- student is [concurrently enrolled](#).

Paper applications are available for students who are unable to apply online.

Students may visit 'How to Apply' on [studentaid.alberta.ca](https://studentaid.alberta.ca) for step-by-step instructions on how to apply and for more information on how returning students can verify their identity to gain access to their account.

## MyAlberta Digital ID

Students can access the online application in their Alberta Student Aid account. The Alberta Student Aid account is protected by MyAlberta Digital ID. Students need a user name and password for a basic account to access their Alberta Student Aid account.

Students having difficulty with MyAlberta Digital ID can contact the MyAlberta Digital ID Help Desk by calling 1-844-643-2789 or by emailing [myalbertaid@gov.ab.ca](mailto:myalbertaid@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.

**An application may be processed without the completed Schedule 4 (Federal/Provincial Grant for Post-Secondary Students with Permanent Disabilities) form. The Schedule 4 may be submitted later however the following applies:**

- For the Canada Student Grant for Students with Permanent Disabilities to be provided, the Schedule 4 must be received at least 30 calendar days prior to the student's study period end date.
- Where Assistive Service is requested, the Schedule 4 must be received at least 30 calendar days prior to the student's study period end date.
- Where Equipment/Assistive Technology is requested and the study period is:
  - less than 4 months (e.g., spring/summer semester, apprenticeship classroom instruction), the Schedule 4 must be received prior to the study period start date.
  - between 4 to 6 months, the Schedule 4 must be received at least 30 calendar days prior to the study period end date.
  - between 7 to 12 months, the Schedule 4 must be received at least 90 calendar days prior to the study period end date.

**Where Equipment/Assistive Technology is requested, the Schedule 4, completed application and any documents required to confirm the student's eligibility must also be received before the Schedule 4 deadlines.**

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](https://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

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

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



Reg.: Schedule 2, s. 28

The first time a student is approved for full-time funding, they must complete a 'loan agreement' before any funds can be issued. There are two separate agreements:

- For Canada Student Loans: Full-Time Canada Master Student Financial Assistance Agreement (Full-Time Canada MSFAA)
- For Alberta Student Loans: Alberta Student Aid Agreement (previously the Alberta Master Student Financial Assistance Agreement (Alberta MSFAA)).

Below is a summary of some of the terms and conditions for receiving student aid. By signing the agreement, 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 Canada MSFAA and Alberta Student Aid Agreement for a complete description of all terms and conditions.

- A summary of the terms and conditions of the Full-Time 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 Student Aid Agreement can be viewed on [studentaid.alberta.ca](http://studentaid.alberta.ca).

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

- [Loan Agreements](#).

Students submit their agreements directly to the service providers and receive their funding disbursements from the service providers. If a student's agreements 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, agreements should be completed at least two weeks prior to the study period end date.

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

Before funding can be disbursed:

- If a student is only approved for Canada student loans and/or Canada grants, the student must complete the Full-Time Canada MSFAA.
- If a student is only approved for Alberta student loans and/or Alberta grants, the student must sign and return the Alberta Student Aid Agreement.
- If a student is approved for both Canada and Alberta funding, the student must complete both the Full-Time Canada MSFAA and the Alberta Student Aid Agreement. When an agreement is completed, the corresponding funds will be issued.

Example: If a student submits their Full-Time Canada MSFAA but fails to submit their Alberta Student Aid Agreement, they will receive their Canada funding only and vice versa.

## One-Time Agreements

The agreements will generally only need to be signed one-time (when the borrower receives their first Canada or Alberta Student Loan), so long as the borrower remains a full-time student.

However, a student will need to sign new agreements 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 Student Aid Agreement 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 Student Aid Agreement.

## 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 loan agreements (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.

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 Canada grant cheques
- the Alberta Student Aid Service Centre at 1-855-606-2096 (choose option 3) for the replacement of Alberta 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 loan agreements, 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 loan agreements, these do not need to be reissued. Canada MSFAAs and Alberta Student Aid Agreements are not specific to any particular educational institution. The original agreements 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 or COVID-19 Pandemic

When a student has an emergency medical situation or had studies impacted by the COVID-19 pandemic, 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 applicable.

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 confirm the extension of the study period end date with the Alberta Student Aid Service Centre and the National Student Loan Service Centre to ensure they maintain interest free status for their loans. Students should visit 'Keep Your Loans Interest Free' on [studentaid.alberta.ca](http://studentaid.alberta.ca) for steps to take to keep their loans in interest-free status.

### 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 confirm the extension of the study period end date with the Alberta Student Aid Service Centre and the National Student Loan Service Centre to ensure they maintain interest free status. Students should visit 'Keep Your Loans Interest Free' on [studentaid.alberta.ca](http://studentaid.alberta.ca) for steps to take to keep their loans in 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 Alberta and Canada 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 Alberta grant overpayments is greater than \$250, the overpayment(s) will be converted to an Alberta direct loan.
- If the current outstanding balance of all Canada 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 (Alberta or Canada) 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.

## Request for Emergency Processing

Alberta Student Aid handles all student emergency situations for Canada or Alberta 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 Canada grants, and the Alberta Student Aid Service Centre will issue T4As for Alberta 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 Student Aid Agreement, 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 Canada MSFAA or Alberta Student Aid Agreement. 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 Forgery Statutory Declaration

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

- Application for Financial Assistance for Part-Time Post-Secondary Studies
- Power of Attorney for Alberta Student Aid
- Revocation of 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).



**Chapter 3**

# Part-Time Student Loans and Grants

Part-time students are considered for Canada 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. Application forms may be printed from [studentaid.alberta.ca](http://studentaid.alberta.ca). A completed application form can be submitted via e-Doc upload through the student's Alberta Student Aid account.

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, 2021, they must complete the 2020-2021 part-time application
- on or after August 1, 2021, they must complete the 2021-2022 part-time application
- on or after August 1, 2022, they must wait for the release of the 2022-2023 part-time application available June 2022.

The maximum length of time a student can apply for student loans and grants on a single application is 12 months. If a study period exceeds 12 months, the student must submit two separate 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 loans and grants are 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 Canada 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 Canada part-time funding through Alberta Student Aid.

## Program Eligibility



Reg.: Schedule 2, s. 9

Designation is a status assigned to an approved post-secondary program that allows eligible students to apply for Canada and Alberta student loans and grants for that specific program. The designation status is assigned when an eligible program has met all required Canada and Alberta designation criteria as referenced in the policies in the [Designation for Student Loans and Grants Chapter](#). Designation status is not an endorsement of institution or program quality, and institutions cannot advertise their designation status for recruitment purposes.

The designation status allows students to be eligible to apply for student aid for that program. To check if your program has designation status, use the [School and Program Eligibility Search](#).

If an educational institution delivers a program full-time, students who attend the program part-time may receive Canada 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 Canada loans and grants. Students who attend such a program may receive the Alberta Part-Time Grant only.

For more details on designation policies and processes, see the [Designation for Student Loans and Grants Chapter](#).

## Determining Family Income

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

When the student initially applies, the Line 15000 (formerly 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 Alberta and Canada part-time funding for the study period as follows:

- Single students: student's total income (i.e., Line 15000 amount) from the requested tax year.
- Married/common-law students: combined student and spouse/partner's total income (i.e., Line 15000 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 15000 amounts or estimates as soon as possible.

After any portion of funding has been paid, Canada and Alberta 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 15000 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 15000 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 Canada 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 15000 amount(s) provided on the application at the time the student initially applies.

### Previous Loans



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

#### Students with Previous Student Loans

The Student Financial Assistance Regulation sets out a number of requirements to determine if a student is eligible for receiving financial assistance.

