Contents

Introduction ......................................................................................................................................................... 4
Why Part-time Funding? ..................................................................................................................................... 4
Eligibility Criteria ................................................................................................................................................. 5
Course Load Eligibility ........................................................................................................................................... 5
Residency ............................................................................................................................................................. 5
Program Eligibility .............................................................................................................................................. 6
Financial Eligibility ............................................................................................................................................. 6
Income .................................................................................................................................................................. 7

Types of Funding ................................................................................................................................................ 7
Part-time Student Loans and Grants ................................................................................................................ 8
Canada Student Grant for Part-time Studies (CSG-PT) ......................................................................................... 8
Canada Student Grant for Students with Disabilities (CSG-D) ........................................................................ 9
Canada Student Grant for Services and Equipment - Students with Disabilities (CSG-DSE) ............................. 10
Alberta Grants ................................................................................................................................................... 11
Alberta Part-time Grant ....................................................................................................................................... 11
Allocation of Part-time Funding ....................................................................................................................... 11
Part-time Application ........................................................................................................................................ 11
Apply Early .......................................................................................................................................................... 11
Schools Must Complete Section 5 .................................................................................................................... 12
Attending Multiple Schools ............................................................................................................................. 12
Submitting the Part-time Application ................................................................................................................ 12
Part-time Canada Master Student Financial Assistance Agreement .......................................................... 12
Confirming Registration for the Alberta Part-time Grant .............................................................................. 13
Interest Free Status ........................................................................................................................................... 13
Repayment ......................................................................................................................................................... 13
Repayment Assistance Plan ............................................................................................................................ 13
Bankruptcy ......................................................................................................................................................... 14
Defaulted Loans ................................................................................................................................................. 14
Deceased Students .......................................................................................................................................... 14
Resources and Contacts .................................................................................................................................. 15
Resources .......................................................................................................................................................... 15
Alberta Student Aid Website .......................................................................................................................... 15
Alberta Student Aid Emails ............................................................................................................................ 15
Part-time Funding Guide
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Page 2
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 2022-23 loan year for session start dates between August 1, 2022, and July 31, 2023.

Program changes applicable to the 2022-23 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 2021-2022 loan year for students who began their studies prior to August 1, 2022, please refer to the procedures in the Alberta Student Aid Operational Policy and Procedure Manual: 2021-2022.

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, or persistent or prolonged disability can study part-time as long as the course load is between 20% and 40%. If a student with a permanent disability or persistent or prolonged 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 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 that 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 ($78 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 Disabilities
- Canada Student Grant for Services and Equipment - Students with 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 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 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 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 is below the Income Threshold table.

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 the maximum grant, 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.
Canada Student Grant for Students with Disabilities (CSG-D)

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 $4,000 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, 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 that describes 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 (see Disability Definitions)

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 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 in the table.

**Canada Student Grant for Services and Equipment - Students with Disabilities (CSG-DSE)**

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 Disability 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 signed by a disability 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 (see Disability Definitions) 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 which is 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 listed in the table.

**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.

**Allocation of Part-time Funding**

Part-time funding is allocated in the following order:

1. **Canada Disability Grants**
2. **Canada Part-time Grant or Alberta Part-time Grant**
3. **Canada Grant for Student with Dependents**
4. **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 Upload Documents 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.

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.

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.

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

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 six-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 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](https://www.canada.ca), (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](https://www.canada.ca).

**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 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 a number of key resources for representatives of 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/Resources for Schools section.

Contacts

Client Resolution Unit

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

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.
- 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

Part-time Funding Guide
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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

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