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Introduction
The purpose of this guide is to provide authorized school officials of Private Career Colleges with information regarding many tasks you will need to complete for students issued funding by Alberta Student Aid, such as:

- Eligibility
- Systems
- Withdrawals
- Agreements
- Resources and Contacts

For the more detailed topics and processes (such as eligibility and withdrawals), you will be directed to the appropriate resources on the Alberta Student Aid website to assist you in finding the information you need.

The information in this guide applies to the 2021-22 loan year for session start dates between August 1, 2021, and July 31, 2022.

Program changes applicable to the 2021-22 academic year are included in this guide. You can also browse the What's New section on studentaid.alberta.ca for further program updates.

For the 2020-2021 loan year for students who began studies prior to August 1, 2021, please refer to the procedures in the Alberta Student Aid Operational Policy and Procedure Manual: 2020-2021, or contact the Client Resolution Unit:
- Email: cru@gov.ab.ca
- Phone: 1-855-606-2096, select option 4, 1 (school representatives only)
  During COVID-19, this phone option is not available. Please use email.

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 or to use government repayment assistance programs.

- **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, resources online for institutions, and to support institutions in their loan repayment strategies.

- **Post-secondary institutions** are responsible for providing loan information to students through their loan repayment strategy, and maintaining 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.

**Program Objectives**

Alberta Student Aid invests in Albertans by providing funding to reduce financial barriers for post-secondary education so Albertans can fully contribute to their families, communities and a knowledge-driven future.

Education and training are an investment that will pay off the rest of one’s life. Education can open doors of opportunity, financially and personally, and the benefits of education extend beyond the individual. The results can lead to:

- higher incomes
- more opportunities
- increased job security
- being able to do work you love
- being able to make a difference
- building self-confidence

Most students draw on a mix of resources to pay for their education—savings, jobs, family, scholarships, bursaries, or government student aid. Student loans are provided to help students cover basic learning and living costs. Students should not expect to receive funding that will fully cover costs.

Schools can assist students by helping them understand funding options, confirming their registration, and providing important Student Aid program and repayment information.

**Post-Secondary Programs**

A program of study is a set of courses offered by a post-secondary institution. Post-secondary programs:

- are institutionally recognized
- contain learning outcomes and student evaluation components
- result in a parchment or transcript

Programs of study must meet one of these criteria:

- provide at least 12 credits
- provide at least 240 instructional hours
- be an apprenticeship program approved by the Alberta Apprenticeship and Industry Training Board
Service Providers
The other important partners in student aid funding are the loan service providers who are based out of Mississauga, Ontario.

The two loan service providers – The National Student Loan Service Centre and the Alberta Student Aid Service Centre - are responsible for the payment of all loan and grant funding to students. When students repay their loans, they will need to make payments back to the service providers.

Program Integrity, Penalties and Conviction
The Minister of Advanced Education may limit, withdraw or refuse to provide financial assistance to students registered in courses of study or programs at the educational institution if, in the opinion of the Minister:

- the loan repayment rate of the institution’s former students 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 in the Institution 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 enrollment contract, published rules and regulations and/or stated policies of the Institution,
- that such action is necessary for the proper administration of the student financial assistance program such as withdrawal of financial assistance for a program on an industry-wide basis, or
- the Institution fails to comply with the Alberta Institution Designation Agreement.

Alberta Student Aid can request additional information or documentation from a student at any time for their student funding eligibility and may be asked to immediately repay funding they were not eligible to receive. Documentation may be requested to confirm or verify:

- accuracy of submitted information
- the student’s eligibility to receive assistance
- appropriate funding is issued to eligible applicants

If a person knowingly makes false statements, misrepresentations, or omissions to obtain student aid, 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 all amounts have been repaid
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.

The student may be fined up to $5,000 and:

- will be restricted from further student aid until all amounts have been repaid, and
- may be restricted from further student aid for one to three years

If a pardon is granted, these conditions may be changed or removed. In certain cases, charges may also be laid under the Criminal Code of Canada.

**Private Vocational Training Act (PVT)**
The PVT Act covers very important acts and regulations that your school must adhere to. Information such as:

- student contracts
- tuition refunds
- false or misleading information

Improperly filled out application forms can sometimes cause significant delays to students receiving funding, and will delay tuition payments to educational institutions.

More information about Private Career Colleges is available on [alberta.ca](http://alberta.ca).

**Eligibility Criteria**

**Program Eligibility**
The school and the program must be designated. Schools and programs can be designated for full or part time studies, and federal and/or provincial funding.

**Student Eligibility**
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.

To qualify for provincial funding, students must also be an Alberta Resident. This means that they have lived in Alberta for at least 1 year, or that Alberta is the most recent province they have lived in for one full year.
**Academic Progress**

If a student has withdrawn from two study periods, and they have received funding for both of those study periods, they will not be eligible for funding for 12-months from the date of their second withdrawal.

**Financial Eligibility**

For full-time funding, a student must demonstrate financial need. This means they have higher costs than the total of all their resources. The formula is:

Allowable Costs minus Resources equals Award Amount, up to the loan maximum.

**Full-Time Status**

Students attending Private Vocational Schools are considered 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 versus Dependent**

Alberta Student Aid distinguishes between independent and dependent students to help determine residency, and eligibility for federal loan funding, and grants. Students are considered independent if they fall under one or more of the following categories:

- out of high school for 4 or more years
- available to the labour force for 2 or more years (these periods do not need to be consecutive)
- are 23 or older
- are or have been married or common law
- separated, divorced or widowed
- if they are a single parent with children; or
- if they are financially responsible for a wholly dependent individual such as a disabled or elderly family member

All other students are considered dependent upon their parents.

**Federal Calculation Only**

Dependent students are expected to reside at home with their parent(s) to reduce costs if their parent(s) reside within reasonable commuting distance to the school. Consideration can be given to allow an away-from home budget for dependent students who would otherwise be expected to reside at the parental home, if the student:

- cannot live with parents because there is insufficient room in parents’ home (e.g. large blended family), or
- cannot reasonably be expected to live with parents for reasons related to their studies (e.g. transportation not available).
We require a letter from the student and/or letter from parents to support this request. Parent(s) are still expected to complete the Schedule 1 and provide a parental contribution, if expected, based on the household income.

We may also grant special independent status to students who would otherwise be considered dependent if:

- they are a ward of the court because both parents are deceased, or
- if they have a court-appointed legal guardian,
- or there is a breakdown in the family situation due to circumstances outside of the student’s control

We would require a letter 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. A dependent student is considered a resident of Alberta if at least one of their parents resides in the province. If a student’s parents move out of Alberta during the course of a student’s studies, the student remains an Alberta resident, for the purposes of funding, provided they do not have a break in studies 12 months or longer.