Students with previous student loans that are in good standing (not in default) may be considered for further Canada or Alberta funding. Students that have defaulted on previous student loans must rehabilitate their loans before they can be considered for further Canada or Alberta funding. See [Repayment Chapter – Loan Rehabilitation](#) for more information.

### Bankruptcy

For students who have previously received student loans and have filed for bankruptcy, see [Repayment Chapter – Implications of Filing for Protection under the Bankruptcy and Insolvency Act \(Canada\)](#) for details on how this affects eligibility for further Canada or Alberta student aid, including part-time student aid.

## Allowable Costs



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

A student's part-time award (Canada loan, Canada grants, and Alberta 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 (Canada assessment only):
  - \$10 per course per week of study.
- approved disability-related services and equipment costs, if applicable.

## Types of Part-Time Funding

In addition to providing the Alberta Part-time Grant, Alberta Student Aid administers part-time federal funding on behalf of the Canada Student Financial Assistance Program to Alberta residents.

A part-time post-secondary student may be eligible for a Canada part-time loan or specific Canada/Alberta part-time grants. Eligibility criteria is different for different types of funding. As a result, a student may not be eligible for all types of funding.

## Part-Time Federal Funding

### 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 Canada 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	65,822
2	92,059
3	109,829
4	120,720
5	130,793
6	140,368
7 or more	148,628

#### 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 Canada 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	32,102	63,615
2	45,399	89,004
3	55,602	106,278
4	64,204	117,021
5	71,782	126,929
6	78,634	136,326
7 or more	84,933	144,457

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 \$3,600 per loan year not exceeding student's assessed need.

The grant amount is based on family income and family size. The maximum amount is \$3,600 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 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 Canada part-time funding
- have at least one dependant at the start date of studies that is:
  - under the age of 12,
  - 12 to 18 years of age with a permanent disability where documentation of care required has been provided, or

- [a wholly dependent individual](#), such as disabled or elderly family for whom the post-secondary student is financially responsible
- 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	45,399	89,004
3	55,602	106,278
4	64,204	117,021
5	71,782	126,929
6	78,634	136,326
7 or more	84,933	144,457

**Amount:**

Eligible students may receive up to \$3,840 per loan year not exceeding the student’s assessed need.

For students with one or two dependants:

- the maximum amount is \$80 per week of study
- the minimum amount that will be issued is \$80 per study period.

For students with three or more dependants:

- the maximum amount is \$120 per week of study
- the minimum amount that will be issued is \$120 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 Canada funding,
- be enrolled in at least 20% of a full-course load
- be enrolled in a program of study designated for Canada 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	65,822
2	92,059
3	109,829
4	120,720
5	130,793
6	140,368
7 or more	148,628

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 Canada and/or Alberta 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 Canada funding, and
- must have a family income that falls below the Income Threshold table for this grant.

### Amount:

Eligible students will receive \$4,000 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

## **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 Canada funding
- be enrolled in at least 20% of a full-course load
- be enrolled in a program of study designated for Canada 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	65,822
2	92,059
3	109,829
4	120,720
5	130,793
6	140,368
7 or more	148,628

A student must submit the following with each new application 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 Canada and/or Alberta 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 \$20,000 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 Alberta Funding

### 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 Loans and Grants

## Part-Time Canada Master Student Financial Assistance Agreement/Part-Time Loan Agreement

Part-time students approved for Canada part-time funding must complete the Part-Time Canada Master Student Financial Assistance Agreement (Part-Time Canada MSFAA) before any Canada loans and/or grants can be issued.

Please see the Part-Time Canada MSFAA for a complete description of all terms and conditions.

Instructions for completion will be sent to the student. Students submit their Part-Time Canada MSFAA directly to the National Student Loan Service Centre (NSLSC).

To allow for processing time, the Part-Time Canada MSFAA should be completed at least two weeks prior to the study period end date.

All undisbursed Canada part-time funding will be cancelled if the Part-Time Canada MSFAA is not received by NSLSC or issues with the Part-Time Canada MSFAA is not resolved prior to the study period end date.

### One-Time Agreements

The Part-Time Canada MSFAA will generally only need to be signed one-time (when the borrower receives their first Canada loan), so long as the borrower remains a part-time student. However, a student will need to sign a new MSFAA if the student:

- has a break in part-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.

### Distribution of Part-Time Student Loans and Grants

For Canada part-time funding, the NSLSC will:

- send any amount requested in tuition remittance directly to the educational institution to pay for tuition and mandatory fees, 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 NSLSC may place a stop payment on the cheque. The student will need to contact NSLSC to have a cheque reissued.

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.

## 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.

Part-time funding will not be provided to repeat a course unless there were extenuating circumstances for failure to pass the course. A student may request reconsideration through the [Review Process](#) by submitting appropriate documentation with the request explaining any extenuating circumstances (e.g., a family emergency, due to medical reasons, or studies impacted by COVID-19 pandemic).

## Part-Time Repayment

### Interest Free Period



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

During the interest free period, loans are placed in Interest Free Status. This means the student does not have to repay their loan and the loan amount will not accrue interest.

Note: Interest for part-time Canada Student Loans and full-time Canada Student Loans is waived from April 1, 2021 to March 31, 2023, regardless of whether a student is in interest free status or not.

Interest free status is available in the following situations:

- While in part-time studies, students can have their outstanding Alberta Student Loans and their outstanding Part-Time Canada Student Loans placed in interest free status.
  - If the student applies for part-time funding and receives Canada part-time funding, this process will be initiated when the certificate is cashed.
- In instances where the part-time student does not receive additional Canada part-time funding when they apply for part-time funding or does not reapply for part-time funding:



- If the student has outstanding Alberta Student Loans, 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.
- If the student has outstanding part-time Canada Student Loans, the student must sign on to the [National Student Loan Service Centre Online Services](#) to confirm enrollment to ensure they maintain interest free status for their Part-Time Canada Student Loans. While interest is waived for part-time Canada Student Loans, loan payment is still required unless the student confirms their part-time enrollment.

Part-time students are not eligible for interest free status on full-time Canada Student Loans. While in part-time studies, students are required to repay their full-time Canada Student Loans.

See the Repayment Chapter for information on [interest free status for full-time students](#).

Students should visit 'Keep Your Loans Interest Free' on [studentaid.alberta.ca](http://studentaid.alberta.ca) for steps to take to keep their loans in interest-free status.

## 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 Financial Assistance Program's requirements to rehabilitate the default. The rehabilitation requirements are found on the Government of Canada website under [Rehabilitate your Canada Student Loan](#).

## Tax Forms

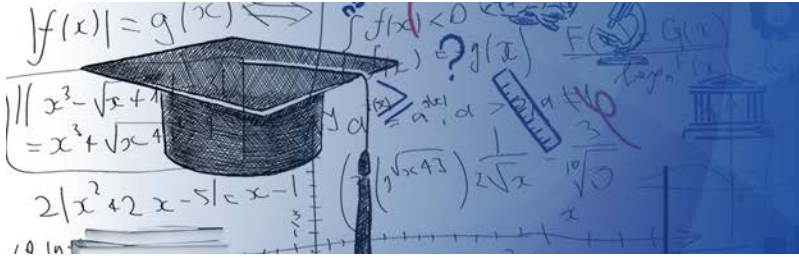
T4As are issued for the year in which the grant amount was paid – not for the year in which the grant was scheduled to be disbursed.

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 Canada 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 Financial Assistance 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.

See the [Application Deadline](#) section for more information on Schedule 4 deadlines.

## Grants for Students with a Permanent Disability

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

### Canada Grants

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

### Alberta Grant

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

Students can refer to the Eligibility for Student Loans and Grants 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 Canada and/or Alberta 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 \$4,000 Canada Student Grant for Students with Permanent Disabilities is usually intended to replace \$4,000 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 \$4,000 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 \$20,000 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 \$20,000 or GFD maximum of \$3,000.

