

APPLY YOURSELF!

Manitoba Student Aid



studentaid.gov.mb.ca

PLAN AHEAD



Education Costs

If you have been looking at post-secondary education, you may be asking, “Where’s the money going to come from?”

Manitoba Student Aid can help you reach your educational goals, but there are also other financial options to consider when you are planning for your education.

If you stop and think about it, there are a number of different ways to get the money you need to continue your schooling.

Paying for Your Education

Coming up with the funds for your education usually means tapping into a number of different resources. Here are some of the usual sources that can be used to finance your education:

Existing Funds - This may include money in savings and other bank accounts, investments, gifts, etc.

Family Contributions - Other family members may be able to give or lend you money. (See page 8 for expected parental contributions.)

Registered Education Savings Plan (RESP) - Check to see if your family invested in a program such as an RESP.

Registered Retirement Savings Plan (RRSP) - If you are a full-time post-secondary student for at least three months of the year, you can make tax-free withdrawals on RRSPs of up to \$10,000 annually (in one or more installments) to a maximum of \$20,000 over four years. Repayments must be made over ten years, starting the year after the last year of your enrollment or six years after the first withdrawal (whichever comes first).

Assets - If you own a car or other valuable property, you might want to consider selling it and putting the money towards your education.

Jobs - You can save part of your pay from summer and part-time jobs, and get work experience at the same time.

Bursaries and Scholarships - Scholarships are awarded for good grades, and bursaries are based on financial need. You do not have to pay them back, so if you have the chance to apply for these, go for it!

Co-op Programs - Check to see if your school offers a co-op program where you alternate terms at school with terms in paid work placements.

Bank Loans - If you do not qualify for a government-sponsored loan, you may be able to get a loan or line of credit from a bank or credit union. Many financial institutions have special financial products for students.



Check these out!

www.studentaid.gov.mb.ca Check our website for more details about the Manitoba Student Aid Program.

www.canlearn.ca gives online information about how to plan and finance your education, including some available scholarships.

www.studentawards.com provides access to a database of thousands of scholarships, bursaries, fellowships, grants, and other financial awards for Canadian students.

LET'S TALK LOANS

Manitoba Student Aid provides financial assistance for post-secondary studies in the form of loans and also bursaries and grants for eligible applicants.

A student loan comes with long-term financial obligations, so it pays to make sure you know what you're getting AND what your responsibilities are.

Government-subsidized loans are not handouts. They must be paid back. However, they are a good deal because you don't make payments or pay interest on them while you are a full-time student. But, when you've finished school, you have to pay them back whether you graduate or not.

Applying for a government-subsidized loan doesn't mean you'll automatically get one, and not everyone gets the maximum amount. Your loan is based on an assessment of your financial need, which takes into account educational and living costs, as well as expected resources available to you (such as earnings, savings, and assets).

You must attend an approved educational institution and program. If you're unsure whether your school or program is approved, visit www.studentaid.gov.mb.ca to find out.

Supplemental Assistance

Manitoba Student Aid administers provincial and federal student loans and other financial assistance to Manitobans who don't have the resources to pay for their education on their own. Student loans are supplemental and are not intended to replace your own resources or to cover the entire cost of your education. You, and in some cases your immediate family, are expected to contribute.

One Application - Two Loans

When you apply for student financial assistance in Manitoba, you deal with only one office, Manitoba Student Aid. It is important to recognize, however, that while you are completing only one application form, you are applying for two separate student loans - a Canada Student Loan whose funds are disbursed from the National Student Loans Service Centre, and a Manitoba Student Loan whose funds are disbursed from Manitoba Student Aid. When cashing and repaying your student loans, you will be dealing with the two separate organizations.

Are You a Full-time Student?

You are considered a full-time student if you are enrolled in a designated (approved) post-secondary institution and are taking at least 60% of a full course load (minimum of 30% in each term) in a recognized program leading to a certificate, diploma, or degree. Students with a verified permanent disability requiring a reduced course load may be eligible for assistance if they are enrolled at 40% of a full course load. Students enrolled in private vocational institutions must attend 100% of the program to be eligible for assistance.

