



OUT-OF-PROVINCE STUDENT AID SUMMARY 2013-2014

Summary of student aid available to students studying **full-time, outside** their province of residence

This document was prepared by the Financial Aid office, McGill University, on the basis of information available at the time of preparation. It is intended for our own use and others who may find it helpful. It is not intended to be a comprehensive document. (May be reproduced in part or in whole)

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**THE CANADIAN ASSOCIATION OF STUDENT FINANCIAL AID ADMINISTRATORS
OUT-OF-PROVINCE STUDENT AID SUMMARY 2013-2014**

The following programs are available to all provinces and territories participating in the Canada Student Loan Program. For all provinces participating in the Canada Student Loan Program, funding is granted in a 60/40% split of CSL and provincial assistance; 60% of assessed need is issued in CSL up to the maximum noted. Please note that some provinces may choose to provide additional funds in conjunction with the following grants.

Canada Student Loan for Part-time Students

- Cumulative amount of up to \$10,000 over the period of studies.
- Available to part-time students taking between 20% and 59% of a full course-load.
- Must be enrolled in a post-secondary institution, taking a program of study that leads to a degree, diploma or certificate.

Part Time Canada Study Grant

- Up to \$1,200 per year
- Based on an assessment of financial need according to requirements for a part-time Canada Student loan.
- Students must have an acceptable reason for pursuing part-time rather than full-time studies.

Grant for Part-Time Students with Dependents

- enrolled in a part-time program of at least 12 weeks duration within a period of 15 consecutive weeks
- have a dependent who will be less than 12 years old at the beginning of the study period
- A maximum of \$40 per week of study if you have one or two dependents
- A maximum of \$60 per week of study if you have three or more dependents; or
- A maximum of \$1,920 per academic year.

Canada Student Grant for Students with Dependents

- \$200 per month, per child
- Have a dependent who will be under 12 years of age at the beginning of the study period.

Canada Student Grants for Students with Permanent Disabilities

- Up to \$2,000 per year
- As long as a student has calculated need they are eligible to receive this grant

Grant for Services and Equipment for Students with Permanent Disabilities

- Up to \$8,000 per academic year (August 1 to July 31).
- The application process for this grant differs in each province and territory.

Canada Student Grant for Students from Low-Income Families

- \$250 per month of study for up to \$3,000 per academic year (August 1 to July 31).
- This grant is available for each year of undergraduate studies, provided you continue to meet the eligibility criteria.
- Federal grant money is issued at the beginning and middle of the school year.

Canada Student Grant for Students from Middle-Income Families

- \$100 per month of study for up to \$1,200 per academic year (August 1 to July 31).
- This grant is available for each year of undergraduate post-secondary studies, provided you continue to meet the eligibility criteria.
- Grant money is issued by your province or territory of permanent residence at the beginning and in the middle of the school year.

THE CANADIAN ASSOCIATION OF STUDENT FINANCIAL AID ADMINISTRATORS
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Alberta

Address and Contact Person

Student Aid Alberta
P.O. Box 28000
Station Main
Edmonton, AB T5J 4R4
Fax: 780-422-4516

General Inquiries

Student Aid Alberta
Service Centre:
1-855-606-2096
(Toll free from anywhere
in North America)

FAO Inquiries

1-855-606-2096
Option 4, then 1

Web Site

www.studentaid.alberta.ca

Application Deadline & Request for Review

Savings (excluding Tax Free Savings Accounts), part-time earnings, assistantships, stipends, and RRSPs will no longer be used as resources in the provincial calculation of financial eligibility. Instead, a flat rate contribution of \$1500 will be used as a resource in the provincial calculation of financial eligibility. Single parents are exempt from the flat rate contribution. It is best to apply in early

July for study in September. Students can apply at any time of the year, but only completed applications will be processed if received at least 30 days before the year's program ends.

Applications are available online and at post-secondary institutions. Students are assessed for both provincial and federal loans and grants if the necessary information is provided.

Request for Review

Students wanting to appeal their loan assessment should complete a Change of Circumstance Form which must be received 30 days prior to the study period end date. If not satisfied, students may appeal again and request a meeting with the Student Financial Assistance Appeals Committee by sending a letter to the mailing address **Attn: SFAAC**.

Maximum Available (8 month year)

Canada Student Loan (CSL)

- max of \$210/week

Alberta Student Loan (ASL)

- Max of \$13,300 is

available for ASL & CSL combined (8 months).

Maintenance Grant

Available to single parents, married/common law, and special/high need students.

- To a maximum of \$3,000 per semester.
- Awarded after all other funding types have been exhausted.

Alberta Grants for Disabled Students (GFD)

- Issued to students who are not eligible for Canada Student Grant (CSG) for Services and Equipment for Students with Permanent Disabilities.
- Must meet eligibility criteria for ASL
- Must complete a schedule 4
- Max of \$3000 per loan year.

Alberta Low-Income Grant **New for 2013-2014**

\$120/month of study
Full-time students in one-year undergraduate certificate programs are eligible based on CSL low-income thresholds

Completion Incentive Grant

\$1,000-\$2,000
Available to full-time student aid recipients in the last semester of their program of study.

Provincial Interest Rates

ASL only, no interest charges during the first six months before repayment begins.

- Automatic floating rate of prime.
- On a one time basis, students can request a fixed rate of prime plus 2%.
- Part-time students will no longer be charged interest while in studies.
- Form B must be completed to remain in interest-free status if not receiving additional loan funding while continuing studies.

Receipt of funding

Loan documents and grant cheques are mailed to the student. Both provincial and federal MSFAAs must be returned and student must be enrolled full-time before funding is issued.

Processing times

New applications:

- Minimum 4 weeks
- May get instant results if applying online

Requests for Review:

- Minimum 6 weeks

Comments

Must maintain and successfully complete a **minimum of 60% of a full**

course load. For students with a permanent disability, full time is a minimum of 40% of a full course load. A completed Schedule 4 in loan application must be signed by FAO or Disability Support Services for students to study at 40%.

