

# BCSAP Student Guide

**PROGRAMS & ELIGIBILITY** for classes starting between August 1, 2006 & July 31, 2007





### Just look at the benefits:

- BCSAP on-line is available 24 hours a day, 7 days a week.
- It is quick and easy to use.
- Good for the environment! Reduces the printing of paper applications, guides and booklets.

Fast. Secure. Convenient.

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**2006/2007**

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BCSAP is a needs-based program and all BCSAP applications are subject to verification and audit.

# BCSAP:

## **one application for:**

- Canada Student Loan (CSL)
- B.C. Student Loan (BCSL)
- Canada Study Grant for Students with Dependents (CSG-SD)
- Canada Study Grant for Female Doctoral Students (CSG-FD)
- Canada Access Grants
- Millennium Access Bursary
- British Columbia Loan Reduction Program

When you correctly complete the application, BCSAP will determine your eligibility for assistance from each of these funding programs, and issue the financial assistance depending on your eligibility.

**There's nothing more frustrating than finding out your application has been delayed because you missed a line or didn't answer a question clearly.**

- Make sure you have answered all the questions on the application in ink and that your answers are clear and complete;
- Make sure your start and end dates in questions 41 and 42 match the study period dates at your school;
- Make sure you sign and date the application form in ink;
- Make sure your address is up-to-date.



To access our services and information 24 hours a day, 7 days a week, visit us at [www.bcsap.bc.ca](http://www.bcsap.bc.ca)

Keep this guide and the web site address handy. Together, they will answer your many questions and show you how to access information on BCSAP.

# Introduction

Post-secondary education is not a minor investment; there is a significant price tag attached. Since you are the person who will benefit directly from the investment, it makes sense that you, primarily, should be responsible for financing your education or training. Money earned from employment, savings, assets, and financial help from your parents and/or spouse are ways you can pull together the necessary resources. However, this may not be enough. BCSAP may be able to help. Student loans are designed to supplement the resources of those who could not otherwise afford to continue their education beyond high school.

There are limits to the amount of financial assistance available through BCSAP depending on the length of your study period. In addition, BCSAP has lifetime maximums (read page 12). If you are in a high cost program, you will need other resources. Therefore, it is important that you do careful financial planning to make sure you will have enough money to cover all your educational and living costs while you are in school.

In the following pages, we will tell you about the various financial assistance programs available to qualifying full and part-time students and students with permanent disabilities. You will find all the information you will need, including how to qualify and apply for assistance, what types of assistance are available to you, and what is expected when it comes to repayment of your loans.



# Am I eligible to apply?

## Note #1

*If you are repeating a previously passed course only to improve your grade level, the course cannot be counted towards the minimum 60% (40% for students with permanent disabilities) requirement.*

## Note #2

*The 60% (40% for students with permanent disabilities) course load requirement cannot be “averaged” over the study period but must be maintained throughout the entire study period. You may, however, average your course load during a semester (4 month study period or less).*

## Note #3

*If you choose to audit a course, it cannot be counted towards the minimum 60% (40% for students with permanent disabilities) course load requirement.*

## Eligibility

Not everyone qualifies for student financial assistance. There are basic eligibility requirements that you must meet in order to qualify.

### You must:

- be a Canadian citizen, Landed Immigrant (permanent resident) or Protected Person with a valid permanent resident card or your Confirmation of Permanent Resident document (IMM 1000 and IMM 5292); and

**Note:** *If you are a protected person as defined in the Immigration and Refugee Protection Act and have a Social Insurance Number beginning with a ‘9’, visit the ‘eligibility’ section of our website at [www.bcsap.bc.ca](http://www.bcsap.bc.ca) for further information regarding documentation you will need to submit with your application.*

- have a valid Social Insurance Number (SIN). SIN’s beginning with 0, 3 or 8 are not valid for this Program; and
- be a resident of British Columbia as defined under BCSAP, visit [www.bcsap.bc.ca](http://www.bcsap.bc.ca) for residency information; and
- be pursuing full-time studies (defined on page 46) as your primary occupation and
- not be in default of previous loans or restricted from receiving assistance due to an audit, overaward, bankruptcy, or other similar reasons; and
- you must have completed grade 12 (GED or equivalent) or be 19 years of age; and
- not be incarcerated or have an outstanding warrant(s) for arrest; and
- not be disqualified due to past withdrawals or unsuccessful funded terms of study; and
- be able to demonstrate financial need based on a moderate standard of living; and
- attend a provincially designated school, and be enrolled in an approved program of study that has been approved by the Ministry of Advanced Education (not all programs at your school may be eligible for BCSAP funding).

### You must:

- progress academically by attaining a satisfactory scholastic standing in each period of post-secondary study. Read definition on page 48; and
- maintain 60% (40% for students with permanent disabilities as approved by BCSAP) of a full-time post-secondary course load for credit leading towards a formal credential (certificate, diploma or degree) issued by the governing body of your school and the program must be a minimum of 12 consecutive weeks in length.



# CSL and BCSL Loans

You must declare any grants received on your federal income tax return. You will receive a T4A form to include with your federal income tax return.

Usually, students are not required to repay a grant; however, you will be required to repay all or part of your grant upon demand if:

- you withdraw from full-time studies or finish early; or
- an overaward due to a change in your circumstances and/or audit; or
- an error is discovered by the Ministry after you have received the Grant.

Interest will be charged at an annual rate of prime plus three percent and compounded monthly on any grant that you are asked to repay.

## Canada Student Loan

- A loan from the Government of Canada.
- An interest-free loan while attending school on a full-time basis.
- Up to a maximum of \$210 per week of study.
- Must be enrolled in a minimum of 60% (40% for students with permanent disabilities as approved by BCSAP) of a full-time course load.
- Repayment will begin six months after your study end date.

## British Columbia Student Loan

- A loan from the Province of British Columbia.
- An interest-free loan while attending school on a full-time basis.
- Must be enrolled in a minimum of 60% (40% for students with permanent disabilities as approved by BCSAP) of a full-time course load.
- Repayment will begin six months after your study end date.

# Grants

You may receive a grant from the Government of Canada and/or the Canada Millennium Scholarship Foundation:

- Canada Study Grant for Students with Dependents
- Canada Access Grant for Low-Income Families
- Canada Study Grant for the Accommodation of Students with Permanent Disabilities
- Canada Access Grant for Students with Permanent Disabilities
- Canada Study Grant for Female Doctoral Students
- Millennium Access Bursary

Additional information on the:

- Canada Study Grant for the Accommodation of Students with Permanent Disabilities and the Canada Study Grant for Female Doctoral Students plus additional information on other grants for students with permanent disabilities is on pages 39 to 42.





# Grants

**Note:** See Page 34 for:

*Information on the Canada Access Grant for Students with Permanent Disabilities.*

*Information on the Canada Study Grant for Accommodation of Students with Permanent Disabilities.*

## **Canada Access Grant**

You may be eligible for the Canada Access Grant for Students from Low Income Families if you are entering post-secondary for the first time, in a program of at least two academic years, and you finished secondary (high) school less than four years ago.

The Canada Access Grant for Students from Low Income Families may assist you with up to 50% of your tuition, to a maximum of \$3,000. This grant replaces Canada Student Loan funding.

Your family will be considered a "low-income family" if your parent(s)/step-parent/sponsor/legal guardian's income is an amount which is recognized by the National Child Benefit Supplement Program.

## **Canada Study Grant for Students with Dependants**

The Canada Study Grant is for students with dependants (includes children or other completely dependant relatives, but does not include your spouse).

If you have one or two dependants, you may be eligible to receive up to \$40 in Grant funding for each week of your study period. If you have three or more dependants, you may be eligible to receive up to \$60 in Grant funding for each week of your study period.

## **Millennium Access Bursary**

The Millennium Access Bursary provides \$2500 for dependant (Group A) students from low-income families entering post-secondary education for the first time.

If you are a B.C. resident, you may receive the Millennium Access Bursary if you are enrolled in a full-time program of at least two academic years, and if your parental contribution is assessed at a level set by the Canada Millennium Scholarship Program. If you are eligible, the Bursary will be in addition to other financial aid you may receive.

If you receive the Bursary, you may be asked by the Canada Millennium Scholarship Foundation to participate in follow-up studies designed to improve policymaker's knowledge of the challenges facing low-income students and the effectiveness of different forms of student financial assistance.



# How Do I Apply?

## Apply On-Line!

BCSAP On-Line is a secure environment.

Learn more about BCSAP

On-Line security at

[www.bcsap.bc.ca](http://www.bcsap.bc.ca) and click

on "Apply On-Line."

## There are several steps to the process:

### Step 1

Determine which school you want to attend and the study period (registration period) for which you need funding. Read page 11 for important information on attending B.C. private schools.

Figure out how much money you need to go to school

- read "the bottom line" on page 10
- complete the budget worksheet on page 11
- look at the maximum funding limits on page 12

### Step 2

Seek other resources to supplement your school and living costs

- family
- part-time employment
- bursaries and scholarships
- teaching assistantships or jobs through your school
- banks – student line of credit

### Step 3

Complete your BCSAP application and submit it to BCSAP for processing.

The deadline for submitting your BCSAP application and all required appendices is six weeks before the date your classes end.

### Note:

#### *Split Enrolment*

*If you are attending more than one school at the same time, this is called "split enrolment". Prior to registering at the second school, check with the Financial Aid Office at your "home" school. The "home" school is the school where you will be registered in the majority of your courses.*



# The Bottom Line

## How will I pay for my studies?

In this section, you will find out how we calculate your financial need when you apply for BCSAP funding.

This is the formula used to calculate your financial need:

$$\begin{aligned} & \text{COSTS} \\ & - \text{RESOURCES} \\ & = \text{YOUR FINANCIAL NEED} \end{aligned}$$

## Your Allowable Educational Costs...

The allowable educational costs include:

- tuition, fees, books and supplies
- child/dependant living allowance
- a Moderate Standard of Living (MSOL) allowance for shelter, food, transportation and miscellaneous costs

## Your Resources...

The following resources will be considered:

- student contribution from the four months before classes start
- savings
- assets (eg. motor vehicles owned or leased, GIC's, locked-in assets, revenue property, etc.)
- parental or spousal contribution
- employment income during the study period
- all other resources

### **Fact:**

***The more you contribute to your education, the less you will have to pay back in student loans when you have finished your studies!***

## **Before Classes Start**

This is the period of up to four months prior to your first day of classes. You are expected to work full-time in this period and save money for your educational costs.

If you are graduating from high school in June and plan to start your studies in September, we consider that you will have two months to work before starting your course(s). If you are in the labour force and have decided to return to full-time studies, we consider that you have four months to save towards a contribution to your educational costs.

The student contribution is based on the amount of income you earn, less taxes and a living allowance. This allowance may vary, depending on whether or not you live with your parent(s)/step-parent/sponsor/legal guardian or spouse/common-law partner, or away from the family home.

## **Study Period**

This is when you are enrolled full-time for one or more semesters or terms at a designated post-secondary school. If you choose to work part-time during your study period, you are expected to contribute to your educational costs.

**Remember, the more you contribute, the less you will have to borrow and repay.**

Assets owned by you and your spouse/common-law partner will be considered in determining your need for funding.

If you are married or common-law, your spouse/common-law partner will be expected to contribute toward your education while you are in school unless they are enrolled in full-time studies or at home caring for your child(ren) age 11 or under.

For 'dependent' students, your parent(s)/step-parent/sponsor/legal guardian may be expected to contribute towards your education, based on their earnings from the previous taxation year, assets, and the number of their eligible dependants.



# Budget

Completing the following budget will assist you in determining how much money you will need in order to pay your study period costs.

Be realistic in the incomes and costs that you use in completing the budget.

*Note: Not all students receive the maximum funding. Page 9 shows the maximum funding.*

Keep this Budget worksheet for your records, along with all documents relating to costs and resources, as these may be audited. For example, cancelled cheques, bank receipts and statements, Residential Tenancy Agreements, income tax returns, income statements, child support and or spousal support payments and receipts, etc.

