



QUICK TIPS

PROGRAM INFORMATION AND TIPS
TO COMPLETE THE
APPLICATION

11/12



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Apply Online

If you are attending a post-secondary institution that is approved by the Government of Alberta for students to receive government student funding, you may be able to apply for funding online. The online application, for studies in the 2011-2012 academic year, is expected to be available in late spring. Visit alis.alberta.ca/apply for more information.

The information and amounts in Quick Tips are current at time of printing.



HOW MUCH MONEY CAN I GET?

Your student funding application tells the government your expenses (how much your education and living expenses will be) and your resources (the amount of money you have). Your student funding covers the difference between the two.

Your allowable expenses – Your resources
= Your assistance (loans and grants)

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

You must enter all of your income on your application. This includes your income from summer jobs, investment income, etc. You may not have exact numbers when you complete your application. For example, you may not know exactly how much you will make at a summer job or from a part-time job during the school year. In these cases, enter your best estimate. If your estimate is not correct, let Students Finance know so your funding can be adjusted.

All applications are subject to audit. If you provide false information, or if you fail to provide requested information, your loans and grants can be taken away and you may face legal consequences.

ALBERTA STUDENT FUNDING PROGRAM

The Alberta Student Funding Program can help you achieve your post-secondary education or training goals.

If you're thinking about continuing your education, it's time to start planning how to pay for it. Financial need should not be a barrier if you want to participate in the post-secondary learning system. Although the cost of a post-secondary education is a shared responsibility between you, your family and government, financial assistance is available from both the provincial and federal governments. The Alberta Government also tries to make sure that students can complete their studies with a manageable debt level.

Funding is available for all eligible full-time students. This includes specific awards for students with permanent disabilities and students with dependants. When you submit an application, you will be considered for funding from both the provincial and federal governments. The funding may consist of loans and grants.

You only need to submit **one application**. Your funding from both governments is calculated automatically.

EDULINX is the service provider for your Alberta student loans, on behalf of the Government of Alberta. This means that EDULINX administers your loan payments, correspondence and repayment relating to your Alberta student loans.

The National Student Loans Service Centre (NSLSC) is the service provider for your Canada student loans, on behalf of the federal government. This means that the NSLSC administers your loan payments, correspondence and repayment relating to your Canada student loans.

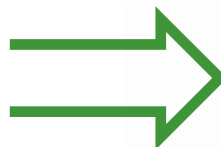
Federal Contact Information

Call the National Student Loans Service Centre at:

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

Alberta Contact Information

- Contact the financial aid office at the school you plan to attend
- Visit our website at alis.alberta.ca/studentsfinance
- Contact the Student Funding Contact Centre: in Edmonton at 780-427-3722, or toll free in Canada at 1-800-222-6485, or use the secure *e-Contact* e-mail service on alis.alberta.ca/econtact
- Call EDULINX toll free at 1-866-827-0310, Monday to Friday, 7:30 am to 8:30 pm your local time
- Complete the Entrance Counselling session on edulinx.ca
- Visit your nearest Alberta Service Centre or Canada-Alberta Service Centre



» Eligibility for Loan and Grant Funding

You must:

- be a resident of Alberta (see Application Specifics, [Page 10](#))
- have financial need for funding
- maintain passing grades in at least 60% of a full course load
- be enrolled as a full-time student taking a minimum 60% of a full course load (40% of a full course load if you are a student with a permanent disability) at a post-secondary institution that is approved by Alberta for students to receive government student funding



SCHOLARSHIPS/ AWARDS

Scholarships are awards of money based on academic excellence or in recognition of other achievements. There are lots of scholarships available that are sponsored by government, post-secondary institutions, private industry and service organizations. It's worth it to search the Scholarship Connections database at alis.alberta.ca/scholarships or visit the financial aid office at your school. If you are training for a job in high demand in northern Alberta, you may qualify for the Northern Alberta Development Council Bursary; visit benorth.ca.

» Maximum Lifetime Student Loan Limits

Undergraduate & Private Vocational School Students	\$60,000
Dental Hygiene	\$75,000
Pharmacy	\$75,000
Graduate Students	
Masters	\$75,000
PhD	\$95,000
MBA	\$95,000
Professional Students	
Chiropractic	\$95,000
Law	\$95,000
Optometry	\$95,000
Veterinary Medicine	\$95,000
Dentistry	\$150,000
Medicine	\$150,000

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

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

> IMPORTANT: If you have reached your lifetime loan limit and have repaid some or all of your previous student loans, you may be eligible to borrow the repaid amount again. To do this, provide documentation that shows the amount you have repaid. The repaid amount does not include Loan Relief payments you may have received.