Alberta Repayment Assistance Program

Applications available on the website.

Award Exemptions

Scholarships, bursaries, and fellowships do not affect eligibility for ASL but are used to calculate eligibility for CSL (an \$1,800 exemption is applied). Education Institutional and other bursaries that are given specifically to supplement student financial assistance do not need to be reported as resources on a funding application.

Studying outside of Alberta/Canada

Students studying outside of Alberta or outside of Canada are eligible for provincial and federal funding.

Provincial Scholarships

www.alis.alberta.ca/scholarships

THE CANADIAN ASSOCIATION OF STUDENT FINANCIAL AID ADMINISTRATORS
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**British
Columbia**
**INTEGRATED
Address and
Contact Person**

StudentAid BC
Ministry of Advanced
Education
P.O. Box 9173
Stn. Prov. Govt.
Victoria, BC V8W 9H7

FAO Inquiries
Michelle Melin
Michelle.Melin@gov.bc.ca
(250) 387-6107
Nicola Wood
Nicola.Wood@gov.bc.ca
(250)-356-5942

Fax
1-888-262-2112

General Inquiries
250 387-6100
(Outside North America)
1-800-561-1818
(Within North America)

Web Site
www.StudentAidBC.ca

Twitter
@StudentAidBC

**Application Deadline &
Request for Review
Deadline**

A complete and correct application must be received by StudentAid BC six weeks before the date your classes end.

Request for Appeal

A complete and correct appeal form must be received by StudentAid BC six weeks before the date your classes end with supporting documentation.

Reassessments

Appendix 7 must be received by StudentAid BC six weeks before the date your classes end.

**Maximum Available
(8 month year)**

Canada Student Loans and Canada Student Grants as available to all provinces (Section one of Student Aid Summary).

Canada Student Grant for Part-time Studies: up to \$1200 per year.

Canada Student Grant for Part-time Students with Dependents: \$40 (up to two children) or \$60 (three or more children) per week for low-income part-time students with children under the age of 12.

British Columbia Student Loan (BCSL)

- Combined with CSL to a maximum of:
- \$320/week - no dependents
- \$510/week - with dependents

Provincial Interest Rates

Prime plus 2.5%

Receipt of funding

Processing Time: up to six weeks

Once a student is approved for funding they will receive a Notification of Assessment with the details of their funding and Master Student Financial Assistance Agreement (MSFAA) that contains terms and conditions for receiving the eligible funding.

The MSFAA is sent to the student and it must be signed and submitted to a designated Canada Post outlet, where the student's identity will be confirmed and the MSFAA forwarded to the National Student Loans Service Centre (NSLSC) for processing. Students must sign a (MSFAA) only once during their lifetime as a student or if they have a break for more than two years.

Once the NSLSC processes the MSFAA (1-2 days) SABC is notified and generates a confirmation of enrolment (electronic or paper).

Once the confirmation of enrolment has been received at SABC, it takes 3-7 days from the disbursement date for Electronic Funds Transfer.

Comments

For **full-time funding, students must maintain 60% of a full course load; 40% for students with permanent disabilities.**

British Columbia Assistance

BC Access Grant for Students with Disabilities
Up to \$1000 per program year, for full-time students. Displaces BC loan.

Supplemental Bursary for Students with Permanent Disabilities
Up to \$800 per program year.

Assistance Program for Students with Permanent Disabilities;

If you have exhausted your Canada Student Grant for PD funding, and you are attending a public-post secondary institution

in BC you may be eligible to access this grant of up to \$10,000 per program year for the purchase of educational related services or equipment.

Learning Disability Assessment Bursary (LDAB)

This bursary is available to full-time or part-time students attending a public post-secondary institution in BC. The LDAB assists students with the up-front costs of a learning disability assessment up to \$1,800.

THE CANADIAN ASSOCIATION OF STUDENT FINANCIAL AID ADMINISTRATORS
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Manitoba

Address and Contact Person

Manitoba Student Aid
Advanced Education and Literacy
401 – 1181 Portage Ave
Winnipeg MB R3G 0T3

FAO Inquiries

Donna Capone
204-945-6390

Student Inquiries

1-800-204-1685 (toll-free in Canada and the USA) or 204-945-6321 (Winnipeg)

Fax

204-948-3421

TTY

204-945-8483

Web Site

www.manitobastudentaid.ca

Students can access information regarding the status of their application, including any outstanding documentation/verification requirements, via the MYSAO component of the site.

Application Deadline & Request for Review

Canada Student Loan/Manitoba Student Loan (CSL/MSL)

Two months before the end of the program study period.

Appeals

No application for review will be processed to increase an award during the last two months of a program of study.

Maximum Available (8 month year)

CSL-To a maximum of \$210/week of study
MSL-To a maximum of \$140/week of study

Non-repayable assistance Prince of Wales/Princess Anne Award:

\$250 per year for Canadian Aboriginal students.

Rural/Northern Bursary: \$600 per year for students attending school in Manitoba who live more than 50 km (one way) from their school.

Canada Student Grant for Students from Low-Income Families
Canada Student Grant for Students from Middle-

Income Families

Canada Student Grant for Students with Permanent Disabilities

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

Canada Student Grant for Students with Dependants

Canada Student Grant for Part-time Studies

Canada Student Grant for Part-time Students with Dependants

Amounts and eligibility for the above as listed previously (pg. 2-3).

Manitoba Bursary: Loan remission program used to reduce Manitoba Student Loan debt. Students are automatically considered for this program when they apply for CSL/MSL.

Provincial Interest Rates

Manitoba student loans are at a rate of prime (3%).

Receipt of funding

Processing time:

- Up to 2 weeks for online applications

- Up to 5 weeks for paper applications

CSL & MSL documents are sent directly to students studying out-of-province. Canada Student Grants are included on the CSL document. The only exception is the Grant for Services and Equipment, which is direct deposit. The Prince of Wales/Princess Anne Award and the Rural/ Northern Bursary are direct deposit.