What's Available for Full-time Students

A. Loans You Have to Pay Back

Canada Student Loan - provides up to \$210 per week of study

Manitoba Student Loan - provides up to \$140 per week of study

The maximum amount you can receive from both loans combined is \$350 per week of study. For example, if you are attending a 34-week fall/winter university program, the maximum student loan available is \$11,900 (\$350 per week times 34 weeks).

Your Canada Student Loan is generally distributed at the beginning of your study period; your Manitoba Student Loan is generally provided at the midpoint of your study period.

B. Assistance You Don't Have to Pay Back

You may also qualify for non-repayable awards. You must apply and qualify for a Canada Student Loan and Manitoba Student Loan to receive these awards.

Prince of Wales/Princess Anne Awards - \$200 per year is available to Canadian Aboriginal students who have an assessed need of at least one dollar.

Canada Study Grant for Full-time Students with Dependants - up to \$60 per week of study. Available to full-time students with dependants whose financial need exceeds \$275 per week. Students with one or two dependants may receive \$40 per week; students with three or more dependants may receive \$60 per week. You are automatically assessed for this Canada Study Grant when you apply for a student loan.

Canada Study Grant for Female Doctoral Students - up to \$3,000 annually for up to three years. Available to women taking doctoral (Ph D) level studies in selected non-traditional fields or in fields where women are under-represented. Contact Manitoba Student Aid for more information and an application form.

Canada Access Grant for Dependent Students From Low Income Families - up to \$3,000 for first-time, first-year students from low-income families. The grant is available to dependent students whose parental income is generally under \$35,000. The grant will cover one-half of the tuition, up to the lesser of \$3,000 or the federal Canada Student Loan entitlement. You are automatically assessed for this grant when you apply for a student loan.

Millennium Manitoba Opportunities Grant (NEW)

For Independent Aboriginal students - up to \$4,000 for tuition fees, not to exceed assessed need, for independent aboriginal students in the first year of a multi-year post-secondary educational program. Students who self-identify as aboriginal students when they apply for Manitoba Student Aid are automatically considered. Students must have no previous post-secondary education.

For Low-income students - up to \$3,000 (or 50% of a student's tuition for dependent full-time students in the first year of a multi-year post-secondary educational program. Students are automatically considered for this assistance when they apply for Manitoba Student Aid. Students must have no previous post-secondary education.

Grants for Students with Permanent Disabilities

These grants are available for full-time or part-time students with permanent disabilities.

Canada Access Grant for Students with Permanent Disabilities - up to \$2,000 per loan year. This up-front grant will cover the lesser of \$2,000 or the student's assessed need.

Canada Study Grant for Accommodation of Students with Permanent Disabilities - up to \$8,000 per loan year. For students with

exceptional education-related costs associated with a permanent disability.

Some examples of services or equipment that may be eligible for funding are: note taker, tutor, interpreter, alternate format materials, specialized equipment, and technical aids. To be eligible, you must have a permanent disability that limits your ability to perform the daily activities necessary to participate fully in post-secondary studies. Examples of permanent disabilities are visual impairment, hearing impairment, physical disability, and learning disability. You must also have a financial need as determined by Manitoba Student Aid. You must submit a separate application for this Canada Study Grant along with your student loan application.

** You must provide verification of your disability from a qualified medical assessor (example, medical certificate, learning disability assessment, etc.) as well as confirmation of your need for disability-related services or equipment. Contact Manitoba Student Aid for more information and an application form.*

What's Available for Part-time Students

For additional information, go to www.canlearn.ca

Canada Student Loan for Part-time Students - maximum \$4,000 at any one time. For students with a demonstrated financial need, taking between 20% and 59% of a full course load in a program leading to a certificate, diploma, or degree.

Canada Study Grant for High-need Part-time Students - up to \$1,200 per loan year. To be eligible, you must have a valid reason for going to school part-time rather than full-time and have a maximum annual gross family income below the established threshold, as outlined on the Canada Student Loans Program site at www.canlearn.ca.

