

# Alberta Student Aid Program Guide



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# Alberta Student Aid Program Guide 2025-2026

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## Introduction

The purpose of this guide is to provide public post-secondary educational institutions with a general overview and introduction of our program and procedures including:

- Principles and objectives
- Types of funding
- Eligibility requirements for students, programs, and schools
- Application information
- Assessment
- Repayment
- Resources and contacts

The information in this guide applies to the 2025-26 loan year for session start dates between August 1, 2025, and July 31, 2026.

Program changes applicable for the 2025-26 academic year are included in this guide. You can also browse [What's New](#) on [studentaid.alberta.ca](http://studentaid.alberta.ca) for further program updates.

For the 2024-25 loan year for students who began studies prior to August 1, 2025, please refer to the procedures in the [Alberta Student Aid Operational Policy and Procedure Manual: 2024-2025](#)

## Alberta Student Aid

Alberta Student Aid is part of the Private Career Colleges and Student Aid Division within Alberta Advanced Education. Some other areas you may be familiar with in this division are:

- Program Accountability and Compliance
- Student Services

Our mission statement is:

- Alberta Student Aid helps cover basic learning and living costs; financial aid is based on financial need.
- Accommodates a variety of learners and learning pathways.
- Program and policies strive to be transparent and straightforward.

## Program Objectives

Albertans have the education and skills required to secure rewarding careers in the current and future labour market, and to drive Alberta's recovery and prosperity.

Through high-quality post-secondary education, Albertans build the knowledge, skills and competencies needed for respected, well-paying careers that contribute to economic growth and diversification. [Advanced Education](#) is committed to working with employers, learning providers, and other stakeholders to ensure Albertans have the lifelong skills, knowledge, and competencies they need to excel.

## Post-secondary Programs

A program of study is a set of courses offered by a post-secondary institution. [Post-secondary programs](#):

- Are institutionally recognized;
- Contain learning outcomes and student evaluation components; and
- Result in a parchment or transcript.

Programs of study must meet one of these criteria:

- Provide at least 12 credits, or
- Provide at least 240 instructional hours, or
- Be an apprenticeship program established under the [Skilled Trades and Apprenticeship Education Act](#).

## Publicly Funded Post-secondary Institutions

Post-secondary programs of study offered by publicly funded institutions in Alberta need government approval. This includes:

- New certificate, diploma, and degree programs
- New specializations in already-approved programs
- Certain non-credential programs, such as academic upgrading
- Changes to existing approved programs, such as:
  - program suspensions or terminations
  - changes in program of study, program or specialization nomenclature, program loads and lengths

## Other Institutions

The Government also reviews and approves degree programs for:

- Private institutions
- Institutions that are not based in Alberta

## Aviation Funding

Students who are applying for Commercial Aviation training will complete an online full-time Alberta Student Aid application, like any other student applying for full-time funding. Once they have completed their application, the authorized official at the school needs to complete a Commercial Aviation Training form. This form is available in the [Applications and Forms](#) section of [studentaid.alberta.ca](http://studentaid.alberta.ca). The student can then login to their secure account and upload the form to Alberta Student Aid.

First time applicants to a fixed-wing training program must provide a private pilot licence (except for students attending Mount Royal University).

The maximum amount a student taking commercial flight training may receive is \$17,000 for each approved fixed-wing flight-training component.

Alberta Student Aid funds a maximum of four flight-training components:

- If the student is attending one component in a fixed-wing training program, session dates cannot exceed four months of funding

- If the student is attending two components in a fixed-wing training program, session dates cannot exceed eight months of funding
- If the student is attending 3 or 4 components in a fixed-wing training program, session dates cannot exceed 12 months of funding

A student taking commercial helicopter training is treated the same as a student taking four flight training components. If the student is attending Helicopter Flight training, they can receive up to 12 months of funding on a single application. A Private Pilot's Licence is not required.

## **Apprenticeship Funding**

Apprentices can apply for student loans and grants through Alberta Student Aid. Students will need to submit their application at least 2 months before their first day of classes. The latest they can apply is 30 days before the end of the technical training period for which they are applying.

### **Full-time Apprentices**

Full-time apprentices can [apply online](#) for Alberta Student Aid funding. They will need to select the following when completing their application:

- Program: apprenticeship
- Program specialization: their specific trade

### **Part-time Apprentices**

Part-time apprentices taking Weekly Apprenticeship Training (WATs) or Distance Delivery must complete and submit a part-time paper application form available in the [Applications and Forms](#) section. See further instructions on the [part-time application process](#).

### **Pre-Employment**

Alberta student loans are available to registered apprentices and individuals in minister-approved pre-employment programs.

- Pre-employment programs are programs specifically offering the equivalent of one year of apprentice technical training in a single trade
- Apprentices must be registered with [Apprenticeship and Industry Training](#) to register for Technical Training

More information on [financial supports](#) for apprentices is available on [tradesecrets.alberta.ca](https://tradesecrets.alberta.ca).

### **Repayment for Apprentices**

If an apprentice is registered with Alberta Apprenticeship and Industry Training, their Alberta student loans will remain interest-free for as long as they are registered as an apprentice in their trade. They are 'in training' until they receive their Journeyman ticket or cease to be registered as an apprentice.

## Canada Apprentice Loan

Employment and Social Development Canada offers a [Canada Apprentice Loan](#) to apprentices in Red Seal trades. Red Seal trades have common standards and assessments applied across other provinces and jurisdictions in Canada.

Eligible apprentices could receive up to \$4,000 per period of technical training. This program is entirely separate from Alberta Student Aid. Students need to apply for this loan through [Employment and Social Development Canada](#).

## Learner Income Support and Skills Investment

Adult learners may qualify for funding to help pay for basic education, upgrading, or English as a Second Language (ESL). These learning options help students get an education comparable to a high school graduate.

