

Alberta Student Aid Private Career Colleges Guide



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Introduction

The purpose of this Guide is to provide you as an authorized representative of an Alberta Student Aid-designated Private Career College valuable information regarding the many tasks you will need to complete for your loan-and-grant recipients, as well as for those who are in various stages of the application process. These processes include Alberta Student Aid program matters pertaining to:

- principles and objectives
- automated systems
- types of funding
- eligibility requirements for students, programs, and schools
- application assessment and information
- provincial and federal loan agreements
- other legislative agreements and regulation
- repayment
- withdrawals
- resources and contacts

For the more detailed topics and processes (such as eligibility and withdrawals), we ask you to additionally visit the appropriate resources on the [Alberta Student Aid](#) website, including the [Alberta Student Aid Operational Policy and Procedure Manual 2025-26](#) (referred to in this Guide as the *Policy Manual or Student Aid Policy*).

The Policy Manual serves as the primary reference point for post-secondary schools, full and part-time students, and staff of Alberta Student Aid, as it provides the most up-to-date policy- and procedural information with respect to our program. Everything from loan and grant application to interest-free status to repayment. The Policy Manual derives its sources of fact and regulation from both the [Canada Student Financial Assistance Program](#) (CSFAP) and Alberta Student Aid.

Loan Year and Program Changes

The information in this Guide applies to the:

- program changes applicable to the 2025-26 loan year for session start dates between August 1, 2025 and July 31, 2026

You can also browse [What's New](#) on studentaid.alberta.ca for further program updates.

For the loan year for students who began studies prior to August 1, 2025, refer to the procedures in the [Alberta Student Aid Operational Policy and Procedure Manual: 2024-2025](#), or email the Client Resolution Unit at cru@gov.ab.ca.

- Alternatively, you may call the [Alberta Student Aid Service Centre](#):
Phone: 1-855-606-2096 | Option 4 and then select Option 1

Alberta Student Aid

Our Vision:

Alberta Student Aid's vision is to provide Alberta post-secondary learners simple access to responsive financial supports.

Our Mission:

We deliver financial supports and related services to Albertans in their pursuit of post-secondary education, creating opportunities for them to improve their lives and community.

Aligned with our mission statement, Alberta Student Aid helps to cover the basic learning and living costs for post-secondary students in Alberta. Based on students' financial need, our program aims to help them achieve success along their learning pathways and into their future places of work, while providing straightforward and transparent guidelines and policies around the funding process.

Shared Responsibility

Under the [Pan-Canadian Designation Policy Framework](#), all post-secondary institutions, the government, and students in Alberta have certain obligations they must follow:

- Students are responsible for making regular payments on their student loans (and use government repayment-assistance programs if they need help in doing so).
- The provincial government is responsible for assigning designation status to approved school programs that allow students to apply for provincial and federal funding, removing designation status if required, providing loan information to students, offering online resources for institutions, and supporting institutions in their loan-repayment strategies.
- Post-secondary institutions are responsible for providing loan information to students and assisting with Loan Repayment Strategies while striving to maintain their school's student-loan repayment rates.

For more information on developing a Loan Repayment Strategy, view the Loan Repayment Strategy Guide in the [Guides and Resources](#) section of the [Alberta Student Aid](#) website.

Program Objectives

[Alberta Advanced Education](#) is committed to investing in Albertans seeking a post-secondary education so they can access the skills, knowledge, and competencies required to excel in life, personally and professionally. One of the ways it does this is through the Alberta Student Aid program, which provides loan and grant funding to students to reduce financial barriers to post-secondary education.

Here at Alberta Student Aid, we believe that a high-quality post-secondary education equips students with the knowledge, skills, and competencies needed to obtain meaningful employment and well-paying careers in respected professions. This, in turn, enables them to contribute holistically to their families, their communities, and to themselves.

As one of the foremost pillars of society, education is a sound investment that pays out throughout the duration of one's life. Like each of our stakeholders in academia and employment, we also believe that education contributes to economic growth, both at home and globally.

Education and training open doors of opportunity, financially and personally, with individual student successes achieved in the following areas:

- greater professional opportunities
- increased job security
- financial security and income growth
- work satisfaction and a feeling of 'loving what you do'
- the ability and desire to make a difference
- an overall sense of self-confidence and independence, *and*,
- the belief in one's abilities to contribute to work, family, and community, now and into the future.

Funding Reality Check

Most students draw on a mix of resources to pay for their education. They have savings, jobs, family help, scholarships, bursaries, or government funding. Alberta Student Aid provides loans and grants to help students cover their basic learning and living costs. However, it is important prospective student borrowers understand that simply receiving Alberta Student Aid funding will not be sufficient to capture the entirety of their expenses.

Your Support

Here is where you come in: The work you do with your students is invaluable. So much so that we have designed this Guide to assist your support path with Alberta Student Aid applicants and recipients. We hope this resource will aid you in your efforts to help learners to better understand each of their funding options—while you confirm their registration, provide them with program resources and website information, assist them with tips for repayment, and so much more!

Dedicated Line for School Representatives

The Alberta Student Aid main contact number is the one you will likely use for most inquiries.

- 1-855-606-2096, | Option 4, and then select Option 1

Typically, we have a dedicated **email address** for representatives of post-secondary schools to put you in touch with one of our consultants in the Client Resolution Unit. They will be able to answer most of your queries concerning Alberta Student Aid—from basic and general information, right up to complex student funding or policy-related questions.

Post-Secondary School Representatives Only:

Please email Client Resolution Unit at cru@gov.ab.ca

Alternatively:

Call the Alberta Student Aid Service Centre. Staff will be happy to answer your inquiries:

- Tel: 1-855-606-2096 | Option 4 and then select Option 1

Post-Secondary Programs

Service Providers

Alberta Student Aid has two important funding partners based out of Mississauga, Ontario. These teams are responsible for disbursing payments of provincial and federal loan and grant awards to students. Conversely, during the Repayment Period, a student returns their loan funds to these service providers.

These service providers are:

- The [National Student Loans Service Centre \(NSLSC\)](#) (Canada provider)
- Finastra (Alberta provider; operates via the Alberta Student Aid Service Centre)

Program Integrity, Penalties and Conviction

The [Minister of Advanced Education](#) may [limit, withdraw, or refuse](#) to provide financial assistance to students registered in post-secondary courses or programs of study if, it is the opinion of the Minister that:

- the institution's loan-repayment rate is not maintained at an acceptable level;
- the employment-placement rate of the institution's graduates and/or the graduation rate of the students registered is not maintained at an acceptable level;
- some of the practices or activities carried on by the institution are not outlined in—or are contrary to—the student-enrolment contract, published rules and regulations, and/or stated policies of the institution;
- penalty is necessary for the proper administration of the Alberta Student Aid program (i.e., withdrawing financial assistance of a study program); and
- the institution fails to comply with the [Alberta Institution Designation Agreement \(AIDA\)](#).

At any time, Alberta Student Aid may request [additional information](#), documentation from a student applicant. For example, we may request confirmation or verification of documentation to confirm:

- the student's previously submitted information is accurate;
- the student was eligible to receive assistance; and
- the student received the appropriate funding.

We may also request payment action from a student related to their funding eligibility. For example, we may ask the student to repay previously disbursed funding which they were not actually eligible to receive.

Important: If a person knowingly makes false statements, misrepresentations, or omissions to obtain government funding, Alberta Student Aid may [impose the following program-integrity conditions](#):

- Restrict the student from further student aid for one to three years, *and/or*,
- Restrict the student from further student aid until the student has repaid all amounts.

A student may be subject to conviction under the [Student Financial Assistance Act](#) if the student intentionally and for the purpose of obtaining student aid:

- makes a false statement or misrepresentation,
- gives false or misleading information, *or*,
- fails to provide required information.

Alberta Student Aid may enact penalties that include:

- fining students up to \$5,000
- restricting students from further funding until they have repaid all amounts
- restricting students to further student aid for one to three years
- filing charges in accordance with the [Criminal Code of Canada](#).

Note: If Alberta Student Aid grants a pardon, these conditions may be changed or removed.

Private Vocational Training Act

Your school must adhere to a variety of important items under the [Private Vocational Training Act \(PVTa\)](#) and its companion [Private Vocational Training Regulation](#). These publications contain the acts and regulations around:

- student contracts;
- tuition refunds; *and*,
- false or misleading information.

Improperly completed application forms can sometimes cause significant delays around students' funding approvals and disbursements. This may delay tuition payments to educational institutions.

More information about Private Career Colleges is available on [Alberta.ca](#).

Eligibility Criteria

Program Eligibility

Schools and programs must have [designation status assigned by Alberta Student Aid](#) before they can support prospective-funded students. Schools and programs may designate for both federal and provincial funding to cover a student's full- or part-time studies.

Private Career Colleges Eligibility

Out-of-Province Private Career Colleges

Alberta Student Aid does no longer issues provincial funding to students enrolled at private career colleges outside of Alberta but within Canada. Students may be eligible for Canada student loans and grants.

All other private career colleges worldwide are exempt from this policy. Out-of-Province Private Career Colleges can request to be exempted from this rule.

For details, see Student Aid Policy - [Out-of-Province Private Career College Exemption Criteria](#).

Programs Delivered Exclusively Online

Alberta Student Aid can only provide funding to cover tuition and books for full-time private career college programs delivered exclusively online (including those offered in Alberta). Students continue to be eligible to receive Canada student loans and grants.

For definitions of an online course/program delivered via the internet or a correspondence course/program delivered by mail or electronic transmission, see Student Aid Policy – [Additional Requirements for Programs Delivered Online](#).

Details on these eligibility changes are available at Student Aid Policy – [Chapter 7: Designation for Student Loans and Grants](#). Go to canada.ca for more information about Canada Student Financial Assistance Program eligibility.

Student Eligibility

To be eligible for Alberta Student Aid, a student must be a Canadian citizen, permanent resident, or a protected person (required to have Notice of Decision and temporary SIN valid at the start of the study period). Students with study permits are not eligible for Student Aid funding (see [Residency](#) later in this guide).

