

Student Allowances

The purpose of this document is to provide you with information regarding the Student Allowances.

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1- What is a Student Allowance?

This is an allowance provided to students who are the dependant children of a deceased Public Service Employee or Pensioner under the Public Service Superannuation Act.

You must be between the ages of 18-25 and enrolled in a school or other educational institution full-time and have attended continuously (see section 2 Allowance to Children for definition of dependent child) since your 18th birthday or the date of death of the Plan Member, whichever is later.

Certain conditions must be maintained in order to continue coverage as a student, therefore please refer to Section 4 (Condition of Entitlement) or the Conditions of Entitlement on the form PWGSC-TPSGC 2002.

2- Allowances to Children

A child can be the natural child, the stepchild or a child adopted either legally or in fact. To be eligible for an allowance, the child must normally be under age 18. Children between 18 and 25 may receive allowances if they are enrolled in a school or other educational institution full-time and have attended continuously since their 18th birthday or the date of death of the plan member, whichever is later.

Eligible children are entitled to allowances equal to one tenth of the basic pension of the plan member. If there is no survivor, the children will receive allowances equal to one fifth of the basic pension of the plan member.

The maximum combined amount of children's allowances payable with respect to one contributor is four fifths of the survivor benefit or, if there is no survivor, four fifths of the contributor's basic pension. If there are more than four children, the maximum combined amount payable may be divided among the children.

Benefits are payable to a survivor and children immediately, regardless of whether death occurs during employment or after retirement. Normally, the survivor benefit and children's allowances are paid directly to the survivor. If the children are not living with the survivor, the children's allowances are paid to the person responsible for their custody and control. Allowances for children over 18 are normally paid directly to them.

3- How do I apply?

The following completed documents and information must be sent to the Superannuation Directorate:

- a "Declaration of Attendance at an Educational Institute" Form # PWGSC-TPSGC 2002. Part A to be completed by the student and Part B by the Educational Institution.
Note: The Institution must provide a Stamp or Seal.
- Proof of Age (copy of Birth Certificate or Baptismal Certificate).
If you are not able to provide either of the documents mentioned, please contact us for information on alternative acceptable documentation.

4- Conditions of Entitlement

The Public Service Superannuation Act provides that dependant children of certain deceased contributors can receive an allowance beyond age 18 if the following conditions are met. The dependant child of a contributor must be:

1. between 18 and 25 years of age;
2. in full-time attendance at an Educational Institute substantially without interruption since
 - his eighteenth birthday; or
 - the contributor's death, whichever is later.

A substantial interruption is one which necessitates a withdrawal from school or delays enrollment. Short periods of illness and regular scholastic vacations do not constitute substantial interruptions in attendance. The circumstances of a substantial interruption must be outlined in the declaration on the reverse side of the PWGSC-TPSGC 2002 and will be examined by the Directorate in order to determine if they justify initiating or reinstating payment of an allowance.

Note: Under no circumstances will entitlement to an allowance be established or reinstated:

1. where a break in attendance commences during an academic year and extends beyond the end of the following academic year; or
2. where a break in attendance commences after the completion of an academic year and extends beyond the end of the two following academic years.

For more information do not hesitate to contact us.