

Alberta Student Aid Part-time Funding Guide



OCTOBER 2021

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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

Part-time Funding Guide 2021-2022

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:

- Principals 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 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 their 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.

Why Part-time Funding?

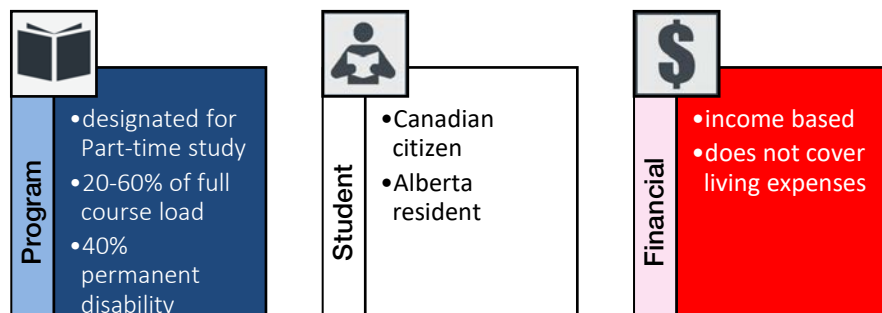
Part-time student loans offer individuals already in the labour market an opportunity to study at a post-secondary level while maintaining their employment. Part-time grants and loans can also assist students who are not able to study full-time due to family and other commitments.

We recognize that lifelong learning and opportunities for skills upgrading are critical to 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 loan and grants. There is no category of monthly living costs, as students are working and do not need to cover their living costs with financial assistance, so they are able to pay their living costs from their income.

Eligibility Criteria



Course Load Eligibility

In order for a student to receive part-time funding, the program must be designated for part-time study, and offer the option to study at 20-60% of a full course load.

Students who have a documented permanent disability can study part-time as long as the course load is between 20% and 40%. If a student with a permanent disability is enrolled between 40% and less than 60% of a full-course load, they can choose to apply for either part-time or full-time studies. See [Funding for Students with Permanent 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 must reside in Alberta for the past 12 consecutive months.

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

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

Students attending part-time study are expected to cover their own living expenses while in school. Part-time funding is income-based, rather than 'needs' based like full-time student aid.

Program Eligibility

The educational institution's program must be designated which allows their students to apply for Alberta Student Aid part-time funding. If the [program designation](#) is both federal and provincial, students would be eligible for both types of funding. When the program is not designated federally, students would only be eligible to receive the Alberta Part-time Grant.

Financial Eligibility

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

- Tuition and mandatory fees
- Books, supplies and instruments
- Disability related costs
- Transportation (\$50 per month)
- Childcare (\$724 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 the school, they may receive the mileage 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 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 in school.

If students are enrolled in a correspondence or distance delivery program, transportation and childcare 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 childcare than the standard \$724 per child per month, they must provide an explanation with receipts or a letter from the childcare provider. Student Aid will consider actual costs up to a maximum of \$1200 per child per month. Students may have subsidized daycare, and if so, should only report the amount they pay.

The amount of income used to determine eligibility as a resource is the amount indicated on line 15000 of the student's and their spouse's (if applicable) income tax return, or their estimated annual income for the current year if they expect it to be lower than last years.

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

Income

The student's (and spouse's, if applicable) total [income and family size](#) are used to determine the family income threshold. Students are required to provide Line 15000 of their previous year's income tax return. If the student indicates on their application that they are expecting a reduced annual income this year, we 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.

Students are only considered for part-time student aid if their family income is less than the amounts in the Income Threshold Chart.

The Expected Reduced Yearly Income amount(s) are not be used to determine eligibility for the Alberta Part-time Grant. Eligibility for the Alberta Part-time Grant are determined by Line 15000 amount(s) provided on the application form.

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 and Manual.

Types of Funding

There are several federal 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
- Alberta Part-time Grant
- Canada Student Grant for Students with Permanent Disabilities
- Canada Student Grant for Services and Equipment for Students with Permanent Disabilities.

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 Permanent Disabilities studying part-time are eligible for the same federal disability grants as full-time students. Students can submit a Schedule 4 with their application to be considered for these grants. For more information, see the Funding for Students with Disabilities Guide found 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 Operational Policy and Procedure Manual](#) to confirm current eligibility criteria before discussing with students what specific types of funding options may be available to them.

