



Saskatchewan
Advanced Education
and Employment

Program Guide and Instructions

2006-2007

**Provincial Training Allowance
Program**

About the Program

The Provincial Training Allowance (PTA) is grant funding to assist with the costs of living for low income adult students enrolled in basic education and related studies, bridging programs or quick skills training.

The PTA need assessment rules will determine who is financially needy based on income levels and family size.

The Provincial Training Allowance (PTA) coordinator at your training center will assist you with the application process.

The student will be eligible to apply for the PTA after being placed in an approved training program.

Information in this document may be subject to change.

Getting Started

Helpful Tips in Completing the Application

Before you begin working on the application, read this Program Guide and Instructions, and keep it handy for reference later. It contains information you need to know about your eligibility for Provincial Training Allowance, how your financial need will be calculated, and amounts of assistance available to you.

- Apply as soon as you are enrolled in your program.
- An incomplete or unreadable application means delays in processing your application. It's important that you answer every question that applies to you, and indicate those that don't apply by using N/A. Make sure you (and your parents or spouse) read and sign the declarations.
- Use a black or blue pen to fill out your application and any other forms you submit with your application.
- When entering dates, use the two-digit day followed by the three-letter abbreviation for the month and the four-digit year. For example, August 9, 2005 would be 09 Aug 2005.
- It is your responsibility to understand the questions in the application. The instructions are there to help you. If you are in doubt, check with the Provincial Training Allowance Coordinator at your training centre.

It is an offence to knowingly give false or misleading information on your application or other forms. Offences may be punishable under the *Criminal Code* of Canada. All of the information submitted on your application is subject to audit and verification.

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Instructions for Applicant

Applicant Demographic

Tell us about yourself. We need some personal information about you so we can establish a file and correspond with you.

One of the items we need is your Social Insurance Number. If you don't have one, contact a Human Resource Centre of Human Resources and Social Development Canada. You'll find a list of centers in the Blue Pages of your phone directory. We cannot process your application without a valid Social Insurance Number and you must provide proof of identity by submitting one of the following:

- A copy of your Social Insurance Number card; or
- A copy of a document from Canada Revenue Agency showing your full name and Social Insurance Number which may include a Notice of Assessment of Income Tax, CCTB Statement, GST statement, any other statement from the Canada Revenue Agency.

Applications will not be processed without this documentation

We also need your Saskatchewan Health Services Number. If you do not have one, contact Saskatchewan Health at 1-800-667-7551. We cannot process your application or nominate you for Supplementary Health Benefits without a valid Saskatchewan Health Services Number.

You are considered a Saskatchewan Resident if you are registered with Saskatchewan Health and you have a valid Saskatchewan Health Services Number.

If you do not have a valid Saskatchewan Driver's License (PIC) Number, check the appropriate box.

Mailing Address

We need a reliable address where we can forward your mail. The address you should provide as mailing address is the one you want your mail to be delivered to while you are in school. We also need a reliable alternate contact person and address where we can forward your mail, if necessary. Your next of kin must be a parent, guardian, official sponsor or a close relative. It cannot be your spouse, a friend or your child.

Applicant Category

Determining Your Student Category

Students applying for financial assistance are placed into one of four categories – Single Dependent, Single Independent, Married/Common-law or Single Parent - as of the first day of your study period. The information reported here must be current as of the date of application. Your student category determines how your financial need will be calculated. For example:

- **Single Dependent** is single without children and has been out of elementary or high school for less than four years or has been in the work force less than 2 years.
- **Single Independent** is single without children and has been out of elementary or high school for more than four years or has been in the work force for 2 or more years.
- **Married** is legally married or common-law.
- **Single Parent** is single with a child(ren).

Instructions for Applicant

Marital Status

The information reported here must be current as of the date of application. Check the box to indicate your marital status and if it is anything other than single, state the commencement date.

Students identified as married are either legally married or in a common-law relationship. You are considered married if you have a spouse which is defined as follows:

Spouse means:

- (i) the legal spouse of the student; or
- (ii) if the student does not have a legal spouse or is living separate and apart from his or her legal spouse, another individual who:
 - a) lives with the student for a period of not less than three consecutive months preceding the start date of the program for which the student is applying for training allowance; OR
 - b) lives with the student and represents himself or herself as the spouse of the student or as a parent of a child of the student; OR
 - c) lives with the student and is a parent of a child of the student; OR
 - d) lives with the student and for any purpose identifies the student or a child of the student as his or her dependent.

If you are married or common-law, have your spouse complete Section 3 of the application.

If your marital status or the number of dependent children living with you full-time changes at any time while you are in school, you must inform your training centre immediately. Your training centre will forward the necessary information to Student Financial Assistance Branch. Your application will be reassessed accordingly.

