



StudentAidBC

Appeal Request Form

B.C. STUDENT LOAN REINSTATEMENT DUE TO BANKRUPTCY

The first steps

1. If you are attending a B.C. private school or a school outside B.C., contact StudentAid BC for help.

If you are attending a public university, college or institute in British Columbia, we encourage you to discuss your situation with a financial aid officer at your school, as they can help with the appeal process.

2. Read the detailed information provided on the appeal forms.
3. Include a letter outlining your request, social insurance number, name, and address, and attach all required documentation. Mail this information to StudentAid BC.

The Appeal Process

You can ask for an appeal of your assessment of financial need if circumstances set you apart from other students.

All appeal requests are reviewed by StudentAid BC staff, who will consider the information you provide and review your supporting documentation. You must show that your circumstances differ significantly from other students.

Your appeal request must include the following:

- A clear explanation of what you are appealing.
- What your situation is and why you are requesting an appeal.
- What makes your circumstances exceptional when compared with other students.
- How your circumstances prevent you from successfully completing your studies.
- What other funding options you have explored, such as part-time work, bursaries, scholarships, personal lines of credit.
- Documentation that supports your appeal.

In some cases, the appeal request will be referred to an independent appeal committee. The appeal committee includes members of the public, students, and financial aid officers from colleges, institutes and universities. The decision of the appeal committee is final. The committee will not consider submissions on policies that are not eligible for appeal.

Note:

If your resources - such as student or spousal prestudy income, study period income or assets - have changed, please submit an Appendix 7: Request for Reassessment.

StudentAid BC Contact Information

Mailing Address:

PO Box 9173 Stn Prov Govt
Victoria, B.C. V8W 9H7

Courier Address:

c/o StudentAid BC
835 Humboldt St. 1st fl.,
Victoria, BC V8V 4W8

Telephone number

250 953-3657

If you are calling from the B.C. lower mainland

604 660-2610

If you are calling from anywhere in Canada/U.S.

toll free 1-800-561-1818

TTY line for deaf and hearing impaired

250 952-6832

Fax number

250 356-9455

Toll-free fax number

1-866-312-3322

Direct email to Appeals Unit: SABC.AppealUnit@gov.bc.ca

Deadlines & Policies not eligible for appeal

Deadlines

Appeals submitted after the deadline will not be considered unless severe medical circumstances have prevented you from submitting the appeal, and all required documentation, on time.

- The deadline to request an appeal of an overaward, other than an overaward resulting from an audit, is 90 days from the date of the original letter mailed to you, advising you of the overaward amounts.
- The deadline to submit an appeal request for a debt management decision is six months from the date of the original letter notifying you of the outcome of your B.C. debt management assessment.
- The deadline to submit an appeal request for all other situations is six weeks before your study period ends.

Faxed appeal requests will not be accepted.

StudentAid BC cannot guarantee a final decision before your study period ends if either of the following is true:

- Further documentation is required and not submitted by the appropriate deadline.
- Your request is forwarded to the independent appeals committee less than six weeks before your study period ends.

Note:

Canada student loan documents cannot be issued after your study period end date.

Some policies and criteria are not eligible for appeal. These include but are not limited to the following:

- Grants and/or loan funding for previous program years.
- Deadline for appeal, except where severe medical circumstances prevent submission by the deadline.
- Grant/loan overawards that result from an audit.
- Release of Canada student loan documents after your study period ends.
- Requests to issue B.C. student loan funding and/or grant funding more than five months after your study period ends.
- Standard allowances.
- Weekly maximums.
- 10-year maximum (520 weeks).
- B.C. loan remission, where your total outstanding student loan debt is less than the minimum eligible debt.
- B.C. debt reduction in repayment denial, based solely on income.
- B.C. loan reduction.
- Applying B.C. loan remission to loans other than StudentAid BC funding.
- Applying B.C. loan remission to StudentAid BC funding/loans that have been repaid.
- If the student is reinstated after a multiple withdrawal/ unsuccessful appeal request and again withdrawals or is unsuccessful.
- Assets including stocks, shares, CSBs, RRSPs, RESPs, mutual funds, etc., unless legal reasons prevented you from selling these assets.

SECTION 3 - TOTAL EXPENSES

TOTAL MONTHLY EXPENSES \$

TOTAL MONTHLY NET INCOME \$

ALL INFORMATION IS
SUBJECT TO AUDIT

SECTION 4 - DECLARATION

I authorize an appeal of my assessment due to exceptional circumstances. I understand that:

- 1) All terms agreed to on my application will remain in force.
- 2) StudentAid BC may consider information from prior applications in my appeal request.

I certify that information provided with this request is accurate and correct.



SIGNATURE OF STUDENT (IN INK) SIGN HERE	PRINT NAME PRINT HERE	DATE SIGNED YEAR MONTH DAY <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
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CHECKLIST

A letter from you detailing:

- The reasons for filing for bankruptcy, including specific details of your actions to rehabilitate yourself financially since the bankruptcy.
- Your educational and career goals, including the number of semesters required for you to finish your program of study.

Also required:

- If the bankruptcy was entered into due to medical reasons, medical documentation indicating the date of your illness, and how your condition contributed to your bankruptcy. This documentation must also indicate that you are now able to study at a full course load.
- If your financial difficulties occurred as a result of a marital breakdown, provide documentation of separation or divorce.
- A recent (within 60 days) credit report from Equifax Canada or Trans Union Canada. Call Equifax Canada at 1-800-465-7166 or Trans Union Canada at 1-866-525-0262. Visit their web-sites at www.equifax.ca and www.tuc.ca.
- All previous post-secondary transcripts.
- Letter from a responsible third party confirming the reasons for your bankruptcy, your educational and career goals. A responsible third party includes a counsellor, doctor, religious adviser, family friend or relative.
- Copy of your bankruptcy papers filed through the trustee showing the date of bankruptcy, amounts owing to creditors, and date of discharge.

Note:

If your Canada student loan is in default, provide a copy of your Canada student loan letter of clearance, confirming you are eligible for more Canada student loan funding.

For policy information concerning bankruptcies, please see information on our website at <http://www.aved.gov.bc.ca/studentaidbc/bankruptcy/welcome.htm>

Allow 4-6 weeks for processing.

PLEASE STAPLE ANY REQUIRED DOCUMENTATION TO THIS FORM.