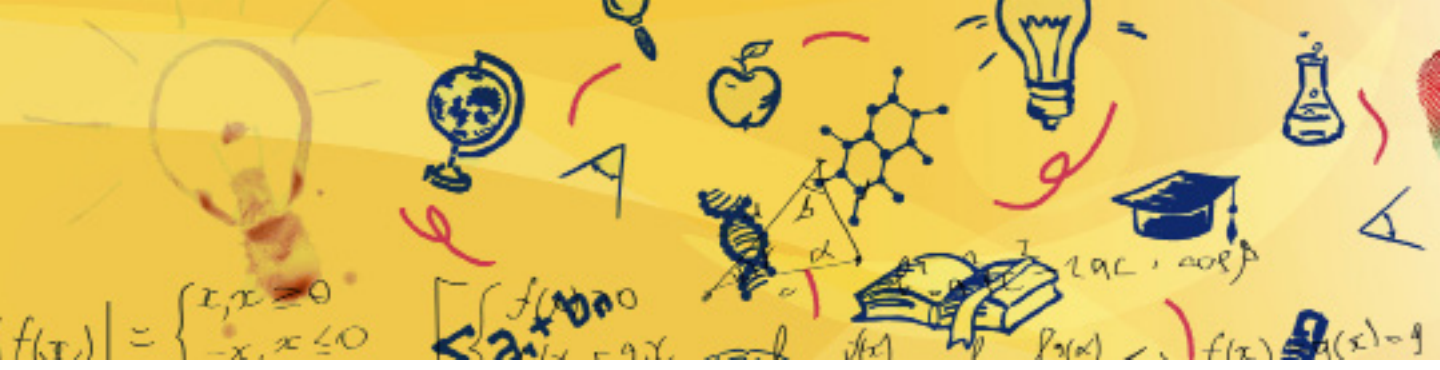




Student Loans & Grants Funding Guide **2020-21**

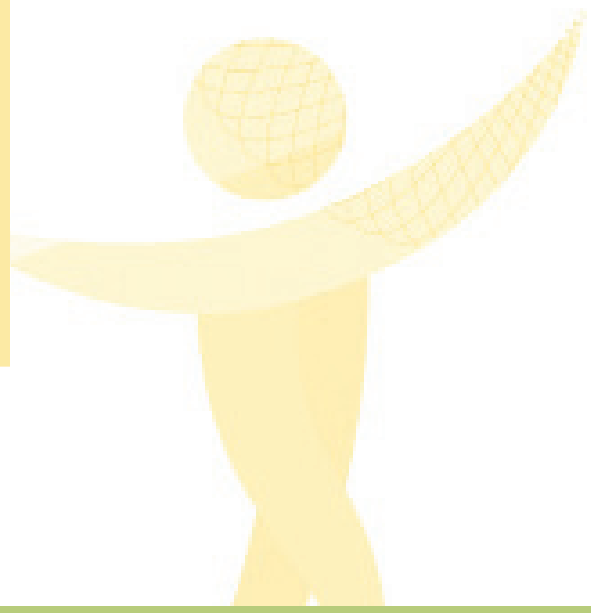
For Full-Time Post-Secondary Studies



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. For more information or to access the online application, visit:

- studentaid.alberta.ca



Student Loans & Grants Funding Guide

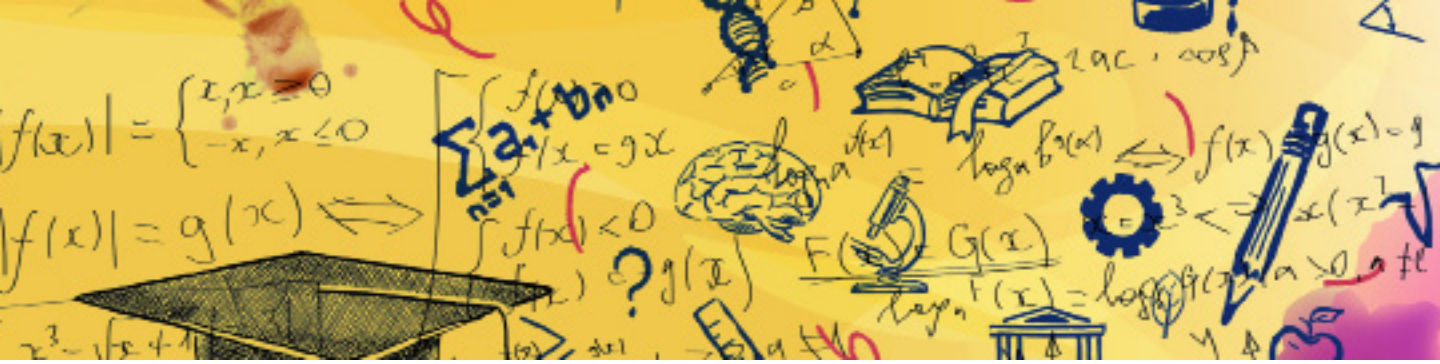
The information and amounts in this guide are current as of June 2020 for study periods beginning August 1, 2020.

All amounts are in Canadian dollars.



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Alberta Student Aid

Alberta Student Aid 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 to Alberta Student Aid, you will be considered for student loans and grants from both Alberta Student Aid (the provincial government) and the Canada Student Loans Program (the federal government).

It's important to complete all the information on the application because information about your resources and your costs are used differently by Alberta Student Aid and the Canada Student Loans Program to determine your eligibility for provincial and federal loans and grants.

Calculated Need = Allowable Costs – Resources

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



1 – Application 2 – Assessments

You only need to submit **one application**.

Funding from both:

- Alberta Student Aid
 - Canada Student Loans Program
- is automatically assessed when you submit your application to Alberta Student Aid.

How Your Eligibility is Determined

Alberta Student Aid Policy

To learn how your eligibility is determined, refer to the *Alberta Student Aid Operational Policy & Procedure Manual*, at:

- studentaid.alberta.ca/policy/student-aid-policy/

This manual outlines current policies and is a primary resource for policy and procedure guidance to Alberta Student Aid staff, post-secondary institutions, and students.



About Loans and Grants

Government Student Funding

When you apply for funding from Alberta Student Aid, you are assessed to determine if you are eligible for:

- Alberta Student Loans and Grants and/or
- Canada Student Loans and Grants

Student loans and grants provided by the provincial or federal government are awarded based on a student's calculated need for their study period. The study period is based on the start and end date you indicate on your application.

Loans

A student loan is money borrowed to assist you in covering the costs of attending school.

A student loan is just that – a loan that must be repaid, with interest (the rate charged for borrowing money), within a defined period of time.

