

Student Aid Alberta



QUICK TIPS TO COMPLETE THE APPLICATION

FOR FULL-TIME POST-SECONDARY STUDIES

13/14



Canada

Alberta
Government

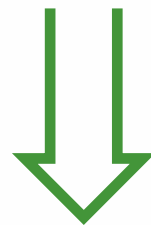
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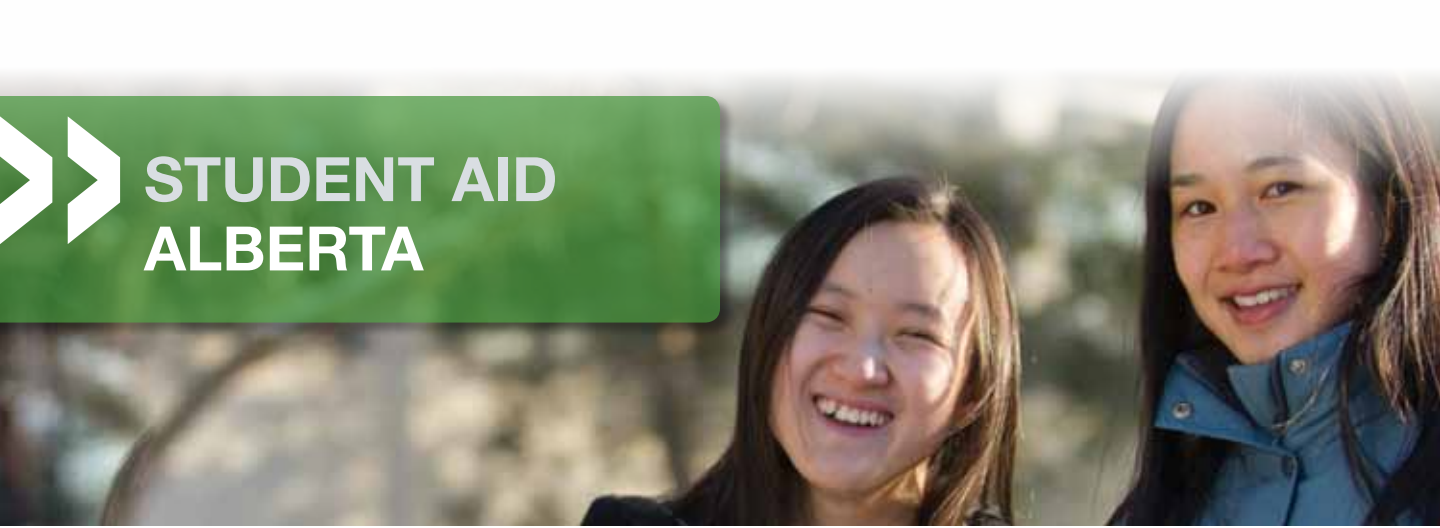
> *The information and amounts in Quick Tips are current at time of printing (June 2013).*

Apply Online

If you are attending a post-secondary institution approved by the Government of Alberta, you may be able to apply for student aid online. Visit studentaid.alberta.ca for more information or to access the online application.



STUDENT AID ALBERTA



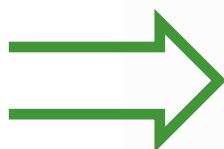
Student Aid Alberta can help you achieve your post-secondary education goals.

Financial need should not be a barrier if you want to pursue a post-secondary education.

If you are a full-time student and submit an application, you will be considered for student aid from both Student Aid Alberta and the Canada Student Loans Program.

It's important to complete all the information on the application. While Student Aid Alberta will not consider your savings, part-time earnings, RRSPs, parental contribution, stipends or assistantships to determine your eligibility, this information is used to assess your eligibility for grants and loans from the Canada Student Loans Program.

TIP: You only need to submit **one application**. Funding from both Student Aid Alberta and the Canada Student Loans Program is automatically assessed.



Who Do I Contact for Help?

Alberta Contact Information

- Contact the financial aid office at the post-secondary institution you plan to attend.
- Visit studentaid.alberta.ca
- Contact the Student Aid Alberta Service Centre:
 - 1-855-606-2096 toll-free from anywhere in North America
 - 1-855-306-2240 TTY for the hearing impaired
 - 800 2 529-9242 outside North America, add the appropriate International Access Code
- Visit your nearest Alberta Works Centre.