## STUDY PERIOD COSTS

MONTHLY COSTS	STUDENT	SPOUSE/COMMON-LAW PARTNER (IF APPLICABLE)
RENT/MORTGAGE		
FOOD		
UTILITIES		
TRANSPORTATION (BUS/GAS)		
MEDICAL & DENTAL		
CREDIT CARD PAYMENTS		
CHILD CARE COSTS (including child care subsidy)		
CHILD SUPPORT/ ALIMONY YOU PAY		
LOAN PAYMENTS		
CREDIT CARD PAYMENTS		
MISC. EXPENSES		
OTHER		
<b>TOTAL MONTHLY COSTS</b>	<b>= \$</b>	
<b>MULTIPLY BY STUDY MONTHS</b>	<b>X</b>	

## STUDY PERIOD INCOME

MONTHLY INCOME	STUDENT	SPOUSE/COMMON-LAW PARTNER (IF APPLICABLE)
NET INCOME FROM WORK (TAKE HOME)		
MONEY FROM PARENTS		
CHILD CARE SUBSIDY		
CHILD/SPOUSAL SUPPORT		
CANADA EMPLOYMENT & IMMIGRATION		
EI, WCB, EPPD BENEFITS		
SPONSORED TUITION/ BOOKS		
INCOME ASSISTANCE (WELFARE)		
NATIVE BAND ALLOWANCE		
PENSION INCOME (CPP, ORPHANS, ETC.)		
B.C. FAMILY BONUS		
OTHER		
<b>TOTAL MONTHLY INCOME</b>	<b>= \$</b>	
<b>MULTIPLY BY STUDY MONTHS</b>	<b>X</b>	

(STUDY MONTHS = THE NUMBER OF MONTHS BETWEEN YOUR CLASS START AND END DATES)

ONE TIME COSTS	STUDENT	SPOUSE (IF APPLICABLE)
TUITION & FEES		
BOOKS/SUPPLIES		
INSURANCE (CAR, HOUSE RENTER'S)		
PROPERTY TAXES		
OTHER		
<b>ADD ONE TIME COSTS</b>	<b>= \$</b>	
<b>TOTAL STUDY PERIOD COSTS</b>	<b>X</b>	

ONE TIME INCOME	STUDENT	SPOUSE (IF APPLICABLE)
SAVINGS AT START OF CLASSES		
SALE OF ASSETS		
BURSARIES (SCHOOL/ PRIVATE)		
SCHOLARSHIPS		
OTHER		
<b>ADD ONE TIME INCOME</b>	<b>= \$</b>	
<b>TOTAL STUDY PERIOD INCOME</b>	<b>X</b>	

COSTS - INCOME = THE AMOUNT YOU NEED TO GO TO SCHOOL





# Funding Limits

**Note:**

*Not all students receive the maximum funding.*

## Maximum Funding Limits

Students without dependant children may receive up to \$320 per week of study. Students with dependant children may receive up to \$510 per week of study.

Program Length (weeks)	Students without eligible dependants
13	\$4,160
17	\$5,440
22	\$7,040
26	\$8,320
30	\$9,600
34	\$10,880
39	\$12,480
43	\$13,760
47	\$15,040
52	\$16,640

Program Length (weeks)	Students with eligible dependants
13	\$6,630
17	\$8,670
22	\$11,220
26	\$13,260
30	\$15,300
34	\$17,340
39	\$19,890
43	\$21,930
47	\$23,970
52	\$26,520

## Lifetime Funding Limits

There is a limit to the total amount of funding you can receive for student loans and grants in your lifetime:

Funding Type	\$ Limit	Time Limit
CSL (non-doctoral)	-	340 weeks (80 months)
CSL (doctoral)	-	400 weeks (94 months)
BCSL	\$50,000	340 weeks (80 months)
B.C. Interest-free	-	340 weeks (80 months)



# Credit Check

A credit check will be conducted on all first-time applicants to BCSAP who are over the age of 22 as of the first day of classes. You will be denied BCSAP funding if you are 22 years of age or older when applying for BCSAP funding for the first time and you had at least three instances when an installment on three or more loans or debts over \$1,000 were more than 90 days overdue. It is recognized that a poor credit history may be due to extenuating circumstances, including significant and unexpected loss of income, illness or unusual increases in expenses. An appeal process exists if you can demonstrate that exceptional circumstances contributed to your credit history. Complete an **Appendix 6: Appeal Request**, available online at [www.bcsap.bc.ca](http://www.bcsap.bc.ca)

## School Designation

British Columbia must authorize (designate) all post-secondary institutions as eligible for the purpose of BCSAP.

All public universities, university colleges, colleges and institutes in the province of B.C. are designated; however, not all private training schools or out-of-province schools have been reviewed and designated by the Ministry of Advanced Education. Also, not all schools choose to be designated.

**Before applying for BCSAP funding, you should confirm the school's designation status on our website at [www.bcsap.bc.ca](http://www.bcsap.bc.ca). If your school is not designated, your application cannot be processed.**

If you wish to have your school considered for designation, complete the Designation Request Form available from our website and forward it to BCSAP for review. The designation process may take several weeks to complete, and assistance through BCSAP cannot be considered prior to the school being designated. **Please note that at the time you are applying for BCSAP funding, your school must be designated.**

**BCSAP funding cannot be considered for a period of study prior to your school being designated by BCSAP.**

In order for your program of study to be considered eligible for assistance, it must meet B.C. post-secondary education requirements and be offered at a designated post-secondary institution. Check with your school to ensure the program you are considering is BCSAP eligible.



# Private School

Experiencing problems with your school? If you have problems regarding your instructor or the conduct of school officials, go through the conflict resolution process at your school.

## **Studying at a B.C. Private School?**

If you will be attending a B.C. private school, there are a number of things to consider.

The accreditation process for B.C. private schools was created to ensure that standards of integrity and educational competence are met by institutions providing private post-secondary education in B.C.

The accreditation process is voluntary on the part of the school. However, you can only receive BCSAP funding if you attend a B.C. private school that has been accredited by the Private Career Training Institute Agency (PCTIA), and has been designated by BCSAP. To check if your school is designated, visit our website at [www.bcsap.bc.ca](http://www.bcsap.bc.ca). Visit the PCTIA's website at [www.pctia.bc.ca](http://www.pctia.bc.ca) for up-to-date information about which schools are accredited. For further information about private degree-granting schools in B.C., visit [www.aved.gov.bc.ca/degree-authorization/welcome.htm](http://www.aved.gov.bc.ca/degree-authorization/welcome.htm)

Once you have selected a school and been accepted, you must sign an enrolment contract, which will contain, among other details, the following items:

- name and address of the school, and the name of the course or program
- start and end dates of the course, and the duration and cost of the course
- date the contract is entered into, your name, mailing address and signature and the signature of your parent(s)/sponsor/legal guardian (if applicable), and the signature of the school official
- a payment schedule if you are paying by installments
- the refund policy.

After you have read and signed the contract, the school must give you a copy. If you did not get a copy, ask them. Keep it in a safe place.



# Further Information

## MOVING?

Loan documents and grant cheques are mailed either to you or to your school for you to pick up, depending on what school you are attending. It is critical that you advise the following of any changes in your mailing address:

- B.C. Student Assistance Program (See back cover for contact information)
- National Student Loan Service Centre  
(For Public Institutions: 1-888-815-4514  
For Private Institutions: 1-866-587-7452)
- B.C. Student Loan Service Bureau: 1-877-535-7680
- your school

## Notification of Assessment (NOA)

Once we have assessed your BCSAP application, a Notification of Assessment (NOA) will be mailed to your address. **It is very important that your address is correct.** A copy of your NOA will also be available on our website at [www.bcsap.bc.ca](http://www.bcsap.bc.ca). Read your NOA. It will tell you:

- how much funding you are eligible to receive
- the types of funding you will receive
- where your funding will be sent (to you or to your school)
- when you will receive your funding

## Receiving Income Assistance?

You are not eligible to receive Income Assistance (welfare) from the Ministry of Employment and Income Assistance while attending post-secondary studies. Contact your Employment Assistance Worker to discuss your post-secondary educational plan and how you will fund your education.

If you are eligible to receive benefits from the Ministry of Employment and Income Assistance during your study period, the Ministry of Employment and Income Assistance will continue to provide maintenance (shelter, food, etc.) while BCSAP will consider the cost of your program. BCSAP costs are limited to:

- tuition/fees
- books/supplies
- disability allowance (for miscellaneous educational costs)
- transportation costs

If you have dependant children age 11 or under, any unsubsidized child care costs are also considered.

For further information on the status of your benefits from the Ministry of Employment and Income Assistance while you are studying full-time, contact your Employment Assistance Worker.

## Aviation Students

If you are attending a private flight school, you may be required to submit a Medical Category 1 Certificate and/or your Private Pilot's Licence. BCSAP does not fund Private Pilot License Training. Maximum funding for aviation programs at flight schools is:

- 17 weeks for commercial pilot's license
- 13 weeks for instructor's rating
- 13 weeks for endorsements (IFR, float, multi-engine)





# Verification & Audit

If you have information on a suspected fraud regarding student financial

assistance, you can make an anonymous call to BCSAP at: **(250) 387-6100;**

If you are calling from the B.C. lower mainland, call **(604) 660-2610;**

If you are calling anywhere in Canada/USA, the toll-free number is **1-800-561-1818.**

All student assistance files are subject to verification and audit. BCSAP is a needs-based program.

Carefully read the conditions of assistance as stated in the B.C. Student Assistance Program declaration on your application form and required appendices.

Each year a percentage of student assistance files are audited to verify the accuracy of information provided by students, their spouse/common-law partner, and/or their parent(s).

If your file is audited, you will be required to provide documentation verifying information you, your spouse/common-law partner and/or parent(s)/step-parent/sponsor/legal guardian have submitted. You may also be asked to provide information on other application questions. Failure to respond to an audit may result in all funds being considered as overawards. For this reason, please keep all receipts and supporting documentation which may be needed for audit purposes (e.g.: copy of your tenancy agreement and/or canceled rent cheques, child support/spousal support payment receipts, income statements, bank statements, etc.). If you, your spouse/common-law partner or your parent(s)/step-parent/sponsor/legal guardian fail to meet these conditions:

- you may not be eligible for assistance; and/or
- you may be required to immediately repay funds already released.

Processing of assistance, including issuing additional funding, will be withheld until audits are completed. Prompt replies to audit requests will help prevent delays in your funding.

False or misleading statements, failure to fully disclose information, acts of document tampering or forgery may be considered fraud. Audits which identify suspected fraud will be referred to the RCMP for formal investigation and may result in charges under the Criminal Code of Canada.



# CSL Information

*Fact: You must be enrolled for the entire study period in order for your enrolment to be confirmed. Your school will check that you are registered in at least 60% (40% for students with permanent disabilities as approved by BCSAP) of a full course load, leading to a certificate, diploma or degree for your period of study dates. For example, if your study dates are September 5, 2006 to April 27, 2007, you must be enrolled in at least 60% (40% for students with permanent disabilities) of a full course load in each term/semester of study.*

## **How do I receive my Canada Student Loan (CSL)?**

The school you are attending confirms your enrolment in at least 60% (40% for students with permanent disabilities as approved by BCSAP) of a full course load, for credit. Once your enrolment is confirmed, you will receive your Canada Student Loan Agreement(s).

If you are studying at an accredited private training school or a school outside B.C.:

Your Notification of Assessment (NOA) will indicate whether your Canada Student Loan Agreement(s) will be “sent to home” or “sent to school”. In order to have the Canada Student Loan Agreement(s) negotiated, an official at your school must confirm enrolment by signing the Agreement.

Once the school you are attending confirms your enrolment, take the Canada Student Loan Agreement to a designated Canada Post outlet that is authorized to accept Canada Student Loan Agreements, either in or outside the Province of British Columbia. These locations will ensure your Agreement is valid for processing and ensure you have provided proper identification.

When you go to a designated postal outlet to cash your loan, you will need all of the following:

1. Your Social Insurance Number card, OR a copy of your Canada Revenue Agency Notice of Tax Assessment; AND
2. Official government issued photo identification; AND
3. Avoid, personalized cheque.

Your Canada Student Loan funds will be electronically deposited into the bank account you have specified and/or will be forwarded to your school.