Manitoba Student Loans are funded directly by the Manitoba Government. Students need only deal with the Manitoba Student Aid program for all their Manitoba Student Loan services (from application to negotiation to repayment). Students should send their authorized loan documents accompanied with documentation to: Manitoba Student Aid PO Box 12000 Stn. Main Winnipeg MB R3C 5R3

Comments

Students must maintain and successfully complete at least 60% of a full course load.

Manitoba Bursary

Open to students studying

anywhere in Canada.

Award Exemptions

\$1800 total exemption on scholarships and bursaries.

Vehicle exemptions:

Increase of \$5,000 to a vehicle maximum exemption of \$10,000.

THE CANADIAN ASSOCIATION OF STUDENT FINANCIAL AID ADMINISTRATORS
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New
Brunswick

INTEGRATED
Address and
Contact Person

Student Financial
Services Department of
Post-Secondary
Education Training and
Labour
P.O. Box 6000
77 Westmorland St.
Fredericton, NB E3B 6Z3

FAO Inquiries
Caroline Boulay,
Educational Liaison
Officer
Caroline.Boulay@gnb.ca

General Inquiries
(506) 453-2577
1-800-667-5626
(Ontario and east)

Fax
(506) 444-4333

Web Site
Apply on line:
English
www.studentaid.gnb.ca

French
www.aideauxetudiants.gnb.ca

**Application Deadline &
Request for Review**

Completed applications with all required information must be received a minimum of eight weeks before the start date of the program in order to receive notice of funding for the start of classes.

The final deadline for processing application forms, Confirmation of Earnings forms or any information requested by Student Financial Services is six weeks before the end date of period of study (four weeks if attending intersession or summer session).

**Maximum Available
(8 month year)**

Canada –New Brunswick Integrated Student Loan program

- CSL Portion to a maximum of \$210/week

New Brunswick Loan
- To a maximum of \$140/week

New Brunswick Bursary
- Pays \$130 per week of study. Available 2nd disbursement.

Up-front Canada Student Grants as noted above.

Provincial Interest Rates

Floating rate: Prime rate
+ 2.5%/
year

Fixed rate: Prime rate
+5%/ year

Receipt of funding

Loan documents are sent directly to the student's institution.

Bursary and grant cheques are sent to the institution.

Study Period Income Exemption
\$100/week
Award Exemptions
\$1800 exemptions allowed on merit based scholarships.

Comments

Students must maintain and successfully complete 60% of a full course load.

Repayment Assistance Plan (RAP)

RAP is an optional program available for student loan borrowers who are having difficulty making their student loan payments. Under the plan, the amount you pay back will be based on how much you earn, how much you owe on your student loans and on your family size.

**Timely Completion
Benefit**

The Timely Completion Benefit is designed to help post-secondary graduates by addressing accumulated student loan debt and encouraging successful completion in a timely manner.

Students who complete an undergraduate degree, diploma or certificate within established guidelines and who have combined student federal and provincial student loan debt in excess of \$26,000, will have 100 % of their provincial student loan debt in excess of the combined \$26,000 threshold forgiven.

Graduates must apply for this benefit within seven (7) months of graduation.

THE CANADIAN ASSOCIATION OF STUDENT FINANCIAL AID ADMINISTRATORS
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Newfoundland

INTEGRATED

Address and Contact Person

Student Financial
Services Division
Department of Education
P.O. Box 8700
St. John's, NF A1B 4J6

Courier Address

216 Prince Phillip Drive
St. John's NF A1B 3R5

Contact

Mr. Robert Feaver,
Director
Tel: (709) 729-1553
Fax: (709) 729-4404
robertfeaver@gov.nl.ca

Mr. Liam Walsh
Manager, Client Services
and Counselling
liamwalsh@gov.nl.ca

Ms. Therese Woodford
Manager Assessment and
Records Management
theresewoodford@gov.nl.ca

Ms. Susan Miller
Manager, Divisional
Finance, Policy & Appeals
susanmiller@gov.nl.ca

(709) 729-5849
1-888-657-0800
Fax: (709) 729-2298
[www.gov.nl.ca/studentaid/
studentaid@gov.nl.ca](http://www.gov.nl.ca/studentaid/studentaid@gov.nl.ca)

Application Deadline & Request for Review

Applications must be received within eight (8) weeks after the start date of the semester in which you are applying.

Deadline date for semesters <12 weeks is 2 weeks after first day of class.

Income Confirmation Forms (ICF's) may be received up to 8 weeks after the first day of classes for the current semester/period of study.

ICF's can be submitted by first day of classes and no later than 8 weeks after the start of classes.

Except for first semester loans no further assistance will be released unless the ICF is received and processed showing continued eligibility.

Out of province students must present COE to the school for completion.

Appeals may be submitted to Student Financial Services up to 8 weeks prior to the end of the period of study (semester)

to which the financial assistance being reviewed relates. For semesters less than 12 weeks, the deadline date is 4 weeks prior to the end of the period of study (semester) to which the financial assistance being reviewed relates.

Maximum Available Canada-Newfoundland & Labrador Student Financial Assistance

- CSL portion to a maximum of \$210/week
- Provincial loan to a maximum of \$60/week
- Upfront Provincial grant to a maximum of \$80/week

Provincial Interest Rates

No interest is charged on provincial loans only
Canada Student Loans.

Receipt of funding

Processing time:
2 - 4 weeks

Applications must be received no later than eight weeks after the start date of the semester for which you are applying. All documents sent to education institution.

Integrated Process

Funds are electronically deposited into borrower and EI account by the service provider for both the provincial and federal student loans and grants.

Award Exemptions

\$1800 yearly exemptions allowed on merit based scholarships.

Comments

Student must maintain 60% of a full course load to be eligible for CSL and 80% of a full course load for the provincial student loan.

