

2011/2012

STUDENT GUIDE ▶▶▶

Programs & Eligibility

for classes
starting between
August 1, 2011 and
July 31, 2012

Student Guide

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Funding in B.C. for full-time study, part-time study and repayment assistance is based on financial need. It is meant to supplement, but not replace, funds you have from work, savings, assets, family resources and all other sources of income.

Policies are subject to change without notice. For the latest StudentAid BC policy and Canada Student Loans Program policy, visit: www.StudentAidBC.ca and CanLearn.ca.

Seven Helpful Reminders:

1. When you apply, use your legal name as it appears on your SIN card and photo identification.
2. Apply early so you know how much money you'll have – you'll need to know so you can create a financial plan.
3. Have a plan, both academically and financially, for how you will achieve your educational goals.
4. Research other sources of income.
5. Repayment of your student loans will begin six months after you leave full-time studies.
6. It's your responsibility to ensure your address is up to date with:
 - StudentAid BC;
 - the National Student Loan Service Centre (NSLSC) who is responsible for administering your Canada - BC integrated student loans; and
 - your school.
7. Keep a file at home with all of your student loan information in it.

Vous pouvez obtenir cette publication en français au www.StudentAidBC.ca

This document is available on demand in alternate formats (large print, Braille, audio cassette, audio CD, e-text diskette, e-text CD, or DAISY), by contacting 1 800 O-Canada (1-800-622-6232). If you have a hearing or speech impairment and use a teletypewriter (TTY), call 1-800-926-9105.

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Intent of student financial assistance in B.C.

Student financial assistance is needs-based and is not intended to fully fund your post-secondary education and living costs.

Federal and provincial government student financial assistance programs exist to supplement, not replace, funds available to students through work, savings/assets and family resources/income. The program considers income and resources against basic educational costs and a moderate standard of living.

A basic principle of StudentAid BC and the Canada Student Loans Program is that the main responsibility for the funding of post-secondary education rests with the student and the student's parent(s), step-parent(s), sponsor(s), legal guardian(s) or spouse.

You are responsible for regularly reviewing your financial situation to ensure your obligation to repay the debt can be met once full-time post-secondary studies end.

Be sure to investigate all possible funding options before seeking assistance with the federal and provincial governments.

Please note that StudentAid BC program policies may be subject to change. Visit www.StudentAidBC.ca for the most updated information.

General information for students

Introduction

The Government of British Columbia and the Government of Canada work closely together to provide student financial assistance in B.C.

If you are a B.C. resident planning to attend a post-secondary institution, this guide is a source for information on applying for student financial assistance for the 2011/2012 academic year (August 1, 2011, to July 31, 2012).

While support is available from both the provincial and federal governments, the loan process has been integrated for administrative purposes. A single application form is used to determine your eligibility for student financial assistance under both governments.

Loans, grants, bursaries and scholarships help eligible full and part-time students with the cost of their post-secondary education. Other programs are available to help borrowers who are having difficulty repaying their loans.

Student financial assistance is meant to supplement, not replace, other resources to pay for post-secondary education. You may want to look at other options to keep your costs down.

If you need more information, including details on assistance for full or part-time students, visit www.StudentAidBC.ca or CanLearn.ca.

Application deadlines

The latest you can apply for full-time assistance is six weeks before your study period ends, as long as you have provided all the required documentation.

You do not have to be accepted into your program of study before applying for student assistance; however you will not receive any money until your school confirms you are enrolled in full-time studies and your study period has begun.

Do I have enough money to go to school?

Completing the following budget worksheet will help you figure out how much money you will need to pay your study period costs. It's important to be realistic when you estimate your costs and income.

Budget

Keep this budget worksheet for your records, along with all documents relating to costs and resources, in case you are audited. These documents include cancelled cheques, bank receipts and statements, residential tenancy agreements, income tax returns, income statements, child support and/or spousal support payments, and receipts.

Note: Not all students receive the maximum funding. Pages 16 and 17 show maximum funding limits.

Look for other resources to help pay for your school and living costs (some of these options may help reduce your debt load when you finish school):

- family;
- part-time employment;
- bursaries and scholarships; and
- jobs through your school (e.g. teaching assistant).

General information for students

STUDY PERIOD COSTS

MONTHLY COSTS	STUDENT	SPOUSE/COMMON-LAW PARTNER (IF APPLICABLE)
RENT/MORTGAGE		
FOOD		
UTILITIES		
TRANSPORTATION (BUS/GAS)		
MEDICAL & DENTAL		
CREDIT CARD PAYMENTS		
DAY-CARE COSTS (including child care subsidy)		
CHILD SUPPORT/ ALIMONY YOU PAY		
LOAN PAYMENTS		
MISC. EXPENSES		
OTHER		

TOTAL MONTHLY COSTS = \$ _____

MULTIPLY BY STUDY MONTHS X _____

STUDY MONTHS = THE NUMBER OF MONTHS BETWEEN YOUR CLASS START AND END DATES

ONE TIME COSTS	STUDENT	SPOUSE (IF APPLICABLE)
TUITION & FEES		
BOOKS/SUPPLIES		
INSURANCE (CAR, HOUSE, RENTER'S)		
PROPERTY TAXES		
OTHER		

ADD ONE TIME COSTS = \$ _____

TOTAL STUDY PERIOD COSTS X _____

STUDY PERIOD INCOME

MONTHLY INCOME	STUDENT	SPOUSE/COMMON-LAW PARTNER (IF APPLICABLE)
NET INCOME FROM WORK (TAKE HOME)		
MONEY FROM PARENTS		
CHILD CARE SUBSIDY		
CHILD/SPOUSAL SUPPORT		
CANADA EMPLOYMENT & IMMIGRATION		
EI, WCB, EPPD BENEFITS		
SPONSORED TUITION/ BOOKS		
INCOME ASSISTANCE (WELFARE)		
NATIVE BAND ALLOWANCE		
PENSION INCOME (CPP, ORPHANS, ETC.)		
B.C. FAMILY BONUS		
OTHER		

TOTAL MONTHLY INCOME = \$ _____

MULTIPLY BY STUDY MONTHS X _____

ONE TIME INCOME	STUDENT	SPOUSE (IF APPLICABLE)
SAVINGS AT START OF CLASSES		
SALE OF ASSETS		
BURSARIES (SCHOOL/ PRIVATE)		
SCHOLARSHIPS		
OTHER		

ADD ONE TIME INCOME = \$ _____

TOTAL STUDY PERIOD INCOME X _____

STUDY MONTHS = THE NUMBER OF MONTHS BETWEEN YOUR CLASSES START AND END DATES

COSTS - INCOME = THE AMOUNT YOU NEED TO GO TO SCHOOL

General information for students

Moving?

Important information is mailed to you. It is critical that you advise StudentAid BC, the National Student Loans Service Centre (see inside back cover for contact information) and your school of any changes to your mailing address.

School designation

To be eligible for full or part-time student financial assistance, you must attend a designated post-secondary institution.

All public universities, colleges and institutes in B.C. are designated by StudentAid BC. However, not all private post-secondary schools or out-of-province schools have been designated by StudentAid BC.

To check if your school is designated for the purposes of student loans, visit www.StudentAidBC.ca.

StudentAid BC funding cannot be considered for a period of study prior to your school being designated by StudentAid BC.

Information for students studying at a B.C. private school

Here are some important things to consider before beginning your studies at a private post-secondary school in British Columbia.

Is your school accredited?

The provincial accreditation process ensures that standards of integrity and educational competence are met by private institutions offering post-secondary education in B.C.

Private schools that award degrees in B.C. must be approved through the Degree Quality Assessment Board. Students can receive student financial assistance only if their private degree-granting school is approved and has been designated by StudentAid BC.