Canada Study Grant for Part-time Students with Dependents - up to \$1,920 per loan year. For students who still have a financial need after receiving the maximum Canada Study Grant for High-need Part-time Students and maximum Canada Student Loan for Part-time Students. Students with one or two dependants may receive \$40 per week; students with three or more dependants may receive \$60 per week.



The Canada Millennium Scholarship Bursary (CMSB) and the Manitoba Bursary (MB) are loan remission programs designed to reduce student loan debt for eligible students. You must comply, within the deadlines provided, with all requests for additional documentation, verification, or audit. To be eligible you must cash your Canada Student Loan and Manitoba Student Loan awards, be a full-time student throughout your study period, and complete your study period. Generally, students who are eligible for 2006/2007 awards will be notified by September 2007.

Millennium Adult Learner Bursary These awards are available to low income college and university students who graduated with a Mature Student Diploma at an Adult Learning Centre (ALC). Under this pilot project, 100 eligible students will receive this bursary annually. Awards of up to \$5,000 are renewable for up to 4 years for students who pursue a post-secondary education at a college or university in Manitoba. Students must complete a Millennium Adult Learner Bursary application as well as the Canada and Manitoba Student Loan application and submit supporting documentation.

AM I ELIGIBLE?

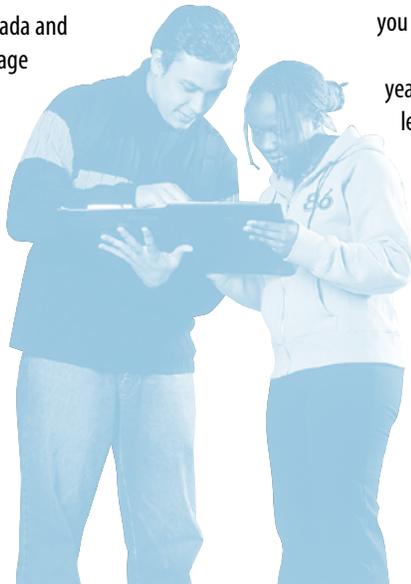
Eligibility Requirements

Take this test to see if you have the basics to apply for a student loan.

Apply only if you can check off ALL of the following:

- I am a Canadian citizen, permanent resident (landed immigrant), or Protected Person, as defined under Canadian Immigration Legislation.
- I am a Manitoba resident. (Generally, you are a resident if you've lived in Manitoba for the last 12 consecutive months before your study period, not including time spent in post-secondary studies.)
- I'll be studying at an institution that is designated or is eligible to be approved for Canada Student Loans Program funding. If you're not sure, check our website at www.studentaid.gov.mb.ca or contact Manitoba Student Aid.
- My program is also approved and is a minimum of 12 weeks long within a period of 15 consecutive weeks. If you're not sure, check with Manitoba Student Aid.
- I am not in default of previous federal or provincial student financial assistance.
- I can pass a credit check* (for those 22 years of age or over and applying for the first time.)

* As part of the application process for Canada and Manitoba Student Loans, applicants 22 years of age or over, who have never been awarded financial assistance under the Canada Student Loans Program, will have their credit history checked. Applicants who are unable to pass the credit check will be denied a Canada Student Loan and Manitoba Student Loan. Visit www.studentaid.gov.mb.ca for more information.



Satisfactory Scholastic Progress

You must have satisfactory progress and attendance, whether you received loans or not, to continue to be eligible for student financial assistance. This means you must successfully complete at least 60% of a full course load (30% in each term), at the post-secondary level in an academic year. Transcripts or academic histories will be required for all students who have attempted at least one academic term of full-time study and have not completed 60% of a full course load. Failure to maintain the satisfactory scholastic standard could result in the loss of eligibility for financial assistance.

Eligibility Limits

There are limits to the assistance you can receive from Manitoba Student Aid.

Number of certificates, diplomas, and degrees - You may be eligible for assistance for one certificate, diploma, and degree. Generally, funding will not be provided if you are pursuing a second certificate, diploma, or degree unless the first one is a prerequisite for the second.

