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**CANADA STUDENT
LOANS PROGRAM
INFORMATION
GUIDE**



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1. INTRODUCTION

Lifelong learning is essential in order to keep pace with the changing needs of today's global knowledge based economy. Education holds the key to a better job, higher income, and an opportunity to reach your full potential. It is important to consider every option and to make informed decisions. Recognizing the importance of post-secondary education, the Government of Canada provides a variety of services for Canadians seeking financial assistance to help them pursue post-secondary studies. This Guide will help students, parents and guardians seeking information about the Canada Student Loans Program, Canada Study Grants, Canada Education Savings Grants, and Canada Millennium Scholarships available from the Government of Canada.

For on-line information about how to plan and finance your education visit www.canlearn.ca.

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2. THE CANADA STUDENT LOANS PROGRAM

WHAT'S NEW

Integration Agreements



- In 2001, the provinces of Saskatchewan and Ontario integrated their respective student loan programs with the Canada Student Loans Program. These Integration Agreements set in place the concept of "one student-one loan." These agreements result in a more streamlined and simplified student loan program.
- Under the integrated system, students will have one integrated loan application, one assessment, one student loan agreement, and common repayment assistance measures.
- Integration of federal and provincial student loan programs will reduce duplication allowing for more efficient service delivery.

Modernizing of Benefits

- Effective August 1, 2001, the *Canada Student Loans Regulations* and the *Canada Student Financial Assistance Regulations* were amended to extend benefits and obligations to common-law same-sex partners on the same basis as common-law opposite-sex partners.
- The definition of "spouse" is a person of the opposite sex who is married to a borrower. However, an additional term for common-law partner is included in the Regulations governing the Canada Student Loans Program. "Common-law partner" is defined as a person who is cohabiting with a borrower in a conjugal relationship, having so cohabited for a period of at least one year.
- These changes affect students applying for assistance under the Canada Student Loans Program on or after August 1, 2001.

These changes may affect your assessment for student financial assistance and eligibility for debt management measures such as interest relief and debt reduction in repayment, when considering your current living situation and relevant factors, such as income, family size, etc.

Note: *Some provinces are in the process of reviewing their policies on same-sex benefits and obligations.*

GETTING STARTED

Post-secondary education is a big investment of your time and money. Make sure that you get the best return on this investment by making informed decisions. Visiting the CanLearn Interactive Web site at **www.canlearn.ca** is a great starting point. CanLearn Interactive is Canada's one-stop Web source for information and interactive tools designed to help you plan and finance your education.

Things to consider when choosing a program or institution:

- How long the institution has been in operation
- Qualifications of the teaching personnel
- Graduation rates of your program/school
- Financial assistance and scholarship programs
- Courses offered
- Job placement rate
- Refund policy of the school
- Whether or not the school is designated by the province/territory for student loan purposes.

Take your time and review all your options.

If you are having difficulty coming up with enough money to finance your education, a Canada Student Loan could be right for you. Remember that repayment of your Canada Student Loan is your responsibility. You need to make sure that you keep your loan in good standing so that your future credit rating is not affected and that you will be able to get further funding if necessary.

Fast Fact

The Government of Canada has assisted more than 3.8 million students with over \$16 billion of loans since the Canada Student Loans Program was introduced in 1964.

ARE YOU ELIGIBLE?

To be eligible for a Canada Student Loan, for full-time studies, you must:

- Be a Canadian citizen or a permanent resident of Canada;
- Be a resident of a province or a territory¹ that issues Canada Student Loans;²
- Demonstrate financial need;
- Be enrolled in at least 60% of a full course load (students with permanent disabilities may enrol in 40% of a full course load);
- Be enrolled in a degree, diploma or certificate program of at least 12 weeks in length (within a period of 15 consecutive weeks) at a designated educational institution;
- Maintain a satisfactory scholastic standard; and
- Pass a credit check if you are 22 years of age or older and applying for a Canada Student Loan for the first time.

To be eligible for a Canada Student Loan, for part-time studies, you must:

- Be a Canadian citizen or a permanent resident of Canada;
- Be a resident of a province or a territory¹ that issues Canada Student Loans;²
- Demonstrate financial need;
- Be enrolled in between 20 and 59% of a full course load (students with permanent disabilities may enrol in between 20 and 39% of a full course load);
- Be enrolled in a course that is equivalent in content to that which is eligible for Canada Student Loans for full-time study;
- Be enrolled in a course that is part of a program leading to a degree, certificate or diploma at a designated educational institution; and
- Maintain a satisfactory scholastic standard.

¹ Province or territory of residence is defined as where you have most recently lived for at least 12 consecutive months excluding full-time attendance at a post-secondary institution.

² The province of Québec, the Northwest Territories and Nunavut operate their own student assistance plans. If you are a resident of Québec, Northwest Territories or Nunavut, you should contact their student assistance office for further information.

HOW TO APPLY

Fast Fact
Every year over 350,000 students receive subsidized loans through the Canada Student Loans Program.