Residency

There are times when residency may be reviewed on a case-by-case basis. For example, students who have not established 12-months of residency in any Canadian province, may meet our residency requirements if they are living, and attending school, in Alberta.

Students whose spouse or common-law partner resides in Alberta may be considered an Alberta resident for the purposes of student loan funding.

In some cases, students whose residency is unclear may need to provide us with additional information, such as a residency resume in order for us to see if Alberta Student Loans are the best fit for them, or if they should be applying to a different province.

The intention of the residency rules is to determine which province the student has the strongest ties to.

Common Law Status

A student is considered **common law** if:

- the student and their partner have lived together in a conjugal relationship continuously for the past one year, or
- if the student and another individual has declared they have a status equivalent to that of a common law partner under any other law of Alberta or of Canada, or
• if the student and an individual are living together in a conjugal relationship where there is at least one child of the relationship between them, living with them

Types of Funding

Students can receive the following types of funds:

• Canada Student Loans
• Alberta Student Loans
• Grants

Students could potentially receive any one of these fund types, or any combination of loans or grants. Some students could receive all types of funding.

Alberta student loans are lent by, and repaid to the Alberta Student Aid Service Centre. Canada Student Loans are lent by, and repaid to the National Student Loan Service Centre. Grants issued by the service providers will be direct deposited to the student’s bank account (or sent by cheque if the student has not provided valid Canadian banking information). The student’s funding cannot be deposited into any other bank account but their own.

There are a number of federal and provincial grants for students and each type of grant has its own specific eligibility requirements. Grants change all the time so ensure you check the website regularly to ensure you are aware of current funding types. There are also grants that only students with permanent disabilities can qualify for. For more information on full-time grants, see Types of Funding.

Scholarships

In addition to grants and loans, students can submit applications to Alberta Student Aid for over 50 scholarships and awards.
College Recruiters

A college recruiter’s daily duties and responsibilities are determined by the school they work for, and are often used to develop recruitment plans to attract students. Recruiters are in contact with high schools to analyze test scores, review grade point averages, and assess athletic abilities to determine which students are most suitable. 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 college fairs and networking events, and produce marketing materials and presentations to engage students and promote their school’s programs.

College recruiters may have a small role in directing students to information on the Alberta Student Aid website. However, college recruiters CANNOT be involved in the following activities with/or on behalf of individual students:

- Apply for a student’s private and secure MyAlberta Digital ID account
- Apply for a student’s private and secure Alberta Student Aid Funding application
- 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
- Be paid an amount from the students Alberta Student Aid funding for recruiting that student. Funding issued to students is based on need, which means, students require all funding in order to successfully complete their program and have enough money to do so for the months they are attending studies. Schools can only remit amounts for the student’s tuition, fees and books. Alberta Student Aid funding does not include or allow for payment of recruiter fees.

Alberta and Canada student loan funding must be repaid back to the lenders by the students. Limiting the amount of loan debt means students will be able to successfully repay their loans. If students do not make loan payments and default on their loans, this may affect repayment rates for schools and your programs may be de-designated as a result.

Full-Time Application

Students will benefit from viewing the Complete your Application video on the Alberta Student Aid website. It walks students through all the questions in the online application to prepare them when they apply online. These and many more videos are available online.

Apply Early

We recommend that students apply early. Schools must not complete an online application for students due to their privacy and security. There are tools for students who require assistance:

- have students review the Apply section on the Alberta Student Aid website
- advise them to view the videos Create your Student Aid Account and Complete your Application
- use the Student Aid Worksheet Full-Time

All students must have their application submitted at least 30 days prior to the last day of their study period. If students are taking a spring/summer session or an apprenticeship program, the deadline is no later than the start of their study period.
In some cases, particularly where the student has applied previously, the student has full system access and has previously been assessed as a student with a disability – their application may go through and be automatically assessed.

Students do not have to submit applications for the different funding types. One application determines eligibility for federal and provincial loans and federal and provincial grants. Students submit their application for full time student aid online. Some of the benefits of the online application are:

- applications are submitted with more accurate information
- faster processing and assessment
- no lost or incomplete applications
- students are able to see and manage their student aid applications through the online system

Students are able to access our online application from any computer or operating system, or on their mobile devices – including tablets and smartphones.

**Important information to keep in mind!**

**Schools cannot fill out or submit applications for students. Students are ultimately responsible for all information provided on the application.** Schools cannot ask students for their MyAlberta Digital ID or other credentials.

The institution is responsible for making students aware of their loan repayment obligations.

**Funding Guide**

Another valuable resource is the Student Aid Funding Guide available in the Resources section. This handy guide helps students understand what they are being asked and why it is important to complete their application as accurately as possible.

Inaccurate answers can delay processing of the student’s application or lead to a rejected application. Incorrect information on an application could also result in a grant overpayment, which could affect the student’s eligibility for future funding.

**Federal Funding Calculator**
The **Student Financial Assistance Estimator** is an interactive Federal web application that can be used by students to estimate their annual student grant amounts.

The estimator is designed to show the amount of assistance they could potentially receive from the Canada Student Financial Assistance Program (CSFAP). The actual amount of student financial assistance will be determined once they have applied through the Alberta Student Aid System. Federal amounts may be supplemented by provincial grants and loans.

**Loan Limits**

There are two types of [loan limits](#) we look at when determining the amount of the student’s award. The first is the annual loan limit and is based on how long the student’s year of program is. A student taking a fall and winter semester could receive a maximum of $15,000.

**Overlapping Applications**

Alberta Student Aid only allows students to have one full-time application approved for funding at one time, as two applications that overlap would exceed the annual loan limits and monthly living cost amounts. If applications overlap for less than one month, please contact cru@gov.ab.ca to see if there are other alternatives, such as changing your study dates in Provider and Program Registry System (PAPRS), or having students submit a [Request for Reconsideration](#).

**Loan Limits**

[Loan limits](#) are the maximum amount of combined Canada and/or Alberta student loans a student is eligible to receive in an academic year. Grants may be given above these maximums to eligible students.

**Annual Loan Limits 2021-2022**

<table>
<thead>
<tr>
<th>Duration</th>
<th>Description</th>
<th>Limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>1-4 months</td>
<td>1 semester</td>
<td>$7,500</td>
</tr>
<tr>
<td>5-9 months</td>
<td>2 semesters</td>
<td>$15,000</td>
</tr>
<tr>
<td>10-12 months</td>
<td>3 semesters</td>
<td>$22,500</td>
</tr>
<tr>
<td>Commercial Aviation</td>
<td>Each component</td>
<td>$15,000</td>
</tr>
</tbody>
</table>

In order to keep student debt manageable, we also apply lifetime loan limits. For most programs, students are eligible to receive up to $75,000.