Time Limits - There are limits to the number of weeks and years you are eligible for assistance. Generally, these are:

Program of Study - You are eligible for up to the number of years in your program of study plus one additional year. If you take less than 100% of a course load each year, you may run out of eligibility before you finish your program.

Lifetime Limit - If you are a full-time student receiving a Canada/Manitoba Student Loan for the first time, you are eligible to receive student financial assistance up to a maximum lifetime assistance of 340 weeks of post-secondary study. This may be extended for an additional 60 weeks for students enrolled in doctoral studies.

HOW MUCH WILL I GET?



Do the Math

The amount of assistance you are eligible to receive is based on your “assessed need”, which is determined by Manitoba Student Aid. Allowable Expenses minus Your Resources equals Your Assessed Need. The amount of assistance you are eligible to receive cannot exceed the program maximum.

Allowable Expenses	minus	Your Resources	equals	Your Assessed Need
tuition		employment earnings		up to the program maximum
compulsory fees		other income/benefits		
books and supplies		scholarships, bursaries		
living allowance*		savings and investments		
		pre-study work contribution		
		parental contributions, if applicable		
		spousal contributions, if applicable		
		assets, RRSPs, vehicles		

* See Manitoba Monthly Living Allowance Rates below.

Keep in mind that you may not know the exact numbers when you fill out your application. For example, you might not know how much you expect to make at your summer job. That’s ok. Include your best estimate, and if it’s wrong, let us know. We will adjust the loan amount.

To estimate what your student loan might be, check out the Student Loan Estimator. Go to www.canlearn.ca, then choose “Education Savings Calculator” and then under tools select “Student Loan Estimator.”

Computers

The eligible expenses under the books and supplies allowances includes an annual allowance of up to \$500 for computers and computer-related costs. The allowance will be part of the current \$3,000 maximum for books and supplies. The student will be eligible for this allowance in every year they are eligible for student financial assistance.

Manitoba Monthly Living Allowances

Standard monthly living allowances ensure that everyone in similar circumstances who applies for a loan is on the same playing field. Monthly living allowances do not include tuition, books, supplies, or other education-related costs. Remember, in determining your financial need, Manitoba Student Aid will take into account the amount of any resources you are expected to contribute.

Manitoba Student Aid uses the maximum monthly living allowances in the calculation of need. This does not mean that all applicants will be awarded these amounts for living costs.

Single student living at home up to \$ 413 per month
 Single student living away from home up to \$ 868 per month

Single parent (excluding dependent costs)
 up to \$1,062 per month

Married student and spouse
 (excluding dependent costs) up to \$1,669 per month
 Dependants up to \$ 483 per month for
 each dependant

Living allowances are based on a moderate standard of living and may vary according to the province in which you reside while attending school.

If you are a single dependent student, and your parents live in the same city where you are attending classes, you will be assessed the “at home” costs, when determining your need.

Living allowances for single students living away from home are based on shared accommodations.

Your Resources

It's your education, so it just makes sense that you and your spouse, or parents if applicable, are expected to help pay for it. That's why the application asks for fairly detailed information about employment income, bank accounts, investments, some assets such as vehicles, and other income sources.

Pre-Study Employment Period

Unless you are injured or ill, you are expected to work during your pre-study period. The pre-study period, which can be up to four months, is the period of time just before the start of each session of post-secondary studies. You are expected to save money from your job to contribute to your education costs. This amount is based upon your after-tax income minus the monthly living allowances.

RRSP Withdrawals

RRSP withdrawals will be included in the calculation of your available resources.

Vehicles

The current value of any vehicle (minus \$5,000) is considered an asset if owned, leased, or primarily operated by you or your spouse. This includes cars, trucks, and recreational vehicles such as boats and motorcycles. If you acquire a vehicle during your pre-study or study period, you must provide Manitoba Student Aid with a copy of the sales or lease agreement, as well as verification of the source of funding. If you sell your vehicle, you must provide a copy of the bill of sale to Manitoba Student Aid. If the transaction is at arm's length, the net proceeds of the sale are assessed as an asset. If the transaction is not at arm's length, the value of the vehicle is used as an asset for each year you apply to Manitoba Student Aid.