- [Foundational Learner Assistance](#) is for full-time students
- [Skills Investment Bursary](#) is for part-time students

Students can also find more information about child care subsidies, employment services, and other benefits that they may require on the [Alberta Income Support](#) page on alberta.ca.

## Eligibility Criteria

### Program Eligibility

The school and the [program](#) must be designated. Schools and programs can be designated for full- or part-time studies, and federal and/or provincial funding.

### Student Eligibility

#### Citizenship

Students must be:

- A Canadian citizen,
  - A permanent resident, or
  - A protected person as defined in the Immigration and Refugee Protection Act (Canada). (required to have Notice of Decision and temporary SIN valid at the start of the study period).
- Note: Students with study permits are not eligible for Student Aid funding.

#### Residency

To qualify for Alberta Student Aid, a student must also be an [Alberta resident](#). There are different residency situations for students, and residency rules help determine which province the student has the strongest ties to when applying for provincial student aid. Residency questions are asked on the online funding application that will determine these factors.

### Residency for Dependent Students

Dependent students should apply to the province where their parents currently reside. A dependent student is considered a [resident of Alberta](#) if at least one of their parents resides in Alberta. If a student's parents move out of Alberta during the course of a student's studies, the student remains an Alberta resident for the purposes of funding, provided they do not have a break in studies 12 months or longer.



## Residency History

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

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

Students whose residency is complex may be required to provide additional information, such as a Residency History form. It can be found in the [Applications and Forms](#) section of [studentaid.alberta.ca](http://studentaid.alberta.ca).

## Academic Progress

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

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

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

## Full-Time Status

A student must be registered in at least 60% of a full course load in a designated public post-secondary program to be considered [full-time](#) (exception for students studying at a reduced course load due to having a [permanent disability, or persistent or prolonged disability](#)). Educational institutions determine what constitutes a full course load.

There is also no averaging between semesters. This means a student cannot take 40% in one semester, and 80% in the next).

## Concurrent Enrolment

A student may be considered [concurrently enrolled](#), when:

- Attending more than one educational institution at the same time;
- The student is not considered full-time at any of their institutions; and
- Alberta Student Aid considers their combined courses to be of a full-time status.

Students must submit a Schedule 3 – Concurrent Enrolment/Exchange-Field form and a full-time paper application.

Documentation is required on the Schedule 3 from each educational institution stating:

- Course names
- Course weights
- Study period dates
- Course costs (tuition, mandatory fees, books and supplies and costs)

The student must choose one of the educational institutions to be their 'primary institution'. Students should contact all institutions to determine which one should be the primary institution.

Once Alberta Student Aid verifies the student is full-time, a concurrent enrolment letter that verifies full-time status and identifies the primary institution is sent to the student, and to each of the educational institutions.

The primary institution is responsible for confirming the student's registration by signing a Manual Confirmation of Registration (COR) worksheet. The Manual COR worksheet will be provided to the student no earlier than 37 calendar days before the study period begins.

The Schedule 3 for Concurrent Enrolment/Exchange-Field Study Programs can be found in the [Applications and Forms](#) section of the Alberta Student Aid website.

### Independent versus Dependent Students

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

- Out of high school for four or more years, or
- Available to the labour force for two or more years (these periods do not need to be consecutive), or
- Are 23 years of age or older, or
- Are or have been married or common law, or
- Separated, divorced or widowed, or
- If they are a single parent with children, or
- They are financially responsible for a disabled or elderly family member

All other students are considered dependent upon their parents. Dependent students have different eligibility and residency rules than independent students.

Dependent students enrolled at a school located in the same community where their parent(s) reside are expected to live with their parents. These students will be assessed as single, dependent students, not paying rent or mortgage payments, and their living allowance will be adjusted.

Students who are granted Special Independent Status will be considered independent for eligibility purposes for all available provincial and federal funding, including Canada Student Grants.

For more information, see [Special Independent Status](#).

### Common Law Status

Students are considered [common law](#) if:

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

### Financial Eligibility

A student must demonstrate [financial need](#) to be considered for student loans and grants. This means they have higher allowable costs than the total of all their resources, based on the formula:

Allowable Costs – Resources = Financial Need (up to the loan maximum)

## Types of Funding

When students apply online for Alberta Student Aid funding, they may receive any one or a combination of the following [types of funding](#):

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

Students are required to submit only one student aid application to be considered for all available loans and grants per funding year. It is important to note grants may change at any time throughout the year, please ensure you check the Alberta Student Aid website to see which [current grants](#) are available.

## Loans

Alberta student loans are lent by and repaid to the Alberta Student Aid Service Centre. Canada student loans are lent by and repaid to the National Student Loans Service Centre.

Student [loans](#) help students pay for tuition, fees, books, and living expenses. Loans are for students enrolled in certificate, diploma, undergraduate, or graduate programs at designated post-secondary institutions, and the majority of students could receive up to \$8,500 per semester in combined Alberta and Canada student loans.

## Federal Student Financial Assistance Estimator

To estimate how much Canada loan and grant money a student could get, use the [Student Financial Assistance Estimator](#). Note: students may be eligible for Alberta student loans and grants in addition to this amount.

## Canada Student Loans

Canada student loans may be issued when students apply for full- and part-time funding. These loans need to be repaid to the National Student Loans Service Centre (NSLSC). Students can manage their Canada student loans through their NSLSC account.

- Minimum issued is \$100
- Maximum issued is \$300 per week up to [annual and lifetime loan limits](#) (combined with an Alberta student loans)

## Alberta Student Loans

Alberta student loans may be issued to students who applied for full-time studies. These loans need to be repaid to MyLoan.