**Maximum Lifetime Loan Limits 2021-2022**

<table>
<thead>
<tr>
<th>Program</th>
<th>Limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Certificate, Diploma, Journeyman, Undergrad</td>
<td>$75,000</td>
</tr>
<tr>
<td>Degree</td>
<td></td>
</tr>
<tr>
<td>Commercial Aviation</td>
<td>$60,000</td>
</tr>
</tbody>
</table>
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 (in most cases, the federal maximum is 340 weeks, and up to 520 weeks if the student has a permanent disability).

**Allowable Costs**

Student loans are provided to help students cover basic learning and living costs. Students should not expect to receive funding that will fully cover costs. This section describes the allowable costs that are used to determine the Canada and Alberta calculated need. Standard Allowable Costs are automatically used to determine calculated need based on information provided on the student’s application. Resources are subtracted from these costs to determine a calculated need.

Alberta institutions provide Alberta Student Aid with information on tuition, mandatory fees and books, supplies, and instrument costs for each study period.

When calculating a student’s [allowable costs](#), we look at the following:

**Tuition and Fees**

Educational Institutions provide the information to Student Aid about their current tuition and fees for all their programs. This information is entered into the Student Aid System via the [Provider and Program Registry System](https://www.providerandprogramregistrysystem.ca) (PAPRS). Our system uses the amount entered by the school, or the amount the student has requested on their application – whichever is less.

If tuition is higher than the tuition amount entered on PAPRS the student must provide documentation when they submit their application.

**Books and Supplies**

We also look to the information entered in PAPRS by the school to determine the amount of funding a student needs for their books and mandatory supplies and instruments.

**Computer costs**

We allow a maximum of $500 per loan year

**Child Care**

The standard amount for childcare is $724 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 childcare, they should only report the amount they pay (the parent portion).

**Child Support/Alimony**

Additional costs will be allowed for ongoing child support payments.

- We do not allow any child support arrears.
- Students are required to provide either:
  - a) proof of payment for 4 recent months and copy of 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 parties detailing child support arrangements.

Returning students who received funds to cover these costs are allowed continued support – no documentation is required in subsequent years if the amount the same.

**Transportation**

We can consider travel cost allowance of $0.25 per kilometer plus basic cost of standard PL/PD (Personal Liability and Property Damage) insurance. Students are required 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 away-from-home budget.

**Living Allowances**

We 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 residing with the student (18 or younger if not also in post-secondary studies, or 19 or older and continuously enrolled in high school)*

Note: In cases of shared custody, both parents may be assessed as a single parent (documentation of custody agreement required). In cases of sole custody, only the custodial parent will be considered a single parent. The non-custodial parent will be assessed as single, but may have exceptional expenses due to child support of living expenses.

Foster children are not considered dependent children and foster income is not used as a resource.

**Exceptional Expenses**

Exceptional expenses may be considered for students who have costs that exceed standard, monthly living allowances.

Examples include:

- child support, alimony
- high rent, mortgage and utilities,
- spouse’s student loan payments
- uncovered medical, dental or optical costs

There may be other types of expenses that we cover, and to be considered for additional expenses, a student must provide us with an explanation and appropriate documentation of the costs.
We do **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/hookup fees if student is moving within the same community
  - **Exception:** Moving costs may be considered for emergency relocations (e.g., fire, escaping an abusive situation).

**Resources**

**Expected Contribution**

This section, we will discuss what are considered resources in the financial need calculation. In determining the funding a student is eligible to receive, we do a provincial calculation and a federal calculation. Each calculation looks at resources a little bit differently.

The Expected Contribution is the amount the student is required to commit to the cost of their education, as the cost of education is seen as a shared responsibility between the student and their family, and is intended only to be supplemented by student loans.

For the Canada Loans assessment, the Expected Contribution is based on a percentage of the student’s family size and total household income to a maximum.

There is an income threshold, and if the family income is below the threshold, there is no expected contribution. The contribution will also be waived if:

- the student declares Indigenous heritage
- they are a current – or former – youth in government care
- they have a documented permanent disability, or
- they have dependents (children under 18 for whom they are legally responsible, or under 19
• the dependent is attending high school, or other family member for whom the student is responsible (such as elderly or disabled family member)

The federal expected student contribution will be waived if the student’s income falls below the amounts listed on the allowable costs chart. If the total family income is higher than this amount, the student contribution will be 15% of the income above the threshold – to a maximum of $3,000.

The Federal Spousal Contribution will be 10% of the income above the threshold. The spousal contribution is capped at a maximum of 8 months, but there is no maximum dollar amount (unlike the student contribution that is capped at $3,000). The spousal contribution will be waived if the total household income is below the threshold.

If the student is a dependent, their parents are expected to share the responsibility for the cost of their education. The federal parental calculation is based on total parental income and the size of the family. The federal parental contribution may be waived in certain circumstances (financial loss such as reduced income, job loss, drought) if the families’ income is based on farming, etc.

If a student opts out of providing their parent’s information when they apply, they will not be eligible for federal grants for the duration of the application period. Their eligibility for federal grants will not be considered on a Request for Review.

The expected student contribution on the provincial assessment is a flat rate of $1,500 per year. This amount is automatically calculated in the assessment, however single parents and students receiving AISH or CPP-Disability benefits are exempt from the expected student contribution, provincially.

The provincial calculation does not take into consideration the spouse’s income. Alberta does not assume or expect spouses to financially support the student’s education.

Alberta does not have an expected parental contribution, but if the student reports family financial contributions, they will be used as a resource on the assessment. Students should also let us know if they have RESPs, as these will be used as a resource in the assessment.

Monthly Resources
There are some resources that are used on the student’s provincial assessment, but are fully exempt of the federal assessment.

Provincially, any money that the student receives from Assured Income for the Severely Handicapped (AISH), or income support is used as a resource – dollar for dollar. Students on AISH will typically qualify for an Alberta Student Loan to cover only the costs of their tuition and books 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. (Because Income support is used as a resource, it effects their financial need assessment, but the student may find that their income support is interrupted when they apply for Student Aid funding).

Alberta also uses any alimony, child maintenance or care support, pensions, band funding, and any income that the student receive from a rental property or a business as a resource.

Employment Insurance (EI) is exempt both federally and provincially. However, if a student is receiving EI benefits they must be approved for fee-payer status by Alberta Community and Social Services in order to continue to receive EI while in school. Students should make an appointment at an Alberta
The **Supports or Alberta Works** office to meet with a Career and Employment Counsellor who will determine if education is the applicant’s best path to successfully entering the labour market.

**Resources – Exempt**

The following resources are fully **exempt** from the federal and provincial assessment and should not be reported on the application:

- Canada COVID-19 supports including the Canada Emergency Response Benefit (CERB), Canada Emergency Student Benefit (CESB), Canada Recovery Benefit (CRB), and the Canada Student Service Grant (CSSG)
- 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 that are 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 (TFSAs).
- 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

My Alberta Digital ID

New students will be asked to create a MyAlberta Digital ID – a security feature allowing access to a number of Government of Alberta services online. Students need to create their own accounts and never provide anyone else access to their personal accounts. This feature is part of our commitment to ensuring the utmost confidentiality in protecting a student’s identity.