The accreditation process is voluntary on the part of the school. However, students can receive student financial assistance only if their private training school is accredited by the Private Career Training Institutions Agency, by another accrediting body such as the Insurance Corporation of British Columbia or the Industry Training Authority of B.C., by the Degree Quality Assessment Board, by an act legislating authority for a school or by another accreditation body recognized by the Province of B.C. (such as Title IV for schools in the United States).

Signing an enrolment contract

Once you have been accepted by a B.C. private post-secondary school, you must sign an enrolment contract. Enrolment at an accredited school designated by StudentAid BC requires that you complete this contract.

Information for students studying outside Canada

If you are studying outside Canada and are not able to take your Master Student Financial Assistance Agreement (MSFAA) to a designated Canada Post outlet, you can mail your agreement directly to the National Student Loans Service Centre. You must also send clearly readable copies of your government-issued photo identification and social insurance number (SIN) card with your Master Student Financial Assistance Agreement.

General information for students

Verification and audit

Your student loan file is subject to verification and audit **at any time**.

Each year, a percentage of files are audited to verify the information provided by students, their spouses/common-law partners and/or their parents/step-parents/sponsors/legal guardians.

If your file is audited, you will need to support your application with documentation. For this reason, please keep all receipts and other documents that may be needed, including:

- residential tenancy agreements;
- cancelled cheques and/or cash withdrawal receipts;
- bank and other financial statements;
- child support receipts;
- spousal support and maintenance receipts;
- utility bills;
- day-care payment receipts/contracts;
- child-care subsidy records;
- income statements;
- income tax returns and notices of assessments;
- T4 and other information slips;
- pay stubs;
- Records of Employment; and
- financial statements.

By responding quickly to audit requests from StudentAid BC, you can avoid delays in processing your file and/or program application. Funding will be withheld until audits are completed.

False or misleading statements, failure to fully disclose information, acts of document tampering or forgery may be considered fraud and may restrict you from further financial assistance including loans, grants and repayment assistance for up to five years.

Audits that identify suspected fraud will be referred to the RCMP for formal investigation and may result in charges under the *Criminal Code of Canada*.

Before you sign the declaration:

You must read the declaration on your StudentAid BC application and any applicable appendices so you understand the details of the binding legal contract you are entering with the provincial and federal governments.

Please note that StudentAid BC and Federal Program Policies may be subject to change. Visit www.StudentAidBC.ca for the most updated provincial information and CanLearn.ca for the most updated federal information.

Information and programs for full-time students

Am I eligible to receive funding as a full-time student?

To receive full-time student financial assistance you must:

- be a Canadian citizen, a landed immigrant (permanent resident) or have protected-person status;
- have a valid Canadian social insurance number;
- be a resident of British Columbia;
- be pursuing full-time studies as your primary occupation;
- be enrolled full-time in an eligible program of study at a designated post-secondary institution;
- be able to demonstrate financial need;
- make academic progress and achieve satisfactory scholastic standing in each period of post-secondary study; and
- have either completed Grade 12 (or equivalent), be 19 years of age or attend a program approved by the Industry Training Authority.

You may not be eligible for student financial assistance if you are:

- delinquent or in default of previous student loans;
- under audit, or have an overaward (in this case, your funding may be withheld); or
- incarcerated or have any outstanding warrants for your arrest.

Note: *You can apply to only one province for funding.*

Receiving income assistance

Generally, students are not eligible for benefits from the B.C. Ministry of Social Development while they are taking post-secondary education. The exception is students with permanent disabilities who receive disability assistance.

The Ministry of Social Development and the Ministry of Advanced Education have an agreement for students who are eligible for income assistance or disability assistance benefits while in studies.

Under the agreement, the Ministry of Social Development continues to provide maintenance for shelter, food and other needs, while the Ministry of Advanced Education, through StudentAid BC, will consider paying the following additional costs:

- tuition/fees;
- books/supplies;
- disability allowance (for miscellaneous educational costs);
- transportation; and
- unsubsidized day-care for children age 11 or under.

Contact your employment-assistance worker to discuss your education plans and the financial assistance available to you.

Information and programs for full-time students

Loans for full-time students

To be eligible for assistance, all previous loans received through StudentAid BC and the Canada Student Loans Program must be in good standing.

When you are approved for student loan funding, you will receive a Master Student Financial Assistance Agreement. Read the terms and conditions as soon as you receive it. The Master Student Financial Assistance Agreement is a formal legal contract with the provincial and federal governments. It explains what your responsibilities are from application to repayment.

- Interest will be paid by the provincial and federal governments while you are attending school full time.
- You must be enrolled in at least 60 percent (40 percent for students with permanent disabilities) of a full-time course load.
- Repayment will begin six months after your studies end. Interest will accrue during this six month period.
- You are responsible for repaying the total amount loaned to you.

B.C. Loan Reduction Program

The B.C. loan reduction program helps students who must borrow most of the money they need to pursue their post-secondary education.

Full-time students who successfully complete each year of their studies may have their B.C. student loan debt reduced by the provincial government.

You will automatically be considered for loan reduction each year through information from your application for financial assistance.

Loan reductions are usually applied to your loan account after each study period you successfully complete.

The program is available to students with no dependants in their first four academic years of borrowing and to students with dependants in their first five academic years of borrowing. An academic year is normally 34 weeks.

Students with dependent children in their fifth year of borrowing will have their entire B.C. student loan borrowed during that academic year reduced.

Note: *Graduate students, students in professional programs (law, medicine or dentistry) and students in programs of less than two years are not eligible for the B.C. loan reduction program.*

Eligibility

To qualify for the B.C. loan reduction program, you must meet all of the following conditions:

- your student loans must be in good standing;
- you must be enrolled in a full-time study program of at least two academic years at a designated Canadian post-secondary school;
- you must have successfully completed at least 30 weeks of study and at least 60 percent of a full course load during the program year;
- you must be in your first, second, third or fourth year of borrowing from StudentAid BC (or fifth year for students with dependants); and
- you must have B.C. student loans over the loan reduction limit established each year.

Note: *Student loans must remain in good standing throughout the next 2 academic years following the year in which the student was found eligible for loan reduction.*

Information and programs for full-time students

Grants and bursaries for full-time students

With one application for full-time students in B.C., you will be automatically considered for student financial assistance, including loans, grants and bursaries from both the Government of British Columbia and the Government of Canada. A separate permanent disability program application is required only for accessing grants for students with permanent disabilities.

Students who qualify for a student loan and meet the grant eligibility requirements may be eligible to receive one or more of the following student grants:

Canada Student Grant for Persons from Low-income Families

Under this grant, students from low-income families can receive \$250 per month of full-time studies. This grant is available for all years of a university undergraduate, college or trade-school program that is at least two years (60 weeks) in duration.

Canada Student Grant for Persons from Middle-income Families

Under this grant, students from middle-income families can receive \$100 per month of full-time studies. This grant is available for all years of a university undergraduate, college or trade school program that is at least two years (60 weeks) in duration.

Canada Student Grant for Persons with Dependants

Students from low-income families who meet the eligibility requirements can receive \$200 per month of full-time studies per child under 12 years of age at the beginning of the study period.

Nurses Education Bursary

This provincial program was established to provide funding to qualified applicants in B.C. nursing programs. Students in eligible programs will automatically be assessed for a potential bursary award. The assessment will be based on the unmet need on the applicant's full-time application for financial assistance.

Eligibility

1. You must be enrolled in an eligible full-time nursing program of at least four months in length at a designated post-secondary institution in B.C. and the program must lead to a certificate, diploma or degree recognized for practice in B.C.
2. Applicants in default of a B.C. student loan or with bankruptcies including B.C. student loans are not eligible for a Nurses Education Bursary.