Canada Contact Information

Call the National Student Loans Service Centre at:

- Toll free: 1-888-815-4514 (within North America)
- Visit canlearn.ca





» Eligibility for Loans and Grants

You must:

- be a resident of Alberta (see Application Specifics, Page 12, #3)
- have financial need
- maintain passing grades in at least 60% of a full course load
- be enrolled as a full-time student taking a minimum 60% of a full course load (40% of a full course load if you are a student with a permanent disability) at an approved post-secondary institution

(Students with a study permit are not eligible for financial assistance from Student Aid Alberta.)

» Maximum Student Loan Limits

The loan limits shown for graduate and professional programs include loans you may have received as an undergraduate. For example, if you enter a Masters program after completing an undergraduate degree, your maximum student loan limit for both degrees is a total of \$75,000.

The Canada Student Loans Program may provide funding of \$210 per week for subsequent periods of study after the limits indicated have been reached.

> The Maximum Loan Limit is the total amount you can owe at one time. If you repay some or all of your loans, you may be eligible to receive additional loans up to the maximum for your specific credential or program of study.

Certificate, Diploma & Undergraduate Degree	\$60,000
Dental Hygiene	\$75,000
Pharmacy	\$75,000
Graduate Students	
Masters	\$75,000
PhD	\$95,000
MBA	\$95,000
Professional Programs	
Chiropractic	\$95,000
Law	\$95,000
Optometry	\$95,000
Veterinary Medicine	\$95,000
Dentistry	\$150,000
Medicine	\$150,000

LOANS AND GRANTS

» Provincial and Federal Loans

Certificate, Diploma, Undergraduate and Graduate Students

Up to \$6,650 per semester* in combined Canada and Alberta student loans.

Commercial Flight Training

Up to a maximum of \$6,650 per flight component or up to a maximum of \$26,600 for you to complete four components of fixed wing training or a helicopter training program. Student Aid Alberta does not fund your training to receive a private pilot license or to complete build-up time. If you are a first-time applicant pursuing fixed wing training, you must submit a copy of your private pilot license and an Aviation Training Form.

For information on how to submit your documents, see page 17.

» Provincial Grants

Maintenance Grant

Up to \$3,000 per semester* for students with special circumstances such as single parents, married/common law students whose spouse/partner cannot work (e.g. for medical reasons), and students with maintenance payments.

Completion Incentive Grant

If you are in your final year of study and are receiving funding through Student Aid Alberta, you will automatically receive the Completion Incentive Grant.

If you do not indicate you are in your final year on your Student Aid Alberta application, or you are not receiving funding this year, you can apply for the Completion Incentive Grant at studentaid.alberta.ca.

Alberta Low Income Grant

\$120 per month of study for students from low-income families in one year undergraduate certificate programs and who qualify for Student Aid Alberta. If you are a dependent student, your parents (including step-parent) will need to complete Part B of Schedule 1.

» Federal Grants

Students from Low-Income Families

Students from low-income families who qualify for a Canada student loan and meet the specific grant eligibility requirements will receive \$250 per month of study. This grant is available for university undergraduate, college, or trade school students who are in a program that is at least two years long.

Students from Middle-Income Families

Students from middle-income families who qualify for a Canada student loan and meet the specific grant eligibility requirements will receive \$100 per month of study. This grant is available for university undergraduate, college or trade school students who are in a program that is at least two years long.

Students with Dependents

Low-income students who qualify for a Canada student loan and meet the specific grant eligibility requirements may qualify for a grant if they have dependent children under age 12. The grant is \$200 per month of study for each child younger than 12 at the start of the school year.

Students will also receive the grant for any dependent child who is 12 years of age or older and has a permanent disability that requires special daily care.

Students with Permanent Disabilities

See pages 10-11 for a description of two grants.

> ***FOR DETERMINING LOAN LIMITS**

- a one-semester period is 1-4 months
- a two-semester period is 5-9 months
- a three-semester period is 10-12 months

Students in professional programs, such as medicine or dentistry, may be eligible for additional loan funding.

APPLICATION BASICS



»» When should I apply?

It is best to apply in early July for September study. You can apply at any time of the year but Student Aid Alberta will only process your completed application if it's received at least 30 days before this year's program ends.

»» What if I have a break between school terms?