**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 basic educational and/or living costs
- have had their application refused
- have received less financial assistance than requested to cover allowable costs 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 Loans and Grants 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.

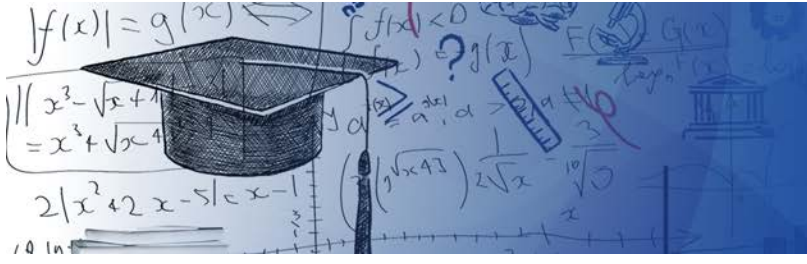
The student may be fined up to \$5,000.

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 Canada Master Student Financial Assistance Agreement (MSFAA) or the Alberta Student Aid Agreement, 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 [Flexible Repayment Options](#) 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.

During the interest free period, loans are placed in Interest Free Status. This means the student does not have to repay their loan and the loan amount will not accrue interest.

Note: Interest for part-time Canada Student Loans and full-time Canada Student Loans is waived from April 1, 2021 to March 31, 2023, regardless of whether a student is in interest free status or not.

## 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 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. See the Part-Time Student Loan and Grants Chapter for more information on [interest free status for part-time students](#).

## 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. Students should visit '[Keep Your Loans Interest Free](#)' on [studentaid.alberta.ca](http://studentaid.alberta.ca) for steps to take to keep their loans in interest-free status.

Although a student may remain in Interest Free Status for longer periods, confirmation of enrollment 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 to ensure their period of study end date is updated regularly.

See the [Part-Time Student Loan and Grants Chapter – Part-Time Repayment](#) section for more information about the repayment of part-time loans.

## 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 is considered a full-time student as long as they maintain their registration status. They 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 deemed to be "not able to progress".

Alberta Student Aid will confirm registration status for apprentices and notify the Alberta Student Aid Service Centre of the apprentices eligible to 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 for an apprenticeship program as well as Alberta Student Loans received for prior studies in other post-secondary 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](https://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.

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 charged is set at a floating rate (Canadian Imperial Bank of Commerce's prime rate + 1%).
- 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:

- Interest for part-time Canada Student Loans and full-time Canada Student Loans is waived from April 1, 2021 to March 31, 2023.

## 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 flexible repayment options have been designed to help borrowers keep their student loans in good standing and allow borrowers with flexibility to set a payment plan that fits their life and financial plans.

Borrowers should contact the 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 Government of Canada also offers a Repayment Assistance Plan for Canada Student Loans. Canada 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 Canada and Alberta 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 Canada RAP for their Canada loans but are eligible to apply for Alberta RAP for their Alberta 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, and
- 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 Canada and Alberta loans, the aligning of the Alberta RAP period end date with the Canada 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 (Canada or Alberta, 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 Canada funding if they return to studies until their debt is repaid. Borrowers are eligible to receive further Alberta 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.

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 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 Financial Assistance Program for Severe Permanent Disability Benefit (SPDB).

Same as above

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 cancelled and will be restricted from further Canada funding. To apply, borrowers should contact the National Student Loans Service Centre.

## Defaulted Loans



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

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 that allows the province to recover a student's defaulted Alberta Student Loans from the student's income tax refund or GST credits.

## Loan Rehabilitation

### Rehabilitating Alberta Student Loan Defaults and Grant Overpayments



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

**In order to be considered for further student loans and grants, a student:**

- **With a delinquent Alberta student loan at the [Alberta Student Aid Service Centre](#) must bring the loan up-to-date and into good standing.**

An Alberta student loan is delinquent if the loan is two months past due from the last payment due date or has 90 calendar days of interest owing. Options such as [change of repayment terms](#), [repayment assistance](#) and/or reinstatement to interest free status may be available to these students.

- With a defaulted Alberta student loan or grant overpayment in collections at [Service Alberta – Crown Debt Collections](#) must pay all outstanding interest and make the equivalent of two months of required payments.

Alberta student loans are transferred to Service Alberta – Crown Debt Collections when 150 calendar days past due. The student must contact Service Alberta – Crown Debt Collections to rehabilitate their defaulted loan and/or grant overpayment.

**Exception:**

A student is not required to rehabilitate their Alberta student loan or grant overpayment if the default occurred prior to August 1, 2001, unless legal action was taken by the Minister to collect the debt and a judgment was obtained or a settlement was reached. If a judgment was obtained, the student must pay the judgment order in full. If a settlement was reached, the student must pay the settlement amount in full.

- Approved for [Special Consideration](#) on an Alberta student loan due to a permanent disability must pay all outstanding interest and make the equivalent of two months of required payments.

**Exception:**

A student is not required to rehabilitate their Alberta student loan debt if the approval for Special Consideration occurred prior to August 1, 2001.

- With 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 or a settlement was reached, must pay the judgment order or settlement amount in full.

**A student with a defaulted Alberta student loan still held at a financial institution is not required to rehabilitate their Alberta student loan debt.**

## **Rehabilitating Canada Student Loan Defaults**

Students with a Canada Student Loan that has been restricted must contact [National Student Loans Service Centre](#) and comply with Canada Student Financial Assistance Program's requirements to rehabilitate the default. The rehabilitation requirements are found on the Government of Canada website under [Rehabilitate your Canada Student Loan](#).

# Implications of Filing for Protection under the *Bankruptcy and Insolvency Act (Canada)*



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

This section addresses the implications of filing for protection under the *Bankruptcy and Insolvency Act (Canada) (BIA)* on student loans and the impacts on a student loan borrower's eligibility for further Alberta Student Aid funding. Filing for protection under the *BIA* includes:

- filing an orderly payment of debts,
- filing a consumer proposal, and
- filing for bankruptcy.

## Filing for Protection under the *BIA* While in Studies

**When a student loan borrower files for protection under the *BIA* while in a current full-time program of study, the borrower 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, provided the student does not take a break in studies of six months or longer.**

**A borrower is eligible for interest-free status and additional Alberta Student Aid funding until the earlier of:**

- the end of their program of study,
- three years after the end date of the period of study during which the bankruptcy related event occurred (i.e., date of filing), or
- three years after the date of filing if the bankruptcy-related event occurs between study periods.

**A borrower who is still completing their program of study when three years have elapsed from the date of filing may complete their current study period before going into repayment.**

**If a student loan borrower is in part-time studies, they will no longer be eligible to maintain interest free status for their federal loans, their federal loans will enter repayment, and the borrower cannot receive further federal funding. The borrower may maintain interest free status for their provincial loans and continue to receive provincial part-time funding for up to three consecutive years to complete the current program of study, provided the student does not take a break in studies of six months or longer.**

## Filing for Protection under the *BIA* While in Repayment

A student loan borrower who has filed for protection under the *BIA* during repayment may be approved for:

- repayment assistance, or
- interest free status if the borrower returns to full-time or part-time studies

for their Alberta Student Loans provided their Alberta Student Loans are in good standing.

A borrower should contact the National Student Loan Service Centre to discuss their eligibility for repayment assistance for their Canada Student Loans.

## Receiving Additional Student Loans after Filing for Protection under the *BIA* (Canada)

### Orderly Payment of Debts (OPD)

A borrower whose student loans have been included in a provincial arrangement for the orderly payment of debts may apply for additional Alberta Student Aid funding once they have received their Final Report.

A copy of the Final Report must be provided as confirmation that the borrower has successfully completed the Orderly Payment of Debts program.