Detailed instructions on how to cash your Canada Student Loan Agreement and the deposit of your funding will accompany your Canada Student Loan Agreement. Make sure you read your Agreement and the instructions sheet carefully. To find a designated postal outlet in your area, or if you require help in determining which National Student Loan Service Centre will deposit your funds, visit [www.canlearn.ca](http://www.canlearn.ca)



# CSL Information

**FACT:**  
*The Agreement is valid for up to 30 days after your enrolment has been confirmed. The loan cannot be cashed after the study end date indicated on the Agreement.*

There are different National Student Loans Service Centres, depending on the type of institution you are attending.

## **Public**

Students attending a **public** institution (university or college, for example)

National Student Loans Service Centre Public Institutions Division, PO Box 4030  
Mississauga, ON L5A 4M4  
1-888-815-4514 (within North America)  
Country Code + 800-2-225-2501  
(outside North America)

## **Private**

Students attending a **private** institution (career college or trade school, for example)

National Student Loans Service Centre  
Private Institutions Division, PO Box 779  
Station U, Toronto, ON M8Z 5P9  
1-866-587-7452 (within North America)  
0 + 416-503-6671 (outside North America)

## **Where Will My Canada Student Loan Agreement(s) Be Sent?**

B.C. Public School Electronic Confirmation of Enrolment..... Home  
B.C. Private School..... School  
School Outside B.C. within Canada..... Home  
School Outside Canada ..... Home



# BCSL Information

## **How do I receive my B.C. Student Loan (BCSL)?**

If your application has been approved for BCSAP funding, a Master B.C. Student Loan Agreement will be mailed to the address you indicated on your BCSAP application.

It is very important that you keep your address information up-to-date.

## **What is a Master B.C. Student Loan Agreement?**

See Definitions" page 46.

You will issued only one Master B.C. Student Loan Agreement for the lifetime of your B.C. Student Loans.

## **Canada Post staff will:**

- ensure that your Master B.C. Student Loan Agreement is valid for processing;
- ensure you have provided proper identification;
- forward your Master B.C. Student Loan Agreement to the B.C. Student Loan Service Bureau. When your enrolment has been confirmed by your school, the B.C. Student Loan Service Bureau will electronically deposit your B.C. Student Loan funding into your bank account no earlier than the date your classes start.

For a list of designated Canada Post outlets, check the B.C. Student Loan Service Bureau web site at [www.bcslservicebureau.com](http://www.bcslservicebureau.com) or call the BCSL Service Bureau at **1-877-535-7680**.

Your B.C. Student Loan funding will be disbursed to you after your school has confirmed your enrolment in at least 60% of a full course load (40% for students with permanent disabilities), but no earlier than the date your classes start.

NOTE: If you reapply for BCSAP funding, you will not need to take another Master B.C. Student Loan Agreement to a Canada Post outlet to receive your new B.C. Student Loan funding. If you are approved for more B.C. Student Loans if you reapply, your future B.C. Student Loans will be deposited automatically.

## **What do I do with the Master B.C. Student Loan Agreement?**

Take the Master B.C. Student Loan Agreement to a designated Canada Post outlet that is authorized to accept a Master B.C. Student Loan Agreement, either in B.C. or outside B.C. along with all of the following:

1. Your Social Insurance Number card; AND
2. Official government-issued photo identification; AND
3. A personalized void cheque. If you do not have a personalized cheque, have your financial institution (bank/credit union) complete, sign, and stamp the Banking Information section of your Master B.C. Student Loan Agreement, before you take it to a Canada Post outlet.





# Enrolment Confirmation

## Do I Need A Co-Signer?

If you are a minor under the age of 19 at the time you present your Master B.C. Student Loan Agreement to a designated Canada Post outlet, you must ensure that you have a co-signer complete and sign the co-signer section of the Master B.C. Student Loan Agreement. If you previously declared bankruptcy on a B.C. Student Loan, and you were reinstated through a formal reinstatement process, you may be required to have a co-signer to cash any new B.C. Student Loans. By signing the Master B.C. Student Loan Agreement, your co-signor understands and agrees to the Terms and Conditions on the Master B.C. Student Loan Agreement, and agrees to be personally responsible for the legal obligations of the borrower, should you default on your obligations. A co-signer must be: 1) 19 years of age or older, employed full-time, and a resident of B.C. or: 2) your parent/guardian/ sponsor.

## How Will My School Confirm My Enrolment?

### Electronic Confirmation of Enrolment

Public schools in B.C. confirm enrolment electronically.

Your school will then:

- Electronically confirm your enrolment; and
- Request an amount of your B.C. Student Loan be paid to the school (if applicable).

The B.C. Student Loan Service Bureau will then electronically deposit your B.C. Student Loan into your bank account, and send any applicable funding to your school, no earlier than the date your classes start.

### Paper Confirmation of Enrolment

If you are attending an accredited private training school or a school outside B.C., a Confirmation of Enrolment form will be mailed to your school.

If you are attending a school outside North America, a Confirmation of Enrolment form will be mailed to the address you indicated on your BCSAP application.

### Your school will:

- Confirm your enrolment on the Confirmation of Enrolment form;
- Request an amount of your B.C. Student Loan be paid to the school (if applicable);
- Mail or fax the Confirmation of Enrolment form to the Ministry of Advanced Education in Victoria.

The B.C. Student Loan Service Bureau will then electronically deposit your B.C. Student Loan into your bank account, and send any application funding to your school, no earlier than the date your classes start.

Detailed instructions on how to process your Master B.C. Student Loan Agreement and the deposit of your B.C. Student Loan will accompany your Master B.C. Student Loan Agreement. Make sure you read your Master B.C. Student Loan Agreement and the instructions sheet carefully.

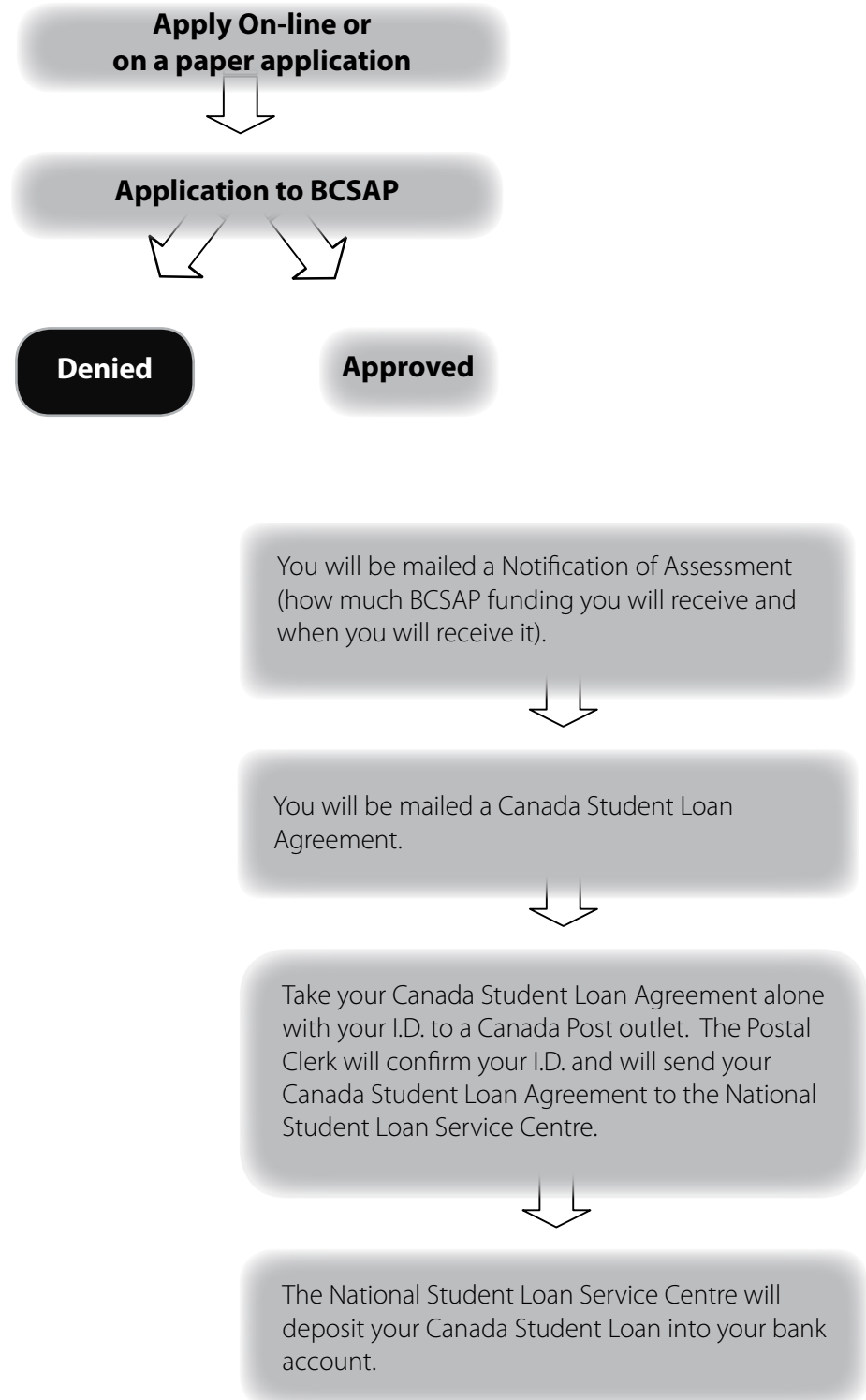
## Do I Need A Power of Attorney?

If you will be studying outside Canada, you may need to arrange for someone here in B.C. to have power of attorney on your behalf in order to negotiate your loan agreements. Your Power of Attorney must be set up before you leave the country to attend school. Ensure your Power of Attorney brings a certified true copy of your identification to your postal outlet along with your loan agreements and Power of Attorney form. For further details, contact the National Student Loans Service Centre at 1-888-815-4514 (Students attending a public institution: university or college, for example) or 1-866-587-7452 (Students attending a private institution: career college or trade school, for example) and the B.C. Student Loan Service Bureau at 1-877-535-7680.



# CSL Process

## How the Canada Student Loan process works





# BCSL Process

Now, your enrolment needs to be confirmed by your school. Your enrolment will be confirmed in ONE of these two ways:

## Electronically

(B.C. public school, UBC, SFU, etc.)

1. Your school will confirm your enrolment electronically;
2. B.C. Student Loan information will be sent electronically to the B.C. Student Loan Service Bureau;
3. B.C. Student Loan Service Bureau will deposit your B.C. Student Loan into your bank account.