To qualify for provincial funding, students must also be an Alberta Resident. This means they have lived in Alberta for at least one year, or Alberta is the most recent province they have lived in for one full year.

Academic Progress

Alberta Student Aid considers the following [academic progress](#) policies when reviewing a student's eligibility for funding:

- Program Length +1
- Open Studies
- Scholastic Progress (repeating the same year of study)
- History of Withdrawals or Dropping to Part-Time Studies
- Successive Short-term Programs
- Early Withdrawal

If a student has [withdrawn](#) from two study periods, and they have funding for both of those study periods, they will not be eligible for funding for 18 months from the date of their second withdrawal (See [Withdrawal Notification](#) later in this guide).

If a student's application is rejected for academic progress, but the student has extenuating circumstances (such as their studies being affected by a medical, family, or public emergency) they can submit a [Request for Reconsideration](#).

Financial Eligibility

To receive full-time funding, a student must demonstrate [financial need](#). This means they have higher costs than the combined total of all their resources. Use the following formula to determine need:

Allowable Costs – Minus Resources = Equals Award Amount (up to the Loan Maximum).

Full-Time Status

Alberta Student Aid considers students attending [Private Vocational Schools](#) as enrolled [full-time](#) when their program is 12 weeks or longer and has 20 or more program hours per week. This includes instructional and practicum hours.

Independent vs. Dependent

Alberta Student Aid distinguishes between [independent and dependent students](#) to help determine residency, eligibility for Canada Student Financial Assistance Program funding, and eligibility for grants.

Alberta Student Aid considers students independent (as of the study-period start date on their application) when they are:

- out of high school for four or more years
- available to the labour force for two or more years (these periods do not need to be consecutive)
- age 23 or older
- married (or separated, divorced or widowed) or are legally considered common-law
- a single parent with children
- financially responsible for a disabled or elderly family member who is wholly dependent
- a current or former youth in government care, *or when*,
- their parents are both deceased.

Alberta Student Aid considers students dependent when they are:

- not any of the above i.e., they are dependent solely upon their parent(s).

At Home Budget

Alberta Student Aid has an expectation that [dependent students](#) reside at home with their parent(s) to reduce costs if their parent(s) reside within reasonable commuting distance to the school. We may consider authorizing an away-from-home budget for dependent students whom we otherwise would expect to be reside at the parental home.

This may happen if the student:

- cannot live with their parents because there is insufficient room in the parental home (e.g., large, blended family), or
- cannot reasonably be expected to live with their parent(s) for reasons related to their studies (e.g., transportation not available).

In cases like the above, Alberta Student Aid requires:

- a letter from the student and/or from the parent(s) explaining the situation;
- that parent(s) completes the *Schedule 1* form; and
- that parent(s) provides a parental contribution, if expected, based on the household income.

We may grant [Special Independent Status](#) to students whom we would otherwise consider dependent, *if*:

- a single student has financial responsibility for a wholly dependent individual such as a disabled or elderly family member,
- both parents are deceased, or
- a student is a current or former youth in government care.

Details on youth in government care are available at Student Aid Policy - [Independent and Dependent Students](#)

In the above instances, Alberta Student Aid requires letters from the student and a third-party professional (such as a social worker, psychologist, school counselor, etc.) to support the request.

Residency for Dependent Students

[Dependent students](#) should apply to the province where their parents currently reside. Alberta Student Aid considers a dependent student to be a resident of Alberta if:

- at least one of their parents resides in the province, or
- when during the course of the student's studies, their parent(s) moves out of Alberta; in this case, the student remains an Alberta resident (for the purposes of funding) provided they do not have a break in studies for 12 months or longer.

Residency

There are times when Alberta Student Aid may review [residency](#) on a case-by-case basis. For example:

- A student might be considered a resident living between two different provinces—i.e., they have moved away from their former province of residence (not Alberta), however, they have not yet established a full 12 months of residency in their new residing province of Alberta. While Alberta might still take precedence in the end, Alberta Student Aid's residency rules dictate the need to determine which Canadian province or territory the student has the strongest ties to.
- Alberta Student Aid may consider a student whose spouse or common-law partner resides in Alberta to be an Alberta resident for the purposes of loan funding.
- In the case that a student is unclear about their residency, they may need to provide us with additional information (e.g., a [residency history](#)) to help us determine if Alberta student loans are the best fit for them, or if they should be applying for funding from a different province.

Common-Law Status

Alberta Student Aid considers a student [common-law](#) when:

- the student and their partner have lived together in a conjugal relationship continuously for the past one year, or,
- the student and another individual have declared a shared-living arrangement equivalent to that of a common-law partner under any other law of Alberta or Canada, or
- the student and an individual live together in a conjugal relationship and share at least one child who also lives with the couple as their dependant

Types of Funding

Students may receive the following [types of funds](#):

- Canada student loans
- Alberta student loans
- Canada student grants
- Alberta student grants

Alberta Student Aid manages several federal and provincial grants for students. Each type of award has its own specific eligibility requirements. As soon as prospective student borrowers submit their full-time applications for funding online, Alberta Student Aid automatically assesses them for potential receipt of each funding type. For example, depending on their calculated need, they might receive all four types of funding or any combination of loans or grants.

KEEP IN MIND: Grant funding can change at any time. Sometimes, Alberta Student Aid issues new grants while removing others. Further, the amounts and eligibility requirements could change with short notice. There are also grants allotted for students with disabilities only. For more information on full-time grants, refer to Chapter 1 of the Policy Manual (Types of Funding).

Funding Service Providers

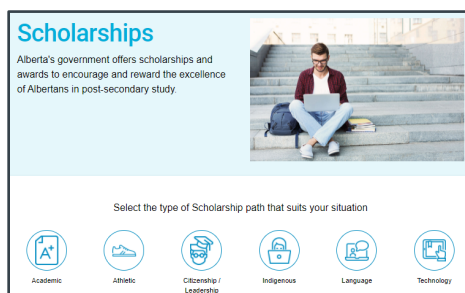
As mentioned, Finastra (via the Alberta Student Aid Service Centre) lends students Alberta student loans and students return their loan payments directly to this Service Centre. Similarly, the National Student Loan Service Centre (NSLSC) lends students Canada student loans while students repay these loans directly to the NSLSC. Students receive grants via direct deposit to their bank accounts, or by cheque, which is mailed to a students' residence when the student has not provided valid Canadian banking information.

Note: Service providers may not deposit grant funds into any other bank account other than the student's.

BEST PRACTICE: Routinely check the Alberta Student Aid website to see which grants are available along with the corresponding amounts and the eligibility criteria. It helps to do this before discussing grant funding with a student.

Scholarships

In addition to grants and loans, students may submit applications to Alberta Student Aid for more than 40 [scholarships and awards](#).



Post-Secondary Recruiters

The schools employing recruiters to attract potential students to their post-secondary programs also determine recruiters' daily duties and responsibilities. These include the development of recruitment plans designed to attract student prospects.

Recruiters are in contact with high schools to analyze student test scores, review grade-point averages, and assess athletic abilities to determine which students are most suitable to recruit. They also build relationships with prospective students to provide personalized college-admissions assistance, give admissions presentations to prospective students, and facilitate campus tours. Recruiters often attend post-secondary education open houses and networking events and produce marketing materials and presentations to engage prospective students while promoting their school's programs.

While post-secondary recruiters may play a small role in directing students to information on the Alberta Student Aid website, it is important for schools to advise their recruiters not to engage in any of the following activities with/or on behalf of individual students:

- Assist a student in their application for a private and secure Alberta.ca Account;
- Assist a student in their application for Alberta Student Aid Funding;
- Provide false or misleading information to students regarding the Alberta Student Aid funding program;
- Coerce or force students to apply for Alberta Student Aid funding; and
- Receive any monetary amount from students' Alberta Student Aid funding as a reward or condition for recruiting that student.

Important Reminder! Alberta Student Aid bases its funding decisions and disbursements on student need; as such, students require every dollar they receive to successfully complete their study programs (and without falling short of funds while they are doing so). Since schools may only remit amounts for a student's tuition, fees, and books, Alberta Student Aid does not consider or allow any form of payment toward post-secondary recruiters' fees.

Students must repay Alberta and Canada student loans to the [service providers](#). Limiting the amount of loan debt allows for successful loan repayment. If students neglect to make loan payments or, even worse, default on their loans, this may affect your school's good standing with respect to repayment rates (i.e., your school's Alberta Student Aid program risks de-designation as a result).

For more information, see the [De-Designation](#) section of the Policy Manual.

“School recruiters may not receive any monetary amount from students' student aid as a reward or condition for recruiting that student.”

Full-Time Application

Students will benefit from viewing the [Complete your Application](#) video on the Alberta Student Aid website. This tutorial walks students through each of the online application questions to aid in preparing them for when they apply for funding online.

Apply Early!

We recommend that students apply early for Alberta Student Aid funding. However, while you are able to access our System to see information pertaining to your student applicants and funding recipients, government-mandated privacy regulations (i.e., *PIPA*, *POPA*) dictate you may not actually fill out or submit applications on a student's behalf. Rather, when a student requires application assistance, direct them to the following tools:

- The [Apply](#) section on the [Alberta Student Aid website](#)

- The videos [Create your Student Aid Account](#) and [Complete your Application](#)
- The Student Aid Full-time Worksheet under [Resources](#)

Application Deadlines

- All students must [submit their applications](#) at least 30 days prior to the last day of their study period.
- For spring/summer sessions or apprenticeship programs, the deadline is no later than the start of their study period.

Students with Disabilities

In some cases, particularly where the student had applied previously (has full Alberta Student Aid system access) and had been assessed as a student with a disability, their application for Alberta Student Aid may be assessed automatically. For more information, see the Funding for Students with Disability Guide in [Resources for Schools](#).

One-Stop Funding

Students do not have to submit applications for the different funding types for Alberta Student Aid online. Just one application determines their eligibility status for federal and provincial loans and grants.

Other benefits of the online application:

- Applications are submitted with more accurate information
- Assessment and processing of applications is faster
- Less risk of having lost or incomplete applications
- Students can view and manage their applications at any time
- Students can access Alberta Student Aid's online application from any computer or operating system, including via their mobile devices, smartphones, and tablets.