GOVERNMENT STUDENT FUNDING

» Provincial and Federal Loan Funding

Undergraduate and Private Vocational School Students, Graduate and Professional Students

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

Single Dependent Students who must move because their program is not offered in their parents' community

Up to \$7,700 per semester* in combined Canada and Alberta student loans.

Commercial Flight Training

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

For information on how to submit your documents, see [page 18](#).

» Provincial Grant Funding

Maintenance Grants

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

> *FOR DETERMINING LOAN LIMITS

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

Professional students in certain programs may be eligible for additional loan funding.

» Federal Grant Funding

The Canada Student Grants Program provides support for you and your family to manage the cost of your post-secondary education. The following are the Canada Student Grants for:

Students from Low-Income Families

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

Students from Middle-Income Families

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

Students with Dependants

Low-income students with children who qualify for a Canada student loan and meet the specific grant eligibility requirements will receive \$200 per month of study for each child under 12 years of age (at the beginning of the school year). Students with children 12 years of age or older who have permanent disabilities (a permanent physical or mental impairment that results in the child requiring daily care) will also receive this grant.

Students with Permanent Disabilities

See [page 16](#) for a description of two grants.

» Transition Grant

For recipients of the Canada Millennium Bursary (CMB) in 2008-2009

Effective August 1, 2009, the CMB was discontinued. However, if you received a CMB in 2008-2009 and you are continuing in the same program, you may receive a Transition Grant for up to three additional years of continuous study.

APPLICATION BASICS



When you apply for student funding, you will probably have some questions. This section answers the most common questions we receive.

»» When should I apply?

It is best to apply before June 30 for September study. You can apply at any time of the year but Students Finance must receive your complete application at least 30 days before this year's program ends. Otherwise, we will not process it.

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

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

»» How will I know in June 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 Students Finance. See page 3 or 18 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. A standard budget is used (see [page 7](#)).

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

You are considered to be an independent student if:

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

Otherwise, you are considered to be a dependent student and:

- You must submit a Parental Schedule (Schedule 1) with your application. Based on their income, your parents may be expected to contribute to your education costs.
- You should apply for funding from Alberta if your parent(s) live in Alberta.

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

You are considered “withdrawn” as a full-time student and your eligibility for funding will be reassessed. This may not apply if you are a student with a permanent disability; see your coordinator for disabilities.

»» How can I reduce some of my expenses?

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

MONEY TO LIVE: YOUR EXPENSES



There is a standard budget for monthly living costs used by Students Finance to assess your application. If your monthly costs are higher than these amounts, tell us about your special circumstances to justify your higher costs. You must submit your receipts.

For information on how to submit your documents, see [page 18](#).

Monthly Living Costs for 2011-2012

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

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


Monthly child care costs for children under 12 years of age

- Allowable child care cost is \$75 per month per child without receipts.
- Actual child care costs after subsidy may be considered with receipts up to a maximum of \$530 per month per child.

We may consider higher or extra costs such as:

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





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.

»» If I have a part-time job during school, can I still get funding?

If you have a job, enter your monthly wages (or your best estimate). The first \$800 you make every month will be exempt – it will not affect the amount of funding you can receive. Any amount above \$800 will be used as income in your calculation for funding.

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

If you are married or common law, your spouse's/partner's income is considered. You must also enter alimony or child support payments you receive, and income from any stipends.

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

If you are a dependent student (see [page 6](#)), your parents are usually expected to help pay for your education. The amount they are expected to contribute depends on their resources and the size of your family. If more than one child is attending post-secondary studies, the contribution amount is divided by the number of children in post-secondary studies.

A Parental Contribution Calculator is available on [canlearn.ca](#). The calculator helps parents estimate the amount of money they should contribute to their children's education.

If your parents are experiencing exceptional financial hardship and cannot provide the expected contribution, they should write and submit a letter explaining their situation. For information on how to submit documents, see [page 18](#). Exceptional circumstances include events such as: loss of income due to layoff or medical emergency, reduced income due to farming conditions, loss of home or business by fire, essential home repairs or renovations, etc.