Effective August 1, 2009, interest is eliminated on the provincial portion of student loan.

Debt Reduction Grants

Provided the student meets eligibility requirements, up to the full amount of the provincial portion of a student loan may be converted into a non-repayable grant.

There is no application process. Students are automatically assessed upon receipt of notification of graduation.

THE CANADIAN ASSOCIATION OF STUDENT FINANCIAL AID ADMINISTRATORS
OUT-OF-PROVINCE STUDENT AID SUMMARY 2013-2014

Northwest Territories

Address and Contact Person

Government of the Northwest Territories
Department of Education, Culture and Employment
Student Financial Assistance
Box 1320
Yellowknife, NT X1A 2L9
nwtsfa@gov.nt.ca

A – D

Kathy Monkman
867-920-6987
Kathy_Monkman@gov.nt.ca

E – K

Cory Holzer
867-873-7195
Cory_Holzer@gov.nt.ca

L – P

Mike Soloy
867-920-6217
MIKE_SOLOY@gov.nt.ca

Q – Z

Andy Penton
867-920-6973
Andy_Penton@gov.nt.ca

SFA Supervisor

Nicole Beauchamp
867-920-6236
NICOLE_BEAUCHAMP@gov.nt.ca

General Inquiries:

867-873-7190 or
1-800-661-0793
Fax: 867-873-0336 or
1-800-661-0893

Application Deadline & Request for Review

Deadlines

July 15th – programs starting between August 16th and September 30th

November 15th – programs starting in January

One calendar month – for all other months

Appeals

Must be submitted within 30 days of notification of denial.

Maximum Available (8 month year)

Basic Grant / semester

Tuition / Fees: up to \$1,925

Books: up to \$400

Travel: Eligible travel expenses for the student and dependants from their home community to the nearest approved institution offering their program.

Supplementary Grant / Remissible Loan

New: Increase of \$150 / month beginning

September 1, 2013 for monthly living allowance (based on family size). Aboriginal students can choose between the grant or loan Non-Aboriginal students receive the loan

Repayable Loan

Up to \$1,400 / month to assist with the cost of tuition, books, travel and monthly living expenses

NWT Grant for Students with Permanent Disabilities

New: \$2,000 per academic year to assist with the additional costs of: tuition, books, travel and accommodation.

NWT Grant for Services and Equipment for Students with Permanent Disabilities

Up to \$8,000 per academic year to assist with costs associated with: tutor, interpreter (oral, sign, or note taker), reader, transportation (daily to and from school depending on circumstances), attendant care, special equipment and one-time medical assessment.

Lifetime Loan Limit

\$60,000

Provincial Interest Rates

The interest rate is determined in the year students cease to be full-time. It is calculated at 1% below the Bank of Canada's Prime Rate on January 1st of that year

Receipt of funding

Once all required documents are received and approved, payments will be processed within 10 working days.

Students will not receive their first payment prior to the first day of classes.

Comments

The Basic Grant and Supplementary Grant / Remissible Loan are only available to students that are Indigenous Aboriginal or Residents Schooled in the NWT (grades 1 – 12).

Students must be enrolled in at least 60% of a 100% full course load on a semester basis and successfully complete at least 60% of a 100% full course load through the academic year.

Students that qualify under the disability grant can study at 40%.

Students must make arrangements to repay or remiss their student loans within 6 months of ceasing full-time studies.

The NWT Student Financial Assistance office is closed over the Christmas / New Year break.

THE CANADIAN ASSOCIATION OF STUDENT FINANCIAL AID ADMINISTRATORS
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Nova Scotia

Address and Contact Person

Student Assistance Office
Department of Education
2021 Brunswick Street
P.O. Box 2290
Halifax Central
Halifax, NS B3J 3C8

FAO Inquiries

Sharon Shaw
902-424-8434

Fax

(902)424-0540

General Inquiries

(902) 424-8420
1-800-565-8420

Telecommunications

Device for the deaf
(902) 424-2058

Web Site

<http://studentloans.ednet.ns.ca>

Application Deadline & Request for Review

Students are encouraged to apply by May 1st.

No later than 8 weeks before the end of study period.

Appeal Deadline – Printed on Explanation of Assessment

Maximum Available

Canada Student Loan
- To a maximum of \$210/week

Nova Scotia Assistance
- To a maximum of \$180/week (split at 60% loan and 40%grant)

The following new Canada Student Grants replace the Canada Millennium Bursary:
Canada Student Grant for students

1. from low-income families
2. from middle-income families
3. for students with a permanent disability
4. for students with dependents.

See the appendix for the criteria and maximum monthly grant.

- NS Student Grant: the 1st 40% of the

students Nova Scotia loan will be in the form of a grant (up to \$72/wk).

- Nova Scotia Grant for Students with Dependents: Students will receive an additional \$20 per week of study in the form of a non-repayable grant, on top of their Nova Scotia Student Loan.
- Supplemental Loans: Students in Medicine (MD), Law (LLB) and Dentistry (DDS), will be eligible for an additional \$140 per week in addition to the maximum Federal and Provincial assistance limits.

Further information on grants is available on the NS Student Assistance website:

<http://studentloans.ednet.ns.ca>

Provincial Interest Rates

Borrowers who consolidated their loans on or after November 1, 2007 can choose either a floating annual interest rate of prime plus 0.5% or a fixed annual interest rate of prime plus 3.0%.

Receipt of funding

Processing time:
4 - 6 weeks

The Master Student Financial Aid Agreement (MSFAA) is sent to student.

NS Loan documents sent to students studying outside Canada.

The Confirmation of Enrolment process for both federal and provincial funding is now electronic.

In year one, students are required to complete and send their banking form. This form is sent to students with their assessment. Without the banking form, direct deposits cannot be made to students' accounts.

Nova Scotia direct lends to students (effective August 1, 2008). Resolve is the service provider for the Province.