School Reminder:

- Alberta Student Aid does not authorize you to fill out or submit applications for students. Students are ultimately responsible for every piece of information provided on the application.
- You may not ask students for their Alberta.ca Account or other credentials.
- You are responsible for making students aware of their [loan repayment](#) obligations.

Loans and Grants Funding Guide

Another valuable resource is Alberta Student Aid's [Loans and Grants Funding Guide](#) available in the [Resources](#) section of the website. This handy guide intends to help students understand what we are asking of them in the funding process and why it is important to complete their applications as accurately as possible. Incorrect information can delay the processing of an application or even lead to Alberta Student Aid rejecting funding. Inaccuracies may also result in a grant overpayment, which could affect the student's eligibility for future funding.

Introduce Students to the Student Aid Estimator!

The [Student Aid Estimator](#) is an interactive federal calculation tool to assist students when estimating their annual Canada Student Grant or Loan amounts. Before your student officially applies for Alberta Student Aid using our system, the Estimator will calculate the amount of assistance they could potentially receive from the Canada Student Financial Assistance Program (CSFAP). Once the student has applied for Alberta Student Aid funding—and we have deemed them as eligible—we will determine the actual amount of funding for disbursement and consider supplementing federal allotments with provincial grants and/or loans.

Student Financial Assistance Estimator – online sample screen

The screenshot shows the 'Student Financial Assistance Estimator' interface. It features a blue header with the title. Below the header, there are eight rows of input fields, each with an information icon (i) to its left. The fields are: 'Province or Territory of Permanent Residence' (dropdown menu), 'Full-Time Studies or Part-Time Studies' (dropdown menu), 'Study Program Type' (dropdown menu), 'Number of Semesters Per Year' (dropdown menu), 'Study Program Length' (dropdown menu), 'Tuition and Compulsory Fees' (text input), 'Scholarships and Bursaries' (text input), 'Targeted Resources' (text input), and 'Student Category' (dropdown menu). The values entered in the fields are: 'Select', 'Full-Time', 'Undergraduate Studies', '2 Semesters', '2 years or more', '6571', '0', '0', and 'Single Dependent student living at home'.

Loan Limits

Loan limits are the maximum amount of combined Canada and/or Alberta Student Loans eligible students can receive in an academic year. Note: Alberta Student Aid may award grant amounts above these maximums to eligible students depending on their situation. Alberta Student Aid considers two types of [loan limits](#) when determining a student's award amount:

- [Annual Loan Limit](#) – based on the duration of the student's study program.
- [Lifetime Loan Limit](#) – for one-year undergraduate programs.

Overlapping Applications

Alberta Student Aid will only approve one full-time application for funding, at one time; the rationale is that two overlapping applications would exceed the annual loan limits and monthly living cost amounts. **If applications overlap for less than one month**, please email the Client Resolution Unit at cru@gov.ab.ca to determine if there are alternatives—for example, changing students' study dates in the [Provider and Program Registry System \(PAPRS\)](#), or having students submit a [Request for Reconsideration](#).

Annual Loan Limits 2025-2026

One to four months	One semester	\$8,500
Five to nine months	Two semesters	\$17,000
10 to 12 months	Three semesters	\$25,500
Commercial Aviation	Each component	\$17,000

To keep student debt manageable, we also apply lifetime loan limits. For most programs, students are eligible to receive up to \$85,000.

Maximum Lifetime Loan Limits 2025-2026

Certificate, Diploma, Journeyperson, Undergraduate Degree	\$85,000
Commercial Aviation	\$68,000

There is a [lifetime loan limit](#) for one-year undergraduate programs. Students are taking multiple instances of one-year programs and, as such, are increasing their debt levels. If the student attends a longer program, they may find themselves in a situation where they have reached their lifetime loan limit. Therefore, lifetime loan limits for one-year programs will be limited to \$51,000.

Once a student reaches their lifetime maximum, they may still have some federal eligibility. The federal maximums are based on weeks of study rather than amounts of funding (i.e., in most cases, the federal maximum is 340 weeks, up to 520 weeks, if the student has a permanent, or a persistent or prolonged disability).

Allowable Costs

This section describes the [Standard Allowable Costs](#) we consider when determining a student's calculated (federal and provincial) funding needs. When ascertaining funding amounts, we subtract the student's resources (provided in their application for Alberta Student Aid funding) from the standard allowable costs.

Note: Alberta Student Aid provides funding to Alberta students in need to help cover their basic program and living costs and students should not expect to receive funding that will provide for all of their expenses.

The following outlines the allowable costs we consider in our student funding assessments:

Tuition and Fees

We rely on schools to update us regularly with accurate information regarding the tuition-and-fee amounts for each of their programs. This is information you provide via the [Provider and Program Registry System](#) (PAPRS)

PAPRS is an Alberta-wide electronic system used by Alberta Student Aid and by representatives of Alberta Student Aid-designated schools to do the following:

- Authorized staff at Alberta Student Aid designated schools enter program session start-and-end dates and costs into PAPRS to enable Alberta Student Aid to process students' full-time online applications for funding.

Note: each school must enter their program-session dates and costs for each intake into this system.

- Alberta Student Aid uses the above information in PAPRS to access when processing individual student applications.

In our determination of student award amounts, the Alberta Student Aid system takes your school's actual tuition-and-fees figure (originally captured in PAPRS) and applies it against the amount a student had recorded on their application for Alberta Student Aid; ultimately, we will use the lesser amount. If it turns out the tuition-and-fees amount the student provided is higher than the actual school amount, the student must provide documentation to support this.

Books and Supplies

We also look to the information you enter in PAPRS to determine the amount of funding a student will need for their books and mandatory supplies and instruments.

Computer Costs

We allow a maximum of \$500 per loan year for computer-related costs.

Child care

The standard amount for child care is \$326 per month, per child. If students have receipts showing they pay more than that amount per month, we will allow actual costs up to \$1,200 per child, per month. If students have subsidized child care, they should only report the amount they pay (i.e., the parental portion).

Child Support/Alimony

Alberta Student Aid will provide additional funding to support ongoing child-support payments.

Note: We do not consider any child support arrears.

To indicate child support/alimony amounts, students are required to provide us with either of the following:

- a) Proof of payment for four recent months, and a copy of a court order, *or*,
- b) Documentation from Maintenance Enforcement.

If no legal documentation is available, we can accept:

- proof of payment and signed statements from both parents detailing child-support arrangements.

Returning Students

Alberta Student Aid will allow continued child support/alimony cost coverage for returning students (who had originally received funds for this)—in other words, we will not require any documentation if the child support/alimony amount is the same as in previous years.

Transportation

We consider travel-cost allowance of \$0.25 per kilometre plus basic cost of Personal Liability and Property Damage (PL/PD) insurance. We require students to provide an explanation of distance traveled each week and/or documentation of PL/PD insurance cost. Additional travel costs allowed will not normally exceed the rent component of the single and away-from-home budget category.

Living Allowances

Alberta Student Aid will also factor in standard [living allowances](#) as a cost. When determining living allowances, a student's family includes:

- the student
- their spouse or common-law partner
- family members for whom the student is financially responsible (such as disabled or elderly family)
- dependent children (18 years of age or younger (if not also in post-secondary studies) residing with the student; or 19 years of age or older and enrolled in high school.

Shared-Custody Living Allowance

In cases where a student shares custody of a child or children, Alberta Student Aid may assess and assign each parent with single-parent status (documentation of custody agreement required).

Sole-Custody Living Allowance

In cases where one parent has sole custody of a child or children, we will only consider the custodial parent as the single parent; we will assess the non-custodial parent as single, but may have exceptional expenses due to child support or living expenses.

Foster Parent Living Allowance

Alberta Student Aid does not consider foster children as dependent children and, thereby, does not use foster income as a resource.

Exceptional Expenses

Alberta Student Aid may consider [Exceptional Expenses](#) for students who have costs that exceed standard-monthly living allowances.

Examples include:

- child support/alimony
- high rent, mortgage, utilities
- spouse's student loan payments
- medical, dental, or optical costs not covered by insurance
- **Note:** To consider additional expenses eligible under Alberta Student Aid, a student must provide us with an explanation and appropriate documentation of the costs.

Alberta Student Aid **does not cover:**

- credit card payments
- car loan payments
- past-due utility bill payments
- income tax payments
- funding to cover tickets for fines or offences
- life insurance payments
- extracurricular activities for dependants
- veterinary costs (unless for an assistive pet)
- payment of back interest on a defaulted student loan
- overpayments from other government departments/agencies
- fees for non-related school clubs and associations
- fertility drugs or treatments
- skin lightening treatments
- tanning
- bail costs
- child support arrears
- exams or fees that are not listed in the school calendar (e.g., LSAT, GMAT, CaRMS)
- replacement of lost or stolen cash
- moving expenses/installation fees if student is moving within the same community
- **Exception:** We may consider moving costs for emergency relocations (e.g., fire, flood, situations involving [domestic violence](#)).
- foreign exchange costs
- interest and related financing costs

“Alberta Student Aid provides funding to Alberta students in need to help cover their basic program and living costs and students should not expect to receive funding that will provide for all of their expenses.”

Resources

Student Resources

In this section, we discuss the various [student resources](#) we will consider when calculating the financial need of a prospective Alberta student borrower. To determine the funding an eligible student may receive, we do both a provincial calculation and a federal calculation. Each calculation looks at resources a little bit differently.

The [Contribution](#) is the amount Alberta Student Aid requires the student to commit toward the cost of their education (as we consider the cost of education a shared responsibility between the student and their family supplemented only by student loans).

Student Contribution

Federal:

- Up to a maximum of \$3,000 per loan year based on family income and size.

Provincial:

- \$1,500 flat rate on the first application of the loan year.

See more information under [Student Resources](#) for both federal and provincial exceptions and exemptions.

Spouse/Partner Contribution

The federal spousal contribution is 10% above the income threshold—capped at a maximum of eight months however, there is no maximum dollar amount (unlike the student contribution is capped at \$3,000). Alberta Student Aid will waive the spousal contribution if the total household income is below the threshold.