Awards are disbursed based on a limited ministry budget and not all applicants demonstrating unmet financial need will be awarded. Applicants will be ranked against other applicants in the bursary period to determine who is eligible for the awards in the bursary period. You can receive only one Nurses Education Bursary in a twelve month period.

Part-time students in nursing programs are not eligible for a Nurses Education Bursary.

How to apply

Applicants are not required to apply separately for the bursary.

Information and programs for full-time students

Youth Educational Assistance Fund

The Youth Educational Assistance Fund is for former B.C. youth-in-care between 19 and 23 years of age who are taking full-time, post-secondary level courses at a designated post-secondary institution or who are students with a permanent disability and are studying with a reduced course load. To qualify for this grant, you must have been a youth in continuing care, or in the custody of a director of child welfare in B.C. or meet the adoption criteria as defined on the Youth Educational Assistance Fund program page at www.StudentAidBC.ca. In 2011/2012, grants of up to \$5,500 are available to eligible applicants.

The following grants are available for students with permanent disabilities. For more information, turn to page 30.

- Assistance Program for Students with Permanent Disabilities
- B.C. Access Grant for Students with a Permanent Disability
- Canada Student Grant for Persons with Permanent Disabilities
- Canada Student Grant for Services and Equipment for Persons with Permanent Disabilities
- Learning Disability Assessment Bursary
- B.C. Supplemental Bursary for Students with a Permanent Disability

How do I apply for full-time assistance?

To apply for full-time student financial assistance, you must follow these steps:

1. Choose the post-secondary school you plan to attend and determine the study period (registration period) for which you need funding.
2. Figure out how much money you need to attend school:
 - Complete the budget worksheet offered in this guide on page 8 and 9.
 - Check your eligibility for the maximum funding limits on page 16 and 17
3. Look for other resources to help pay for your school and living costs (this will help reduce your debt load when you finish school) such as:
 - family;
 - part-time employment;
 - bursaries and scholarships; or
 - jobs through school (e.g. teaching assistantships).
4. Complete the correct application for student financial assistance. There are two ways you can do this:
 - apply online; or
 - apply using a paper application. (You can request a copy from StudentAid BC by mail, visit www.StudentAidBC.ca or your financial aid office.)

After you have submitted your application, you can check its status online. StudentAid BC will process your application within six weeks and notify you of the outcome.

Information and programs for full-time students

Credit check

A credit check is done on all first-time, full-time applicants to StudentAid BC who are over 22 years of age on the first day of their classes. Funding will be denied if you have had at least three instances when installments on three or more loans or debts over \$1,000 were more than 90 days overdue.

We recognize that a poor credit history may be caused by such things as unexpected loss of income, illness or unusual increases in expenses. You can appeal if you can show that exceptional circumstances contributed to your credit history. Complete the appeal request form, available online at www.StudentAidBC.ca or by contacting StudentAid BC. For contact information please see the page 40 of this guide.

Maximum funding limits

Weekly maximum loan limits for the 2011/2012 program year:

- If you have dependent children, you can receive up to \$510 per week in combined loan and grant funding.
- If you do not have dependent children, you can receive up to \$320 per week of full-time study.
- The total amount you receive will be determined by the length of your study period. Canada Student Grants may add funding above the loan limits.

Note:

Not all students receive the maximum amount of funding.

Program length (weeks)	Students <u>without</u> eligible dependants	Program length (weeks)	Students <u>with</u> eligible dependants
13	\$4,160	13	\$6,630
17	\$5,440	17	\$8,670
22	\$7,040	22	\$11,220
26	\$8,320	26	\$13,260
30	\$9,600	30	\$15,300
34	\$10,880	34	\$17,340
39	\$12,480	39	\$19,890
43	\$13,760	43	\$21,930
47	\$15,040	47	\$23,970
52	\$16,640	52	\$26,520

Information and programs for full-time students

Lifetime maximum limits

The following table shows the maximum amount and duration of loan funding a student can receive over their lifetime.

Funding type	\$ limit	Time limit
Canada Student Loan (non-doctoral)	–	340 weeks (80 months)
Canada Student Loan (doctoral)	–	400 weeks (94 months)
Canada Student Loan (persons with permanent disabilities or received loans prior to August 1, 1995)	–	520 weeks (120 months)
B.C. Student Loan (non-doctoral)	\$50,000	340 weeks (80 months)
B.C. Student Loan (doctoral)	\$50,000	400 weeks (94 months)
B.C. Student Loan (persons with permanent disabilities)	\$50,000	520 weeks (120 months)
Canada and B.C. Interest-free Loan (non-doctoral)	–	340 weeks (80 months)
Canada and B.C. Interest-free Loan (doctoral)	–	400 weeks (94 months)
Canada and B.C. Interest-free Loan (persons with permanent disabilities or received loans prior to August 1, 1995)	–	520 weeks (120 months)

Once you've been approved for funding

1. Notification of assessment

As soon as StudentAid BC has processed your application for financial assistance, you will be sent a notification of assessment.

The notification of assessment letter will tell you:

- the type of funding you have been approved for (loan and/or grant);
- the amount of money you will receive;
- when you will receive your money; and
- where your money will be sent.

Information and programs for full-time students

2. Master Student Financial Assistance Agreement

If you are approved to receive funding through StudentAid BC after August 1, 2011, you will receive a legal document called the Master Student Financial Assistance Agreement.

The Master Student Financial Assistance Agreement outlines the terms and conditions of your provincial and federal student loans. It is important that you review the agreement before signing as this is a legally binding contract requiring you to repay your student loans. In most cases, the Master Student Financial Assistance Agreement will remain active throughout your post-secondary studies; however, there may be some situations where you will be required to sign a new agreement, including the case of a two-year break in studies. If a new Master Student Financial Assistance Agreement is required, StudentAid BC will automatically send it to you for completion. When you sign and return a Master Student Financial Assistance Agreement to the NSLSC you are agreeing to receive all funding you are assessed to receive from that date forward.

The Master Student Financial Assistance Agreement does not state the amount of money you will receive. Instead, each time you are approved for funding by StudentAid BC, a notification of assessment with the loan and/or grant amount and disbursement details will be mailed to you.

How do I receive my financial assistance?

1. Confirm your identity at a Canada Post outlet or NSLSC on-campus kiosk

As soon as you receive your Master Student Financial Assistance Agreement, take it to a designated Canada Post outlet or an on-campus NSLSC kiosk. Outlets and a list of on-campus kiosks can be found at CanLearn.ca.

Make sure to bring **all** the following personal documentation with you:

- your social insurance card, or a copy of an official Government of Canada document that includes your social insurance number, such as your Canada Revenue Agency Notice of Tax Assessment; and
- official government-issued photo identification, such as a driver's license, B.C. identification card or passport; and
- a void, personal cheque with your bank account number. If you do not have a personal cheque, your bank or credit union can help you complete the electronic funds transfer section of your Master Student Financial Assistance Agreement. If you lose your agreement, contact StudentAid BC to have the document reprinted and sent to you.

At the Canada Post outlet or NSLSC kiosk, staff will:

- make sure your Master Student Financial Assistance Agreement is valid for processing;
- confirm that you have provided proper identification; and
- forward your Master Student Financial Assistance Agreement to the NSLSC.

2. Confirm your enrolment

Before your student loan and/or grant money can be released, your school must confirm that you are enrolled in an eligible, full-time post-secondary program for the entire study period for which you have been awarded funding.

Information and programs for full-time students

If you attend a B.C. public post-secondary institution or other school that offers electronic confirmation of enrolment, your school will automatically confirm your full-time enrolment electronically with StudentAid BC. Your school may ask that some of the funds be paid to them to cover your academic fees.

Most schools in B.C. confirm student enrolment online directly to StudentAid BC.