OR

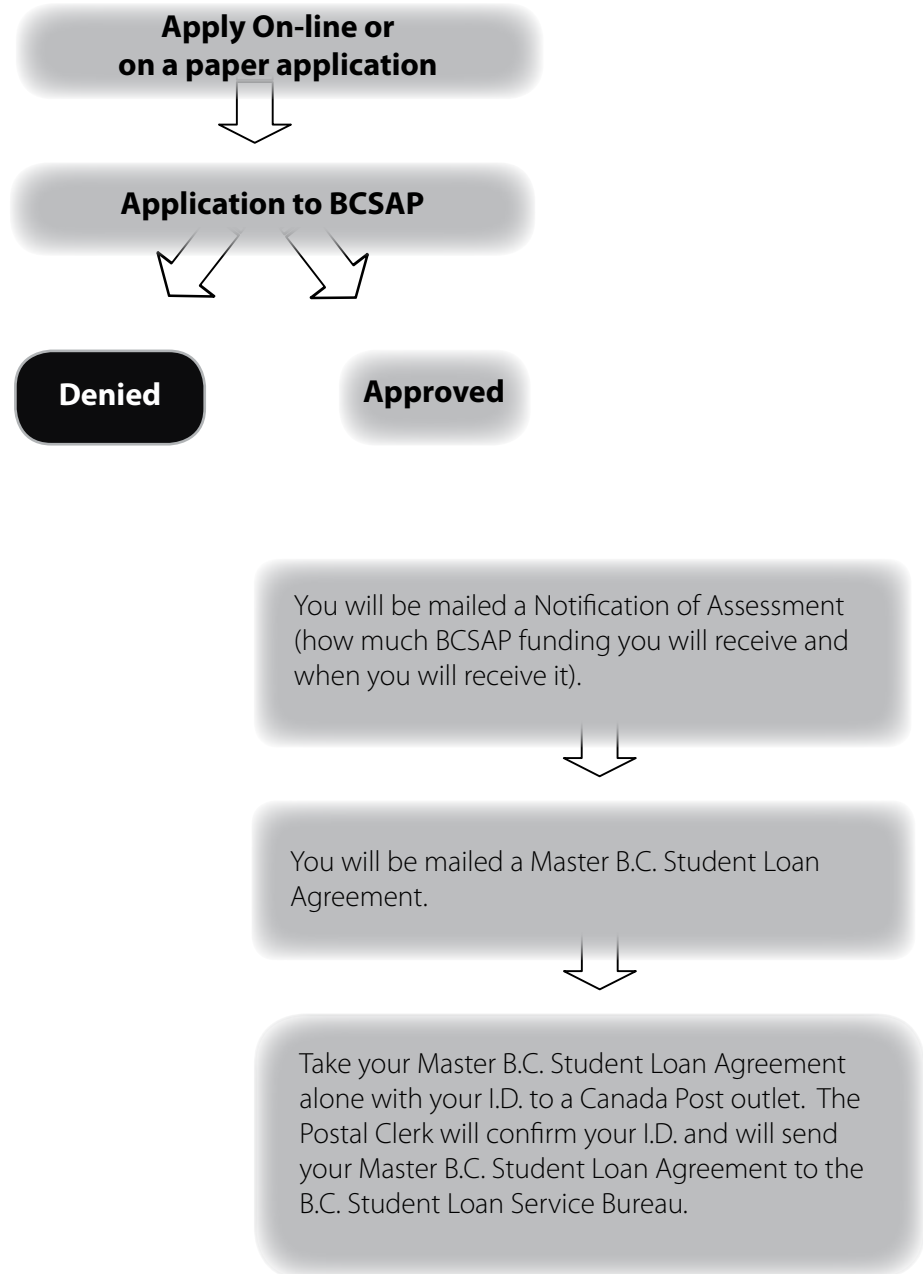
## Manually

(Accredited private Training School or a school outside B.C.)

1. A Confirmation of Enrolment Form will be mailed to your school;
2. Your school will confirm your enrolment on your Confirmation of Enrolment Form;
3. B.C. Student Loan Information will be sent electronically to the B.C. Student Loan Service Bureau;
4. B.C. Student Loan Service Bureau will deposit your B.C. Student Loan into your bank account.

**Note:** *If you are attending a school outside North America, your Confirmation of Enrolment Form will be mailed to the address you indicated on your BCSAP application.*

## How the B.C. Student Loan process works





# Funding Received

Be sure to read and follow the instructions carefully. This is necessary for the continuation of interest-free status and to avoid default.

## I have my funding, Now What?

### 1. Pay Your Tuition and Fees First

Funding through BCSAP is for your education and paying fees owed to your school is your first priority.

**Note:** *Your school may choose to have a portion of your loan disbursement sent directly to them, as a payment towards your tuition.*

### 2. Maintain Full-Time Studies

You must maintain at least 60% (40% for students with permanent disabilities as approved by BCSAP) of a full course load throughout the entire study period to remain eligible for BCSAP funding.

If you drop below 60% (40% for students with permanent disabilities as approved by BCSAP) of a full course load during your first semester/term and plan to attend full-time in the second semester/term, you must submit a new application for assistance. Your new application cannot be assessed until the withdrawal processing is complete.

If you stop attending classes or fail to progress academically, but do not formally withdraw, you may still be considered withdrawn for BCSAP purposes.

If you have missed ten consecutive days of school or 20% of the program, you will be considered withdrawn for BCSAP purposes.

### 3. Maintain a Satisfactory Scholastic Standing

The Canada Student Financial Assistance Act and BCSAP policy require that students “attain a satisfactory scholastic standing” to be eligible for continued assistance. A satisfactory scholastic standing is defined as having passing grades in at least 60% (40% for students with permanent disabilities) of a full course load.

### 4. Maintain Your Interest-Free Status

You will receive instructions with your Canada Student Loan and your B.C. Student Loan which will explain how to keep your previous loan(s) (if applicable) in interest-free status.



# Change of Circumstances

*Fact: You can download a copy of many of the BCSAP letters sent to you at [www.bcsap.bc.ca](http://www.bcsap.bc.ca) and click on "Check Application Status".*

You should keep all receipts and supporting documentation, which may be needed for audit purposes (e.g.: rent receipts, child support/alimony payment receipts, income statements, etc.).

Appendix 7: Request for Reassessment must be received by BCSAP, no later than six weeks before your study end date.

## What if my circumstances change?

### What if I withdraw from classes?

Students withdraw from full-time studies for a variety of reasons while in receipt of BCSAP funding and/or interest-free status. A withdrawal from studies will affect the amount of funding you received and can affect your future eligibility for funding. Have questions? Contact the Financial Aid Office at your school.

If you withdraw from full-time studies, your school will notify BCSAP that you no longer meet BCSAP eligibility requirements. Your funding will be recalculated using the amount of weeks that you actually attended. You will be notified by BCSAP in writing of the outcome of your withdrawal from studies. A withdrawal is defined as dropping below 60% of a full-time course load (40% for students with permanent disabilities as approved by BCSAP), missing 10 consecutive instructional days, or missing 20% of your program of study, regardless of the reason.

### Withdrawals and Unsuccessful Terms

You will be ineligible for further BCSAP funding if:

- you withdraw on two separate occasions from a BCSAP funded period of full-time study or a period of study that you are in receipt of interest-free status; OR
- if you are unsuccessful in 68 weeks or more of BCSAP funded periods of full-time study or periods of study that you are in receipt of interest-free status.

See Definitions on page 56 for more information on "Withdrawal" and "Unsuccessful Completion."

### Reassessment

If information on your original application changes after you submit it, you must notify BCSAP through an **Appendix 7: Request for Reassessment**. Forms are available on-line at [www.bcsap.bc.ca](http://www.bcsap.bc.ca) or at all B.C. public and accredited private schools. These changes include:

- changes in your income, assets or investments;
- changes in financial estimates, assets or investments for your spouse/common-law partner or parent(s)/step-parent/sponsor/legal guardian;
- any new sources of income not included in your application;
- changes to your program of study or study period dates;
- change to your marital status prior to the first day of classes;
- birth/adoption of a child;
- change to your living situation prior to the first day of classes;
- the name of your new school if you change schools after submitting your application and you have not yet received any funding.



# Change of Circumstances

## Notes

- *Your combined total study period CANNOT exceed 12 months (52 weeks).*
- *When completing Appendix 5, you, your original school, and the new school, are required to complete separate sections.*
- *Deadline for submission: The correctly completed Appendix 5 must be received by BCSAP, no later than six weeks before the study end date of your new school, as indicated on Appendix 5: Transfer of School.*
- *You will need to complete Appendix 5: Transfer of School if you transfer schools after you have received your funding. Appendix 5 forms are available on-line at [www.bcsap.bc.ca](http://www.bcsap.bc.ca) or at all B.C. public and accredited private schools.*

**Fact:** *If you have an overaward, it will affect your eligibility for future funding.*

## Transfer of School

Some students transfer from one school to another before or after receiving their BCSAP funding. If you do transfer schools, you must notify BCSAP through **Appendix 5: Transfer of School**. Forms are available on-line at [www.bcsap.bc.ca](http://www.bcsap.bc.ca) and at all B.C. public and accredited private schools.

You may only do a transfer if the length of time between leaving one school, and starting your new school is two weeks or less. If the length of time is **longer than two weeks** you are considered to be withdrawn from your previous school and you must complete a new application.

## Before Receiving BCSAP Funding

- If you have not yet received any BCSAP funding, contact the Financial Aid Office at your new school and complete **Appendix 7: Request for Reassessment**.
- Send the fully completed **Appendix 7** to BCSAP for processing.

## After Receiving BCSAP Funding

- If you have received any BCSAP funding, contact the Financial Aid Office at your original school and your new school, and complete **Appendix 5: Transfer of School**.
- Send the fully completed **Appendix 5: Transfer of School** to BCSAP for processing.

## Overawards

When a student receives more assistance than he or she is eligible to receive, this is called an overaward. This may be caused by a reassessment of an application due to new information received, an audit being conducted by BCSAP, a withdrawal below 60% (40% for students with permanent disabilities) of a full course load, a transfer of school, or other reasons. If BCSAP determines that you have received an overaward of assistance, you will be notified in writing.

Canada Student Loan overawards of \$250 or more will be deducted from any future Canada Student Loan funding.

British Columbia Student Loan (BCSL) overawards, regardless of amount, will be deducted from any new British Columbia Student Loan funding. Any remaining outstanding BCSL overawards will prevent future BCSL funding from being issued. Any overaward of grant funding must be fully repaid before you can receive further grant funding and/or BCSL funding.

Remember: If you had a Canada Student Loan overaward that is to be, or was deducted, from your current period of study, submit a Schedule 2 form, to keep your previous Canada Student Loan(s) in interest-free status. Schedule 2 forms are available from the National Student Loan Service Centre.



# Appeal

Deadline for appeal submission:

The correctly completed **Appendix 6: Appeal Request** – including supporting documentation – must be received by BCSAP no later than six weeks before the study end date indicated on your application.

## **Appeal Request**

Students may request an appeal of their application when exceptional circumstances exist that do not fall within standard program policy.

Your Appendix 6: Appeal Request is considered on an individual basis and may result in setting aside standard program policy. Appeals may be referred to the Independent Appeal Committee for consideration. Not all appeal requests are approved.

## **Common appeal categories are:**

- parental/step-parent/sponsor/legal guardian contribution
- student contribution
- spousal contribution
- student group status classification
- overawards
- additional transportation allowance
- assets
- B.C. Interest Relief Program
- B.C. Debt Reduction in Repayment Program
- Reinstatement of Defaulted B.C. Students Loans
- Reinstatement After Bankruptcy

***Fact: Maximum funding limits and living allowances are not eligible for appeal.***

All appeals must include documentation to support the appeal. Without supporting documentation, an appeal will not be considered. Additional documentation may be requested by the school, BCSAP, or the Independent Appeal Committee.

The **Appendix 6: Appeal Request** form is available on-line at [www.bcsap.bc.ca](http://www.bcsap.bc.ca) and at all B.C. public and accredited private schools. The Appendix 6 provides further information on the appeal process, including the types of documentation required for various situations.

If you are attending a B.C. public school, or a B.C. accredited private school, contact your Financial Aid Office for assistance. They are experienced and will help you through the process.





# Repayment

**Fact:**

*Have you Moved? A tip for quick and easy ways to change your address information after you submit your application for processing:*

*visit our website at [www.bcsap.bc.ca](http://www.bcsap.bc.ca) to change your address information on-line; or*

*leave us a message 24 hours a day, 7 days a week by calling BCSAP at the phone numbers on the back cover; or*

*fax us your new address at the number on the back cover.*

## **How Do I Repay My Student Loan(s)?**

In order to arrange a suitable repayment schedule, it is your responsibility to contact your financial service provider and/or lending institution within six months of graduating or leaving studies. Even if you are unemployed or employed on a part-time basis, it is essential that you contact your financial service provider and/or lending institution to discuss your personal situation. You may be eligible for such options as federal interest relief and/or B.C. Interest Relief Programs or a revision of your loan repayment terms.

The National Student Loan Service Centre and/or the B.C. Student Loan Service Bureau will be contacting you by mail regarding repayment of your student loans. It is important to read and understand the Terms and Conditions for repayment for both your federal and provincial loans.

**Note:** *Canada Students Loans and B.C. Student Loans are two separate and distinct loans. It is important that you contact each service provider separately.*

It is your responsibility and in your best interest to maintain contact with your lending institution and/or service provider to ensure that your loans are in good standing at all times.

**Read page 29 for details on the B.C. Interest Relief Program and other debt management tools.**

## **Canada Student Loans and B.C. Student Loans**

The student loans you have received may include Canada Student Loans and/or British Columbia Student Loans. There are different procedures on repaying your loans depending on when you received your loans.