- Minimum issued is \$100
- Maximum issued is up to [annual and lifetime loan limits](#) (combined with Canada student loans)

## Full-Time Grants

Grants issued by the loan lenders will be directly deposited to the student's bank account (or sent by cheque if the student has not provided valid Canadian banking information).

If schools request tuition remittance, the tuition funds are sent directly to the educational institution.

There are a number of federal and provincial grants for students, and each type of grant has its own specific eligibility requirements.

## Federal Grants

### Canada Student Grant for Full-Time Studies

The [Canada Student Grant for Full-Time Studies](#) is based on a student's total family income for 2024 (line 15000, or an estimate of annual income for 2025 if they anticipate lower earnings) and family size.

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

- Between \$100 to \$4,200 per loan year, with the amount of grant varying based on the reported income.

### Canada Student Grant for Students with Dependants

The [Canada Student Grant for Students with Dependants](#) assists students with financial need with dependants.

- Up to \$280 per month of full-time studies, per eligible dependant – based on family size and income

### Canada Student Grant for Students with Disabilities (CSG-D)

The [Canada Student Grant for Students with Disabilities](#) is to assist students with financial need who have a permanent disability, or persistent or prolonged disability.

- Students are issued a flat rate of \$2,800 per loan year regardless of calculated or requested need
- Available for students enrolled either in full- or part-time studies

### Canada Student Grant for Services and Equipment for 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 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, or persistent or prolonged disability.

- Minimum \$100
- Maximum \$20,000 per loan year

This grant (CSG-DSE) may also cover the cost of a disability assessment or medical documentation used to verify a student's disability. The maximum award for an assessment fee reimbursement is up to \$3,500 per loan year.

## Alberta Grants

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

### Alberta Student Grant for Full-Time Students

Students are not eligible to receive both the Canada Student Grant for Full-Time Studies and the [Alberta Student Grant for Full-Time Students](#) in the same application period. The amount and eligibility for the Alberta Student Grant for Full-Time Studies is based on a student's total family income (Line 15000) and family size.

- \$425 per month of studies per loan year up to \$5,100 per year maximum. When the student's income is below the Income Threshold for this grant.
- Available for students in a one-year program, including Open Studies and University Transfer, an apprenticeship program, or a graduate level program.

### **Alberta Grant for Disabled Students (GFD)**

The [Alberta Grant for 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 section in the [Funding for Students with Disabilities Guide](#) for equipment and service maximums.

- Minimum \$50
- Maximum \$3,000 per loan year. Any costs exceeding \$3,000 (or the maximums set within the guidelines) are the responsibility of the public post-secondary institution
- For educational disability-related services and equipment
- May also cover costs of obtaining disability assessments or medical documentation
- Included in the maximum \$20,000 CSG-DSE in an academic year
- \$3,000 may be issued in addition to the \$20,000 CSG-DSE, if the student applies for 10 to 12 months of study, or spring/summer courses

This grant (GFD) may also cover the cost of a disability assessment or medical documentation used to verify a student's disability. The maximum award for an assessment fee reimbursement is up to \$3,000 per loan year.

### **Scholarships**

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

### **Full-Time Application**

#### **Apply Early**

We recommend that students apply early. Schools should never complete or submit an Alberta Student Aid application for students. There are tools to assist students who require help:

- Have students review the How to Apply section on [studentaid.alberta.ca](http://studentaid.alberta.ca)
- Direct students to the [Loans and Grants Funding Guide](#)
- Refer them to the Student Aid Full-time Worksheet to complete their application
- Advise students to view the following videos:
  - Create your Student Aid Account
  - Complete Your Application

The worksheet and videos are available in the [How to Apply](#) section.

Students must submit their application at least 30 days prior to the last day of their study period. See [Application Deadline](#) for more information.

Students submit their application for full time student aid online, and one application determines eligibility for federal and provincial loans and grants. Benefits of the online application include:

- Applications are submitted with more accurate information
- Faster processing
- No lost or incomplete applications
- Students can see and manage their student aid applications by logging into their secure Alberta Student Aid account

Students can access the Student Aid online application from any computer or operating system, or on their mobile devices – including tablets and smartphones. If they need to cancel their application, they can do so online.

If a student starts their application online and does not submit it, the application will be held as a ‘work-in-progress’ application in the system for 28 days. The student will have the option to add additional information, submit the application later or delete it during this period. They can start another application, but only if any current applications are deleted. Applications remaining in work-in-progress status without any activity for 28 days are automatically deleted by Alberta Student Aid.

**Important!** Schools cannot fill out or submit applications for students. Students are ultimately responsible for all information provided on the application. It is the student’s responsibility to be aware of the agreements they sign and the debt they will incur because of borrowing public funding.

### **Alberta.ca Account**

All students need to verify their identity through their [Alberta.ca Account](#) to access the Alberta Student Aid system. Getting a verified account can take up to 10 days.

All students must create a basic account. After the student clicks on ‘Login’, they will be asked to create an [Alberta.ca Account](#), which allows them to securely access the Alberta Student Aid system along with a range of Alberta Government online services.

Students must verify their identity by providing information from a valid Alberta driver's licence, or [Alberta Identification Card](#). An activation code will be mailed to the address shown on their Alberta driver's licence or ID card. The student will need to enter the code on the Alberta.ca Account's [Manage account](#) page to complete the verification process.

### **What Students Should Know**

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

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

School staff will also need to create an Alberta.ca Account to securely access the systems specifically for post-secondary school representatives.

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

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



## Alberta Student Aid Account

Once students have verified their Alberta.ca Account, they will have access to their Alberta Student Aid Account. From here, students can submit applications, complete loan agreements, upload documents, and view important notifications about loan and grant payments along with tax slips received in a secure, online inbox.