The information you provide will be verified with Manitoba Public Insurance.

Am I Dependent or Independent?

In accordance with Canada Student Loan policy, your parents are expected to contribute towards your educational costs if you are considered to be a single dependent student. **Generally, you are considered to be a single dependent student, unless:**

- you have been out of high school for a minimum of four years
- you have been in the workforce* for at least 12 months in a row on two or more occasions and you were not a full-time student during that time
- you are, or were, a permanent ward of a child and family services agency
- your parents are deceased and you have no legal guardian
- you are married or were living common-law for 12 months at the beginning of your study period
- you were previously married or living common-law; or

- you are widowed, divorced or separated, or a single parent with dependent children living with you

If Manitoba Student Aid determines you are a single dependent student, your parents may be expected to assist you financially to help pay for the cost of your education. Contact Manitoba Student Aid if you feel you have special circumstances that affect your parents' or your ability to provide the required contribution.



What does "in the workforce" mean?

For the purpose of determining if you are independent, the expression "in the workforce" means that during any two periods of 12 consecutive months before the start of the school year, you were either working or actively seeking employment, and were not a full-time student.

Contact Manitoba Student Aid if you require more information.

Expected Parental Contributions

Part of the application form deals with parental contributions. If you are a “dependent” student, your parents are expected to make a contribution toward the cost of your education. See page 7 for more information on dependent students.

To get an idea of what your parents’ weekly contribution might be, follow the steps below.

Step 1: Determine your family size.

Step 2: Determine your parents’ combined annual income (Take combined income and subtract income taxes paid and EI and CPP contributions.)

Step 3: Subtract your cost of living (Chart 1) from the amount at Step 2. This is your parents’ discretionary income.

Step 4: See Chart 2 to determine your parents’ weekly expected contribution.

Step 5: Multiply the result by the number of weeks in your program of study. This result is your parents’ expected contribution.



Chart 1 • Manitoba Moderate Standard of Living Rates

Family Size	2	3	4	5	6	7	8	9
Rates	\$30,868	\$35,467	\$39,862	\$43,745	\$47,118	\$49,980	\$52,323	\$54,163

Chart 2 • Sample Discretionary Income Table

Annual Discretionary Income	Weekly Contribution
\$ 500 - 999	\$ 2
\$ 2500 - 2999	\$ 12
\$ 3500 - 3999	\$ 17
\$ 6500 - 6999	\$ 31
\$ 7500 - 7999	\$ 38
\$ 10500 - 10999	\$ 67
\$ 12500 - 12999	\$ 87
\$ 13500 - 13999	\$ 96
\$ 14500 - 14999	\$ 108
\$ 16500 - 16999	\$ 137

Example: Assume a family of 3 with 1 post-secondary student attending a typical 34-week university program

Step 1: Family size = 3

Step 2: Parents’ total gross income = \$60,000. Combined parents’ income after taxes, EI and CPP = \$39,050.

Step 3: Combined income minus a moderate standard of living for your family size is $\$39,050 - \$35,467 = \$3,583$. This is your parents’ discretionary income.

Step 4: See Chart 2 and determine the weekly contribution amount for the discretionary income in Step 3. The weekly cost is \$17 per week.

Step 5: Multiply this amount by the number of weeks in your program = $\$17 \times 34 = \578.00 .

Note: If there is more than one dependent student taking post-secondary classes in the study period, divide the parental contribution by the number of dependent students.

In this example, the parents are expected to contribute \$578.00 for this year’s study period.

READY. SET. APPLY YOURSELF!

How to Apply

You may apply **online** or on **paper**.

Apply online at www.studentaid.gov.mb.ca, and you should receive notification of your results within two weeks.

Paper applications are available Manitoba Student Aid. It may take up to five weeks to process a paper application, or longer if the application is not completed properly, so plan ahead. Answer all the appropriate questions, sign the declaration, and consent forms and, if applicable, have your spouse or parents sign too.

What Happens Next?