If you get divorced or separated, you must submit a legal separation agreement or other third party documentation stating the date of separation, any child custody arrangements and division of assets. You must inform your training centre and your training centre will forward the necessary information to Student Financial Assistance Branch.

Applicant Dependents

List all your dependent children as of the date of application. List all dependents under 18 years of age who live with you and who are included on your Saskatchewan Health Services record. This information will be verified with Saskatchewan Health. Please ensure your Health records are up to date.

If the dependent is not listed on your Saskatchewan Health record but lives with you at least 50% of the time (15 days per month), the dependent may be included if the following proof of full time custody is provided:

1. Income tax return (2005) claiming the dependent(s); OR
 2. Canada Child Tax Benefit statement (2006) showing the dependent(s); OR
 3. Legal custody agreement outlining custody of the dependent(s); OR
 4. Statutory declaration with third party declaration of full time custody; OR
 5. A letter/statement from Department of Community Resources confirming full time custody of children who have been living with the client full time for a long period of time (i.e., 1 year).
- NOTE:** If this is the case, the client must also declare the foster care income.

Dependents not listed on your Saskatchewan Health record will not be provided with Supplementary Health Benefits.

Instructions for Applicant

Dependents between 18 and 19 years of age may be included if they are your child and they:

- are living with you; and
- are attending high school; and
- have never been married; and
- do not have dependent children of their own.

If the dependent is over 19 and still in high school, they may be included on a review basis.

If you do not have full-time custody (less than 15 days per month) of your children, allowances will be provided for the time the children actually live with you. You must attach a letter stating how many days per month the children reside with you as well as the children names, dates of birth and Saskatchewan Health Services numbers.

Daycare Expenses

Daycare expenses are based on average amounts for subsidized or unsubsidized for children under 12. If the number of dependent children living with you full-time changes at any time while you are in school, you must inform Student Financial Assistance Branch immediately. Your application will be reassessed accordingly.

Daycare Allowances		
Number of Children	Subsidized	Unsubsidized
1	\$180	\$400
2	\$360	\$540
3	\$540	\$680
4 or more	\$720	\$820

Single Students Without Dependents

If you are a single dependent student, the calculation of your assessment may include a contribution from your parents, based on their combined incomes as stated on their income tax returns from the previous tax year. The assessment will be calculated in this manner even if you don't want your parents to contribute, or your parents don't want to contribute. However, if there are extenuating circumstances and you can provide documentation from a third-party professional of a family breakdown, the expected parental contribution in your assessment may be waived.

Instructions for Applicant

Applicant Eligibility

You are eligible to apply for financial assistance if you are:

- a Saskatchewan resident as described by the program;
- a Canadian citizen, Permanent Resident or designated as a Protected Person; and
- enrolled in an approved program at an approved training centre; and
- you have financial need according to program criteria; and
- you are not in default on a previous Provincial Training Allowance (i.e. you have failed to repay past PTA overpayments).

Citizenship

Check the applicable box to indicate your citizenship status, and if applicable, the date of landing.

If you are a sponsored Permanent Resident who is a single dependent student, and your parents do not reside in Canada, your sponsor must complete Section 2.

If you are a Protected Person you will need to submit a copy of your "*Permit to Come Into or Remain in Canada*". Protected Persons include Convention Refugees, Country of Asylum Class and Source Country Class.

Status Declaration

These questions are voluntary. If you are of Aboriginal ancestry or a visible minority, check the appropriate box. For Aboriginal ancestry, please indicate which group you belong to.

If you consider yourself disabled, check the appropriate boxes.

Applicant Education History

Indicate the last day you attended high school or if you have not attended high school, enter the last day you attended elementary school. State the name of the school, the location and the date you last attended or graduated. Check the level of study (elementary or high school).

Applicant Study Period Information

Assessing Your Application

Your study period information (i.e., while you are in school) enables us to determine which allowances you are eligible for during your program. The formula that we use to calculate how much financial assistance you will receive is simple:

$$\begin{array}{|c|} \hline \text{Your} \\ \text{Allowable} \\ \text{Expenses} \\ \hline \end{array} - \begin{array}{|c|} \hline \text{Your} \\ \text{Expected} \\ \text{Contributions} \\ \hline \end{array} = \begin{array}{|c|} \hline \text{Your} \\ \text{Financial} \\ \text{Need} \\ \hline \end{array}$$

Instructions for Applicant

Living Expenses

Your living allowance includes allotments for rent, food, clothing, personal and household items and local public transportation. Allowances vary depending on whether you live with your parents while attending school.