> TIP: If either parent's annual income from all sources (work, government, or other) is expected to be lower than the Total Income they reported on line 150 of their 2010 income tax return, they can enter a reduced estimated yearly income on the Parental Schedule (Schedule 1).

A FEW TIPS

»» to keep your application moving along...

- Apply early
- Sign your application twice if you submit a paper application
- Answer every question. Your application can't be processed without all the information
- Do you need to submit a Parental Schedule (Schedule 1)? You do if you are a dependent student (see [page 6](#))
- Do you need to submit a Spouse/Partner Information Schedule (Schedule 2)? You do if you are married or common law
- Tell us if you move. Give Students Finance your new address (see [page 3](#) or [page 18](#) for [contact information](#))

»» What if my parents (or step-parent/sponsor(s)) won't give me any money?

Even if your parents don't actually give you money, the expected parental contribution amount will still be used to calculate your funding. If your family is having financial problems, the expected contribution amount can be reduced.

Need more information? See page 3 or 18 for [contact information](#).

»» Will my application be audited or reviewed?

All applications are subject to audit. If you give false or misleading information or if you fail to give requested information, your loans and grants can be taken away and you may face legal consequences. Remember to keep all documents related to your costs and resources.

You must let Students Finance know in writing if your information changes, such as:

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

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

»» Where else can I get money?

Many lending institutions have special student loans that let you pay only the interest while you are in school. To qualify, you'll need to have either an income and credit history or a co-signer to guarantee the loan. Talk to a lending institution for more information.

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

Yes. Scholarships do not affect your eligibility for Alberta student funding.

> THE SPENDING PLAN

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



APPLICATION SPECIFICS



This section will help you with questions on the application that refer to “Quick Tips”. Need more information? See page 3 or 18 for [contact information](#).

» #1

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

For a legal name change:

- The Legal Name Change document

For any other name change:

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

For information on how to submit your documents, see [page 18](#).

» #2

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

- Protected Persons Status Document, and
- a copy of your Social Insurance Number card.

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

For information on how to submit your documents, see [page 18](#).

» #3

Have you lived in Alberta all your life?

If you are an independent student (see [page 6](#)), you are considered to be a resident of Alberta if:

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

For information on how to submit your documents, see [page 18](#).

If you are a dependent student (see [page 6](#)), you are considered to be a resident of Alberta if:

- Your parent(s) live in Alberta

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

» #4

Alberta Student Number (ASN)

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

>> #5

Total Income

You must answer this question. The total income from Line 150 of the income tax return is used to determine your eligibility for federal grants. Contact the Canada Revenue Agency at 1-800-959-8281 for personal income tax information. If you have not filed your income tax return, enter an estimate of your 2010 total income. If it turns out your actual total income is different than your estimate, submit a Change of Circumstance form (see [page 17](#)).

If you are married/common law, your spouse's/partner's total income is used to determine your eligibility for federal grants.

If you are a dependent student, your parents' total income is used to determine your eligibility for federal grants.

>> #6

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

Example:

- Your new school term starts September 1, 2011
 - Count back four months - to May 1, 2011
 - From May 1 to August 31, 2011, how many months were you in school full-time?
1. A grade 12 High School student may be in school full-time during May and June, so they would choose 2 months.
 2. A College or University student may be finished school at the end of April, so they would choose 0 (zero) months.

>> #7

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

If you are a concurrently enrolled student, you must apply with a paper application and complete Schedule 3, Part 2. 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 sign your loan certificate documents. The other institution(s) will be your "additional institutions".

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

> **TIP: If you are registered in at least 60% of a full course load at your primary institution, do not submit Schedule 3, Part 2. Instead, apply for full-time funding and only list your primary institution. If you are taking courses at other institutions, you may submit documentation so that these costs can also be considered. For information on how to submit your documents, see [page 18](#).**

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

>> #8

Program

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

Program Specialization/Major

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

Example

Program: Bachelor of Arts

Program Specialization/Major: Philosophy

> **TIP: If you are studying outside of Canada read the "Tips for Alberta students studying outside of Canada" information sheet at alis.alberta.ca/forms**

Continued on next page.

>> #9

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

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

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

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

For information on how to submit your documents, see [page 18](#).

>> #10

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

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

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

>> #11

Dependent Children Information

If you and/or your spouse/partner are expecting a child during the 2011-2012 academic year, advise Students Finance of the actual birthdate of your child by submitting a Change of Circumstance form. You may also qualify for the Child Care Subsidy Program; visit child.alberta.ca.