Students can [apply](#) for full-time funding, and if they have never applied for the [Alexander Rutherford High School Achievement Scholarship](#) before, they will see an option to do so.

They can select [Request for Review](#) to change any information on their full-time application or request additional funding—if they have not already reached their loan maximums. If they need to cancel their review, they can also do this online.

To send documents securely, students simply login to their Alberta Student Aid account to review their correspondence, and then use the [Upload Documents](#) feature to respond to a Missing Information Request notification.

There are also direct links to some important Student Aid resources such as their loan agreements, the Alberta Student Aid website, and links to help them manage their Alberta MyLoan and NSLSC Online Services accounts. These are the accounts students will use to complete their loan agreements and to manage their loan repayments.

Students will also be able to update their address, phone number, notification preferences.

## Application Worksheet

If you would like to help your students prepare to apply online, the Student Aid Full-time Worksheet is available in the [Resources](#) section of the Student Aid website.

The worksheet has all the same questions in the same order as the online application, and it is a useful tool for you in helping students gather the information they need prior to applying. Being fully prepared means students are submitting accurate information. Student Aid may ask students at any time to validate the information on their application.

Using the application worksheet means you can more effectively help students prepare to complete and submit their applications online **independently** – even though you won't have access to the online application.

## Funding Guide

Throughout the application process, students will have access to the [Loans and Grants Funding Guide](#). The guide provides detailed information to help students complete their application accurately and understand what they are being asked and why. Understanding the requirements prior to applying online will avoid delays and ensure students have funding in place prior to starting their studies.

## Submitting the Full-Time Application

Once the student completes all three sections of the application, agrees to the terms of the Declaration, and submits their application, they will receive confirmation their application is successfully submitted. If it's a straight-forward application, it will go through clean and be automatically assessed. Otherwise, processing times for applications could be between four to eight weeks when students need to provide additional information on their application.

Students should take a few minutes to view the videos: Create Your Student Aid Account and Complete Your Application available in the [How to Apply](#) section.

## Submitting the Disability Verification Form

Alberta Student Aid will use the [Disability Verification](#) form as one of the criteria to determine eligibility for students with permanent or persistent/prolonged disabilities to receive federal or provincial disability grant funding. It needs to be submitted with the Schedule 4 and detail the functional limitations that will affect the student's ability to meet the regular and typical demands of a post-secondary environment.

## Loan Limits

There are two types of [loan limits](#) used to determine the amount of a student's award:

The first is the annual loan limit, and it is based on how long the student's year of program is. A student taking a fall and winter semester could receive a maximum of \$17,000.

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

Once a student reaches their lifetime maximum, they may still have some federal eligibility. The federal maximums are based on weeks of study rather than amounts of funding. The standard Canada lifetime loan limit is 340 weeks. This includes all weeks of full-time study for which a student was in receipt of Canada student loans and grants and/or had payment-free status for their Canada loans.

*Exceptions:*

- the Canada lifetime maximum limit for students enrolled in a doctoral program of studies may be extended an additional 60 weeks to a maximum lifetime limit of 400 weeks
- the Canada lifetime maximum limit for students with disabilities is 520 weeks

There is also a lifetime maximum limit for short-term undergraduate programs. The maximum amount a student can receive is \$51,000.

## Allowable Costs

The following is included in a review when calculating a student's [allowable costs](#):

### Tuition and Fees

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

If tuition is higher than the tuition amount entered on PAPRS, the student must provide documentation. If the student is attending a school outside of Alberta, we will use the cost provided by the student on their application.

### Books and Supplies

Student Aid also looks at the information entered in PAPRS by the school to determine the amount of funding a student needs for their books and mandatory supplies and instruments. Books and supplies do not include computer or computer use fees.



## Computer Costs

Student Aid allows a maximum of \$500 and \$200 per loan year for Canada and Alberta student loans, respectively.

## Child Care

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

## Child Support/Alimony

Additional costs will be allowed for ongoing child support payments.

- We do not allow any child support arrears.
- Students are required to provide either:
  - a) proof of payment for 4 recent months and copy of court order; or
  - b) documentation from Maintenance Enforcement.

If no legal documentation is available, we can accept proof of payment and signed statements from both parties detailing child support arrangements.

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

## Transportation

Student Aid will consider a travel cost allowance of \$0.25 per kilometer plus basic cost of standard Personal Liability and Property Damage (PL/PD) insurance. Students are required to provide an explanation of distance traveled each week and documentation of PL/PD insurance cost.

Additional travel costs allowed will not normally exceed the rent component of the single away-from-home budget.

## Living Allowances

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

- The student
- The student's spouse or common law partner
- Family members for whom the student is financially responsible (such as disabled or elderly family members, and kinship or foster children)
- Dependent children residing with the student (18 or younger if not also in post-secondary studies, or 19 or older and continuously enrolled in high school)

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

## Exceptional Expenses

[Exceptional expenses](#) may be considered for students who have costs exceeding the standard, monthly living allowances. Examples include:

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

There may be other types of expenses Student Aid will cover, and to be considered for additional expenses, a student must provide an explanation and appropriate documentation of their costs.

Student Aid does [NOT cover](#):

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

## Resources

### Expected Contribution

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

For the [Canada student loans assessment](#), the Expected Contribution is based on a percentage of the student's family size and total household income.

To determine the amount of the federal expected contribution, Student Aid uses the [income thresholds set by the Canada Student Financial Assistance Program](#). If the total family income is below the threshold, there is no expected contribution.

The contribution will also be waived when the student:

- declares Canadian Indigenous heritage,
- is a current or former youth in government care,
- has a documented permanent, or persistent or prolonged disability,
- has dependents (children under 18 for whom they are financially responsible for, or under 19 if the dependent is attending high school, or other family member for whom the student is responsible such as elderly or disabled family).

