

# New Private Career Colleges Orientation Guide



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*New Private Career Colleges Orientation Guide*

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Contact Alberta Student Aid's **Client Resolution Unit**:

Email (for school staff only) [cru@gov.ab.ca](mailto:cru@gov.ab.ca)

## Introduction

Alberta Student Aid delivers financial supports and related services to Alberta learners in pursuit of post-secondary education while creating opportunities for them to improve their lives and communities. This guide is a high-level resource for newly licensed Private Educational Institutions in Alberta as they prepare to support the province’s prospective, current, and previous student loan borrowers. Our aim is to direct you to the multitude of supports and resources located on the [Alberta Student Aid](#) website and provide you with the contacts necessary for navigating funding-related (both our automated and manual) processes and systems.

Throughout this guide, we provide you with links to detailed documentation—most often, directing you to the [Alberta Student Aid Operational Policy and Procedure Manual 2024-25](#) (referred to as the *Policy Manual*). The *Policy Manual* is the primary reference point for post-secondary schools, full- and part-time students, and staff of Alberta Student Aid. It provides the most up-to-date policy-and-procedural information regarding the Alberta Student Aid program—covering issues from application to repayment. The *Policy Manual* derives its sources of fact and regulation from both the [Canada Student Financial Assistance Program](#) (CSFAP) and Alberta Student Aid.

At the beginning and end of this guide, we provide step-by-step information to help with your submission of the [Alberta Institution Designation Agreement \(AIDA\)](#), and the [Access to Learner Information Agreement \(ALIA\)](#) documents.

## Loan Year and Program Changes

The information in this guide applies to the:

- academic year for session start dates between August 1, 2024 and July 31, 2025
- program changes applicable to this academic year.

For students who will begin studies prior to August 1, 2024, please refer to the procedures in the [Policy Manual 2023-24](#) or email the Client Resolution Unit at [cru@gov.ab.ca](mailto:cru@gov.ab.ca).

Alternatively, you may call the [Alberta Student Aid Service Centre](#):

- 1-855-606-2096 (Select Option 4 and then Option 1)

**BEST PRACTICE:** Refer to the *Policy Manual* often to better understand Alberta Student Aid’s program and to answer any questions you might have to support you in your work with your students.

## Shared Responsibility

Students are responsible for making regular payments on their loans—or, at the very least—when they are unable to make payments, arrange to be on federal and/or Alberta government repayment assistance programs.

### **The provincial government is responsible for:**

- assigning designation status to eligible post-secondary programs to provide the necessary steps for prospective Alberta student borrowers to apply for federal and/or provincial student aid
- removing designation (i.e., [de-designation](#)) status if required, *and*,
- providing resources for post-secondary institutions to assist students with Alberta Student Aid funding—while creating resources for them to support their loan-repayment strategies.

### **Post-secondary institutions are responsible for:**

- providing loan information to students through a developed loan-repayment strategy and for maintaining student-loan repayment rates at an acceptable level.

### **Institutions with a track record of successful student financial aid repayment rates are also linked to:**

- rigorous admission policies
- quality programs
- managing student retention and keeping students informed about their funding obligations
- preparing students for the job market
- building alliances with all staff, *and*,
- operational and administrative excellence
- Institution Agreements

## The Alberta Institution Designation Agreement (AIDA)

The [Alberta Institution Designation Agreement](#) (AIDA) is an agreement that outlines your school's responsibilities and obligations—as well as those of Alberta Student Aid—in the administration of Alberta Student Loan-and-Grant funding. After licensing requirements have been met and if the institution meets the designation eligibility criteria, private career colleges may have their programs designated for student financial assistance by signing an Alberta Institution Designation Agreement (AIDA). This agreement sets out the policies and guidelines an institution must adhere to in the administration of student aid to maintain designation status. Compliance with the AIDA is monitored by the Business Advisory Services Unit of Alberta Student Aid.

See a sample of the AIDA agreement in [Guides and Resources](#), for more information.

More specifically, a signed, executed, and approved AIDA allows students at your institution to apply for both federal and provincial loans and grants for study programs that meet designation criteria. Any breaches of the AIDA could result in Alberta Student Aid taking compliance action up to and including de-designating the institutions (i.e., revoking the funding-application privileges for students).

Alberta Student Aid will sign and email you the AIDA agreement, requesting your school representative's signature and advise you the Alberta Student Aid designation for your full-time licensed programs has been put in place, effective as of this email.