Pick up an application from your educational institution or your provincial or territorial student assistance office. Some provinces/territories also offer on-line applications. You should contact your provincial student assistance office for further information, or visit their Website.

Upon completion, forward the application to your educational institution or your provincial or territorial student assistance office for assessment.

The Canada Student Loans Program provides 60% of a student's assessed need, up to a maximum of \$165 per week of study. In addition to a federal student loan, you may also be eligible for a student loan from the province or territory in which you live. Eligibility for federal and provincial loans is assessed using a single application form.

Your provincial or territorial student assistance office will contact you in writing to outline whether you are eligible and, if so, the amount that your Canada Student Loan will be.

See contact numbers and addresses at the end of this Guide or visit www.canlearn.ca.

Information for full-time students

You may be eligible to receive up to \$165 per week of study in Canada Student Loans depending on your need. Provincial assistance may also be available, as well as Canada and provincial grant programs (where the latter exist) or other scholarships or bursaries. To get an idea of how much you might receive in Canada Student Loans check out the Student Need Assessment Software at www.canlearn.ca.

Lifetime limit of assistance

Full-time students receiving Canada Student Loans for the first time on or after August 1, 1995, are eligible to receive loans assistance

up to a maximum lifetime limit of 340 weeks of post-secondary study. The lifetime limit may be extended an additional 60 weeks to a maximum of 400 weeks for full-time students enrolled in doctoral programs of study.

Full-time students who received Canada Student Loans prior to August 1, 1995, and full-time students who have a permanent disability, are entitled to receive loans assistance up to a maximum lifetime limit of 520 weeks of post-secondary study.



REMEMBER!

National Student Loans Service Centre (NSLSC)

- In August 2000, the Government of Canada began directly financing Canada Student Loans. Financial institutions (banks, credit unions, Caisse Populaires) are no longer issuing Canada Student Loans to those who applied for one on or after August 1, 2000. Instead, students receive their loans through the National Student Loans Service Centre (NSLSC).
- The NSLSC is divided into two divisions: a Public Institutions Division to assist students attending universities and community colleges, and a Private Institutions Division to assist students attending trade schools, private vocational schools or career colleges.
- If you have a loan issued before August 1, 2000, your loan must remain with the financial institution holding your loan.

If you are unsure about anything in the loan document, get clarification and assistance from your provincial student assistance office, before signing the loan document. The loan certificate and agreement are legal documents. You should understand what they are all about before signing.

Maintaining your interest-free status while in study

While you are in school full-time it is necessary to remain in close contact with the financial institution or the National Student Loans Service Centre holding your loans to maintain your student status and fill out the necessary forms if applicable.

If you have a previous Canada Student Loan and are registered as a full-time student but are not applying for another loan, you must still submit a Confirmation of Enrolment to the financial institution or the National Student Loans Service Centre holding your previous Canada Student Loan(s). If you do not do so, your financial institution or the National Student Loans Service Centre will ask you to start repaying your loan(s), even if you are still at school.

If you received a Canada Student Loan prior to August 1, 2000, and are receiving a new loan, take copy 22A of your Schedule 1 (Certificate of Eligibility) to the bank, credit union or Caisse Populaire holding your previous loan(s). If you do not do so, your financial institution will ask you to start repaying your loan(s), even if you are still at school.

Interest accrues on your loan as soon as you leave your studies, but you are not required to make any payments until six months after your completion date.

Repaying your full-time Canada Student Loan

Once you have completed your studies (whether you have graduated, transferred to part-time studies, withdrawn, or are taking time off) you will enter the loan repayment stage.

Canada Student Loans received before August 1, 2000, are repaid to your financial institution. Canada Student Loans received on or after August 1, 2000 are repaid to the Government of Canada through the National Student Loans Service Centre.

The Government of Canada pays the interest on your loans while you are in school full-time. During this time you are not required to make payments on your Canada Student Loans. If you choose to make payments they will be applied directly to the principal.

For more information about repaying your Canada Student Loans, contact the financial institution holding your loans received before August 1, 2000, or the National Student Loans Service Centre that is holding your Canada Student Loans received on or after August 1, 2000.

Information for part-time students

You may be eligible to borrow up to a lifetime maximum of \$4,000 in part-time Canada Student Loans. You must make interest payments on part-time Canada Student Loans while you are in school. However, if your income is below a certain level while in studies, you may qualify for Interest Relief. For more information, contact the Canada Student Loans Program Office. Contact information is at the back of this Guide.



REMEMBER!

It is important to remain in contact with your lender (i.e. the National Student Loans Service Centre, bank, credit union, Caisse Populaire, etc.) currently holding your loan(s), while you are in-study to provide them with any changes in your personal information (for example, change of address or withdrawal from school).

Repaying your part-time Canada Student Loan

You must make interest payments on part-time Canada Student Loans while you are in school. However, you will be required to commence repayment of both interest and principal payments 6 months after you cease your studies. If your financial situation is such that you are unable to meet this obligation, you may be eligible for Interest Relief.