Part-time Federal Funding

[Part-time loans](#) do need to be repaid, and are subject to interest which begins when the student ceases to be enrolled in studies. Depending on a student's situation, they could receive:

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

If a student has received the full lifetime maximum of \$10 000, they will not be eligible for further loan funding unless they pay off an amount which allows them further part-time loan eligibility.

To be eligible for the part-time Canada student loan, students must have a family income that's below the [Income Threshold](#) shown on this table:

Family Size	Income Threshold (in \$)
1	65,822
2	92,059
3	109,829
4	120,720
5	130,793
6	140,368
7 or more	148,628

Canada Student Grant for Part-time Studies (CSG-PT)

The [Canada Student Grant for Part-time Studies](#) is up to \$1 800 per loan year. Note that this grant will not be divided into a maximum of \$900 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 cannot receive both the Canada Student Grant for Part-time Studies and the Alberta Part-time Grant for the same study period. 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 for maximum grant:

Family Size	Low Income Threshold/ Income Threshold for Maximum Grant (in \$)	Income Threshold at Which Grant Eligibility is Cut-off (in \$)
1	32,102	63,615
2	45,399	89,004
3	55,602	106,278
4	64,204	117,021
5	71,782	126,929
6	78,634	136,326
7 or more	84,933	144,457

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 for whom the post-secondary student is financially responsible.

Maximum amount of funding is \$1,920 per loan year.

Students with one to two children:

- Maximum of \$40 per week of study
- Minimum of \$50 per study period

Students with three or more children:

- Maximum of \$60 per week of study
- Minimum of \$60 per study period

To be eligible, students must have a family income that is below the Income Threshold at Which Grant Eligibility is Cut-off listed in the table below.

Family Size	Low Income Threshold/Income Threshold for Maximum Grant (in \$)	Income Threshold at Which Grant Eligibility is Cut-off (in \$)
2	45,399	89,004
3	55,602	106,278
4	64,204	117,021
5	71,782	126,929
6	78,634	136,326
7 or more	84,933	144,457

Canada Student Grant for Students with Permanent Disabilities (CSG-PD)

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

Description of funding:

- Students are issued a flat rate of \$2,000 per loan year regardless of calculated/requested need
- Available for students enrolled either in full-time or part-time studies
- Designed to offset a full-time or part-time student's exceptional education-related costs associated with their disability
- Provided on the basis of need to students who have a permanent 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 that describes the permanent nature of their disability
- Must meet the definition of permanent disability as per Canada Student Financial Assistance Program guidelines (see [Permanent Disability Definition](#))

Once the student receives this grant, **on subsequent applications** the student will not need to provide documentation describing the type of permanent 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

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-PD 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 listed in the table below.

Family Size	Income Threshold (in \$)
1	65,822
2	92,059
3	109,829
4	120,720
5	130,793
6	140,368
7 or more	148,628

Canada Student Grant for Services and Equipment for Students with Permanent Disabilities (CSG-PDSE)

The [Canada Student Grant for Services and Equipment for Students with Permanent Disabilities](#) is provided to students who have a documented permanent disability that limits their ability to perform daily activities necessary to participate fully in post-secondary studies.

The grant is intended to support exceptional education-related costs associated with the student's permanent disability. Refer to the Standard Costs and Frequency of Entitlement for Approved Services and Equipment section of the [Funding for Students with Permanent Disabilities Guide](#) for equipment and service maximums.

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 signed by a disability advisor, and have a completed full-time or part-time Alberta Student Aid application for the same study period
- Must meet the Canada Student Financial Assistance Program definition of permanent disability as defined in the Canada Student Financial Assistance Regulations (see [Permanent Disability Definition](#)) and have provided eligible documentation to verify the permanent 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 Grant Reconciliation and Receipt Submissions section of the [Funding for Students with Permanent Disabilities Guide](#).

To receive this grant, students must have a family income that is below the Income Threshold listed in the table below.

Family Size	Income Threshold (in \$)
1	65,822
2	92,059
3	109,829
4	120,720
5	130,793
6	140,368
7 or more	148,628

Alberta Grants

Students who are not in multi-year programs, or who have no federal eligibility could qualify for Alberta grants.

Alberta Part-time Grant

To be eligible for the [Alberta Part-time Grant](#), students must be attending a program that is not designated to receive the Canada Student Grant for Part-time Studies.