Assistance Available	
Student Group	Maximum Monthly Assistance
Single Student living at home with parents	\$432
Single Student living away from home	\$612
Married Student and Spouse	\$1,037
Single Parent living at home <u>or</u> away	\$872
Allowance for each dependent child	\$ 45*

*If you do not receive full child benefits, the child allowance may be increased up to \$170 per month.

Dependent students are expected to live at home with their parents if the training is taking place in the same community as where the parents reside. If you are living away from your parents, you must enter the distance from your residence while attending school to your parent's residence.

If you are a married/common-law student you are expected to live with your spouse. If you are required to move away (more than 25 kms) from your spouse to go to school, you will be provided with an additional allowance of \$310 per month for rent and utilities at your second residence. You must enter the distance from your residence while attending school to your spouse's residence.

Supplementary Health Benefits

Each student, spouse and dependent child will be nominated for supplementary health benefits through Saskatchewan Health. The nomination for supplementary health benefits is made when you qualify for PTA. You must ensure that the family unit you are declaring on your PTA application matches the family unit at Saskatchewan Health. In cases of family mismatch, you will not have supplementary health coverage until the discrepancy is corrected. The PTA Unit will send a letter to students whose health coverage is rejected for this reason. It is then the student's responsibility to contact Saskatchewan Health and correct their family information. The Saskatchewan Health inquiry line is 1-800-667-7551. Once the correction has been made, the PTA Unit must be notified so the family can be re-nominated for health coverage. Failure to resolve the family mismatch will result in cancellation of PTA payments.

If a Saskatchewan Health Services Number is not provided for each family member, health coverage may be delayed or rejected for the entire family. Newborn children automatically receive health coverage with the same expiry date as the birthmother. The PTA Unit should be notified as soon as the health number is available for the child.

In the event that you do not have health coverage in place and you pay for prescription drugs etc., you must retain the original receipts. Once coverage has been provided, you may be able to submit the receipts to Saskatchewan Health for reimbursement.

Questions about health nominations should be direct to the PTA Unit at 787-0923 or toll-free 1-800-597-8278.

Instructions for Applicant

North Food Allowance

An additional \$50 per month per person in the family (student, spouse, each dependent child) is provided if you are in school in one of the following northern communities:

Air Ronge	Dipper Lake	Loon Lake	Rapidview
Barthel	Dore Lake	Makwa	Sandy Bay
Beauval	Dorintosh	McLennan Lake	Sled Lake
Beaver Lake	Elak Dase	Meadow Lake	Southend
Black Lake	Eldorado	Michel	St. George's Hill
Black Point	Fond Du Lac	Missinipe	Stanley Mission
Brabant Lake	Garson Lake	Molanosa	Stoney Lake
Buffalo Narrows	Goodsoil	Montreal Lake	Stony Rapids
Camsell Portage	Grandmother Bay	Neeb	Sturgeon Landing
Canoe Narrows	Green Lake	Patuanak	Sucker River
Cluff Lake Mine	Ile a la Crosse	Peerless	Timber Bay
Cole Bay	Jan Lake	Pelican Narrows	Turnor Lake
Collins Bay	Jans Bay	Pemmican Portage	Uranium City
Cree Lake	Key Lake	Pierceland	Waterhen Lake
Creighton	Key Lake Mine	Pinehouse Lake	Waterloo Lake
Cumberland House	Kinoosao	Point North Landing	Weyakwin
Denare Beach	La Loche	Primeau Lake	Whelan
Deschambault Lake	La Ronge	Rabbit Lake Mine	Wollaston Lake
Descharme Lake	Landing		

Eligibility for this allowance is automatically assessed and is based on the location of the training center.

Other Costs

If you require additional funding for a one time only expense, (i.e. travel costs for funerals, etc.) or on-going top-up, you should call the Department of Community Resources Contact Centre at 1-866-221-5200.

You may require on-going top-up from the Department of Community Resources if you have the following circumstances:

- Higher than average monthly utility bills
- Large families with 4 or more children
- Other exceptional circumstances

Instructions for Applicant

Applicant Assets

You and your family are expected to contribute to the cost of your education, with contributions coming from both assets and income. Details on these contributions are given on the following pages.

You must provide us with information about all of your vehicular and financial assets owned as of the day you begin school. The appropriate asset exemptions will be applied to determine the amount you will be expected to contribute.

If you are married or in a common-law relationship, include the assets of yourself and your spouse. "Current Market Value" is the actual gross worth of the asset if you were to sell it, not the replacement value or the original purchase price.

In reporting cash assets, include cash you and your spouse have on hand in chequing and savings accounts. Also include any other financial investments. An exemption of \$1,500 is allowed for you and your spouse (where applicable) with an additional \$500 exemption for each dependent for all cash and financial investments.