HAVING TROUBLE REPAYING YOUR LOAN?

We know that repaying your loan can be difficult. Measures have been designed to help make paying back your loan easier. Information is available from the National Student Loans Service Centre Web site at www.canlearn.ca.

Fast Fact

While you are repaying your student loan, you will be allowed to claim a tax credit on the interest portion of the amount paid on your student loan each year. A statement can be sent to you once a year, upon request, showing you how much interest has been paid on your loan.

Interest Relief for full-time and part-time students

If your income is below a certain level you may be eligible for Interest Relief. While receiving Interest Relief, the Government of Canada pays the interest for you and you do not need to make any payments on the loan. In order to apply, you must:

- Be living in Canada or be participating in a government or privately sponsored international internship program;
- Have signed a Consolidated Student Loan Agreement, or, with respect to Interest Relief for part-time loans, a Loan Agreement for part-time loans;
- Not have already received Interest Relief for the maximum period allowed (30 months); and,
- Your loans must be in good standing at your financial institution and/or the National Student Loans Service Centre.

Application forms for Interest Relief are available through your financial institution and the National Student Loans Service Centre.

If, within 5 years of leaving school, you are still unable to make your payments, you may be eligible to extend your Interest Relief benefits for an additional period of 24 months (maximum).

Revision of terms

If you are still unable to make payments, you may ask your financial institution or the National Student Loans Service Centre to revise the repayment terms of your loan. A revision of terms can extend your repayment period up to 15 years.

Debt reduction in repayment

If you have exhausted all other options and you have been out of school for five years and are still unable to make your payments, you may apply to have your loan principal reduced if your loan payments exceed a given percentage of your income. The maximum reduction allowed is \$10,000 or 50 % of the principal, whichever is less.

For more information on these repayment programs, contact:

- **www.canlearn.ca**; or
- the financial institution holding your loans negotiated prior to August 1, 2000; or
- the National Student Loans Service Centre for full-time loans negotiated on or after August 1, 2000; or
- the Canada Student Loans Program, for part-time loans.

Regarding defaults

If you do not pay your loan, your lender and the Government of Canada will take steps to recover the debt, which may include reporting you to a credit agency, using a private collection company, recovering monies through your income tax return or taking legal action.

Qualifying for further financial assistance after default

Borrowers who defaulted on previous Canada Student Loan payments may qualify for further assistance.

Borrowers who received loans prior to August 1, 1995, must have made every effort towards fulfilling their loan obligations throughout the 12 months immediately preceding the written request for further financial assistance after default.

Borrowers who received loans between August 1, 1995, and July 31, 2000, must ensure that their loan is in good standing. If it is not, the borrower will be required to meet the financial institution's rehabilitation requirements as outlined in the *Canada Student Financial Assistance Regulations*. The financial institution may require you to meet the maximum requirement under the rehabilitation process, which is to make six consecutive payments.

Borrowers whose previous loans were included in an assignment in bankruptcy may qualify for further assistance three years following the Absolute Order of Discharge date. A copy of the Absolute Order of Discharge must accompany a written request for further assistance.

Regarding bankruptcy

Under legislation introduced in 1998, you cannot avoid repaying your Canada Student Loan or your provincial student loan through bankruptcy for a period of ten years after the end of your studies.

Permanent disability benefit

If you have a permanent disability and are experiencing difficulty in repaying your Canada Student Loan due to your disability, you may qualify for the Permanent Disability Benefit. Information on this benefit may be obtained through your financial institution and the National Student Loans Service Centre. You can access the National Student Loans Service Centre through the CanLearn Website at **www.canlearn.ca**.

Income Tax Relief

The Government of Canada now offers various forms of tax relief to students:

- A tax credit on the interest portion of the amount paid on student loan payments each year;
- Part-time students in eligible programs may claim an education deduction of \$120 for each month during which they were enrolled in a course lasting at least three weeks and involving a minimum of 12 hours of course work each month;
- Full-time students may claim an education amount of \$400 per month;
- Part-time students may claim a child-care expense deduction for periods during which they are enrolled in part-time studies;
- Tax-free RRSP withdrawals for the purposes of lifelong learning; and
- Enhanced support for students, by an increase to \$3,000 from \$500, in the amount of tax-free income from bursaries, fellowships and scholarships.

3. CANADA STUDY GRANTS

Canada Study Grants financially assist post-secondary students with permanent disabilities, high-need part-time students, women in certain doctoral studies and student loan recipients with dependants. Unlike Canada Student Loans, Canada Study Grants do not have to be repaid; however Canada Study Grant assistance is taxable and students will receive a T4A to include with their next year's income tax return.

To apply for a grant, you must first apply and qualify for a full-time or a part-time Canada Student Loan in order to have your financial need determined. Once this is completed, you must complete a separate application for the Canada Study Grant.