There are two levels of access: Basic and Verified. Students are only required to have basic access to apply for Alberta Student Aid, but if they would like to create a verified account, they can access additional Alberta Government services.

If you have access to the Alberta Student Aid System, you would have created a My Alberta Digital ID in order to securely access the systems specifically 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 they can create their own online secure account. Do not create a MADI account for students, and be sure to advise them to never share their ID or password with anyone.

Alberta Student Aid Account for Students

(Sections on the below screenshot are blurred out to protect identity and information)
Once students have authenticated their digital ID, they will be taken to their Student Aid Account. Students will then be able to see all correspondence issued to them by Alberta Student Aid in their online inbox. They will also be able to see any upcoming loan or grant payments.

Students will be able to apply for full time funding, and if they have never applied for the Alexander Rutherford High School Achievement Scholarship before, they will see an option to do so.

If students have begun an application within the past 7 days but have not submitted it, they will be able to continue to work on that application. They can also upload documents to their Student Aid account from this screen. This is the quickest and most secure way for students to send us information. They can also click on Request for Review to change any information on their full time application or make a request for additional funding – if they have not already reached their loan limit maximums.

There are direct links to some important Student Aid resources like their loan agreements, our website. Students can also manage their Alberta Student Aid Service Centre and NSLSC Online Services accounts. These are the accounts they will use to complete their loan agreements and manage their loan repayments.

Students can update their address, phone number and mailing address, and let us know how they would like to be notified about their incoming digital correspondence (email or text notification),

Schools cannot ask students for their MADI or other credentials.

**Freedom of Information and Protection of Privacy Act (FOIP)**

(Sections on the below screenshot are blurred out to protect identity and information)

If students click on apply, they will navigate to the application where they can enter their personal, studies, and financial information. Notice the FOIP statements in which student must agree to prior to entering information on their application for funding.

Throughout the application, help text is available to explain what the intention of the question is to help them answer them correctly. If the student is unsure, or needs to gather information before they can
continue, they can simply return within 7-days to complete the application. They will be able to return to their application right from the Welcome log in screen.

Applicant Consent and Declaration

All students who apply for funding will be required to read their Applicant Consent and Declaration prior to receipt of funding. The following is important information:

- **Students must declare that they have filled out the information in their application. Why is this so important? There has been instances where schools or other individuals have filled out a student’s application with incorrect information.** Then, when Student Aid sends the student a letter to verify information, the student advises us that they never filled out the application and were unaware of this. Think about yourself in this situation – would you want another individual to fill out an application on your behalf with incorrect information?

- **Students are responsible for disclosing all information. Why is this important? If the student does not fill out their own application, they may be held responsible for making false or misleading statements. This could result in the cancellation of the students funding and even in funding suspension.**

Our students are both of our stakeholders and we have a duty to remove barriers for them, protect their privacy and security and ensure they understand their obligations and implications of applying for 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 Declaration, and submits their application, they will receive confirmation that the application was submitted successfully. Some straightforward applications will go through ‘clean’ – this means they will be automatically assessed, other applications may require further information and students will be sent
notification if required. Students must submit their own applications online and the application must not be completed by schools.

If a student has not received a Confirmation of Submission with an accompanying Application ID, they will receive an email in their Student Aid Inbox requesting further information before their application can be assessed.

**Students – Next Steps**

The next steps for students that submit their application online, is to know it may take up to 8 weeks for their application to be completed. Students will then receive a Student Award Letter outlining if they are eligible for funding, how much they may receive in loans and grants and when to expect their funding. Some students may not be eligible for funding, and those reason(s) will be outlined to the student in their award letter.

Students will receive their funding once the following are met:

- Complete their loan agreements
- The school confirms registration
- Students are within 1-week of starting school before they receive their funding

### Assessments

#### Funding Allocation

Once we have looked at the students total expenses, subtracted their resources, and calculated their financial need, we can then determine what type of funding the student will receive.

Funds are allocated in the following order:

- Canada Grants are issued before other types of funding. This includes the:
  - Canada Student Grant for Full-time Students,
  - Canada Student Grant for Full-Time Students with Dependents,
  - Canada Student Grant for Services and Equipment for Students with Permanent Disabilities,
  - Canada Student Grant for Students with Permanent Disabilities, and
  - Skills Boost Top-Up to the Canada Student Grant for Full-Time Students.

If eligible for any of these grants, students will receive the full amount even if it exceeds their calculated need.

- Canada Student Loans are then issued to a maximum of $210 per week, or 60% of their federal calculated need (whichever is less).

- If the student’s financial need cannot be met by federal funding, we will issue Alberta Student Loans up to the maximum of the loan limits.

- If we still are unable to meet their calculated need, and they have eligibility for Alberta grants, those funds will be issued to meet the student’s costs and needs. Alberta Grants include:
Nil Award

A Nil Award is the result of a student having higher resources than the total of all their allowable costs. The student’s application is not rejected; it will result in an award of $0.

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

Students can contact the Alberta Student Aid Service Centre if they have received a nil award letter to have their application reassessed.

Loan Agreements - Master Student Financial Assistance Agreements (MSFAAs)

Student aid agreements are legal agreements between the student and the loan provider. They are also called ‘Master Student Financial Assistance Agreements’ (MSFAAs).

There are separate agreements for Alberta and Canada loans. Full-time students may have two student aid agreements if they have both an Alberta and a Canada loan. Part-time students can only get a Canada loan, so they will only have one agreement.

Students must complete agreement(s) if:

- this is their first time getting student aid,
- they had a two-year break or longer since last being in school, or
- they have previous student aid from another province
When students sign their agreement(s), they agree to terms on how they will use the money and their repayment obligations and calculations for monthly repayment.

**This is important:** The approved amount of any Financial Assistance disbursed under the agreements will be electronically deposited into the student’s financial institution account, which must be held solely or jointly in the student’s name.

Students cannot put any other banking information, including the schools banking information, other than their own on information on either agreement. Electronic withdrawals will be made from this financial institution account when payments are triggered.

**Student Award Letter**

(Sections on the below screenshot are blurred out to protect identity and information)

![Student Award Letter Image](image_url)

Once an application for funding has been processed, the student is issued a Student Award Letter (available in their digital inbox). Students will know there is new correspondence in their online inbox because they will receive an email. Students who have verified their mobile number can receive a text message and an email.

School representatives with systems access will be able to view this letter in the list of correspondence. The letter contains information on the school and session dates for which students are approved to receive loan funding for. It will also outline how much money they have been approved to receive, and a breakdown of the types of funds they are eligible for.
There is also a disbursement schedule for information purposes created for each award based on the length of studies, application date relative to the start date, and the approved funding types.