Should you have questions, email the **Business Advisory Services Unit** at:

- [AE.ASAIDA@gov.ab.ca](mailto:AE.ASAIDA@gov.ab.ca)

**Action:** After receiving system instructions from Alberta Student Aid, please review, sign, and return a copy of the AIDA to Alberta Student Aid. Do not date the Agreement on the first page; only provide a date on pages 5 and 6 (alongside the legal owner's signature).

### The Access to Learner Information Agreement (ALIA)

The [Access to Learner Information Agreement](#) (ALIA) is a legal agreement made between your institution and Alberta Student Aid—that allows:

- Alberta Student Aid to share learner information directly with your staff based on your institution's system ID and staff profile
- your staff to inquire on information related to a student's application, *and*,
- you to access the Alberta Student Aid System to confirm or deny the enrolment of students (to enable the release of student funding) using Confirmation of Registration (Automated COR) processes.

After we have emailed you the ALIA and the AIDA (signed by us and requiring your school representative's signature), we will provide you with an **Alberta Student Aid Access form** which, when completed and signed off on, will enable you and your assigned staff to access the Student Aid automated workflow System.

You will need to provide us with (and maintain for yourself) a list of your authorized colleagues. We will then provide you with instructions on how to set up an **Alberta Education Account**—and how to create a unique profile that links your school to our self-service system.

### Retention of Records

When confirming a student's registration for the purpose of the application, if printed, please destroy all personal information, or return it directly to the student. **Please do not store this information as a record.**

**BEST PRACTICE:** Always be mindful of maintaining confidentiality in every aspect of your collaboration with Alberta Student Aid related to the applications-and-funding process of students.



**ACTION SUMMARY:** Review, sign, and send us copies of the AIDA and the Alberta Student Aid Access form. Instructions are in the email we send you. Provide us a precise list of your staff who will have authorized access to the Student Aid System. Ensure you advise us when there is any change, and always maintain confidentiality.

Should you have any questions related to **this agreement**, contact:

- Business Advisory Services Unit:  
Email: [AE.SAACORAccess@gov.ab.ca](mailto:AE.SAACORAccess@gov.ab.ca)

For queries related to **Alberta Student Aid system access**:

- Email: [ae.saacoraccess@gov.ab.ca](mailto:ae.saacoraccess@gov.ab.ca)

## Eligibility and Systems

This section provides you everything you'll need to know related to your students' eligibility for Alberta Student Aid. The content is derived from the [Policy Manual \(See Chapter 1 Eligibility for Student Loans and Grants\)](#).

### Eligibility Criteria

#### Program Eligibility:

Schools and programs must have [designation status assigned](#) by Alberta Student Aid before they can support prospective-funded students. Schools and programs may designate for both federal and provincial funding to cover a student's full- or part-time studies.

The *Policy Manual* discusses [study-program designation](#) in detail. General designation requirements include these study programs:

- a. be a program the Alberta Minister of Advanced Education considers is appropriately accredited or a significant portion of the program is accepted for credit toward credentials conferred by an educational institution designated by the Minister;
  - i. where program is related to regulated professions, the program must be accredited by the appropriate professional regulatory body;

- b. be post-secondary in nature and result in a certificate, diploma, or degree credential;
- c. be a program of 12 weeks or more in length, *including*:
  - *having at least 20 hours of student activity or participation, on average, per week.*
  - *being either a full-time or a part-time program.**and,*
- d. if the Minister considers the employment of graduates to be relevant, the potential for employment for graduates of the program is acceptable to the Minister.

A program designated for full-time Alberta and Canada Student Loans and Grants will also be automatically designated for part-time Alberta and Canada student aid.

All designated programs must lead to employment relevant to the study program and result in a credential (i.e., a degree, diploma, or certificate). There are a number of types of programs that are not eligible for designation, *including*:

- adult basic education
- upgrading- and high-school equivalency programs
- literacy training or English as a Second Language
- personal or professional development programs such as continuing education, or self-interest programs.

