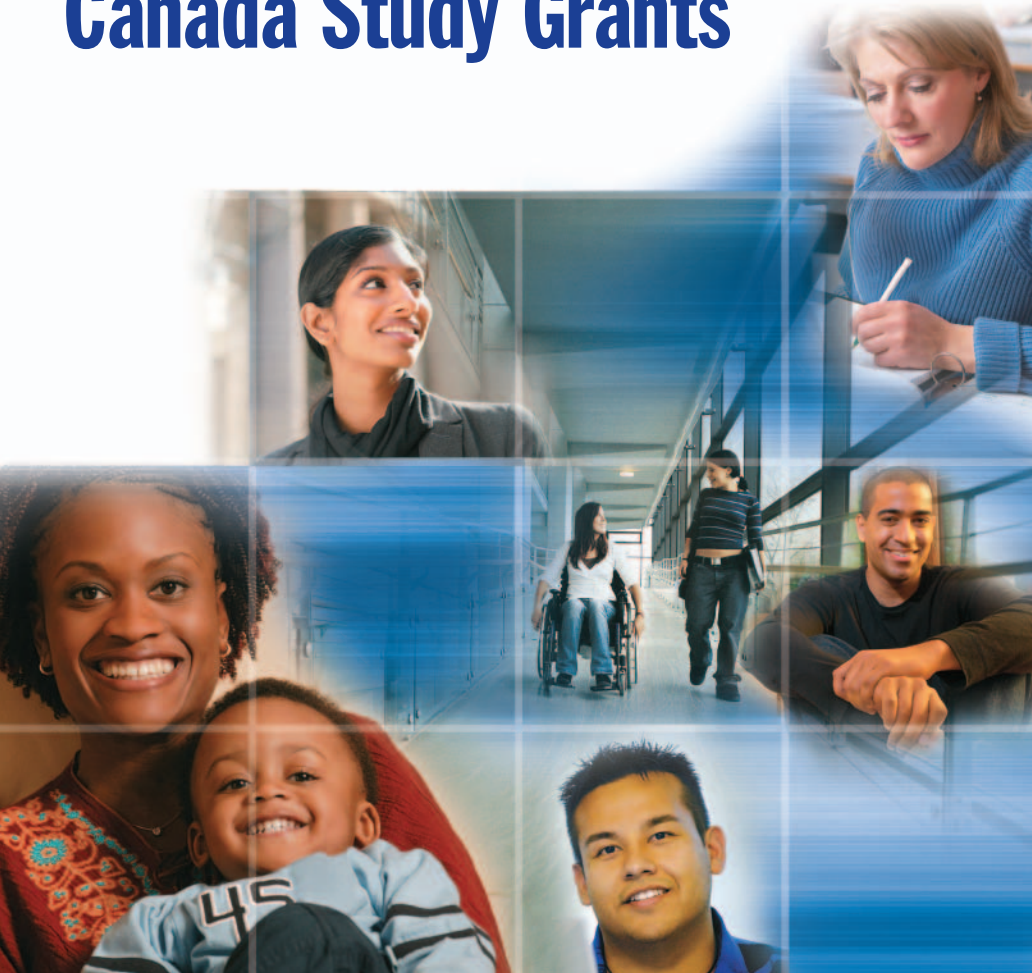


Canada Access Grants and Canada Study Grants



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Government
of Canada

Gouvernement
du Canada

Canada

The Government of Canada is committed to ensuring that all Canadians have access to a quality post-secondary education by reducing existing financial barriers. As part of this commitment, we offer both loans and grants to eligible students in financial need. In Budget 2004, as part of our enhancements to the Canada Student Loans Program, we introduced two new grants, called Canada Access Grants (CAGs).

This publication is available in multiple formats (large print, audio cassette, Braille and diskette) in English and French.

Call **1 866 386-9624** (toll free) on a touch-tone phone.

You can order additional copies of this publication, indicating the departmental catalogue number: LC-025-03-05, from:

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Canada Access Grants

We designed the new up-front Canada Access Grants (CAGs) to increase accessibility to a post-secondary education for students with particularly high levels of need. One grant will be available to help first-time, first-year dependent students from low-income families, while the other will help students with permanent disabilities.

CAGs are available to eligible students and do not have to be repaid. CAG funding, however, is considered taxable income and you will receive a T4A form to include with your next year's income tax return.

When you apply for a student loan, your financial need and student loan eligibility are assessed. Your eligibility for a CAG is also automatically assessed at that time. If you are eligible for a CAG, you will receive grant funding before you receive any loan funding. For example, if you are a first-time, first-year dependent student from a low-income family whose financial need is assessed at \$10,000 and your tuition costs \$4,600, you could be eligible to receive up to half your tuition in grant money (\$2,300) and \$3,700 in repayable Canada Student Loans from the Government of Canada.

NEW! Canada Access Grant for Students from Low-income Families



This grant is available to first-time, first-year dependent students whose families' net income falls within the range of entitlement to the National Child Tax Benefit Supplement. It will cover up to one half of tuition costs to a maximum of \$3,000 (but cannot exceed your total amount of assessed financial need). For example, if your assessed financial need is \$2,000 and you are eligible for this grant, and your tuition fees cost \$4,000 a year, your grant will cover half your tuition costs, or \$2,000. Because your grant would cover your total assessed financial need, you would not receive any student loans for your first year.