If you have a break between terms of 30 days or more, you must submit a new application for the second term of your studies.

»» How will I know how much money I'll need for the upcoming school year?

If you don't have exact answers for any questions, enter an estimate. If your estimate turns out to be incorrect, advise Student Aid Alberta. See page 3 or 19 for contact information.

»» Where do I enter my living costs such as rent, food, clothing, etc?

You do not need to enter living costs on your application. Living costs are automatically assessed using standard budgets (see page 7).

»» What happens to my funding if I drop below 60% of a full-time course load during my term?

You will be considered a part-time student and your eligibility for full-time funding will be reassessed. This may not apply if you are a student with a permanent disability.

»» Am I an “independent” or “dependent” student?

Student Aid Alberta uses rules to assess your eligibility for student aid. The rules are different for independent and dependent students.

You are considered an independent student if:

- You are over 22 years old, or
- You have been out of high school for more than 4 years, or
- You have been available for full-time work for two or more years since you left high school, or
- You are married or common law, or
- You are divorced, separated, or widowed, or
- You are single with dependent children

Otherwise, you are considered to be a dependent student.

»» Do I need to complete the Schedule 1?

If you are a dependent student:

- You must complete Part A of Schedule 1. Student Aid Alberta requires this information to determine if you meet Alberta residency requirements.
- If you wish to be considered for Canada Student Loans and Grants and the Alberta Low Income Grant, you will need to complete Part B of Schedule 1.

Canada Student Loans are a source of funding for your education. Canada Student Grants also help you pay for your education with money that you do not have to pay back.

MONEY YOU NEED: YOUR EXPENSES



» Living Costs

There is a basic budget for monthly living costs used by Student Aid Alberta to assess your application. If your monthly costs are higher than these amounts, tell us about your special circumstances to justify your higher costs. You may be asked to provide documentation.

For information on how to submit your documents for exceptional expenses, see page 17.

Basic Monthly Living Costs for 2013-2014

Your household status	Monthly Total
No dependent children	
Single and living with parent(s)	\$432
Single and not living with parent(s)	\$941
Married/Common law	\$2,004
Separated/Divorced/Widowed	\$941
With dependent children*	
Single: 1 child	\$1,710
Single: 2 children	\$2,159
Single: 3 children	\$2,608
Married/Common Law: 1 child	\$2,453
Married/Common Law: 2 children	\$2,902
Married/Common Law: 3 children	\$3,351
Separated/Divorced/Widowed: 1 child	\$1,710
Separated/Divorced/Widowed: 2 children	\$2,159
Separated/Divorced/Widowed: 3 children	\$2,608
Each additional child add	\$449

Monthly child care costs for children under 12 years of age

- Allowable child care cost is \$75 per month per child without receipts.
- Actual child care costs after subsidy may be considered with receipts up to a maximum of \$724 per month per child.

We may consider higher or extra costs such as:

- rent or mortgage (submit a copy of the rent or mortgage agreement)
- basic utilities (submit copies of bills for the last three months for power, water, gas and phone only)
- child support payments (submit a copy of the court order and proof of payment for the past four months OR a copy of the maintenance enforcement report)
- travel (for students who commute or cannot use public transit)
- spouse's/partner's student loan payments (submit proof of payment)

» Education Costs

Student Aid Alberta provides funding to cover your basic educational costs, including your tuition, mandatory fees, books and supplies. You are asked to enter these costs on page 3 of the paper application, or you will be prompted for these costs if you apply online (see Page 15, #19).

> **Dependent children are those children living with you and for whom you and/or your spouse/partner are legally responsible.*

MONEY YOU HAVE: YOUR RESOURCES



You will have to answer a series of questions about the sources of money you have to help pay for your education.

» How much am I expected to contribute?

Student Aid Alberta expects students to contribute \$1,500 toward their post-secondary education. Single parents, Assured Income for the Severely Handicapped (AISH) recipients, and CPP Disability Benefits recipients are not expected to contribute anything. This amount will be automatically included when your application is assessed. The contribution expected by the Canada Student Loans Program will depend on your income in the period before you started school, any savings you have when your studies begin, part-time earnings during your study period, and RRSPs. Providing this information on your application will help determine your eligibility for Canada Student Loans and Canada Student Grants.



» What other kinds of income do I have to show?