Once your application is processed, a **Notice of Assistance** letter will be mailed to you. The notice will tell you how much you'll be getting, where, when, and how to cash your loan OR tell you why you are not eligible.

If you do not agree with the result of your assessment, or if your information has changed, you should talk to Manitoba Student Aid about a possible review of your assessment. To request a review, you must provide a letter outlining your situation, along with all of the required information. Reviews can take up to six weeks.

Check our website www.studentaid.gov.mb.ca for information.

Deadlines

You must submit all required information no later than **two months** before your period of study ends.

Manitoba Student Aid cannot release any funds after your period of study end date.

Authorization

If you wish to have someone else act for you when dealing with Manitoba Student Aid, you must send Manitoba Student Aid a letter indicating who is authorized to act for you, what information they are allowed to have, and for how long the authorization is valid. All information submitted by you and your parents or spouse is confidential.

What Do I Need to Provide?

Before you receive your first disbursement (payment) you must provide all requested information, such as:

- Applicant's and Parents' or Spouse's Declaration and Consent form(s), as applicable, if you applied online
- a photocopy of your Confirmation of Permanent Residence IMM 5292 form, and your permanent resident card, if you are a landed immigrant applying for the first time
- a photocopy of your Protected Persons Status Document to verify your Convention Refugee or Protected Person status as defined under Canadian Immigration Legislation, if applicable
- information regarding changes to your name or marital status since your last application (marriage certificate, separation agreement, etc.), if applicable
- your student number if you are attending the University of Winnipeg, University of Manitoba, Brandon University or Assiniboine Community College
- your spouse's social insurance number, if applicable
- records of academic history, if you received a letter regarding unsatisfactory progress from Manitoba Student Aid for any previous year
- verification of permanent disability from a medical assessor, the required information, and an application supporting your need for taking the reduced course load, if you are taking less than 60% of a full course load, (30% in each term)
- verification of funding received from your sponsoring agency, if applicable
- your spouse's most recent pay stub, or income/expense statement if self-employed, if applicable
- verification of your permanent ward status from a child and family services agency, if applicable

Note: Students assessed with a financial need that is more than the maximum Canada Student Loan and Manitoba Student Loan, may be asked to submit information to substantiate their costs, and to demonstrate that they will have sufficient resources to meet their needs.

Before you receive your second disbursement (payment) you must provide all required information, such as:

- a completed Income Form
- verification of locked-in RRSPs, if applicable
- verification of funding for which you had applied, but had not previously received a response

If you are attending an out of province institution, MSA will verify your program information, including tuition and start and end dates directly with your school.

All information you and your family provide to Manitoba Student Aid is subject to verification and audit.

WHAT HAPPENS TO MY LOANS WHILE I AM IN SCHOOL?

Interest on Your Loans

The Governments of Canada and Manitoba pay the interest on your loans while you are in school full-time. During this time you are not required to make payments on your Canada Student Loan or Manitoba Student Loan. If you choose to make payments, they will be applied directly against the principal.

Interest payments must be made on part-time Canada Student Loans while you are in school. However, if your income is below a certain level while you are in school, you may qualify for Interest Relief.

Visit www.canlearn.ca for more information.

Manitoba Student Loans are interest-free for the 12-month period following full-time studies if you remain in Manitoba; Canada Student Loans are not.

Maintaining/Reinstating Your Interest-free Status While in Full-time Studies

Canada Student Loans

These federally-subsidized student loans are interest-free while you maintain your full-time student status at your institution. You must begin repayment of the loan six months after you cease to be a full-time student. If you continue your full-time studies but will not receive a new Canada Student Loan within the six-month period, request a Confirmation of Enrolment Form (Schedule 2) from your post-secondary institution, the National Student Loans Service Centre (NSLSC), or your financial institution. Complete and present this documentation to the NSLSC and/or your financial institution for Canada Student Loans issued before August 1, 2000, to let them know you are still in school. This will maintain your interest-free status and delay repayment of your loan(s).

See www.canlearn.ca for more information on maintaining interest-free status for Canada Student Loans.