First Time Applicants

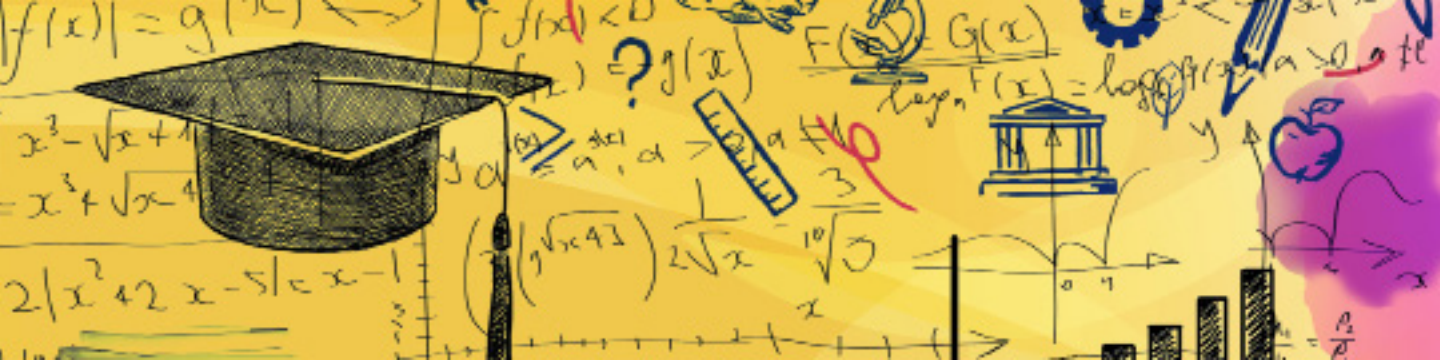
If you have questions or need more information, a good place to start is at:

- studentaid.alberta.ca/apply/

Repaying Your Loans

Student loans are interest free while you are in school. After your Period of Study End Date, you are given a 6-month grace period before you have to start making payments – however, if you want to pay off your loans sooner, you are welcome to make payments at any time.

During your grace period, there is no interest on your loans.



Grants

Grants are available to students from low and middle income families, students with permanent disabilities, and students in special circumstances. A grant is money that you don't have to pay back – however, it is important to know that if you receive more funding than you are eligible for, you could have a grant overpayment.

Common reasons for a grant overpayment include:

- A change to your start or end dates.
- Your costs and/or resources change during the school year.
- You drop from full-time to part-time studies.
- You withdraw from school.

A grant overpayment will result in your grant being converted into a loan – and these loan dollars must be repaid.



Grant Overpayments

A grant overpayment will result in your grant being converted into a loan – and these loan dollars must be repaid.

Repayment

Once your Alberta Student Loan 6-month grace period ends and the Canada Student Loan 6-month Non-Repayment period ends, you must begin making payments.

Repayment assistance is also available to students who need help repaying their loans. For information about repayment and the different interest rates charged on Alberta Student Loans and Canada Student Loans, visit:

- studentaid.alberta.ca/repayment/



Repayment Essentials

It pays to think ahead!

Learn how you can prepare for loan repayment:
studentaid.alberta.ca/resources-for-students

Study Permits

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

Eligibility for Loans and Grants

You must:

- Be a Canadian citizen, Permanent Resident or have Protected Person status (including Convention Refugee).
- Be a resident of Alberta (see Application Quick Tips, Page 21, #3).
- Have a calculated need.
- Be enrolled as a full-time student taking a minimum 60% of a full course load at an approved post-secondary institution or 40% of a full course load if you are a student with a documented permanent disability.

Post-secondary institutions determine full-time and part-time course loads. Ask your school how many courses they consider to be a full-time course load.

Lifetime Loan Limits

The Lifetime Loan Limits shown in the chart refer to the amount of combined Alberta plus Canada student loans you can have outstanding at any time. This includes loans for your current program and any previous programs of study. For example, if you enter a graduate program after completing an undergraduate degree, your maximum student Lifetime Loan Limit for both degrees is a total of \$100,000.

Students may still receive Canada student loan funding of up to \$350 per week for subsequent periods of study after the Lifetime Loan Limits shown in the chart have been reached.

Lifetime Loan Limits	Canadian Dollars (CAD\$)
Undergraduate Programs including Certificate, Diploma, Bachelor's Degree, and Journeyman Certificate*	75,000
Dental Hygiene	85,000
Pharmacy	100,000
Graduate Programs	100,000
MBA	125,000
Doctoral Programs	125,000
Law	125,000
Chiropractic Medicine	175,000
Dentistry	175,000
Medicine	175,000
Optometry	175,000
Veterinary Medicine	175,000

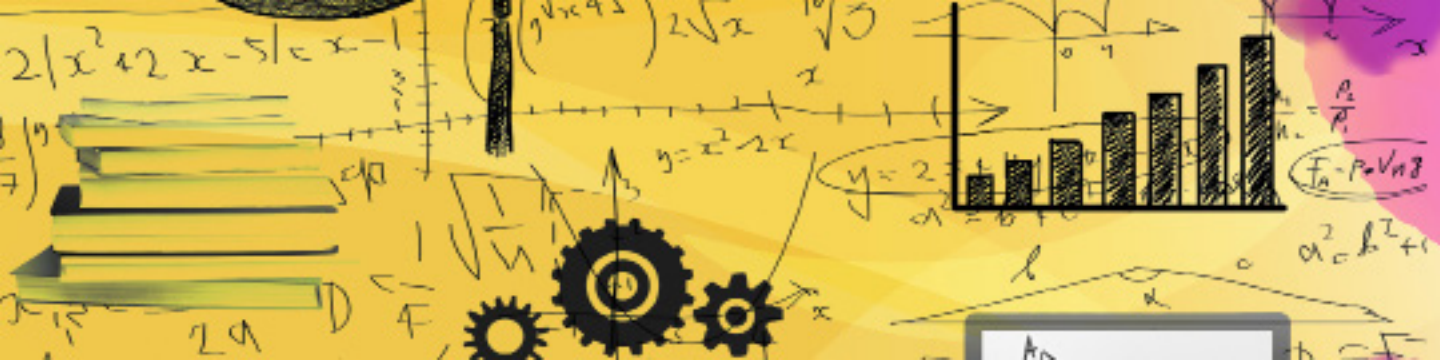
*Up to \$60,000 for either Commercial Aviation Training (maximum of \$15,000 for each of four approved fixed wing training components), or for Commercial Helicopter Training.

Lifetime Loan Limit = 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.

In some cases, you may be eligible to receive additional funding beyond the standard Annual Loan Limits and Lifetime Loan Limits. Details can be found in the Loan Limits section of the *Alberta Student Aid Operational Policy & Procedure Manual* at:

- studentaid.alberta.ca/policy/student-aid-policy/



Loans and Grants Details

Annual Loan Limits

The standard Annual Loan Limit in combined Canada and Alberta student loans is:

- \$7,500 per semester (1 - 4 months)
- \$15,000 for two semesters (5 - 9 months)
- \$22,500 for three semesters (10 - 12 months)

For more information on loan limits for specific programs and students in professional programs, refer to the **Alberta Student Aid Operational Policy & Procedure Manual**. For information on funding for students pursuing commercial aviation or helicopter training, read and complete the *Commercial Aviation Training Form*.

Provincial and Federal Grants for Students with Permanent Disabilities

See pages 15-16 for a description of the grants.