See more information under [Student Resources](#) for both federal and provincial exceptions and exemptions

Monthly Resources

Dependent Student Contribution

Alberta Student Aid expects the parents of dependent students to share the responsibility for the cost of their dependent child's education. As such, we base the federal parental calculation on the total parental income and the size of the family.

Federal Parental Contribution

Alberta Student Aid may waive the federal parental contribution in certain circumstances (e.g., one of the parents experiences a financial loss such as reduced employment income, or, if they are a farmer and there is a damaging drought etc.)

Notes:

- If a student opts out of providing their parent's information when they apply for Alberta Student Aid funding, they will not be eligible for federal grants for the duration of the application period. We will not consider their eligibility for federal grants in the [Review Process](#).
- The expected student contribution on the provincial assessment is a flat rate of \$1,500 per year. Alberta Student Aid automatically calculates this amount in our assessment. However, with respect to provincial funding, we will exempt single parents and students receiving Assured Income for the Severely Handicapped (AISH) or Canada Pension Plan (CPP) Disability benefits.
- When determining the provincial calculation, we do not consider spouse/partner income (Alberta Student Aid does not assume or expect spouses/partners to support the student's education costs).

Additionally,

- Alberta Student Aid does not have an expected parental contribution—however, if the student reports financial contributions from their family, we will use these as a resource on our assessment.

See more information under [Student Resources](#) for both Federal and Provincial exceptions and exemptions.

Monthly Resources

Provincial Assessment

When a student's [resources](#) happen to be fully exempt from the federal assessment, Alberta Student Aid will still consider these items in its provincial assessment:

- any money the student receives from AISH or income support is used as a resource item, dollar-for-dollar.
- Students receiving AISH will typically qualify for Alberta student loan funding to cover the costs of their tuition and books alone and can continue to receive their cost of living from AISH.
- Students on Income Support should check with their support worker prior to applying for student loans (Alberta Student Aid considers income support a 'resource' in its assessment of a student's financial need; as such, a student may find their income support is interrupted upon applying for funding).

See more information under [Student Resources](#) for both federal and provincial exceptions and exemptions.

ACTION: Ask students to let us know if they have income from a Registered Education Savings Plan (RESP) as we will include this as a resource in our assessment.

Financial-Need Assessments

Alberta Student Aid also considers the following as allowable resources:

- alimony/spousal support
- child maintenance
- care support
- pensions
- band funding
- any income received from a rental property or a business

Exempt Resources

Employment Insurance (EI) is exempt both federally and provincially. However, if a student is receiving EI benefits, Alberta Community and Social Services must approve them for fee-payer status for the student to continue to receive EI while in school.

Action: Inform your prospective Alberta Student Aid borrowers they will benefit from booking an appointment to meet with a career counsellor (i.e., from Alberta Supports or Alberta Works) who may help them determine whether or not post-secondary education is the student's best path to successfully enter into the labour market.

Also:

The following resources are fully [exempt](#) from the federal and provincial assessment.

Inform your students they should not report these on the application for Alberta Student Aid funding:

- Student and spouse/partner employment income
- Part-time wages and tips
- Assistantships
- Stipends
- Student and spouse/partner savings. (Savings are funds held in deposit or savings accounts under the ownership, custody, and control of an individual or individuals. Examples of savings include daily interest savings, foreign currency accounts, personal chequing accounts, and Tax- Free Savings Accounts)
- Student and spouse/partner registered investments including RRSPs, TFSAs, and LIRAs
- Student and spouse/partner lines of credit
- Precious metals and debentures
- Child benefits, e.g., Canada Child Benefit (CCB), Universal Child Care Benefit (UCCB), provincial/territorial child benefits including the Alberta Child Benefit (ACB), the Canada Pension Plan (CPP) Disabled Contributor's Child Benefit, and the CPP Surviving Child's Benefit
- Income tax refunds
- Refundable tax credits such as GST Credit, Provincial Sales Tax Credits, Property Tax Credits, Alberta's Carbon Levy Rebate, Alberta Family Employment Tax Credit, BC Energy Rebate, Ontario Tax Payer Dividend, and Working Income Tax Benefit
- Hepatitis C Compensation
- Compensation paid by a government for having been infected with HIV through the blood supply
- Compensation paid by the Province of Ontario to individuals who suffered harm while living at government-operated developmental services facilities between the 1960s and 1990s
- Any payments made under the Indian Residential Schools Settlement Agreement (Canada)
- Any payments made to Indigenous People due to land-claim settlements, including non-registered investments purchased using land-claim payments
- Money received under a program of the Government of Canada or Alberta for home repairs or renovations
- Benefits paid under the Alberta Victims of Crime Act and Regulation (Alberta)
- Payments received under the Victims Restitution and Compensation Payment Act (Alberta) that are allocated as compensation for specific costs
- Those portions of insurance payouts or settlements allocated as compensation for specific costs, including disability insurance benefits and Workers' Compensation Benefits
- Registered Disability Savings Plan (RDSP) accounts
- Canada Pension Plan (CPP) Death Benefit

Similar payments and benefits may be fully exempt at the discretion of Alberta Student Aid.

Students Applying Online

All students must have a verified Alberta.ca Account – a secure account allowing access to Alberta Government online services. Students must create their own account and never provide anyone else access to their secure account. This is part of our commitment to ensuring the utmost confidentiality in protecting a student's personal information.

For Schools:

Since you have access to the Alberta Student Aid system, you would have created an [Alberta.ca Account](#) at the time of your school's designation process. If you have access to the Alberta Student Aid System, you would have created an Alberta.ca Account to enable secure access to the specific systems for post-secondary school representatives.

Direct your students to view this [video](#) prior to applying for Alberta Student Aid funding for the first time. It outlines how to create a secure account. Do not create an Alberta.ca Account for students and be sure to advise them never to share their ID or password with anyone.

What Students Should Know

Students should ensure the address on their driver's licence or identity card is up to date before verifying their Alberta.ca Account. Making changes to these documents, and then having to restart the process of verifying an Alberta.ca Account could take 90 days or more. The verified digital identity must be verified when their Alberta driver's licence or identification card expires.

Learn about getting verified at: [Student Aid Verified Accounts](#)

REMINDER: In alignment with Alberta Student Aid's commitment to ensuring student confidentiality and identity protection, inform your students to:

- protect their personal information.
- never provide their personal information unless they know what it's being used for and how it's being protected.

The student's Alberta.ca Account protects their personal information. Never apply for an Alberta.ca Account on behalf of a student or share your own online access with anybody. No one should ever access another individual's personal information and secure data.

Prior to students creating their online account, you can direct them to the helpful videos on [How to Apply](#) so students can create and access their own secure account information.

Alberta Student Aid Inbox

Once students have authenticated their Alberta.ca Account, future notifications will direct them to their secure Alberta Student Aid Inbox where they will be able to:

- View all correspondence issued by Alberta Student Aid.
- Apply for full-time loan and grant funding and the [Alexander Rutherford High School Achievement Scholarship](#).
- Start and pause their application for funding. This means when a student begin an application within the past 28 days but has not yet submitted it, they are able to continue to work on that application, including uploading supporting documents right

from the application screen. Upload eDocuments is the quickest and most secure way for students to send us information.

- Request a review of their application.
- Self-cancel an active application for loans and grants without having to involve the help desk in this process
- Download a *Manual COR Worksheet* (if required) from the secure inbox. Return the worksheet to Alberta Student Aid through Upload eDocuments feature once a school official has authorized the document.
- Change any information on their full-time application e.g., update their personal information such as their address, phone numbers, and mailing address.
- Request additional funding (if they have not already reached their loan-limit maximums).
- Inform us how they would prefer to be notified about their incoming digital correspondence (i.e., email or text notification).

REMINDER: For greater ease and access to Albert Student Aid-related information, inform students to explore our website for a variety of direct links to useful resources—from links to their loan agreements to insightful tutorials on the repayment process and the Repayment Assistance Plan.

Personal Information Protection Act (PIPA)

Word of Caution: In accordance with [PIPA](#) regulation, organizations shall not collect, use or disclose personal information about an individual beyond what is reasonable to provide the product or service. Generally, the collection, use or disclosure of the personal information must be done with the consent of the individual. This prohibits you from asking students for their Alberta.ca Account or other credentials.

However, you may assist students with navigating our system. For example, you might:

- show them where to click on How to Apply in the Apply section, and where they may enter their personal-, study-, and financial information.
- prepare them for understanding the [Protection of Privacy Act \(POPA\)](#) statements which we ask them to agree to prior to entering information on their application for funding.

Also, inform students that throughout the application process we will provide them with:

- navigation tools to provide an efficient and successful application outcome. For example, we offer 'help text' to amplify explanation of items such as the intention behind a particular question.

- the digital ability to pause the application with the intent to return and complete it later (up to 28 days). This is a benefit that helps students who may be unsure about a response or might need extra time to gather supporting information before proceeding further; rather, they will simply return to their application directly from their 'Welcome' log-in screen—whenever it's convenient (within those 28 days).

Applicant Consent and Declaration

Inform students that prior to their receipt of any funding, Alberta Student Aid requires every applicant to read their Applicant [Consent and Declaration](#).

Become familiar with the following important information:

- Students must declare they have filled out the information correctly in their application. That way, when they receive their Student Award Letter, they will be able to refer back to their application to understand why we have awarded them a particular amount or type of loan or grant.
- Students are responsible for disclosing all information. This is especially vital if the student had another individual helping them complete their application; if that person included incorrect information, we may hold the student applicant responsible for making false or misleading statements. This could result in the cancellation of the student's funding up to and including the suspension of funding.

BEST PRACTICE: In addition to being stakeholders of Alberta Student Aid, consider your students equally to be your stakeholders or valued customers. We have a duty to remove barriers for our Alberta borrowers. This includes upholding and protecting students' rights to individual privacy and security while ensuring they understand their obligations and implications when applying for and receiving any amount of Alberta Student Aid funding.