There is a standard budget for child care expenses; see [page 7](#).

>> #12

Monthly Child Support Payments

If you make monthly child support payments, you must submit the following legal documents:

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

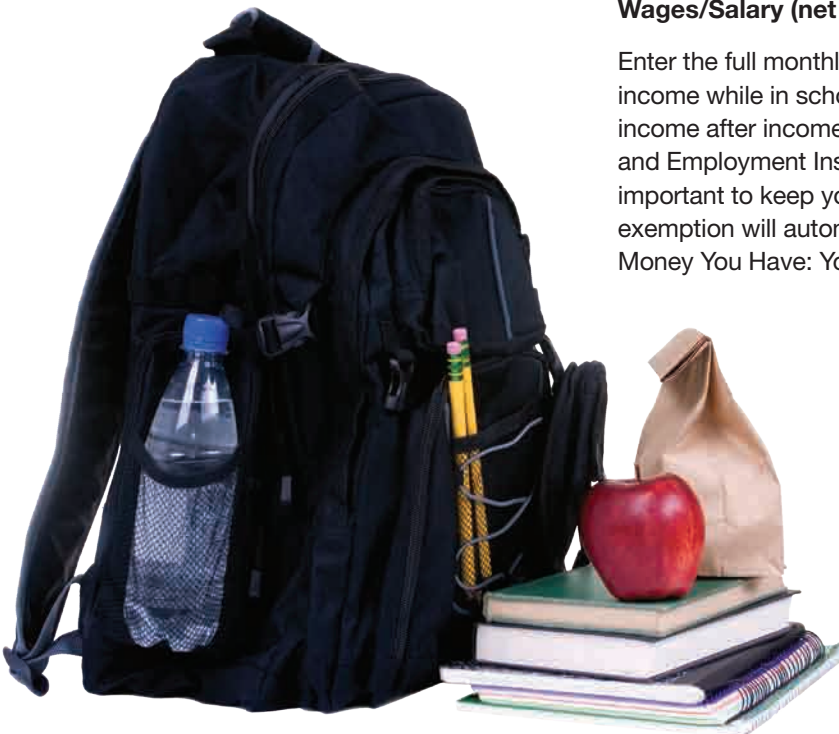
If you have never had legal documents, you may submit a copy of a written agreement that is signed by you and the other parent detailing your child support arrangements. The agreement must include the custody arrangements for your child and proof of child support payments for the past four months.

For information on how to submit your documents, see [page 18](#).

>> #13

Wages/Salary (net income) – While in School

Enter the full monthly amount of your net income while in school. Net income is your income after income tax, Canada Pension Plan, and Employment Insurance deductions. It is important to keep your pay stubs. An \$800/month exemption will automatically be calculated (see Money You Have: Your Resources, [page 8](#)).



>> #14

Spousal/Partner Income (net income)

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

>> #15

Contribution from Parents – Sources may include:

- **Parental savings**
- **Canada Scholarship Trust Fund**
- **Registered Education Savings Plan**

Once your parents have calculated the total amount from all sources, divide the amount by the number of months you are in school for this study period. Enter the monthly amount on the Contribution from Parents line.

Example: if your parents can contribute \$2,400 and your study period is 8 months, enter \$300 on the Contribution from Parents line.

A Parental Contribution Calculator is available on canlearn.ca. The calculator helps parents estimate the amount of money they should contribute to their children's education.

>> #16

Employment Insurance (EI Benefits)

If you are attending a one-year program and receiving EI benefits, you may be eligible for grant funding instead under the Alberta Works Program (see [page 18](#) for contact information).

If you are attending a program longer than one year in length, contact your nearest Alberta Service Centre and/or Canada-Alberta Service Centre (see [page 19](#)) to discuss whether you can maintain your EI benefits while in school.

>> #17

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 with Alberta student funding.

>> #18

Education Costs for 2011-2012 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 funding (e.g. Fall and Winter). Costs for a full course load are determined by your school. If you have higher costs, you must provide documentation from your school. For information on how to submit your documents, see [page 18](#).

>> #19

Computer Costs

If you receive a Canada student loan this year, and you have computer or computer-related costs (including internet), you may be eligible to receive up to \$300.