Students with permanent disabilities

If you have a permanent disability such as deafness, blindness, or another physical or learning disability, you may be eligible for a Canada Study Grant of up to \$5,000 a year to cover exceptional education-related costs associated with your disability. To be eligible, you must:

- Have a permanent disability which limits your ability to participate fully in post-secondary studies or in the labour force (proof required);
- Be applying as a full-time student and enrolled in at least 40% of a full course load;
- Be applying as a part-time student and enrolled in at least 20% of a full course load.

The grant may cover exceptional education-related costs for services and equipment such as a tutor, interpreter (oral, sign), attendant care for studies, specialized transportation (to and from school only), learning disability assessments, note taker, reader and braille.

Note: Enhancements to the Canada Study Grant for Students with Permanent Disabilities were announced in the December 2001 Federal Budget. It is intended to help meet the exceptional, education-related costs for services and equipment. The grant maximum will be raised from \$5,000 to \$8,000. The Government of Canada also announced a new grant to help cover the costs of accommodation, tuition, books, and other education-related expenses of students with permanent disabilities, up to a maximum of \$2,000. It is intended to help cover the need that remains after the Canada Student Loan and provincial student loan are allocated. Please contact the financial aid office at your educational institution for more information on these enhancements to the Canada Study Grant.

High-need part-time students

Part-time students with demonstrated financial need may qualify for a Canada Study Grant of up to \$1,200 per year. To be eligible, you must meet the requirements for a part-time Canada Student Loan. In addition, you will be required to:

- Explain why you can only study on a part-time basis (e.g. have family or other responsibilities that do not permit full-time study);
- Have a maximum annual gross family income of no more than that shown in the chart below.

SIZE OF FAMILY

MAXIMUM ANNUAL GROSS FAMILY INCOME

1	Single student	\$14,100
2	Married/common-law student with no children, or single parent with one child	\$23,300
3	Married/common-law student with one child, or single parent with two children	\$31,900
4	Married/common-law student with two children, or single parent with three children	\$37,800
5	Married/common-law student with three children, or single parent with four children	\$43,700
6	Married/common-law student with four children, or single parent with five children	\$48,600
7	Married/common-law student with five children, or single parent with six children	\$53,000
8	Married/common-law student with six children, or single parent with seven children	\$56,800
9	Married/common-law student with seven children, or single parent with eight children	\$60,100
10	Married/common-law student with eight children, or single parent with nine children	\$62,700

Application for Canada Study Grants are part of the high need part-time Canada Student Loan application form and should be submitted to your provincial or territorial student assistance office for assessment.

Students with dependants

Full-time and part-time students with dependants: If you have dependent children or other dependants, and can demonstrate financial need in excess of established amounts in combined federal and provincial loans, you may be eligible for a Canada Study Grant.

Full-time students with dependants: To qualify for the grant for full-time students with dependants, you must first qualify for assistance under the full-time Canada Student Loans Program.

A grant of up to \$3,120 per year is available to full-time students with dependants if their assessed need is in excess of \$275 per week of study. Students with one or two dependants may be entitled to \$40 per week of study. Students with three or more dependants may be entitled to \$60 per week of study. Eligibility will be determined during the assessment of your full-time Canada Student Loan application.

Part-time students with dependants: To qualify for the grant for part-time students with dependants, you must first qualify for assistance under the part-time Canada Student Loans Program.

A grant is available to part-time students with dependants if their assessed need is in excess of, and after receipt of, the maximum grant for high-need part-time students (\$1,200) and Canada Student Loan for part-time students (\$4,000). Students with one or two dependants may be entitled to \$40 per week of study. Students with three or more dependants may be entitled to \$60 per week of study. Eligibility will be determined during the assessment of your part-time Canada Student Loan application.

Note: *In conjunction with the Canada Study Grant for high-need part-time students (\$1,200), the aggregate amount of Canada Study Grant assistance for part-time students shall not exceed \$3,120 in any given loan year. Therefore, the Canada Study Grant for part-time students with dependants will be available for up to \$1,920 in any given loan year, to assist in covering allowable education costs.*

Women in doctoral studies

If you are a female student pursuing full-time doctoral studies, you may qualify for a Canada Study Grant of up to \$3,000 a year for a maximum of three years. This special grant is intended to help increase the participation of women in certain fields of study at the doctoral level.

To be eligible for this grant, you must apply and qualify for full-time Canada Student Loan assistance for the current academic year:

The eligible fields of study are:

Engineering and applied sciences: Engineering (all fields), Aerospace Sciences, Architecture and Forestry.

Agriculture and biological sciences: Agriculture, Biophysics, Biochemistry, Botany, Microbiology, Veterinary Sciences and Zoology.

Mathematics and physical sciences: Astronomy, Chemistry, Computer Science, Environmental Studies, Geography, Geology and Related Fields, Mathematics, Metallurgy, Materials Science, Meteorology, Oceanography and Water Studies, Physics and Resource Management.

Arts, social sciences and related fields: Business Administration, Commerce, Management, Administrative Studies, Economics, Music, Philosophy, Political Science, Religious Studies and Theological Studies.

Other: Dental Specialties, Physical Education, Law and Jurisprudence.

Information and application forms are available from the student assistance office in your province or territory, or your educational institution.