Other financial resources may be used to determine your eligibility. Complete all questions on the application in order for your eligibility to be determined for Student Aid Alberta and Canada Student Loans and Grants.

» How much are my parents (or step-parent) expected to contribute?

Although contributions based on parental income are not required by Student Aid Alberta, you must report any funding you expect your parents will voluntarily provide.

If you are a dependent student (see page 6), the Canada Student Loans Program expects your parents to help pay for your education. The amount they are expected to contribute depends on their income, resources, the size of your family, and how many children are pursuing post-secondary studies. The federal government provides a Parental Contribution Calculator available on canlearn.ca to help students and parents estimate expected contributions.

> **TIP:** If either parent's annual income from all sources (work, government, or other) is expected to be lower than the Total Income they reported on line 150 of their 2012 income tax return, they can enter a reduced estimated yearly income on Part B of the Parental Schedule (Schedule 1).

» Will my application be audited or reviewed?

All applications are subject to audit. False or misleading information, or failing to provide requested information could lead to financial or legal consequences. Remember to keep all documents related to your costs and resources.

You must let Student Aid Alberta know in writing if your information changes, such as:

- Financial estimates including summer, part-time and spousal/partner income
- Any new source of income for you or your spouse/partner
- Changes in academic or marital status
- Any new money you receive, including gifts, inheritances, and personal injury awards
- A name or address change

> TIP: If there are changes in the information for your parents or spouse/partner, they must submit a Change of Circumstance form that details the changes.

» If I have scholarships, can I still receive student aid?

Yes. Scholarships do not affect your eligibility for Student Aid Alberta.

» How can I reduce some of my expenses?

You may be eligible for subsidies offered by other government programs, including Child Care Subsidy, Blue Cross Subsidy, Alberta Child Health Benefits, and subsidized housing.

> THE SPENDING PLAN

A spending plan is a great tool. It will keep you on track with your income and expenses for each month of the school year. This will help you make sure the funds you receive last all year.



A FEW TIPS

» to keep your application moving...

- Apply early
- Sign your application if you submit a paper application
- Answer every question or your application can't be processed
- Tell us if you move. Give Student Aid Alberta your new address (see page 3 or 19 for contact information)



GRANTS FOR STUDENTS WITH PERMANENT DISABILITIES

Federal/Provincial Grants for Post-secondary Students with Permanent Disabilities

What is a Permanent Disability?

A permanent disability is 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 is expected to remain with the person for the person's expected natural life.

Who must submit a Schedule 4?

- If this is your first application as a student with a documented permanent disability, you must submit a completed paper Schedule 4 and all required documentation.

You must submit medical documents from your doctor or other medical professional that specifically identify your permanent disability and describe how it restricts your ability to participate in post-secondary studies.

- If you are requesting assistive services and equipment, you must submit a paper Schedule 4 for **each year** that you apply for student aid.
- If you are applying for a reduced course load, you must submit a paper Schedule 4 for **each year** that you apply for student aid.

For information on how to submit your documents, see page 17.

> **TIP: Schedule 4 is not part of the full-time application for student aid. To get a Schedule 4, go to your school or print a copy from studentaid.alberta.ca**

Canada Student Grant for Persons with Permanent Disabilities

\$2,000 per loan year to help meet your education and living costs. If you are approved as a student with a permanent disability, your future applications for this grant will automatically be considered.

Canada Student Grant for Services and Equipment for Persons with Permanent Disabilities

Up to \$8,000 per loan year to help you with exceptional education related costs such as assistive services or equipment.

- If equipment is requested, provide two (2) **separate estimates** for the equipment
- If you receive funds for assistive services/equipment, you must submit your receipts by the end of the academic year to show that the funds were used as intended. Write your Social Insurance Number and your name on each receipt. Any unused funds must be returned. Mail your receipts or unused funds to:

Student Aid Alberta
PO Box 28000 Stn Main
Edmonton AB T5J 4R4

- If you are not eligible for this grant, you may be considered for the Alberta Grant for Disabled Students.

What is a reduced course load?

Your permanent disability may limit you from taking a full course load but your school may consider you to be a full-time student even if you carry as little as 40% of a full course load. If so, then you can still apply for full-time student aid.

Who has to sign Schedule 4?