If you attend a school that does not access electronic confirmation of enrolment, a paper confirmation of enrolment form will be mailed to you or your school about a month before you are eligible to receive the student loan funds. The form will not be mailed until your completed Master Student Financial Assistance Agreement has been received at the NSLSC. If your school is in Canada, the form is mailed to the school; if outside of Canada, the form is mailed to you, and you must take it to your school for them to mail or fax to StudentAid BC.

Once your confirmation of enrolment form is processed, your student loan and/or grant funds can be released.

If you lose your paper confirmation of enrolment form, you can print a copy by logging on to check your student loan application status on www.StudentAidBC.ca.

Note:

The school may instruct the lender (NSLSC) to send all or part of your funding directly to the school to pay for your tuition and mandatory fees.

3. Money released on or after the disbursement date

After your Master Student Financial Assistance Agreement has been processed and your enrolment has been confirmed, your funds will be either deposited electronically into the bank account you have specified, or forwarded to your school. The deposit usually occurs within seven business days of the **disbursement date** on the notification of assessment.

Note:

If you are receiving more than one student loan disbursement during your application period (check your notification of assessment), your school must confirm your enrolment each time before the money can go out to you.

What if I want to appeal my assessment?

Not everyone receives the full-time student financial assistance they may think they should be receiving. If you are not approved for funding or think the amount awarded to you is too low, you can ask for an appeal of your assessment. Please note that if you have been approved for a maximum award for your study period, this is not subject to appeal.

An appeal will be considered only if special circumstances set you apart from other students who have not been approved.

To appeal a StudentAid BC decision, the process starts with an appeal request form.

Information and programs for full-time students

The appeal request form contains:

- information about what will be considered in an appeal; and
- the documentation you must provide for an appeal.

The Appeal Unit of StudentAid BC will review your request to determine if your situation is exceptional and warrants a decision to set aside standard policy that applies to all other students.

Submitting an appeal request does not guarantee that you will receive more StudentAid BC funding.

Steps to appeal

1. If you are attending a B.C. public university, college or institute, or Trinity Western University, talk to a financial aid officer at your school. They can help you with the appeal process. If you are attending a private school within B.C. or a school outside the province, you can contact StudentAid BC directly for help.
2. Read the detailed information on the appeal categories (the appeal categories can be found at www.StudentAidBC.ca) including the list of policies that cannot be appealed. You need to know which StudentAid BC policy you are appealing before you can proceed to the next step.
3. Complete the Appeal Request Form. In your appeal request, include a letter addressed to StudentAid BC that clearly explains:
 - which policy or decision you are appealing;
 - why you are asking for an appeal;
 - what makes your situation exceptional compared with other students;
 - why your circumstances prevent you from completing your studies without the financial assistance you applied for; and
 - any other funding options you have explored, such as part-time work, grants, scholarships, or personal lines of credit.
4. Send your signed Appeal Request Form with your letter and all supporting documentation by mail to the Appeal Unit at StudentAid BC. Appeal requests sent by fax will not be accepted.

What can I do if my appeal is denied?

In some cases, an appeal request will be referred to the independent appeal committee for further consideration. The committee includes members of the public, students and financial aid officers from B.C. colleges, institutes and universities. The committee reviews each case individually and makes recommendations to the Deputy Minister of Advanced Education. Decisions by the Deputy Minister are final.

What are my obligations while in school?

After you have received your funds and are attending classes, there are certain things you must do to keep your loans in interest-free status and stay eligible for future funding.

1. Pay tuition and other required fees first.

The financial assistance that you receive is for your education. Your first responsibility is to pay the tuition fees and other required fees to your school. That has priority over all other costs for which you may have received funding.

2. Continue in full-time studies.

To stay eligible for full-time loans or grants, you must attend school full-time for the entire study period for which you have received funding.

If you drop below the required course load during your first semester/term but plan to attend full-time in the second semester/term, you must submit a new application for student assistance. Your new application will be assessed once the withdrawal process at your school is complete.

If you stop attending classes, drop below your required course load, or fail to maintain the minimum number of weekly instructional hours for your entire study period, but you do not formally withdraw from school, you may still be considered withdrawn for student-assistance purposes.

If you miss 10 consecutive days of classes, or 20 percent of your study program, you will be considered withdrawn.

If you withdraw from school twice while receiving financial assistance, you will be denied further funding by StudentAid BC.

3. Maintain a satisfactory scholastic standing (successful completion).

To continue receiving financial aid, the Canada Student Financial Assistance Act and StudentAid BC policy require you to maintain a satisfactory scholastic standing. If your school gives you enough credit to advance in your study program and/or issue you a formal credential (certificate, diploma or degree), you meet the “satisfactory scholastic standing” requirement for StudentAid BC.

4. Maintain interest-free status.

You will not have to make payments on any outstanding student loans if you are enrolled in an approved full-time study program (at least 12 weeks long) that leads to a certificate, diploma or degree at a post-secondary school that is designated by the provincial government.

Loans issued through StudentAid BC will be eligible for interest-free status.

The period of interest-free status will start on the date the loans are issued, up to and including your study period end date on this application, unless you withdraw from full-time studies.

If you return to full-time studies and do not receive a Canada or B.C. student loan, you must submit an application to ensure your loans keep their interest-free status. You can apply online at www.StudentAidBC.ca (if you are attending a public B.C. post-secondary school), or you can obtain a paper copy of the federal Confirmation of Enrolment form (Schedule 2) at www.StudentAidBC.ca or CanLearn.ca and submit it to the NSLSC. It is important to note that your maximum weeks of allowable student financial assistance includes weeks you are in interest-free status.

A Schedule 2 form is also required by your bank if you received loans before August 2000. You can download a Schedule 2 form from CanLearn.ca.

What if my circumstances change?

If there are any changes in your circumstances after you have applied for student assistance, you must notify StudentAid BC by completing an Appendix 7: Request for Reassessment form available online at www.StudentAidBC.ca.

This form is also available at B.C. public and accredited private post-secondary schools, or through the financial-aid office at your school. Complete it and submit it to StudentAid BC.

What are my obligations while in school?

The completed Appendix 7: Request for Reassessment form and supporting documentation must be received by the StudentAid BC office no later than six weeks before your studies end. An Appendix 7: Request for Reassessment sent by fax will not be accepted. Funding cannot be issued after your studies end.

What kind of changes should I report?

You should report any changes that affect the accuracy of the financial need and eligibility information in your student assistance application. Changes include, but are not limited to:

- your income, assets or investments, including any new sources of income not listed in your application;
- financial estimates, assets or investments of your spouse/common-law partner or parents/step-parents/sponsor/legal guardian;
- your program of study or study period dates;
- your marital status before the first day of classes;
- your living situation before the first day of classes (such as whether you are living in a home owned or rented by your parents, or living away from your parents' home);
- purchase, sale, or lease of a motor vehicle; and
- the birth or adoption of a child.

All information is subject to audit and verification.

What if I transfer schools?

If you have applied for or if you are receiving financial assistance, you must notify StudentAid BC if you transfer from one school to another.

***Note:** You, your original school and your new school are all required to fill out separate sections of the Appendix 5: Transfer of School form, so you will need to contact the financial-aid offices or school officials at both the school you are transferring from and the school you are transferring to.*

Transferring before you get funding

If you have applied for, but have not yet received, any funding when you change schools, complete an Appendix 7: Request for Reassessment and submit it to StudentAid BC for processing.

Transferring after you get funding

If you have already received your funding when you change schools, you must complete an Appendix 5: Transfer of School form.

After the form is completed, submit it to StudentAid BC for processing.

Two-week time limit for transfers

You may transfer if the length of time between leaving one school and starting at your new school is two weeks or less; otherwise you are considered withdrawn from your previous school and you will have to complete a new StudentAid BC application.