>> #20

Other Resources Available to Me Expected Contribution (savings)

You are expected to contribute to the cost of your own education. You could do this from your savings (including the Tax-Free Savings Account) or a combination of savings and part-time earnings. The minimum expected contribution amount or your actual savings, whichever is greater, is used in the calculation of your student funding.

The amount you are expected to contribute depends on the number of months you are available to work before returning to school:

With 2 months between periods of study, your expected contribution = \$720

With 3 months between periods of study, your expected contribution = \$1,080

With 4 months between periods of study, your expected contribution = \$1,350

> **NOTE:** If you and your spouse/partner are both attending school full-time, each of you is expected to meet the minimum expected contribution amount.

Continued on next page.



>> #21

Assets (including spouse/partner assets)

- Includes term deposits, bonds, stocks, GICs, mutual funds, etc.
- Includes RRSPs purchased during post-secondary studies
- Includes the **full value of all assets**
- Students Finance expects that you will use your assets to help pay for your educational costs. If the value of your assets is \$2,000 or less, the actual value will be used to determine your expected contribution amount. If the value of your assets is greater than \$2,000, the following formula is used:

$$\$2,000 + \left[\frac{\text{Total Assets} - \$2,000}{\text{Number of years remaining in your program}} \right]$$

- If you and your spouse/partner are both attending full-time, the following formula is used by Students Finance to determine the expected contribution amount from your combined assets:
 - a) If Total Combined Assets is \$4,000 or less:

$$\frac{\text{Total Combined Assets}}{2}$$

- b) If Total Combined Assets exceeds \$4,000:

$$\frac{\text{Total Combined Assets} \div 2}{\text{Number of years remaining in your program}}$$

>> #22

RRSPs

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

>> #23

Scholarships/Bursaries/Fellowships

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

>> #24

Requesting an Amount

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

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

The formula used by Students Finance is:

$$\text{Allowable Expenses} - \text{Resources} = \text{Assistance (loans \& grants)}$$

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

>> #25

Keep all documents

For audit purposes, you must be able to provide the following documents if requested:

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

>> #26

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

What is a Permanent Disability?

A permanent disability is a functional limitation caused by a physical or mental impairment that **restricts the ability of a person to perform the daily activities necessary to participate in studies at a post-secondary level** or the labour force, and is expected to remain with the person for the person's expected natural life.

Who must submit a Schedule 4?

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

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

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

For information on how to submit your documents, see [page 18](#).

Continued on next page.



>> The Five Most Important Minutes of Your Financial Year

If you're a full-time student with previous Canada or Alberta student loans and you're not receiving student loans this year, you have to fill out Confirmation of Registration/Enrollment forms to keep your loans interest-free. You can pick up these forms from your school's financial aid office or print them from alis.alberta.ca/forms:

- If you have both previous Alberta and Canada student loans, submit Form B
- If you have only previous Alberta student loans, submit Form B
- If you have only previous Canada student loans, submit a federal Schedule 2

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

Canada Student Grant for Persons with Permanent Disabilities

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

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

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

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

Students Finance
PO Box 28000 Stn Main
Edmonton AB T5J 4R4
- If you are not eligible for this grant, you will automatically be considered for the Alberta Grant for Disabled Students.

What is a reduced course load?

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

Who has to sign Schedule 4?

- Your school may help you complete Schedule 4 but it must be signed by an authorized Consultant at an Alberta Service Centre or Canada-Alberta Service Centre. An appointment may be required. Contact the Student Funding Contact Centre for further instructions.
- If you are attending studies outside of Alberta, attach all of your required documentation to your Schedule 4.

- If you are applying for a Reduced Course Load, your Schedule 4 must be signed by the coordinator for students with permanent disabilities at your school.