4. CANADA EDUCATION SAVINGS GRANTS

The Canada Education Savings Grant (CESG) is a special grant provided by the Government of Canada.

The Canada Education Savings Grant encourages parents to save for their child's education. Together, your RESP contributions and the grant plus any interest earned will help pay for studies at a college, university or vocational or technical school. The money can be used for tuition, books, residence and living expenses.

The Canada Education Savings Grant program provides a 20% grant, up to a maximum of \$400 per beneficiary each year, on contributions made to a Registered Education Savings Plan until the child turns 17. This grant applies to any amount on the first \$2,000 saved annually. For example, a modest saving of \$10 every week for a newborn will amount to approximately \$18,000 towards a child's post-secondary education (18 years of contribution at a 5 % interest rate).

For additional information about the CESG, please call 1 800 O-Canada or visit the CESG Website at www.hrdc-drhc.gc.ca/cesg

5. CANADA MILLENNIUM SCHOLARSHIP GRANTS

Canada Millennium Scholarships were introduced to help Canadians gain access to post-secondary education and to help reduce student debt loads. The Canada Millennium Scholarship Foundation administers two programs, in co-operation with provincial and territorial governments: the Millennium Bursary Program and the Millennium Excellence Award Program.

Millennium Bursary Program

Bursaries averaging \$3,000 are granted to full-time undergraduate students demonstrating high financial need and enrolled in programs recognized by the Canada Student Loans Program or the student financial assistance program of his/her province or territory of residence. To be eligible, students must have already completed at least 60% of a year of post-secondary education, and must be a Canadian citizen or permanent resident (landed immigrant). Students who apply for financial aid from the province or territory in which they reside are automatically considered for a bursary. Bursaries can be distributed in two ways, depending on the agreement reached between the student's province or territory and the Foundation. The bursary can be delivered in the form of a cheque or paid directly to the financial institution holding the student's loans received prior to August 1, 2000 or paid to the National Student Loans Service Centre, holding the student's loans received on or after August 1, 2000, to reduce his/her outstanding government debt.

Millennium Excellence Awards Program

The second type of scholarship is the Millennium Excellence Award, which is granted to students who are entering their first year of full-time post-secondary studies. To be considered for this

award, students must demonstrate the capacity for leadership and commitment to the pursuit of academic excellence and innovation. Students who intend to enter a college or university undergraduate program for the first time may apply for the Excellence Award. Application forms are available at high schools, volunteer centres, First Nations friendship centres and band councils, post-secondary education institutions, and on the Canada Millennium Scholarship Foundation's Web site at:

<http://www.millenniumscholarships.ca/en/excellence/howapply/appform/>

There are three types of Excellence Awards:

- Local award winners receive a one-time \$4,000 award.
- Provincial/territorial award winners receive a \$4,000 award, renewable for up to four years (for a possible total of \$16,000).
- National award winners receive a \$4,800 award, renewable for up to four years (for a possible total of \$19,200).

The total amount any person may receive in combined Millennium Bursaries and Millennium Excellence Awards is \$19,200. Please note that receiving a Millennium Bursary or Millennium Excellence Award improves the financial position of recipients and therefore may affect their eligibility for other forms of provincial/territorial student financial assistance.

For more information on the Canada Millennium Scholarship Foundation and its programs, visit

<http://www.millenniumscholarships.ca/>

or call 1-877-786-3999 (toll-free).

6. OTHER OPTIONS FOR FINANCING YOUR EDUCATION

Federal fellowships and scholarships

University scholarships and fellowships are offered by the following federal granting councils:

Canadian Institutes of Health Research

410 Laurier Avenue West, 9th Floor
(Address locator 4209 A)
Ottawa, Ontario K1A 0W9
Tel: (613) 954-1968
Fax: (613) 954-1800

Natural Sciences Engineering Research Council

350 Albert Street, 10th Floor
Ottawa, Ontario K1A 1H5
Tel: (613) 996-3078
Fax: (613) 992-5337

Social Sciences and Humanities Research Council

Constitution Square Tower 2
350 Albert Street, 10th floor
Ottawa, Ontario K1A 1H5
Tel: (613) 996-3078
Fax: (613) 992-1787
(SSHRC funding is only for doctoral and post-doctoral levels of study)

As announced in the December 2001 Federal Budget, the Government of Canada will provide \$125 million to the Pierre Elliott Trudeau Foundation, to finance the Advanced Research in the Humanities and the Human Sciences Fund. This fund will be used to support up to 100 doctoral fellowships, 20 mid-career achievement awards, and 15 mentor relationships in the humanities in any given year. Information on how to apply for these fellowships and awards will be available at www.canlearn.ca.

In addition, some corporations, unions, churches, religious institutions, service groups and foundations offer scholarships

and/or bursaries. Financial institutions (banks, credit unions and Caisse Populaires) offer a variety of special student assistance packages. Some companies also offer scholarships to children of their employees.

For additional information, consult the Internet, commercially available books or ask the educational institution you wish to attend for information on where and when to apply.