Alberta Student Grant for Full-Time Students

Students from low- and middle-income families who meet the eligibility requirements for provincial funding (see page 5) will receive this grant. This grant is available for students in full-time post-secondary studies in a program designated for provincial student aid that is:

- a one year program including Open Studies and University Transfer, or
- an apprenticeship program under the *Apprenticeship and Industry Training Act* (Alberta), or
- a graduate level program.

The amount of the grant is based on family income (Line 15000 of 2019 income tax form or Expected Reduced Yearly Income) and family size. The maximum amount awarded is \$375 per month of studies for income **equal to or below** the income amounts in column (A). The grant amount per

month gradually decreases as income increases, with the rate of reduction varying by family size. Eligibility for the grant is cut-off when family income is **equal to or greater than** the income amount in column (B).

Income Threshold Chart (CAD\$) Alberta Student Grant for Full-Time Students		
Family Size	(A) Family Income* threshold to receive maximum grant amount	(B) Family Income* threshold at which eligibility for grant is cut-off
1 persons	\$31,868	\$63,381
2 persons	\$45,068	\$88,673
3 persons	\$55,196	\$105,872
4 persons	\$63,735	\$116,552
5 persons	\$71,258	\$126,405
6 persons	\$78,060	\$135,752
7 persons or more	\$84,313	\$143,837

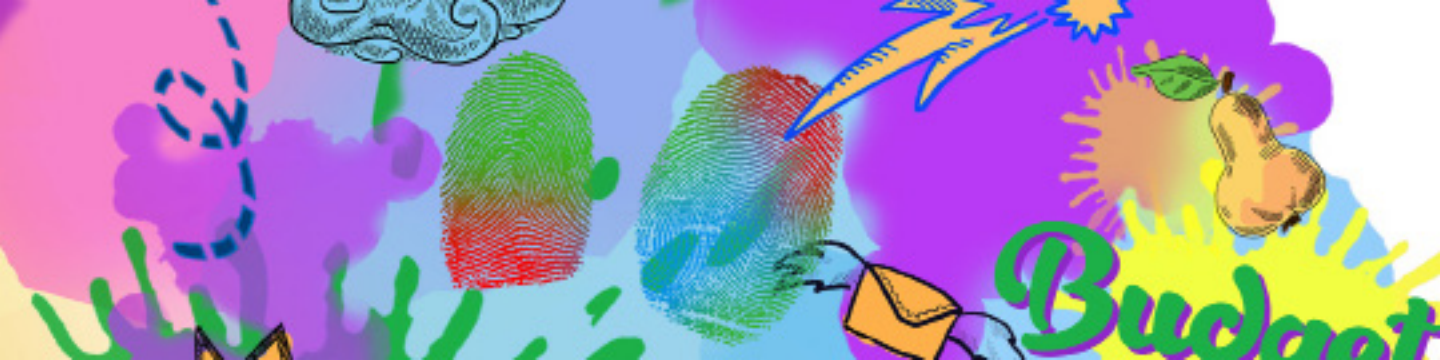
*Family income from Line 15000 of 2019 income tax form or from the Expected Reduced Yearly Income field on the application..

Canada Student Grant for Full-Time Students with Dependants

Students who meet the eligibility requirements for federal funding will receive this grant if they have dependants:

- under the age of 12,
- 12 to 18 years of age with a permanent disability, or
- wholly dependent on the student as reported on their tax return, e.g. disabled or elderly family member.

Documentation of care is required for your dependant with the permanent disability.



The amount of the grant is based on family income (Line 15000 of 2019 income tax form or Expected Reduced Yearly Income) and family size. The maximum amount awarded is \$400 per month of studies for each dependant for income **equal to or below** the income amount in column (A). The grant amount per month gradually decreases as income increases, with the rate of reduction varying by family size. Eligibility for the grant is cut-off when family income is **equal to or greater than** the income amount in column (B).

Income Threshold Chart (CAD\$) Canada Student Grant for Full-Time Students with Dependants		
Family Size	(A) Family Income* threshold to receive maximum grant amount	(B) Family Income* threshold at which eligibility for the grant is cut-off
2 persons	45,068	88,673
3 persons	55,196	105,872
4 persons	63,735	116,552
5 persons	71,258	126,405
6 persons	78,060	135,752
7 persons or more	84,313	143,837

*Family income from Line 15000 of 2019 income tax form or from the Expected Reduced Yearly Income field on the application.

Canada Student Grant for Full-Time Students

Students from low- and middle-income families who meet the eligibility requirements for federal funding will receive this grant. This grant is available for students in a diploma or degree program greater than one year in length. The amount of the grant is based on family income (Line 15000 of 2019 income tax form or Expected Reduced Yearly Income) and family size. The

maximum amount awarded is \$750 per month of studies for income **equal to or below** the income amounts in column (A). The grant amount per month gradually decreases as income increases, with the rate of reduction varying by family size. Eligibility for the grant is cut-off when family income is **equal to or greater than** the income amount in column (B).

Income Threshold Chart (CAD\$) Canada Student Grant for Full-Time Students.		
Family Size	(A) Family Income* threshold to receive maximum grant amount	(B) Family Income* threshold at which eligibility for the grant is cut-off
1 person	31,868	63,381
2 persons	45,068	88,673
3 persons	55,196	105,872
4 persons	63,735	116,552
5 persons	71,258	126,405
6 persons	78,060	135,752
7 persons or more	84,313	143,837

*Family income from Line 15000 of 2019 income tax form or from the Expected Reduced Yearly Income field on the application.

Skills Boost Top-Up to the Canada Student Grant for Full-Time Students

Students who receive the Canada Student Grant for Full-Time Students may receive a Skills Boost Top-Up Grant. This grant is available for students who have been out of high school for at least ten years before their program start date and are entering full-time post-secondary studies to retrain or increase their skills. The amount of the grant is \$200 per month of studies.



Application Basics

When should I apply?

You can apply at any time prior to or during your study period. If you are nearing your end of studies, Alberta Student Aid will only process your completed application if it's received at least 30 days before your period of study end date. It is best to apply in early July for September study.

What if I have a break between school terms?

If you have a break of 30 days or more between terms, 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 Alberta Student Aid. See page 29 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 10).

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

You will be considered part-time and your eligibility for funding in the current semester will be re-assessed. If you received grant funding, you may no longer be eligible and your grants may be converted to loans based on the reassessment. If you continue your studies in the next semester, you will have to reapply for funding. This may not apply if you are a student with a documented permanent disability who has been approved to study at a reduced course load.

Am I an "independent" or "dependent" student?

Alberta Student Aid distinguishes between independent and dependent students to help determine your residency and your eligibility for loans and grants.

You are considered an independent student if any of the following apply to you:

- You are 23 years of age or older.
- You have been out of high school for more than 4 years.
- You have been available for full-time work for two or more years since you left high school.
- You are married or in a common law relationship.
- You are divorced, separated, or widowed.
- You are single with dependent children.



If there is a significant breakdown in your relationship with your parents, you may be eligible for Special Independent Status. Details can be found in the Special Independent Status section of the *Alberta Student Aid Operational Policy & Procedure Manual* at:

- studentaid.alberta.ca/policy/student-aid-policy/

Otherwise, you are considered to be a dependent student.