Students are not eligible to receive both the Canada Student Grant for Part-time Studies and Alberta Part-time Grant.

Students can receive:

- Up to \$600 per semester of study to pay for tuition, fees, books, supplies and instruments.
- Travel and childcare costs may be considered.

To be eligible for funding, students must have an annual family income equal to or below the Income Threshold listed in the table below.

Family Size	Income Threshold (in \$)
1	48,547
2	67,966
3	81,464
4	91,032
5	98,465
6	104,532
7 or more	109,663

Allocation of Part-time Funding

Part-time funding is allocated in the following order:

Canada Permanent
Disability Grants

Canada Part-time
Grant or Alberta Part-
time Grant

Canada Grant for
Student with
Dependants


Part-time Canada
Loans

Part-time Application

Apply Early

We recommend that students apply early on their [Part-time application](#). The application is available on the [Applications and Forms](#) section of the Student Aid website and students are not able to submit their application electronically. Students can send the paper application via [e-Doc upload](#) to Alberta Student Aid, and it must be signed in ink with their original signature.

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](#), the student must be withdrawn and they will need to submit a new application.

 Application for Financial Assistance for Part-Time Post-Secondary Studies 2021-22
Protected A (when completed)
Information for Part-Time Post-Secondary Students
Eligibility Requirements for Part-Time Loans and Grants
<ul style="list-style-type: none">You must be a resident of Alberta. This means that:<ul style="list-style-type: none">Alberta is the last province you have lived in for 12 consecutive months without being a full-time post-secondary student, orYou are living in Alberta and have never lived in any Canadian province for 12 months in a row. In this case, submit a Residency Resume (studentaid.alberta.ca) and/or a letter to explain your residency situation.You must demonstrate financial need.Eligibility for student aid is determined by using an income threshold table based on line 15000 of you and your spouse/partner's (if applicable) income tax return or the Expected Reduced Yearly Income. Your family income must be less than the amounts listed in the charts on Pages B and C.Any federal or provincial loans you have must be in good standing.If you are in default on your Canada Apprentice Loan, you are not eligible to receive further student financial assistance until your restriction is removed.Courses must be part of an approved program of study and taken for credit.
Tips to Complete Your Application
<ul style="list-style-type: none">All \$ amounts must be submitted in Canadian dollars.Apply at least 4-6 weeks before your course(s) start.Ensure Alberta Student Aid receives this application at least 30 days before the application's period of study end date.Part-time student aid is intended to help cover the cost of tuition, books, travel, and daycare (if applicable).If you have received previous part-time student aid, you must successfully complete all previously funded courses to receive student aid on a subsequent application.Section 5 of this application must be completed and signed by your educational institution.
Gender: Choose X if you do not identify as male or female, or choose to self-identify as X.
Important: Pages A, B and C provide information about funding for part-time students. Do not include with your application.
For All Student Aid Inquiries Call the Alberta Student Aid Service Centre: <ul style="list-style-type: none">1-855-606-2096 (toll-free from anywhere in North America)1-855-306-2240 (TTY for the hearing impaired)800-2-629-6242 (outside North America - add the appropriate international access code)
You may be asked to provide your Social Insurance Number, Alberta Student Number (ASN), and/or School Identification Number. Please have these numbers available for reference. If you do not know your ASN, or do not have an ASN, go to: learneregistry.alberta.ca You can also call toll-free in Alberta at 310-0000 to have a Request for Alberta Student Number form mailed to you. Due to privacy issues, ASN's will not be given over the telephone.
For further assistance: <ul style="list-style-type: none">Contact the Financial Aid Office at the school you plan to attendstudentaid.alberta.ca

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

Schools Must Complete Section 5

The part-time application, like the full-time application, is school specific. Schools will need to complete section 5 of the Part-time application for students.

Schools will need to note the expected percentage of a full course load the student is taking. When the student is enrolled in more than 60% of a full course load, they must complete the full-time application. Schools are required to provide school and program information – name of school, program outcome, study dates, list the specific courses, etc.

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.

The school official also needs to enter their personal information – name, title, signature, date, phone number and email address.

Section 5 - The Awards Officer or Registrar's Office at your school must complete and return this section to you. This section must be submitted with your application.