Starting August 1, 2012, NSSA will contact your Canadian educational institution electronically to confirm your enrolment for your Canada and Nova Scotia Student Loan. This means that any funds left after paying fees due to your educational

institution will be deposited into your bank account within 7-10 business days. You will no longer have to take a paper certificate to the Registrar/ Financial Aid Office at your educational institution and then to the on campus kiosk, post office, or financial institution for processing.

Students may choose to pay Prime + 0.5% (floating rate option) or Prime + 3.0% (fixed rate option).

Award Exemptions

If the study period is 24 weeks or more, \$1800 in Scholarships is exempted and \$900 if study period is less than 24 weeks.

Comments

Student must maintain 60% of a full course load; 40% for students with permanent disabilities Exception – during the May-August period, student must maintain course load equivalent to 80%.

To be eligible for an extension on your most recent application, the following statements must all be TRUE:

(continued on next page)

**THE CANADIAN ASSOCIATION OF STUDENT FINANCIAL AID ADMINISTRATORS
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Nova Scotia

Continued

--In the immediately previous winter semester you were a full-time university student;
 -- you applied for assistance from the Province of Nova Scotia;
 --your application for student assistance was processed & an assessment completed;
 --you will be taking a course/courses beginning within two months of your winter semester ending;
 --these courses will be credited to the same program as you were taking during the winter semester;
 --you will be attending the same university as you did in the winter semester, or attending classes at a different university, using a *letter of permission* from your 'home' university.

Deadline to apply (Month course ends):
 May = April 15th
 June = May 15th
 July = June 15th
 August = July 15th

CSL and NS Loans

- Awarded for the length of the program plus one year.
- Available for

- Undergraduate and graduate students.
- Students must successfully complete 60% of a course load. If they do not, they will have one warning on their file.
- The second time a student does not successfully complete 60% of a full course load; they will not be eligible for assistance for a 12 month period.
- The third time a student does not successfully complete 60% of a full course load; they will not be eligible for assistance for three (3) years.
- Students are eligible for funding for only one(1) bachelor's degree and two (2) certificates OR two(2) bachelor's degrees and one (1) certificate.
- Students are eligible for funding for one (1) year as qualifying year
- They may only receive funding for:
 One (1) professional degree
 One (1) master's degree; and
 One (1) Ph.D.

Maximum number of weeks for which students can get funding: **340**.
 Students who have

completed Schedule 2s are considered to be in the program for the number of weeks for which interest is being paid on their loans. Interest Free Status counts as weeks toward your maximum eligibility.

Debt Reduction after Graduation

All students who qualified for a Nova Scotia Student Loan between August 1, 2003 and July 31, 2007 can still apply for Debt Reduction when they graduate from the program for which they received the loans.

You must apply within three (3) months of graduation. Applications are available by contacting the Student Assistance Office in Nova Scotia. To qualify for the Debt Reduction program, students must have qualified for a Nova Scotia Student Loan and studied at an Educational Institution in Canada;

Students may be eligible for two other debt reduction programs; i.e. making the equivalent of 12 monthly payments – the repayment bonus or 50 weeks of employment in Nova Scotia – the

employment bonus. The repayment bonus is processed automatically by the service provider, Resolve.

The Repayment Assistance Program (RAP)

RAP provides debt relief for Nova Scotia students. RAP is available for both NS and CSL payments effective Aug 1, 2009. If you qualify, you will not be required to pay more than the affordable payment calculated for you. You may be eligible for this program for up to 60 months. For more information on eligibility criteria visit the SA website at www.studentloans.ednet.ns.ca. You can choose to defer paying your Nova Scotia Student Loan for up to 12 months (2 six-month periods) or for the duration of an approved internship, residency, or apprenticeship program. While your loan is deferred, you make no payment on your loan. The interest is added to the balance of your student loan and amortized over the repayment period of the loan.

For those graduating from

an eligible post-secondary program in 2008 or later, the Graduate Tax Credit has doubled to \$2,000. For those who graduated in 2006 or 2007, remember to claim your \$1,000 tax credit if you live and work in Nova Scotia. To claim your tax credit, visit www.gov.ns.ca/snsmr/gtc/.

NOTE: Effective August 1, 2010, EIs will be allowed to complete a Schedule 2 for students on co-op work terms where the work term is a mandatory part of their program of study.

Debt Cap

Effective August 2011, students enrolled in an undergraduate, non-professional degree program of 4 years or more may qualify for a debt cap. Students must graduate from a qualifying degree program with total combined federal and provincial student assistance related to the qualifying degree program in excess of \$28,560. The maximum benefit under the debt cap is \$14,688 based on current assistance of \$180/week of study and a 60/40 loan/grant ratio.

THE CANADIAN ASSOCIATION OF STUDENT FINANCIAL AID ADMINISTRATORS
OUT-OF-PROVINCE STUDENT AID SUMMARY 2013-2014

Nunavut

Address and Contact Person

Financial Assistance for
Nunavut Students
Department of Education
P.O. Box 390
Arviat, NU X0C 0E0

General Inquiries

1-(877) 860-0680

Fax

1-(877) 860-0167

Email

FANS@gov.nu.ca

Web Site

www.edu.gov.nu.ca/apps/authoring/dspPage.aspx?page=4

Application Deadline & Request for Review

Deadline

Fall Semester (programs starting between August 15 and October 1):
July 15

Winter Semester (programs beginning anytime in January):
Nov. 15

Spring/Summer Semester (programs beginning between April 15 and May 31):
March 1

All other programs:
6 weeks before course start date

Applications can be faxed tool free to the FANS Office.

Late Applications will be accepted up to 30 days after the deadline, but will not be processed until review of all on-time applications is complete.

Appeals

Letter of appeal submitted within 30 days of assessment.