- If you apply for student aid online, you must still submit a signed paper Schedule 4.
The Disability Advisor at your school may be authorized to sign your Schedule 4. Check with the Advisor first for assistance and further instructions.
- If you are attending studies outside of Alberta, attach all of your required documentation to your Schedule 4.
- If you are applying for a Reduced Course Load, your Schedule 4 must be signed by the Disability Advisor at your school.

What documents are required?

For student aid purposes, you must attach a medical certificate or a learning disability assessment to Schedule 4.

Learning Assessment Fee

The Canada Student Grants program will cover 75% of the cost of a Learning Assessment (up to a maximum of \$1,200 per loan year) if the assessment confirms you have a learning disability. If you qualify, you may pay for the assessment up-front and be reimbursed through the Canada Student Grants program. These assessments may be dated no earlier than six months before you start your studies.



»» The Five Most Important Minutes of Your Financial Year

If you're a full-time student with previous Canada or Alberta student loans and you're not receiving student aid this year, your registration has to be confirmed to keep your loans in interest-free status. Check with your school to find out if they can confirm your registration electronically.

If not, then you have to fill out Confirmation of Registration/Enrollment forms. You can pick up these forms from your school's financial aid office or print them from studentaid.alberta.ca.

- If you have previous Alberta student loans or a combination of previous Alberta and Canada student loans, submit a completed Form B.
- If you have only previous Canada student loans, submit a federal Schedule 2.

You will not have to make payments while you are in school full-time. Five minutes of paperwork is worth it!

> TIP: If you move to part-time status, you can also keep your Alberta student loans in interest-free status by completing Form B.

APPLICATION SPECIFICS

This section will help you with questions on the application that refer to “Quick Tips”. Need more information? See page 3 or 19 for contact information.

>> #1

If you have changed your name since you last applied, you must submit a copy of one of the following:

For a legal name change:

- The Legal Name Change document

For any other name change:

- Marriage Certificate
- Driver’s License
- Divorce or Separation Papers
- Birth Certificate
- Immigration Papers
- Statutory Declaration
- Passport

For information on how to submit your documents, see page 17.

>> #2

If you are a Protected Person, including Convention Refugee, you may be eligible for student aid. You must submit:

- A copy of your Social Insurance Number card

AND a copy of **one** of the following:

- Notice of Decision, or
- Verification of Status Document (VoS), or
- Protected Persons Status Document

These documents must not expire before the end of your current study period.

For information on how to submit your documents, see page 17.

>> #3

Have you lived in Alberta all your life?

Student Aid Alberta uses rules to determine if you are considered to be a resident of Alberta. The rules are different for dependent and independent students. See page 6 for the definitions of dependent and independent students.

If you are a dependent student, you are considered a resident if:

- at least one parent lives in Alberta.

If you are an independent student, you are considered a resident if:

- Alberta is the last province you have lived in for 12 consecutive months while not a full-time post-secondary student, or
- You are attending school in Alberta and have **never lived in any** Canadian province for 12 months in a row. In this case, submit a Missing Information Resume (studentaid.alberta.ca) and/or a letter to explain your residency situation.

For information on how to submit your documents, see page 17.

> IMPORTANT: You cannot receive student aid from both Alberta and another province for the same time period.

>> #4

Aboriginal Heritage (optional)

Enterprise and Advanced Education uses personal information of Aboriginal students to measure the effectiveness of student aid programs in relation to Aboriginal students and to research programs and services to improve student success rates. Declaring your Aboriginal heritage is optional.

>> #5

Alberta Student Number (ASN)

- You must enter your ASN on your application. You can find your ASN on your Alberta High School Transcript.
- If you do not know your ASN or need to have an ASN assigned (if you moved to Alberta from another province or country), search for Alberta Student Number at education.alberta.ca and enter the Learner Registry. You can also call 780-427-5318 or toll free in Alberta at 310-0000 for a Request for Alberta Student Number Form. Due to privacy issues, ASN's will not be given over the phone.

>> #6

Total Income – Line 150 of 2012 income tax return is used to determine eligibility for federal grants, and the Alberta Low Income Grant.

If you are an independent student, your total income is used to determine your eligibility. If you have not filed your income tax return, enter an estimate of your 2012 total income. If it turns out your actual total income is different than your estimate, submit a Change of Circumstance form (see page 18).

If you are married/common law, the combined total income of you and your spouse/partner is used to determine your eligibility. You must complete a Schedule 2 and provide your spouse's/partner's income.

