

# Alberta Student Aid Part-time Funding Guide



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#### Part-time Funding Guide

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Contact **Client Resolution Unit** | Email (for school staff only) [cru@gov.ab.ca](mailto:cru@gov.ab.ca)

# Part-time Funding Guide 2025-26

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## Introduction

The purpose of this guide is to provide post-secondary public educational institutions and private career colleges with a general overview of the part-time funding program including:

- Principles and objectives
- Types of part-time funding
- Application information
- Repayment
- 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 2025-26 loan year for session start dates between August 1, 2025, and July 31, 2026. You can also browse the [What's New](#) section on [studentaid.alberta.ca](http://studentaid.alberta.ca) for further program updates.

For the 2024-2025 loan year for students who began their studies prior to August 1, 2025, please refer to the procedures in the [Alberta Student Aid Policy Manual: 2024-2025](#).

## Why Part-time Funding?

Part-time student loans offer individuals already in the labour market an opportunity to study at a post-secondary level while maintaining their employment. Part-time grants and loans can also assist students who are not able to study full-time due to family and other commitments.

We recognize that lifelong learning and opportunities for skills upgrading are critical to an individual's success and contribute to economic prosperity. Post-secondary education is considered a requirement for many jobs in today's economy and will likely continue to be in the future.

Part-time student aid helps students with education related costs such as books and tuition. The purpose is to supplement, not replace, existing financial resources of students and their families.

Part-time students are not assessed for living costs in the same way a full-time student would be. The student's total income and assets are compared to [Income Threshold Charts](#) to determine their eligibility for part-time loans and grants. Students attending part-time study are expected to cover their own living expenses while in school, so monthly living costs are not included in the assessment.

Part-time funding is income-based, rather than 'needs' based like full-time student aid.

## Eligibility Criteria

### Course Load Eligibility

For a student to receive part-time funding, the program must be designated for part-time study and offer the option to study at a minimum 20% to a maximum 59% of a full course load.

Students who have a documented permanent disability, or persistent or prolonged disability can study part-time if the course load is between 20% and 39%. If a student with a permanent disability or persistent or prolonged disability is enrolled between 40% and 59% of a full-course load, they can choose to apply for either part-time studies, or full-time studies with a reduced course load.

See [Funding for Students with Disabilities Guide](#) for more information.

### Residency

To be eligible for federal part-time student aid funding, the student must be a Canadian Citizen, permanent resident, or protected person, and reside in a province that issues Canada student loans (Quebec, Northwest Territories, and Nunavut are not eligible).

To qualify for Alberta part-time funding, the student and/or their spouse/partner must reside in Alberta for the past 12 consecutive months.

To learn more, see the [Alberta residency](#) section of the Student Aid Policy Manual that outlines residency for:

- Married and Common-Law
- Border Communities
- Students Who Do Not Meet Provincial Requirements

### Program Eligibility

The educational institution's program must be designated for part-time funding. If the [program designation](#) is both federal and provincial, students would be eligible for both types of funding.

### Financial Eligibility

The following [costs](#) are considered for part-time financial eligibility:

- Tuition and mandatory fees
- Books, supplies, and instruments
- Disability related costs
- Transportation (\$78 per month)
- Child care (\$326 per child/per month without receipts to a maximum of \$1,200 per child per month with receipts)
- Miscellaneous costs—\$10 per course per week of study (federal assessment only)

If students have high transportation costs, they can request additional funds on their original application or submit a Request for Review. They must submit receipts for their transportation costs.

For example, if students live in a community without public transportation to their school, and they have to use their own transportation to get to their school, they may receive the mileage costs of 25 cents per kilometer. Students should submit a letter to Alberta Student Aid explaining the situation and indicate

the distance in kilometers from their home to their school. Google Maps can assist students in calculating the distance from their residence to the school.

Additional travel costs will not normally exceed \$481 per month, and costs will only be considered for days the student is traveling to school.

If students are enrolled in a correspondence or distance delivery program, transportation and child care costs will not be allowed unless students must attend school for the purpose of taking exams, etc., and will be reviewed on a case-by-case basis.

