

# What's New

2020-21



JUNE 2020

Alberta  
Student Aid

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# Introduction

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*What's New 2020-21* outlines changes to the Alberta Student Aid program, systems, and policies for the upcoming loan year (August 1, 2020 to July 31, 2021). This document is intended to assist administrators and staff at post-secondary institutions with identifying how major changes occurring in the 2020-21 loan year will affect students.

Unless otherwise indicated, all changes are effective for study dates beginning August 1, 2020 or later.

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

Please refer to the Alberta Student Aid website at [studentaid.alberta.ca](http://studentaid.alberta.ca) to ensure you are getting up-to-date information. Information in this document is subject to change.

There are two sections to this guide:

**1. Alberta Student Aid Operational Policy & Procedure Manual changes**

- Overview of the changes to specific policies and procedures in the manual.
- Additional details on all topics included here can be found in the *Operational Policy & Procedure Manual*. For more information about our policies, visit:
  - [resources/student-aid-policy](#)

**2. Other Changes to Student Aid**

- All other changes not related to the *Alberta Student Aid Operational Policy & Procedure Manual*.

# Section 1: Changes to the Alberta Student Aid *Operational Policy & Procedure Manual*

## Eligibility for Student Aid

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### Academic Progress

Academic Progress Policies ensure students are progressing and completing their program in a timely fashion and are intended to prevent students who are not progressing in their program from incurring excessive loan debts. Due to the unprecedented COVID-19 pandemic, many students may have had to withdraw, complete early, drop to part-time, or repeat programs and courses due to circumstances beyond their control.

The following academic progress policies have been eliminated:

- Program Length + 1 Limit
- Scholastic Progress
- Successive Short-Term Programs
- Open Studies

Rescinding Academic Progress Policies may help students with academic challenges resulting from the pandemic and reduce “red tape” for Albertans. Post-secondary institutions should use internal policies to support the academic progress of their students. Legislated loan limits remain in place to limit the amount of student loan debt borrowers can accrue.

There are no changes to the History of Withdrawals policy. If a student application is rejected for a history of withdrawals and they have extenuating circumstances, they can request consideration by submitting a [Request for Review](#) with appropriate documentation.

For more information, refer to the *2020-21 Operational Policy & Procedure Manual*:

- [Resources/student-aid-policy](#)

### Canada Student Loans

As part of The Government of Canada’s response to the COVID-19 pandemic, the maximum weekly amount of Canada Student Loans will increase from \$210 per week to \$350 per week for the 2020-2021 academic year.

For more information, refer to the *2020-21 Operational Policy & Procedure Manual*:

- [Resources/student-aid-policy](#)

## Income Thresholds

The Income Threshold column indicates the income threshold at which students will receive the maximum amount of grant funding. If the student's (and family's, if applicable) income is between the Max Grant and the Grant Cut-off amount, the student will receive a proportional amount of grant funding. If the income is higher than the Grant Cut-off, the student will not be eligible for any grant funding.

This chart is used to determine eligibility for:

- Canada Student Grant for Full-time Students (CSG-FT)
- Canada Student Grant for Full-Time Students with Dependants (CSG-FTDEP)
- Canada Student Grant for Part-Time Studies (CSG-PT)
- Canada Student Grant for Part-Time Students with Dependants (CSG-PTDEP)
- Alberta Student Grant for Full-Time Students (ASG-FT)

| Family Size | 2019-20          |               | NEW 2020-21      |                  |
|-------------|------------------|---------------|------------------|------------------|
|             | Income Threshold | Grant Cut-Off | Income Threshold | Grant Cut-Off    |
| 1           | \$31,243         | \$62,756      | <b>\$31,868</b>  | <b>\$63,381</b>  |
| 2           | \$44,184         | \$87,789      | <b>\$45,068</b>  | <b>\$88,673</b>  |
| 3           | \$54,114         | \$104,790     | <b>\$55,196</b>  | <b>\$105,872</b> |
| 4           | \$62,485         | \$115,302     | <b>\$63,735</b>  | <b>\$116,552</b> |
| 5           | \$69,861         | \$125,008     | <b>\$71,258</b>  | <b>\$126,405</b> |
| 6           | \$76,529         | \$134,221     | <b>\$78,060</b>  | <b>\$135,752</b> |
| 7 or more   | \$82,660         | \$142,184     | <b>\$84,313</b>  | <b>\$143,837</b> |

## Canada Student Loans for Part-Time Students and Students with Permanent Disabilities – Eligibility Thresholds

- Canada Student Loans for Part-Time Students
- Canada Student Grant for Students with Permanent Disabilities

| Family Size | 2019-20   | NEW 2020-21      |
|-------------|-----------|------------------|
| 1           | \$64,061  | <b>\$65,342</b>  |
| 2           | \$89,595  | <b>\$91,387</b>  |
| 3           | \$106,890 | <b>\$109,027</b> |
| 4           | \$117,490 | <b>\$119,839</b> |
| 5           | \$127,292 | <b>\$129,838</b> |
| 6           | \$136,611 | <b>\$139,343</b> |
| 7 or more   | \$144,650 | <b>\$147,543</b> |

There are no changes to the income threshold charts used to determine eligibility for Alberta part-time grant funding.