If you are a dependent student, your parents' (and step-parent) total income is used to determine your eligibility. To be considered, Part B of Schedule 1 must be completed including your parents' (and step-parent) total income.

>> #7

How many months will you be a full-time student before starting this school term?

Example:

- Your new school term starts September 1, 2013
 - Count back four months - to May 1, 2013
 - From May 1 to August 31, 2013, how many months were you in school full-time?
1. A grade 12 High School student may be in school full-time during May and June, so they would choose 2 months.
 2. A College or University student may be finished school at the end of April, so they would choose 0 (zero) months.

>> #8

Are you simultaneously attending more than one school on a part-time basis? You may still be eligible for full-time student aid as a concurrently enrolled student.

If you are a concurrently enrolled student, you must apply with a paper application and complete Schedule 3, Part 1. You must provide the name of each institution you plan to attend and choose one of them to be your "primary institution". Your primary institution will be responsible for confirming your registration. The other institution(s) will be your "additional institutions".

You must also submit the course names and numbers, start and end dates, all associated costs, and course weights (preferably in credits). You will be considered concurrently enrolled if the course weights from each institution add up to a full-time course load. If you have any questions, talk to an advisor at your primary institution.

> **TIP: If you are registered in at least 60% of a full course load at your primary institution, do not submit Schedule 3. Instead, apply for full-time funding and only list your primary institution. If you are taking courses at other institutions, submit documentation so these costs can be considered.**

> **TIP: You cannot count credits from high school upgrading courses towards a full-time course load.**

>> #9

Program

Enter the actual name of the program you will be enrolled in as printed in your institution program calendar.

Program Specialization/Major

If you are enrolled in a university program leading to a degree, masters or PhD, enter the actual name of the specialization/major that corresponds to your program as printed in your institution program calendar.

Example

Program: Bachelor of Arts

Program Specialization/Major: Philosophy

> **TIP:** If you are studying outside of Canada read the “Studying Outside of Canada” information sheet at studentaid.alberta.ca

>> #10

You are expected to complete your program within the number of years normally specified by the institution, plus one additional year, if required.

Example: If you are enrolled in a 4-year Bachelor of Arts program, then you are eligible for student aid for a maximum of 5 years.

Example: If you are enrolled in a 2-year diploma program, then you are eligible for student aid for a maximum of 3 years.

If you still need more years to complete your program, you must submit an explanation of your situation and/or a copy of your official transcript(s). Otherwise, you could expect processing delays.

For information on how to submit your documents, see page 17.

>> #11

Will you complete your program of study by the session end date?

Select ‘Yes’ if you expect to meet your graduation requirements by the session end date on this application.

> **TIP:** You can still select ‘Yes’ if your convocation ceremony will occur after your session end date.

>> #12

Dependent Children Information

If you and/or your spouse/partner are expecting a child during the 2013-2014 academic year, advise Student Aid Alberta of the actual birthdate of your child by submitting a Change of Circumstance form. You may also qualify for the Child Care Subsidy Program; visit humanservices.alberta.ca.

There is a standard budget for child care expenses; see page 7.

>> #13

Monthly Child Support Payments

If you make monthly child support payments, you must submit a copy of one of the following legal documents:

- court order and proof of payment for the past four months, or
- maintenance enforcement report

If you have never had legal documents, you may submit a copy of a written agreement that is signed by you and the other parent detailing your child support arrangements. The agreement must include the custody arrangements for your child and proof of child support payments for the past four months.

For information on how to submit your documents, see page 17.

>> #14

Wages/Salary (net income) – While in School

Enter your net monthly income, (or your best estimate). Although this information is not used by Student Aid Alberta, it is used to determine your eligibility for Canada Student Loans and Grants.

Net income is your income after income tax, Canada Pension Plan, and Employment Insurance deductions. It is important to keep your pay stubs.

>> #15

Spousal/Partner Income (net income)

Enter the full monthly amount of your spouse's/partner's net income. An \$800/month exemption will automatically be calculated. Net income is the income after income tax, Canada Pension Plan, and Employment Insurance deductions. It is important to keep your spouse's/partner's pay stubs.