Typically, students applying for study periods longer than 6 months will receive 50% of their funds at the beginning of their study period, and 50% at the midway point.

These disbursement dates on the Student Award Letter may not be exact dates on which the student will receive their funds. Things that could affect the dates are processing times, and whether or not all requirements for the disbursement of funding are met.

Requirements

These are the requirements for the disbursement of funds:

- married or common law students may need to complete a consent & declaration form.
- first time applicants will be required to submit Master Student Financial Assistance Agreements (or MSFAAs), and
- all students will need the school to complete the Confirmation of Registration

![Consent and Declaration Form]

[Image of Consent and Declaration Form]
Consent and Declaration

Married or common-law students who are full-time applicants, or who have changed their marital status, must provide a consent and declaration form. They will find this form in their digital inbox.

The form needs to be completed and signed by the student’s spouse or common law partner, and then returned to Alberta Student Aid (NOT to the lenders in Ontario with the MSFAA).

Defaulting on Loans

All defaulted loans must be fully rehabilitated before students will be considered for further funding. Students can contact the National Student Loan Service Center or the Alberta Student Aid Service Centre Repayment area to make arrangements to resolve any outstanding student loans.

Undisbursed Funding

Student Aid will not issue a loan or grant if the application period has ended as student loans are intended to assist the student with their costs for the time that they are in school. If a student has failed to provide their loan agreements, or consent and declaration prior to their study end date, or if the schools has not completed Confirmation of Registration, all undisbursed funding will be cancelled.

If students can demonstrate that they were unable to meet the funding requirements due to circumstances beyond their control, they may submit a request to have their situation reviewed. In certain cases, the funding may be reinstated.

The student would have to demonstrate what action they took to ensure they did their best to meet deadlines, and show that they still need the funds for reasons related to their education. For example, if the student requires the funding to pay for overdue tuition, you may help the student by providing a letter documenting the amount owed to the school. The student should submit this letter along with their request for review as schools do not have access to a student’s electronic document.

Request for Review

The Request for Review process allows students to make changes to their loan application, or address a decision made by Alberta Student Aid that they would like to have reconsidered. The process is intended to address concerns in a timely manner and ensure consistency in decisions.

There are three review levels and students must start at the first level – the Request for Reconsideration.

Students can inform Student Aid of changes to their situation which have occurred since they submitted their application, or request additional funding by submitting a Request for Reconsideration. For instance, if a student receives an amount that is less than the cost of their tuition and books because their resources are higher than their costs, they can submit a Request for Reconsideration, and we may issue loan funding to cover basic education costs. Schools cannot submit these requests on behalf of students, as they do not have access to their Student Aid account.

Students cannot request additional funding if they have reached their loan maximums.

If the student submits a Request for Reconsideration that is denied, or if they are dissatisfied with the outcome of a level 1 request, they can submit a Level 2 – Request for Executive Review. If they are still unhappy with the decision made by Student Aid, and would like us to further consider their request, they can submit a Level 3 – Request for Ministerial Review.
Students cannot skip a step and go from level 1 to level 3, nor are they able to start at level 2. The intention of the review process is to resolve a student’s issue at the lowest administrative level possible.

A Level 1 Request must be submitted at least 30 days prior to the end of their study date. Students will receive the results of their Request for Review within 30 days for a Level 1 Request, and within 90 days for an Executive level or Ministerial Level Request.

If the student needs to submit additional documentation, or would like to Request a Review online, they can simply log into their student aid account, and provide us with changes to their application, upload supporting documents, or request additional funding. Schools cannot submit these requests on behalf of students, as they do not have access to their Student Aid account. Students cannot request additional funding if they have reached their loan maximums.

Alberta Student Aid is working toward paperless operations. As such, since the launch of the online review form, there are only a few remaining circumstances where a student will still need to fill out the Request for Review PDF and upload it. These situations are clients requesting reconsideration of a decision on:

- a part time application
- a rejected application where the client was a first time Alberta applicant but does not have the credentials required to increase their identity validation level (high school diploma exam marks, or a previous loan certificate number)
- an Alexander Rutherford Application

In ALL OTHER circumstances, the student should use the online Request for Review.

**Uploading Documents**

(Sections on the below screenshot are blurred out to protect identity and information)

Here is a screen shot of the Upload Documents feature. This is the preferred way for students to submit information as it ensures confidentiality and faster processing or response times.
In order to upload documents, students need to sign in using their own unique online identification so they can be assured that the documents are going directly to their account, which means no more misplaced faxes or lost mail items. This is the easiest and most secure way of having students send information to us.

Students should keep a copy of all information or documents they send us for their own records. The upload system is not a means of storing documents on the student’s account and they may be asked to provide this information later.

**Institution Changes**

If a student is changing schools, the student needs to contact the Alberta Student Aid Service Centre to close their original application. Once the application is closed, the system will allow the student to submit an application online.

Because the loan agreements are not school specific, they do not need to be reissued – the original loan agreements will still be valid.

**Program and Date Changes**

If a student is changing programs but is still attending the same school during the funding period, the student may submit a Change of Program Form and let us know what program they are changing to, and the date the change occurred. This form is located in Resources for Schools in the Guides and Resources section.

- if the student’s end date of new program exceeds end date of original program, the student must submit a new application. 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 they will have to be reassessed for an additional month’s living allowance.
• if the student requires additional funding and the end date of the new program exceeds the end date of the original program, the student must submit a new application. If the student does not require additional funding, the student must submit a Confirmation of Registration-Reinstatement of Interest Free Status for Alberta Student Loans (Form B) to remain in interest free status.

• if there is a break of 30 days or more between study periods, a new application is required

• PLEASE ensure program dates have been entered into Provider And Program Registry System (PAPRS)

We will extend the study period with a Request for Reconsideration only if the student has an emergency medical situation that lengthens the study period for less than 30 days beyond the normal study period. All other students extending their study period will need to submit a new application online.

Alberta Institution Designation Agreement (AIDA)

The Alberta Institution Designation Agreement (AIDA) outlines the schools responsibilities and Alberta Student Aid obligations, and Alberta Student Aid. Essentially, it is a legal agreement that allows students at your school to apply for student aid. Any breaches of the contract could result in compliance action being taken, and possibly de-designation. Alberta Student Aid, generally in cooperation with Private Career Colleges Branch, will conduct periodic reviews to ensure compliance with the policies and procedures outlined in the AIDA and in the Operational Policy and Procedures Manual.

The AIDA begins by identifying the Acts and Legislation that informs 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 Freedom of Information and Protection of Privacy Act (also known as FOIP).