Withdrawals and scholastic standing

If you withdraw from full-time studies:

- your school will automatically notify us that you no longer meet requirements for assistance;
- your funding will be re-calculated based on the number of weeks you actually attended school; and
- we will explain to you in writing how your withdrawal decision affects your student loan or grant.

What are my obligations while in school?

Any tuition refund for which you are eligible will be applied to your outstanding loan balance by your school if your school received tuition from your student loans.

Withdrawing from school or failing to progress at school

You may not be able to receive more student assistance if:

- you withdraw from a full-time course load on two separate occasions while receiving student assistance or have interest-free loan status; or
- you fail to achieve satisfactory marks in 68 weeks or more of full-time study while receiving student assistance or have interest-free loan status.

Requalifying for student assistance depends on several things, including successfully completing full-time studies for two semesters or one academic year without StudentAid BC assistance. Appeals can be made to StudentAid BC.

Overawards

An overaward is student financial assistance you received for which you were not eligible.

Among other reasons, the overaward may be due to:

- a reassessment of your original StudentAid BC application;
- an audit of your file conducted by StudentAid BC; or
- your withdrawal from courses, putting you below 60 percent of a full course load (40 percent for approved students with permanent disabilities).

If StudentAid BC finds that you have received an overaward, you will be notified in writing.

Overaward amounts are deducted from future student financial assistance awarded under the provincial and federal programs. It is your responsibility to contact your school to ensure possible tuition refunds have been processed, which may reduce the amount of your outstanding overpayment.

Overawards on Canada Student Grants

If you withdraw from studies or change from full- to part-time status within 30 calendar days of the first day of classes, all of the Canada Student Grant that has been disbursed for the respective period of studies will be converted into a loan in accordance with the conditions stated on your Master Student Financial Assistance Agreement.

If a reassessment of your application determines that you provided inaccurate information that makes you ineligible for a full or part-time Canada Student Loan, all or part of a Canada Student Grant that has been issued will be converted into a loan. This is in accordance with the conditions stated on your Master Student Financial Assistance Agreement.

Note: If you are able to provide documented evidence within a six-month timeframe that your withdrawal from studies or your change from full to part-time studies was as a result of unforeseen and unavoidable circumstances beyond your control, the decision to convert the Canada Student Grant into a loan may be reconsidered.

Repayment and adjustment of overawards

An adjustment can be made to reduce or remove an overaward, as it may affect your future eligibility for student funding.

If you have exceptional circumstances, you may submit an appeal to StudentAid BC to set aside your overawards. This appeal procedure follows the same steps outlined on page 19. If your appeal is successful, your student loan overawards will not be deducted from your future StudentAid BC funding and your B.C. grant overaward will be set aside to allow you further provincial funding. Overawards resulting from audit are not subject to appeal.

To adjust an outstanding B.C. or Canada Student Loan overaward please direct your overaward payments to the National Student Loan Service Centre (NSLSC). Once you have confirmation that the payment has been applied to your loan, notify StudentAid BC.

Repaying your student loans

How do I repay my student loans?

You have six months from your period of study end date, the last day of the month you stop taking classes full-time, before you must start repaying your student loans, although you can make payments earlier if you want.

Whether you have finished your program, transferred to part-time studies, are taking time off or have withdrawn from school completely, you must contact the lender(s) who hold your student loans to arrange repayment within six months of leaving your studies.

Repaying your student loans

You will repay your student loans through the NSLSC.

- » Sign a consolidation agreement.
- » Approximately 45 days before you enter repayment, the NSLSC will send you a consolidation agreement combining any/all your loans you received after August 1, 2000 so you can make one payment.
- » Make sure you understand the terms of the consolidation agreement and choose the repayment options that are best for you.

For student loans received before August 1, 2000

Students who received a student loan before August 1, 2000, will have risk-shared and guaranteed loans. Contact the lending institution that holds these outstanding loans for information on repayment.

For student loans received after August 1, 2011

If you are applying and receiving loans after August 1, 2011, your loans will become a joint federal-provincial student loan (Canada-British Columbia integrated student loan). If you do not receive any student loans after August 1, 2011, your loans will remain with their current service provider until further notice. Please see www.StudentAidBC.ca for further information.

When does interest start accumulating?

Interest begins accumulating on your loan as soon as your study period ends. You are not required to begin making payments until the first day of the seventh month; however, you can make payments anytime during your study period and your six-month non-repayment (grace) period. It is your responsibility to make repayment arrangements with the NSLSC and/or your lending institution within six months of finishing your studies.

For B.C. student loans issued before August 1, 2000, the provincial government will continue to pay the interest for up to six months after your study period ends.

What interest rate will I pay?

Interest rates are calculated at the time of consolidation.

If you have a Canada – B.C. integrated student loan, the interest rate is either a floating interest rate (the prime rate plus 2.5 percent) or a fixed rate (the prime rate plus 5 percent).

If you have a Canada Student Loan and a B.C. student loan that are not integrated:

- For direct lend Canada student loans, the interest can be a floating interest rate (prime rate plus 2.5 percent) or fixed rate (prime rate plus 5 percent).
- For B.C. student loans the interest is a floating interest rate (prime rate plus 2.5 percent).

Repaying your student loans

What happens if I don't repay my student loans?

As a borrower, you are required to fulfill your obligations and responsibilities so it's important to fully understand the terms and conditions of your loans. Missing payments could lead to:

- added interest charges;
- the loss of eligibility for future funding;
- having to deal with a collection agency;
- a bad credit rating and inability to get credit;
- not being accepted for contracts for cellular phones, etc;
- the loss of future income-tax refunds and HST rebates;
- legal action;
- garnishment of your wages; and/or
- liens against your property.

All repayment activities are reported to the credit bureau. If you are having difficulty making your loan payments, contact the NSLSC. There are programs and services available to help you manage your payments and avoid defaulting on your loan.

Debt management programs

B.C. Interest Relief Program

This program helps people who have difficulty repaying their B.C. student loans because of low income and financial hardship. If you qualify, the B.C. government will pay the interest on your B.C. student loans for six-month periods up to a maximum of 30 months. During this time, you do not have to make any loan payments. If you continue to have financial problems, you may also qualify for extended interest relief of up to 54 months during the first five years of student loan repayment. The B.C. interest relief program becomes available to you once you have consolidated your student loans. You may apply at any time during your repayment period.

Repayment Assistance Plan

The Government of Canada offers the Repayment Assistance Plan (RAP) for Canada student loans. The RAP helps borrowers who are having financial difficulty repaying their student loans. The RAP makes it easier for student loan borrowers to manage their debt by allowing them to pay back what they can reasonably afford. You need to apply for the RAP as enrolment is not automatic.

More information about the RAP can be found on CanLearn.ca or by calling the NSLSC at 1-888-815-4514.

Repayment Assistance Plan for Borrowers with a Permanent Disability (RAP-PD)

The Government of Canada offers the Repayment Assistance Plan for Borrowers with a Permanent Disability (RAP-PD). The RAP-PD helps borrowers with a permanent disability who are having difficulty paying their student loans and makes it easier for student loan borrowers to manage their debt by paying back what they can reasonably afford. You need to apply for the RAP-PD as enrolment is not automatic.

More information about the RAP-PD can be found on CanLearn.ca or by calling the NSLSC at 1-888-815-4514.

B.C. Principal Deferment

If you are having difficulty repaying your B.C. student loans, you can ask to have the principal payment deferred for a period of time. If approved for principal deferment, you only need to make the monthly interest payments on your loan. The principal portion of the payment is deferred. This deferment will give you time to stabilize your financial position and avoid defaulting on the loan. Approval is usually given for six-month periods and is available for a maximum of 12 months.