>> #16

RESPs and Voluntary Contributions from Parents

Enter the monthly amount for any money you receive from an RESP. Although contributions based on parental income is not required by Student Aid Alberta, you must report any funding you expect your parents will voluntarily provide. Divide the total amount by the number of months in your study period. Enter the monthly amount on the RESPs and Voluntary Contributions from Parents line.

Example: If you expect your parents will provide you with \$2,400 and your study period is 8 months, enter \$300 on the RESPs and Voluntary Contributions from Parents line.



>> #17

Employment Insurance (EI Benefits)

If you are attending a one-year program and receiving EI benefits, you may be eligible for grant funding instead under the Alberta Works Program.

If you are attending a program longer than one year in length, contact your nearest Alberta Works Centre to discuss whether you can continue to receive EI benefits while in school.

>> #18

Assured Income for the Severely Handicapped (AISH)

If you receive AISH benefits to cover your living costs, you will be considered for the cost of tuition, mandatory fees and books/supplies by Student Aid Alberta.

>> #19

Education Costs for 2013-2014 Study Period

It is important that you enter all tuition, fees, books, supplies and instrument costs for all terms in the study period for which you are applying for student aid (e.g. Fall and Winter). Costs for a full course load are determined by your school. If you have higher costs, you must provide documentation from your school. For information on how to submit your documents, see page 17.

>> #20

Computer Costs

Enter your actual computer or computer-related costs (including internet) up to a maximum of \$500.

>> #21

Savings

Your savings are not used in the calculation for Student Aid Alberta, however, they are used to determine your eligibility for Canada student loans.

>> #22

Assets (including spouse/partner assets)

- Includes Tax-Free Savings Accounts, term deposits, bonds, stocks, GICs, mutual funds, etc.
- Includes RRSPs purchased during post-secondary studies
- Includes the **full value of all assets**

>> #23

RRSPs

RRSPs are not used in the calculation for Student Aid Alberta but are required in the calculation for Canada Student Loans.

- Enter the full value of all RRSPs (including spouse's/partner's RRSPs)
- A \$2,000 exemption for each year out of high school will automatically be calculated
- RRSPs must have been purchased before starting post-secondary studies
- If you and your spouse/partner are both attending full-time, this amount will automatically be divided by 2
- If your spouse/partner has an earlier high school completion date, your RRSP exemption will be based on your spouse's/partner's completion date

>> #24

Scholarships/Bursaries/Fellowships

Scholarships, bursaries, and fellowships do not affect your eligibility for Student Aid Alberta but are used to calculate your eligibility for Canada student loans (an \$1,800 exemption is applied).

>> #25

Requesting an Amount

If you leave this field blank, Student Aid Alberta will do a calculation for you and you will receive the maximum amount for which you are eligible.

If you want to limit the amount of funding you receive, you may enter an amount in this field.

> **TIP: There are limits to the amount of student aid you can receive each year (see page 7).**

>> #26

For Audit Purposes

You must be able to provide the following documents if requested:

- bank statements
- pay stubs
- all tax slips (T4, T4A, etc.)
- Record of Employment (ROE)
- rental, lease and utility documents





WHAT HAPPENS NEXT?

After your application is received, it will usually be assessed within four weeks. You will be mailed several documents:

- Notice of Assessment – This will tell you:
 - whether you are eligible
 - how much you can expect to receive in loans and grants
 - when you can expect to receive them
- Master Student Financial Assistance Agreements – one for Alberta and one for Canada. These Agreements are new for 2013-2014 and replace the loan documents you may have received in previous years.
 - Read the instruction sheet that will be sent with the Agreements. **Sign and return both Agreements as soon as possible;** your loans or grants cannot be issued until you do this.
 - All your loans for this year and future years will be disbursed electronically.
 - Grant cheques will be mailed to you to the address you provided on your application.

If you applied online for the first time as a dependent student or as a married/common law student, you will also be mailed a Consent and Declaration form that must be signed by your parents (or step-parent) or spouse/partner.

Your school plays a role because it must confirm that you are registered as a full-time student before you can receive your student aid. You should be aware that:

- most Alberta schools and some outside of Alberta will confirm your registration electronically. Your school may also request that a tuition amount be automatically paid from your student loan.
- if your school cannot confirm your registration electronically, Student Aid Alberta will mail you a confirmation worksheet to take to your school up to 30 days before you begin studies.
- your personal and program information on your student aid application must match the information you used to register at the school. Inconsistent information may cause delays in the confirmation process which will delay your student aid.