Do I need to complete the *Schedule 1: Parental Information*

If you are a dependent student:

- You must complete Part A of Schedule 1. Alberta Student Aid requires this information to determine if you meet Alberta residency requirements.

Do I need to complete a *Power of Attorney* form?

When you assign a Power of Attorney you authorize someone else to have **access to or to take action on your behalf** in regards to your personal information with Alberta Student Aid and/or on matters concerning your loans and grants.

If you are studying outside of Alberta or Canada, complete the *Power of Attorney* form before you leave Alberta.



Dependent Students

To be considered for Canada Student Loans and Grants and the Alberta Student Grant, you **must** complete Part B of the following schedule at the time of your original application:

- *Schedule 1: Parental Information*

Your application cannot be reassessed for these grants after your funding has been paid.

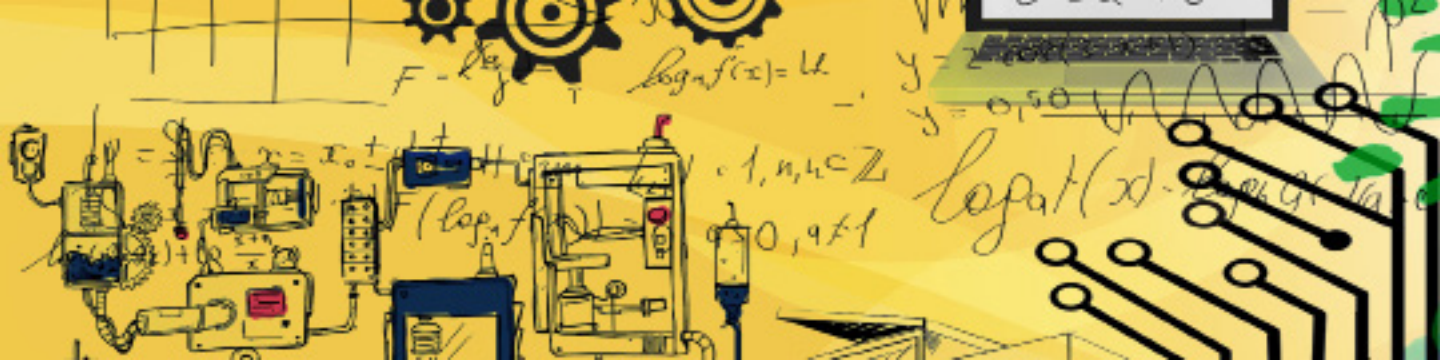
Access the form at:

- studentaid.alberta.ca/resources/applications-and-forms/

What is a *Consent to Disclose* form?

If you want to give Alberta Student Aid permission **to share** your personal information with a third party, submit a *Consent to Disclose Personal Information to a Third Party* form.

If you are studying outside of Alberta or Canada, complete the *Consent to Disclose* form before you leave Alberta.



Money You Need: Your Expenses

Living Allowances

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

For information on how to submit your documents for exceptional expenses, see page 28.

Basic Monthly Living Allowances for 2020-2021	
Your household status	Monthly Total (CAD\$)
No dependants*	
Single and not paying rent** or mortgage	\$585
Single and paying rent** or mortgage	\$1,220
Married/Common law	\$2,355
With dependants***	
Single: 1 dependant	\$2,155
Single: 2 dependants	\$2,797
Single: 3 dependants	\$3,439
Married/Common Law: 1 dependant	\$2,997
Married/Common Law: 2 dependants	\$3,639
Married/Common Law: 3 dependants	\$4,281
Each additional dependant add	\$642

* Separated/Divorced/Widowed with no dependants receive the same monthly living allowances as single students with no dependants.

** or residence fees

*** Dependants means those children who are living with you and for whom you and/or your spouse/partner are legally responsible and also includes individuals who are wholly dependent on you as reported on your tax return.



Dependants Over 12 Years

Childcare costs can also be considered for dependants over 12 years of age who have a permanent disability when you provide documentation of care required.

Monthly childcare costs for children under 12 years of age

- Allowable childcare cost of up to \$724 per month per child without receipts.
- Actual childcare costs may be considered with receipts up to a maximum of \$1,200 per month per child.



We may consider higher or extra costs such as:

- **Basic Utilities:**
Submit copies of recent basic utilities, for example: power, natural gas, water, telephone, sewer and garbage. Cable, satellite and internet are not considered basic utilities.
- **Child Support and/or Alimony Payments:**
In order for child support and/or alimony payments to be considered, students must provide a copy of the Court Order and:
 - proof of payment for the past four months, or
 - a copy of Maintenance Enforcement records showing the child support and/or alimony payments.If no legal documentation is available, the student can provide proof of payment and signed statements from both parties detailing child support and/or alimony arrangements.
- **Rent or Mortgage:**
Submit a copy of the rent* or mortgage agreement.
- **Spouse's/Partner's Student Loan Payments:**
Submit proof of payment.
- **Travel:**
For students who cannot access public transit, submit proof of kilometres travelled per day and Personal Liability/Property Damage vehicle insurance documents.

* or residence fees

Education Costs

Alberta Student Aid provides funding to cover your basic educational costs, including your tuition, mandatory fees, books and supplies. You will be prompted for these costs when you apply online (see Page 26, #19).



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?

Alberta Student Aid

Alberta Student Aid expects students to contribute \$1,500 toward their post-secondary education each loan year. This contribution amount is automatically included when your application is assessed.

Single parents and students who receive Assured Income for the Severely Handicapped (AISH), Alberta Works Income Support Benefits, and Canada Pension Plan (CPP) disability benefits are not required to contribute this amount – and it is not used in their assessments.

Canada Student Loans Program

The Canada Student Loans Program does not expect students to contribute financially towards their post-secondary education for 2020-21.

The Canada Student Loans Program does consider scholarship and bursaries, and contributions from parents to help determine your eligibility for Canada Student Loans and 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 Alberta Student Aid loans and grants and Canada Student Loans and Grants.

Student Contribution

Alberta Student Aid expects students to contribute \$1,500 toward their post-secondary education each loan year.



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

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

If you are a dependent student (see pages 8-9), 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, the size of your family, and how many children are pursuing post-secondary studies. The federal government provides a Parental Contribution Calculator tool to help students and parents estimate expected contributions.

Visit:

- canada.ca

Search for:

- **“Parental Contribution Calculator”**

Will the information on my application be verified?

All applications are subject to verification. False or misleading information, or failing to provide requested information could lead to financial consequences.