What is the student's expected PERCENTAGE of a full course load? % (must be less than 60%)

Educational Institution Information

Name of School

City/Town Prov/State Country

Campus Name (if not attending main campus)

Program

Program Outcome

Certificate Diploma Degree Degree - Master's Degree - Doctoral

Note: This application for student aid can cover part-time studies for up to 12 months, however, if the student is enrolled in more than one course and there is a 30 day gap between courses, the student must apply for student aid on a separate application.

Is the student enrolled in a correspondence/e-learning/distance study course(s)? Yes No

School Student ID Number Alberta Student Number

Study Dates Start Date yyyy-mm-dd End Date yyyy-mm-dd (include final exam dates)

Program Information

No. of Courses	*Tuition and/or Fees	*Book/Supply Costs (includes rentals)	
<input type="text"/>	<input type="text"/>	<input type="text"/>	School Stamp

*Round to the nearest dollar

List Course(s) for Current Study Period (mandatory) Only list courses for which the student will receive credit. If more than four courses, attach the information separately.

Course Name and Number	Tuition and/or Fees	Book/Supply Costs	Course Previously Taken Part-Time
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="radio"/> Yes <input type="radio"/> No
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="radio"/> Yes <input type="radio"/> No
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="radio"/> Yes <input type="radio"/> No
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="radio"/> Yes <input type="radio"/> No

Have any of the courses listed above been taken previously by the student? Yes No

Name of School Official Direct Telephone Number Title of School Official

Email Address of School Official Today's Date yyyy-mm-dd Signature of School Official

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, taken together, the student's course load is equal to a full-time program, the student may instead submit a full-time application and include and complete their concurrent enrollment schedule.

Submitting the Part-time Application

Alberta Student Aid is moving toward a paperless environment. Students now can choose to submit a part-time application through the [Upload Documents](#) feature in their Alberta Student Aid accounts. This method makes it easier for Alberta students to apply for part-time funding by submitting it electronically.

School officials must complete Section 5 of the part-time application, however, during the COVID-19 pandemic, a signature from a school official is NOT required. The name, email address, and phone number of the official is sufficient during this time.

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 Loan Service Centre. A sample of the [agreement](#) is available on the Government of Canada website.

Agreements only need 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 for the Alberta Part-time Grant

If a student is approved to receive an Alberta Part-time Grant, you will need to confirm the student is attending prior to the grant funding being released. Alberta part-time grants are not issued through the loan service providers. It is issued as a cheque by Alberta Student Aid. If you have a student that is in receipt of the Alberta Part-time Grant, you will be emailed a Confirmation of Registration spreadsheet that needs to be printed, completed, and returned to Alberta Student Aid via email.

Detailed instructions on how to confirm part-time registration are located under Resources for Schools, [Guides and Resources](#), in the document titled, *COR Part-time Instructions*. Information in this document includes:

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

Interest Free Status

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. The Form B is located under the [Applications and Forms](#) section of the Alberta Student Aid website.

Form B
Confirmation of Registration-Reinstatement of Interest Free Status for Alberta Student Loans*
*For definition of Alberta Student Loan, see bottom of previous page.

Complete this form only if you are returning to school a) as a full-time student and are not receiving new Alberta and/or Canada Student Loans, or b) as a part-time student.

Innovation and Advanced Education is collecting this personal information under the authority of sections 33(a) and (j) of the Freedom of Information and Protection of Privacy Act (Alberta) to determine and verify your eligibility for reinstatement of the interest free status of your Alberta Student Loan in accordance with the Student Financial Assistance Act (Alberta) as may be amended from time to time. The use and disclosure of your personal information is managed in accordance with the Freedom of Information and Protection of Privacy Act (Alberta). If you have any questions about the collection, use or disclosure of this information, call the Student Aid Alberta Service Centre toll free at 1-855-406-2096 from anywhere in North America. You can also mail your questions to the Student Aid Alberta Service Centre, Executive Customer Assistance Department, PO Box 4050, Mississauga, ON L4W 4Y9.

Section 1 - To be Completed by the Student

Last Name _____ First Name and Initials _____
Apartment or Box Number _____ Social Insurance Number _____
Street Address _____ Alberta Student Number _____
City or Town _____ Email Address _____
Province _____ Postal Code _____
Area Code _____ Telephone Number _____

Section 2 - To be Completed by the Educational Institution

Name, Address and Postal Code of Designated Educational Institution _____
Federal Institution Code or Alberta Institution Code

The Period of Study cannot exceed 12 calendar months.

