

Alberta ■ *Student Aid Alberta*

What's New 2016-17

Policy, Procedure and System Changes

Alberta

Table of Contents

Introduction	3
Section 1: Changes to the Student Aid Alberta Operational Policy and Procedure Manual	4
Chapter 1: Eligibility for Student Aid.....	4
Residency.....	4
Grant Eligibility.....	4
Changes to Income Thresholds.....	4
Low-Income Thresholds.....	5
Middle-Income Thresholds.....	5
Federal Grant Increases.....	6
Monthly Living Allowances.....	7
Monthly Living Allowance for Single Student - Living with Parents with No Dependents.....	7
Student Resources.....	8
Minimum Student Contribution.....	8
Loan Limits.....	8
Chapter 2: Full-time Student Aid.....	9
Applying for Student Aid.....	9
Disbursement Schedule.....	9
Chapter 3: Part-time Student Aid.....	9
Part-Time Application.....	9
Section 2: Scholarship Program Changes	10
Alexander Rutherford High School Achievement Scholarship.....	10
Section 3: Other Changes to Student Aid	10
Student Loans and Grants Funding Guide (formerly Quick Tips).....	10
Field Change on Full-time Post-Secondary Application.....	11
Online SFS User Guide.....	11

Introduction

What's New 2016-17 outlines Student Aid Alberta program, system and policy changes for the upcoming loan year (August 1, 2016 to July 31, 2017). This document is intended to assist administrators and staff at post-secondary institutions to identify how major changes occurring in the 2016-17 loan year will affect specific categories of students.

Unless otherwise indicated, all changes are effective August 1, 2016.

This document provides highlights and general information about upcoming changes. The locations of more detailed resources are referenced throughout the document.

When reading this document after August 1, 2016, please refer to the Student Aid Alberta website at studentaid.alberta.ca to ensure you are getting the most up to date information.

This document is divided into three sections:

1. Student Aid Alberta Operational Policy and Procedure Manual changes

- Overview of the changes to each specific policy and procedure in the manual.
- Additional details on all topics included here can be found in the *Operational Policy and Procedure Manual*. For more information about our policies, visit: studentaid.alberta.ca/resources/

2. Scholarship Changes

- All policy and procedure changes related to Alberta Scholarships.
- For additional information about the scholarships program, visit: studentaid.alberta.ca/scholarships/

3. Other Changes to Student Aid

- Includes all other changes not related to Student Aid Alberta's *Operational Policy and Procedure Manual*.

Section 1: Changes to the Student Aid Alberta Operational Policy and Procedure Manual

Chapter 1: Eligibility for Student Aid

Residency

Applies to:

- Full-time and part-time students
- Federal and provincial assessment calculations
- Students applying as protected persons

Protected persons must be able to document that their Social Insurance Number (SIN) is valid only at the start of their study period. Previously, students were required to provide proof that their SIN was valid for their entire study period.

This change ensures Student Aid Alberta's eligibility requirements are consistent with the Canada Student Loans Program's eligibility for protected persons.

Grant Eligibility

Changes to Income Thresholds

Applies to:

- Full-time and part-time students
- Federal and provincial assessment calculations

The federal low-income and middle-income thresholds have increased. These amounts are used to calculate eligibility for Canada Student Grants, the Alberta Low-Income Grant, and part-time funding.

Low-Income Thresholds

Family Size	NEW 2016-17 Low-Income Threshold (in \$)	2015-16 Low-Income Threshold (in \$)
1	24,880	24,601
2	30,976	30,628
3	38,081	37,654
4	46,234	45,715
5	52,439	51,851
6	59,142	58,478
7 or more	65,846	65,107

Middle-Income Thresholds

Family Size	NEW 2016-17 Middle-Income Threshold (in \$)	2015-16 Middle-Income Threshold (in \$)
1	48,008	47,486
2	67,212	66,481
3	80,560	79,683
4	90,022	89,043
5	97,373	96,314
6	103,372	102,247
7 or more	108,446	107,266

Federal Grant Increases

Applies to:

- Full-time time students in multi-year programs
- Federal assessment calculations

The Canada Student Grant for Students from Low-Income Families (CSG-LI) has increased from \$2000 to \$3000 over a standard 8-month (2 term) school year.

- Qualifying students will now be eligible for \$375 per month of full time studies, rather than \$250 per month.
- Students who are attending studies for a full 12 months could receive a total CSG-LI of \$4,500.

The Canada Student Grant for Students from Middle-Income Families (CSG-MI) has increased from \$800 to \$1200 over a standard 8-month (2 term) school year.

- Qualifying students will now be eligible for \$150 per month of full time studies, rather than \$100 per month.
- Students who are attending studies for a full 12 months could receive a total CSG-MI of \$1,800.