Check out the CanLearn Interactive Web site at **www.canlearn.ca**. You will find information on financial planning and services, government financial assistance and student loans, scholarships and bursaries and much, much more.

Youth Link

Youth Link is a publication which lists work, study, scholarships and travel programs for youth funded by the Government of Canada and others.

It is available free of charge (Catalogue No Y-002-10-01E) from:

Public Enquiries Centre
Human Resources Development Centre
140 Promenade du Portage, Phase IV
Hull, Quebec K1A 0J9
Fax : (819) 953-7260
Youth Information Line Toll-free 1-800-935-5555

Accessing Provincial Funding

The Canada Student Loans Program provides 60% of a student's assessed need, up to a maximum of \$165 per week of study. In addition to a federal student loan, you may also be eligible for a student loan from the province or territory in which you live. Eligibility for federal and provincial loans is assessed using a single application form, but these programs have somewhat different requirements. For details on student financial assistance programs, contact your provincial/territorial student financial assistance office.

7. FREQUENTLY ASKED QUESTIONS



For first-time applicants:

How do I apply for a Canada Student Loan?

You can get an application from your educational institution or by contacting your provincial or territorial student assistance office. They will tell you where to submit your application once it is completed. Some provinces/territories also offer on-line application. Contact information is at the back of this Guide.

How will I know if I qualify for a Canada Student Loan?

Your provincial or territorial student assistance office will contact you in writing to outline whether you are eligible and, if so, the amount that your Canada Student Loan will be.

How long will it take before I know if I am eligible for a Canada Student Loan?

Once you have applied, it usually takes from 4 to 6 weeks for the provincial or territorial student assistance office to assess your eligibility for Canada Student Loans and/or provincial loan assistance.

For specific questions regarding your application, please contact your provincial or territorial student assistance office directly.

If I qualify, how will I get the money?

If you qualify for a Canada Student Loan, you will receive a Certificate of Eligibility from your provincial/territorial student assistance office or your educational institution. You must have the Confirmation of Enrolment section on your Certificate of Eligibility completed by your educational institution. Note that for some students, enrolment is confirmed electronically at the time the loan document is printed. For other students, this form must be signed by your educational institution. You should contact the financial aid office at your school for more information.

Once your enrolment is confirmed, your Canada Student Loan Agreement must be completed. If this form was not issued to you with your Schedule 1, you can obtain copies of the Canada Student Loan Agreement at your school and/or a designated Canada Post outlet.

Once you have completed your documents, you must personally submit them to a designated Canada Post Outlet (locations may be found on the Canlearn Interactive Web site at www.canlearn.ca). You will need to present valid photo identification (driver's licence, health insurance card, student ID card, passport or citizenship card) and proof of your Social Insurance Number. If a Canada Post Outlet is not accessible to you, contact the National Student Loans Service Centre for further instructions. The loan funds will be deposited into your bank account or if this is not possible, a cheque will be mailed to you.



For student borrowers with previous loans who are still in school:

I have a Canada Student Loan, received prior to August 1, 2000 and one received on or after August 1, 2000. Will this mean I will end up having more than one loan when I graduate?

Yes. If you received a Canada Student Loan on or after August 1, 2000, it will have to be repaid to the Government of Canada through the National Student Loans Service Centre. Canada Student Loans received before August 1, 2000, remain with your financial institution.

I have a loan this year but have a previous loan at a bank. What steps should I take to inform the bank of my in-study status?

If you are receiving a new Canada Student Loan, you must take copy 22A of your Schedule 1 (Certificate of Eligibility) to the financial institution holding your previous loan(s). If you do not do so, your financial institution will ask you to start repaying your loan(s), even if you are still at school.

When I start repaying my loan, do I still go to the financial institution? Whom do I pay?

If you received a Canada Student Loan before August 1, 2000, you must repay your loan to the financial institution holding your loans. If you

received a Canada Student Loan on or after August 1, 2000, you will have to repay the Government of Canada through the National Student Loans Service Centre. In both cases, you will have to begin repayment six months after you have ceased being a full-time student.

If you received Canada Student Loans before and after August 1, 2000, you will have two separate payment arrangements: one with the financial institution holding your previous loan and the other with the Government of Canada through the National Student Loans Service Centre.

If you are experiencing financial difficulties, you will be able to apply for Interest Relief for both loans. Information and applications are available through the National Student Loans Service Centre or by contacting the financial institution holding your loans received prior to August 1, 2000.

There may be different arrangements regarding how you repay your provincial or territorial student loans. Please contact your provincial or territorial student assistance office for further details.

Who do I contact when I have to start repaying my Canada Student Loans?

For Canada Student Loans received before August 1, 2000, it is your responsibility to contact your financial institution within six months of ceasing your studies, or your course load dropping under the 60% minimum, to establish your repayment schedule.

For loans received on or after August 1, 2000, contact the National Student Loans Service Centre within six months of ceasing your studies, or your course load dropping under the 60% minimum, to establish your repayment schedule.