Canada Student Loans	B.C. Student Loans
<b>Direct Lend Agreement</b>	
If you received a Canada Student Loan on or after August 1, 2000, contact the National Student Loans Service Centre (see page 15 for contact information). For further information check the Canada Student Loans website at <a href="http://www.canlearn.ca/nslsc">www.canlearn.ca/nslsc</a>	If you received a British Columbia Student Loan on or after August 1, 2000, contact the British Columbia Student Loan Service Bureau at <a href="http://www.bcslservicebureau.com">www.bcslservicebureau.com</a> Payments can be made by pre-authorized debits, one-time payments can be made online or through telebanking.
<b>Risk Shared Loan Agreement</b>	
If you received a Canada Student Loan between August 1, 1995 and July 31, 2000, contact your lending institution (bank) for repayment information.	If you received a British Columbia Student Loan between August 1, 1995 and July 31, 2000, contact your lending institution (bank) for repayment information.



# Repayment

## What Happens If I Don't Repay My Loan(s)?

### Consequences Will Include:

- a bad credit rating
- additional interest charges
- loss of future student loan/grant assistance
- dealing with a collection agency
- loss of future income tax refunds, GST rebates
- legal action
- wage garnishments or property liens
- you will no longer be eligible for any debt management programs

In addition to the above consequences, you may be denied future credit for personal or business loans, or for the purchase of a home or car.

## When Do I Start To Repay?

Repayment begins on the first day of the seventh month following your study end date or your withdrawal from full-time studies.

## When Does The Interest Start Accruing?

### Canada Student Loans

Interest begins accruing on your student loan(s) as soon as your study period is complete. It is your responsibility to make repayment arrangements with the National Student Loan Service Centre and/or lending institution (bank) within six months of finishing your studies.

### British Columbia Student Loans

For loans issued prior to August 1, 2000, the Province of B.C. will continue to pay the interest on your student loan(s) for up to six months following your period of study end date. For loans issued on or after August 1, 2000, interest begins accruing as soon as your study period is complete; although, you are not required to begin repayment until the 1st day of the 7th month. It is your responsibility to make repayment arrangements with your lending institution (bank/credit union) and/or the B.C. Student Loan Service Bureau within six months of finishing your studies.

## What Interest Rate Will I Pay?

For Canada and British Columbia Direct Lend Loan Agreements and Risk Shared Loan Agreements, you have two options:

1. A maximum floating interest rate of prime + 2.5%; or
2. A maximum fixed rate equivalent to the prime rate at the time of consolidation + 5%.

For British Columbia Guaranteed Loan Agreements, the interest rate is a floating rate of prime +1%.

For Canada Guaranteed Loan Agreements, the federal government sets maximum interest rates. Information may be obtained by contacting the National Student Loan Service Centre or your lending institution (bank/credit union).



# Repayment Help

There are federal and provincial programs to assist you in repaying your student loans.

## What If I Need Help Repaying My Student Loan Debt?

### 1. British Columbia Loan Reduction Program

The B.C. Loan Reduction Program in partnership with the Canada Millennium Scholarship Foundation, lowers the financial barrier to post-secondary education faced by students whose circumstances force them to borrow substantial amounts to pursue their education.

The program is available to students enrolled in full-time post-secondary education programs from designated Canadian institutions (public and private) that are two academic years or longer. It is not available to students of professional programs - law, medicine and dentistry - or graduate students.

Under the program, eligible students who successfully complete each year's studies will have their B.C. Student Loan reduced. The amount of reduction will vary according to assessed need.

You will be automatically considered for B.C. Loan Reduction eligibility when you apply for BCSAP funding.

#### Eligibility

- You must be in good standing (not restricted, not in default, no provincial or federal overaward restrictions).
- You must be enrolled full time, in undergraduate programs two academic years or longer.
- You must have a minimum of 30 weeks of study in a program year.
- You must be in your first, second, third or fourth year of borrowing (fifth year for students with dependants).
- You must have completed at least 30 weeks of study during the program year (successfully completed at least 60 per cent of a full course load).
- Your B.C. Student Loan funding must be above the minimum limit, which is set each year by BCSAP.

For further information on the B.C. Loan Reduction Program visit [www.bcsap.bc.ca](http://www.bcsap.bc.ca)



# Repayment Help

Second- and third-year applications must be received by BCSAP within six weeks of your anniversary date. For more information visit [www.bcsap.bc.ca](http://www.bcsap.bc.ca)

## 2. B.C. Loan Forgiveness Program

### Overview

In recognition of the increasing need for skilled professionals in underserved communities, the Province of British Columbia has implemented the B.C. Loan Forgiveness Program.

This program has been designed to provide British Columbia Student Loan (BCSL) forgiveness to students graduating from accredited post-secondary educational institutions who agree to practice full time, part time or casual in a publicly funded facility in an underserved area of British Columbia for three years.

Graduates from accredited schools in nursing (including licensed practical nursing and nurse practitioners), medicine, midwifery and pharmacy schools who began their final year of study on or after August 1, 2000 will have all outstanding BCSL debt forgiven at a rate of 33% per year of practice.

If you completed your studies on or after December 1, 2004 in the professions of speech language pathology, occupational therapy, audiology and physiotherapy, and you will be working with children in an underserved community, you will have all your outstanding BCSL debt forgiven at a rate of 33% per year of your practice.

### Eligibility Criteria

To be eligible for the B.C. Loan Forgiveness Program, you must:

- be employed (full time, part time, and/or casual/on call) in a profession recognized by BCSAP at a publicly funded facility in a designated underserved community within B.C.;
- have an outstanding BCSL in good standing;
- have graduated from an accredited post-secondary institution;
- have started your final year of study on or after August 1, 2000 (for nurses, nurse practitioners, physicians, midwives and pharmacists);
- have completed your studies on or after December 1, 2004 (for speech language pathologists, occupational therapists, audiologists and physiotherapists);
- not be in full-time studies.



# Repayment Help

## **2. B.C. Loan Forgiveness Program cont'd**

### **How to Apply**

B.C. loan forgiveness applications are available through BCSAP at [www.bcsap.bc.ca](http://www.bcsap.bc.ca). You must complete your application and forward it to your BCSL lender for completion of the lender's section. The lender will then return the application to you.

Along with the initial application, an original letter from the publicly funded facility or health authority you are employed with must be submitted confirming your employment. If you are employed under contract with the provincial government, the letter must also include the contract number.

An official sealed transcript indicating graduation requirements have been fulfilled must be included with your first application for loan forgiveness.

At the end of each 12 months of employment, within six weeks of your program anniversary date, you must submit a letter from your employer confirming that you have completed 12 months of employment. A reminder letter will be sent to you from BCSAP prior to your anniversary date.

## **3. B.C. Interest Relief Program**

The B.C. Interest Relief Program is a component of BCSAP that helps former students who are unable to pay back their B.C. Student Loans because of low income. Under the Program, the Province of B.C. pays the interest on your outstanding balance of B.C. Student Loans. B.C. Interest Relief is normally approved for six-month periods up to a maximum of 30 months, and is available anytime during the repayment period. The maximum 30 month period can be extended up to 54 months.

Submit a B.C. Interest Relief application to the B.C. Student Loan Service Bureau or lender with whom you negotiated your most recent B.C. Student Loan. If your B.C. Student Loans are in default for more than 150 days, you are not eligible for B.C. Interest Relief.



# Repayment Help

## **4. B.C. Debt Reduction in Repayment Program**

The B.C. Debt Reduction in Repayment Program was designed to help former students who still can not afford to make their student loan payments due to low income, after B.C. Interest Relief has been exhausted and their amortization period has been extended to 174 months.

In order to apply for the program, you must meet these conditions:

1. British Columbia Student Loans are in good standing.
2. Exhausted all available B.C. Interest Relief.
3. Sixty months must have passed since your most recent study period end date.
4. Had your amortization (re-payment) period extended to at least 174 months.

For further information on the B.C. Debt Reduction in Repayment Program, visit [www.bcsap.bc.ca](http://www.bcsap.bc.ca)

### **Deadline for appeal submission on Debt Management programs:**

- B.C. Loan Remission Program: 6 months
- B.C. Permanent Disability Benefit Program: 6 months
- B.C. Debt Reduction in Repayment Program: 6 months
- B.C. Loan Forgiveness Program: 6 months

## **5. Principal Deferment Program**

The Principal Deferment Program assists borrowers experiencing difficulty repaying their B.C. Student Loans, allowing you to pay interest only, and allow the principal portion of your payment to be deferred. This enables you time to stabilize your financial position and avoids having your loan enter into default.

Contact your lender or the B.C. Student Loan Service Bureau to request principal deferment on one or all of your loan portfolios (direct lend, risk sharing and/or guaranteed). The approval will generally be given for six months at a time, but shorter periods may be granted.

There is no limit on the number of months you can be eligible for principal deferment; however, your amortization (repayment) period can not be extended past 234 months from the original date you entered into repayment.



# Repayment Help

## **6. B.C. Permanent Disability Benefits Program**

If you are a Person with a Disability (PWD) or a Person with Persistent Multiple Barriers (PPMB), as determined by the Ministry of Human Resources, or you have received CPP disability benefits, you may qualify to have your B.C. Student Loans repaid in full under the B.C. Permanent Disability Benefits Program. For further information on the B.C. Permanent Disability Benefits Program, please visit [www.bcsap.bc.ca](http://www.bcsap.bc.ca)

**Note:** *All BCSAP Debt Management Programs are subject to change. If your B.C. Student Loan is paid in full through a BCSAP Debt Management Program, you are no longer eligible to apply for other BCSAP Debt Management Programs.*

## **7. B.C. Loan Remission Program**

The B.C. Loan Remission Program is designed to help reduce your B.C. Student Loan debt to a more reasonable level upon graduation and may assist if you have Guaranteed and Risk Sharing B.C. Student Loans (cashed prior to August 1, 2000). If you attended an accredited private school and you completed your program of study on or after August 1, 2000, you may also be eligible for B.C. Loan Remission.

The maximum amount of B.C. Loan Remission you may receive is combined total of your guaranteed and risk-sharing B.C. Student Loans.

If you have a direct-lend B.C. Student Loan, it may be included when calculating your total debt.

For further details, visit: [www.bcsap.bc.ca](http://www.bcsap.bc.ca) or call BCSAP and talk to a B.C. Debt Management Officer.

## **8. Canada Student Loan Programs**

There are programs offered by the Government of Canada to help you with the repayment of your Canada Student Loan. Further information on these programs, visit the National Student Loan Service Centre web site at:

[www.canlearn.ca/nslsc](http://www.canlearn.ca/nslsc)





# Defaulting

For defaulted enquiries or reinstatement of your Canada Student Loan, contact the National Student Loan Service Centre at **1-888-815-4514** (if you are attending, or have attended a public institution).

Contact **1-866-587-7452** if you are attending or have attended a private institution. Ask to be connected to the 'Case Review Unit' of the Canada Student Loans program.

You can write to the Canada Student Loans Program at:

Canada Student Loans Program

PO Box 2090, Station "D"  
Ottawa, ON, K1P 0J9

## How Can I Avoid Defaulting?

A default occurs when you are unable or unwilling to make the required monthly payments on your student loan(s)

### You May:

1. Apply for Interest Relief.
2. Apply for Debt Reduction.
3. Talk to an official at your service provider and/or lending institution (bank/credit union) regarding options to assist if you are experiencing difficulty making your monthly payments.

There are other B.C. Student Loan debt management programs available. See Page 26.

### Canada Student Loans

To qualify for reinstatement with the Canada Student Loan Program, you must have made every effort towards meeting your obligations during the preceding 12 months or show that your default was due to circumstances beyond your control. You may be required to meet other eligibility reinstatement policies before being eligible for further assistance. If approved for reinstatement, you will be notified in writing.

### B.C. Student Loans (BCSL)

If you miss five regularly scheduled monthly payments on a direct-lend (cashed after August 1, 2000) or guaranteed (cashed prior to July 31, 1995) B.C. Student Loan, your B.C. Student Loan will be considered in default, and will be transferred to the Revenue Services of British Columbia.

Consequences may include:

- additional interest charges
- loss of future B.C. Student Loan/grant funding
- dealing with a collection agency
- a bad credit rating; therefore, you may not be able to receive credit
- loss of future income tax refunds and GST rebates
- legal action
- garnishment of your wages
- liens against your property



# Defaulting

**Fact:**

*Reinstatement is not a right and will only be granted upon the fulfillment of established program conditions.*

If you default before receiving B.C. Loan Remission, you may still be eligible for B.C. Loan Remission. In this case, the B.C. Loan Remission funds may be transferred to Revenue Services of British Columbia.