More information is outline in the Operational Policy and Procedures under Chapter 7 under Designation for Student Loans and Grants and can read more such as:

- General Program Designation Requirements
- Requirements for Program Delivered online
- Maintaining Designation Status

**Freedom of Information and Privacy Act (FOIP)**

FOIP is the [Freedom of Information Privacy Act](https://www.servicealberta.ca/foip).

As a private business, you are obligated to comply with PIPA – [Personal Information Privacy Act](https://www.alberta.ca/pipa). Because you are designated for Alberta Student Loan funding, you are also required to comply with FOIP legislation.

The purpose of FOIP is to ensure that organizations and public bodies are open and accountable to the public by providing access to records, and to protect the privacy of individuals. For additional information regarding FOIP, and to register for FOIP training sessions, you can visit the Service Alberta.ca website.

If you click on Training for Public Bodies, there are some instructor-led and online training sessions available to employees of post-secondary institutions.

**Access to Learner Information Agreement (ALIA)**

As a designated school in Canada, your institution has signed an [Access to Learner Information Agreement](https://www.servicealberta.ca/alia).

The stated Purpose of the ALIA is to allow:

- Alberta Student Aid to share Learner information with schools
- schools to access learner information
• schools access to online Confirmation of Registration

The ALIA also outlines a commitment and expectation to ensuring confidentiality of accessing and storing learner information and records. It defines who should have access to learner information, what their obligations are, and what types of information they are allowed to access in the Alberta Student Aid System.

Provider and Program Registry System

Alberta Student Aid uses the Alberta Student Aid System to process full-time student applications. To accurately assess and award students, the Alberta Student Aid System also relies on accurate session dates and costs to be submitted by schools through the Provider and Program Registry System (PAPRS).

By clicking on 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 guides for both public and private schools on MADI and PAPRS user guides.

Setting Up Tuition Payments to Your School

To receive tuition remittance by direct deposit, you will need to submit the Electronic Funds Transfer Request Form for each of the lenders.

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 lenders directly:
Federal Electronic Set Up

- Electronic Fund Transfer (EFT) must be setup first before Electronic Reporting can be done.
- Schools can directly email: Szilvia.Fejervary@finastra.com; Sydonni.Douglas@finastra.com; or Samina.Mussaji@finastra.com to set up or update an EFT.

Schools already set up for EFT but are receiving their reports via fax can activate the SFT account by emailing: NC-CSLP_PD-PCPE_GP-GD@hrsdc-rhdcc.gc.ca

Provincial Electronic Set Up

- Tumbleweed is used to provide electronic reports for Alberta provincial disbursements

  To request Tumbleweed setup, contact: Szilvia.Fejervary@finastra.com; Sydonni.Douglas@finastra.com; and Samina.Mussaji@finastra.com

Note: Alberta Student Aid cannot guarantee each school will receive the requested tuition remittance amount. Student applications may be frozen, cancelled or changed. Any of these activities might prevent a tuition remittance.

Verification of Student Credentials

Before you confirm registration for students, there is an expectation that you verify identification of your students. Ensure you are confident that you know the student who has registered is indeed the correct student that you are confirming registration for.

Confirmation of Registration

In order for any payments to be disbursed, the school must also confirm the registration of the student. Please see the Confirmation of Registration User Guide under the Resources for Schools section. This guide will assist you with:

- understanding what confirmation of registration is and the different ways to confirm a student’s registration
- requesting and receiving tuition remittance from the Service Providers
- reporting and amending changes to registration
- completing the Form B and Schedule 2 for previously funded students

Withdrawal Notification

If a student is no longer attending class, has withdrawn, never attended class, or has dropped to part time status you must amend their registration on the Alberta Student Aid System using Confirmation of Registration. You will need to terminate the student’s contract 5 days from the last date of attendance and notify them in writing.

If a student has missed five consecutive classes, and has not notified you, you must consider the student as withdrawn. The withdrawal date will be the first day of missed class.

If the student has a reasonable excuse (medical, family emergency, etc.) but has missed more than 30 days, you also must consider them withdrawn.
If the student has excessive absences and therefore will not realistically be able to complete the program, they likewise must be considered withdrawn. Again, the withdrawal date will be the first day they missed class.

Withdrawals must be reported to Student Aid 15 days of when the school becomes aware of the withdrawal, except in December when notification must be received within 7 calendar days.

Prompt reporting of withdrawals can have a positive impact on your loan repayment rates. As soon as we receive the notification that the student has withdrawn, all further funding is frozen. This means that students are not receiving more funding than they are entitled to, resulting in lower student debt and it reduces the chance of the student being assessed for an overpayment.

**Tracking Attendance**

Because you will need to report withdrawals in a timely fashion, you are required to monitor in-class attendance under the Private Vocational Training Act.

When tracking attendance you will want to make note of the following:

- the date of the absences, and the reason
- was it an excusable absence?
- and to keep track of any and all contact you have with the student regarding their absence

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Let’s suppose this calendar above is for the month of May. On May 2, the Student stops attending classes and does not return or contact the school.

1. On which day would you terminate his contract? May 8 – 5 in class days from the last date of attendance

2. What date would you report to Student Aid as their withdrawal date? May 2 – first day the student did not attend classes

3. By what date would you have to report this information to Student Aid? May 23 – 15 days from the last date of attendance
Tuition Refunds

If a student who has received loan funding withdraws from studies, the school is responsible refund the appropriate lender.

If the student has received Canada Student Loans, payments are made to NSLSC. If the student has received Alberta loans, payments are made to the Alberta Student Aid Service Centre. If a student was issued both types of funding, the refund would go to whichever lender issued the most funding.

Private Vocational Training Regulation calculates tuition refunds as follows:

- if 10% or less of the training has been delivered, 75% of tuition needs to be refunded
- if 10-50% of training has been delivered, 40% of tuition needs to be refunded
- if the student withdraws after more than 50% of training has been delivered, there is no refund required

The tuition refund is due to be paid to the lenders 30 days from the date the students' contract was terminated. This means that accurately recording the student’s attendance and withdrawal date is essential and is part of Alberta Student Aid compliance reviews.

To setup refunds electronically to the Provincial Service Provider, please email paymentservices@finastra.com for instructions.

Amend Registration

If the student never attended their classes after you confirmed their registration, if they drop below full-time enrolment, withdrew from school, or completed their studies early, you will need to amend their registration. Normally, you will do this using the online confirmation of registration in the Alberta Student Aid System.

You can use the Manual COR worksheet if a concurrently enrolled student withdraws, or you may use the Notice of Withdrawal section of Form B or the Schedule 2. These are the forms you would normally
use to request interest-free status for returning students, however they have a really good amend registration section that captures all the information we need.

If all that fails, you can email, mail, or fax us the student’s name, ASN, the Student Aid Application ID (if known) and the date of the withdrawal and the reason.