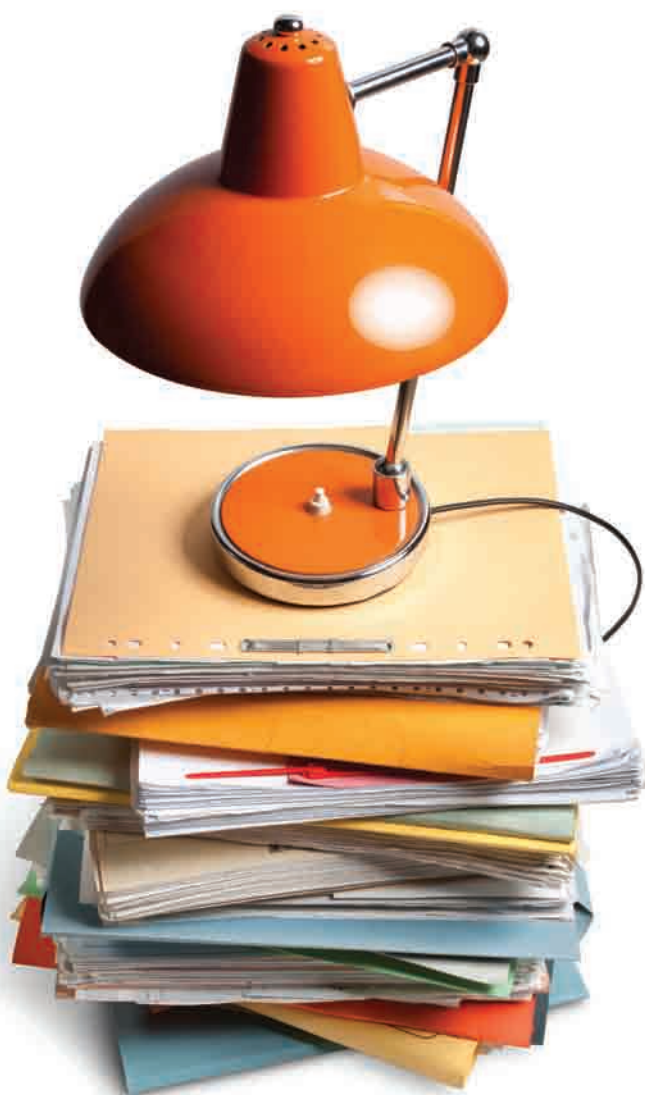
What documents are required?

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

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Learning Assessment Fee

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



APPEALING YOUR AWARD



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

After you have submitted an application for funding, you may find that your situation has changed and you want to have your application reviewed. You can submit a Change of Circumstance form if:

- you think your student loan and grants won't cover your expenses, or
- the information on your application has changed, or
- your academic, family or personal situation has changed, or
- you would like to provide more information that may affect your eligibility for funding

»» What are some specific examples?

You should submit a Change of Circumstance form when there are changes in:

- your program of study
- your costs (e.g. your rent may be higher than expected, or you take a smaller course load so your tuition costs are lower, etc.)
- your income (e.g. you get a part-time job, or your parents give you money)
- your spouse's/partner's income
- your family situation (e.g. you or your spouse/partner have a child, or you get married, etc.)

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

- The form must be received by Students Finance at least 30 days before this year's program ends. Otherwise, we will not process it.

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

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

- print off a form at alis.alberta.ca/forms
- go to the financial aid office at your school
- visit an Alberta Service Centre/Canada-Alberta Service Centre

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

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

Students Finance
PO Box 28000 Stn Main
Edmonton AB T5J 4R4

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



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
- Contact the Student Funding Contact Centre: in Edmonton at 780-427-3722, toll free in Canada at 1-800-222-6485, or use the secure *e-Contact* e-mail service on alis.alberta.ca/econtact
- Visit our website at alis.alberta.ca/studentsfinance
- Visit your nearest Alberta Service Centre or Canada-Alberta Service Centre

Have these numbers handy:

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

INSTRUCTIONS

» on how to submit your documents

- If you are applying on a paper application, attach your documents to the application and mail to Students Finance in the envelope provided.
- If you are applying online and you need to submit documents, mail them to:
Students Finance
PO Box 28000 Stn Main
Edmonton AB T5J 4R4
- If you prefer to courier your documents, contact the Student Funding Contact Centre.

» What Happens Next?

After Students Finance receives your application, it will usually be assessed within four weeks. You will be mailed a Notice of Assessment that details:

- if you will receive loans and/or grants
- the amounts of each loan and/or grant
- when you can expect to receive the loans and/or grants

If you applied online, you may also be mailed an Electronic Confirmation of Financial Information (EC) letter. You must sign and return the EC letter immediately as your funding will not be released until your signature is received. Also:

- your parents have to sign the EC letter if you are a dependent student
- your spouse/partner has to sign the EC letter if you are married or common law

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

- your school may request that a tuition amount be automatically paid from your student loan
- your personal and program information on your student funding application must match the information you used to register at the school. Inconsistent information may cause delays in the confirmation process which will delay your funding.

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

Remember, if your personal or financial information changes, you must notify Students Finance, EDULINX and the National Student Loans Service Centre.