Maximum Available

Nunavut Basic Grant

Up to \$1,850 per semester for tuition and fees.
Cost of airfare— excursion rate -- to the nearest

Nunavut Arctic College location offering the program or if the program is not offered in Nunavut, the southern gateway city closest to your school. FANS also does not cover ticket change fees, excess baggage charges, or moving expenses. Students who travel without dependants are eligible for a return trip home during Christmas. Students receiving the Supplementary Grant are eligible for the Dependent Travel Benefit.

Supplemental Grant

This is in addition to the Basic Grant and consists of the following benefits:
Book allowance – actual costs up to \$200 per semester.
Monthly living allowance: to help cover daily living costs. Please see the FANS Benefit Guide for current rates.

Nunavut Student Loans

Loan may not exceed:
\$26,000 if receiving a Basic Grant
\$36,000 if not receiving a Basic Grant

Primary Loan

Provided to cover one year of post-secondary education for each three years the student has

been a resident of Nunavut. If not a resident, all or a portion of the loan must be paid back.
- \$3,200 if eligible for Basic grant (for a single student).

Secondary Loan

Must be repaid in full \$4,400 if ineligible for grant (for a single student).

Needs Assessed Loans

Must be repaid in full
Granted to students eligible for FANS benefits and is granted on the basis of financial need. Maximum available is \$165 / week while in study.

Scholarships and Bursaries

Various academic scholarships.

Provincial Interest Rates

The rate of interest payable by a borrower on a loan is set at the time repayment begins and shall be a rate that is 1% less than the prime rate, as determined and published by the Bank of Canada in the periodic publication entitled the Bank of Canada Review, in effect on the first day of January of the year in

which the student ceases to be a full-time student.

Receipt of funding

Processing time: 2 weeks

All payments are made by electronic transfer to student's bank account.

Comments

Students must enrol in and successfully complete 60% of a full course load to remain eligible for FANS.

Loan Remission

Only Primary Loans are eligible for remission. All other loans are repayable.

Remission is based on students returning to Nunavut after successfully completing studies.

Award Exemptions

No territorial exemption for scholarships and bursaries

FANS Benefits Guide

http://www.edu.gov.nu.ca/apps/UPLOADS/fck/file/FANS/FANS_FORM1EDUC_FANS_eForms_Benefits_Form.pdf

THE CANADIAN ASSOCIATION OF STUDENT FINANCIAL AID ADMINISTRATORS
OUT-OF-PROVINCE STUDENT AID SUMMARY 2013-2014

Ontario
INTEGRATED
Address and
Contact Person

Ontario Student
Assistance Program
Student Support Branch
Ministry of Training,
Colleges and
Universities
P.O. Box 4500
Thunder Bay, ON
P7B 6G9

FAO Inquiries
osapfao.inquiry@ontario.ca

Fax
(807) 343-7278

Student Inquiries
(807) 343-7260
1-800-465-3958
(TDD/TTY)

Web Site
<http://osap.gov.on.ca>

Web on-line application
-No fee

Document Deadline
40 days before the end of
study period.

**Application Deadline &
Request for Review**

Two or three term
assessment

If OSAP application is
received less than 60
days before the end of the
study period, the student
is not eligible to receive
OSAP funding. If
application is received
more than 45 days after
the study period begins
and no later than 60 days
before the end of the
study period, the student
will be considered for
funding from the date the
application is received
only.

One term assessment
60 days prior to the end of
study period.

Note: A Program
Information Form (can be
printed off the website)
must accompany all
applications.

Appeals
Deadline - 60 days prior to
the end of study period.

**Maximum Available
(8 month year)**

Canada Student Loan
To a maximum of
\$210/week

Ontario Student Loan
Combined with CSL to a
maximum of \$360/week

for single students,
\$560/week for
married/sole support
students.

Note: Maximums can include
CSG entitlement depending on
eligibility.

Child Care Bursary
For childcare expenses
incurred by students with
3 or more dependent
children. Applications are
available online.

Bursary for Students with
Disabilities

Up to \$10,000 combined
federal/provincial funding
for students with a
permanent disability.

Receipt of funding

Processing time:
8 – 10 weeks
Canada and Ontario have
implemented a Master
Student Financial
Assistance Agreement
(MSFAA). Students
complete this once
provided there is not a 2
year or longer break in
studies. The agreement
must be taken to a
Canada Postal outlet
along with identification.
Full time students will now
have their funding
electronically transferred
to their bank account.
Part-time students will still
receive a loan document.
Confirmation of enrollment

will now be completed
electronically by the
institution.

Award Exemptions

Maximum merit-based
scholarship exemption is
\$3,500 (the full deduction
will apply in the absence
of any other study period
income).

**Provincial Interest
Rates**

Ontario - Prime + 1%
Canada – Prime + 2.5%
variable rate (fixed rate is
5%)

Comments

OSL/CSL - must maintain
60% of a full course load.
Students with permanent
disabilities taking 40% of a
full course load would be
eligible for both OSL/CSL.

Students applying for part-
time studies may be
eligible for the Ontario
Special Bursary Program
or Part-time CSL/CSG
funding.

Ontario Student
Opportunity Grant
(OSOG)

Students whose loan
exceeds \$7,300 for a two-
term academic year or
\$10,950 for a three-term
academic year may be
eligible to receive an
OSOG. Student must

successfully complete
academic year. OSOG is
paid annually, at the end
of the year, to the National
Student Loans Service
Centre to reduce
outstanding debt after all
income reported on the
OSAP application has
been verified with Canada
Revenue Agency (CRA).

30% off Ontario Tuition
Grant

Full-time students
studying in a program they
entered directly from high
school. Must be less than
four years since leaving
high school (or less than
six years if student has
permanent disability) and
must be Ontario resident
studying at an Ontario
postsecondary institution.
Parental income \$160,000
or less. Maximum \$1,730
for University and \$790 for
College diploma/certificate
programs per academic
year.