#### Full-Time Funding Eligibility

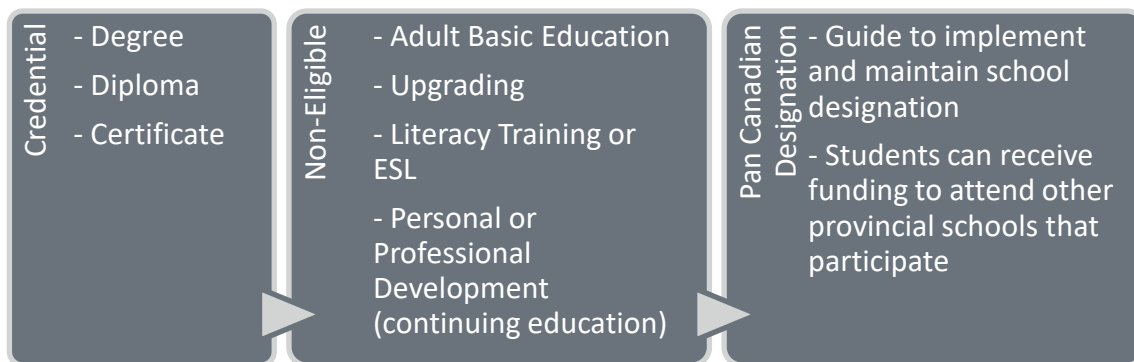
For a program to be eligible for full-time funding, it must have at least 20 instruction/practicum hours, on average, per week.

#### Part-Time Funding Eligibility

Programs below the full-time-funding average may be eligible for part-time funding.

#### *Pan Canadian Designation Policy Framework*

Alberta and most provinces and territories use the [Pan Canadian Designation Policy Framework](#) as a guide to implementing and maintaining our post-secondary designation criteria to ensure students and taxpayers receive an appropriate return on their educational investment.





## Eligibility Changes Private Career Colleges - Effective August 1, 2024

### Out-of-Province Private Career Colleges

Alberta Student Aid will no longer issue provincial funding to students enrolled at private career colleges outside of Alberta and within Canada. Students may be eligible for Canada student loans and grants. Go to [canada.ca](https://canada.ca) for more information about Canada Student Financial Assistance Program eligibility.

All other private career colleges worldwide are exempt from this policy. Out-of-Province Private Career Colleges can request to be exempted from this rule.

For details, see Student Aid Policy - [Out-of-Province Private Career College Exemption Criteria](#).

### Programs Delivered Exclusively Online

Alberta Student Aid can only provide funding to cover tuition and books for full-time private career college programs delivered exclusively online (including those offered in Alberta). Students continue to be eligible to receive Canada student loans and grants. Go to [canada.ca](https://canada.ca) for more information about Canada Student Financial Assistance Program eligibility.

For definitions of an online course/program delivered via the internet or a correspondence course/program delivered by mail or electronic transmission, see Student Aid Policy – [Additional Requirements for Programs Delivered Online](#).

Details on the above eligibility changes are available at Student Aid Policy – [Chapter 7: Designation for Student Loans and Grants](#).

## Student Eligibility

For a student to receive Alberta Student Aid funding, they must be registered in a [post-secondary school and study program](#) (including a career, vocational, or technical program) [that is specifically designated](#) for the Alberta Student Aid program. Other eligibility requirements include that the student must:

- be a Canadian citizen, permanent resident, or have protected-person status (we do not fund students who have a study visa; see [Residency](#) in the *Policy Manual*);
  - must also be an Alberta Resident to qualify for provincial funding. This means that they have lived in Alberta for at least one year, or that Alberta is the most recent province they have lived in for one full year;
- have a valid social insurance number and a Notice of Decision at the start of the study period;
- be enrolled in a designated post-secondary institution – and their program must:
  - be either a full-time or a part-time program
  - be at least 12 weeks in duration
  - have at least 20 hours of student activity or participation, on average, per week.

## 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](#).

Alberta Student Aid is committed to supporting the student's ability to complete their studies before hitting loan maximums, thereby, mitigating their overall debt load. Therefore, it is important you keep track of your students' withdrawal histories and inform them of the following situations:

- If a student has withdrawn entirely from two-funded study periods, **their application will be rejected**. We will notify them **they must wait 18 months** from their last withdrawal to apply again.
- If a student has extenuating circumstances, their application will be reviewed on a case-by-case basis.

See [Notification of Withdrawals](#) in this guide for further information.

## For Schools

With respect to the above eligibility criteria, ensure you:

- actively monitor student participation and maintain contact with students to ensure a minimum course load is maintained; *and*,
- demonstrate its courses, programs, and monitoring activities meet criteria guidelines.

## Independent versus Dependent Students

Alberta Student Aid distinguishes between [independent and dependent students](#) to help determine residency, eligibility for Canada Student Financial Assistance Program funding, and eligibility for grants.