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

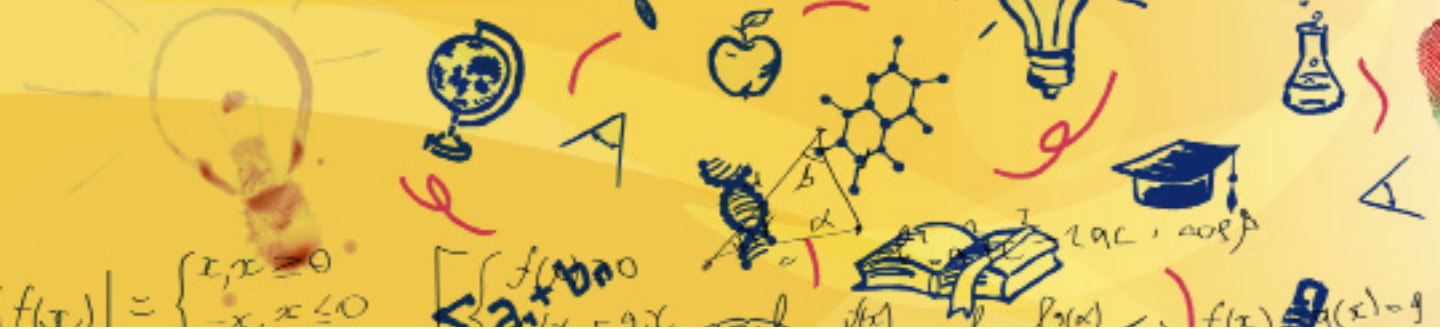


Changes to Income

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 15000 of their 2019 income tax form, you can enter an expected reduced yearly income on Part B of *Schedule 1: Parental Information*.

- Financial estimates and total income (line 15000) for you or your spouse/partner.
- 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.

Remember to keep all documents related to your costs and resources so you can provide them if asked.



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

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

How can I reduce some of my expenses?

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

Keep Your Application Moving ...

- Apply Early!
- Answer every question on your application can't be processed.
- Tell us if you move. Notify Alberta Student Aid of your new address (see page 29 for contact information).



Reporting Changes

If there are changes in the information for your parents or spouse/partner, you must submit a *Level 1: Request for Reconsideration* that details the changes.

Manage Your Money

You need to manage your money to make sure the funds you have available will last through the school year.

Prepare a budget and a spending plan.

Your budget will identify the amount of money you have available each month and your spending plan will help you keep track of your expenses each month. This way you can make sure you don't overspend so that your funds last through the school year.



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: Post-Secondary Students with Permanent Disabilities* form?

- If this is your first application as a student with a documented permanent disability, you must submit a completed Schedule 4, and include all required documentation.
- You must submit medical documents 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 Schedule 4 for **each study period** that you apply for student aid.
- If you are applying for a reduced course load, you must submit a Schedule 4 for **each study period** that you apply for student aid.

Canada Student Grant for Students with Permanent Disabilities

\$4,000 per loan year to help meet your education and living costs. If you are approved as a student with a permanent disability, you will automatically be considered for this grant on your future applications.

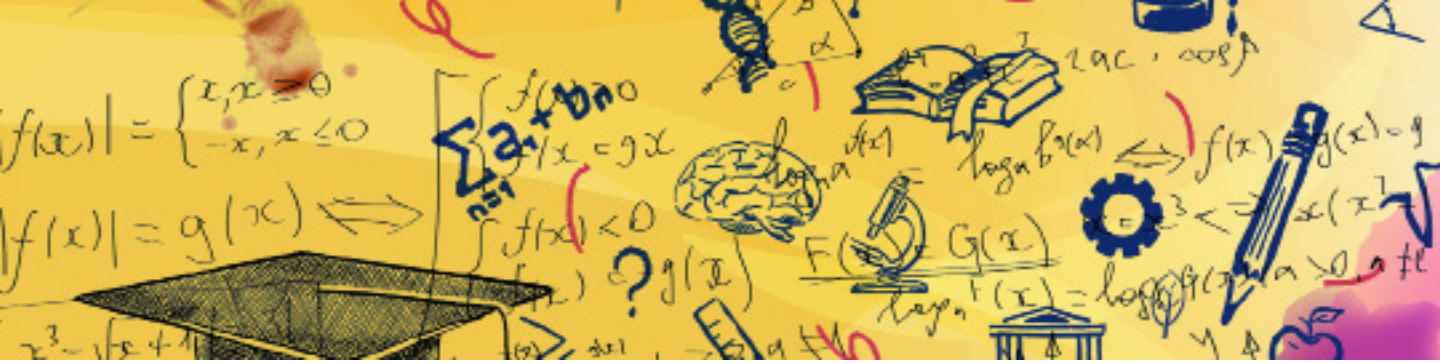
Canada Student Grant for Services and Equipment for Students with Permanent Disabilities

Up to \$20,000 per loan year to help you with exceptional education related costs such as assistive services or equipment.

- If equipment is requested, provide an **estimate** for the equipment.
- If you receive funds for assistive services/equipment, you must submit your receipts before your study period ends 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 to Alberta Student Aid.

Alberta Grant for Students with Disabilities

Up to \$3,000 per loan year to help you with exceptional education related costs such as assistive services, equipment or specialized transportation related to your disability. You must submit your receipts by the end of your study period to show that the funds were used as intended. Any unused funds must be returned to Alberta Student Aid.



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 take as little as 40% of a full course load. If so, then you can still apply for full-time student aid.

Schedule 4: Post-Secondary Students with Permanent Disabilities Form

Schedule 4 is not part of the full-time application for student aid.

If you apply for student aid online, you must still submit a Schedule 4.

Submit all required documentation with your Schedule 4.

The Disability Advisor/Reviewer at your school may be authorized to sign your Schedule 4. Check with the advisor/reviewer first for assistance and further instructions.

If you are applying for a reduced course load, your Schedule 4 must be signed by an official at your school.

Access Schedule 4 at:

- studentaid.alberta.ca/resources/applications-and-forms/

For information on how to submit your documents and/or receipts, see page 28.

What documents are required?

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

Learning Assessment Fee

The Canada Student Grants program will cover a portion of the cost of a Learning Assessment (up to a maximum of \$1,700 per loan year) if the assessment confirms you have a learning disability.

You must pay for the assessment up-front and if it is confirmed that you have a learning disability, you will be reimbursed through the Canada Student Grants program.

These assessments may be dated no earlier than six months before you start your current study period.



Maintaining Interest Free Status

The Most Important 5 Minutes of Your Financial Year

Maintaining Interest Free Status

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 must 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/Enrolment* forms.

For Alberta Student Loans

If you have previous Alberta student loans or a combination of previous Alberta and Canada student loans, submit a completed *Confirmation of Registration Alberta-Form B*.

For Canada Student Loans

If you only have previous Canada student loans, submit a federal *Confirmation of Enrolment Canada-Schedule 2* form.