In reporting Registered Retirement Savings Plans (RRSP), include all the RRSP's you and your spouse have, including those that are locked in and cannot be accessed. A \$2,000 exemption on RRSP's is allowed from the current market value for each year you have been out of secondary school. If you are married or living in a common-law relationship, a \$2,000 exemption on RRSP's is also allowed for each year your spouse has been out of secondary school. This means if you left secondary school in June 2002, you would have four (4) years of exemption; $\$2,000 \times 4 = \$8,000$ exemption.

In reporting other financial investments you and your spouse have – Canada Savings Bonds, provincial savings bonds, corporate bonds, guaranteed investment certificates, T-bills, mutual funds, term deposits, trusts and shares - include all types, regardless of whether they can be readily converted to cash. If you report financial investments, you must also report any interest/dividend income you will receive in the income section.

In reporting vehicles, include all vehicles registered in your name, or that of your spouse. Besides cars and trucks, include motorcycles, snowmobiles, trailers, recreational vehicles, aircraft, boats, etc. This information may be verified with Saskatchewan Government Insurance. If the vehicle is registered in your name, or that of your spouse, it must be reported, regardless of who purchased the vehicle. A \$5,000 exemption is allowed from the gross market value of vehicles registered in your name and/or your spouse's name. You may use the Red Book retail price to determine the market value of the vehicle.

If you lease a vehicle, check the appropriate box and provide a copy of the lease agreement with your application. Leased vehicles may be exempt.

If you don't have any assets, don't forget to check the box to indicate that you and your spouse do not have any assets on the first day of school.

You must advise your training centre if you (or your spouse) acquire or sell any financial investments or vehicles while you are in school. Your training centre will forward the necessary information to Student Financial Assistance Branch. This may result in a reassessment of your application.

Instructions for Applicant

Applicant Income

In reporting some types of your income, you will have to estimate to the best of your ability. The income to be reported is your income **before** any deductions, and must be the **monthly gross income**. If your income varies from month to month, an average may be used based on a three month period.

To differentiate between full-time and part-time employment, part-time employment in Saskatchewan is anything less than 30.9 hours per week. You must provide your employer(s) name, address and telephone number.

If you are reporting income from self-employment or rental income, report gross income minus operating expenses.

Report Employment Insurance (EI) benefits and other income from Human Resources and Social Development Canada.

Resettlement Assistance/Immigration Funding includes any sponsorship income you receive. The income should include any monies paid on your behalf for rent, daycare, utilities, etc. If you are dependent on your sponsor, the funds you receive from them should not be declared here. Your sponsor must complete Section 2.

Report all funds you expect to receive specifically for your education. This includes monetary gifts and training allowances not already declared elsewhere in the application.

If you will be receiving the Transitional Employment Allowance (TEA) from DCR during your first month of school, report the gross amount you will receive.

Report gratuities, tips, insurance payments, inheritances and any income from any source not already declared in this application.

Report scholarships and bursaries as a total for the entire year (not monthly) and specify the name.

Don't forget to check the box if you have no income. You must advise your training centre **immediately** if your income changes. Your training centre will forward the necessary information to Student Financial Assistance Branch.

The following items are NOT to be reported as income:

- Saskatchewan Child Benefit
- National Child Benefit
- Skills Training Benefit
- Income tax refunds
- Property tax credits
- GST credit
- Any tax credits
- Utility rebates
- Student loans from private lenders
- Saskatchewan Rental Housing Supplement
- Saskatchewan Employment Supplement
- Residential School Compensation Payment
- Universal Child Care Benefit
- Employability Assistance for People with Disabilities

Instructions for Applicant

Income Exemptions

Students with dependents [who may have access to Saskatchewan Employment Supplement (SES) benefits] will have a flat rate income exemption of \$125 per family (student and spouse income) per month on net income. One hundred percent (100%) of income in excess of \$125 will be used as a resource.

Students without dependents (who will not have access to SES benefits) will receive a flat exemption of \$125 per family (student and spouse income) per month on net income. Eighty percent (80%) of income in excess of \$125 will be used as a resource.

Scholarships and bursaries up to \$1,800 are exempt.

Targeted resources which are received specifically for education purposes do not have the income exemption deducted. Targeted resources include:

- Employment Insurance (EI) Income
- Workers' Compensation
- Orphan's Benefits
- Indian and Northern Affairs Funding
- Indian Band Funding
- Scholarship trust fund income, RESP's, other educational savings plans (which is not considered part of parental contribution for dependent students)
- Other funding received specifically for education (including T.E.A.)