Revision of Terms

You may ask the NSLSC about reducing your monthly payment amount or extending the length of time you take to repay your loan. This will result in lower monthly payments, however you will pay more interest over time.

If you think you might need help repaying your loan, call the NSLSC as soon as possible for information on available assistance.

Permanent Disability Benefits

The Permanent Disability Benefit is available to borrowers with a severe permanent disability that prevents you from working and/or going to school, and you will never be able to repay your loans. If you have a severe permanent disability, you may be eligible to have your loans cancelled. To apply for this benefit, contact the NSLSC.

Debt management programs

B.C. Loan Forgiveness Program

Recent graduates in some specific professions can have their B.C. student loans forgiven by agreeing to work at publicly funded facilities in underserved areas of British Columbia.

If you qualify for the program, the provincial government will forgive your outstanding B.C. student loan debt at a rate of 33.33 percent per year. After three years, your B.C. student loans will be paid in full.

While you are in the loan forgiveness program, the provincial government will also pay any outstanding interest that accumulates during each year you are registered in the program.

Eligibility

To qualify for the B.C. loan forgiveness program, you must:

- have B.C. student loans in good standing;
- be in student loan repayment;
- not be enrolled in full-time post-secondary studies;
- have graduated from an accredited post-secondary institution in the timeframe required by the program for different professions; and
- be employed at a publicly funded facility in an underserved B.C. community.

Note:

Professionals who receive B.C. loan forgiveness may be full-time, part-time, casual or on-call workers.

Nursing, medical, midwifery and pharmacy graduates

You are eligible for B.C. loan forgiveness if:

- you graduated (or your study program ends) after August 1, 2000; and
- you are employed at a publicly funded facility in an underserved B.C. community.

Speech language pathology, occupational therapy, audiology and physiotherapy graduates

You are eligible for B.C. loan forgiveness if:

- you graduated (or your study program ends) after December 1, 2004; and
- you are working with children at a publicly funded facility in an underserved B.C. community.

Teachers for the deaf and hard of hearing, teachers for the visually impaired, school psychologists and technical education teachers

You are eligible for B.C. loan forgiveness if:

- you graduated (or your study program ended) after April 1, 2007; and
- you are employed at a publicly funded facility or school district within B.C.

Debt management programs

How to apply

B.C. loan forgiveness applications can be downloaded from www.StudentAidBC.ca and are also available from StudentAid BC and from your school's financial aid office.

1. Complete your application form.
2. Submit your application form to StudentAid BC along with the original, current within one month letter from the publicly funded facility or health authority you are working for, confirming your employment. Electronic versions of employment letters will not be accepted.

Please note:

- If you are in private practice, you must have a practitioner number and submit a letter from your health authority confirming that you serve in the community.
 - If you are a professional under contract to the Province of B.C., your employment letter must also include the contract number and ministry involved.
 - If you are a midwife, you must also submit a letter from the Association of Midwives confirming your registration.
3. Submit an official sealed transcript from your post-secondary school proving that you have fulfilled graduation requirements.

For more information on this program, visit www.StudentAidBC.ca.

Pacific Leaders Loan Forgiveness Program

The Pacific Leaders Loan Forgiveness Program promotes the B.C. Public Service as a potential employer to new post-secondary graduates and a progressive employer to current employees, by forgiving their outstanding B.C. student loan debt at a rate of one-third per year. If they continue to work for the B.C. Public Service for three years, their B.C. student loan will be paid off in full.

The Pacific Leaders B.C. loan forgiveness program is open to all new employees and any full or part-time regular employee of the provincial government who has a B.C. student loan in good standing. For more information, visit www.pacificleaders.gov.bc.ca.

Information and programs for part-time students

Canada Student Loans for Part-time Studies

The Government of Canada offers loans and grants for part-time studies to students taking between 20 and 59 percent of a full course load.

As a part-time student, you may be eligible to borrow up to \$10,000 in Canada Student Loans. You are not required to make monthly payments on your loan while studying, although interest will accumulate while you are in school.

There is no maximum duration of assistance for part-time students. However, the maximum loan amount you can have outstanding at any time cannot exceed \$10,000. Loan applications for part-time students are available from StudentAid BC or online at www.StudentAidBC.ca.

Visit CanLearn.ca for more information on Canada Student Loans for part-time students.

Canada Student Grant for Part-time Students

Under this grant, part-time students who qualify for a Canada Student Loan and meet the grant eligibility requirements may be eligible for a student grant of up to \$1,200 per academic year. This grant is issued at the beginning and middle of the school year.

Canada Student Grant for Part-time Students with Dependants

Under this grant, part-time students with up to two children under 12 years of age may be eligible for \$40 per week of study. Part-time students with three or more children may be eligible for \$60 per week of study. This grant is issued at the beginning and middle of the school year.

B.C. Supplemental Bursary for Students with a Permanent Disability

This bursary is also available to part-time students. For more information, turn to page 31.

Information and programs for students with permanent disabilities

What is a permanent disability?

If you are a student with a permanent disability that restricts your physical or mental ability to perform daily activities necessary to participate fully in post-secondary studies, you may be eligible for additional student financial assistance. See Definitions, page 38.

For students with a permanent disability, a full course load is defined as no less than 40 percent of a full course load.

To be considered for the grants and programs listed below, you must supply appropriate medical documentation verifying your permanent disability and you must have a demonstrated financial need when you apply for full-time student loan assistance.

For students who have not been approved as having a permanent disability by StudentAid BC, a permanent disability programs application must be used when applying for these programs. Download this form from www.StudentAidBC.ca.

Canada Student Grant for Persons with Permanent Disabilities

Under this grant, qualifying students with permanent disabilities and at least \$1 of demonstrated financial need will receive \$2,000 per academic year to help cover the costs of accommodation, tuition and books. This funding is issued on your Master Student Financial Assistance Agreement.

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

Under this grant, qualifying students with permanent disabilities who have exceptional education-related costs such as tutors, note-takers, interpreters, brailers or technical aids may receive up to \$8,000 per academic year. Once your application is processed, you will receive written notification of your eligibility. To be considered for this grant, you must provide appropriate medical documentation verifying your permanent disability when you apply for full-time assistance. Students must submit a permanent disability programs application to be considered for this grant. Students who receive the grant will be required to submit receipts.

Assistance Program for Students with Permanent Disabilities

If you have exhausted your Canada Student Grant for Services and Equipment for Persons with Permanent Disabilities funding for the year, you may be eligible for the Assistance Program for Students with Permanent Disabilities. This is a non-repayable grant of up to \$10,000 (\$12,000 if attendant care is required at school) per program year for the purchase of educational-related specialized services and/or adaptive equipment. Students in receipt of this grant will be required to submit receipts.

Note: If you are enrolled in a non-post-secondary level program/course (e.g. academic upgrading, ESL, adult special education) at a designated B.C. post-secondary institution, do not complete the form for the assistance program for students with permanent disabilities. Please contact the Disability Coordinator at your school for additional information on the form applicable to you.

B.C. Access Grant for Students with a Permanent Disability

The B.C. Access grant will replace up to \$1,000 in B.C. student loan funding with a non-repayable grant. This grant is available only to full-time students with permanent disabilities.

Information and programs for students with permanent disabilities

Eligibility

Once you have applied and are eligible to receive full-time funding you automatically qualify for the B.C. Access Grant if you have previously submitted verification of your permanent disability to StudentAid BC.

If you are a first-time student with a permanent disability, you do not qualify automatically. You must have a medical professional with expertise in your area of disability complete a permanent disability programs application to identify your daily educational barriers and submit the documentation to StudentAid BC for assessment.

For more information on this program, visit www.StudentAidBC.ca.

Learning Disability Assessment Bursary

The Learning Disability Assessment Bursary assists students with the up-front costs of the learning disabilities assessment. Students with a learning disability require a recent learning disability assessment to determine eligibility for both federal permanent disability grants.