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



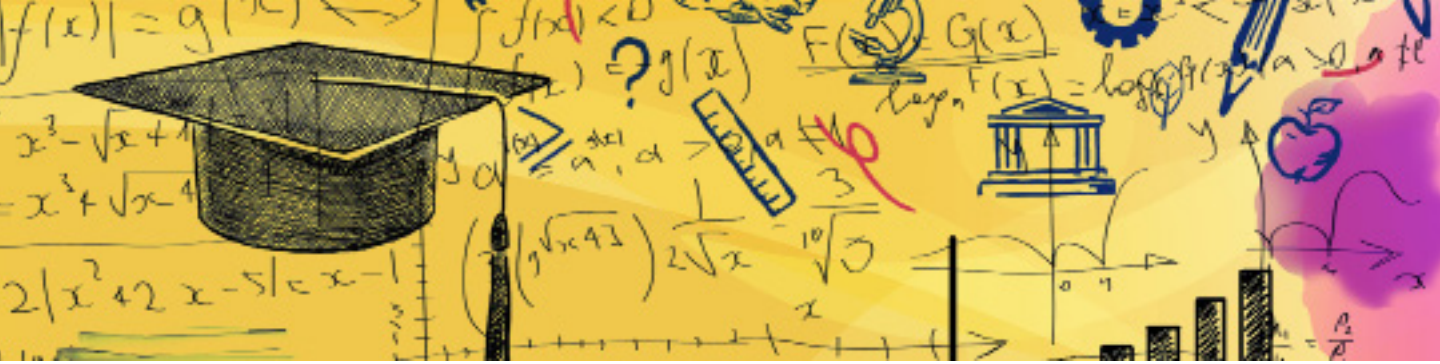
Part Time Studies & Interest Accrual

Alberta Student Loans

You can keep your Alberta student loans in interest-free status by completing a *Confirmation of Registration Alberta-Form B*.

Canada Student Loans

Be aware! Your Canada student loans enter non-repayment status if you drop to part-time studies – and you must begin making payments in 6 months.



What Happens Next?

After your application has been received by Student Aid, it can take up to 30 calendar days to be assessed.

Once your application is assessed, you will receive a Student Award letter. This will tell you:

- Whether you are eligible for funding
- How much you can expect to receive in loans and/or grants.
- When you can expect to receive the money.

Receiving Your Funds

You will receive your loans and/or grants when these conditions are met:

- 1. You complete your loan agreements.**
You only have to complete your loan agreements once - the first time you receive student loans and/or grants.
- 2. Your school confirms your registration.**
Student Aid will contact your school to confirm:
 - Your program
 - The dates you are attending

Most schools will confirm your registration automatically. Your school may request tuition and fees be paid directly to them from your student loan.

If your school cannot confirm your registration automatically, the confirmation of registration documents will be sent to you. You need to take these documents to your school to have them confirm your registration.

- 3. You are within 1 week of starting school.**
The earliest student loans will be sent is 1 week prior to your start date.



Loan Agreements

If this is the first time you are approved for student aid, you will need to complete a legal agreement between you and your loan provider.

If you are approved for Canada and Alberta student aid, you have to complete 2 agreements: an Alberta Student Aid Agreement and a Canada Master Student Financial Assistance Agreement (MSFAA).

Your agreements can be completed online.

If you applied online for the first time as a married/common law student, you will also receive a *Consent and Declaration* form that must be signed by your spouse/partner.

If you decide to withdraw from studies or drop to part-time studies, your student aid application will be reassessed.

Repaying Your Loan

If this is your last year of school, visit:

- studentaid.alberta.ca/repayment/repaying-your-student-loan/



Changes to Your Application

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 or you want to have your application reviewed. If so, submit a *Level 1: Request for Reconsideration*.

For what reasons should I submit a *Level 1: Request for Reconsideration*?

Submit a *Level 1: Request for Reconsideration* if:

- 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 (line 15000) 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.



Loan Limits

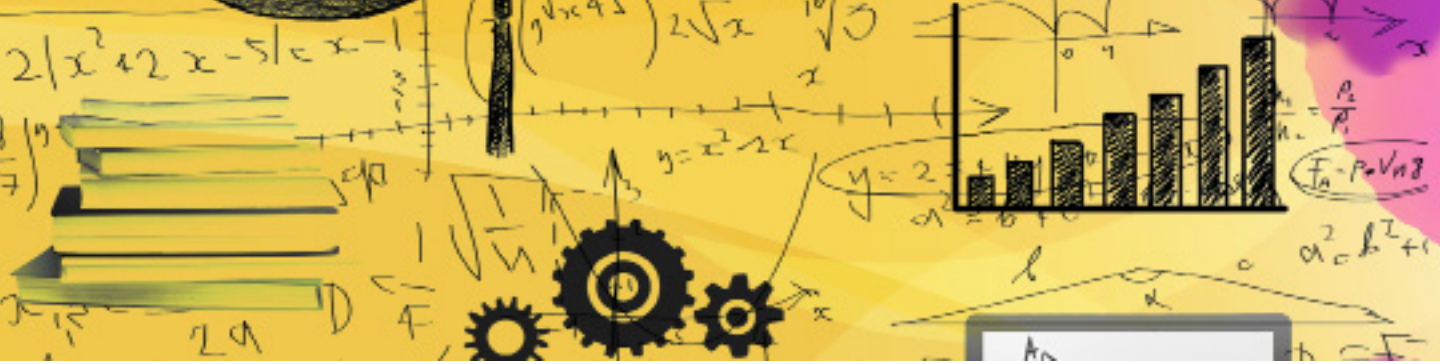
There are limits to the amount of student aid you can receive each semester (see page 6).

If your Student Award Letter indicates you have received the maximum amount of loans, review the **loan limits** policy in the *Alberta Student Aid Operational Policy & Procedure Manual* at:

studentaid.alberta.ca/repayment/repaying-your-student-loan/

Request for Review decisions are based on policy and legislation. If you believe your circumstances are unique and warrant special consideration, include an explanation and supporting documentation in your request.

The loan limits policy explains situations that may result in higher loan limits.



By what date must I submit a *Level 1: Request for Reconsideration*?

- Alberta Student Aid will only process the request if it's received at least 30 days before the period of study end date of your current application.
- In some cases, you may choose to submit a letter with supporting documentation along with, or instead of, a *Level 1: Request for Reconsideration*. 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, you must submit a *Level 1: Request for Reconsideration* that details the changes.

How can I submit a *Level 1: Request for Reconsideration*?

For more information and to complete the form, visit:

studentaid.alberta.ca/while-you-study/request-a-review-of-your-account/

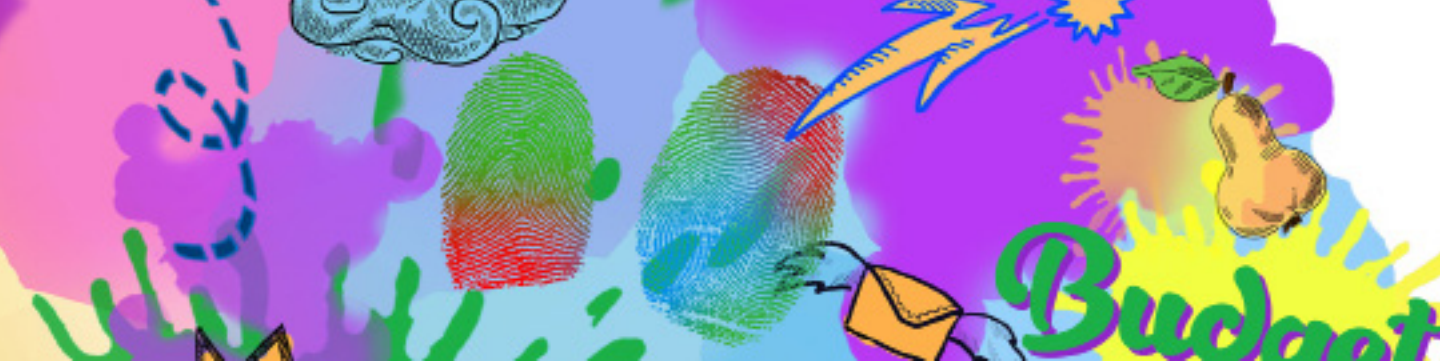
When will I receive a response to my *Level 1: Request for Reconsideration*?