Confirmation of Income

You will be required to confirm your (and your spouse, if applicable) actual earnings every four months. Keep copies of all the documents related to your (and your spouse's, if applicable) earnings, including income tax returns, pay stubs, letters from employers, etc. A reassessment of your application will be done when this information is confirmed.

Banking Information

Your Provincial Training Allowance will be transferred directly to your bank account. Attach a cheque marked "VOID" or complete the Banking Information section. Contact your bank if you need assistance completing this section.

Your training centre can advise you what to do if you do not have a bank account.

Applicant Consents, Authorizations and Agreements

Read all parts of the declaration and make sure you understand your obligations and to what you are consenting. Two signatures are required from you. Your application will not be processed unless you sign in both places in ink, indicate date signed and provide your Social Insurance Number.

Instructions for Parents

Section 2: Parents, Guardians or Sponsor of Single Dependent Applicant

If you are a single dependent student, your parents, legal guardians or official sponsor must complete this section of the application. Refer to page Page 4 - *Single Students Without Dependents* on the application. If none of these statements apply to you, you are a single dependent student and your parents must complete Section 2 of the application. The information provided here will enable us to determine if a financial contribution from your parents, guardians or sponsor will be expected.

If your parents are separated or divorced, the parent with whom you normally reside or who provides the majority of your living costs must complete this section. If the parent is remarried, or if your step-parent has legally adopted you, the step-parent must complete this section as the second parent.

Information for Parents, Guardians or Sponsor

All references to “parents” in Section 2 apply to either the applicant’s parents, step-parents or legal guardians, or to the applicant’s official sponsor if the applicant is a sponsored permanent resident, and his or her parents do not live in Canada.

Instructions are provided here to assist parents in completing Section 2. If you have any questions, check with the training centre.

Use a black or blue pen to fill out this section and any other forms you submit. When entering dates, use the two-digit day followed by the three-letter abbreviation for the month and the four-digit year. For example, August 9, 2005 would be 09 Aug 2005. Incomplete or unreadable applications result in processing delays. It’s important to answer every question or indicate that it doesn’t apply to your situation by using N/A.

Make sure you read and sign the declarations. Be aware that you are signing a legal document. It is an offence to knowingly give false or misleading information on this application. Offences may also be punishable under the *Criminal Code of Canada*. All information submitted on this application is subject to audit and verification.

Parent Demographic

In a two-parent family, Parent 1 and Parent 2 information is to be answered separately by each parent. It does not matter which parent completes the Parent 1 and Parent 2 sections. In a one-parent family, respond to the questions in the Parent 1 section. The remainder of the questions are common for both parents. If you do not have a valid Saskatchewan Health Services Number or Social Insurance Number, check the box.

Each parent must submit a full copy of his or her 2005 income tax return with this application to verify the parental income stated on the application. These copies cannot be returned. Ensure all the information declared on the application is stated on the income tax return.

If you did not file an income tax return for 2005, indicate the total of all income received in that year from all sources. This includes Child Benefits, Social Assistance, Employment Insurance, Disability and Pension Benefits, Investment Income, Dividends, Employment Income, Workers’ Compensation, Indian Affairs assistance, Child Support, Maintenance, Training Allowances, etc.

Instructions for Parents

If you check the box indicating that your income for 2006 will be substantially lower than your income for 2005, your 2005 income as stated on your income tax return will be used to calculate initial parental contribution. When you receive the Reduced Income Statement from Student Financial Assistance Branch, complete and return it. The parental contribution will be reviewed using the reduced income. This information will be verified with CRA.

Calculating the Parental Contribution

As a parent of a single dependent student, you are expected to contribute to their education, based on your discretionary income. Under program criteria, discretionary income is the combined parental income in the last complete taxation year, after deductions for income tax, Canada Pension Plan, Employment Insurance and a moderate standard of living, based on family size. Parents, their dependent children (including the student applying for student financial assistance) and any wholly dependent persons living in the household are counted in determining family size.

To determine the parental contribution, see the tables and example.

The Moderate Standard of Living used by the program is based on Statistics Canada's Family Expenditure Survey. The table below outlines the figures for Saskatchewan.