How will I know how much I owe?

You will receive two consolidated student loan agreements: one from your financial institution for Canada Student Loans received before August 1, 2000, and one from the National Student Loans Service Centre for Canada Student Loans received on or after August 1, 2000.

These consolidation agreements will set out the amount you owe to the financial institution and the amount you owe to the Government of Canada, as well as the repayment schedules for each loan.

Will loan remission apply to my loans?

There is no loan remission program for Canada Student Loans. If you have difficulty in repaying your loan, you may be eligible for Interest Relief. While you are on Interest Relief, the Government of Canada pays the interest on your Canada Student Loan and there is no requirement to pay the loan principal. If five years have passed since you have completed your studies and you have exhausted Interest Relief, you may qualify for Debt Reduction in Repayment. Under this program, the Government of Canada may reduce the principal of your loan. The maximum reduction allowed is \$10,000 or 50 % of the principal, whichever is less.

Will I have to do something different this year when I apply for a loan?

There are no changes to the application process for Canada Student Loans. You can get an application from your educational institution or by contacting your provincial or territorial student assistance office. They will tell you where to submit your application once it is completed. Some provinces and territories also offer on-line application. Contact information is at the back of this Guide.

If I'm not applying for a student loan this year, do I still have to confirm my enrolment?

Yes, confirming your enrolment keeps your previous loans in an interest free status. If you already have a Canada Student Loan and are registered as a full-time student and are not receiving a loan for the current academic year, you must still submit a Confirmation of Enrolment to the financial institution (copy 22A) holding your loans negotiated prior to August 1, 2000. If you have loans received on or after August 1, 2000 you must also submit copy 1 of your Confirmation of Enrolment to the National Student Loans Service Centre.

When will I have to start repaying my previous Canada Student Loans?

You will have to start repaying all your Canada Student Loans six months after you have ceased your studies. Interest does, however, start to accrue on your loan principal the first day after your confirmed period of study end date. You must repay your loans even if you have not obtained your degree or found a job. You may, however, be eligible for repayment assistance if you are experiencing financial hardship.

If you have registered as a full-time student and have provided confirmation of your enrolment as per question 8, you will remain in interest free status for six months after you have completed your studies.

If you return to full-time studies within six months of your last study period, you must submit a Confirmation of Enrolment as per question 8, regardless of whether you take out another Canada Student Loan to ensure your previous loans remain in interest-free status.

Will the move to direct financing by the Government of Canada affect my Canada Study Grant?

No. Provincial and territorial student assistance offices issue the cheques for Canada Study Grants.



Modernizing Benefits

What is Modernizing Benefits?

Effective August 1, 2001, same-sex common-law partners will have the same benefits and obligations as opposite-sex common-law partners under the Canada Student Loans Program. This change to the Program is part of a government-wide change to provide equal treatment for common-law opposite-sex and common-law same-sex couples.

How will these changes affect me?

These changes may affect your assessment for student financial assistance and eligibility for debt management measures such as interest relief and debt reduction in repayment, because your current living situation and relevant factors, such as income and family size are considered in your assessment.

8. CONTACT INFORMATION

For further information on the Canada Student Loans Program, contact:

Canada Student Loans Program

Human Resources Development Canada

P.O. Box 2090, Station D

Ottawa, Ontario K1P 6C6

Tel: (819) 994-1844

Toll-free: 1-888-432-7377

Toll-free: TTY line: 1-866-667-8554

Internet: www.canlearn.ca

Loans negotiated on or after August 1, 2000, are held at the National Student Loans Service Centre.

If you are attending a public institution (university or community college), contact:

National Student Loans Service Centre

Public Institutions Division

P.O. Box 4030

Mississauga, Ontario L5A 4M4

Toll-free: 1-888-815-4514 (within North America)

Toll-free: 1-800-2-225-2501 (outside North America plus appropriate country code)

(905) 306-2950 (outside of North America if you are unable to use the global toll-free number) Toll-free: TTY/TDD: 1-888-815-4556

If you are attending a private institution (career or business college or trade school), contact:

National Student Loans Service Centre

Private Institutions Division

P.O. Box 779 Station U

Toronto, Ontario M8Z 5P9

Toll-free: 1-866-587-7452 (within North America)

(416) 503-6671 (outside North America, you may call collect)

For information on other Government of Canada services for students and youth, call 1-800 O Canada (1 800 622-6232) TTY/TDD 1 800 465-7735. This toll-free service is available to answer your questions Monday to Friday from 8 a.m. to 8 p.m., your local time.