**Alberta Student Aid considers students independent if (as of the study-period start date on their application) they are:**

- out of high school for four or more years
- available to the labour force for two or more years (these periods do not need to be consecutive)
- age 23 or older
- married (or separated, divorced or widowed) or are legally considered common-law
- a single parent with children

- financially responsible for a disabled or elderly family member who is wholly dependent
- a current or former youth in government care, *or when* their parents are both deceased.

**Alberta Student Aid considers students dependent when they are:**

- not any of the above i.e., they are dependent solely upon their parent(s).

**New for 2024-25!** 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.

Alberta Student Aid may grant [Special Independent Status](#) to students whom we would otherwise consider dependent, *if*:

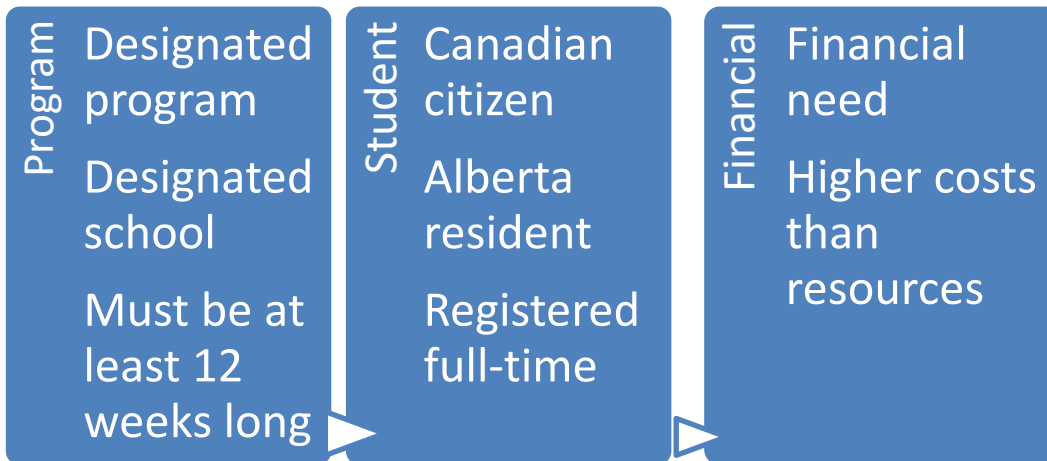
- they are a ward of the court because both parents are deceased;
- they have a court-appointed legal guardian, *or*,
- there is a breakdown in the family situation due to circumstances outside of the student’s control.

In the above instances, Alberta Student Aid requires letters from the student and a third-party professional (such as a social worker, psychologist, school counselor, etc.) to support the request.

**Financial Eligibility**

To receive full-time funding, a student must demonstrate [financial need](#). This means they have higher costs than the total of their combined resources. The formula used is:

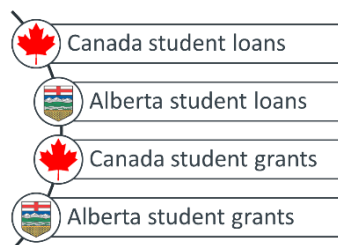
**Allowable Costs - Resources = Award (up to the loan maximum).**



## Types of Funding

Students may receive the following types of funds:

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



As soon as prospective student borrowers submit their full-time applications for funding online, Alberta Student Aid automatically assesses them for all funding types they could potentially receive; for example, some students could receive all four types of funding—depending on their calculated need—or any combination of loans or grants.

We manage several federal and provincial grants for students and each type of grant has its own specific eligibility requirements. **Keep in Mind:** Grant funding can change; sometimes new grants are added, while others are removed. Further, the amounts and eligibility could change with short notice.

**BEST PRACTICE:** Routinely check the Alberta Student Aid website to see which grants are available along with the corresponding amounts and the eligibility criteria. It helps to do this before discussing grant funding with a student.

## Funding Service Providers

Alberta Student Aid has two important funding partners based out of Mississauga, Ontario. These teams are responsible for disbursing payments of provincial and federal loan and grant awards to students. Conversely, during the Repayment Period, a student repays their loan funds to these service providers.