» Alberta Service Centres/ Canada-Alberta Service Centres

Athabasca

3rd Floor, Duniece Centre
4810 50 Street

Barrhead

Provincial Building
6203 49 Street

Bonnyville

New Park Place
5201 44 Street

Brooks

Suite 200
600 Cassils Road E

Calgary –

Bow Corridor/Canmore

3rd Floor, Provincial Building
800 Railway Avenue
Canmore

Calgary – Century Park Place (Central)

5th Floor, Century Park Place
855 8 Avenue SW

Calgary – Fisher Park (South)

100 Fisher Park II
6712 Fisher Street SE

Calgary – 10th and 10th (Central)

3rd Floor
1021 10 Avenue SW

Calgary – Marlborough Mall (East)

1502, 515 Marlborough
Way NE

Calgary – One Executive Place (North)

Main Floor
1816 Crowchild Trail NW

Calgary – Radisson Centre (East)

Main Floor
525 28 Street SE

Camrose

3rd Floor, Gemini Centre
6708 48 Avenue

Claresholm

Provincial Building
109 46 Avenue W

Cold Lake

408 Tri City Mall
6501B 51 Street

Crowsnest Pass

Provincial Building
12501 20 Avenue
Blairmore

Drayton Valley

2nd Floor,
Provincial Building
5136 51 Avenue

Drumheller

2nd Floor
180 Riverside Drive E

Edmonton – Argyll Centre (South)

Argyll Centre
6325 Gateway Boulevard

Edmonton – City Centre (Central)

Main Floor
10242 105 Street

Edmonton – North

Unit #2050,
9499 137 Avenue

Edmonton – Meadowlark Mall (West)

120 Meadowlark
Shopping Centre
15710 87 Avenue

Edson

Room 102, 1st Floor,
Provincial Building
111 54 Street

Fort McMurray

Main Floor,
Provincial Building
9915 Franklin Avenue

Grande Prairie

100 Towne Centre Mall
9845 99 Avenue

High Level

Main Floor,
Provincial Building
10106 100 Avenue

High Prairie

2nd Floor, Provincial Building
5226 53 Avenue

Hinton

568 Carmichael Lane

Lac La Biche

Provincial Building
9503 Beaverhill Road

Leduc

4901 50 Avenue

Lethbridge

Provincial Building
200 5 Avenue S

Lloydminster

5016 48 Street

Medicine Hat

Room 5, Lower Level
Provincial Building
345 3 Street SE

Olds

Ralph Klein Centre
4500 50 Street

Parkland

2nd Floor, Westgrove
Professional Building
131 1 Avenue
Spruce Grove

Peace River

9603 90 Avenue

Pincher Creek

Main Floor,
Provincial Building
782 Main Street

Red Deer

2nd Floor, First Red
Deer Place
4911 51 Street

Rocky Mountain House

Main Floor,
New Provincial Building
4919 51 Street

Sherwood Park

Tailor Made Business Centre
105, 85 Cranford Way

Slave Lake

Government Centre
101 3 Street SW

St. Albert

Provincial Building
30 Sir Winston Churchill
Avenue

St. Paul

5126 50 Avenue

Stettler

4835 50 Street

Taber

Provincial Building
5011 49 Avenue

Vegreville

5121 49 Street

Vermilion

Provincial Building
4701 52 Street

Wainwright

19 Provincial Building
810 14 Avenue

Westlock

11304 99 Street

Wetaskiwin

1st Floor, Macadil Building
5201 51 Avenue

Whitecourt

202 Midtown Mall
5115 49 Street

»» Need more information about student funding?

Check out these resources on alis.alberta.ca/forms.

WHAT'S NEXT?

Planning and Financing Your Post-Secondary Education

A guide for high school students and anyone considering post-secondary education.

OWNER'S MANUAL

A Guide To Financing Your Education

Everything you need to know about student funding.

JUST THE FACTS

A Short Guide to Student Funding

A short booklet with key information about student funding.

STUDENT LOAN REPAYMENT HANDBOOK

If you're graduating or thinking about how you will pay back your loan, you need this book.

Human Resources and Skills Development Canada
Alberta Advanced Education and Technology
Alberta Employment and Immigration

In 1999, the pilot version of this product was jointly funded
by the Government of Canada and the Government of Alberta.

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Quick Tips

Program Information and Tips to Complete the Application

03/12 – 78M