This grant program is available to part-time or full-time students attending B.C. public post-secondary institutions taking post-secondary-level courses only. A bursary of up to \$1,800 will be made available to eligible applicants.

For more information contact the disability services office at a B.C. public post-secondary institution.

Learning Disability Assessment Reimbursement

The permanent disability programs application allows you to apply for reimbursement of up to 75 percent of the cost of one psycho-educational assessment for a learning disability (maximum of \$1,200). See page 2 of the application for documentation requirements.

The assessment must clearly indicate that a learning disability has been identified as set out in section 4 of the permanent disability programs application. Any reimbursement is included in the total eligible amount of \$8,000 through the Canada Student Grant for Services and Equipment for Persons with Permanent Disabilities.

B.C. Supplemental Bursary for Students with a Permanent Disability

The B.C. Supplemental Bursary for Students with a Permanent Disability is a provincial bursary program designed to assist students with disabilities with exceptional educational costs (e.g. additional transportation costs, specialized clothing, etc). This bursary program is available to part-time or full-time students with permanent disabilities attending designated post-secondary institutions and taking a course or courses at the post-secondary level.

Students do not need to apply separately for this additional funding. Students who have provided the necessary medical documentation to qualify for the existing financial aid programs for students with disabilities will automatically receive this bursary funding.

For more information on this program visit www.StudentAidBC.ca.

Adult Basic Education Student Assistance Program

This provincial program helps adults enrolled in skills upgrading, education and training courses such as:

- adult basic education;
- English as a second language; and
- adult special education.

The program provides grants to help meet direct educational costs including tuition, fees, books, supplies and, if applicable, transportation and unsubsidized daycare for your child-care costs. The amount awarded to you is based on a standard need-assessment procedure.

How to apply

You can apply to this program only if you are an adult attending a public post-secondary institution in B.C.

You must complete an application form and return it to the financial aid office at your school. The financial aid officer at your school will determine if you are eligible.

Visit www.StudentAidBC.ca to download this form.

Scholarships administered by StudentAid BC

Pacific Leaders Scholarship for Children of Public Servants

The B.C. government is offering up to 60 scholarships of \$2,500 each to children of B.C. public servants who are studying full time at a designated post-secondary institution in B.C. Students may receive this scholarship once in their lifetime.

More information about this scholarship can be found online at www.pacificleaders.gov.bc.ca.

United World Colleges Scholarship for Aboriginal Students

Three B.C. Aboriginal students will receive a \$35,000 scholarship annually for two years (\$70,000 in total) to attend Pearson College.

More information about this scholarship can be found online at www.pearsoncollege.ca.

United World Colleges Scholarship for Seminar on Youth Leadership

Twenty B.C. Grade 12 students will receive a \$4,000 scholarship to attend the three week "Seminar on Youth Leadership" program at Pearson College in July and August of this year.

More information about this scholarship can be found online at www.pearsoncollege.ca.

Lieutenant Governor's Silver Medal

These medals are awarded to students in vocational or career programs less than two years long who have excelled in their studies and who have contributed to the life of their post-secondary institution or their community. The medals are awarded by the Lieutenant-Governor of British Columbia.

There is no application process. Nominees are chosen by the institution they attend. Students should contact their B.C. public school directly for details.

For more information on grants, bursaries and scholarships, visit:

- www.StudentAidBC.ca
- CanLearn.ca

Definitions

A Academic year

For the purpose of the needs assessment, the academic year is defined by the school and subject to a maximum length of 12 months (52 weeks). An academic year may be comprised of multiple terms or semesters, including spring and/or summer sessions.

Amortization

The repayment period for a student loan as arranged with the bank, credit union or other lender.

Assessment of Need

The process of determining the amount of assistance a student is eligible to receive. The eligible/assessed need is the difference between allowable costs (including tuition, books, living expenses, transportation, etc) and total resources (includes savings, expected contributions, assets, study-period income, spouse or parental contributions, excess motor vehicle value, etc.).

Assets

Includes investments demonstrating financial strength such as liquid assets (e.g. RRSPs, bonds, GICs, etc.) and fixed assets (e.g. real estate, revenue property, recreational property).

Audits

A process that requires students to provide documentation verifying information submitted to StudentAid BC by the student or the student's spouse, common-law partner, parent, step-parent, sponsor or legal guardian.

Award

The amount of money a student received through StudentAid BC. Awards may include student loans, grants, bursaries and scholarships and the pay-down of loans through various B.C. debt management programs.

B Bankruptcy

A term used to describe the financial situation of a person who is unable to pay debts, is judged to be legally insolvent and whose remaining property is administered for creditors or distributed among them.

Bursaries

Non-repayable awards based on financial need and given to students by governments, schools, businesses, societies or other agencies and organizations.

C Child-care subsidy

An amount of money from the Ministry of Children and Family Development given to students with dependent children aged 11 years or under to help with day-care costs.

Common-law

Students who have lived with a person in a marriage-like relationship for a period of at least one year (12 consecutive months) as of the first day of classes. If there is a child of the union and cohabitation has been less than one year (12 months), the student applies as a single parent.

Definitions

Course load

To qualify for StudentAid BC, a student must be enrolled in a program of study leading to a recognized credential. Therefore, the student must complete 100 percent of the components of the program that leads to the conferring of the credential (less any portions where the student has received previous credit or previous learning assessment). Course load percentage refers to the rate at which a student is currently working in order to complete the entire program.

Credential

The certificate, diploma or degree conferred upon the student by the home institution in recognition of successful completion of the required educational training.

Day-care costs

The costs paid to a caregiver to care for a student's child(ren) aged 11 years or under, to enable the student and spouse or common-law partner to attend classes or to work during the pre-study or study period. If a spouse or common-law partner is at home caring for the student's dependent child(ren) during the four months before classes start or during the study period, you cannot claim day-care costs.

Declaration

The StudentAid BC declaration is a legal document. By signing it, you agree with what the declaration says and that the information you have given is correct. It also tells you from whom StudentAid BC can get information about you and with whom StudentAid BC may share your application information.

Default

A loan is considered to be in default when you are behind on your payments for nine or more months and collection activities are required. Defaulting on your loan can disqualify you from receiving future student financial assistance and applying for repayment assistance under the Repayment Assistance Plan and B.C. debt management measures. It also affects your credit rating.

Delinquent

Your loan is considered to be delinquent when you are behind in your regularly scheduled monthly payments.

Dependent students (Group A students)

These are students who are considered by StudentAid BC to be financially dependent on their parents, step-parents, sponsors or legal guardians and do not qualify as independent students. Dependent students have never been married or do not have dependent children or have not been out of high school for 48 months or have not been in the labour force for two periods of 12 consecutive months.

Designated schools

A post-secondary school that has been authorized by the Province of British Columbia as eligible for the purposes of the Canada Student Loan and StudentAid BC loan programs with respect to some or all of the programs offered by the school. A school must be designated at the time a student's application is received or the application will automatically be denied.

Definitions

Disbursement date

The earliest date the NSLSC is allowed to release StudentAid BC funding to the student or their school.

E Electronic confirmation of enrolment

A process in which a school may confirm a student's enrolment electronically.

Exceptional medical expenses

Sudden and unexpected costs such as capping a broken tooth, purchasing crutches or splints, or other emergency needs. These are usually one-time-only expenses and do not include normal ongoing medical, dental or optical costs.

F Full time

A student enrolled in at least 60 percent of a full course load (40 percent for students with permanent disabilities who have been approved by StudentAid BC to study at the reduced course load) for at least 12 weeks at a designated post-secondary school and leading to a certificate, diploma or degree. A student may take some or all courses by correspondence provided that the student's primary occupation is the full-time pursuit of that program of study.