PROVINCIAL AND TERRITORIAL STUDENT ASSISTANCE OFFICES

Alberta

Alberta Learning
Students Finance
P.O. Box 28000 Station Main
Edmonton, Alberta T5J 4R4
Tel: (780) 427-3722 (Edmonton)
Tel: (403) 297-6344 (Calgary)
Toll-free: 1-800-222-6485
www.alis.gov.ab.ca

British Columbia

Student Services Branch
Ministry of Advanced Education
P.O. Box 9173 Stn. Provincial
Government
Victoria, B.C. V8W 9H7
Tel: (250) 387-6100 (Victoria area)
Tel: (604)660-2610 (Lower Mainland)
Toll-free: 1-800-561-1818
(anywhere else in Canada)
TTY Line: (250) 952-6832
Fax: (250) 387-4858 (Victoria Area)
Fax: 1-888-262-2112
(Toll-free in Canada)
[http://www.aved.gov.bc.ca/
studentsservices](http://www.aved.gov.bc.ca/studentsservices)

Manitoba

Student Aid Branch
Department of Advanced Education
409-1181 Portage Avenue
Winnipeg, Manitoba R3G 0T3
Tel: (204) 945-6321
Tel: (204) 945-2313
(from outside of Manitoba)
Tel: 1-800-204-1685
(Toll-free in Manitoba)
TTY: 1-866-208-0696
(within North America)
www.studentaid.gov.mb.ca

New Brunswick

Student Financial Services
Department of Education
P.O. Box 6000, 548 York Street
Fredericton, New Brunswick E3B 5H1
Tel: (506) 453-2577 (Fredericton area)
Toll-free: 1-800-667-5626
Fax: (506) 444-4333
<http://www.studentaid.gnb.ca>

Newfoundland

Student Aid Division
Department of Youth Services &
Post-Secondary Education
Coughlan College, P.O. Box 8700
St. John's, Newfoundland A1B 4J6
Tel: (709) 729-5849
Fax: (709) 729-2298
Toll-free: 1-888-657-0800
www.edu.gov.nf.ca/studentaid/

*Northwest Territories

Student Financial Assistance
Department of Education, Culture,
and Employment
P.O. Box 1320
Yellowknife, Northwest Territories
X1A 2L9
Tel: (867) 873-7190
Fax: (867) 873-0336
Toll-free: 1-800-661-0793
www.nwtsfa.gov.nt.ca/

Nova Scotia

Student Assistance Office
Department of Education
P.O. Box 2290, Halifax Central
Halifax, Nova Scotia B3J 3C8
Tel: (902) 424-8420
Fax: (902) 424-0540
Toll-free: 1-800-565-8420
(within Nova Scotia)
Tel TDD: (902) 424-2058
<http://studentloans.ednet.ns.ca>

*Nunavut

Student Assistance Office
PO Box 390
Arviat, NU X0C 0E0
Toll-free: 1-877-860-0680
(can also be used locally)
Toll-free fax number: 1-877-860-0167
Baffin: Tel: 867-473-2600
Toll-free: 1-800-567-1514
Kivalliq: Tel: 867-645-5040
Toll-free: 1-800-953-8516
Kitikmeot: Tel: 867-983-4031
Toll-free: 1-800-661-0845
<http://fans@gov.nu.ca>

Ontario

Student Support Branch
Ministry of Training, Colleges and Universities
P.O. Box 4500, 189 Red River Road,
4th floor
Thunder Bay, Ontario P7B 6G9
Tel: (807) 343-7260 (Students
attending a post-secondary institution
OUTSIDE Ontario)
(Students attending a post-secondary
institution IN Ontario must contact
the financial aid office at their post-
secondary institution for assistance.)
1-900-565-6727 (automated
telephone voice response system for
status of application. \$2 flat rate.
Available in Canada only)
TDD/TTY line: 1-800-465-3023
<http://osap.gov.on.ca>

Prince Edward Island

Student Aid Division
Department of Education
P.O. Box 2000, 16 Fitsroy Street,
3rd floor, Sullivan Building
Charlottetown, PEI C1A 7N8
Tel: (902) 368-4640
Fax: (902) 368-6144
www.studentloan.pe.ca

*Québec

Service de l'accueil et des
renseignements
Aide financière aux études
Ministère de l'Éducation
1035, Rue de la Chevrotière
Québec (Québec) G1R 5A5
(418) 646-4505
(à l'extérieur du Québec)
Pour le service téléphonique interactif:
(514) 646-4505 (Québec)
(514) 864-4505 (Montréal)
1-888-345-4505 (Ailleurs au Québec)
www.afe.gouv.qc.ca

Saskatchewan

Student Financial Assistance Branch
Saskatchewan Post-Secondary
Education and Skills Training
B21, 3085 Albert Street
Regina, Saskatchewan S4P 3V7
Tel: (306) 787-5620 (Regina area)
Toll-free: 1-800-597-8278
<http://www.student-loans.sk.ca>

Yukon

Students Financial Assistance
Advanced Education Branch
Department of Education
P.O. Box 2703
Whitehorse, Yukon Y1A 2C6
Tel: (867) 667-5929
Fax: (867) 667-8555
Toll-free: 1-800-661-0408
Local 5929 (within Yukon)
www.education.gov.yk.ca

Note: *The province of Québec, the Northwest Territories and Nunavut operate their own student assistance plans. If you are a resident of Québec, Northwest Territories or Nunavut, you should contact their student assistance offices for further information.*