## Monthly Living Allowances

| Alberta Monthly Living Allowances | 2019-20 | NEW 2020-21   |
|-----------------------------------|---------|---------------|
| Single, not paying rent           | \$575   | <b>\$585</b>  |
| Single, paying rent or mortgage   | \$1199  | <b>\$1220</b> |
| Married/Common Law, no children   | \$2313  | <b>\$2355</b> |
| Single, with one child            | \$2118  | <b>\$2155</b> |
| Married/Common Law with one child | \$2944  | <b>\$2997</b> |
| Each additional child             | \$631   | <b>\$642</b>  |

For more information, refer to:

- [Canada Student Grants for Low & Middle Family Income](#)
- [Federal Student Contribution & Spouse/Partner Contribution](#)

## Canada Student Grants

To support students who may have had difficulty securing summer employment or saving for post-secondary education during the COVID-19 pandemic, the Government of Canada has announced that amounts of some Canada Student Grants for full-time and part-time students will double for the 2020-2021 academic year.

- Canada Student Grant for Full-Time students (CSG-FT): The maximum amount of grant funding will increase from \$375 to \$750 per month of study, or from \$3000 to \$6000 for a standard 8-month academic term, and from \$4500 to \$9000 per loan year for students in 12-month study periods.
- Canada Student Grant for Full-Time Students with Dependants (CSG-FTDEP): The maximum amount will increase from \$200 to \$400 per child per month.
- Canada Student Grant for Students with Permanent Disabilities (CSG-PD): The maximum amount will increase from \$2000 to \$4000 per loan year.

Note that there are no changes to the Skills Boost Top-Up to the Canada Student Grant nor the Canada Student Grant for Services and Equipment for Students with Permanent Disabilities. Alberta Grant amounts are not changing for the 2020-21 academic year.

For more information:

- [Types-of-funding/Canada-student-grants](#)

For more information about Canada Grants for Part-Time Students, refer to:

- [Part-Time Student Aid](#)

## Alberta Student Grant for Full-Time Students (ASG-FT)

The Alberta Student Grant for Full-Time Students is a new grant aimed at helping students who are ineligible for Canada Student Grants, while ensuring that more middle-income learners benefit from grant funding.

Eligibility for the new grant will reflect current federal grant funding whereby eligibility is on an income-based sliding scale. The maximum amount of ASG-FT is \$375 per month of full-time studies for students at or below the Income Threshold. The minimum amount is \$100 per study period.

Eligibility and amount of grant funding will be determined based on total family income for the previous year (line 15000 of the 2019 income tax statement). For the 2020-2021 academic year, we will also consider expected reduced income for the current year if the student and their family expect to earn less this year than they did in the year prior.

To be eligible for the Alberta Student Grant for Full-time Students the student must:

- Be enrolled full-time in a designated one-year program (including open studies or university transfer programs), apprenticeship, or graduate level program.
- Demonstrate at least \$1 of provincial or federal loan eligibility (that is, the student's allowable costs must be higher than the total of all resources by at least \$1).

Students who are considered dependent must also provide their parental income on the original Schedule 1 submitted with their application and check the box that says they want to be considered for federal grants and loans, and the Alberta Student Grant for Full-time Students.

Grant eligibility will not be reassessed based on a Request for Review or changes to the original application after any portion of the funding has been paid.

For more information:

- [Resources/student-aid-policy](#)
- [Types-of-funding/Alberta-grants](#)

## Alberta Low-Income Grant

The Alberta Low-Income Grant will be amalgamated into the Student Grant for Full-time Students. Students may still be eligible to receive this grant if their study period begins on or before July 31, 2020.

## Maintenance Grant

The Alberta Maintenance Grant will be amalgamated into the Student Grant for Full-time Students. Students may still be eligible to receive this grant if their study period begins on or before July 31, 2020.

## Determining Family Income

To reflect Canada Revenue Agency's changes to the 2019 income tax return, references on resources to Line 150 have been changed to Line 15000.

## Federal Student & Spouse/Partner Contributions

The expected federal student and spouse/partner contributions will be waived for the 2020-21 loan year.

Eliminating the expected student and spouse/partner contributions broadens eligibility for financial assistance in recognition that many students and families will struggle to save for this school year, and may have reduced part-time or summer employment opportunities due to the COVID-19 pandemic.

There are no changes to the Alberta expected student contribution or the federal parental contribution. Alberta does not have a forced spouse/partner contribution.

For more information, refer to:

- [What-you-contribute](#)

## Resources – Federal COVID-19 Supports

The new Canada Emergency Response Benefit (CERB), the Canada Emergency Student Benefit (CESB) and the Canada Student Service Grant (CSSG) do not need to be reported on the application and will not be used as a resource.