## **Reinstatement of Defaulted B.C. Student Loans (BCSL)**

Reinstatement of your B.C. Student Loan occurs when your outstanding B.C. Student Loan is brought into good standing with your lending institution (risk shared) or transferred back to the B.C. Student Loan Service Bureau from BCSAP after all reinstatement eligibility criteria are met (direct lend and guaranteed loans).

To be eligible to have your defaulted B.C. Student Loan reinstated, you must:

- not be in default under the CSL Program;
- have submitted an Application for Reinstatement form with all applicable documentation attached;
- have repaid all outstanding interest, NSF charges and other arrears associated with your defaulted B.C. Student Loan(s);
- have made six consecutive monthly payments towards your outstanding B.C. Student Loan(s), or have paid in full all outstanding principal, interest, NSF, and other arrears associated with the default;
- submit a letter from your lender to BCSAP confirming that your B.C. Student Loans are back in good standing (for risk-shared loans).

**Note:**

***Applying for Reinstatement***

*All inquiries regarding the reinstatement of your defaulted B.C. Student Loans and the submission of your completed reinstatement request must be sent to BCSAP.*



# Bankruptcy

## **Bankruptcy Involving Canada Student Loans**

A decision to declare bankruptcy involving student loans has serious and long-term consequences.

You are not able to receive a discharge on the student loan portion of your bankruptcy until 10 years after the date you last attended school. As a result, once you have received discharge on your other debts involved in your bankruptcy, federal and provincial authorities will continue to pursue collection of your student loan debts.

In addition, the federal government may impose an additional three year penalty from the date of discharge of student loan debt before you can be considered for funding again through the Canada Student Loans Program (CSLP). This means that you may not be able to apply for reinstatement for up to 13 years after you finish your studies.

## **Bankruptcy Involving B.C. Student Loans**

You may not be eligible for clearance on your student loan account from the federal government for up to 13 years after you last attended school.

Once the federal discharge is given and federal clearance is confirmed in writing, you can then apply for reinstatement after bankruptcy with BCSAP.



# Reinstatement

## **Reinstatement Of Canada Student Loans (CSL) After Bankruptcy**

The federal government may impose an additional three year penalty from the date of discharge of student loan debt before you can be considered for funding again through the Canada Student Loans Program (CSLP). This means that you may not be reinstated until 13 years after you finish your studies.

The Canada Student Loans Program (CSLP) implemented changes for those students who file bankruptcy on or after May 11, 2004 that will allow borrowers who participated in a bankruptcy-related event (bankruptcy, filing a consumer proposal and/or participating in an orderly payment of debt) to apply for new federal loans while in-study and for debt management measures while in repayment. For further information on Canada Student Loan default reinstatement policies (clearance), contact the federal government.

## **Reinstatement Of B.C. Student Loans (BCSL) After Bankruptcy**

To be considered for reinstatement of eligibility for provincial funds, you must first be eligible for reinstatement under the Canada Student Loans Program and have received a clearance letter from the Federal Government.

If you have declared bankruptcy involving B.C. Student Loan funding, you must appeal to the Ministry of Advanced Education Appeal Committee in order to have your provincial eligibility reinstated.

If you who have a judgment against you, or where you have filed an Orderly Payment of Debt Proposal, or where you have entered into a compromised settlement with Revenue Services of British Columbia, you must also appeal to the Appeal Committee for further consideration under BCSAP. For further information visit **[www.bcsap.bc.ca](http://www.bcsap.bc.ca)**

Changes have been made to the way B.C. Student Loans are handled if you declare bankruptcy.

If you declared bankruptcy while attending school, and you wish to continue to receive BCSL funding while remaining in the same program of study, you will be required to apply for Conditional Reinstatement. If approved, you would be eligible for additional funding towards your current program of study only. If you are approved for Conditional Reinstatement and you change programs of study, withdraw, or enter repayment, the Conditional Reinstatement approval will be cancelled.

Borrowers who have declared bankruptcy and are either out of school for 10 years and in repayment or are still attending school and wish to switch programs of study, are required to go through the regular reinstatement process if they wish to be eligible for further funding. If you declare bankruptcy after May 11, 2004, you will now have all debt management tools including B.C. Interest Relief and B.C. Debt Reduction in Repayment programs as options, once you are in repayment and provided you meet the eligibility criteria.



# Special Programs

## **BCSAP Special Programs**

You may qualify for financial assistance through one of BCSAP's special programs. The following is an overview of additional programs offered through BCSAP.

### **Funding For Persons:**

#### **With Permanent Disabilities**

Canada Study Grant for the Accommodation of Students with Permanent Disabilities (CSG-PD)

Assistance Program for Students with Permanent Disabilities (APSD)

Canada Access Grant for Students with Permanent Disabilities (CAG-PD)

#### **In part-time studies**

Canada Study Grant for High-Need Part-Time Students (CSG-HNPT)

Canada Access Grant for Students with Permanent Disabilities (CAG-PD)

Part-time Canada Student Loan (PT-CSL)

Canada Study Grant for Students with Dependants (CSG-SWD)

#### **Requiring upgrading**

Adult Basic Education Student Assistance Program (ABESAP)

#### **In health care programs**

Health Care Scholarship Fund

Nurses Education Bursary

#### **Other available funding**

Youth Educational Assistance Fund for Former Youth in Care (YEOF)

Queen Elizabeth II British Columbia Centennial Scholarship

Canada Study Grant for Female Doctoral Students (CSG-FD)

Premier's Excellence Award

Irving K. Barber British Columbia Scholarship Program



# Special Programs

## Students With Permanent Disabilities

### Canada Study Grant for the Accommodation of Students with Permanent Disabilities (CSG-PD)

The Canada Study Grant Program for the accommodation of Students with Permanent Disabilities is designed to help you overcome educational barriers that you may have due to your permanent disability. If you have a permanent disability which creates barriers to your post-secondary education, you may be eligible to receive non-repayable Grant funding (for up to \$8,000 per program year) to purchase adaptive equipment and/or support services to assist with your education at a public or private post-secondary institution. Before receiving the grant, you must provide documented proof of your permanent disability that indicates the barrier to your education, along with a Technology and Services Support Application (TSSP). The TSSP application can be downloaded from our web site: [www.bcsap.bc.ca](http://www.bcsap.bc.ca)

#### CSG-PD funding can be used for:

- sign language interpretation;
- specialized tutoring services (for disability-related learning barriers);
- note-takers;
- readers;
- attendant care (while at school);
- specialized transportation (eg. handyDART to and from institution only);
- alternate formats (eg. large or Braille print, talking textbooks);
- technical or recording equipment, including Braille, talking calculator and tape recorders;
- computers and other adaptive technical aids and software;
- reimbursement of 75% of the cost of a Learning Disability assessment up to \$1,200. See the Learning Disability Assessment Verification and Guidelines Assessment form on our website at [www.bcsap.bc.ca](http://www.bcsap.bc.ca). To be eligible for reimbursement, you must require the assessment for further accommodation at the school you are attending.



# Special Programs

*Note: You must submit the receipts and/or unused funds from previous CSG-PD awards. If not, you will be ineligible to receive further CSG-PD funding until the outstanding receipts and/or unused funds have been submitted to the Special Programs Unit, BCSAP, Ministry of Advanced Education.*

## **CSG-PD funding cannot be used for:**

- living expenses;
- tuition, books or educational supplies (eg. paper, pens, disks, CD's, etc);
- medical devices, treatments, prescriptions or medical fees;
- attendant care for home/non-academic periods;
- administration fees;
- vehicle modifications or purchases, maintenance, repairs or fuel;
- alterations of educational institutions or residences;
- services that are already available through the institution.

## **If you wish to apply for the Canada Study Grant for disability-related services or equipment, you must:**

- need the funds to pay for services or equipment to cover exceptional education-related costs associated with your disability;
- meet the basic eligibility requirements for full-time post-secondary students as defined on page 6; or part-time students on page 42;
- complete a BCSAP application form if attending school full-time or have been approved to study at a 40% course load through the appeal process, (**Appendix 6: Appeal Request**) or a Part-Time Studies application form if you are attending school part-time;
- demonstrate financial need by applying through BCSAP or the Part-Time Studies application; however, you are not required to cash a BCSAP loan document;
- complete a Technology and Services Support Program (TSSP) application form and attach the documentation indicated on the application form. The TSSP application form is available from:
  - the school you are attending; or
  - BCSAP website at [www.bcsap.bc.ca](http://www.bcsap.bc.ca)

Forms that are fully completed with the appropriate documentation attached and signed by all parties will be forwarded by your school to BCSAP or, if applicable, to the Assistive Technology B.C. program. The application will be assessed and you will be notified by letter of the outcome.





# Special Programs

## **Assistance Program for Students with Permanent Disabilities (APSD)**

The APSD program is a provincially funded, financial needs program for students with permanent disabilities attending public post-secondary schools.

Grants of up to \$10,000 (\$12,000 if you require attendant care while at school) are available for exceptional education-related services and adaptive equipment.

The grant does not cover living expenses, tuition or books.

For more information on the program, see the Disability Coordinator at the public post-secondary institution you are planning to attend.

## **Canada Access Grant for Students with Permanent Disabilities (CAG-PD)**

The Canada Access Grant for Students with Permanent Disabilities provides a grant for students with a documented permanent disability who are studying at the post-secondary level. If you qualify, you will be provided a grant of \$2000 or your assessed need, whichever is less, per program year. Before receiving the grant, you must provide documented proof of your permanent disability, along with Appendix 6: Request for the Canada Access Grant for Students with a Permanent Disability, to BCSAP. If you have already been approved for Permanent Disability status by BCSAP, you do not need to provide documentation again.

To qualify, you must have applied and been approved for BCSAP and have:

- been approved for assistance through the Canada Study Grant for the Accommodation of Students with Permanent Disabilities; or
- been approved to study at a 40% reduced course load for BCSAP through the Appeal Process - **Appendix 6: Appeal Request**; or
- provide documentation of exceptional disability related costs which were not included in your original BCSAP assessment and are not covered by other sources. You will be required to submit an **Appendix 6A: Request for the Canada Access Grant for Students with a Permanent Disability**, and include medical documentation which states that your disability is permanent and clearly identifies the resulting education related carriers.

If you show financial need through your BCSAP assessment and have already been approved for the Canada Access Grant for Students with Permanent Disabilities or have been approved for BCSAP at a 40% course load, you will automatically be issued a grant payment of up to \$2,000. You do not have to complete another application form.



# Special Programs

## **Disability-Related Considerations:**

You may request an appeal of your application where exceptional circumstances exist which do not fall within standard BCSAP program policy. If you have exceptional circumstances or extraordinary expenses related to your disability, submit an **Appendix 6: Appeal Request**.

Please direct any questions regarding funding for students with permanent disabilities by email to: **AVED.SpecialPrograms2@gov.bc.ca** or **AVED.SpecialPrograms5@gov.bc.ca**

## **Part-time Studies**

For students studying in a 20% to 59% course load of a full-time post-secondary program, the following funding can be accessed by completing the Part-Time Studies application form, available from the Financial Aid Office at your school, or at **www.bcsap.bc.ca**

If you are attending a public school in B.C., please direct your questions to the Financial Aid Office at the school you are/will be attending. If you are attending a private school in B.C. or any other school outside B.C., or for students requesting part-time student loan information, please email: **AVED.SpecialPrograms1@gov.bc.ca**

## **1. Canada Study Grant for High-Need Part-time Students CSG-HNPT)**

Low income part-time students may be eligible for a non-repayable CSG-HNPT of up to \$1,200 per program year, if you:

- are a single parent; or
- are a low income family (3 or more – includes student, spouse and dependants); or
- have a disability that affects your ability to study full-time; or
- are caring for an elderly or disabled dependant; or
- are taking 3 to 8 credits in prerequisites in order to enter a full-time program; or
- are taking only 1 or 2 courses in order to complete a first credential.



# Special Programs

## **2. Canada Access Grant for Students with Permanent Disabilities (CAG-PD)**

- up to \$2,000 in grant funding;
- for students with permanent disabilities to offset your financial need where you meet the definition of permanent disability on page 54.

Please direct any questions regarding funding for part-time studies by email at:

**AVED.SpecialPrograms1@gov.bc.ca**

## **3. Part-Time Canada Student Loan (PT-CSL)**

Available to low-income students in part-time studies.