G Good standing

Students who are not delinquent on their student loan payments (have not missed a payment) or who have brought their student loans back from default by meeting StudentAid BC's requirements for rehabilitation after default.

Group A (dependent) students

The classification given to students who, under program criteria, are financially dependent on parents, step-parents, sponsors or legal guardians.

Group B (independent) students

The classification given to students who, under program criteria, are financially independent of their parents, step-parents, sponsors or legal guardians. Independence is determined by such factors as marriage, number of years in the full-time labour force and number of years out of secondary school.

Guaranteed loans

Student loans that are received prior to August 1, 1995 and which are guaranteed by the federal government or a provincial government. If a student defaults on a guaranteed loan, the government pays the bank and the debt is then owed directly to the government.

Guardian

Used to identify a person who is charged with the legal right and duty of care for a ward due to the ward's inability (due to age, or mental or physical inability) to care for himself or herself.

Definitions

Independent students (or Group B students)

Are considered to be financially independent of their parents, step-parents, sponsors or legal guardians. Independence is determined by such factors as marriage, number of years in the full-time labour force and number of years out of secondary school.

Interest-free status

Interest-free status provides students who are enrolled in full-time studies at a designated post-secondary school, a period during which they are not required to make student loan or interest payments as long as the authorized agent is notified. The federal and/or provincial governments will assume responsibility for providing interest payments for the duration of the grace period.

Landed immigrant/permanent resident

A person who is not a Canadian citizen but who has permission to reside in Canada on a permanent basis. Permanent resident status can be demonstrated by presenting a valid IMM 1000 form (Record of Landing document) or valid immigration card that does not specify limited conditions of entry and a SIN that starts with 1, 2, 4, 5, 6 or 7.

Legal Guardian

A legal guardian is a person who has legal authority and duty to care for another person. If your parents are deceased (passed away), or they are incapable of caring for you and you are under the age of 19, you will have a legal guardian. If you are a child in care of the province under a Continuing Custody Order, the Director of Child Welfare of the Ministry of Children and Family Development and the Public Guardian and Trustee are your legal guardians.

Master Student Financial Assistance Agreement

This is a legal document that includes the student information and loan agreement detailing the terms and conditions of the Canada and B.C. student loans and grants. One Master Student Financial Assistance Agreement is required for every student for the lifetime of their student loans. After a two-year break in study, a new Master Student Financial Assistance Agreement will be required for further financial assistance.

Overaward

When a student receives more assistance than he or she is eligible to receive, an overaward is created. This may be caused by a reassessment of an application due to new information received, an audit being conducted by StudentAid BC, a withdrawal from full-time studies or other reasons.

Parent

For the purpose of assessing need, parent includes natural parent, step-parent, sponsor or legal guardian.

Part-time student

Enrolled in 20 to 59 percent of a full-time course load at a public or private post-secondary institution. Loan eligibility depends on gross family income.

Definitions

Permanent disability

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 in the labour force and is expected to remain for the person's expected natural life.

Post-secondary study

Studies at a post-secondary school in which a student enrolls after secondary school (Grade 12). It does not include adult basic education programs, college preparatory programs or English as a second language.

Pre-study period

The 18-week period immediately before the start of the study period for which assistance is being requested.

Principal

The amount of money a borrower still owes on a loan and must repay.

Prime Rate

The variable rate of interest calculated based on the interest rates declared by the largest five Canadian financial institutions (the Bank of Montreal, the Canadian Imperial Bank of Commerce, the Bank of Nova Scotia, the Royal Bank of Canada and TD Canada Trust) as their prime rate. The prime rate will be calculated by ignoring both the highest and the lowest of those five rates and taking the average of the remaining three rates. Changes to the prime rate will take effect the following business day.

R **Reassessment**

A request to make changes to the information on a student's application. Such changes could involve income, program of study, costs, marital status prior to the first day of classes, etc.

Rehabilitation

A process required when a student's file is either in default or after a bankruptcy filed while in repayment, to allow for consideration of additional student financial assistance through StudentAid BC.

Resident

A term used to describe a student's eligibility for provincial residency under the StudentAid BC program. Eligibility differs between dependent and independent students.

Risk-sharing loans

Student loans cashed between August 1, 1995, and July 31, 2000, where the federal government and the provincial government pay a risk premium to the bank of the value of all loans entering repayment status. The bank is then responsible for collecting the debt and using the risk premium toward costs incurred due to defaulted student loans.

S **Scholastic standing**

Academic standing as determined by the school. Where the school gives sufficient credit for advancement in the program and/or issues a credential to a student, the student is considered to have met the "scholastic standing" requirement under StudentAid BC.

Definitions

Single-parent student

Students who have never married, or who are separated or divorced from a spouse, or who are widowed and who have legal and/or physical custody and responsibility for supporting and living with their own child(ren) at least two days per week during the entire study period.

Sponsor

Individual identified as the sponsor on Record of Landing immigration document (IMM 1000) issued by the federal government. Group sponsorship will not be used for student loan assessments.

Study period (after classes start)

The interval during which an eligible student is enrolled in courses administered by a designated post-secondary school. The minimum length of the study period is 12 weeks for full-time studies. The maximum length is 52 weeks. The start date is the first day of classes. The end date is the date of the final class or exam, whichever is later.

Successful completion

Used to identify a student who has fully completed a study period/semester/term and has also written and passed course exams for the same study period/semester/term.

U Unmet need

The amount by which the assessed need exceeds the total award.

Unsuccessful completion of term

Used to identify a student who has not fully completed a study period/semester/term and has not written and/or passed course exams for the same study period/semester/term.

V Verification

A process of confirming the accuracy of information supplied for purposes of student financial assistance.

W Withdrawal

The action of a student who drops below full-time studies and formally withdraws from courses or misses more than 10 consecutive instructional days. This includes incomplete semesters/terms. If the student stops attending classes, that is also considered a withdrawal. If the student falls below 60 percent (40 percent for students with permanent disabilities) of a full-time course load, the school is expected to report the student as withdrawn.

Y Youth in Continuing Care of the B.C. Director (Ward of the Court)

A term used to describe a young person, who has, through a court order, been:

- placed in continuing custody of a director under the B.C. Child, Family and Community Service Act (CFCSA); or
- placed in the guardianship of a director under the B.C. Family Relations Act (FRA); or
- taken into care of a Director pursuant to Sections 23, 24 and 75 of the B.C. Adoption Act and never placed for adoption.

StudentAid contact information

Mailing address StudentAid BC PO Box 9173, Stn. Prov. Govt. Victoria, BC V8W 9H7 Courier address c/o StudentAid BC 835 Humboldt Street, 1st floor Victoria, BC V8V 4W8	Telephone Main: 250-387-6100 If you are calling from the B.C. Lower Mainland: 604-660-2610 If you are calling from anywhere in Canada or the U.S.: 1-800-561-1818 toll-free Fax numbers 250-356-9455 1-866-312-3322 toll-free	Internet Visit our website at www.StudentAidBC.ca On this site you can: <ul style="list-style-type: none">• apply online for assistance;• check the status of your application;• print the forms you need; and• find out more about student financial assistance.
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National Student Loan Service Centre (NSLSC) contact information

Mailing address National Student Loans Service Centre P.O. Box 4030 Mississauga, ON L5A 4M4	Telephone 1-888-815-4514 (Within North America) 800 2 225-2501 (Outside North America) TTY: 1-888-815-4556 TTY Fax: 1-888 815-4657	Internet CanLearn.ca
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Visit: www.StudentAidBC.ca and CanLearn.ca

Notes

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Student Guide

Visit: www.StudentAidBC.ca

Vous pouvez obtenir cette publication en français au
www.StudentAidBC.ca

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