Submission of Full-Time Application

- Once the student completes all three sections of the application, agrees to the terms of the [Consent and Declaration](#), and submits their application, they will receive confirmation that we have successfully received the form.
- Some completed applications will go through 'clean' (i.e., we have assessed and processed automatically) while we may deem further information is required on other applications. In the latter case, we will send the student this notification:
 - If you have not received a 'Confirmation of Submission' with an accompanying 'Application ID', you will receive an email in your Student Aid Inbox requesting further information before we can assess your application.

Student Applicant: Next Steps

Inform your students:

- It may take up to eight weeks for Alberta Student Aid to complete the assessment and processing of their application.
- Alberta Student Aid confirms its assessment of applications via the [Student Award Letter](#) (SAL), which is sent to students in their secure inbox.

The Student Award Letter outlines:

- a student's Alberta Student Aid eligibility, award amount(s), the specific loan and/or grant allotments, and when they can expect to receive their award(s).
- the reason(s) we might have rejected funding.

Students will receive their funding upon the following conditions:

- You have confirmed the student's registration.
- They have completed their loan agreements (i.e., the [Full-Time Canada MSFAA, or the Student Aid Agreement](#))
- They are within one week of their study-program start date.

See [Student Award Letter](#) and [Loan Agreements](#) below for details on this process.

Assessments

Funding Allocation



Once we have looked at the student's total expenses, subtracted their [resources](#), and calculated their financial need, we can determine what [type of funding](#) they will receive. Alberta Student Aid allocates funds in the following order:

Canada Grants – these include:

- Canada Student Grant for Full-Time Students
- Canada Student Grant for Full-Time Students with Dependants
- Canada Student Grant for Services and Equipment for Students with Disabilities
- Canada Student Grant for Students with Disabilities

Inform your students: If they are eligible for these Grants, the [loan service providers](#) will issue the full amounts even if they exceed the student's calculated need.

- Disbursed Canada student loans reflect a maximum of \$210 per week, or 60% of a student's federal calculated need (whichever is less).
- If federal funding does not sufficiently meet a student's financial need, we will issue Alberta student loans up to the maximum of the loan limits.

- If, upon doing so, Alberta Student Aid is still unable to meet the student's calculated need, and the student is eligible for Alberta student grants, we will issue those funds to accommodate the student's costs and needs.

Alberta Grants – these include:

- Alberta Grant for Students with Disabilities
- Alberta Student Grant for Full-time Students

Nil Award

When the sum of a student's total resources exceeds their total allowable costs for Alberta Student Aid funding eligibility, the student's application does not process as 'rejected;' rather, we issue a \$0 amount to the student referred to as a Nil Award.

If the student receives a Nil Award or an award less than the total cost of their combined tuition, mandatory fees and books, they may be eligible for an Alberta student loan to cover only their school costs. These students will not receive any funding for the costs of child care, living allowance, etc.

Inform Students: If they would like us to reassess their application after receiving a Nil Award Letter, they may contact the [Alberta Student Aid Service Centre](#) for further information.

Loan Agreements

Alberta Student Aid agreements are legal forms with terms agreed upon between the student and the loan service provider (or lender). There are separate agreements applicable to both Alberta and Canada student loans (i.e., the [Full-Time Master Student Financial Assistance Agreement](#) [MSFAA]; and the Alberta Student Aid Agreement.). Full-time students who have received both Alberta and Canada loans, for example, will have two separate loan agreements. Part-time students will only need to complete one agreement, as they are eligible solely for Canada student loans.

Inform students they must complete loan agreement(s) if:

- this is their first-time receiving Alberta Student Aid;
- they had a two-year (or longer) break since last enrolled in school; or
- they have previous student aid from another province.

Also let your students know:

- A signed loan agreement includes the agreed-upon terms with respect to how awarded funds will be allocated, their [repayment obligations](#), and Alberta Student Aid's calculations of future monthly repayments.

Important! The [loan service provider\(s\)](#) will electronically deposit the approved amount(s) of Alberta or Canada funding (disbursed under the terms of either loan agreement) into the student's bank account. The student must hold this account solely or jointly in their name.

- Students make loan repayments via this same banking method. Loan service providers have automated system triggers for repayment due dates (they will automatically

withdraw allotted loan repayment amounts from this same bank account).

- Students must provide Alberta Student Aid with their own personal banking information (no one else's) on either loan agreement.

Student Award Letter

As indicated, once Alberta Student Aid has processed a student's application for funding, we will send the student a [Student Award Letter \(SAL\)](#) via the following channels:

- email to the student
 - Alberta Student Aid will alert students they have a new email with their attached student award letter in their Alberta Student Aid inbox.
- text message
 - Alberta Student Aid will send a text message with a link to the award letter (to students who have requested this method and who have verified their mobile number).
- mail delivery
 - Alberta Student Aid will mail the award letter to the home address provided by the student (for those who have requested this option).

Note: If you have access to the Alberta Student Aid system, you will be able to view the award letter contained with your student's correspondence.

Contents of the Student Award Letter (SAL)

The SAL contains the following important funding information:

- Students' school and study-program dates for the funding period
- Award amount(s)
- An itemization of forthcoming loan and/or grant types
- A disbursement schedule (for information purposes) for each award based on students' length of studies, application dates (relative to the start dates), and the approved funding types.

SAL Amounts and Disbursement Dates

Typically, students applying for study periods longer than six months will receive 50% of their funds at the beginning of their study period, and 50% at the mid-way point.

The disbursement dates may not reflect the exact dates the student will receive their funds; actual disbursement is contingent upon Alberta Student Aid's processing times and whether the student has met all funding requirements to trigger a disbursement.

Disbursement of Funds - Requirements

When we have approved funding for a student, please inform them of the following requisite steps where applicable:

- Married or common-law students need to complete a [Consent and Declaration form](#).
- First-time applicants will be required to submit their loan agreement(s) (i.e., Full-time Master Student Financial Assistance Agreement (Full-time MSFAA) or Alberta Student Aid Agreement).

- All students are required to request that you complete the [Confirmation of Registration \(COR\)](#) process (through either Automated or Manual COR methods – whichever the school is set up for).

Consent and Declaration

Inform students:

- Applicants who are married or common-law—or who have changed their marital status— must provide Alberta Student Aid with a [Consent and Declaration](#) form.
- We will send the form to funding-approved students via their secure Alberta Student Aid Inbox.
- The student's spouse or common-law partner must sign and return the completed form to Alberta Student Aid only (i.e., not to the Finastra or the NSLSC loan service providers).

Defaulting on Loans

If a student has [defaulted on their loans](#), they will not be eligible for further Alberta Student Aid funding until they have fully rehabilitated their loans. Students wishing to resolve overdue loans or make loan-rehabilitation arrangements may contact the 'Repayment' areas of the [NSLSC](#) or the [Alberta Student Aid Service Centre](#), whichever loan service provider is applicable.

Undisbursed Funding

Alberta Student Aid will not issue a loan or grant if the application period has ended. We provide funding to assist students in need of the costs associated with the period they are in school. We will cancel all undisbursed funding if the student has failed to provide:

- their loan agreements containing their Consent and Declaration form prior to their study-program end date.
- the school has failed to complete the student's Confirmation of Registration.

The Review Process

The [Review Process](#) enables students to make changes to their loan applications or review a decision they would like Alberta Student Aid to reconsider regarding their funding. This three-pronged process addresses students' concerns in a timely manner and ensures consistency of next steps and related decisions. For example, if students demonstrate they were unable to meet the funding requirements due to circumstances beyond their control, they may [submit a request](#) to Alberta Student Aid to review their situation (they would do this through their Alberta Student Aid secure account), and, in certain cases, we may allow funding.

Students involved in the Review Process will need to:

- Demonstrate the specific action(s) they took to ensure they did their best to meet our deadlines and show they still require the funds for reasons related to their education.

How You Can Help:

Let's say the student requires extra funding to pay for their tuition; you could provide them with a letter documenting their actual educational costs. The educational costs cannot exceed the licensed costs for the program.

Suggest your student submits this letter along with their review request through their Alberta Student Aid secure account. Remember, you cannot submit these requests on behalf of students for privacy reasons.

Review Levels

There are three review levels. Students must start the review process at the first level.

Request for Reconsideration

Students may submit a Level 1 [Request for Reconsideration](#) if they are:

- informing us of changes to their funding and/or study-program situation post-application
- requesting additional funding
For example, Alberta Student Aid originally approved funding for an amount that wasn't sufficient to cover the student's tuition and books alone – i.e., the student's combined total resources is higher than their cost for tuition/books.)

Potential Outcome: Alberta Student Aid may issue sufficient loan funding just to cover the above basic education costs that were not fully captured originally. However, a student who has reached their [loan maximums](#) may not receive additional funding from Alberta Student Aid.

Request for Executive Review

Students may submit a Level 2 [Request for Executive Review](#)

- In situations where a student's Request for Reconsideration is denied, and the student is dissatisfied as a result.

Request for Ministerial Review

If Alberta Student Aid replies with a second funding denial, and the student is still unhappy with this latest outcome, they may submit a Level 3 [Request for Ministerial Review](#)

ACTION: *The purpose of the Review Process is to resolve a student's issue at the lowest administrative level possible. Advise your students that they cannot skip steps i.e., take their review request from a Level 1 to a Level 3, or start the review process at Level 2.*

Request for Review Deadlines

- Students must ensure they submit a Level 1 Request:
 - at least 30 days prior to their study-program end date (commensurate with their application for that study period).
- Alberta Student Aid will respond with its outcome:
 - within 30 days for a Level 1 Request
 - within 90 days for a Level 2 Executive Request
 - within 90 days for a Level 3 Ministerial Request

Students: Uploading Documents

Upload Documents

The preferred way for students to submit information to Alberta Student Aid is to upload documents online as it ensures confidentiality and speedier processing and response times.

To use [upload documents](#), inform students they need to:

- login to their secure Alberta Student Aid account
- This step assures every document they upload will go directly to their account, i.e., no more misplaced faxes or lost mail items. This is the easiest and most secure way of having students send information to us.