For more information, refer to:

- [What-you-contribute](#)

## Full-Time Student Aid

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### Applying for Student Aid

The 2020-21 full-time application will be available online on June 29, 2020. Students must log in to register, apply, and check their application online at [studentaid.alberta.ca](http://studentaid.alberta.ca).

Students should ensure that they are using the correct application for their program of study.

| Start Dates Occurring Between: | Must Use Application |
|--------------------------------|----------------------|
| August 1, 2019 – July 31, 2020 | 2019-20              |
| August 1, 2020 – July 31, 2021 | 2020-21              |

## Part-Time Student Aid

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### Submitting Part-Time Applications

As a response to COVID-19, students may now upload scanned part-time applications to the student's Alberta Student Aid account. If a student does not have a Student Aid account, Alberta Student Aid will accept part-time applications by regular mail. Students should not submit part-time applications by fax.

#### Instructions for Students:

- The student must complete and sign the part-time PDF application with an original, hand-written signature. If the student has a spouse or common-law partner, they must also sign the application with an original, hand-written signature.
- A typed, digital or electronic signature is not acceptable; the student will need to print the application, sign it, and scan it. Digital photos of the application are an acceptable method of scanning.

#### Instructions for School Representatives:

- Due to the COVID-19 pandemic, we understand school staff may be working remotely without access to a scanner and may not have in-person contact with students. A school official must complete Section 5 on page 3, but an actual "ink" signature from the school official is not required if the application is uploaded to the student's online account.

## Submitting Applications

- The most secure and expeditious way to submit a part-time application is for the student to upload it to their Alberta Student Aid account.
- The student should only submit their part-time application once. If the student has uploaded their application, they should not mail in a printed copy.

To learn more about creating an Alberta Student Aid account:

- [Applying-for-funding/how-to-apply](#)

## Canada Student Grants for Part-Time Studies

To support students who may have had difficulty securing summer employment or saving for post-secondary education during the COVID-19 pandemic, the Government of Canada has announced that they will double the amounts of the Canada Student Grants for eligible part-time students for the 2020-21 loan year.

- Canada Student Grant for Part-Time Students (CSG-PT): maximum amount per loan year will increase from \$1800 to \$3600.
- Canada Student Grant for Part-Time Students with Dependants (CSG-PTDEP): maximum amount per loan year will increase from \$1920 to \$3840.
  - For students with one or two dependants, the maximum amount will increase from \$40 to \$80 per week of study.
  - For students with three or more dependants, the maximum amount will increase from \$60 to \$120 per week of study.
- Canada Student Grant for Students with Permanent Disabilities (CSG-PD): amount will increase from \$2000 to \$4000.

For more information:

- [Operational Policy & Procedure Manual, Chapter 3: Part-Time Student Aid](#)
- [Types-of-funding/Canada-student-grants](#)

## Repayment

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### Repayment Assistance Plan for Borrowers with a Permanent Disability (RAP-PD)

Students on the RAP-PD assistance plan who return to school after an absence of more than five years will no longer be required to have all of their outstanding Canada Student Loans repaid in full.

The requirement to repay all Canada Student Loans in full after accessing RAP-PD was prohibitive to students who faced financial difficulty and who were seeking to responsibly improve their circumstances. This barrier created a disincentive for these borrowers to pursue further education.

The restriction will be retroactively removed effective August 1, 2020. All other tenets of RAP-PD remain unchanged. For example, borrowers who need RAP-PD support will continue to have their loans gradually paid off within 10 years.

For more information:

- [Repaying-your-loan/repayment-assistance](#)
- [canada.ca/student-aid](https://canada.ca/student-aid)

## Section 2: Other Changes to Student Aid

### Scholarships

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#### Alexander Rutherford Scholarship

The closure of Alberta K-12 schools as a result of COVID-19 pandemic has necessitated a shift to online and at-home learning, and the cancellation many Grade 12 diplomas exams. As a result, schools will assign a credit for some elective courses that are not completed remotely, meaning students will be missing numerical grades on their official transcript. Typically, students without numeric grades are not eligible for the Alexander Rutherford Scholarship. Alberta Student Aid will assign a 90% grade to the Unassigned Credit (UCT) courses completed in the 2020 school year to help students meet the scholarship eligibility criteria.

## Dr. Ernest and Minnie Mehl Scholarship | Rutherford Scholar

Alexander Rutherford Scholarship recipients are eligible to receive these awards. Students who have completed their diploma exams are eligible for this award for the 2020-2021 school year.

### Jason Lang Scholarship

Due to course interruptions caused by COVID-19, many post-secondary institutions are not awarding grades, but instead issuing a pass/fail for the winter semester. Eligibility for the Jason Lang in 2019-20 indicated that a student must have achieved a minimum GPA of 3.2 (on a 4.0 grade point average scale). For 2020-2021, Students will need to demonstrate a 3.2 GPA for their fall term, and have passed all course for the winter term.

For more information:

- [Applying-for-funding/supports for students covid-19-pandemic](#)
- [Scholarships](#)