Family Size	Moderate Standard of Living
2	\$31,071
3	\$35,652
4	\$40,029
5	\$43,897
6	\$47,257
7	\$50,107
8	\$52,451
9	\$54,283
10	\$55,607

The discretionary income is then applied to the Weekly Parental Contribution Table below:

Weekly Parental Contribution Table					
Annual Discretionary Income	Weekly Parental Contribution	Annual Discretionary Income	Weekly Parental Contribution	Annual Discretionary Income	Weekly Parental Contribution
\$500-\$999	\$2	9,000-9,499	\$53	17,500-17,999	\$151
1,000-1,499	\$5	9,500-9,999	\$58	18,000-18,499	\$159
1,500-1,999	\$7	10,000-10,499	\$63	18,500-18,999	\$166
2,000-2,499	\$10	10,500-10,999	\$67	19,000-19,499	\$173
2,500-2,999	\$12	11,000-11,499	\$72	19,500-19,999	\$180
3,000-3,499	\$14	11,500-11,999	\$77	20,000-20,499	\$188
3,500-3,999	\$17	12,000-12,499	\$82	20,500-20,999	\$195
4,000-4,499	\$19	12,500-12,999	\$87	21,000-21,499	\$202
4,500-4,999	\$22	13,000-13,499	\$91	21,500-21,999	\$209
5,000-5,499	\$24	13,500-13,999	\$96	22,000-22,499	\$216
5,500-5,999	\$26	14,000-14,499	\$101	22,500-22,999	\$224
6,000-6,499	\$29	14,500-14,999	\$108	23,000-23,499	\$231
6,500-6,999	\$31	15,000-15,499	\$115	23,500-23,999	\$238
7,000-7,499	\$34	15,500-15,999	\$123	24,000-24,499	\$245
7,500-7,999	\$38	16,000-16,499	\$130	24,500-24,999	\$252
8,000-8,499	\$43	16,500-16,999	\$137	25,000-25,499	\$260
8,500-8,999	\$48	17,000-17,499	\$144		

Instructions for Parents

A Parental Contribution Example

Parent 1		Parent 2
\$21,004	Gross Income (line 150 of tax return)	\$38,308
\$ 402	Less CPP (line 308 of tax return)	\$ 931
\$ 598	Less EI (line 312 of tax return)	\$ 721
\$ 3,979	Less Taxes Payable (line 435 of tax return)	\$ 8,951
\$16,025	Net Income	\$27,705
Combined Net Income		\$43,730
Less Moderate Standard of Living (Family size of 4)		\$40,029
Discretionary Income		\$ 3,701
Parental Contribution is \$17 per week of study of study or approximately \$74 per month.		

If there are two or more dependent children studying in full-time post-secondary or basic education, the parental contribution is divided accordingly. If there is an established RESP or a scholarship trust fund for the student, the parental contribution is the greater of the assessed parental contribution or the annual amount available from the RESP or trust fund.

Parent Dependents

Do not include the applicant in this list of dependent children. If any of your dependents do not have a Saskatchewan Health Services Number or Social Insurance Number, check the applicable boxes.

For the purposes of determining family size in assessing the parental contribution, a dependent child is:

- a child, including an adopted child, a step-child or a wholly dependent person;
- 18 years or younger;
- wholly dependent on you or your spouse for support; and
- in the custody and control of you or your spouse, in law or in fact.

A child over the age of 18 is also considered dependent if they:

- have never been married or lived in a long-term common-law relationship; and
- do not have any dependent children; and
- have not been out of secondary school for four years (48 months) or more; and
- have not been in the workforce for two periods of 12 consecutive months.

You may consider a person wholly dependent on you if the person resides with you, is related to you, and is either 18 years of age or younger or is dependent by reason of a mental or physical infirmity. To prove dependency, Canada Revenue Agency must have accepted the person as wholly dependent on you, or you must provide proof of legal guardianship.

Indicate whether or not the dependent will be enrolled in full-time studies (post-secondary or Adult Basic Education).

Declaration by Parents, Guardians or Sponsor

Read all parts of the declaration and make sure you understand what you are signing. Two signatures are required from each parent; one for the Consent and Authorization and one for the Canada Revenue Agency (CRA) release. Each parent must enter the date he or she signed the declaration and provide their Social Insurance Number. A parent with no income must also sign the declaration and consents in both places.

Instructions for Spouse

Section 3: Spouse of Married/Common-Law Applicant

To be classified as married/common-law, you may be legally married or in a common-law relationship. The information provided here will enable us to determine how much you will be expected to contribute to the applicant's education. All references to "spouse" in Section 3 refers to the applicant's legal or common-law spouse/partner.

Instructions are provided here to help you, the spouse of the applicant, complete Section 3. If you have any questions, please contact the training centre.

Use a black or blue pen to fill out this section. When entering dates, use the two-digit day followed by the three-letter abbreviation for the month and the four-digit year. For example, August 9, 2005 would be 09 Aug 2005.

Incomplete or unreadable applications result in processing delays. It's important that you answer every question or indicate that it doesn't apply to your situation by using N/A.