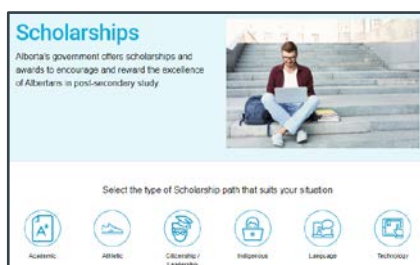
These service providers are:

- The [National Student Loans Service Centre \(NSLSC\)](#) (Canada provider)
- Finastra (Alberta provider; operates via the Alberta Student Aid Service Centre)

**Note:** Service providers may not deposit grant funds into any other bank account other than a student's personal bank account.

## Scholarships

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



## Loan Limits

When determining a student's award amount, know there are **two types of loan limits**:

1. The **Annual Loan Limit** is based on the duration of the student's study program. For example, a student may receive up to the standard maximum amount of \$8,500 per semester (in combined Alberta- and Canada student loans).
2. **Lifetime Loan Limits** help keep student debt manageable. For example, most programs funded under Alberta Student Aid allow eligible students to receive up to \$85,000 in federal and provincial funding. Even students in a one-year program will have a lifetime loan limit of a maximum of \$51,000.

## Student Aid Applications

This section provides you everything you need to know about Alberta Student Aid loan-and-grant applications for students at your institution. The content is derived from the [Policy Manual \(Chapter 2: Full-Time Student Loans and Grants\)](#).

**One full-time application** determines eligibility for all funding types (federal and provincial loans and federal and provincial grants)

- Full-time students can apply online at: [Apply | Alberta Student Aid](#)

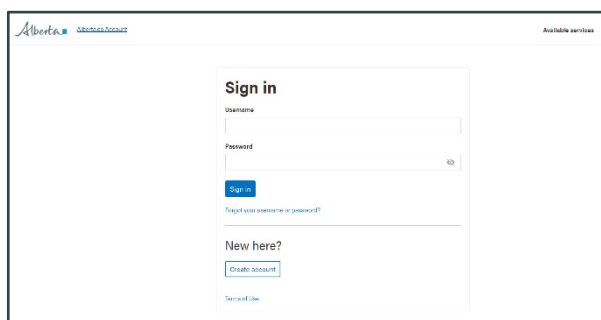
## Commercial Aviation Training

There is an exception for students completing Commercial Aviation training. Flight schools must complete a form if students are pursuing Fixed-Wing- or Helicopter Training at a flight-training school. Students applying online for full-time funding must submit a Commercial Aviation Training form. This form is available in the [Applications and Forms](#) section.

## Applying Online: Alberta.ca Account

We will be asking all students to verify their identity through Alberta.ca Account – a security feature allowing access to various Government of Alberta services. Students need to create their own accounts and never provide anyone else access to their personal accounts. This feature is part of our commitment to ensuring the utmost confidentiality in protecting a student's identity.

Alberta.ca Account – online screen sample

A screenshot of the Alberta.ca Account sign-in page. The page has a white background with a light blue header containing the Alberta logo and the text 'Alberta.ca Account'. The main content area is titled 'Sign in' and contains a form with two input fields: 'Username' and 'Password'. Below the password field is a blue 'Sign in' button. Underneath the sign-in button is a link that says 'Forgot your username or password?'. Below this is a section titled 'New here?' with a blue 'Create account' button. At the bottom of the form area, there is a small link that says 'Terms of Use'.

### What Students Should Know

All students must have a verified account. After the student clicks on 'Login,' we ask them to create and then verify their [Alberta.ca Account](#), which will allow them to securely access the Alberta Student Aid system.

#### Step-by-Step:

- Students can simply create an account at [account.alberta.ca](#).
- They will need to **verify their identity** by providing information from a valid Alberta driver's licence, or [Alberta Identification Card](#).
- Once this is done, they will receive a **registration confirmation email**.
- Students will receive an **activation code in the mail 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 [Manage Account](#) page to complete the verification process.
  - 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. Inform students they **must verify their digital account annually**, or when their Alberta driver's licence or identification card expires, whichever comes first.

Learn more about how to become verified at: [Student Aid Verified Accounts](#).

### What Schools Should Know

Since you have access to the Alberta Student Aid system, you would have created an [Alberta.ca Account](#) at the time of your school's designation process. Now that you have access to the Alberta Student Aid System, the Alberta.ca Account you created will enable you secure access to the specific systems for post-secondary school representatives.

#### Step-by-Step Student Support

- Direct your students to view this [create your account video](#) prior to applying for Alberta Student Aid funding for the first time. It outlines how they can create their own online secure account.
- Inform all students to apply online—as applications are processed sooner and students can review results, funding amounts, and submit changes online through [Upload eDocuments](#).
- Complete your ALIA and obtain Alberta Student Aid system access to see information on students who are receiving Alberta Student Aid funding.