The expected student contribution on the [provincial assessment](#) is a flat rate of \$1,500 per year, regardless of income or family size. This amount is automatically calculated in the assessment, however single parents and students receiving Assured Income for the Severely Handicapped (AISH) or Canada Pension Plan-Disability benefits are exempt from the expected student contribution provincially.

## Monthly Resources

There are some [resources](#) that are used on the student's provincial assessment, but are fully exempt of on the federal assessment.

Provincially, any money the student receives from Assured Income for the Severely Handicapped (AISH), or income support is used as a resource – dollar for dollar. Students on AISH will typically qualify for an Alberta student loan to cover only the costs of their tuition and books and can continue to receive their cost of living from AISH. Students on Income Support should check with their support worker prior to applying for student loans.

**Important!** Because Alberta Income Support benefits are used as a resource, it affects the financial need assessment, and the student may find their income support is interrupted when they apply for Student Aid funding.

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

Employment Insurance (EI) benefits are exempt both federally and provincially, however if a student wishes to receive EI benefits while attending school they must obtain approval from Alberta Seniors, Community and Social Services before their studies begin. Some students may not be eligible, and apprentices do not need to seek approval to be eligible to continue receiving EI benefits while attending technical training.

Visit or call the [Alberta Supports Centre](#) for information on what students will need to do to continue to receive EI benefits while in school.

## Resources – Exempt

Students do not need to report the following resources on their student aid applications because they are fully exempt when calculating eligibility for Canada and Alberta student aid:

- Vehicles
- Primary residence or vacation properties
- Investments in a Registered Retirement Savings Plan (RRSP), Tax Free Savings Account (TFSA), or Locked-in Retirement Account (LIRA)
- Income tax or GST refunds
- Child benefits
- Workers Compensation Board payments
- Federal Hepatitis C, or HIV compensation

- Residential School Settlement payments
- Indigenous land claim settlements
- Registered Disability Savings Account
- Other types of victims benefits or compensations
- Any resources reported elsewhere on the application

A comprehensive list of [resources not to be reported](#) on the application is available in the Student Aid Policy Manual.

## Assessments

### Funding Allocation

Funds are [allocated](#) in the following order (based on eligibility for each type of funding). When a student is not eligible for a certain type of funding, none of that type of funding is allocated, and Alberta Student Aid will instead allocate the next type of funding on the list below, which a student may be eligible to receive:

1. Canada Student Grants and the Alberta Grant for Students with Disabilities (GFD).  
When eligible for any of these grants, students will receive the full grant amount—even if it exceeds their calculated need. The amount awarded of the Canada Student Grant for Students with Disabilities (CSG-D) and the Alberta Grant for Students with Disabilities is based on the cost of services and equipment requested and approved for funding on the Schedule 4.
2. Alberta Student Grant for Full-time Students
3. Canada Student Loans to a maximum of \$300 per week, or 60% of their federal calculated need (whichever is less).
4. Alberta Student Loans to a maximum of a student's annual loan limit, lifetime loan limit, or their Alberta calculated need (whichever is less).

There are limits to the amount of Alberta student grant and loan funding available.

### Nil Award

A Nil Award is the result of a student having higher resources than the total of all their allowable costs. The student's application is not rejected, but results in an award of \$0.

If the student receives a nil award or an award less than the costs of their tuition, mandatory fees, and books, they may be eligible for an Alberta student loan to cover only their school costs. If students feel they should receive more money, or are not sure why they were rejected, they can [request a review](#) of their application.

### Student Award Letters

Once an application for funding has been processed, a student is issued a [Student Award Letter](#) (available in their digital inbox). School representatives with systems access will also be able to view this letter in the student's list of correspondence on the Student Aid System. The letter outlines how much money a student has been approved to receive, and a breakdown of the types of funds they are eligible for. There is also a disbursement schedule created for each award based on the length of studies, application date relative to the start date, and the approved funding types.

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

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

## Requirements for Disbursement of Funds

Before funds can be dispersed:

- Married or common law students may need to complete a consent and declaration form.
- First time applicants will be required to submit their Alberta loan agreements and/or Canada [Master Student Financial Assistance Agreements](#) (or MSFAAs), and
- All students will need the school to complete the Confirmation of Registration.

## Consent and Declaration

Married or common law students who are first time full-time applicants, or have had a break in studies for more than 12 months between applications, or have changed their marital status, must provide a [Consent and Declaration](#) form. They will find this form in their digital inbox.

The form needs to be completed and signed by the student's spouse or common law partner, and then returned to Alberta Student Aid.

## Loan Agreements

Before any funds can be issued to a student, they must submit their Master Student Financial Assistance Agreements (MSFAA's, or Alberta loan agreements). There are separate [loan agreements](#) for Canada and Alberta student loans. Students who receive both types of funding will need to complete both loan agreements.

Both loans and grants can be direct deposited into the student's bank account. If the student does not have valid Canadian banking information, their funds will be mailed to them by cheque. The student's banking information must be their own, as once repayment begins, the loan payments will come out of the same bank account.

[Canada student loan agreements](#) need to be completed electronically. Students can log into their student aid account where they will see a letter outlining the instructions for this process. They will need to [set up an account](#) with the National Student Loans Service Centre (NSLSC), provide their bank information, SIN, and date of birth. They can submit the MSFAA agreement electronically from a desktop or mobile device.

Full instructions are provided to the student about the Alberta student loan agreements in their online accounts and are also available on the Alberta Student Aid website. If the agreements are not received and approved by the loan lenders prior to the end of the student's study end date, all funding will be cancelled.

The agreements are not school specific, and once they have been signed and returned, the student does not need to resubmit them again if they return to school, or switch to another school. If the student's marital status has changed, or if they have a break in studies of more than 2 years, they will be issued new loan agreements the next time they apply for funding.