If students have higher costs for child care than the standard \$326 per child per month, they must provide an explanation with receipts or a letter from the child care provider. Alberta Student Aid will consider actual costs up to a maximum of \$1,200 per child per month. Students may have subsidized daycare, and if so, should only report the amount they pay.

## Income

The student's (and spouse's/partner's, if applicable) total [income and family size](#) are used to determine the family income threshold. Students must provide Line 15000 of their previous year's income tax return on the application. If they indicate they expect to have a reduced annual income this year, Alberta Student Aid will use the lower amount in their federal assessment. If the student and/or spouse did not file taxes the previous year, they need to estimate the amount of Line 15000.

There is no exemption for spouse/partner income like there is on a full-time application; the full amount is used as a resource as eligibility for part-time student aid.

Students are only considered for part-time funding if their family income is less than the amounts listed in the [Income Threshold Chart](#). These amounts are established by the federal government and reviewed on an annual basis. For more information, see the [Part-time Student Loans and Grants Chapter](#) of the Student Aid Policy manual.

## Types of Funding

There are several funding types available to part-time students. Students may be eligible to receive the following loan and grant funding:

- Part-time Canada student loans
- Canada Student Grant for Part-time Studies
- Canada Student Grant for Part-time Students with Dependents
- Canada Student Grant for Students with Disabilities
- Canada Student Grant for Services and Equipment - Students with Disabilities

The Alberta Part-time Grant is no longer available for the 2025-26 academic year.

Grants typically do not need to be repaid, and students do not have to receive a part-time Canada student loan to receive grant funding. The student must indicate on their application whether they would like to be considered for part-time loans.

Students with disabilities studying part-time are eligible for the same federal disability grants as full-time students with disabilities. Students can submit a Schedule 4 with their application to be considered for these grants. For more details, see the Funding for Students with Disabilities Guide available in the [Guides and Resources](#) section.

One thing to keep in mind is that eligibility criteria and grant amounts can change, and so it's best to always check the [Alberta Student Aid](#) website and in particular, the [Alberta Student Aid Policy Manual](#) to confirm current eligibility criteria before discussing with students what specific types of funding options may be available to them.

## **Part-time Student Loans and Grants**

### **Part-Time Canada Student Loans**

Depending on a student's situation, they could receive:

- Between \$100 (minimum issued) up to \$10,000 per lifetime maximum.

A student who received their part-time lifetime maximum (\$10,000) can pay off a portion of their part-time loan to regain part-time loan eligibility. For more information, refer to the [Canada lifetime loan limits](#) section of the Student Aid Policy manual.

Students are no longer eligible to receive part-time financial assistance once they reach their maximum of 340 weeks of full-time studies. Part-time studies continue to not contribute to this maximum number of weeks.

To be eligible for the part-time Canada student loan, students must have a family income that is below the [Income Threshold Charts](#).

### **Canada Student Grant for Part-time Studies**

The [Canada Student Grant for Part-time Studies](#) is up to \$2,520 per loan year. This grant will not be divided into a maximum per semester. If a student is attending multiple semesters, the full amount could be issued in the first semester, when the student has sufficient financial eligibility.

The minimum amount that will be issued is \$100.

A student does not need to be issued a part-time Canada student loan to receive the Canada Student Grant for Part-time Studies.

The amount of grant funding issued to the student is based at or below the [Income Threshold](#).

## Canada Student Grant for Part-time Students with Dependants

The [Canada Student Grant for Part-time Students with Dependants](#) is based on the number of weeks the student is in study and the number of children they have:

- Have at least one dependant at the start date of studies that is:
  - under the age of 12,
  - 12 to 18 years of age with a permanent disability, where documentation of care required has been provided, or
  - a wholly dependent individual, such as disabled or elderly family member for whom the post-secondary student is financially responsible.

Maximum amount of funding is \$2,688 per loan year.

Students with one to two children:

- Maximum of \$56 per week of study
- Minimum of \$55 per study period

Students with three or more children:

- Maximum of \$84 per week of study
- Minimum of \$80 per study period

To be eligible, students must have a family income that is below the [Income Threshold Charts](#).

## Canada Student Grant for Students with Disabilities

The [Canada Student Grant for Students with Disabilities](#) is intended to support the financial needs of students with disabilities.