**Important!** Do not create an Alberta.ca Account for students and be sure to advise them never to share their ID or password with anyone.

**Note:** If students indicate difficulty using Alberta.ca Account, please direct them to:

- [Alberta.ca Account – Contacts](#)

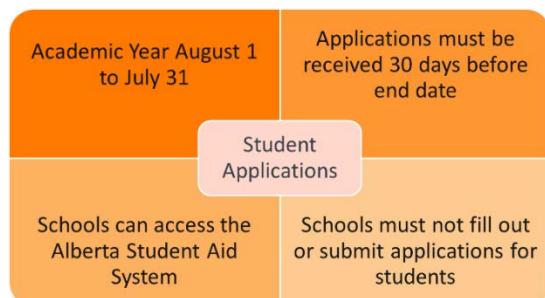
## Application Deadlines

### For Students:

- Students must [apply](#) on the application that corresponds to their academic year. The academic year begins on August 1 and goes until July 31 of the following year.
- We must receive applications at least 30 days prior to the student’s last day of study. Students must cash all funding before their program end date. We recommend students apply early.

### For Schools

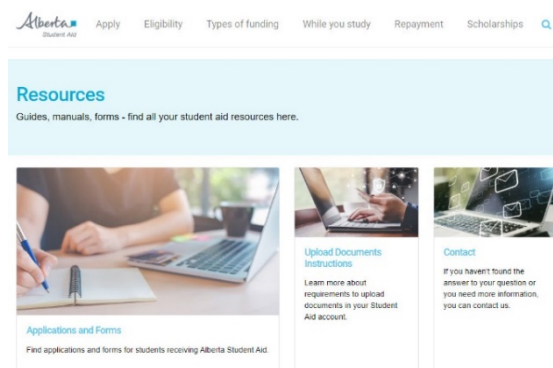
- While you are able to access our systems to see information pertaining to funded students, you may not fill out or submit applications for students.



## Student Aid Application Video

Watch the tutorial [Complete your Application](#)—which guides students through the online application-and-funding process so they know what to expect when applying. The video is located in the [How to Apply](#) section of the Alberta Student Aid website.

In the [Resources](#) section, you’ll find the *Alberta Student Aid Application Worksheet* (for full-time applicants) which you can use to assist students with costs and resources prior to their applying for funding online.



## Alberta Student Aid System

### Funding-and-Application – ‘Online Screens’ View

The [Alberta Student Aid system](#) drives the delivery of our program to Albertans and contains all available funding-and-application information for your students. Using the automated self-serve online screens, you can see the status of your students’ applications-and-loan agreements.

For example, to view system information about a student’s processed application, click on the link marked ‘Processed Full-time Application(s).’

**Note:** Information on the facsimile screenshots is blurred out (in accordance with Section 33a and c of the *Freedom of Information and Protection of Privacy Act/Student Financial Assistance Act*). If you have any questions about the collection of personal information, please speak to one of our [customer service representatives](#):

**Also:**

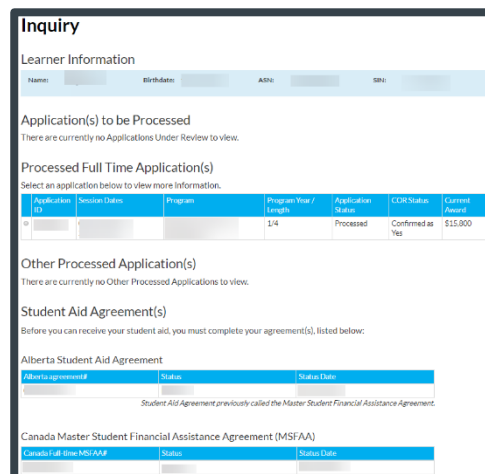
View the ‘**Application Summary**’ icon to see a student’s concise application details, *including*:

1. **Assessment Details** — shows you exactly how much money we approved for the student to cover their tuition, fees, books, living allowance, etc. It also shows any resources we have calculated.
2. **The Payment Schedule** — shows you which loans or grants we approved for the student, and the status of the payments.
3. **Correspondence** — lets you see all letters we have issued to the student.
4. ‘**COR Status**’ gives you a student’s Confirmation of Registration (COR) status and details.  
**Note:** If you notice mismatched student information, email [cru@gov.ab.ca](mailto:cru@gov.ab.ca).