THE CANADIAN ASSOCIATION OF STUDENT FINANCIAL AID ADMINISTRATORS
OUT-OF-PROVINCE STUDENT AID SUMMARY 2013-2014

**Prince
Edward
Island**

**Address and
Contact Person**

Student Financial
Services
Department of Innovation
and Advanced Learning
P.O. Box 2000
90 University Avenue
Suite 212
Charlottetown, PE
C1A 7N8

FAO Inquiries
Barry Gosby
Senior Financial
Services Officer
(902) 368-4604

Fax
(902) 368-6144

General Inquiries
(902) 368-4640

Web Site
www.studentloan.pe.ca

**Application Deadline &
Request for Review**

6 weeks prior to end of
classes Must apply by mid
Nov. for full year
funding...after mid Nov.
for second term only.

Pre-study Report

Completed form should be
sent as soon as student is
enrolled. Mandatory for
PSL Funding

Appeals

Written appeals must be
submitted 6 weeks prior to
end of classes.
Along with Pre Study
Report

**Maximum Available
(8 month year)**

Students must maintain
60% of a full course load

Canada Student Loan
- To a maximum of
\$210/week

Prince Edward Island
Loan
- To a maximum of
\$165/week

The following new Canada
Student Grants replace
the Canada Millennium
Bursary:
Canada Student Grant for
students
1. from low-income

families
2. from middle-income
families
3. for students with a
permanent disability
4. for students with
dependents.

**Provincial Interest
Rates**

The Interest-Free Island
Student Loan Program -
The Government of Prince
Edward Island's Provincial
Student Loans will have a
zero per cent interest rate,
for loans issued after
January 1, 2001 and held
by PEI Student Financial
Assistance Corporation.
This program came in
effect October 1, 2012.

Receipt of funding

Commencing 2013/2014
school year PEI students
receiving federal student
aid are required to
complete the Master
Student Financial Aid
Agreement (MSFAA).
Starting August 1, 2013,
PEISFS will contact your
Canadian educational
institution electronically to
confirm your enrolment for
your federal student loan.
Educational Institutions
will make the
determination of how
much of Award will be
taken by the school, with
the balance if any going
directly to the student.

PEI student loans for
2013/2014 will still be in a
paper format as is the
requirement to
complete PEI Schedule 2
for confirmation of
enrolment for students
with PEI Student Loans
(PEISL) held with Edulinx-
PEI. Students need to
complete a PSR, Pre-
Study Report to receive
any PSL funds
conditionally noted in the
student's assessment.

Province of PEI loan
documents and cheques
are sent directly to the
"Atlantic Province"
educational institution.
Students outside of
Atlantic Canada are
forwarded PSL loan
documents and cheques
directly.

Participating Lenders for
Provincial Loans
Edulinx-PEI

Comments
PEI Debt Reduction Grant

- Eligibility is based on
the following criteria:
--Must graduate from the
program in a timely
manner.
--Must borrow more than
\$6,000/ year
--Up to \$2,000 per year of
study
- paid directly to students
Edulink –PEI against

outstanding PEI student
loan debt only.
--Maximum funding is
based on the required
length of program plus
one year.
--Students must apply for
this grant upon
graduation.

Award Exemptions

The allowance for
scholarships and
bursaries is \$1,500 per
semester or \$3,000 for
the traditional academic
year.
The waiver for part time
income starts with
an allowance of \$100 per
week of study. For the
traditional academic year
of 34 the exemption is at
least \$3,400.

Bursaries & Awards

[www.studentloan.pe.ca/index
.php3?number=1040566&lan
g=E'for](http://www.studentloan.pe.ca/index.php3?number=1040566&lang=E'for)

New for 2013-2014:

George Coles Graduate
Scholarship \$2,000

NOTE: Once FAO's are
set up on the PE portal,
the password is the same
as the password used for
the NS portal.

THE CANADIAN ASSOCIATION OF STUDENT FINANCIAL AID ADMINISTRATORS
OUT-OF-PROVINCE STUDENT AID SUMMARY 2013-2014

Québec

Address and Contact Person

Ministère de l'Éducation Supérieur, de la Recherche, Science et Technologie
Aide financière aux études
1035, rue De La Chevrotière
Québec, QC G1R 5A5

FAO Inquiries

Voice mail for out of province schools to contact
(418) 646-0283
(418) 644-5253

General Inquiries

(418) 643-3750 or
1-877-643-3750
(toll free in Quebec)

Web Site

www.afe.gouv.qc.ca

Application Deadline & Request for Review

60 days after the last day of recognized studies.

Appeals

(Exceptional Cases)

Appeals can be submitted anytime during the year.

Applicant applies when their studies are in jeopardy due to insufficient funding.

Student must present themselves at the educational institution to meet with an advisor in order to submit appeal.

Revision of the calculation within 45 days of the date of assessment.

Maximum Available (8 month year)

Quebec Loan

- To a maximum of \$2,440 per term for institutions approved for loans only in an undergraduate university degree.

OR

For programs in Quebec approved for loans:

- \$305 per month of study for an undergraduate

- \$405 per month of study for a graduate

A new calculation method is used when the level of financial assistance needed is less than the amount of the approved loan for a given award year. This method does not take in to account employment income. However, the amount of financial assistance granted for the award year is limited to the amount of the approved loan. Additionally, if the assessed level of financial need is less than the first portion of the loan (\$2 400 for university level studies), a new assessment will be made without considering the parental contribution. In this case, the financial assistance granted for the given award year is limited to the amount of the first portion of the loan.

If the student is pursuing studies outside Québec, the monthly loan is increased to cover the compulsory fees charged by the educational institution (maximum \$6 000/study period).

Bursaries

Contact the Ministère de

l'Éducation Supérieur, de la Recherche, Science et Technologie, Aide financière aux études for further information.

Receipt of funding

Processing time:

6 – 8 weeks

A once life-time*

certificate of guarantee

is issued to students and sent to their educational institution to initiate the direct deposit process.

Funds are disbursed monthly through direct deposit at the student's financial institution after confirmation of student status.