### Description of funding:

- Students are issued a flat rate of \$2,800 per loan year regardless of calculated/requested need
- Available for students enrolled either in full- or part-time studies
- Designed to offset a full- or part-time student's exceptional education-related costs associated with the nature of their disability
- Provided based on need to students who have a permanent disability, or persistent or prolonged disability
- Allocated before student loans

### Eligibility:

- Must have at least \$1 of federal calculated need
- The educational institution/program must be designated for Canada student loan funding
- Students must submit documentation with their Schedule 4 describing the nature of their disability
- Must meet the [definition](#) of permanent disability, or persistent or prolonged disability as per Canada Student Financial Assistance Program guidelines

Once the student receives this grant, **on subsequent applications** the student may not need to provide documentation describing the type of permanent disability, or persistent or prolonged disability or submit a new Schedule 4.

The student will only need to:

- Meet all eligibility criteria for receiving federal funding, and
- Have at least \$1 of federal calculated need

Students who have an extended break in their studies will need to submit a new Schedule 4.

Students with Permanent Disability or Persistent or Prolonged Disability status are required to attest to their disability status on their application. Those who attest 'no' on a subsequent application will no longer be eligible for this grant and will be required to re-verify their persistent or prolonged disability on future applications, as applicable.

#### **Disbursements:**

- Students funded for one semester will receive 100% of their funding at the beginning of their study period
- For students funded for more than one semester:
  - 50% is disbursed at the beginning of their study period
  - 50% is disbursed at the midpoint of the study period
- Disbursements of the CSG-D cannot not be moved up to earlier in the study period

#### **Receipts:**

- Not required for this grant

Students must have a family income that is below the [Income Threshold Charts](#).

#### **Canada Student Grant for Services and Equipment - Students with Disabilities**

The [Canada Student Grant for Services and Equipment - Students with Disabilities](#) is provided to students who have a documented permanent disability, or persistent or prolonged disability.

The grant is intended to support exceptional education-related costs associated with the student's permanent disability, or persistent or prolonged disability. Refer to the Standard Costs and Frequency of Entitlement for Approved Services and Equipment Guide for equipment and service maximums that is sent each year to Accessibility Advisors.

#### **Description of funding:**

- Minimum \$100
- Maximum \$20,000 per loan year. The maximums for specific services and equipment as defined in the standard costs and frequency of entitlement still apply within this maximum.  
**Any costs exceeding \$20,000 (or the maximums set within the guidelines) are the responsibility of the public post-secondary institution.**
- For educational disability-related services and equipment.
- Available for students enrolled in full-time and part-time studies.

- It is designed to offset a full-time or part-time student's exceptional education-related service and equipment costs associated with their disability.

### **Eligibility:**

- Must have at least \$1 of federal calculated need
- The educational institution/program must be designated for Canada student loan funding
- A student must submit a Schedule 4 completed by an accessibility advisor, and have a completed full-time or part-time Alberta Student Aid application for the same study period
- Must submit the [Disability Verification form](#) (for students with a Permanent Disability (PD), or a Persistent or Prolonged Disability (PPD))
- Must meet the Canada Student Financial Assistance Program definition of Permanent Disability, or Persistent or Prolonged Disability as [defined](#) in the Canada Student Financial Assistance Regulations and have provided eligible documentation to verify the disability.

### **Disbursements:**

- As this grant is for the purchase of equipment and/or services, it is disbursed in full at the program start date.

### **Receipts:**

- The appropriate receipts and any unused grant funding must be provided by the end of the current study period for services/equipment recommended on that specific Schedule 4. Refer to the Disability Reconciliation Worksheet available on the [Applications and Forms](#) section of the Alberta Student Aid website.

To receive this grant, students must have a family income that is below the [Income Threshold Charts](#).

## **Allocation of Part-time Funding**

Part-time funding is allocated in the following order:

- Canada Disability Grants
- Canada Part-time Grant
- Canada Grant for Students with Dependents
- Part-time Canada Loans

## **Part-time Application**

### **Apply Early**

We recommend that students apply early on their application. The application is available on the [Applications and Forms](#) section of the Student Aid website.