- *Level 1: Request for Reconsideration* processing time is 30 calendar days from the date Alberta Student Aid receives the request. Students will be notified in writing.
- When Alberta Student Aid requires additional information from you to make a decision, the processing time will typically be up to 30 calendar days from the date that all required information is received.

Notify Student Aid of Changes

Alberta Student Aid must be notified of changes to your financial information as soon as possible including corrections to line 15000 amounts.

Federal and provincial grant eligibility will not be adjusted to increase loan and/or grant amounts after funding has been paid.



Application Quick Tips | Quick Tips 1 – 3

This section will help you complete the application.

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:

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

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 or letter
- AND a copy of one** of the following:
- Notice of Decision, or
 - Verification of Status Document (VOS)

These documents must be valid at the start of your current study period.



Questions?

- **Page 28:** How to Submit Your Documents
- **Page 29:** Help is Available (contact information).

3

Have you lived in Alberta all your life?

In order for you to be eligible for funding from Alberta Student Aid, you must be considered a resident of Alberta. The rules are different for dependent and independent students. See pages 8-9 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 on the date in which your study period begins.

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 without being 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 *Residency Resumé* form and/or a letter to explain your residency situation.

Residence Eligibility

You cannot receive student aid from both Alberta and another province or territory for the same time period.



Quick Tips 4 – 7

4 Alberta Student Number (ASN)

- You must enter your ASN on your application. You can find your ASN on your Alberta Transcript of High School Achievement.
- If you do not know your ASN or need to have an ASN assigned (if you moved to Alberta from another province or country), look up or request an ASN at learnerregistry.ae.alberta.ca
- You can also call and ask for a *Request for Alberta Student Number* form. Due to protection of privacy reasons, ASN's will not be given over the telephone. Call:
 - Edmonton Local: 780-427-5318
 - Toll free in Alberta: 310-0000

5 Total Income

Total Income, Line 15000 of 2019 income tax return or Expected Reduced Yearly Income is used to determine eligibility for federal grants, federal parent contribution amounts, and the Alberta Student Grant. The lesser income amount is used in the calculation.

Independent Student Information

If you are an independent student, your total income is used. If you have not filed your income tax return, enter an estimate of your 2019 total income.



Grant Eligibility

The Total Income you enter from Line 15000 of your 2019 income tax form or Expected Reduced Yearly Income affects your grant eligibility for federal grants and the Alberta Student Grant.

The income amount entered for Total Income and Expected Reduced Yearly Income affects grant eligibility. If a change to these amounts is submitted after any portion of funding has been paid, grant eligibility will not be reassessed.

Dependent Student Information

If you are a dependent student, your parents' (and step-parents') total income is used to determine eligibility for certain loans and grants. To be considered, answer "yes" to the question "I wish to be considered for federal grants and loans, and the Alberta Student Grant", and complete Part B of *Schedule 1: Parental Information* on your original Application for Financial Assistance. If you choose "no" you may be considered for Alberta student loans only.

Spouse/Partner Information

The Canada Student Loans Program does not expect spouses/partners to contribute financially to your post-secondary education for 2020-21.



6 Indigenous Heritage (Optional)

Advanced Education uses the personal information of Canadian First Nations, Métis, and Inuit students (as indicated under Section 35 of the *Constitution Act*, 1982) to measure the effectiveness of student aid programs and to research ways to improve Indigenous student success rates.

Declaring your Indigenous heritage is optional. If you declare your Indigenous status on your original application, your eligibility for federal student aid may increase.

7 Youth in Government Care (Optional)

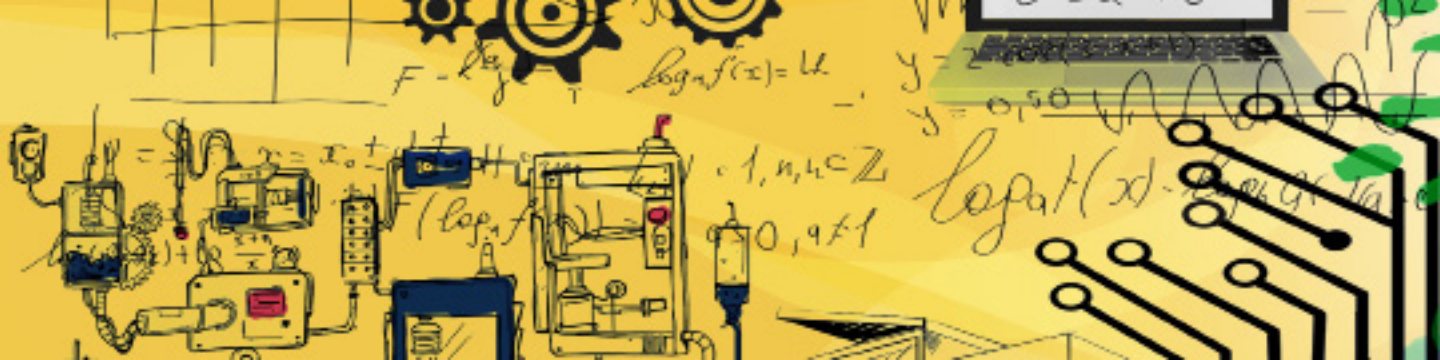
If you declare your status as a current or former youth in government care on your original application, your eligibility for federal student aid may increase. Declaring this information is optional.

You may be eligible for the Advancing Futures Bursary; go to alberta.ca.

First Time Applicants

If you have questions or need more information, a good place to start is at:

- studentaid.alberta.ca/apply/



Quick Tips 8 – 14

- 8** Are you simultaneously attending more than one school on a part-time basis? You may 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: Concurrent Enrolment/Exchange Field Study Programs, 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.

Full Time Status

If you are registered in at least 60% of a full course load at your primary institution, you do not need to submit a 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.



Upgrading Credits

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

9 Program Name

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

Program Specialization/Major

Enter the actual name of the specialization/major that corresponds to your program as printed in your institution program calendar.

Example 1:

Program: Bachelor of Arts

Program Specialization/Major: Philosophy

Example 2:

Program: Apprenticeship

Program Specialization/Major: Welding



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

Select 'Yes' if you expect to meet your graduation requirements by the period of study end date on this application.

11 Dependent Children Information

There is a standard budget for childcare expenses; see page 10.