Institution Changes

If a student is [changing schools](#), there are certain program protocols to be followed:

Application for Funding

Inform students if they need to:

- Cancel their original application for funding. They can do so by logging in to their Alberta Student Aid account. Once the application is closed, they can submit a new application.

Loan Agreements

Inform students they do not need to:

- Sign new loan agreements each year.
- Since the loan agreements are not school-specific, we will not need to reissue these every year.

Program and Date Changes

When students change their programs of study during the Alberta Student Aid funding period, inform them they will need to take the following steps:

- Submit a Change of Program form available in [Guides and Resources](#).
- Let us know the name of the new program and the date the change occurred.
- Submit a new application if the end date of the student's new program exceeds the end date of the original program.
- If there is a change in study dates that increases the number of months the student is being funding for, they should submit a new application because we will need to reassess them for additional living allowance.
Remember: Study periods cannot exceed 12 months.
- Submit a new application when the end date of the new program exceeds the end date of the original program, and the student requires additional funding. If the student does not require additional funding, they will need to:
 - submit a 'Confirmation of Registration Reinstatement of Interest-Free Status for Alberta Student Loans' ([Form B](#)) to remain in interest-free status.

- Submit a new application if there is a break of 30 days or more between study periods.

Important:

- Whenever a student has made changes to their programs of study, ensure you enter the new dates into the [Provider and Program Registry System \(PAPRS\)](#).
- Alberta Student Aid will extend the study period with a student's Request for Reconsideration *only* if the student has an emergency medical situation that lengthens the study period for fewer than 30 days beyond the normal study period. All other students who extend their study period will need to submit a new application.

Alberta Institution Designation Agreement (AIDA)

The [Alberta Institution Designation Agreement](#) (AIDA) outlines the school's responsibilities and Alberta Student Aid's obligations with respect to schools' implementation of the Alberta Student Aid program. It is an agreement that allows students at your school to apply for our funding. Any breaches of the contract could result in Alberta Student Aid taking compliance action—up to and including the possible [de-designation](#) of a school's Alberta Student Aid program. In cooperation with the Private Career Colleges Branch, we will conduct periodic reviews to ensure schools remain in compliance with the policies and procedures outlined in the AIDA and in the *Policy Manual*.

The AIDA begins by identifying the [Canada and Alberta Acts and Regulations](#) that inform the agreement between both parties—namely, the [Canada Student Financial Assistance Act](#), the [Alberta Student Financial Assistance Act](#), the [Private Vocational Training Act](#), and the [Protection of Privacy Act](#) (also known as *POPA*).

Learn more about the AIDA in the *Policy Manual* (see Chapter 7 [Designation for Student Loans and Grants](#)) by reviewing sections such as:

- General Program Designation Requirements
- Requirements for Program Delivered online
- [Maintaining Designation Status](#)

Privacy and Information Acts

A private career college is a private business. As such, you are obligated to comply with [Personal Information Privacy Act \(PIPA\) regulation](#). Further, as an Alberta Student Aid-designated school, you are required to comply with legislation from Alberta's [Protection of Privacy Act \(POPA\)](#). *POPA*'s primary purpose is to ensure that organizations and public bodies are open and accountable to the public by providing equal access to all information and program records while simultaneously protecting the privacy of individuals.

For details on information access and *POPA*, visit the [Service Alberta.ca](#) website.

Access to Learner Information Agreement (ALIA)

As an Alberta Student Aid designated school in Canada, your institution has mandatorily signed the [Access to Learner Information Agreement \(ALIA\)](#). The ALIA's purpose is to allow:

- Alberta Student Aid to share information with schools about applicant- and funded learners
- schools to access learner information
- schools to access the online Confirmation of Registration (COR) functions of the Alberta Student Aid system.

The ALIA also outlines a commitment and expectation to ensure confidentiality when accessing and storing learner information and records. It defines who should have access to learner information, what their obligations are, and what information is accessible in the Alberta Student Aid System.

Provider and Program Registry System (PAPRS)

Alberta Student Aid uses the Alberta Student Aid system to process full-time student applications. To accurately assess and award students, we also rely on your submission of students' accurate session dates and costs—through the [Provider and Program Registry System](#) (PAPRS).

Help Documents

By selecting the 'Help Documents' link, you can view 'Contact the Help Desk for assistance,' or 'View Help Documents Listed Below' that will allow you to access user.

Setting Up Electronic Tuition Payments

To receive tuition remittance by direct deposit, you will need to submit the Electronic Funds Transfer Request Form for both the federal and provincial service providers (the NSLSC and the Alberta Student Aid Service Centre). For more information on electronic funds transfer, to obtain copies of the forms, or to ask questions about the disbursements or tuition-remittance payments, contact the [service providers](#) directly.

Federal Electronic Set Up (for the NSLSC)

You cannot perform any electronic funds transfers or updates until you have set up the Electronic Fund Transfer (EFT). To start this process, directly email the following service provider representatives:

- Szilvia.Fejervary@finastra.com;
- Sydonni.Douglas@finastra.com; or
- Samina.Mussaji@finastra.com

If your school uses EFTs but receives corresponding reports via fax, activate the Student Funds Transfer (SFT) account:

- Email: NC-CSFA_PD-CAFE_GP-GD@hrsdc-rhdcc.gc.ca

Provincial Electronic Set Up

[Tumbleweed](#) is the software used to provide electronic reports for Alberta provincial disbursements. For help setting up Tumbleweed, contact the same lending reps as above.

Note: To receive tuition remittance by direct deposit, you will need to submit the Electronic Funds Transfer Request Form for each of the lenders. Alberta Student Aid cannot guarantee schools will receive the requested tuition-remittance amount. There are several situations that might trigger the denial of tuition remittance. For example, student applications becoming frozen, cancelled, or changed.

Confirmation of Registration (COR)

Prior to Alberta Student Aid authorizing any award issuance to students, you must confirm the student's full-time registration in their study program for the funding period. Please refer to the [Confirmation of Registration User Guide](#) in the [Guides and Resources](#) page on studentaid.alberta.ca. The *COR User Guide* will assist you to:

- understand what COR is and the different ways to confirm a student's registration
- request and receive tuition remittance from the student loan service providers
- report and amend changes to a student's registration
- complete the Form B and *Schedule 2* for previously funded students

MANDATORY PRACTICE: Before you will be able to start the Confirmation-of-Registration process, schools must verify your students' credentials and ensure that you verify the identification of every one of your Alberta Student Aid applicant students. This will ensure you have the correct student enrolled in your school.

Withdrawal Notification

When a student stops attending class (either they never attended or they dropped to part-time status), irrespective of whether they have taken the formal steps to withdraw from their study program, for our purposes, you must consider the student as [withdrawn](#) and perform the following tasks:

- Amend the student's full-time study program registration using Confirmation of Registration (Automated COR) by:
- terminating the student's contract five days from the last date they attended their program, *or*,
- notifying the student in writing of their amended status.

Deadlines for Withdrawal Notification

You must report a student's study-program [withdrawal](#) to Alberta Student Aid:

- If a student has missed five consecutive days and has failed to notify you:
 - consider the student as withdrawn. The official withdrawal date is first day of the missed class.
- If the student has a reasonable excuse (medical, family emergency, etc.) but has missed more than 30 days:
 - consider the student as withdrawn. The effective date of the withdrawal is the first day during this period that the

student was absent.

- If the student has excessive absences and will not realistically be able to complete the program:
 - consider the student as withdrawn. The official withdrawal date is the last day the student was in attendance.

DID YOU KNOW: Prompt reporting of withdrawals can have a positive impact on your school's loan repayment rates?

Test Your Withdrawal knowledge!

Let's suppose this calendar is for the month of May. On May 2, the student stops attending classes and does not return or contact your school or Alberta Student Aid.

1. On which day would you terminate their contract?


Answer: May 8 (five in-class days from the last date of attendance)

2. What date would you report to Alberta Student Aid as their withdrawal date?

Answer: May 2 (first day the student did not attend classes)

3. By what date would you have to report this information to Alberta Student Aid?

Answer: May 23 (15 days from the last date of attendance)

Sun	Mon	Tues	Wed	Thurs	Fri	Sat
		1	2	3	4	5
						
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

Benefits of Withdrawal Notification

As soon as you notify Alberta Student Aid that a student has withdrawn from their study program, we will freeze any amount of the student's future funding. This means the student will no longer be eligible to receive funding for that application period.

The benefit to students?

- Lower individual student debt
- Lower risk of an Alberta Student Aid assessment for overpayment

Once students are [In Repayment](#) they are required to start making payments on Canada and Alberta loans (if they have not already done so).

Mandatory Attendance Tracking

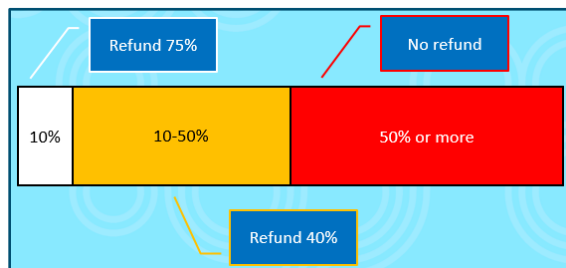
To report withdrawals to Alberta Student Aid in a timely fashion, the *Private Vocational Training Act* stipulates that you must continue to monitor your students' in-class attendance.

When tracking a student's attendance, document the following:

- Dates and reasons for program absences—i.e., was an absence excusable.

- All interactions you have with the student regarding their absence(s).

Tuition Refunds



If an Alberta Student Aid-funded student withdraws from their study program, the school is responsible to refund the appropriate [loan service provider](#) as follows:

- Transfer payments to the NSLSC if:
 - the student has received Canada student loans.
- Transfer payments to the Alberta Student Aid Service Centre if:
 - the student has received Alberta student loans.
- Transfer separate payments to the NSLSC or the Alberta Student Aid Service Centre if:
 - the student has received both Canada- and Alberta student loans.

Note: Use the COR system to confirm the refund amount for the student's provincial and federal funding and make these separate payments to the respective loan lenders. Institutions not set up for COR should use their existing payment processes, which includes making payment to whichever service provider issued the most funding.