An Awards Officer or the Registrar's Office must complete and return Section 5 to the student. The student will submit the application along with Section 5 to Alberta Student Aid through their secure account using the [Upload Documents](#) feature. Submitting section 5 separately will cause delays for your students to receive their funding.

All students must submit their application at least 30 days prior to the last day of their study period. When there is a [break in studies of more than 30 calendar days](#), Alberta Student Aid must be notified by the school that the student has withdrawn from studies, and the student must submit a new application.

Students do not have to submit applications for the different funding types. A single application determines eligibility for the federal loan and federal and provincial grants.

### **Academic Progress**

A student who withdraws or drops to part-time studies for two consecutive study periods after attending more than 30 days and has received funding will become ineligible for further funding for 18 months from the date of their second withdrawal or change to part-time studies.

Refer to the Student Aid Policy manual for other [academic progress policies](#) that may affect students' eligibility for further financial assistance.

### **Attending Multiple Schools**

If a student is enrolled at more than one school taking a [combination of post-secondary courses](#), but is still considered part-time while studying at both institutions combined, the student needs to submit an application for each school.

If the student's course load is equal to a full-time course load, the student may instead submit a full-time application and include and complete a Schedule 3 for Concurrent Enrolment.

For more details, see [Submit Additional Forms](#).

### **Schools Must Complete Section 5**

School officials must provide institution specific information in Section 5 (page 3) of the part-time application.

All of the fields on Section 5 of the application are mandatory. Here are some tips for school officials responsible for completing this section:

1. Schools must note the expected percentage of a full course load the student is taking. When a student is enrolled in more than 60% of a full course load, they instead must complete the full-time application.
2. Schools are required to provide school and program information—name of school/campus address, name of program and program outcome, student ID numbers, study dates, list the specific courses, books and tuition, etc.
3. Schools will also need to confirm the student is not applying for funding for part-time courses for which they have previously received part-time funding. Student Aid will only provide part-time funding once per course; if the student was unsuccessful and needs to retake a course—they will have to fund it themselves.
4. The school official also needs to enter their personal information—name, title, signature, date, phone number, email address, and provide a school stamp (if applicable).

5. Once the school official has completed Section 5, return the form to the student who needs to submit it along with their entire part-time application. Submitting section 5 separately will cause delays for your students to receive their funding.
6. Advise the student to login to their secure account and submit the entire application using Upload Electronic Documents. Learn more at: [Upload Documents Instructions](#).

**Important!** School officials cannot fill out any other section except for Section 5 or submit applications for students. Ultimately, students are responsible for all information provided on the application. It is the student's responsibility to be aware of agreements they sign and debt they will incur because of borrowing public funding.

### Submitting the Part-time Application

School officials must complete Section 5 of the part-time application, including providing an ink signature and school stamp (if applicable), and then return the completed section to the student who must submit it along with the rest of the part-time application through their secure account using the [Upload Documents](#) feature.

For more details, see [Part-time Application Process](#).

### Part-time Canada Master Student Financial Assistance Agreement

Students attending part-time studies who are in receipt of federal part-time loans or grants, must complete a federal part-time Master Student Financial Assistance Agreement (MSFAA), which will be sent to the student from the National Student Loans Service Centre. A sample of the [agreement](#) is available on the Government of Canada website.

Agreements only need to be completed one time by students as long as they remain a part-time student. They will need to be completed again if the student:

- Has more than a two-year break in studies, or
- Received funding from another province or territory

### Confirming Registration

Detailed instructions on how to confirm part-time registration are available in the COR Part-time Instructions available in the [Guides and Resources](#) section. Information in this document includes:

- How to complete Section 5 for your students
- Where to send course changes
- Confirming enrolment federally, and
- Requesting tuition remittance

### Interest-Free Status

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 federal or provincial loans.

If the student has an existing Alberta student loan, they will need to submit a Form B to have interest-free status applied to their Alberta loan while in part-time studies. Form B is located under the [Applications and Forms](#) section of the Alberta Student Aid website.

If students have part-time Canada loans, they are automatically interest-free. If the student has full-time student loans and moves to part-time studies—they will need to start making payments on their Canada loans in 6 months.