## **New Security for NSLSC Online Services | Effective May 25, 2025**

The National Student Loans Service Centre (NSLSC) now uses [My Service Canada Account](#) (MSCA) to provide students with secure and streamlined access to their student loan information.

Learn more at: [NSLSC.ca Account Access Updates](#)

## **Overpayments**

[Overpayments](#) occur when the student has received funding for which they are not eligible. This could be the result of a withdrawal or drop to part-time studies, an audit, or a student reporting a change in financial need.

Students are notified of an overpayment and are given 30 days to [request reconsideration](#). If the amount of provincial grant overpayment is more than \$250, the grant is converted to an Alberta student loan. If the federal grant overpayment is more than \$250, it will be converted to a Canada student loan.

Grant overpayments less than \$250 are not actively collected but will be used as a resource on the student's future application(s).

Please report student withdrawals as soon as possible, as this will lower the chances of students incurring overpayments for grant funding for which they were ineligible.

### *Exception:*

The Service and Equipment grants for students with permanent disabilities, or persistent or prolonged disability will not be converted to loans, rather the overpayment amount will be reduced from future grants.

## **Maintaining Interest-Free Status**

The period study end date is the last day of the last month of the study period for which the loan lenders have received confirmation of registration.

If a student is not receiving student aid for a study period, but will be continuing their studies, they can maintain [interest-free status](#) on previous Alberta loans while in school and not make payments on their Alberta and Canada loans, but they need to notify the lenders.

If a student has previous Canada student loans (including part-time loans) and they are returning to school full-time, they can use the [Schedule 2 – Confirmation of Enrolment Form](#), or they can also complete a Confirmation of Enrolment online with the [NSLSC Online Services](#). The NSLSC will notify the educational institution to confirm enrolment.

If a student has previous Alberta student loans, they can use the Form B-Confirmation of Registration form available in the [Applications and Forms](#) section. They can also use the Form B to reinstate Alberta loans to interest-free status, and not make payments.

If a student has received both Canada and Alberta student loans, they can submit either form, and the Alberta loan will be reinstated to interest-free status while they are in school and payments are not required for Alberta or Canada loans.

Canadian Forces reservists who are full-time post-secondary students are not charged interest and do not have to start paying back federal student loans while serving on designated operations.

Take a look at this [Keep Your Loan Interest Free](#) video for more information.

### Keep loans interest free as a full-time student

Is this the first time a student received loans?	Their loans are automatically interest free
Do they have loans from a past year and applied for full-time student aid this year?	Their loans are automatically interest free
Do they have loans from a past year, but are not applying for student aid again this year?	<p>If they have Alberta and Canada loans, or only Canada loans:</p> <p>Have them sign on to NSLSC Online Services and confirm their enrolment online.</p> <p>If they <b>only</b> have Alberta loans: Have them submit a <a href="#">Confirmation of Registration Alberta – Form B</a></p>

### Keep loans payment and interest free as a part-time student

Is this the first time they received loans?	Their loans are automatically interest free
Do they have loans from a past year and applied for part-time student aid this year?	<p>If they have <b>only</b> Alberta loans, submit:</p> <ul style="list-style-type: none"><li>• <a href="#">Confirmation of Registration Alberta – Form B</a></li></ul> <p>If they have part-time Canada loans, they are automatically interest free.</p> <p><b>Full-time</b> Canada loans <b>are</b> interest free while they are a part-time student. However, they will need to start making regular payments on their full-time Canada student loans after the end of the six-month non-repayment period.</p>
Do they have loans from a past year, but are not applying for student aid this year?	<p>If they have <b>only</b> Alberta loans, submit:</p> <ul style="list-style-type: none"><li>• Confirmation of Registration Alberta – Form B</li></ul> <p>If they have <b>part-time</b> Canada loans:</p> <ul style="list-style-type: none"><li>• Have them sign on to <a href="#">NSLSC Online Services</a> and confirm their enrolment online</li></ul>

### Canada Student Loans | Interest Permanently Eliminated

Interest accumulation on full- and part-time Canada student loans and Canada Apprentice Loans is permanently eliminated as of April 1, 2023. Students are still responsible to pay any interest that may have accrued on Canada loans before April 1, 2023.



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

The student must submit the forms to the loan lenders within 30 days of the date the form was signed, and prior to the academic year end-date.

Interest-free status will not be back-dated. If a student is applying for, or receiving funding from Student Aid, neither form is required. Once we have issued the student loan funding, all previous loans are automatically reinstated to interest-free status.

## **Repayment**

### **Non-Repayment or Grace Period**

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.

### **Alberta Student Loans | Grace Period Extension**

The grace period for Alberta student loans is extended from six to 12-months as of July 1, 2023. This change benefits students who completed studies on or after December 1, 2022.

Once the student completes their program, they are given a non-repayment or grace period where they do not have to make payments:

- Canada student loans – the first 6-months after the last day of school
- Alberta student loans – the first 12-months after the last day of school

During this non-repayment period, there is no interest on federal or provincial loans. However, it is a good idea for students to start making payments during this time. Payments on loans made during this period bring down the principal balance owing, thus reducing the amount of interest owing on the loan debt.

### **Repayment Period**

At the end of the non-repayment or grace period, the student's loan enters repayment status. This is for both federal and provincial loans.

Interest will accrue on Alberta student loans and students will begin repaying their loans 12-months after their last date of study. Monthly payment amounts will automatically be calculated.

### **Grace Period | Prior to December 1, 2022**

Interest will accrue on Alberta student loans and students will begin repaying their loans 6 months after their last date of study.

Students who received Canada loans make payments to the National Student Loans Service Centre. Students who have received Alberta loans make payments to Alberta Student Aid MyLoan.

