

Manitoba Student Aid

Accessible and Affordable Post-Secondary Education



Manitoba Student Aid

The Manitoba Student Aid Program (MSAP) provides supplemental financial assistance for post-secondary educational purposes to Manitobans with limited finances. You and your immediate family are expected to contribute towards your educational costs.

In the long run, the lower the amount of your student loans, the better. So make sure you take advantage of all other sources of funds before considering student loans. When it is time for repayment, you'll be glad you did!

Getting Started

When you apply for financial assistance in Manitoba, you deal with only one office – Manitoba Student Aid – and use only one form to apply for loans, most grants, bursaries, and other awards from both the provincial and federal government. Manitoba Student Aid staff are available to answer any questions you may have.

Apply Early

You can apply for student aid even before you know if you've been accepted into your program. However, you need to know the name of your school, your program, and your study period start and end dates.

An online application is easy to use and only takes about two weeks to process. Paper applications may take up to five weeks to process. You can check the status of your application at any time by logging into MySAO at www.studentaid.gov.mb.ca. Information is also available through our Interactive Voice Response system at (204) 945-6321.

To be eligible you must:

- be a Canadian citizen, Permanent Resident (landed immigrant), or Protected Person as defined under Canadian Immigration legislation
- be a Manitoba resident (generally, you are a resident if Manitoba is where you lived for the last 12 consecutive months before your study period, not including time spent in post-secondary studies)
- study at an approved institution that is designated or is eligible to be approved for Manitoba Student Aid purposes
- study in an approved program that is a minimum of 12 weeks in length, within a period of 15 consecutive weeks
- have satisfactory progress and attendance
- not be in default of previous federal or provincial Student Aid
- not have a poor credit history
- maintain the minimum required course load for the entire academic year. In order to remain eligible for assistance as a full-time student, you must be enrolled in at least 60% of a full course load (30% in each term) over the entire academic period, and maintain satisfactory progress and attendance. Students who require a reduced course load due to a permanent disability may be considered eligible for full-time assistance at a 40% course load. (Note: Private Vocational Institution students must be enrolled in 100% of the program of studies, and maintain satisfactory progress and attendance.)
- have an assessed financial need. Students should also be aware that additional supporting documentation may be requested in addition to those shown in this pamphlet.

For additional information, go to www.studentaid.gov.mb.ca

Repaying Your Loans

When you finish your studies or if your course load drops under the 60% minimum, you have six months before you have to start paying back your Canada and Manitoba Student Loans.

Canada Student Loans: Your Canada Student Loan will go into repayment status six months after you cease to be a full-time student. Your first payment will be due at the end of the seventh month.

Manitoba Student Loans: If you provide information that confirms that you are a resident of Manitoba, you will be given twelve months before your Manitoba Student Loan goes into repayment status. In this case, your first payment will be due at the beginning of the fourteenth month.

Contact Information

Manitoba Student Aid

Room 401-1181 Portage Avenue
Winnipeg, MB R3G 0T3
Phone: 204-945-6321
Fax: 948-3421

Office hours: Monday - Friday 8:30 a.m. – 4:30 p.m.

Westman Regional Office

3rd Floor, 340-9th Street
Brandon MB, R7A 6C2
Phone: 204-726-6592

Toll-free line in Manitoba

(Outside Winnipeg or Brandon)
1-800-204-1685

Calls from Out of Province

204-945-2313

Websites

Manitoba Student Aid – www.studentaid.gov.mb.ca

Canada Student Loans – www.canlearn.ca

Financial Assistance	Maximum Assistance	Specifics
Canada and Manitoba Student Loan (CSL/MSL)	Maximum CSL/MSL - \$350 per week of study	There is a maximum amount of assistance; not all students receive the maximum. Assistance is based on financial need.
Canada Student Loan (CSL)	\$210/wk of study (e.g. \$7,140 for a 34-week university program)	CSLs are interest-free while you are in school. Interest begins to accrue once you cease to be a full-time student. Repayment of interest and principal begins 6 months after the program ends.
Manitoba Student Loan (MSL)	\$140/wk of study (e.g. \$4,760 for a 34-week university program)	MSLs are interest-free while you are in school. Loans remain interest-free and payment-free for 6 months after (12 months if you remain in Manitoba).
Canada Access Grant for Students from Low Income Families	Up to \$ 3,000	These grants assist first-time, first-year students from low income families. The grant will cover one-half of the tuition, up to \$3,000, or the student's assessed CSL need – whichever is less. This replaces a portion of the CSL.
Canada Access Grant for Students with Permanent Disabilities	Up to \$2,000/yr	This is an upfront grant that is disbursed before other loans, grants and bursaries. It covers the student's assessed need or \$2,000 – whichever is less.
Canada Study Grant For the Accommodation of Students with Permanent Disabilities	Up to \$8,000/yr	This funding requires a separate application, and is for specialized equipment and services required by students with permanent disabilities to take part in post-secondary studies.
Canada Study Grant for Students with Dependants	Up to \$40/wk of study for 1-2 dependants. Up to \$60/wk of study for 3 or more dependants	These grants are available to students with assessed financial needs higher than \$275/wk.
Canada Study Grant for Female Doctoral Students	Up to \$3,000/yr for 3 years	These grants are available to female students studying in non traditional fields or those in which women are under-represented.
Access Bursary	Balance of assessed need - replaces MSL	This bursary is available to eligible ACCESS students. It supplements the maximum CSL payment of \$210/wk.
Prince of Wales/ Princess Anne Award	\$200 per year	Available to Canadian Aboriginal students studying in Canada with an assessed need of \$1 or more.
Aboriginal Education Award	Up to \$3,000 for university Up to \$1,500 for college	These awards help Aboriginal students with the cost of tuition, books, and school supplies. Applicants are selected on personal achievements, academic standing, and financial need.
Medical Student/Resident Financial Assistance Program	\$15,000 for 3rd and 4th year medical students, \$20,000 for residents	This is a conditional grant. After completing training, physicians are required to work in Manitoba for one year for each grant received.
Youth Transition: From Work To Post-Secondary Education Bursary	\$3,000 bursary	This program provides recent eligible high school graduates aged 16-21, with up to 12 months of paid work experience. Graduates receive a \$3,000 bursary when they successfully complete their work experience and enroll in a designated post-secondary institution. For more information, email ahenry@gov.mb.ca
Canada Millennium Scholarship Bursary/Manitoba Bursary	These loan remission programs are used to reduce the CSL and MSL debt.	Students are automatically considered for these programs when they submit their application for Canada and Manitoba Student Loans. Students must be studying in schools in Canada.