The loan is:

- federally subsidized, repayable with interest (interest must be paid monthly, even while in school);
- a maximum of \$4,000 at any one time;
- repayable starting six months after the study period end date. A Confirmation of Enrolment (Schedule 2) must be sent to your bank/credit union or service provider in order to defer repayment of the principal.

Expenses covered under the CSG-HNPT and PT-CSL program include:

- tuition and compulsory school fees;
- textbooks and instruments;
- miscellaneous allowance;
- a small allowance for local transportation to and from classes; and
- an allowance for unsubsidized child care.

## **4. Canada Study Grant for Students with Dependents (CSG-SWD)**

- up to \$1,920 per program year;
- you must demonstrate high-need and have applied for and received the maximum High-Need Part-Time Grant (\$1,200), and the full part-time loan (\$4,000) and still show unmet financial need;
- this funding will be calculated automatically based on the information provided on the Part-Time Studies application.



# Special Programs

## **Students Requiring Upgrading**

### **Adult Basic Education Student Assistance Program (ABESAP)**

The Adult Basic Education Student Assistance Program (ABESAP) is provincially funded and designed to provide direct educational costs. ABESAP may cover tuition (if applicable), books and supplies, if you are enrolled in programs such as:

- High School Level Upgrading (if you are not repeating courses for better grades)
- Pre-Vocational Training
- English Language Training
- Adult Special Education

The amount of assistance awarded to you is based on a standard need assessment procedure and is in the form of a grant.

This program is for students attending public post-secondary institutions only. Please see the Financial Aid Office at the institution you plan on attending for more information.

## **Students in Health Care Programs**

### **Health Care Scholarship Fund**

The British Columbia Health Care Scholarship Bursary Fund was established to help train health care workers in areas where there is a demonstrated skill shortage and to assist health care workers keep pace with changing technology and preventative care needs.

Bursary funding is awarded annually to qualified applicants who have the greatest financial need. These bursaries range from \$500 to \$3,500. Bursaries are awarded equitably across all health care sectors. You are only eligible to receive one award from the Health Care Scholarship Fund in a twelve-month period.

Applications are available at B.C. post-secondary institutions, Health Care Union Offices, B.C. hospitals and on the BCSAP website at **[www.bcsap.bc.ca](http://www.bcsap.bc.ca)**

Please direct questions by email regarding this program to:

**[AVED.SpecialPrograms4@gov.bc.ca](mailto:AVED.SpecialPrograms4@gov.bc.ca)**



# Special Programs

## **Nurses Education Bursary**

The Nurses Education Bursary was established to assist:

- currently trained Registered Nurses (RN), Registered Psychiatric Nurses (RPN) and Licensed Practical Nurses (LPN) who are upgrading or requiring further education to work in B.C.'s health care system;
- former nurses and foreign-trained nurses requiring refresher or educational upgrading;
- students in LPN, LPN access, RN or RPN programs.

Bursary funding is awarded annually to qualified applicants who have the greatest financial need. These bursaries range from \$500 to \$3,500. You are only eligible to receive one award from the Nurses Education Bursary Fund in a twelve month period. Application forms are available at B.C. public post-secondary schools, Health Care Union Offices, B.C. hospitals and on the BCSAP website at

**[www.bcsap.bc.ca](http://www.bcsap.bc.ca)**

Please direct questions by email regarding this program to:

**[AVED.SpecialPrograms4@gov.bc.ca](mailto:AVED.SpecialPrograms4@gov.bc.ca)**

## **Other Available Funding**

### **Youth Educational Assistance Fund for Former Youth in Care (YEOF)**

The Youth Educational Assistance Fund for Former Youth in Care (YEOF) may provide grant funding of \$5,000 for former youth in care who are:

- full-time students taking post-secondary level courses at a designated post-secondary institution in a program leading to a certificate, diploma or degree;
- Between 19 and 23 years of age, and
  - (a) who were:
    1. in the continuing custody of a director designated under Section 91 of the Child, Family and Community Service Act pursuant to that Act; or;
    2. in the permanent custody of the Superintendent of Family & Child Service designated under the former Family and Child Service Act pursuant to that Act; or
    3. under the guardianship of a director referred to in paragraph (i) or the Superintendent referred to in paragraph (ii) pursuant to Section 29 (iii) of the Family Relations Act until the person turned 19 years of age or the person was adopted, or



# Special Programs

(b) who was under the guardianship of:

1. a director of adoption pursuant to the Adoption Act; or,
2. the director of adoption under the former Adoption Act; or
3. the Superintendent of Family and Child Service designated under the former Family and Child Service Act, pursuant to the former Adoption Act, until person turned 19 years of age or for at least five years immediately prior to the person's adoption.

You must complete an application form and a Financial Aid Officer at your educational institution must complete a "Confirmation of Enrolment Form" if you are not applying for financial assistance through BCSAP. The YEAF application form is available from our website at **[www.bcsap.bc.ca](http://www.bcsap.bc.ca)**

Applicants must also:

- attach a letter from any Ministry of Children and Family Development Office or delegated Aboriginal Agency stating you are a former youth in care (as indicated in the above paragraph); and
- submit your application form, Confirmation of Enrolment Form, or BCSAP application number and the letter to BCSAP.

Please direct any questions by email regarding this program to:

**[AVED.SpecialPrograms3@gov.bc.ca](mailto:AVED.SpecialPrograms3@gov.bc.ca)**

## **Queen Elizabeth II British Columbia Centennial Scholarship**

One Queen Elizabeth II British Columbia Centennial Scholarship is available each year valued at \$60,000 with two minor scholarships of \$5,000 each to the two top runners-up. The scholarship will be awarded each year on a competitive basis to a graduate:

- who has obtained an undergraduate degree from a British Columbia public post-secondary institution; and
- whose ordinary residence is in the Province of B.C.; and
- who is a Canadian citizen, permanent resident (landed immigrant), or protected person; and
- who in the opinion of the Advisory Committee, is a person of unusual worth and promise, and qualifies under the regulations; and
- who proposes to conduct the studies for which the scholarship is awarded at an institution in any British Commonwealth country, except Canada.



# Special Programs

**Fact:**

*Federal and Provincial Grants are considered taxable income.*

*The Province of B.C. will provide a T4A slip for the appropriate taxation year.*

## **Canada Study Grant for Female Doctoral Students (CSG-FD)**

To be eligible for this program, you must be studying at the doctoral level in a designated discipline that is traditionally under-represented by women. For a list of designated disciplines, visit [www.bcsap.bc.ca](http://www.bcsap.bc.ca). This list is prepared by Human Resources Skills Development Canada based on Statistics Canada research into participation of females in doctoral programs. This grant may provide up to \$3,000 per program year, for up to three years, to female doctoral students who have demonstrated financial need through an application to BCSAP. For those students who meet the criteria for a CSG-FD, this grant will be automatically assessed and may replace some or all of your BCSAP loan funding.

Once BCSAP has assessed your eligibility, you will receive notification of your funding.

Please direct any questions by email regarding this program to:  
**[AVED.SpecialPrograms1@gov.bc.ca](mailto:AVED.SpecialPrograms1@gov.bc.ca)**

## **Premier's Excellence Award**

The Premier's Excellence Award Program recognizes the top all-round graduating secondary students from the 15 college regions who are proceeding to full-time studies in B.C.. For a detailed list of college regions in B.C., go to:  
**[www.bc.stats.gov.bc.ca/data/pop/maps/crmmap.htm](http://www.bc.stats.gov.bc.ca/data/pop/maps/crmmap.htm)**

Each January a nomination form is sent to all secondary school principals in the province. Principals are asked to give an application package to the student that they have selected and send the nomination form back to BCSAP.

Once the application packages are received at BCSAP, your application will be assessed based on reference letters, grade 11 and 12 marks, community service and a hand-written presentation. The selection committee determines the winners in late April. The Premier's Office notifies the successful applicants in late June. The successful applicants receive \$15,000 and a Premier's Excellence Award Medal.

Nomination forms and application packages as well as a set of guidelines can be downloaded from our website at: **[www.bcsap.bc.ca](http://www.bcsap.bc.ca)**

Please direct questions by email regarding this program to  
**[AVED.SpecialPrograms3@gov.bc.ca](mailto:AVED.SpecialPrograms3@gov.bc.ca)**



# Special Programs

## **Irving K. Barber British Columbia**

The Irving K. Barber British Columbia Scholarship Program provides a scholarship if you are an undergraduate student and you must transfer to a B.C. university from one of B.C.'s colleges, universities or institutes to complete your degree.

Up to 150 scholarships worth \$5,000 each will be awarded each year.

Apply for the Irving K. Barber British Columbia Scholarship if you:

- are a Canadian citizen, permanent resident (landed immigrant), convention refugee or protected person;
- have attended a B.C. public community college, institute, or university college for the past 2 years and have completed the equivalent of two years of full-time study in transferable courses;
- must transfer for your 3rd year to a B.C. public post-secondary school that provides the full-time courses you need to complete your degree;
- have a GPA of at least 3.5 (87.5 per cent) for the transferred credits; and
- have demonstrated exceptional involvement in your school and community.

Download an application from our website at: [www.bcsap.bc.ca](http://www.bcsap.bc.ca) and submit your application to the Financial Aid Office at the school you are transferring from, no later than March 31, 2007.





# Definitions



## **Appeal**

You can appeal when an exceptional situation exists that requires special consideration. An appeal may involve setting aside program policy. You must complete **Appendix 6: Appeal Request**.

## **Assessment**

An assessment is the process used to determine your financial need.

## **Assessed Need**

BCSAP will assess your costs and income to determine your assessed need. Everyone is subject to this standard assessment.

## **Assets**

Assets include, but are not limited to: motor vehicles, mutual funds, term deposits, stocks, bonds, revenue properties, RRSPs, RESPs, etc.

## **Assistantships**

A paid appointment awarded annually to a qualified graduate student that requires part-time teaching and/or research.

## **Audit**

An audit is a process where documented information is required to verify information you, your spouse/common-law partner and/or parent(s)/step-parent/sponsor/legal guardian have submitted.



## **Bankruptcy**

A term used to describe a financial situation of a person who is unable to pay debts and is judged to be legally insolvent, and whose remaining property is administered for his/her creditors or distributed among them. You will be ineligible for further BCSAP funding if you declare bankruptcy.

## **Before Classes Start (pre-study period)**

This is the four calendar months prior to the date your classes start.

## **Bursary**

Financial assistance given to you based on your financial need. These funds may be given by your school or a private organization.



## **Child Care Costs**

The costs paid to a caregiver to care for your child(ren) aged 11 years or under, in order for you, and your spouse/common-law partner to attend classes or work, during the pre-study or the study period.

If your spouse/common-law partner is at home caring for your dependant child(ren) during the four months before classes start or during the study period, you may not claim child care costs for the study period.



# Definitions

C  
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## **Child Care Subsidy**

The amount of money given to you by the Ministry of Human Resources to help you pay for child care.

## **Common-Law**

You and your partner are considered to be common-law if you meet both of the following:

- you are currently living together in a marriage-like relationship; and
- you are/will be living together for at least 12 consecutive months as of the first day of classes.

## **Co-op**

Students in co-operative programs requiring work terms are considered to be full-time students, provided the work terms are an essential element of a program of studies and the student is registered as full-time.

## **Credit Screening**

Federal regulations under the Canada Student Financial Assistance Act requires a credit check be conducted on all first-time applicants to the B.C. Student Assistance Program who are over the age of 22 as of the first day of classes.

## **Co-Signer**

If you are under the age of 19 at the time you negotiate your Master B.C. Student Loan Agreement, you will need a co-signer to sign your Master B.C. Student Loan Agreement.

## **Default**

A default occurs when you are unable or unwilling to make the required monthly payments on your student loan account. If your account is more than 5 months in default, it will be sent to Revenue Services of B.C. for collection.