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 aids those having difficulties with their loan payments. RAP helps students ensure their loan payment amounts are in sync with their current income and their family size.

To be eligible for this program, students must currently be in repayment and in good standing (meaning they have not defaulted on loan payments).

Borrowers can submit one RAP application to NSLSC to be considered for RAP for both federal and provincial loans for up to six months. Students with Alberta loans only can contact the Alberta Student Aid Service Centre to apply for RAP. Borrowers will need to reapply for RAP every six months.

## Repayment Assistance Plan for Borrowers with Disabilities

Borrowers with a documented disability who have received Canada and Alberta student loans, or just Canada student loans, can apply for the [Repayment Assistance Plan for Borrowers with Disabilities](#) through their NSLSC online account.

## Other Repayment Options

### Change of Repayment Terms

If the standard repayment terms of a borrower's Alberta student loans do not suit the borrower's circumstances, the [borrower may customize their repayment terms](#) to:

- reduce the monthly payment amount and extend the amortization (payback) period. These requests are limited by the following:
  - maximum repayment term is 174 months
  - minimum payment amount is \$25
- increase the monthly payment amount and decrease the amortization period,
- change payment due dates,
- increase the frequency of payments, or
- request interest only payments for six-month periods.

Borrowers may revise the terms of their Alberta student loan by signing into their [MyLoan account](#) or by calling the Alberta Student Aid Service Centre. For loans returned due to default, borrowers must contact Treasury Board and Finance, Crown Debt Collections at 780-427-3244.

[Disability assistance](#) is available on Canada student loans only. Students who qualify will have all their Canada student loans forgiven. Students will need to contact the National Student Loans Service Centre (NSLSC) to find out more and apply.

[Special Consideration](#) may be extended to students with Alberta student loans, if the borrower has a disability that limits their ability to earn a living, and their financial situation and resources do not allow them to reduce the balance of their loans.

To apply for special consideration, a borrower can provide proof of approval for the Canada Student Financial Assistance Program's Severe Permanent Disability Benefit.

If a borrower is not approved for this benefit, they must contact the Alberta Student Aid Service Centre and request the following forms:

- Application for Special Consideration for Alberta Student Funding (Form L)
- Income and Expense Statement (Form J)
- Medical Questionnaire (Form K)

**Note:** Alberta Student Aid will accept copies of other similar medical documentation dated within the past 12 months, or an approval letter from a financial support group such as Assured Income for the Severely Handicapped (AISH), Canada Pension Plan Disability Benefit.

Special Consideration removes the loans (risk-shared, guaranteed, and direct loans) from active collections; however, students will need to bring these loans into good standing if they apply for future Alberta Student Aid funding.

## Defaults and Rehabilitation

Students who are denied funding for defaults will need to bring all loans up-to-date and into good standing with the lender before they will be issued any further funding.

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

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

If an Alberta student loan is returned to government (150 days past due), if the student has a provincial grant overpayment, or if the student received Special Consideration due to a permanent disability, or persistent or prolonged disability, a student must pay all outstanding interest and make two months of required payments.

If the student has defaulted on Canada student loans payments, they will need to contact the National Student Loans Service Centre (NSLSC) to make arrangements to rehabilitate the loan.

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

## Defaulted Loan Rehabilitation

All [defaulted loans](#) must be fully rehabilitated before students will be considered for further funding. Students can contact the National Student Loans Service Center or the Alberta Student Aid Service Centre, select option 3 to make arrangements to resolve any outstanding student loans.

## Bankruptcy

Under the Bankruptcy and Insolvency Act (Canada), student loans are not automatically discharged when the individual is discharged from their bankruptcy until a minimum of:

- Seven years have passed since the borrower ceased to be a student, or
- Five years have passed since the borrower ceased to be a student, in the case of exceptional financial hardship.

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

## Operations for Schools

### Overview of the Alberta Student Aid System

The [Alberta Student Aid System](#) allows you to search and access information about your students that are receiving full-time funding from Alberta Student Aid. It also allows you to perform functions such as confirming online the registration of full-time students and requesting tuition remittance.

Access to the system is optional. To gain access a school must:

- Be located in Canada,
- Be designated for student loan funding, and
- Enter into a legal agreement with Alberta Student Aid by signing the Access to Learner Information Agreement (ALIA).

By signing the ALIA, the school consents to conditions intended to ensure the privacy and confidentiality of student records, and to inform us of any changes in staff who have access to the Alberta Student Aid System.

There are two main components of the Alberta Student Aid System for schools:

1. **COR Inquiry** allows you to see the status and details of student applications, view letters to students, and review the payment schedule and calculations.
2. **COR** allows you to complete the Automated Confirmation of Registration (COR), request tuition remittance, and report changes to a student's registration.

### Full-time Application PDF

All full-time students are expected to apply for student aid online. If a student is unable to create their secure account to access the online application, they can call the [Alberta Student Aid Service Centre](#) and choose option 2 for assistance. If they are able to login, but cannot apply online for another reason, they can choose option 1 for assistance.