Grant Type	NEW 2016-17	2015-16
CSG for Low-Income Families	\$375 Per month of full-time studies	\$250 Per month of full-time studies
CSG for Middle-Income Families	\$150 Per month of full-time studies	\$100 Per month of full-time studies

Monthly Living Allowances

Applies to:

- Full-time students
- Federal and Provincial assessment calculations

Household Status	NEW 2016-17 Monthly Total (in \$)	2015-16 Monthly Total (in \$)
No dependent children	Single student living with parents	\$539
	Single student living away from parents	\$1,128
	Married/Common Law without children	\$2,174
With dependent children	Single parent with one child	\$1,991
	Married/Common Law with one child	\$2,766
	Each additional child	\$592

Monthly Living Allowance for Single Student: Living with Parents with No Dependents

Budget Line	Amount (\$)
Food, clothing and personal	469
Transportation	70
Rent/mortgage and utilities	0
Total	539

Monthly Living Allowance for Single Student: Living Away from Parents with No Dependents

Budget Line	Amount (\$)
Food, clothing and personal	596
Transportation	70
Rent/mortgage and utilities	462
Total	1,128

Student Resources

Minimum Student Contribution

Applies to:

- Full-time students
- Provincial assessment calculation

The provincial minimum student contribution of \$1,500 will not be applied to students who identify on their application they are receiving income support while in school.

Students may be eligible to have a \$0 minimum student contribution if they:

- Are receiving CPP-Disability, or
- Are in receipt of Income Support anytime during their pre-study period (four months prior to the start of their study period), and
- Submit a Request for Reconsideration

Loan Limits

Applies to:

- Provincial and Federal assessment calculation
- Full-time students attending a program with high loan limits

Upon Request for Reconsideration, students enrolled in programs with higher loan limits who apply for one semester of funding may receive up to \$11,250 in loans.

Programs with higher loan limits include:

	2 Semesters	3 Semesters
Dental Hygiene Pharmacy Master of Business Administration Law Other Graduate and Doctoral Programs	\$22,500	\$30,000
Medicine Dentistry Veterinary Medicine Chiropractic Medicine Optometry	\$22,500	\$37,500

Students enrolled in programs with higher loan limits may not exceed the three-semester loan limit for their program in one academic year.

Chapter 2: Full-time Student Aid

Applying for Student Aid

The 2016-17 full-time application will be available online on June 6. Students must apply for funding online at studentaid.alberta.ca through the Students Finance System (SFS).

The previous year's applications will be available on the Student Aid Alberta website. Students should ensure that they are using the correct application for their program of study.

Start Dates Occurring Between:	Must Use Application:
August 1, 2016 – July 31, 2017	2016/17
August 1, 2015 – July 31, 2016	2015/16

2016-17 paper applications for full-time studies will not be available on the website.

Students who are unable to apply online will be required to call the Student Aid Alberta Service Centre (SAASC) at 1-855-606-2096 to request a PDF version of the application.

Disbursement Schedule

Students attending a study period longer than six months will now receive approximately 50% of their grant and loan funding at the start of their study period, and 50% at the midway point.

Previously 60% of a student's total award was disbursed at the start of their studies, and 40% at the midway point.

Chapter 3: Part-time Student Aid

Part-time Application

There are no changes to the part-time application. Students apply by completing the Application for Financial Assistance for Part-Time Post-Secondary Studies. This application cannot be submitted electronically. Application forms can be printed from:

- studentaid.alberta.ca/resources/applications-and-forms/

Part-time applications can be sent to Student Aid Alberta by mail or courier:

Mailing Address

Student Aid Alberta
Box 28000 Station Main
Edmonton, Alberta T5J 4R4

Courier Address (no public access)

Student Aid Alberta
7th Floor, 9940 106 Street
Edmonton, Alberta T5K 2V1

Section 2: Scholarship Program Changes

Alexander Rutherford High School Achievement Scholarship

The application will no longer ask students for the 'card issue date' if they identify as a permanent resident. Students who are permanent residents at the time of their application will no longer be required to provide a copy of the front and back of their permanent resident (PR) card.

This means that applicants that have a status of 'permanent resident' at the time of their application will be considered for the award and have all three qualifying years (Grade 10, Grade 11 and Grade 12) eligible for assessment.

Note: To receive the award for each qualifying year, applicants are still required to be a resident of Alberta during that time. A student's parent or legal guardian's residency will be used to calculate eligibility for each qualifying year.

Section 3: Other Changes to Student Aid

Student Loans and Grants Funding Guide (formerly Quick Tips)

The *Student Loans and Grants Funding Guide* is the new name of *Quick Tips*. The renamed guide will have the same content as the former *Quick Tips*, however the new name better illustrates that the content is for users who may not be familiar with *Quick Tips*, and the Student Aid online application.

Some of the most commonly searched terms on the Student Aid website are 'Loans' and 'Grants'; the new name will make it easier for students to find the information they are looking for and direct them to the resources they need.

Field Change on Full-time Post-Secondary Application

The Assured Income for the Severely Handicapped (AISH) field has been updated to now include Income Support. When a value is entered in this field the application will be reviewed by an assessor to determine which benefit the student is receiving.

Online SFS User Guide

The new *Online SFS User Guide* provides an overview of the Students Finance System (SFS) and SIAMS from an applicant's perspective. It contains actual screenshots of the online application and outlines the process for setting up an account, completing and submitting applications and uploading documents to Student Aid Alberta.

For more information about the *Student Loans and Grants Funding Guide* and the *Online SFS User Guide*, Please visit:

- studentaid.alberta.ca/resources/resources-for-students/