Once we receive notification, all undisbursed funding will be cancelled. The student’s application will be reassessed with consideration of the revised end-of-study date to determine if the student was in receipt of an overpayment.

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.

**Overpayments**

Overpayments occur when the student has received funding they are not eligible for. This could be the result of a withdrawal or drop to part-time studies, an audit, or a student reporting a change in financial need. Students are notified of the overpayment and are given 60 days to request reconsideration.

If the amount of provincial grant overpayments is more than $250, the grant is converted to an Alberta student loan. If the federal grant overpayments are more than $250, they will be converted to a Canada Student Loan. Grant overpayments less than $250 are not actively collected, but must be repaid prior to the student receiving any further funding.

The exception is Service and Equipment grants for students with permanent disabilities. These will not be converted to loans; rather the overpayment amount will be reduced from future grants.

One of the benefits of timely reporting of withdrawals is that it lowers the chances of students incurring overpayments for grant funding that they were ineligible for.

**Student Emergency Request**

When a student does not have safe accommodations, there is a threat to the student’s health or safety, if their application was cancelled in error; these are considered to be an emergency.

Students should contact the Alberta Student Aid Service Centre immediately to inform us of the situation. We would then consider if the situation was beyond the student’s control, and if we can consider the request.

We cannot consider a request for additional funding if the student has already reached the maximum funding available. In these cases, we can help the student explore other options that may be available to them.

If we can assist the student, we will act upon the request within 3 to 5 business days of receiving the necessary information.

**Interest Free**

Interest on Canada student loans has temporarily been waived until March 31, 2023. This means interest will not accrue during this period for full and part-time Canada Student Loans.
While students are in school, their loans are in interest-free status. During this time, no payments are required, and interest does not accrue on either loan.

Once the student completes their program, they enter a 6 month non-repayment period. During the non-repayment period, interest does not accrue on provincial or federal loans, however it is a good idea for students to start making payments during this time; payments on loans will bring down the principal balance. Once the 6 months end, students are considered to be in repayment.

The National Student Loan Service Centre offers repayment webinars that you and your students can view. The videos offer some very practical and useful information that benefit students who are in repayment, or will be entering repayment. Some schools have even made these videos part of their curriculum to ensure students are aware of their repayment obligations.

You will find the links to these videos in the Guides and Resources section.

**Repayment Period**

Once students enter Repayment, they are required to begin making payments on both loans (if they have not already done so).

Students who received federal loans make payments to the National Student Loan Service Centre. Students who have received provincial loans make payments to the Alberta Student Aid Service Centre.

Students who have received both federal and provincial loans are required to make payments to both lenders.

**Interest Free – Form B and Schedule 2**

The school will be required to complete the Educational Institution section on the forms and retain a copy for their records. Only attendance in post-secondary courses can be considered for interest-free status.

The student must submit the forms to the lenders within 30 days of the date the form was signed, and prior to the academic year end-date. Interest-free status will not be back-dated.

If a student is applying for, or receiving funding from Student Aid, neither form is required. Once we have issued the student loan funding, all previous loans are automatically reinstated to interest-free status.

**Repayment**

Before students enter the repayment period, the service providers will advise students of their loan balance, amortization, and the amount and date payment is required. Amortization terms are based on the amount of loan the student received. The interest rate for Alberta Student Loans is set as floating prime. Students can request a fixed rate of prime plus 2% one time.

The interest rates for Canada student loans are set by the Canada Student Financial Assistance Program.
• students are encouraged to manage their Alberta loan repayments by logging into myloan.studentaid.alberta.ca

• students can manage their Canada Student Loans using the National Student Loans Service Center Online Services.

Students who are repaying their student loans have several options available to them:

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

To make changes, students will need to contact the Alberta Student Aid Service Center or log in to their MyLoan account to make changes on their Alberta student loans.

To make changes to their federal loans, they can call the National Student Loan Service Centre, or use the NSLSC online services.

Institutions can assist their students in repaying loans by:

• educating students about their loan responsibilities and repayment options,
• empowering students to manage their loans, and
• supporting students to successfully complete their program

For further information on how to support loan repayment, please see the Loan Repayment Strategy guide located in the Guides and Resources section.

Repayment Assistance Plan

If students cannot afford their loan payments, they may want to consider the Repayment Assistance Program.

The Repayment Assistance Plan (RAP) is available for both provincial and federal loans, and provides assistance to those having difficulties with their loan payments. RAP helps students ensure that their loan payment amounts are in sync with their current income and their family size.

To be eligible for this program, students must currently be in repayment and in good standing (meaning they have not defaulted on loan payments). Borrowers can submit one RAP application to the NSLSC to be considered for RAP for both federal and provincial loans (students with Alberta loans only can contact the Service Centre to apply for RAP). Borrowers will need to reapply for RAP every 6 months.

The Government of Canada website also has an online calculator to help students determine if they will be eligible for RAP.

Students having issues repaying their loans but have successfully enrolled in RAP will be considered in good standing in the repayment rate evaluations.
Other Repayment Options

The Permanent Disability Relief Program (PDB) is available on Canada Student Loans only. Students who qualify will have all their Canada Student Loans forgiven. Students will need to contact the National Student Loans Service Centre to find out more and apply.

Special Consideration may be extended to students with Alberta Student Loans if the borrower has a functional limitation caused by a physical or mental impairment that limits their ability to earn a living, and 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 and submit an application along with an income and expense statement, and medical information (such as proof of approval for AISH or CPP-Disability). 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

A loan is considered in default when a borrower (who is not on RAP):

- Has loan payments that are 2 months past due, or owes 90 days’ worth of interest, or
- Files/claims bankruptcy, consumer proposal, or orderly repayment of debts, or
- Receives Special Consideration

Students who have defaulted may be reported to a credit or collections agency, may face legal action, or may have debts recovered from income tax refunds and GST credits.

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

- If an Alberta loan is returned to government (150 days past due),
- If the student has a provincial grant overpayment, or
- If the student received Special Consideration due to a Permanent Disability

If the student has defaulted on Canada Student Loan payments, they will need to contact the NSLSC to make arrangements to rehabilitate the loan.

Students who are denied funding for defaults will need to bring all loans up-to-date and into good standing with the lender 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 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 have further questions, or require any other types of documentation, they will place a quality assurance review on the students file. This could take up to 45 business days or longer.

Once Alberta Student Aid has all information required, the next step is to send the student an Information Requested letter to their Alberta Student Aid account. Students must respond to the request within the specified time period or their funding will be cancelled.

In order to prevent these situations from occurring it is vital that the schools are fully aware of Alberta Student Aid policies, procedures and applicant information on our Alberta Student Aid website. We rely on schools to ensure their students are aware of these resources as well, and fully understand how to apply for funding, how to maintain their funding and the repayment process. Students can login to their accounts and review their information to ensure accuracy and correct information is supplied.