In Alberta, Money Mentors is the provider of the Orderly Payment of Debts (OPD) program, a debt consolidation program legislated under the *BIA* and monitored by the Province of Alberta.

### Bankruptcy or Consumer Proposal

Under the *BIA*, if it has been more than seven years since the borrower ceased to be a student when the borrower files for bankruptcy or files a consumer proposal, student loans will be dissolved (or released) when the borrower is discharged from bankruptcy or upon completion of a consumer proposal.

In the case of exceptional financial hardship, a borrower may apply to the Court for a discharge after five years have passed since the borrower ceased to be a student.

**Unless otherwise determined by the Minister, when a borrower who is in repayment files for bankruptcy or files a consumer proposal, the borrower is restricted from receiving additional Alberta Student Aid funding until the following conditions are met.**

**Other situations not described below may be considered on a case by case basis.**

**Unless the student loans are dissolved (or released), the loans are considered to be in default.**

Scenario	Impact on Additional Funding and Waiting Period	Documentation Required
<b>Bankruptcy</b>		
A borrower filed for bankruptcy and student loans were owed but were not dissolve through bankruptcy.	Not eligible for additional Alberta Student Aid funding until borrower pays off all Canada and Alberta student loans.  No waiting period after all Canada and Alberta student loans are repaid in full.	None
A borrower filed for bankruptcy and had their student loans discharged through a court order after Court determines the borrower has met criteria for exceptional financial hardship.	Restricted from receiving additional Alberta Student Aid funding until three years have passed since the date of court ordered discharge.	A copy of the court order which indicates all student loan debts are discharged (e.g., Absolute Order of Discharge).
A borrower filed for bankruptcy after it had been more than 7 years since borrower ceased to be a student and student loans were dissolved (or released) when borrower was discharged from bankruptcy.	Restricted from receiving additional Alberta Student Aid funding until three years have passed since the date of discharge.	A copy of: <ul style="list-style-type: none"> <li>• Certificate from Bankruptcy Trustee (for first or second time bankrupts) that the borrower has been automatically discharged, or</li> <li>• Court order which indicates all student loan debts are discharged (e.g., Absolute Order of Discharge).</li> </ul>
<b>Consumer Proposal</b>		
A borrower filed a consumer proposal and student loans were owed but were not explicitly released through completion of the consumer proposal.	Not eligible for additional Alberta Student Aid funding until borrower pays off all Canada and Alberta student loans.  No waiting period after all Canada and Alberta student loans are repaid in full.	None
A borrower filed a consumer proposal and student loans were explicitly released through completion of the consumer proposal.	Restricted from receiving additional Alberta Student Aid funding until three years have passed since the date of completion of the proposal.	A copy of the Certificate of Full Performance must be provided as proof that the borrower has satisfied the terms of the consumer proposal.
A borrower filed a consumer proposal and had their student loans discharged through a	Restricted from receiving additional Alberta Student Aid funding until three years have	A copy of the court order which indicates all student loan debts

court order after the borrower was determined by the Court to have met criteria for exceptional financial hardship.	passed since the date of the court ordered discharge.	are discharged (e.g., Absolute Order of Discharge).
A borrower filed a consumer proposal after it had been more than 7 years since borrower ceased to be a student and student loans were explicitly released through completion of the consumer proposal.	Restricted from receiving additional Alberta Student Aid funding until three years have passed since the date of completion of the proposal.	A copy of the Certificate of Full Performance must be provided as proof that the borrower has satisfied the terms of the consumer proposal.

## 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.

Chapter 7

# Designation for Student Loans and Grants

# Introduction to Designation



Student Financial Assistance Act, s. 8  
Reg.: Schedule 2, s. 9

Designation is a status assigned to an approved post-secondary program that allows eligible students to apply for Canada and Alberta student loans and grants for that specific program. The designation status is assigned when an eligible program has met all required Canada and Alberta designation criteria as referenced in the policies that follow in this chapter. Designation status is not an endorsement of institution or program quality, and institutions cannot advertise their designation status for recruitment purposes.

‘Program’ and ‘specialization’ terminology is used interchangeably throughout this chapter. ‘Program’ refers to a program of study such as ‘Bachelor of Science’. ‘Specialization’ is a major or specific area of study under that program; thus, the specialization of the program ‘Bachelor of Science’ might be ‘Biology’. Not all programs or educational institutions will have programs with specializations; however, specializations are more commonly seen at public post-secondary institutions. Where a program has more than one specialization, the program designation requirements apply at the specialization level.

## Canada and Alberta Acts and Regulations

The following legislation and regulations govern program approval and student loan designation:

- Canada Acts and Regulations include:
  - *Canada Student Financial Assistance Act*
  - Canada Student Financial Assistance Regulations
  - *Canada Student Loans Act*
  - Canada Student Loans Regulation
  
- Alberta Acts and Regulations include:
  - *Post-Secondary Learning Act*
  - Programs of Study Regulation
  - *Private Vocational Training Act*
  - Private Vocational Training Regulation
  - *Apprenticeship and Industry Training Act*
  - Apprenticeship Program Regulation
  - *Student Financial Assistance Act*
  - Student Financial Assistance Regulation

In particular, section 9 of the Student Financial Assistance Regulation sets out the authority and conditions under which programs may be designated for the purposes of providing Alberta student loans and grants.



## General Program Designation Requirements

To be designated for Alberta and/or Canada student loans and grants, a program must meet the following requirements:

- a. be a program that the Minister considers is appropriately accredited or that a significant portion of the program is accepted for credit toward credentials conferred by an educational institution designated by the Minister,
  - i. where program is related to regulated professions, the program must be accredited by the appropriate professional regulatory body,
- b. be post-secondary in nature and result in a certificate, diploma, or degree credential,
- c. be a program of 12 weeks or more in length, and
- d. if the Minister considers the employment of graduates to be relevant, the potential for employment for graduates of the program is acceptable to the Minister.

**A program designated for full-time Alberta and Canada student loans and grants will also be automatically designated for part-time Alberta and Canada student aid.**

Additional specific institution and program designation requirements for accredited programs delivered by various educational institutions is provided further in this chapter.

## Pan-Canadian Designation Policy Framework

In 2001, most provincial/territorial governments, including Alberta, and the federal government agreed to the Pan-Canadian Designation Policy Framework (Framework) to guide jurisdictions in the development of their specific designation policies. The Framework aligns with Alberta's regulatory requirements for program designation.

The Framework:

- guides participating jurisdictions in working with educational institutions to improve:
  - performance of student loans portfolios, and
  - accountability for appropriate financial stewardship of the student loan portfolios;
- signals to institutions that they play a central role in successfully managing financial risk and contributing to students' success in repaying their student loans by retaining students, ensuring students succeed, and ensuring students improve their overall employability;
- encourages and emphasizes the establishment of criteria to be used when determining whether a program is eligible for designation and whether designation status can be maintained based on achieving identified benchmarks for performance standards over which the institutions have some influence;

- recognizes that student aid funding is provided to assist students; not educational institutions. That is, while the withdrawal of designation status could negatively impact an institution's revenue, the interests of students and the public are of paramount concern.

As part of the Framework, all jurisdictions commit to including the following common elements in their designation policies:

- the institution:
  - has programs that meet the eligibility criteria as defined by federal and provincial/territorial legislation with respect to post-secondary education;
  - has the capability to appropriately administer the student loan program and be accountable for this administration;
  - provides students with adequate consumer protection and information upon which to make an informed choice about their post-secondary options. Designated educational institutions are also expected to focus on student success, improve ways to retain students, and ensure students improve their overall employability.
- the level of financial risk of designated institutions is monitored and addressed.

Participating jurisdictions commit to working together with educational institutions to increase repayment performance in the portfolio. As part of designation, educational institutions accept an active role in managing student financial assistance.