Be sure to read and sign the declarations. Be aware that you are signing a legal document. It is an offence to knowingly give false or misleading information on this application. Offences may also be punishable under the *Criminal Code of Canada*. All information submitted on this application is subject to audit and verification.

Spouse Demographic

If you do not have a Social Insurance Number, Saskatchewan Personal Health Number or driver's license, check the box.

Your graduation date or last day attending high school is required to determine the appropriate RRSP exemption for you and your spouse. If you did not graduate from high school or secondary school, indicate the date you last attended.

If you have children and indicate you are unemployed or unable to work for medical reasons, your spouse will not be allowed daycare unless there are exceptional circumstances which prevent you from caring for your children. If this is the case, contact the training centre about what documentation is required.

If you indicate that you will be attending school full-time, and you are also applying for financial assistance under this program or the Canada-Saskatchewan Integrated Student Loan Program, check the appropriate box and enter the dates you will be attending school. Student Financial Assistance Branch will consider both you and your spouse as full-time students when calculating costs and contributions.

Spouse Income

In reporting your income, you will have to estimate to the best of your ability. The income to be reported is income before any deductions, and must be your **total monthly income** while your spouse is going to school. Full-time employment in Saskatchewan is work of 30.9 or more hours per week. Part-time employment is anything less than that. You must provide your employer's name, address and telephone number.

If you are reporting income from self-employment or rental income, report gross income minus operating expenses. You must also report Employment Insurance (EI) benefits and other income from Human Resources and Social Development Canada.

Instructions for Spouse

Report Other Income as gratuities, tips, insurance payments, inheritances and any income from other sources not already declared elsewhere in this application. If you are a sponsored permanent resident, include support from your sponsor.

The following items are NOT to be reported as income:

- Saskatchewan Child Benefit
- National Child Benefit
- Skills Training Benefit
- Income tax refunds
- Property tax credits
- GST credit
- Any tax credits
- Utility rebates
- Student loans from private lenders
- Saskatchewan Rental Housing Supplement
- Saskatchewan Employment Supplement
- Residential School Compensation Payment
- Universal Child Care Benefit
- Employability Assistance for People with Disabilities
- Income received for your own education from bursaries, scholarships, student loans, educational savings plans.

Where the spouse of a PTA student is a full time post-secondary student receiving student loans, the student loan income will be exempt from the PTA assessment. You should not declare this student loan income on your spouse's PTA application. However, the PTA income will be used as a resource in your student loan assessment.

Don't forget to check the appropriate box if you do not have income while your spouse is in school. You or your spouse must advise the training center **immediately** if your income changes from what you declared. This will result in a reassessment of your spouse's application.

Your spouse will be asked to confirm your actual earnings every 4 months. Keep copies of all the documents related to your earnings, including income tax returns, pay stubs, letters from employers, receipts, etc. A reassessment of your spouse's application will be done when this information is confirmed.

Declaration by Spouse

Read all parts of the declaration and make sure you understand what you are signing. Separate signatures are required for the Consent and Authorization and the Canada Revenue Agency release. Your spouse's application cannot be processed without both signatures.

Enter the date you sign the declaration and enter your Social Insurance Number.

Instructions for Supplementary Forms

2006-2007 Program Information Form

You must have an official at your training center complete this form. You must be enrolled in an approved program of study to be eligible to apply for financial assistance.

The completed form must be forwarded to Student Financial Assistance Branch with your application.

Change in Information Form

This form is available from your training center and is used to report changes in information. You must advise your training center immediately if there are changes to your circumstances.

Attending Physician's Statement

This form is available from your training center and is used to document your (or your spouse's) medical condition in support of exceptional circumstances related to your Provincial Training Allowance application.

Your training center will provide you with any other forms necessary to support your application for Provincial Training Allowance.

Statutory Declaration - Dependent Children

This form is available from your training centre and is used to declare full-time custody of children who are not listed on your Saskatchewan Health record.

Change in Client Marital Status

This form is available from your training centre and is used to report changes to your Marital Status. You must advise your training centre immediately if there are changes to your Marital Status.

2006-2007 Consent to Release Information

The Freedom of Information and Personal Privacy Act (FOIPP) regulates all personal information compiled by the Government of Saskatchewan and all its related agencies (i.e., training centres). This Act protects the privacy of individuals by regulating the collection, use and disclosure of personal information held by the provincial government.

To protect your privacy, information will not be released to a third party such as parents, spouse, trustee, etc., without your written consent. The *Consent to Release Information* form will be used for this purpose. You must submit this form to Student Financial Assistance Branch as well as your training centre if you wish to have other individuals make inquiries regarding your PTA.

You are not required to list individuals at your training centre. This form is available from your training centre. You must provide one of these forms to both the training centre and Student Financial Assistance Branch if you wish to have both agencies release information.