### Confirmation of Registration

For any payments to be disbursed, the school must also confirm the registration of the student. Refer to the Confirmation of Registration User Guide available in the [Resources for Schools](#) section. This guide contains information on:

- How to confirm registration
- Tuition remittance
- Reporting changes to registration by amending registration

## Tuition Remittance and Repayment

### Setting Up Tuition Payments to Your School

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

For more information on electronic funds transfer, to obtain copies of the forms, or to ask questions about the disbursements or tuition remittance payments, contact the lenders directly:

### Federal Electronic Set Up:

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

Schools already set up for EFT but are receiving their reports via fax can activate the SFT account by sending an email to: [NC-CSLP\\_PD-PCPE\\_GP-GD@hrsdc-rhdcc.gc.ca](mailto:NC-CSLP_PD-PCPE_GP-GD@hrsdc-rhdcc.gc.ca)

#### Provincial Electronic Set Up:

- Tumbleweed is used to provide electronic reports for Alberta provincial disbursements.
- For Tumbleweed setup, contact: [Szilvia.Fejervary@finastra.com](mailto:Szilvia.Fejervary@finastra.com); [Sydonni.Douglas@finastra.com](mailto:Sydonni.Douglas@finastra.com); and [Samina.Mussaji@finastra.com](mailto:Samina.Mussaji@finastra.com)

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

### Repayment to Service Providers

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

If the student has received Canada funding, payments are made to NSLSC. If the student has received Alberta funding, payments are made to Alberta Student Aid Service Centre. If a student was issued both types of funding, use the COR system to confirm the refund amount for the student's Alberta loans/grants and Canada loans/grants and make these separate payments to the respective loan lenders using Electronic Fund Transfer or your regular cheque processes.

For instructions on how to set up refunds electronically to the Alberta loan lender, email:

- [paymentservices@finastra.com](mailto:paymentservices@finastra.com)

### Undisbursed Funding

Alberta Student Aid will not issue a loan or grant if the application period has either not yet commenced, or has ended, as student loans are intended to assist the student with their costs only for the time they are in school.

If a student has failed to provide their loan agreements or consent and declaration prior to their study end date, or the school has not confirmed their registration, all undisbursed funding will be cancelled.

Funding can never be disbursed earlier than the start date of the study period. However, if students can demonstrate that they were unable to meet the funding requirements prior to their study end date due to circumstances beyond their control, they may submit a request to have their situation reviewed. In certain cases, the funding may be reinstated. The student would have to demonstrate what action they took to ensure they did their best to meet deadlines and show that they still need the funds for reasons related to their education.

For example, if the student requires the funding to pay for overdue tuition, you may help the student by providing a letter documenting the amount owed to the school. This information can be submitted by the student by [uploading documents electronically](#). Note schools do not have access to upload documents, students must do this online through their secure Alberta Student Aid account.

## Request for Review

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

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

Students can inform Student Aid of changes to their situation which have occurred since they submitted their application or request additional funding by submitting a [Request for Reconsideration](#).

Students will not be granted additional funding if they have reached their loan maximums.

If the student submits a Request for Reconsideration that is denied, or if they are dissatisfied with the outcome of a level 1 request, they can submit a Level 2 – Request for Executive Review. If they are still unhappy with the decision made by Student Aid, and would like us to further consider the request, they can submit a Level 3 – Request for Ministerial Review.

Students cannot skip a step and go from level 1 to level 3, nor are they able to start at level 2. The intention of the review process is to resolve a student's issue at the lowest administrative level possible.

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

If the student needs to submit additional documentation, or would like to Request a Review online, they can simply login to their student aid account, and provide the changes to their application, upload supporting documents, or request additional funding.

Have your students view this [video](#) on how to request a review of their account.

## Institution Changes

If a student is [changing schools](#), they need to close their original application in their secure Student Aid account. Once the application is closed, the system will allow the student to submit a new application online.

If funding has been paid, we cannot close the application, but we will cancel any future funding. Because the original application will still be on the system, the student will not be able to submit a new application with overlapping dates. In these instances, students should speak with the Alberta Student Aid Service Centre for specific instructions on submitting a new application.

As loan agreements are not school specific, they don't need to be reissued — the original loan agreements will still be valid.

## Program and Date Changes

If a student is [changing programs](#) but is still attending the same school during the funding period, they may submit a Request for Review and let us know what program they are changing to, and the date the change occurred. If they need more money for their program costs, they should also let us know and provide a letter from their school detailing their new costs, unless the student is already receiving the maximum amount of funding available for their period of study.

If the new study end date shortens their study period, the student can submit a Request for Review to advise what the new end date will be. If there is a change in study dates that increases the number of

months the student is being funded for by greater than 1 month of funding, the student should submit a new application.

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

For more information on closing and cancelling applications, see the [Confirmation of Registration User Guide](#) in the Resources for Schools section.

## **Submit Session Dates and Costs via PAPRS**

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

By selecting the Help Documents link, you can find contacts for Help Desk assistance or browse the list of Help Documents available for both public and private schools about Alberta.ca Accounts and PAPRS user guides.

## **Deceased Student**

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.

### **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 this site 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 site.

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 [Alberta 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.

Browse 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, etc.

## Scholarships and Awards

Alberta's government offers scholarships and awards to encourage and reward the excellence of Albertans in post-secondary study. Access a number of valuable resources such as:

- [Alberta Scholarships](#) and [ALIS](#) allows students, parents and school representatives the option of searching valuable online databases
- Other various scholarship resources and application 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, 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, 9 a.m. to 3:30 p.m. MST (holidays excluded)
- Phone: 1-855-606-2096 | Option 4, then select 1  
Email: [cru@gov.ab.ca](mailto:cru@gov.ab.ca)

## Confirmation of Registration

### Manual COR Worksheets

Students must download the *Manual COR Worksheet* from their secure inbox in their 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/reviewers or other staff who have questions on the appropriate completion of Schedule 4 and Disability Verification forms, medical documentation, etc., can email:

- [ae.lf-schedule4@gov.ab.ca](mailto:ae.lf-schedule4@gov.ab.ca)

## PAPRS Access

If you require access to enter dates and costs in the Program and Provider Registry System (PAPRS), go to: [PAPRS Access](#).

## 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. Mountain Time
- 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 Canada student loans 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

## Mail

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

Alberta Student Aid Program Guide

Published by Alberta Advanced Education, Alberta Student Aid

Date of publication **October 2021**

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