For additional information please see the [Pan-Canadian Designation Policy Framework](#).

## Obtaining Designation Status

For information on the designation of programs offered at Alberta publicly-funded post-secondary institutions and private career colleges, please see the relevant sections in this chapter.

All other types of post-secondary programs in Alberta and for educational institutions/programs outside of Canada, designation must be applied for by the educational institution or a student. This is done by submitting a [Request Designation Review](#) form. Alberta Student Aid will notify the applicant of the designation request outcome approximately 1-3 weeks after receipt of the form. Post-secondary programs located outside of Alberta but within Canada must be designated by their own jurisdiction.

# Requirements for Alberta Educational Institutions and Programs

## Alberta Public Post-Secondary Institutions

### Approval of Programs at Public Post-Secondary Institutions

Before a program is eligible for designation, programs offered at public post-secondary institutions in Alberta must first be approved by the Minister as required under the *Post-Secondary Learning Act* and the Programs of Study Regulation.

This includes the following:

- new certificate, diploma and degree programs,
- new specializations in already-approved programs,
- changes to existing approved programs, such as:
  - program suspensions or terminations,
  - changes in program of study, program or specialization nomenclature, program loads and lengths.

For more details regarding the program approval process or to contact the Post-secondary Programs Branch, visit the [Post-secondary Program Standards and Oversight website](#).

### Designation Process

After a new program and/or specialization is approved, Alberta Student Aid receives an internal request to review the program and/or specialization for designation. A newly approved program and/or specialization will be assigned designation status provided the program and/or specialization meets the Standard Program Designation Requirements.

### Program Designation Requirements

For Alberta public post-secondary institutions, the General Designation Requirements detailed above apply.

If a program is delivered online, additional designation requirements must be met. See the [Online Designation section](#) for more information.

### Designation of Brokered Programs at Alberta Public Post-secondary Institutions

A brokered specialization is a ministry-approved specialization from one institution that is offered at a host institution for a limited period of time. The agreement is made between two institutions, a credentialing institution (who owns the specialization) and a host institution (who temporarily offers the specialization), to deliver the specialization and to split the enrollment.

After the brokered specialization is approved by the Post-Secondary Programs branch, Alberta Student Aid receives an internal request to review the brokered program/specialization for designation status. The brokered program/specialization will be approved for designation under the host institution provided the program/specialization has met the relevant Alberta designation requirements for the specific program or institution type listed above.

## Alberta Private Career Colleges (PCCs)

### Licensing of Programs at Alberta Private Career Colleges (under the *Private Vocational Training Act*)

Before becoming eligible for designation for the purposes of student aid, programs offered at Alberta private career colleges must be licensed by the Private Career Colleges Branch as required under the *Private Vocational Training Act*. Licensing requirements for PCCs consider both industry support for the program and the institution's ability to safely and effectively deliver that program to students. The application and licensing process requires that the PCC demonstrate labour market demand for the program and evidence that the industry supports the proposed curriculum.

Career programs offered by Alberta PCCs must be licensed by the Government of Alberta in accordance with the *Private Vocational Training Act* and the Private Vocational Training Regulation.

The licensing process has been designed to help PCCs understand and comply with the *Private Vocational Training Act* and Regulation. This is to ensure that rigorous program development and planning has taken place. For more information on the licensing process or to contact the PCC Branch, visit [Alberta Private Career Colleges website](#).

### Designation Process

After the above licensing process has been completed, Alberta Student Aid receives an internal request to review the new PCC and its licensed program(s) for designation. At this time, the PCC is reviewed against the Alberta Private Career College Institution Designation Requirements, discussed below.

### Alberta Institution Designation Agreement (AIDA)

After licensing requirements have been met and if the institution meets the designation eligibility criteria, private career colleges may have their programs designated for student financial assistance by signing an Alberta Institution Designation Agreement (AIDA). This agreement sets out the policies and guidelines that an institution must adhere to in the administration of student aid to maintain designation status. Compliance with the AIDA is monitored by the Portfolio and Institutional Analysis Unit of Alberta Student Aid.

See a sample of the [AIDA](#), for more information.

## Alberta Private Career College Institution Designation Requirements

To be designated for Alberta and/or Canada student loans and grants, an Alberta private career college (PCC) must meet the following requirements:

- a. have signed and adhere to the Alberta Institution Designation Agreement for Student Aid which will require the educational institution to comply with legislation, permit audits and to meet other requirements including to:
  - i. insure its operations under a contract of General Liability Insurance, in accordance with the *Insurance Act*, in an amount not less than \$2,000,000 insuring against bodily injury, personal injury, and property damage,
  - ii. establish and publish its tuition and fee policies,
- b. have the educational institution owner attend training offered by Alberta Student Aid,
- c. collect and report information to Advanced Education as required,
- d. develop and provide a [loan repayment strategy](#), and
- e. adhere to the Institution Designation Waiting Period.

Once a newly licensed PCC meets the Alberta Private Career Colleges Institution Designation requirements, its licensed program(s) will be approved for designation status. A newly licensed PCC has designation status when at least one of its licensed programs is designated for student aid.

Alberta Student Aid receives an internal request to review a new program for designation status when a designated PCC offers a newly licensed program. Each newly licensed program will become eligible for designation status provided the program meets the Alberta Private Career Colleges Program Designation Requirements.

### Institution Designation Waiting Period

**Any educational institution, including a new campus (as defined in the Private Vocational Training Regulation) for existing PCCs, that does not have a program licensing application under review by the Private Careers Colleges branch of Advanced Education before May 29, 2020 will be subject to the Institution Designation Waiting Period Policy. Educational institutions with programs that are currently in the process of being licensed and/or designated by May 29, 2020 will not be impacted. A PCC that has been licensed prior to the May 29, 2020 will not be subject to the Institution Designation Waiting Period for new programs at the same campus.**

**Before a program at an Alberta PCC campus can be considered for designation for Alberta and/or Canada student aid, at least one post-secondary level program licensed under the *Private Vocational Training Act (PVTA)* offered by the campus must have been licensed for at least 12 months. The PCC must have had student attendance in a program for which they have applied for designation during the Institution Designation Waiting Period.**

**The Institution Designation Waiting Period only applies for the first program submitted for designation review for each campus. Any additional programs licensed within the Institution Designation Waiting Period will be eligible for designation once the Institution Designation Waiting Period for the first program has passed.**

Example:

- If Program A is licensed on January 31, 2018 and Program B is licensed on June 1, 2018, both Program A and Program B will be eligible for designation on January 31, 2019.

Additional time beyond the Institution Designation Waiting Period may be required to validate student attendance as Student Aid will use the annual reporting process for licensing under the *PVTA* to confirm this information.

**Stop orders and/or Director's orders issued under the *PVTA* or other significant compliance or legal issues related to the operation of the educational institution that occur within the Institution Designation Waiting Period between licensing and designation will be taken into account and may impact an educational institution's final designation eligibility.**

Examples:

- Failure to meet annual reporting requirements for licensed programs;
- Concerns regarding the adequacy of the educational institution's financial resources for the continued provision of licensed programs;
- Educational institutions are not delivering programs as licensed;
- Compliance issues pertaining to student complaints and student enrollment contracts.