Eligibility requirements

To be eligible you must:

- be eligible for a full-time Canada Student loan;
- be a dependent student;
A student is considered dependent if he/she:
 - has never been married or in a common-law relationship; and
 - has never been a single parent with legal custody and financial responsibility for supporting child(ren); and
 - is pursuing a post-secondary education within four years of leaving secondary school; or
 - has not been in the labour force full time for two years.
- be a first-time student enrolled in your first year at any designated post-secondary educational institution;
- be a student whose net family income falls within the range of entitlement to the National Child Tax Benefit Supplement; and
- be enrolled in at least a two-year program that leads to a certificate, diploma, or degree.

How to apply

Your eligibility for this grant will be determined during the assessment of your student loan application.



NEW! Canada Access Grant for Students with Permanent Disabilities

This grant of up to \$2,000 per loan year will be awarded to students with permanent disabilities who have demonstrated financial need. For example, if you are a full-time student with a permanent disability and have a total assessed need of \$14,000, you could be eligible to receive \$2,000 in grant funding and \$7,140 in repayable Canada Student Loans.

This grant replaces the Canada Study Grant for High-need Students with Permanent Disabilities. The Canada Study Grant for the Accommodation of Students with Permanent Disabilities will remain available to eligible students, but you must complete a separate application for this grant.

Eligibility requirements

To be eligible, you must:

- have a permanent disability (supported by appropriate medical documentation); and
- be eligible for a full-time or part-time Canada Student Loan.

How to apply

Your eligibility for this grant will be determined during the assessment of your student loan application.

Canada Study Grants

Canada Study Grants are available to both full- and part-time post-secondary school students with permanent disabilities; students with dependants; high-need, part-time students; and women in certain doctoral studies. Like Canada Access Grants, you won't have to repay Canada Study Grants; however, they are considered taxable income and you will receive a T4A to include with your next year's income tax return.



Canada Study Grant for the Accommodation of Students with Permanent Disabilities

If you have a permanent disability, you may be eligible for a Canada Study Grant of up to \$8,000 per loan year to help cover exceptional education-related costs associated with your disability, such as a tutor, interpreter (oral, sign), note taker, reader, technical aids, alternate formats, attendant care for studies, specialized transportation (to and from school only), or 75 per cent of the cost of a learning disability assessment up to a maximum of \$1,200.

Eligibility requirements

To be eligible, you must:

- have a permanent disability (supported by appropriate medical documentation); and
- have a need for exceptional education-related services or equipment required to participate in post-secondary studies.

How to apply

To be considered for this grant, you must first apply and qualify for full-time or part-time Canada Student Loan assistance and then complete a separate application.

Canada Study Grant for High-need Part-time Students



If you are a part-time student with demonstrated financial need, you may qualify for this grant of up to \$1,200 per loan year.

Eligibility requirements

To be eligible, you must:

- be eligible for a part-time Canada Student Loan;
- demonstrate why you are studying on a part-time basis on your loan application (e.g, family or other responsibilities that do not permit full-time study); and
- have a gross family income below established thresholds.

How to apply

Your eligibility for this grant will be determined during the assessment of your part-time student loan application.



Canada Study Grant for Students with Dependants

If you have dependants and can demonstrate that you have financial need in excess of established amounts in combined federal and provincial/territorial student financial assistance, you may be eligible for this grant of up to \$3,120 per loan year. Students with one or two dependants may be entitled to \$40 per week of study and students with three or more dependants may be entitled to \$60 per week of study.

Eligibility requirements

To be eligible, you must:

- be enrolled in studies at a designated educational institution;
- have assessed need in excess of \$275 per week of study (if you are a full-time student); or
- have assessed need in excess of the maximum amount of the Canada Study Grant for High-need Part-time Students (\$1,200 per loan year) and the maximum amount of the Canada Student Loan for part-time students (\$4,000) if you are a part-time student. (For part-time students, the Canada Study Grant for High-need Part-time Students is awarded before the Canada Study Grant for Students with Dependants.)

How to apply

Your eligibility for this grant will be determined during the assessment of your student loan application.

Canada Study Grant for Females Pursuing Doctoral Studies



Female students pursuing full-time doctoral studies may qualify for this grant of up to \$3,000 per loan year for a maximum of three years. This grant is intended to help increase the participation of women in certain fields of study at the doctoral level where they are traditionally under-represented.

Eligibility requirements

Eligible fields of study include:* engineering and applied sciences; agriculture and biological sciences; mathematics and physical sciences; arts, social sciences and other fields, including dental specialties, physical education, law and jurisprudence.

(*not all subject areas within the listed fields are eligible for consideration)

How to apply

You must first apply and qualify for full-time Canada Student Loan assistance and then complete a separate application for this grant. More information on the Canada Study Grant for Females Pursuing Doctoral Studies and applications are available from your educational institution or your provincial or territorial student financial assistance office.

For more information on financial assistance for post-secondary school students available from the Government of Canada, or if you would like more information on Canada Study Grants, Canada Access Grants, or Canada Student Loans, visit www.canlearn.ca or check with your provincial or territorial student financial assistance office.