Certificates of guarantee are negotiable only at participating lenders in Quebec. See the Government website for lenders.

* A second certificate of guarantee may need to be issued after interruption of studies of more than 6 months.

Comments

Students must be full time.

All college or university programs recognized and subsidized by the province in which they are offered are recognized for loans

and bursaries, with the exception of the limited-access programs. Contact the Ministère de l'Éducation Supérieur, de la Recherche, Science et Technologie, Aide financière aux études for a list of limited access programs.

Students must be enrolled in a program recognized by the Government of Quebec.

Students may use the 'assessment simulator' found on the AFE web site to obtain an estimate of their aid.

Deferred payment

Students may use the 'monthly payment simulator' found on the AFE web site under 'After your Studies - 'Postponement' to determine eligibility.

Students can apply for the Plan at any time during the ten years (120 months) that follow the end of the 6 month partial exemption period.

Provincial Interest Rates

The variable rate for Quebec is currently prime plus 5%.

THE CANADIAN ASSOCIATION OF STUDENT FINANCIAL AID ADMINISTRATORS
OUT-OF-PROVINCE STUDENT AID SUMMARY 2013-2014

Saskatchewan

INTEGRATED

Address and Contact Person

Student Financial
Assistance Branch

Saskatchewan Advanced
Education, Employment
and Immigration

200-3303 Hillside St.
Regina, SK S4S 6P4

FAO Inquiries

Rose Ann Hamer
(306) 787-0692

Fax

(306) 787-1608

General Inquiries

(306) 787-5620
1-800-597-8278

Web Site

www.aeei.gov.sk.ca

Loan Application

www.student-loans.sk.ca

Application Deadline & Request for Review

To be eligible for
Assistance as
determined by the
assessment, the
student loan
application must be
received at least
14 business days
prior to period of
study end date.

Appeals and
Reassessments

Deadline – must be
received at least 14
business days prior
to the end of the
period of study end date.

Maximum Available (8 month year)

\$408 per week for Low,
Middle, and Above Middle
Income students.

Maximum amount for a 34
week program is \$13872.

Students with Dependent
children can receive an
additional \$47 per child
per week.

Maximum repayable
amount for Low Income
Students: \$7140

Maximum repayable
amount for Middle Income
Students: \$8330

Maximum repayable
amount for Above -Middle
Income Students: \$9112

Provincial Interest Rates

Floating rate is prime
(3%), and fixed is prime
(3%) plus 2.5%.

Receipt of funding

Processing time:
Up to 4 weeks.

Integrated Loan
Documents are sent
directly to student.

Funds are advanced
to the student
through the
National Student
Loans Service
Centre in amounts
determined by
Student Financial
Assistance Branch.

Comments

Additional information
about loans, bursaries,
and grants for
Saskatchewan students
can be found in the
Student Loan Handbook
at:

www.aeei.gov.sk.ca/student-loan-handbook-2013-14

THE CANADIAN ASSOCIATION OF STUDENT FINANCIAL AID ADMINISTRATORS
OUT-OF-PROVINCE STUDENT AID SUMMARY 2013-2014

Yukon Territory

Address and Contact Person

Student Financial Assistance Advanced Education Branch Department of Education Government of Yukon P.O. Box 2703 Whitehorse, YT Y1A 2C6

Contact

Carole Theriault ext. 2
carole.theriault@gov.yk.ca
(handles surnames A-G)

Nancy Flemming ext. 3
nancy.flemming@gov.yk.ca
(handles surnames H-M)

Darlene Gammel ext 1
Darlene.gammel@gov.yk.ca
(handles surnames N-Z)

Fax
(867) 667-8555

General Inquiries
(867) 667-5929
1-800-661-0408
(in Yukon only)

Web Site
www.education.gov.yk.ca/advanceded/sfa

Application Deadline & Request for Review

Canada Student Loan (CSL)

No deadline, but loans must be negotiated prior to the program end date.

Yukon Grant

Six weeks after the start date of classes.

Student Training Allowance

Fourteen (14) training days after the start of classes.

Excellence Awards

No deadline, but must redeem awards within 10 years of leaving high school.

Appeals

No deadline.
A letter of appeal should be submitted with supporting documentation.

Reassessments

During the academic year.

Maximum Available (8 month year)

Loan (CSL)

To a maximum of \$210/week

Grant

To a maximum of:
Living costs - \$1037 per semester
Tuition - \$519 per

semester
Books - \$160 per semester
Travel Subsidy - \$1,800 per calendar year

Allowance

#Dep	Rate/Wk
Student	\$96.00
1 Dep	\$137.00
2 Deps	\$160.00
3 Deps	\$180.00
4 Deps	\$200.00

2nd Res \$77.00

Awards

Reimbursement
Tuition/compulsory fees and books to maximum of awards earned during high school.

Note: The Yukon does not have a territorial loan program.

Provincial Interest Rates

Yukon Advanced education provides only grant funding; no interest accumulates.

Receipt of funding

Loan (CSL)

Loan documents are sent to the student.
Canada Student Loan disbursed in one disbursement. Grants in two disbursements.

Grant

Issued to student via Financial Aid Offices of

EIs by semester or quarter

Allowance

Issues to student every 2 weeks

Awards

Upon receipt of proper documentation
NOTE: Processing time 4 - 5 weeks

Comments

Loan (CSL)

Students must maintain 60% of a full course load for Canada Student Loan; students with disabilities in some instances may be eligible for federal funding with 40%.

The Yukon Grant or Student Training Allowance is considered the territorial portion (40%) when assessing Canada Student Loan and not considered as income. Any other scholarships are treated as merit or non merit based on CSL rules.

Grant

Students must maintain 65% overall average to receive full grant funding the following year.

Allowance

Students must be attending Yukon College or an approved Human Resource Development program in Yukon.

Awards

Students must write territorial or departmental exams in a Yukon high school to access awards and must use up their awards within 10 years of leaving high school.