### **Request for Exemption from Institution Designation Waiting Period**

**An existing Alberta PCC that is opening a new campus in Alberta may request an exemption from the Institution Designation Waiting Period if they are seeking designation status for the new campus.**

**A request for exemption may only be submitted after the new campus has been licensed under the *Private Vocational Training Act (PVTA)*.**

**A request for exemption from the Institution Designation Waiting Period will be reviewed by the Executive Director of Student Aid on a case-by-case basis.**

**Past performance and compliance history will be taken into account for existing PCCs that wish to request exemption from the Institution Designation Waiting Period for the new campus.**

**No requests for exemptions will be considered from an existing Alberta PCC that has had a repayment rate result in the red zone (unacceptable 0-59.9%) in any of the last three most recent years at any of its campuses. At least one of the existing Alberta PCC campuses must have three or more years of historical repayment rates.**

**No requests for exemptions will be considered from an existing Alberta PCC with stop orders and/or Director's orders issued under the *PVTA*.**

An educational institution may contact the Portfolio and Institutional Analysis Unit if they wish to request for exemption from the Institution Designation Waiting Period by sending an email to: [piaunit@gov.ab.ca](mailto:piaunit@gov.ab.ca).

Alberta Student Aid will review the request and may contact the educational institution if additional information is required. As part of this review, Alberta Student Aid may conduct a compliance review of the existing Alberta PCC campuses and a meeting with the educational institution's representatives may be scheduled to seek further clarification.

Once a decision has been made, the educational institution's designated representative will be notified in writing.

### **Program Designation Requirements**

**To be designated for full-time Alberta and Canada student loans and grants, a program offered by an Alberta PCC must meet the General Program Designation Requirements as well as the following requirements:**

- a. be licensed under the *Private Vocational Training Act*,**
- b. be offered by an educational institution that has signed the Alberta Institution Designation Agreement,**
- c. be post-secondary in nature and result in a certificate, diploma or degree credential,**
- d. be a program of 12 weeks or more in length,**
- e. if the Minister considers the employment of graduates to be relevant, the potential for employment for graduates of the program is acceptable to the Minister, and**

- f. have at least 20 instruction/practicum hours on average per week.

**A program that meets criteria (a) through (e) but is only delivered with less than 20 instruction/practicum hours per week is not eligible to be designated for Canada student aid but may be designated for part-time Alberta student aid only.**

If a program is delivered online, additional designation requirements must be met. See the [Online Designation](#) section for more information.

## **Change of Ownership**

### **Asset Sale**

**Any PCC that has not contacted the PCC Branch of Advanced Education to initiate the Branch's sales process before May 29, 2020 will be subject to this policy. PCCs that have initiated the sales process with the PCC Branch before May 29, 2020 will not be impacted.**

**In the event of an asset sale, the educational institution will be treated as a new educational institution. The new educational institution must meet all Institution Designation Criteria and the new owner has two options:**

- a. **Do not retain the previous educational institution's designation status and reapply for designation status as a new educational institution. All prior history (including repayment rate and compliance history), rights, and obligations associated with the previous educational institution designation will no longer apply to the new institution. Under this option, the new educational institution is subject to the Institution Designation Waiting Period.**
- b. **Retain the previous educational institution's existing designation status. By retaining the previous educational institution's designation status, the new owner retains and accepts all prior history (including repayment rate and compliance history), rights, and obligations with respect to the previous educational institution designation. Under this option, the new educational institution is not subject to the Institution Designation Waiting Period.**

### **Share Sale**

**In the event of a share sale, the educational institution's new owner must retain the existing designation status. By retaining the existing designation status, the new owner retains and accepts all prior history (including repayment rate and compliance history), rights, and obligations with respect to designation.**

**The educational institution's new owner will be responsible for past repayment rate results and will be required to address any concerns that Alberta Student Aid may have regarding those results.**



## Accredited Indigenous Post-Secondary Institutions in Alberta

An Indigenous post-secondary institution program is characterized by teachings and research that are grounded in Indigenous world views. To be designated for student loans and grants, the program must be offered by an Indigenous post-secondary institution located in Alberta that is accredited through the World Indigenous Higher Education Consortium (WINHEC).

Indigenous post-secondary institutions:

- are mandated, owned and governed by their member Nations,
- are accountable to their students, Nations and communities,
- are characterized by teachings and research that are grounded in Indigenous world views, and
- deliver a comprehensive suite of programs at multiple levels of study that have received accreditation by an Indigenous accreditation body.

### Designation Process

Designation of a new Indigenous post-secondary institution program at an existing or new institution is initiated by Alberta Student Aid when a request for designation has been submitted by the student via the Designation Inquiry e-mail, by Alberta Student Aid's loan service provider on behalf of the student, or submitted by the institution.

After a request for designation is received, Alberta Student Aid will contact the educational institution for information to conduct a review of the institution and/or its program for designation status. A new program and/or specialization will be assigned designation status provided the educational institution and the program and/or specialization meets the Indigenous post-secondary institution and Program Designation Requirements.

### Program Designation Requirements

**To be designated for full-time Alberta and Canada student loans and grants, a program offered by an Alberta Indigenous post-secondary institution must meet the General Program Designation Requirements as well as the following requirements:**

- a. be offered by an Indigenous post-secondary institution which has signed and adheres to the Alberta Institution Designation Agreement – First Nations College which will require the educational institution to comply with legislation, permit audits, and other requirements as needed,**
- b. be offered by a fully accredited educational institution, or at least 60% of the program is accepted for credit by a fully accredited educational institution,**

**In Alberta, the accrediting body is the [World Indigenous Higher Education Consortium \(WINHEC\)](#).**

- c. be post-secondary in nature and result in a certificate, diploma or degree credential,**

- d. be a program of 12 weeks or more in length, and
- e. if the Minister considers the employment of graduates to be relevant, the potential for employment for graduates of the program is acceptable to the Minister.

## Accredited Divinity Programs

A divinity program is one that primarily prepares a student for service in the work of a religious group.

## Designation Process

Designation of a new divinity program at an existing or new institution is initiated by Alberta Student Aid when a request for designation has been submitted by the student via the Designation Inquiry e-mail, by Alberta Student Aid's loan service provider on behalf of the student, or submitted by the institution.

After a request for designation is received, Alberta Student Aid will contact the educational institution for information to conduct a review of the institution and/or its program for designation status. A new program and/or specialization will be assigned designation status provided the educational institution and the program and/or specialization meets the Alberta Divinity Institution and Program Designation Requirements.

## Institution and Program Designation Requirements

**To be designated for full-time provincial and federal student aid, a divinity program must meet the General Program Designation Requirements as well as the following requirements:**

- a. be offered at an institution that has signed and adhere to the Alberta Institution Divinity Program Designation Contract for Student Aid which will require the educational institution to comply with legislation, permit audits and to meet other requirements including to:
  - i. insure its operations under a contract of General Liability Insurance, in accordance with the *Insurance Act*, in an amount not less than \$2,000,000 insuring against bodily injury, personal injury, and property damage,
- b. be offered by a fully accredited educational institution, or at least 60% of the program is accepted for credit by a fully accredited educational institution,

In Canada and the United States of America (USA), accrediting bodies are the [Association of Biblical Higher Education \(ABHE\)](#), [the Association of Theological Schools \(ATS\)](#), [the Transnational Association of Christian Colleges and Schools \(TRACS\)](#), or [the Association of Advanced Rabbinical and Talmudic Schools \(AARTS\)](#) Other international educational institutions must be accredited in the institution's home country.

- c. be post-secondary in nature and result in a certificate, diploma or degree credential,

A degree credential that is academic in nature (as per the Programs of Study Regulation) is not eligible for divinity designation.

- d. **be a program of 12 weeks or more in length, and**
- e. **if the Minister considers the employment of graduates to be relevant, the potential for employment of graduates of the program is acceptable to the Minister.**

If a program is delivered online, additional designation requirements must be met. See the [Online Designation](#) section for more information.

## Requirements for Programs at Educational Institutions Outside of Alberta

Upon receiving a request for designation of a program outside of Alberta, the program is reviewed by Alberta Student Aid to determine if it meets Alberta's designation criteria. Requests for program designation can come from a potential or current student, the institution or from another jurisdiction. The person who made the request will be notified of the outcome of the designation request.

