



## We help you reach your educational goals

How will you pay for your post-secondary education? A lack of funds need not be a barrier to your education. To cover basic educational and living costs, most post-secondary students use a mix of savings, part-time earnings, family support, scholarships, or government funding, including federal and provincial loans and grants. Government loans are interest-free while you're in school, and have low, affordable interest rates when you start to repay your loan.



### Are you eligible?

Student funding is available for full and part-time students in need of financial assistance. To be eligible you must:

- Meet citizenship and residency requirements
- Be enrolled in an approved institution and designated program of study
- Demonstrate financial need

Apply for as many different scholarships as you can. To check out over 500 scholarships, grants and awards, go to the Scholarship Connections Database at [alis.alberta.ca/scholarships](https://alis.alberta.ca/scholarships)



### Determining your financial need

When you apply for government student funding, you will be asked about the financial resources you expect to have during your post-secondary studies, such as savings and part-time earnings. Depending on your age or marital status, your parents or spouse/partner may be expected to contribute towards the cost of your studies. Allowable expenses include basic living costs, tuition, books and supplies and any mandatory fees.

Expected parental contribution depends upon:

- Resources
- Family size
- The number of dependents in the family who are attending post-secondary studies

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



## >> **Applying for funding is easy!**

You can apply with a single application for federal and provincial loans and grants. Our online application is easy to use and you may even see your results immediately.

>> Click here to apply with the **on-line application**

If your circumstances exclude you from applying online, you can pick up an application package at any post-secondary institution or nearest Canada-Alberta Service Centre.

>> Click here for **Canada-Alberta Service Centre locations**

## >> **Repaying your student loan. We're here to help!**

We are committed to helping you manage your loan repayment. When you finish school, you will have a 6-month payment free grace period before you need to begin repaying your loans. If you run into trouble during repayment, there are flexible repayment assistance options available to you. The Repayment Assistance Plan allows eligible student loan borrowers to make an affordable payment – one that is in line with their earnings and family size. You can also revise your terms at any time to ensure your payment amounts are manageable.

## >> **Need more information?**

- Visit the financial aid office at your post-secondary institution, or nearest **Alberta Service Centre** or **Canada-Alberta Service Centre**
- Contact the Student Funding Contact Centre: in Edmonton 780-427-3722,
- or toll free in Canada 1-800-222-6485
- Contact Students Finance by using the secure e-Contact service at **alis.alberta.ca/econtact**

Online customer services...

- Go to the Students Finance section on ALIS at **alis.alberta.ca/studentsfinance**.
  - Use the Entrance Counselling tool at **edulinx.ca** to learn more about student loans
  - Go to the Canada Student Loans Program at **canlearn.ca**
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