Private Vocational Training Regulation calculates tuition refunds as follows:

- If the student has completed **10%** or less of their program: the school needs to refund **75%** of tuition.
- If the student has completed **10% to 50%** of their program: the school needs to refund **40%** of tuition.
- If the student withdraws from their funded study program after completing more than **50%** of their program: there is no refund required.

The tuition refund is due for payment to the service providers 30 days from the date the school terminated the student's contract. This means that accurately recording the student's attendance and withdrawal dates is essential to meet with our compliance review expectations.

Amend Registration

You may amend a student's registration using our Confirmation of Registration (Automated COR) function in the Alberta Student Aid system. Here, you may also amend the registration date, if required.

You will need to amend a student's registration if they:

- have failed to attend classes after you confirmed their registration
- have dropped below full-time enrolment
- withdrew from school, *or*,
- have completed their studies early.

More information for Confirmation of Registration and Amending Registration is available in the Confirmation of Registration User Guide found in the [Guides and Resources](#) section of our website.

Overpayments

From time to time, a student may receive funding when they were ineligible for the award amount or type. We refer to this as an [overpayment](#). These may occur in the instances where:

- a student withdraws
- a student switches from full-time to part-time enrolment,
- a student reports a change in their financial need, *or*,
- Alberta Student Aid performs an audit of the student's account.

Corrections to Overpayments

- We will notify students through their Alberta Student Aid inbox of the overpayment and provide them a 30-day timeframe in which to request a funding reconsideration (if they choose to do so).
- If the overpayment amount of a provincial grant(s) is more than \$250, Finastra will convert the grant(s) to an Alberta Student Loan.
- If the overpayment amount of a federal grant(s) is more than \$250, the service provider
- will convert the grant(s) to a Canada Student Loan.

Note: Although we will not actively collect on grant overpayments that are less than \$250, borrowers must still repay these prior to receiving any further funding.

Exception: Service-and-Equipment grants, i.e., the CSG-DSE and the GFD—for students with permanent, or persistent or prolonged disabilities. Service providers will not convert either of these grants to loans; rather they will reduce the overpayment amounts from future grants.

BEST PRACTICE: A student's timely reporting of withdrawals lowers the chances of them incurring overpayments for grant funding which they were not eligible for in the first place.

Grant Reconciliation and Receipt Submissions

You must provide the appropriate receipts or unused funding refund by the end of the student's current study period for services and equipment recommended on that specific *Schedule 4*.

As most services-and-equipment grant funding (i.e., CSG-DSE/GFD) is processed based on estimates or quotes, not all recommended services and equipment funding may actually be used in the study period. In this case, Student Aid expects that the unused portion will be

refunded. If an educational institution is administering and tracking the student's services and equipment grant usage, you must advise what services and equipment was used and what is being refunded.

We will in turn advise the student in writing either that:

- all receipts have been received, or,
- the student needs to provide missing receipts and a breakdown of services and equipment usage.

If the appropriate receipts are not provided—either by the student or the educational institution— to justify the services and equipment:

- the CSG-DSE/GFD will be treated as an overpayment
- Student Aid will send the student a letter requesting repayment of the entire grant, or the unused portion; or the portion for which receipts were not provided, whichever is applicable.

Note: Service providers will recover overpayments by reducing future CSG-DSE eligibility. They will also convert the GFD overpayment to a loan.

Interest-Free Student Loans

Alberta Student Loans | Effective July 1, 2023:

- The interest free grace period for Alberta loans is doubled from 6 to 12 months

Canada Student Loans

- The accrual of interest on full- and part-time Canada loans is permanently eliminated. Borrowers continue to be responsible to pay any interest that may have accrued on Canada loans before April 1, 2023.

While students are in school, their loans remain interest-free. This means during this time, students are not required to make loan payments, and interest does not accrue on either of their Canada- or Alberta student loans.

Non-Repayment Period

Once the student completes their study program, they enter a non-repayment period.

- Canada student loans – 6 months
- Alberta student loans – 12 months

During this time, interest does not accrue on provincial or federal loans. However, it is a smart practice for students to begin the payment process during this time, as payments on loans will always bring down the principal balance. Once the non-repayment period has ended, Alberta Student Aid considers students as 'In Repayment.'

Repayment Period

- Students who received federal loans make payments to the NSLSC
- Students who have received provincial loans make payments to Alberta MyLoan

- Students who have received both federal and provincial loans are required to make payments to [both loan service providers](#).

Maintaining Loans While in School – Form B and Schedule 2

You are required to complete the Educational Institution section on these [forms](#) and retain a copy for your records.

Alberta Student Aid only considers students enrolled in post-secondary level credit courses to be eligible for interest-free status.

- The student must submit the forms to the service providers within 30 days of a school official signing and authorizing the form, and prior to the academic year-end date. Alberta Student Aid will not backdate interest-free status.
- If a student is applying for or receiving funding from Alberta Student Aid, neither form is required. Once we have issued the funding, we will automatically reinstate all previous student loans to interest-free status.
- Alberta Student Aid grants interest free status to part-time students and medical residents. Advise these students to fill out a Confirmation of Registration Alberta - Form B.

A student who only has Canada student loans, and is not receiving new funding, must confirm their enrolment to keep their Canada loans payment-free while in school. This ensures they do not begin repayment while still studying. For details, refer to [Manage Your Student Loan](#). Students can also confirm their enrolment through their NSLSC.ca Account.

Refer students to the Important Tips section of the Confirmation of Registration Alberta - Form B for more information. This form is available in the [Applications and Forms](#) section.

For more information on interest-free status, review Chapter 6 of the *Policy Manual* ([Interest Free Period for Alberta Student Loans](#)).

Repayment Basics

Before students enter the [Repayment Period](#), the student loan service providers will advise students of their loan balance, amortization, and the amount and date the payment is required. The student loan service providers set the terms for amortization based on the amount of loan the student received.

Student Amendments to Loan Payments

The student loan service providers may revise the students' payment amortization terms at the borrower's request. Students who are repaying their student loans have several payment options available to them. For example, a student may choose to:

- revise the terms of their loans and change the payment schedule to match when they get paid
- opt to increase their loan payments to pay it off faster, or lower their payment amounts
- choose to lengthen their payment terms

- select either a floating or locked in interest rate

To make changes to their:

Alberta Student Loans

- Students will need to contact the Alberta Student Aid Service Centre or make changes through MyLoan.

Canada Student Loans

- Students will need to call the NSLSC or review its online services.

For more information on amending loan payments, review Chapter 6 of the *Policy Manual* ([Change of Repayment Terms](#)).

Loan Interest Rates

- The Canada Student Financial Assistance Program sets interest rates for Canada student loans.
- Alberta Student Aid sets interest rates for Alberta student loans.

Inform your Alberta student borrowers to:

- manage their Alberta loan repayments by logging on to [Alberta MyLoan](#)
- manage their Canada student loans by logging on to the [National Student Loans Service Center Online Services](#).

For Direct Alberta Student Loans:

- By default, Alberta Student Aid sets student-loan interest at a floating rate.
- On a one-time basis, students may request a fixed rate.

On or after July 1, 2023:

The floating and fixed rate are both set to Canadian Imperial Bank of Commerce's prime rate.

Before July 1, 2023:

- The floating rate is Canadian Imperial Bank of Commerce's prime rate + 1%
- The fixed rate is Canadian Imperial Bank of Commerce's prime rate + 2%.

Students can manage their Alberta loan repayments by logging in to myloan.studentaid.alberta.ca

For Direct Canada Student Loans:

- By default, the CSFAP sets student-loan interest rates for Canada student loans.
- Inform your Alberta student borrowers to:
- Manage their Canada student Loans by logging on to the [National Student Loans Service Centre Online Services](#).

Tax Credit on Interest Paid

A 17% tax credit is available on the interest portion for payments on Alberta student loans and Canada student loans. Service providers will provide borrowers with statements summarizing interest payments. Inform Alberta student borrowers they may contact Canada Revenue Agency for information about tax credits on interest payments.

HELPFUL HINTS: There are multiple ways to support your Alberta student borrowers when repaying their loans. For starters, you may:

- educate them about their loan responsibilities and repayment options
- empower them to manage their loans, and,
- support them in the successful completion of their study program.

For further information on how to support students in their loan repayments, please refer to the *Developing a Loan Repayment Strategy Guide* located in the [Guides and Resources](#) section of the Alberta Student Aid website.

Repayment Assistance Plan (RAP)

If students cannot afford their loan payments, they may want to consider [Repayment Assistance Plan](#) (RAP). RAP is available for both provincial and federal loans and provides assistance to those having difficulties making their loan payments. RAP helps students ensure their repayment amounts line up with their current income and their family size.

To be eligible for RAP, students must currently be in repayment and in good standing (i.e., they have not defaulted on loan payments). Alberta student borrowers may submit one RAP application to the NSLSC for consideration of both federal and provincial loans (students with Alberta loans only need to contact the Alberta Student Aid Service Centre to apply for RAP). Borrowers will need to reapply for RAP every six months.

DID YOU KNOW: Alberta Student Aid considers students enrolled in RAP to be in good standing when it comes to our repayment-rate evaluations – even if they have had previous difficulty repaying their loans?

Repayment Review

Direct your students to check out the NSLSC's [Repayment Webinar](#) on their site's [Learning Hub](#). On the other hand, you and your school's learners can view this and other videos yourself in the [Guides and Resources](#) section of the Alberta Student Aid website. These training videos offer practical and useful information for students in repayment.

FUN FACT: Some schools have made these videos part of their curriculum to ensure students are aware of their repayment obligations!

Other Repayment Options

The [Severe and Permanent Disability Benefit \(SPDB\)](#) is available for students that have a Canada student loan. Students who qualify will have all their Canada student loans forgiven. They will need to contact the NSLSC to find out more and apply.

In some cases, Alberta Student Aid may extend [Special Consideration](#) to students with Alberta student loans. This may happen if:

1. the borrower has a functional limitation caused by a physical or mental impairment that limits their ability to earn a living, *and*,

2. their financial situation and resources do not allow them to reduce the balance of their loans.