### Confirmation of Registration (COR)

There are two ways to [confirm registration](#):

1. If you have system access, you can confirm or amend a prospective Alberta student borrower’s program registration online. This is referred to as the ‘Automated COR’ method.
2. If you do not have system access, your school falls under the ‘Manual COR’ method.





Students can download the *Manual COR Worksheet* from their secure inbox in their Alberta Student Aid account. The student is required to have the Registrar’s Office (or equivalent) at their school complete the worksheet. The worksheet must be returned to Alberta Student Aid so that funding can be issued. Instructions on how to do so are on the form.

**We will disburse student funding ONLY if, you have confirmed your student as registered in the program and the session period they cited on their application.**

### Tuition Remittance

If you are using Automated COR, you will be able to request tuition remittance when confirming a student’s registration. This means Alberta Student Aid will pay the funding allotted for the student’s tuition directly to the school for its [disbursement to the student](#). Tuition remittance is optional, and we recommend you discuss tuition remittance with the student prior to making the request. This will help avoid double tuition payments, and help the student ensure they are able to budget accordingly.

### Apply the Comprehensive COR Kit!

You may find it useful to refer to this publication in tandem with our other online COR-related [Resources for Schools](#) such as the [Guidelines to Support Automated COR](#), as well as the [COR Tip Sheet](#), among plenty of other handy COR materials located on the [Alberta Student Aid](#) website.

**BEST PRACTICE:** Remember, students have living expenses in addition to their school costs. Validation of COR data is part of the Alberta Student Aid compliance reviews. When confirming registration for students, this information must match with the information on the student-enrolment contract.

## Provider and Program Registry System (PAPRS)

Course Information, such as program dates and costs, is managed by a system called the [PAPRS – Provider and Program Registry System](#).

To ensure accurate assessments for students, the Student Aid System relies on you submitting program information through PAPRS. In return:



**The Alberta Student Aid system will:**

- pull all relevant school-and-program information for students. (This ensures you to see that, upon application, students have selected their correct course information, and, as such, that we have approved them for the correct amount of funding based on their selections.

**Alberta Student Aid will:**

- assist you with manually entering your session-and-cost information into PAPRS in order to expedite designation of your program offerings.

## Application Changes

Changes to an application may occur based on information:

- provided by a student whose circumstances have changed (for example, they may submit a Request for Reconsideration online. **Note:** You do not have access to submit e-documents on behalf of your school's students.
- provided by a post-secondary institution (e.g., using the 'Amended Registration' function in Automated COR), *or*,
- resulting from a reassessment by Alberta Student Aid while validating information provided on the student's application.

**IMPORTANT:** Changes may increase, decrease, or have no impact on the amount of Alberta Student Aid funding the student is deemed eligible for.

## Changes to End Dates

To extend a student's study-period end date by more than 30 calendar days, a student is required to submit a new application. Once the new application is processed, another COR request will be produced for school authorization.

## Notification of Withdrawals

**As soon as possible**—after it has been established the student is no longer in attendance of their study program—you are required to make a [Notification of Withdrawal](#) (i.e., terminate the student).\* This prevents us from issuing additional disbursements to students who are now considered ineligible for funding. To do this, you must provide:

- the student's name
- the reason for termination, *and*,
- the date specific to that originally provided on their attendance record.

**Note:** This means you will need to monitor the student's in-class attendance on a continual basis (it's essential to have a robust tracking system; **accurate recording of a student's attendance-and-withdrawal dates**, i.e., keeping a solid record of excused vs. unexcused absences).

\*If you are using online COR, you can amend the registration online. If not, you will need to provide us with the notification of withdrawal in writing by completing the amend section of the *Manual Confirmation of Registration Worksheet*. If you did not retain a copy of the *Manual Confirmation of Registration Worksheet*, then you can send an email to [ae.cor-ab@gov.ab.ca](mailto:ae.cor-ab@gov.ab.ca).

You must notify Alberta Student Aid of a student’s withdrawal if:

- a student is no longer attending class, never attended their study program, or has dropped to part-time status.
- a student has missed five consecutive classes and has not notified you (the withdrawal date will be the first day of the missed class).
- a student has a reasonable excuse (medical, family emergency, etc.) but has missed more than 30 days.
- a student has excessive absences, and, therefore, will not realistically be able to complete the program (again, the withdrawal date will be the first day they missed class).