What Every Student Needs to Know

You must maintain regular attendance at all times.

Your training center will advise you about attendance rules.

You must complete your studies within the required eligibility period.

PTA will continue to be available as long as you are making satisfactory progress. The expectation is that you will be able to complete your training within 36 months.

Dealing with Overpayments

An overpayment is an amount of financial assistance you receive for which you are not eligible. It results from your application being reassessed downward due to a change in your circumstances. You might be assessed with an overpayment because your income increased, or your daycare cost was subsidized and you indicated it was unsubsidized, or an audit of your application uncovered inaccurate information.

Overpayments are recovered from monthly payments at a recovery rate of 10% of the monthly entitlement or the total overpayment, whichever is less.

When you are finished school, you will be expected to repay all overpayments which have not been recovered from your monthly allowance. If this is the case, you will be contacted by Student Financial Assistance Branch, Provincial Training Allowance Repayment Unit, to make repayment arrangements.

Frequently Asked Questions (FAQs)

Appeal

“How do I file an appeal?”

Appeals may be submitted in writing to the Student Financial Assistance Branch, Provincial Training Allowance Supervisor. The PTA appeal process reviews circumstances surrounding the student’s inability to contribute the resources expected including spousal contributions, student contributions and parental contributions. The appeal process also reviews circumstances surrounding dependent student’s inability to live with parents (i.e. family breakdown) and exceptional daycare expenses.

Audit

“What is my responsibility if my application is selected for audit?”

Each year, a number of student files are selected for audit. If your application form is selected, the information supplied will be checked for completeness and truthfulness. Penalties are applied where appropriate. You may be asked to submit any of the following:

- copies of income tax returns;
- bank statements;
- letters from your employers confirming your earnings;
- any other documentation that would help verify the information in your application.
- T4 slips and schedules;
- rent receipts;
- separation/divorce agreements; and

It is a good idea to keep a file with a copy of all of the documents related to your PTA. You may need to refer back to this information during the school year, and you may be required to submit them for audit purposes. If you do not comply with an audit request within the allowed time, your payments may be cancelled, overpayments may be calculated and you may be restricted from receiving further assistance.

It is an offence to knowingly give false or misleading information on your application form or other documents. Immediate repayment of PTA and/or prosecution is possible.

Changes in Personal Information

“What kind of changes in my situation should I report ?”

All changes should be reported to your training center. An outdated address could delay receipt of assistance. You must immediately advise your training center of any changes to your:

- name or address;
- program information (i.e. dates of study)
- parental, spousal or dependent information.
- marital status or family size;
- income, daycare or assets; or

Changes in your personal situation may lead to a review or reassessment of your eligibility. This could result in an increase or decrease in your assistance, or no change. An overpayment calculation may result from a decrease in eligibility.

Your training center PTA coordinator will provide you with the necessary information and forms to complete as soon as you advise them of a change.

Approved Programs

“What is an approved program?”

To be approved, programs of study must meet certain criteria and must be approved by Saskatchewan Advanced Education and Employment or Canada-Saskatchewan Career and Employment Services.

“How can I find out if a program is approved?”

Contact the training center and they will be able to tell you.

“Is there a deadline for assessments/reassessments/appeals to be processed?”

PTA assistance cannot be disbursed to you after your course end date. Allow sufficient time to process any assessment requests.

“Who do I contact for more information about the PTA?”

Your training center is the first point of contact about your PTA. However there may be times when you will contact:

Saskatchewan Advanced Education and Employment
Student Financial Assistance Branch
Box 650
4635 Wascana Parkway
Regina SK S4S 3A3
Phone: Outside Regina call toll-free 1-800-597-8278
In the Regina call (306) 787-0923
or visit www.student-loans.sk.ca

Providing False or Misleading Information

The PTA program is dedicated to provide funding to low income adult students enrolled in basic education and related studies under the terms of the provincial legislation and policy. The Quality Assurance Unit is responsible for ensuring compliance with this financial assistance legislation.

If you know of someone providing false information while receiving a financial benefit please contact the Quality Assurance Unit. Allegations are serious and all contacts will be investigated.

While it is preferred that a phone number be left to allow us to obtain additional valuable information that may assist us in the investigation of your complaint, it is not necessary, but is encouraged. Thank you for helping maintain the integrity of the program.

Telephone: 1-800-597-8278 (option #4)
Fax: (306) 798-0016
E-mail: Quality.Assurance@sasked.gov.sk.ca
Postal Mail: Manager, Quality Assurance
Saskatchewan Advanced Education and Employment
PO Box 2405 STN Main, Regina, SK S4P 9Z9