**Assisting Students**

Our goal is to help staff at post-secondary schools navigate and understand the Alberta Student Aid Program. You are our partners in delivering our program to post-secondary students so that they are fully informed about their financial options and obligations if they choose to access student aid funding.

To this end, we want to leave you with some information to aim for, that will ensure your students are getting the most benefit from our program.

<table>
<thead>
<tr>
<th>DO NOT</th>
<th>DO</th>
</tr>
</thead>
<tbody>
<tr>
<td><em>x</em> DO NOT apply online for students</td>
<td>✓ Direct students to the Alberta Student Aid Website resources</td>
</tr>
<tr>
<td><em>x</em> DO NOT fill out a paper application for students</td>
<td>✓ Use the Student Aid Worksheet</td>
</tr>
<tr>
<td><em>x</em> DO NOT apply for MADI on behalf of a student</td>
<td>✓ Advise students to apply online and use the eDoc feature to submit information securely and electronically</td>
</tr>
<tr>
<td><em>x</em> DO NOT provide students with direct contact information to Alberta Student Aid staff, or the Client Resolution Unit</td>
<td>✓ Show students where to Register &amp; Apply (Login) on the Alberta Student Aid Website</td>
</tr>
<tr>
<td><em>x</em> DO NOT allow students to use a school bank account to deposit their funding</td>
<td>✓ When students ask you to apply online for them or fill out their application, advise them you cannot do that and 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</td>
</tr>
<tr>
<td></td>
<td>✓ Understand FOIP and your obligations as a school</td>
</tr>
<tr>
<td></td>
<td>✓ Direct students to contact the Alberta Student Aid Service Centre if they encounter any situations you are unable to assist them with</td>
</tr>
<tr>
<td></td>
<td>✓ Contact CRU if you are unsure of direction, policies, procedures</td>
</tr>
</tbody>
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Resources and Contacts
This section highlights some of the most requested resources and contact information to help you with Alberta Student Aid related tasks and processes.

Resources

Alberta Student Aid Website
The Alberta Student Aid website contains all the latest, updated information regarding Alberta Student Aid policies, programs and procedures. Check in regularly to see new information and materials.

Most of the resources mentioned here can be found online at studentaid.alberta.ca. We ask that you access these resources from the online source whenever possible to ensure you are viewing the most up-to-date version of the materials. Links have been provided for your convenience; however links can change as we make regular updates and improvements to the website. If you notice any broken links, email: SA Web Services.

Operational Policy and Procedure Manual
The Student Aid Policy Manual provides the most up-to-date policy and procedural guidance regarding the student aid program for both full and part-time students – right from application to repayment. This is the primary reference point for all policy and procedural information for post-secondary schools, students and Alberta Student Aid staff.

Scholarships and Awards
All Alberta scholarship and award information is located on studentaid.alberta.ca in the Scholarships section. You can access a number of valuable resources such as:

- Alberta Scholarships and ALIS allows students, parents and school representatives the option of searching the online database
- Other various scholarship resources and application information

Resources for Schools
Studentaid.alberta.ca contains a number of resources for post-secondary school representatives. These resources are listed by category in the Resources for Schools section.

Confirmation of Registration (COR) documents
The following COR documents can be accessed in Resources for Schools section.

- COR Tip Sheet includes acceptable parameters to use when confirming registration
- COR User Guide
- Guidelines to Support Automated COR
- Manual COR Instructions
- COR Methods for Schools explains in detail the pros and cons of each COR method available to post-secondary schools
- Various other information guides
NSLSC Repayment Webinar
The National Student Loans Service Centre offers loan repayment and orientation webinar sessions.

Alberta Student Aid Emails
Sign up to receive important information regarding systems and program information via email.

- Subscribe Now.

Contacts

Learner Funding for Students with Disabilities – Schedule 4 Questions
Advisors who have questions related to the proper completion of Schedule 4s, appropriate medical documentation, or general questions related to disability funding, use the Schedule 4 inbox:

- ae lf-schedule4@gov.ab.ca.

Client Resolution Unit
Post-secondary school representatives have direct access to the Client Resolution Unit at Alberta Student Aid. These highly skilled program and policy experts can assist you with a range of inquiries including student-specific situations, procedural help and policy clarification.

If you have any questions or concerns regarding the information in this guide, or the Alberta Student Aid program, contact the Client Resolution Unit. Do not provide this contact information to students.

- Hours: Monday to Friday, 8:15 a.m. to 4:30 p.m. MST (holidays excluded)
- Phone: 1-855-606-2096, option 4, 1
  NOTE: Due to COVID-19, the method to contact CRU is to email: cru@gov.ab.ca

Alberta Student Aid Service Centre
Students can be directed to contact the Alberta Student Aid Service Centre. This team of front-line inquiry experts will be able to assist them with all their questions and concerns including application assistance, program information, and process explanations.

- Hours: Monday to Friday, 7:30 am to 8:30 pm MST
- Phone: 1-855-606-2096, option 1
- Toll Free outside North America: International access code + 800-2-529-9242
- TTY (for the hearing impaired): 1-855-306-2240

National Student Loans Service Centre (NSLSC)
For questions regarding the Canada Student Loan program including disbursements and repayment information, contact the NSLSC:

- Phone: 1-888-852-2194
- Outside North America: Country code + 800-2-225-2501
- TTY (for the hearing impaired): 1-888-815-4556
- Fax: 1-888-815-4657
- Fax outside North America: 1-905-306-2414
Private Career Colleges offers specialized and licensed job training programs for Alberta Students. For more information on this service:

Hours: 8:15 a.m. to 4:30 p.m. (open Monday to Friday, closed statutory holidays)
Phone: 780-427-5609
Toll free: dial 310-0000 before the phone number (in Alberta)
Fax: 780-427-5920
Email: pcc.branch@gov.ab.ca

PAPRS Access
If you require access to enter dates and costs in the Program and Provider Registry System (PAPRS), go to: paprs.ae.alberta.ca/Account/Access

Awards Unit
Manual COR Worksheets can be sent directly to our awards unit.
- Fax: 780-415-0448
- Email: COR-AB@gov.ab.ca
- Mail: Alberta Student Aid
  Attn: Payment Area
  PO Box 28000, Station Main
  Edmonton AB T5J 4R4

Designation Services Unit
For inquiries about designation criteria and the status of a designation request:
- Email: designationinquiry@gov.ab.ca

For inquiries about repayment rates, how to develop a loan repayment strategy, and the Alberta Institution Designation Agreement (AIDA) Portfolio:
- Email: piaunit@gov.ab.ca

Mail
Please note courier items sent to the PO Box address, may not be delivered, and if delivered will encounter significant delays.

Alberta Student Aid
PO Box 28000 STN Main
Edmonton AB, T5J 4R4