If you and/or your spouse/partner are expecting a child during the 2020-2021 loan year, advise Alberta Student Aid of the actual birthdate of your child by submitting a *Level 1: Request for Reconsideration*.

You may also qualify for the Childcare Subsidy Program available through Alberta Children's Services. Visit:

- alberta.ca/child-care-subsidy.aspx



Convocation

You can still select 'Yes' if your convocation ceremony will occur after your period of study end date.

12 Monthly Child Support Payments

Do not enter childcare costs in this field.

- In order for child support to be considered, students must provide a copy of the Court Order and:
 - proof of payment for the past four months, or
 - a copy of Maintenance Enforcement records showing the child support payments.
- If no legal documentation is available, the student can provide proof of payment and signed statements from both parties detailing child support arrangements.

13 Voluntary Contributions from Parents (including RESPs)

Enter the monthly amount for any money you receive from an RESP. Although contributions based on parental income are not required by Alberta Student Aid, you must report any funding you expect your parents will voluntarily provide.

14 Employment Insurance (EI Benefits)

If you are receiving EI benefits and want to keep receiving this benefit while in school, you should get approval from Alberta Community and Social Services before your studies begin. Some students may not be eligible to keep EI benefits if attending school.

If you stop receiving EI benefits after applying for student aid, submit a *Level 1: Request for Reconsideration*.



Quick Tips 15 – 25

15 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.

16 Alberta Works Income Support Benefits

If you expect to receive Alberta Works Income Support Benefits while attending school, you must enter the full monthly amount.

DO NOT include any other sources of income in this field.

You must also advise the Alberta Works Income Support program of your plan to receive student aid funding to attend studies. Your Alberta Works Income Support worker will be able to help you determine if you are eligible to continue receiving Alberta Works Income Support benefits while also receiving student aid funding.

17 Indigenous Services Canada

Enter funding you receive from the:

- Post-Secondary Student Support Program (PSSSP)
- Métis Nation Post-Secondary Education Strategy
- Inuit Post-Secondary Education Strategy to eligible First Nation, Métis, and Inuit students



Calculating RESP Contributions

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

18 Income from Other Sources

Do not include federal COVID-19 supports; the Canada Emergency Response Benefit (CERB), Canada Emergency Student Benefit (CESB), Canada Recovery Benefit (CRB) and the Canada Student Service Grant (CSSG).

19 Education Costs for 2020-2021 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.

20 Computer Costs

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



21 Non-Registered Investments (including spouse/partner investments):

- Includes mutual funds, GICs, stocks, bonds, ETFs.
- DO NOT include savings or any type of investment in your Registered Accounts: RRSPs, TFSAs, or LIRAs.

22 Annual resources targeted to your education costs

If you receive gifts or financial contributions from individuals other than your parents, enter the amount in this field. Do not include savings, RRSPs, line of credit or any other resources reported on other fields of the application.

23 Scholarships, Bursaries, and Fellowships

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

24 Requesting an Amount

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

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

Studying Outside of Canada

Exchange Rates: Calculating and Submitting Your Costs

- You must submit your costs and resources in Canadian dollars.
- The Canadian Dollar (CAD\$) amounts you submit must already factor in the exchange rate.

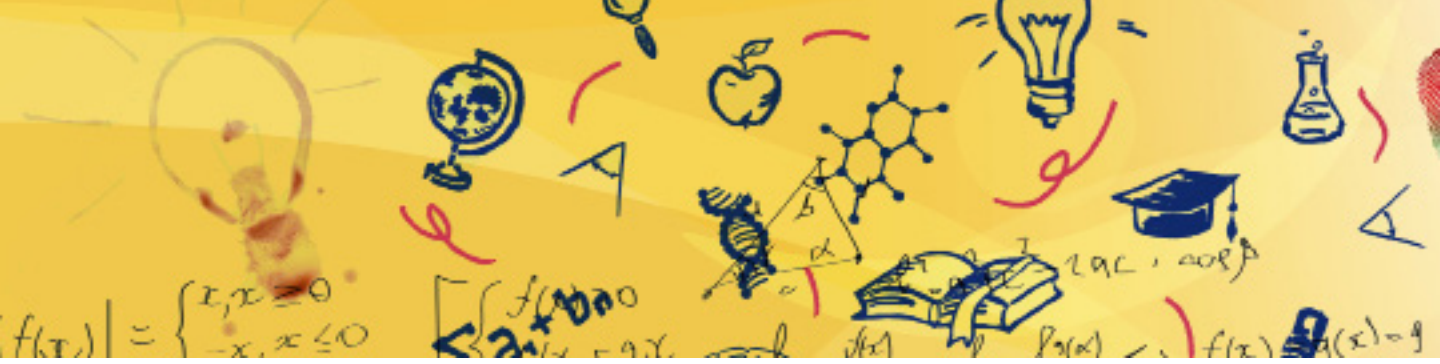
Visit:

- studentaid.alberta.ca/apply/how-to-apply

25 Keep All Documents

You must be able to provide documents related to your costs and resources if asked. The types of documents include:

- Bank Statements
- Rental / Lease documents
- Utility receipts
- All Tax Slips (T4, T4A, etc.), and documents that verify the value of the asset/ investment that generated the interest income, dividends and capital gains that you reported on your income tax return.



How to Submit Your Documents

Alberta Student Aid forms are available at:

- studentaid.alberta.ca/resources/applications-and-forms/

Submit your documents electronically:

1. Visit studentaid.alberta.ca
2. Sign in to your account
3. Submit securely using Upload Electronic Document(s)

Mail your documents to:

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

If you prefer to courier your documents, contact:

Alberta Student Aid Service Centre

- Toll-free in North America:
1-855-606-2096
- TTY for the hearing impaired:
1-855-306-2240
- Outside North America:
Add the appropriate International Access Code: 800 2 529-9242

Before you call, have these numbers handy:

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



Help is Available

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, or contact Alberta Student Aid.

The Alberta Student Aid Service Centre can answer all your questions about the Alberta Student Aid program – or connect you with someone who can. Whether you have questions about the amount of funding available to you, or how to correctly fill out the application, help is available for you.

Alberta Student Aid Service Centre

Hours of Operation

Monday through Friday

7:30 a.m. to 8:30 p.m. (Alberta Time: MDT/MST)

Telephone Numbers

Dial Toll Free in North America:

1-855-606-2096

Option 1:

Applying for and Receiving Student Aid

Option 2:

Assistance logging in, Applying for and your Student Aid Account

Option 3:

Assistance with Loan Disbursement, Repayment and your MyLoan account

Dial Toll Free outside of North America:

Dial the international access code
+ 800-2-529-9242

TTY for the Hearing Impaired:

1-855-306-2240

[studentaid.alberta.ca/
resources/contact/](https://studentaid.alberta.ca/resources/contact/)

National Student Loans Service Centre (NSLSC)

Telephone Numbers

Dial Toll Free in North America:

1-888-815-4514

Dial Toll Free outside of North America:

Dial the international access code
+ 800 2 225-2501

TTY for the Hearing Impaired:

1 888 815-4556

canada.ca/student-financial-assistance



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