Period of Study	Academic Start Date		Academic Year End Date	
	D	Y	M	Y

This will confirm that the student named above is studying at this educational institution for the period of study dates indicated above, and is registered as a:

full-time student student with a permanent disability studying at 40-50% of a full course load
 part-time student medical resident

Name of Authorized Officer: _____ Title: _____
Signature of Authorized Officer: _____ Today's Date: D M Y

Area Code _____ Telephone Number _____

This confirmation is valid for up to 30 days from this date, but not beyond the Academic Year End Date.

If students have part-time Canada loans, they are automatically interest-free when they cash a new part-time loan. **Full-time Canada student loans are not** granted interest-free status while they are considered a part-time student.

Repayment

Government of Canada / Gouvernement du Canada
Canada.gc.ca | Services | Departments | Français

National Student Loans Service Centre (NSLSC)

Home Sign On Register Resource Centre Help

Sign On

Borrowers with student loans issued **before August 1, 2000** should contact your [financial institution](#) at the number provided on CanLearn.ca for more information.

If you have a student loan issued **on or after August 1, 2000**, you can use the National Student Loans Service Centre's On-Line Services to review the status of your student loan accounts and to view and change your contact information.

If you are a new user, visit the registration page to [Register](#) for NSLSC On-Line Services. Returning users can sign on.

Please enter your Username and Password to enter the secure section of the site.

If you have forgotten your Username, you can [re-register](#) for your on-line services account.

If you have forgotten your Password, you can [create a new password](#).

Username (required): _____
Password (required): _____

Submit Clear

Important Notice
[Security Tips for Managing Your Student Loan What's New](#)

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

Students have a 6 -month non-repayment period from their last date of studies to begin making payments, and their loan will not accumulate interest during this time.

Note: Students with Canada student loans issued prior to November 1, 2019 are charged interest. Interest accrues daily and is calculated monthly.

The interest rate for Canada student loans will accrue on the principal amount of their Outstanding Loan Balance at a floating rate equal to the Prime Rate, accruing daily and calculated monthly, unless students have an agreement with a fixed interest rate equal to the Prime Rate plus 2.0%.

Effective April 2021, the Government of Canada has suspended the accumulation of interest on Canada Student Loans until March 31, 2023.

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, 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 loan borrower is in part-time studies, they will no longer be eligible to maintain interest free status for their federal loans, their federal loans will enter repayment, and the borrower cannot receive further federal funding. The borrower 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

When a borrower is identified as [deceased](#), notification should be made to the appropriate loan lender by a party that can provide documentation to verify their status.

A borrower's family, next of kin, executor, or school, can contact the Alberta Student Aid Service Centre to provide notification of the incident:

- **Phone:** 1 855 606-2096, option 3

If the borrower's loan is not in good standing, and returned to the Government of Alberta at the time of the incident, contact the Alberta Treasury Board and Finance-Crown Debt Collections:

- **Phone:** 780 427-3244

Documentation to verify the borrower's status will be required in order to write-off their debt. Eligible documentation includes:

- a death certificate issued by the province where the death took place; or
- a statement from a Funeral Home Director.

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 in this guide 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](#)

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 Operational Policy & Procedure 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 a number of key resources for representatives of post-secondary institutions.

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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 Student Loan Webinars

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

Contacts

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.

Please 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
During COVID-19, this phone option is not available. Please use email.
- Fax: 780-422-4516
- Email: cru@gov.ab.ca

Confirmation of Registration

Manual COR Worksheets can be sent directly to our awards unit.

- Fax: 780-415-0448
- Email: AE.COR-AB@gov.ab.ca

Learner Funding for Students with Disabilities – Schedule 4 Questions

Disability 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

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

For questions regarding the Canada student loan program including disbursements and repayment information, contact the National Student Loans Service Centre (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

Mail and Courier

Please note we have two distinct addresses for mail versus courier services. It is important to use the courier address when sending information via courier. Courier items sent to the PO Box address may not be delivered, and if delivered, will encounter significant delays.

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

Courier: Alberta Student Aid
Sterling Place Mailroom
7th Floor, 9940 106 St
Edmonton AB, T5K 2V1

The courier address does not accommodate in-person service.