## **Non-repayment or Grace Period**

[Part-time loans](#) are interest free and do not need to be repaid during the non-repayment or grace period. For more on how to maintain loans while in school, see [keep your loans interest free](#) on the Alberta Student Aid website.

## **Repayment**

At the end of the non-repayment or grace period, loans will enter repayment status. For details, see the [Repayment](#) section of the Alberta Student Aid website.

Be aware that when a student has full-time student loans and moves to part-time studies—they will need to start making payments on their Canada loans in 6 months.

Students who have received the part-time Canada student loan are required to make payments to the [National Student Loans](#) Service Centre

For more information on repaying your student loan, see this [repayment video](#).

## **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 coordinated with their current income and their family size.

To be eligible for this program, a student's loan must currently be in repayment and in good standing—meaning they have not defaulted on loan payments.

## **Bankruptcy**

Students need to be aware of the implications of [Filing for Protection Under the Bankruptcy and Insolvency Act](#) (Canada).

If a student declares bankruptcy while enrolled in part-time studies, they will no longer be eligible to maintain payment-free status for their federal loans. Their federal loans will enter repayment, and the borrower cannot receive further federal funding.

The student may maintain interest-free status for their provincial loans and continue to receive provincial part-time funding for up to three consecutive years to complete the current program of study, provided the student does not take a break in studies of six months or longer.

## **Defaulted Loans**

If a student defaults on a part-time Canada student loan, eligibility for future student funding (both full-time and part-time Canada student loans and Alberta student loans) is affected.

The student must meet Canada Student Financial Assistance Program's requirements to rehabilitate the default. The rehabilitation requirements are found on the Government of Canada website under [Rehabilitate your Canada Student Loan](#).

## **Deceased Students**

Refer to Chapter 6: Repayment ([Deceased Borrower](#)) in Student Aid Policy manual.

## **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 the most up-to-date information regarding Alberta Student Aid policies, programs and procedures. Check in regularly to see new information and materials.

Most of the resources mentioned in this guide can be found online at [studentaid.alberta.ca](http://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](#)

### **Alberta Student Aid Emails**

Sign up to receive important information regarding systems and program information via email:

- [Subscribe Now](#)

### **Alberta Student Aid 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—from application to repayment. This guide is the primary reference point for all policy and procedural information for post-secondary schools, students, and Alberta Student Aid staff.

Ensure all staff who assist students with Alberta Student Aid funding are familiar with this valuable guide and understand our policies, acts and regulations.

## **Resources for Schools**

In addition to information and applications for students, the Alberta Student Aid website also contains several key resources for post-secondary institutions.

Go to the [Resources for Schools](#) section of the website to find useful information and reference materials, including Confirmation of Registration materials and guides, Funding for Students with Disabilities Guide, Scholarships and Awards information.

## NSLSC Repayment Webinar

The National Student Loans Service Centre offers loan [repayment](#) and [orientation](#) webinar sessions. Information sessions can be arranged for larger audiences. Links are available in the [Guides and Resources](#) section.

## Contacts

### Client Resolution Unit

Please do not share these Government contacts with students as they are for school use only. Students should contact the Alberta Student Aid Service Centre for assistance.

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.

Please do not provide this contact information to students:

- Hours: Monday to Friday, 9 a.m. to 3:30 p.m. MST (holidays excluded)
- Phone: 1-855-606-2096, option 4 and then select 1
- Email: [cru@gov.ab.ca](mailto:cru@gov.ab.ca)

## Confirmation of Registration

### Manual COR Worksheets | New Online Process

Students must download the Manual COR Worksheet from their secure Alberta Student Aid account. After the school official has authorized the worksheet, students can return the document to Alberta Student Aid through their secure account using the Upload eDocuments feature.

## Learner Funding for Students with Disabilities – Schedule 4 Questions

Accessibility advisors who have questions related to the appropriate completion of Schedule 4s, medical documentation, or general questions related to disability funding, can email:

- [ae.lf-schedule4@gov.ab.ca](mailto:ae.lf-schedule4@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 a.m. to 8:30 p.m. 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

## **Mailing Address**

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