D  
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## **Dependants**

For BCSAP purposes, eligible dependants are any dependants for whom you receive the Canada Child Tax Benefit or for whom you claim a benefit on your 2005 Federal Tax Return. To be eligible, a dependant must meet one or more of the following criteria:

- your child(ren) and/or your spouse/common-law partner's child(ren) under 19 years of age as of the start of your classes, for whom you have custody or provide care (they live with you) at least two full days per week; or
- your child(ren) and/or your spouse/common-law partner's child(ren) age 19 or over who are full-time 'Group A' students; or
- your permanently disabled child(ren) and/or your spouse/common-law partner's permanently disabled child(ren) age 19 or over, who you fully support and declared on your income tax return; or

...continued on next page



# Definitions

**D**  
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- your permanently disabled spouse/common-law partner who you fully support and declared on your income tax return; or
- your foster child(ren), if foster parent income is claimed on line 35E and line 68 of this application; or
- your elderly relatives and/or your spouse/common-law partner's elderly relatives who you fully support and have declared on your income tax return.

## **Designated Schools**

A post-secondary school that meets provincial and federal eligibility requirements for its students to be eligible to receive BCSAP funding.

## **Direct Lend Loans**

Government-financed loans, issued since August 1, 2000, where the government funds you directly and you repay the government (provincial or federal) through their Service Providers.

## **Disbursement Date**

The disbursement date is the earliest date the Service Provider is allowed to release your BCSAP funding.

## **Education/Scholarship Plans**

Such plans are established to provide you with funding to attend a post-secondary school and are usually established by your parent(s) or other family member(s).

**E**  
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## **Electronic Confirmation Of Enrolment (ECE)**

A process in which a school may confirm your enrolment electronically.

## **Eligible Dependants**

Please refer to '**Dependants**' definition.

## **Expected Contributions**

A financial contribution from you, your parent(s)/step-parent/sponsor/legal guardian, or your spouse/common-law partner to assist with your educational costs.

## **Extra Costs**

BCSAP may recognize limited extra costs incurred. Only those costs identified below may be considered.



# Definitions

**E**  
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Extra costs which may be considered for the four months before classes start for you, and your spouse/common-law partner (if applicable) are:

- student loan payments;
- tuition and books not covered (funded) by student loans;
- child care costs;
- child support and/or spousal support and maintenance payments.

Extra costs which may be considered for the study period for you, and your spouse/common-law partner (if applicable) are:

- student loan payments for your spouse/common-law partner if not a full-time student during your study period;
- child care costs;
- child support and/or spousal support and maintenance payments;
- cost of return transportation to your home community, if eligible.

**F**  
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## **Family Size**

For Group A students, family size includes you, your parent(s)/step-parent/ sponsor/legal guardian, and other eligible dependants.

## **Full-Time Labour Force**

Full-time labour force is defined as working 32 hours or more per week and/or receiving Employment Insurance benefits (EI) while looking for full-time work.

## **Full-Time Studies**

For credit-based (academic) programs, full-time study is defined as enrolment in at least 60% (40% for students with permanent disabilities) of a full-time course load (for credit). Your study period must be at least 12 consecutive weeks.

For non-credit (hours based) programs, full-time study is defined as attendance at a designated school for a minimum of 20 hours of instructional time per week of study. Your study period must be at least 12 consecutive weeks.

**G**  
is for...

## **Gross Earnings/Income**

Income from all sources before the deduction of Income Tax, Employment Insurance, pension income, etc.

## **Group Status**

A category given to you which determines your eligibility for either dependent status (Group A) or independent status (Group B).

## **Guaranteed Loans**

Used to describe loans negotiated prior to August 1, 1995 which are guaranteed by either the federal government (for Canada Student Loans) or the provincial government (for B.C. Student Loans). If you default on a guaranteed loan, the government pays out the bank and your debt is then owed directly to the government.

...continued on next page



# Definitions

I  
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## **Interest-Free Status**

If you are enrolled in full-time studies at a designated post secondary school, interest on your loan is not accumulating, and you are not required to make payments on your loan.

## **Interest Relief**

The B.C. and Federal Interest Relief Programs are programs that help borrowers with low income with repaying their student loans. Under these programs, you will not be required to make payments on your loans for six months. Interest relief is approved for six-month periods, to a maximum of 30 months, and is available anytime during the repayment period.

L  
is for...

## **Landed Immigrant (Permanent Resident)**

A term used to describe a student who has arrived from another country and is now living in Canada. You are a Landed Immigrant (Permanent Resident) if you have a permanent resident card or a valid Confirmation of Permanent Resident document (IMM 1000 or IMM 5292).

## **Lending Institution (Bank)**

A bank or credit union holding your outstanding risk-sharing or guaranteed student loan account(s).

M  
is for...

## **Master B.C. Student Loan Agreement**

The Master B.C. Student Loan Agreement is a legal document that outlines your responsibilities with respect to your B.C. Student Loan(s). It does not specify the amount to which you are entitled. It is issued to you if you have applied and have been approved for a B.C. Student Loan, the actual amount of your B.C. Student Loan will be shown on your Notice of Assessment.

## **Maximum**

This is the most amount of money you can receive. The "maximum" is the total funding BCSAP can release to you.

## **Moderate Standard of Living (MSOL)**

The MSOL is one of the costs used to calculate your assessed financial need. This is the maximum allowance set by the federal government for living costs during the study period. This allowance includes shelter, food, local transportation and miscellaneous costs.

N  
is for...

## **Net Worth**

The net worth of an asset is the value that an asset has after deducting outstanding loans and/or penalties.



# Definitions

N  
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## **Notification of Assessment (NOA)**

A letter outlining the outcome of the assessment of your application and providing details of the disbursement of your funds. The NOA sets out the actual amount of loan that you will receive, which is the amount that you will have to repay.

O  
is for...

## **Overaward**

When you receive more assistance than you are eligible to receive, an 'overaward' is created. This may be caused by a reassessment of an application due to new information received, an audit being conducted by BCSAP, a withdrawal below 60% (40% for students with permanent disabilities) of a full course load, or other reasons. If the Branch determines that you have received an overaward, you and your Service Provider will be notified.

P  
is for...

## **Parent(s)**

A term used to describe a student's parent(s)/step-parent/sponsor/or legal guardian.

## **Permanent Disability**

A permanent disability refers to a functional limitation caused by a physical or mental impairment that restricts the ability of a person to perform the daily activities necessary to participate in studies at a post-secondary level or the labour force and is expected to remain with the person for the person's expected natural life.

## **Permanent Resident**

See 'Landed Immigrant'.

## **Post-Secondary Study**

Applies to studies at a post-secondary school in which you enrol after secondary school (grade 12). Post-secondary study does not include Adult Basic Education Programs, College Preparatory Programs, or English as a Second Language.

## **Primary Occupation**

To be eligible for BCSAP, your primary occupation must be full-time studies. If you work 32 hours or more per week, regardless of your course load of study, you are not eligible for BCSAP funding as your primary occupation is then considered to be employment.

## **Power of Attorney**

A process where you can arrange for someone in B.C. to have the ability to negotiate your loan agreements on your behalf.

R  
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## **Reassessment**

A request to make changes to the information to your original application. Such changes could include: income, program of study, costs, marital status prior to the first day of classes, etc.

...continued on next page



# Definitions

R  
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## **Registered Education Savings Plan (RESP)**

RESPs are registered education savings plans that permit savings to grow tax-free until the beneficiary is ready to go full-time to college, university, or any other eligible post-secondary educational institution.

## **Reinstatement**

A process required when a student's file is either in default (over 5 months) or after bankruptcy, to allow for consideration of additional BCSAP assistance.

## **Risk-Sharing Loans**

Used to describe loans negotiated between August 1, 1995 and July 31, 2000 where the federal government (for Canada Student Loans) and the provincial government (for B.C. Student Loans) pay a risk premium to the bank of the value of all loans entering repayment status. The bank is then responsible for collecting the debt and using the risk premium towards costs incurred due to defaulted student loans.

## **Satisfactory Scholastic Standing**

Successful completion (eg. you receive credit towards a formal credential, certificate, diploma, or degree issued by the governing body of your school) of at least 60% (40% for students with permanent disabilities) of a full-time course load at the post-secondary level for each period of study.

S  
is for...

## **Scholarship**

A scholarship is a merit-based award given to you by a school or other agency.

## **Separated**

A term used to describe your marital status if you were married or lived in a common-law relationship (as defined by BCSAP) and you are not legally divorced and where you are no longer residing in the same household as your former partner. As a result, you are maintaining a separate residence from your former partner.

## **Service Provider**

Agents contracted by the federal and provincial governments, responsible for the disbursement, collection, and administration of your direct lend/government financed student loans.

## **Single Parent**

A student who has their child(ren) living with them at least 2 full days per week for each week of their study period.

## **Split Enrolment**

The term used when you are concurrently registered at more than one school (eg. some courses being taken at your home school and some at another school during the same study period).





# Definitions

S

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## **Sponsored Tuition/Books/Living Costs**

Funding provided by Human Resources Skills Development Canada (HRSDC), Native Band Council, Ministry of Human Resources, or any other employer or agency, for the cost of tuition/books/living costs of a student.

## **Study Period (Start/End Date)**

The study period is the time in which you are enrolled in courses at a post-secondary school. The minimum length of a study period is 3 months (12 weeks); the maximum is 12 months (52 weeks). The start date is the first day of classes, the end date is the date of the final class or exam, whichever is later.

## **Successful Completion**

See “Satisfactory Scholastic Standing”, and “Unsuccessful completion.”

T

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## **Transfer of School**

If you decide to attend a different school after receiving your funding, you must complete **Appendix 5: Transfer of School**.

U

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## **Unsuccessful Completion**

A term used to identify a student who has not fully completed a study period/semester/term and has not written and/or passed course exams for the same study period/semester/term.

W

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## **Withdrawal**

This is the term used if you withdraw from your program of study or fall below 60% (40% for students with permanent disabilities) of a full-time course load. If you stop attending classes, this is also considered a withdrawal. If you fall below 60% (40% for students with permanent disabilities) of a full-time course load, the school will report you as a withdrawal.


## **Youth in Continuing Care of the Director (Ward of the Court)**

A term used to describe a person, who has, through a court order, been:

- placed in continuing custody of the Director of the Family and Child Services Division, under the Child, Family and Community Service Act (CFCSA);  
or
- placed in the guardianship of the Director under the Family Relations Act; or
- taken into care of the Director pursuant to Sections 23, 24 and 75 of the Adoption Act and never placed for adoption.







# School Year Calendar 2006-2007

## AUGUST

S	M	T	W	T	F	S
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

## SEPTEMBER

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## OCTOBER

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## NOVEMBER

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## DECEMBER

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31						

## JANUARY

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## FEBRUARY

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## MARCH

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## APRIL

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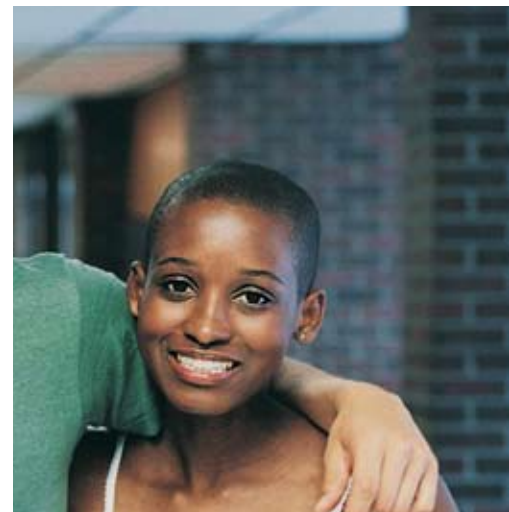
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## JUNE

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## JULY

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22	23	24	25	26	27	28
29	30	31				



## B.C. Student Assistance Program Contact Information

### Mailing Address:

PO Box 9173 Stn Prov Govt  
Victoria, BC V8W 9H7

### Courier Address:

c/o Student Services Branch  
1st floor, 835 Humboldt St  
Victoria, BC V8W 9H2

### Telephone number

(250) 387-6100

### If you are calling from the BC lower mainland

(604) 660-2610

### If you are calling from anywhere in Canada/USA

toll free 1-800-561-1818

TTY line for deaf and hearing  
impaired (250) 356-9455

Fax number (250) 356-9455

Toll free fax number

1-866-312-3322

Visit our website at

[www.bcsap.bc.ca](http://www.bcsap.bc.ca)

### On this site you can:

- Apply on-line for assistance
- Check the status of your application
- Print forms you may need when applying for assistance
- Access information about student financial assistance