Students will need to contact the [Alberta Student Aid Service Centre](#) to receive an application along with an income-and-expense statement, medical information ([Disability Verification Form](#)). Special Consideration removes the loans from active collections. However, students will need to bring these loans into good standing if they apply for future Alberta Student Aid funding.

Defaults and Rehabilitation

For borrowers not enrolled in RAP, Alberta Student Aid deems their loans to be in [default](#) when:

- they have loan payments that are two months past due, or are owing 90 days' worth of interest, *or*,
- they have claimed bankruptcy, filed for a consumer proposal, or are engaged in orderly repayment of debts, *or*,
- Alberta Student Aid has granted them [Special Consideration](#).

Borrowers in default may be subject to credit-agency collections or may face legal action.

HELPFUL HINT: Inform student borrowers in loan default their debt will be recovered through their income tax refunds and GST credits.

A student must pay all outstanding interest and make two months of required payments if:

- an Alberta loan is returned to government (150 days past due), *or*
- the student has a provincial grant overpayment.

If the student has defaulted on either Canada or Alberta student loan payments, they will need to contact the appropriate student loan service provider and arrange for loan rehabilitation. Students who are denied funding because of defaulted student loans will need to bring the loans into good standing before they will be issued any further funding.

Bankruptcy

If a student declares [bankruptcy](#) while currently receiving student loans (full or part-time), they may maintain their interest-free status and continue to receive funding for another three years to allow them to complete their current program of study.

Quality Assurance Reviews

All Alberta Student Aid applications are subject to [verification](#). False or misleading information, or failing to provide requested information, could lead to financial consequences. If Alberta Student Aid is reviewing a student application and has further questions or requires any other types of documentation, we will place a quality assurance review on the student's file. This could take up to 45 business days or longer. Once we have all the information required, we will send the student an 'Information Request' or 'Quality Information Request' letter to their Alberta Student Aid account. Students must respond to the request within the specified timeframe, or risk cancellation of their funding.

Know the Facts!

You play an invaluable role in lessening the frequency of these negative financial repercussions and we rely on you to stay apprised of Alberta Student Aid's policies and procedures and applicant information in the *Policy Manual* and on studentaid.alberta.ca.

ACTION: *Ensure your students are aware of Alberta Student Aid's relevant resources to support them in their knowledge of how to apply for funding, how to maintain their funding, and elements of the repayment process. Understanding these important issues will also be helpful for students to correct any errors and ensure accuracy of information.*

Assisting Your Students

Our goal is to help you navigate and understand the Alberta Student Aid Program to inform students about their financial options and obligations should they choose to access Alberta Student Aid funding. To this end, we want to leave you with a 'cheat sheet' of tips to ensure your students are benefitting from the program and your support directs them to the right information.

DO NOT	DO
<ul style="list-style-type: none"> • DO NOT apply online for students. • DO NOT fill out a paper application for students. • DO NOT apply for an Alberta.ca Account on behalf of a student. • DO NOT provide students with direct contact information to Alberta Student Aid staff or the Client Resolution Unit. • DO NOT allow students to use a school bank account to deposit their funding. 	<ul style="list-style-type: none"> • Direct students to the Alberta Student Aid Website resources • Use the Student Aid Full-time Worksheet. • Advise students to apply online and use the eDocuments feature in their Alberta Student Aid account to submit information securely and electronically. • Show students the link on the Alberta Student Aid website where they can Create an Account and Apply online. • When students ask you to apply online for them or fill out their application, advise them you are not authorized to do that; instead, refer them to the 'Consent and Declaration' form at the end of their application—where they must declare that the information they are providing is submitted by them and only them. • Understand the <i>Personal Information Protection Act (PIPA)</i> and your obligations as a school. • Understand the Terms of Use associated with the secure Alberta.ca Account service, which all students must agree to before accessing the Alberta Student Aid system.

	<ul style="list-style-type: none"> • Direct students to contact the Alberta Student Aid Service Centre if you are unable to assist them with any situations they encounter. • Email Client Resolution Unit (CRU) if you are unsure of direction, policies, procedures, or call the Alberta Student Aid Service Centre.
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Resources and Contacts

This section highlights some of the most requested resources and contact information to help you perform the tasks and processes required to support your student borrowers and prospective recipients of Alberta Student Aid.

We are providing you with relevant links to related content on the [Alberta Student Aid](#) website. We ask that you frequent this online source to ensure you are viewing the most up-to-date information. However, please note that links can change at any time, and we continually work to review, update, and improve the functionality of our website and its available content. If you notice any broken links, email: [SA Web Services](#).

Resources

Alberta Student Aid Website

This site contains the latest information regarding Alberta Student Aid's policies, programs, and procedures. Browse the [website](#) regularly for new information and materials, particularly the following sections for school representatives:

Resources for Schools

For your student aid-related purposes, continually review the [Resources for Schools](#) section of the site and the publications related to [Confirmation of Registration](#) (COR), including the:

- COR Tip Sheet
- COR User Guide
- COR Part-time Guide
- Guidelines to Support Automated COR
- Manual COR Instructions
- *COR Methods for Schools* (explains in detail the pros and cons of each COR method)

Operational Policy and Procedure Manual

The [Alberta Student Aid Operational Policy and Procedure Manual](#) (the Policy Manual) provides the most up-to-date policy-and-procedural guidance regarding the Alberta Student Aid program for both full- and part-time students everything from application to repayment. The Policy Manual is the primary reference point for all policy and procedure information for post-secondary schools, Alberta Student Aid funded students and prospective borrowers, and staff of Alberta Student Aid.

Scholarships and Awards

Alberta's government offers scholarships and awards to encourage and reward the excellence of Albertans in post-secondary studies. You and your students may access a number of valuable scholarship resources, *including*:

- The Alberta Student Aid website has a scholarships search tool. Visit [Scholarships | Alberta Student Aid](#).
- [ALIS](#) allows students, parents and school representatives the option of searching other valuable online databases.

Alberta Student Aid Emails

[Subscribe](#) to receive important information regarding systems and program information via email.

Contacts

Learner Funding for Students with Disabilities

Disability Advisors: For questions related to the [Schedule 4](#) form or medical documentation such as the [Disability Verification](#) form for students with a permanent disability or a persistent or prolonged disability or, if you have questions related to disability funding—please email:

- ae.lf-schedule4@gov.ab.ca (for school use only.)

Client Resolution Unit

Post-secondary school representatives have direct [email access](#) to Alberta Student Aid's Client Resolution Unit. These skilled program-and-policy experts can assist you with a range of inquiries including student-specific situations, and policy-and-procedural clarification.

Please do not share these Government contacts with students; they are for school use only.

Students should contact the [Alberta Student Aid Service Centre](#).

If you have questions or concerns regarding the information in this Guide, or those related to the Alberta Student Aid program:

Email the Client Resolution Unit: cru@gov.ab.ca

Call the Alberta Student Aid Service Centre:

- Phone: 1-855-606-2096 | Option 4 and then select Option 1

Alberta Student Aid Service Centre

Direct students to contact the [Alberta Student Aid Service Centre](#). This team of front-line inquiry experts will be able to assist students with every question and concern including application assistance, program information, and explain Alberta Student Aid systems, policies and processes.

- Phone: 1-855-606-2096
- Toll-Free Outside of North America: (International Access Code) + 800-2-529-9242
- TTY for the Hearing Impaired: 1-855-306-2240
- Hours of Operation: Monday to Friday, from 7:30 a.m. to 8:30 p.m. Alberta Time (MST)

National Student Loans Service Centre (NSLSC)

For questions regarding the Canada Student Financial Assistance Program (CSFAP), including disbursements and repayment information, contact the [NSLSC](#):

- Phone: 1-888-815-4514 (or toll-free outside of North America: 800-2-225-2501)
- Hours of Operation: Monday to Friday, 8 a.m. to 8 p.m. (your local time)

Private Career Colleges

[Private Careers Colleges](#) offer specialized and licensed job training programs for Alberta Students. For more information on this service:

- Phone: [780-427-5609](tel:780-427-5609)
- Toll-Free (in Alberta): Before the phone number dial - [310-0000](tel:310-0000)
- Fax: 780-427-5920
- Email: pcc.branch@gov.ab.ca

Hours: Monday to Friday, 8:15 a.m. to 4:30 p.m. (Closed on statutory holidays)

Program and Provider Registry System (PAPRS)

If you require access to enter dates and costs in the Program and Provider Registry System (PAPRS), visit:

- papr.sae.alberta.ca/Account/Access

COR Worksheet | Online Process

Students attending Private Career Colleges located outside of Alberta may be required to download the *Manual COR Worksheet* from their secure inbox in their Alberta Student Aid account. After the school official has authorized the worksheet, students will need to return the document to Alberta Student Aid through their secure account using the Upload eDocuments feature. Note: This does not apply to schools set-up with Online COR access.

Designation Contacts

AIDA and ALIA Agreements

Contact the Business Advisory Services Unit for assistance with these agreements:

- AIDA – AE.ASAIDA@gov.ab.ca
- ALIA – AE.SAACORAccess@gov.ab.ca

Repayment rates and loan repayment strategies

Contact the Program Accountability and Compliance Unit

Email: piaunit@gov.ab.ca

Alberta Student Aid Program Designations for general inquiries and issues on:

- Designation requirements
- Online delivery of programs
- Distance delivery of programs

Email: AE.DesignationInquiry@gov.ab.ca

Mail and Courier

Alberta Student Aid
P.O. Box 28000 STN Main
Edmonton AB, T5J 4R4

Do not send mail by courier, as there is risk of failed delivery or significant delays in delivery.

Conclusion

Thank you for taking the time to read this important Guide! We hope you found it easy to read and feel it will help you in understanding everything related to the Alberta Student Aid funding process and support you in your work with students.

Private Career Colleges Guide

Published by Alberta Advanced Education, Alberta Student Aid

Date of publication **October 2021**

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Contact Alberta Student Aid's **Client Resolution Unit**:

Email (for school staff only) cru@gov.ab.ca