If you decide to withdraw from studies or drop to part-time studies within 15 days of your start date, you must repay all of the student aid you receive. If your change in status happens after 15 days of your start date, your student aid application will be reassessed.

INSTRUCTIONS

» on how to submit your documents

- If you are applying on a paper application, attach your documents to the application and mail to Student Aid Alberta in the envelope provided.
- If you are applying online and you need to submit documents, mail them to:
Student Aid Alberta
PO Box 28000 Stn Main
Edmonton AB T5J 4R4
- If you prefer to courier your documents, contact the Student Aid Alberta Service Centre:
 - 1-855-606-2096 toll-free from anywhere in North America
 - 1-855-306-2240 TTY for the hearing impaired
 - 800 2 529-9242 outside North America, add the appropriate International Access Code

APPEALING YOUR AWARD

»» What if I didn't get enough money or my situation changes?

After you have submitted an application, you may find that your situation has changed and you want to have your application reviewed. If so, submit a Change of Circumstance form.

»» For what reasons should I submit a Change of Circumstance form?

Submit a Change of Circumstance form if:

- You think your student aid won't cover your expenses
- Your living and/or education costs have changed. For example:
 - Your rent is higher than expected
 - You drop a course so your tuition costs are lower
- Your income or your spouse's/partner's income either increases or decreases
- Your academic, family or personal situation has changed. For example:
 - You change your program of study
 - You or your spouse/partner have a child
 - Your marital status changes
- You would like to provide other information that may affect your eligibility for student aid.

»» By what date must I submit a Change of Circumstance form?

- Student Aid Alberta will only process the form if it's received at least 30 days before this year's program ends.

- In some cases, you may choose to submit a letter with supporting documentation along with, or instead of, a Change of Circumstance form. All letters and supporting documents must include your name, Social Insurance Number or Alberta Student Number.
- If there are changes in the information for your parents or spouse/partner, they must submit a Change of Circumstance form that details the changes.
- Once your Change of Circumstance form is processed, you will be mailed a new Notice of Assessment within four to six weeks.

»» Where can I find a Change of Circumstance form?

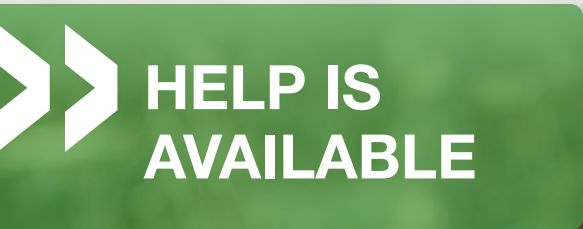
- print off a form at studentaid.alberta.ca
- go to the financial aid office at your school

»» What if I'm not satisfied after this review?

If you feel your circumstances require further consideration, you may appeal again and request a meeting with the Student Financial Assistance Appeal Committee. The request must be received before this year's program ends. To request a meeting, write to:

Student Aid Alberta
PO Box 28000 Stn Main
Edmonton AB T5J 4R4

The Secretary of the Committee will contact you directly to arrange an appointment, if necessary. This committee is the final avenue of appeal. You cannot appeal again unless your circumstances change.



»» There are lots of decisions to be made, but you don't have to make them alone.

- Contact the financial aid office at the school you plan to attend
- Contact the Student Aid Alberta Service Centre:
 - 1-855-606-2096 toll-free from anywhere in North America
 - 1-855-306-2240 TTY for the hearing impaired
 - 800 2 529-9242 outside North America, add the appropriate International Access Code
- Visit studentaid.alberta.ca
- Visit your nearest Alberta Works Centre

> *Have these numbers handy:*

- *Social Insurance Number*
- *Alberta Student Number*
- *School Identification Number*

»» Is this the first time you've applied for student aid?

If you have questions, or need more information, a good place to start is by visiting *Understanding Your Student Loans* on studentaid.alberta.ca.

»» Are you almost finished studies and have questions about repayment?

If you are almost finished studies, or you are not receiving student aid this year, be sure to visit *Understanding Repayment* on studentaid.alberta.ca. You will get complete information about how to prepare for repayment of your student loans, including interest rates, lump sum payments, grace period and flexible repayment options.

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Quick Tips to complete the Application for Full-time Post-secondary Studies

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