Manitoba Student Loans

These provincially-subsidized loans are interest-free while you maintain your full-time student status. You must begin repayment on the loan six months after you cease to be a full-time student (12 months for your Manitoba Student Loan if you remain in Manitoba). **If you continue your full-time studies but will not receive a new Manitoba Student Loan within the six-month period (or 12-month period, if you remain in Manitoba), you must request a Continuation/Reinstatement of Interest-Free Status Form (Form CR) from your post-secondary institution, Manitoba Student Aid, or your financial institution.** Complete and present this documentation to Manitoba Student Aid, and/or your financial institution for Manitoba Student Loans issued before August 1, 2001, to let them know you are still in school. This will maintain your interest-free status and delay repayment of your loan(s).



Contact Your Lenders

It is important to stay in contact with all lenders holding your loans while you are in study. Provide them with any changes to your personal information (example, change of address or withdrawal from school).



Important Note:

Canada Student Loans and Manitoba Student Loans are not taxable. Grants and bursaries are taxable and you must claim them as income on your income tax return; however, the first \$3000 is exempt.

For more information see www.cra-arc.gc.ca

PAY BACK TIME



When you leave full-time studies, or if your course load drops under the minimum requirement, you have six months before you have to start paying back your student loans. During this time, you need to talk to your lenders about repayment arrangements. Your lenders will work with you to prepare a repayment schedule, usually over a 10-year period.

For the Loan Repayment Calculator, go to www.canlearn.ca, then choose “Education Savings Calculator” and under Tools select “Loan Repayment Calculator”.

Canada Student Loans

National Student Loans Service Centre

The National Student Loans Service Centre is the primary contact for all information and services pertaining to the cashing and repaying of Canada Student Loans awarded after August 1, 2000.

Borrowers who received loans between August 1, 1995 and July 31, 2000 will continue to have that loan held by the financial institution where the loan was negotiated.

Manitoba Student Loans

Manitoba Student Aid

Manitoba Student Aid is the primary contact for all information and services pertaining to the cashing and repaying of Manitoba Student Loans awarded after August 1, 2001.

For information on repaying a Manitoba Student Loan issued before August 1, 2001, students should contact the lending institution that holds their previous loans.



Having Trouble Repaying Your Loan?

If you are having difficulty making your loan payments, contact your lenders to discuss the interest-relief and debt-reduction programs available through the governments of Canada and Manitoba.

For information on measures designed to help make paying back your loans easier, visit www.studentaid.gov.mb.ca or the National Student Loans Service Centre at www.canlearn.ca.

Tax Credits

While you are repaying your student loan, you will be allowed to claim a tax credit on the interest portion of the amount paid on your student loan each year. A statement will be sent to you showing how much interest has been paid on your loan each year.

Questions? Give us a call.

MANITOBA STUDENT AID

Winnipeg

Room 401-1181 Portage Avenue
Winnipeg MB R3G 0T3
(Monday-Friday 8:30 a.m. - 4:30 p.m.)
Phone: 204-945-6321*

Westman Regional Office

Room 362, 340-9th Street
Brandon MB R7A 6C2
(Monday-Friday 8:30 a.m. - 4:30 p.m.)
Phone: 204-726-6592

Toll-free in Manitoba (outside Winnipeg) 1-800-204-1685

Call from outside of Manitoba 204-945-2313

TTY Phone

204-945-8483 (in Manitoba)
1-866-209-0696 (within North America)

*You can check on the status of your application 24 hours a day, 7 days a week, by accessing our Interactive Voice Response system or MySAO on our website.

www.studentaid.gov.mb.ca

CANADA STUDENT LOANS PROGRAM

Contact the **National Student Loans Service Centre:**

For borrowers attending a public institution (university or community college)

1-888-815-4514 (within North America)
800-2-225-2501 (outside North America, plus
appropriate country code)
TTY (toll-free) 1-888-815-4556

For borrowers attending a private institution

1-866-587-7452 (within North America)
416-503-6671 (outside North America) call collect

www.canlearn.ca



www.studentaid.gov.mb.ca