In addition to meeting the Alberta designation requirements for the specific program or institution type above, a program delivered at an educational institution outside of Alberta must meet the following additional criteria to be eligible for Alberta and Canada designation.

### Requirements for Educational Institutions Outside of Alberta but Within Canada

**In addition to meeting the General Program Designation Requirements and the Alberta designation requirements for the specific program or institution type above, a program delivered at an educational institution outside of Alberta but within Canada must be designated by the educational institution's home province or territory to be designated for Alberta student loans and grants.**

Recognition is given to designated post-secondary programs that are outside of Alberta but within Canada as a result of the Pan Canadian Designation Policy Framework. As part of the Framework, all participating jurisdictions have committed to including a number of common elements in their designation policies to ensure a degree of consistent quality programming in jurisdictions across Canada. Common elements are listed above in the section detailing the [Pan Canadian Designation Policy Framework](#).

Students can check which institutions in Canada are designated by referring to the [Master Designation List](#).

## Requirements for Educational Institutions in the United States of America (USA)

In addition to meeting the General Program Designation Requirements and the Alberta designation requirements for the specific program or institution type above, a post-secondary program delivered at an educational institution in the USA must be approved for “Title IV” funding by the United States Department of Education to be designated for Alberta and Canada student loans and grants.

The [Federal School Code Search](#) tool can be found on the U.S. Department of Education website. If the institution is available in this database, it is approved for “Title IV” funding.

## Requirements for International Educational Institutions

### Institution and Program Designation Requirements

In addition to meeting the General Program Designation Requirements and the Alberta designation requirements for the specific program or institution type above, a program delivered at an international educational institution must also meet the following requirements to be designated for Alberta and Canada student loans grants:

- a. The educational institution is approved for student financial assistance or accredited in its home country.
- b. The educational institution must have been in continuous operation for at least two years prior to seeking designation status.
- c. The educational institution is listed in one of the [approved international program references](#).

### Approved International Educational References

International post-secondary educational institutions must be listed in one of the following five references:

#### Online Resources:

1. Association of Commonwealth Universities
2. International Association of Universities
3. The United States Department of Education, Title IV Funding

#### Print Resources:

4. International Handbook of Universities (Palgrave MacMillan)
5. Europa World of Learning (Routledge Publications)

## Designation for Accredited International Medical Programs

### Institution Designation Requirements

To be designated for Alberta and Canada student loans and grants, an educational institution must be:

- a. approved for student financial assistance or accredited in home country,
- b. listed in one of the [approved international educational references](#), and
- c. listed in the World Directory of Medical Schools maintained by the World Health Organization (WHO).

### Program Designation Requirements

To be designated for full-time Alberta and Canada student loans and grants, an international medical program must meet the following requirements:

- a. be recognized by appropriate authorities or offered by a fully accredited educational institution,

Students should check with the higher education authorities in the country the program is being offered if they have any questions.

- b. be post-secondary in nature and result in a certificate, diploma or degree credential,
- c. be a program of 12 weeks or more in length,
- d. if the Minister considers the employment of graduates to be relevant, the potential for employment for graduates of the program is acceptable to the Minister, and
- e. have been in continuous operation for at least ten years.

# Additional Requirements for Programs Delivered Online

## Institution and Program Designation Requirements

In addition to meeting the General Program Designation Requirements and the designation requirements for the specific program or institution type and location as mentioned in this chapter, a program delivered online must also meet the following criteria to be eligible for Alberta and Canada student loans and grants:

- a. A program (including a career, vocational, or technical program) must have at least 20 hours of student activity or participation on average per week.
- b. The educational institution must actively monitor student participation and maintain contact with students to ensure minimum course load is maintained.
- c. The educational institution must demonstrate its courses/programs and monitoring activities meet criteria guidelines.

Criteria guidelines for online programs are stipulated within the *Pan Canadian Designation Policy Framework*. The educational institution must show that it is actively and adequately monitoring academic progress for those students registered and confirm that they are also ensuring students are maintaining full-time status. The educational institution must explain how and what mechanisms are used to ensure the appropriate measures are taken by completing the [Required Information for a Correspondence, E-learning, Distance Study Program form](#).

- d. The educational institution must provide specific program/course start and end dates.
- e. For an educational institution in the United Kingdom only: The educational institution must also have an acceptable rating in a full institutional audit conducted within the last 5 years.

The full institutional audit is conducted by the United Kingdom Quality Assurance Agency for Higher Education.

## Maintaining Designation Status

To maintain designation status, an educational institution must:

- a. maintain compliance with all legislative requirements and all requirements outlined in any applicable agreements with Alberta Advanced Education,
- b. continue to meet all relevant designation requirements,
- c. maintain student loan repayment rates at acceptable levels in accordance with Alberta's repayment rate benchmarks.

## Repayment Rate Benchmarks

As part of the Pan Canadian Designation Policy Framework, provinces and territories are required to monitor student loan repayment rates at educational institutions, evaluate those rates and take compliance action when repayment rates are below acceptable levels. One focus of the Framework is to improve the performance of the student loan portfolio, providing accountability to students and taxpayers and maintaining performance targets for designated educational institutions.

The repayment rate benchmarks used by Alberta Student Aid are set by the Canada Student Financial Assistance Program and created based on national data from a three year cycle using a standard deviation methodology.

**The current repayment rate benchmark zones in Alberta are:**

Benchmark Zone	Repayment % Range
Green/Acceptable	85.2% to 100%
Yellow/Cause for Concern	60.0% to 85.1%
Red/Unacceptable	0 to 59.9%

Benchmark repayment ranges are subject to change. Alberta Student Aid will notify educational institutions when there are any changes to the benchmarks. The repayment rate methodology is explained within the Pan Canadian Designation Policy Framework.

The Government of Canada publicly tracks [Canada Student Loan Repayment Rates](#) by institution. Students are encouraged to check institution repayment rates to help them make informed decisions about their post-secondary education.

## Three Year Evaluation Process for Alberta Educational Institutions

Repayment rates are monitored on an annual basis using a three year evaluation cycle. An educational institution's benchmark zone performance in their first year will determine the evaluation process for three years.

1 <sup>st</sup> Year Benchmark Zone Performance	1 <sup>st</sup> Year Rate Evaluation	2 <sup>nd</sup> Year Rate Evaluation	3 <sup>rd</sup> Year Rate Evaluation
Green – Acceptable (85.2% to 100%)	Institution must maintain repayment rates in the green zone	Institution must maintain repayment rates in the green zone.	Institution must maintain repayment rates in the green zone.

<b>Yellow – Cause for Concern (60.0% to 85.1%)</b>	<b>Institution must provide proof of a current Loan Repayment Strategy.</b>  <b>Alberta Student Aid sets repayment rate targets; the institution must improve their current repayment rate by 3.0% by the third year.</b>	<b>Alberta Student Aid monitors repayment rates.</b>	<b>Institution must improve repayment rates by 3.0%.</b>  <b>If repayment rate does not improve by 3.0%, the institution must meet with Alberta Student Aid to discuss.</b>
<b>Red – Unacceptable (0% to 59.5%)</b>	<b>Institution must provide proof of a current Loan Repayment Strategy and meet with Alberta Student Aid to discuss.</b>  <b>Alberta Student Aid sets repayment rate targets; the institution must improve repayment rate to yellow zone by the third year.</b>	<b>Alberta Student Aid monitors repayment rates.</b>	<b>Institution must improve repayment rate to yellow zone.</b>  <b>If repayment rate does not improve to yellow zone, the institution may be recommended to the Minister for de-designation.</b>  <b>An institution may seek a review of its de-designation within 60 days of notification.</b>

An educational institution with a repayment rate in the green and/or yellow zone will have its three year evaluation cycle reset back to the first year if their repayment rate falls into the red zone at any point, with the most recent year as the new benchmark.

**Exception:**

Educational institutions with 10 or fewer borrowers are not subject to the Three Year Evaluation Process but will still be evaluated on an annual basis. The educational institutions are subject to the same level of scrutiny as educational institutions in the 1<sup>st</sup> Year of the Three Year Evaluation Process if they fall within the red or yellow zone. However, these educational institutions are not at risk for de-designation.

**Example 1: School A's Evaluation Process**

1 <sup>st</sup> Year Benchmark Zone	2 <sup>nd</sup> Year Benchmark Zone	3 <sup>rd</sup> Year Benchmark Zone
30.0% (red)	62.0% (yellow)	42.0% (red)

1<sup>st</sup> Year – Evaluation in 1<sup>st</sup> Year of the Three Year Evaluation Process shows School A has a 30.0% repayment rate, which means School A is in the red zone.



- School A must provide proof of a current Loan Repayment Strategy and meet with Alberta Student Aid to discuss.
- School A's repayment rate must be in the yellow zone in the 3<sup>rd</sup> Year of the evaluation cycle.

2<sup>nd</sup> Year – Evaluation shows School A's repayment rate has improved to 62.0% and is in the yellow zone.

- 2<sup>nd</sup> Year is a monitoring year only for School A.

3<sup>rd</sup> Year – Evaluation shows School A's repayment rate has dropped to 42.0% and is in the red zone.

- School A may be recommended to the Minister for de-designation as the required benchmark zone was not achieved.

### Example 2: School B's Evaluation Process

2019	2020	2021	2022
1 <sup>st</sup> Year Benchmark Zone	2 <sup>nd</sup> Year Benchmark Zone (now reset to 1 <sup>st</sup> Year Benchmark Zone)	2 <sup>nd</sup> Year Benchmark Zone	3 <sup>rd</sup> Year Benchmark Zone
89.0% (green)	56.0% (red)	56.0% (red)	58.0% (red)

2019 – Evaluation in 1<sup>st</sup> Year of the Three Year Evaluation Process shows School B has an 89.0% repayment rate, which means School B is in the green zone.

- Benchmark is to maintain repayment rates in the green zone by 2021.

2020 – Evaluation shows School B's repayment rate has dropped to 56.0%. School B is now in the red zone and has triggered a reset of their Three Year Evaluation Process.

- The evaluation cycle resets and School B is back into 1<sup>st</sup> Year of the Three Year Evaluation Process.
- School B must provide proof of a current Loan Repayment Strategy and meet with Alberta Student Aid to discuss.
- A new benchmark is set. School B must be in the yellow zone in 2022.

2021 – Evaluation shows School B did not improve their repayment rate and remains in the red zone.

- 2<sup>nd</sup> Year is a monitoring year only for School B.

2022 – Evaluation shows School B's repayment rate has improved to 58.0%, but is still in the red zone.

- School B may be recommended to the Minister for de-designation as the required benchmark zone was not achieved.

## Loan Repayment Strategy

Alberta post-secondary institutions with designated programs must have a documented Loan Repayment Strategy in place that outlines how and when they provide loan information and resources to students receiving student aid. It is the educational institution's responsibility to ensure its strategy is effective for the specific needs of its students, and that the strategy and resources they are using are updated annually.

At a minimum, educational institutions need to provide information to their students about:

- The two types of loans (Alberta and Canada),
- The Alberta and Canada Repayment Assistance Plans and how to apply for them, and
- Contact information for the Alberta and Canada student loan service providers.

A strategy defines how an institution will educate its students on their loan responsibilities. It will also empower the student to successfully manage their loans through regular payments or through government repayment assistance programs, and will support students to successfully complete their program of study.

An effective strategy will be tailored to the specific needs of the post-secondary institution's students. In creating a Loan Repayment Strategy, institutions should:

- Plan its strategy by considering the main factors that promote loan repayment and contribute to loan default.
- Customize its strategy based on unique aspects of its post-secondary institution and its programs and students
- Incorporate the five key elements of an effective strategy:
  - educating borrowers through student loan counselling resources
  - leveraging technology
  - managing student retention and withdrawals
  - providing employment services for students
  - building alliances and training staff within the post-secondary institution
- Document its strategy, detailing how it will provide information to students, what information will be provided upon student completion and graduation, and when it will be provided. Including samples of these resources in the Loan Repayment Strategy is recommended.
- Implement the strategy, incorporating best practices recommended by other post-secondary institutions across Alberta with its own knowledge of what will work best for its institution.
- Maintain the strategy by reviewing it each year and updating it with new loan information resources.

Alberta Student Aid is available to assist institutions with the development and/or review of their loan repayment strategy.

## De-designation

The educational institution will be provided written notification of the loss of its designation status and the effective date of de-designation. The program(s) offered by the educational institution may continue to be offered if the appropriate licensing or approvals are in place, but student aid funding will not be issued to students. Programs may regularly reviewed to ensure they continue to meet all requirements for designation.

### Loss of Accreditation Status

Alberta Student Aid may de-designate any program and/or educational institution that is no longer accredited by the appropriate regulatory authority.

### Unsatisfactory Repayment Rates

Alberta Student Aid may de-designate any educational institution for student aid when targets for student loan repayment rates are not achieved by the end of an established three year evaluation period.

### Unsatisfactory Employment Rates

Alberta Student Aid may de-designate a program for student aid based on poor graduate employment outcomes or poor potential graduate employment outcomes.

### Non-compliance with PCC Institution Designation Requirements

Alberta Student Aid may de-designate an Alberta PCC when the institution is non-compliant with the requirements below:

- a. adhere to the Alberta Institution Designation Agreement for Student Aid which will require the educational institution to comply with legislation, permit audits and to meet other requirements including to:
  - i. insure its operations under a contract of General Liability Insurance, in accordance with the *Insurance Act*, in an amount not less than \$2,000,000 insuring against bodily injury, personal injury, and property damage,
  - ii. establish and publish its tuition and fee policies,
  - iii. adhere to the withdrawal requirements as described in the AIDA and refund requirements as described in the Private Vocational Training Regulation, and inform students of these requirements,
- b. provide student financial assistance information to support its students to make informed funding decisions including information regarding loan repayment obligations and implications,
- c. collect and report information to Advanced Education as required, and
- d. maintain a loan repayment strategy.

## Review of De-designation Decision

An educational institution may contact the Portfolio and Institutional Analysis Unit for a Review Application for De-Designation if they wish to request a review of the decision to de-designate.

**The application form must be received within 60 calendar days from the date of the decision notification.**

Alberta Student Aid will review all of the information submitted with the request for review and may contact the educational institution if additional information is required. As part of this review, a meeting with the educational institution's representatives may be scheduled to seek further clarification.

Once a decision has been made, the educational institution's owner or designated representative will be notified in writing.

## Application to Reinstate Designation

An educational institution that has been de-designated may re-apply for designation after a three-year period has passed from the effective date of de-designation by contacting the Portfolio and Institutional Analysis Unit, provided that the institution's program(s) still meets Alberta's designation criteria.

## Contact Information – Designation Process and Policy Inquiries

Students and educational institutions are encouraged to contact Alberta Student Aid to assist with any inquiries as they relate to designation policies and processes.

For inquiries about designation criteria and the status of a designation request:

- Email: [designationinquiry@gov.ab.ca](mailto:designationinquiry@gov.ab.ca)

For inquiries about repayment rates, how to develop a loan repayment strategy, and the Alberta Institution Designation Agreement (AIDA) Portfolio:

- Email: [piaunit@gov.ab.ca](mailto:piaunit@gov.ab.ca)