**“ACCURATE RECORDING OF THE STUDENT’S ATTENDANCE-AND-WITHDRAWAL DATES IS ESSENTIAL.”**

## Tuition Refunds

You are responsible for forwarding any tuition refund the student is eligible for to the appropriate lender (Finastra, via the Alberta Student Aid Service Centre, or the NSLSC) when a funded student has withdrawn from studies.

[Alberta’s Private Vocational Training Regulation](#) calculates tuition refunds as follows:

- If 10% or less of the training has been delivered:

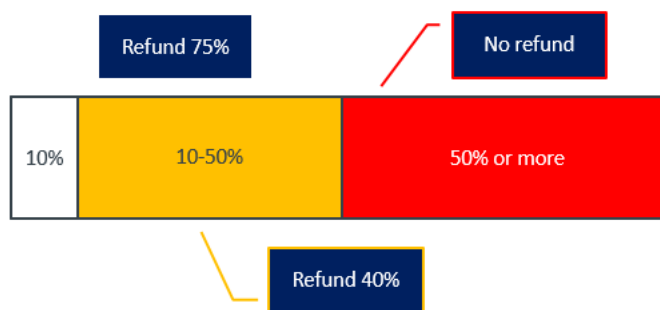
- refund will be 75% of tuition.

- If 10% to 50% of training has been delivered:

- refund will be 40% of tuition.

- If the student withdraws after more than 50% of training has been delivered:

- no refund is required.



**Important:** The tuition refund is due 30 days from the date the student contract was terminated.



## Refunding Service Providers

Loan funding must always be returned to the lender who disbursed/issued the loan. If all (or most) of the loan funding disbursed was a Canada student loan, you will need to refund tuition to the National

Student Loan Service Centre (NSLSC). If all (or most) of the loan funding was an Alberta student loan, refund to the Alberta Student Aid Service Centre.

If the student has received both types of funding, you will need to refund both lenders.

For information on how much tuition refund is due and how to send it, contact the appropriate lender directly:

	<p><b>Finastra/Alberta Student Aid Service Centre</b> (if all or most of the funding comprised of Alberta student loans):</p> <p>Call: 1-855-606-2096</p>		<p><b>NSLSC</b> (if all or most of the funding comprised of Canada student loans):</p> <p>Call: 1-888-815-4514</p>
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## Part-Time Funding

This section provides you everything you need to know about Alberta Student Aid loan-and-grant funding for part-time students. The content is derived from the [Policy Manual \(See Chapter 3 Part-Time Student Aid\)](#).

Part-time students are considered for part-time Canada student loans and grants, as well as for the Alberta Part-Time Grant.

Student Aid calculates part-time funding differently than full-time funding. Learn more about [eligibility requirements for part-time students](#).

## Students with Disabilities Funding

This section provides you everything you need to know about funding for students with disabilities. The content is derived from the [Policy Manual \(See Chapter 4 Disability\)](#).

Students with a permanent or persistent/prolonged disability may be eligible for specific federal and/or provincial grants. Before they can be approved for disability funding, they must submit a [Federal/Provincial Grant for Post-Secondary Students with Disabilities Schedule 4 form](#) outlining their disability and the resources/assistance they will require during studies.

## Non-Repayment Period

This section provides everything you need to know about students' repayment of Alberta Student Aid. The content is derived from the [Policy Manual \(See Chapter 6 Loan Repayment Basics\)](#).

Students with loans and who are currently registered in a study program are not subject to the accumulation of interest on those loans and are not required to make payments on either the Canada- or Alberta student loans until after they have finished their study program:

- Canada loan payments start in 6 months
- Alberta loan payments start in 12 months

For more on the non-repayment or grace period, refer to Chapter 6 of the Policy Manual ([Beginning Repayment](#)).

To be more concise:

- Repayment of Canada student loans begins on:
  - the first day of the seventh month after the period-of-study end date.

**Note:** This is also applicable to Part-time Canada student loans.

- Repayment of Alberta student loans begins on:
  - the first day of the 13th month after the period-of-study end date.



No payments for 6-months  
No interest accumulates



No payments for 12-months  
No interest accumulates

Due to economic conditions, there may be flexibility changes to which you should refer; these are [listed on the Alberta Student Aid](#) website for your review and clarification.

**BEST PRACTICE:** Inform students that—if they are financially able to do so—it's always a good idea for them to begin making payments toward the principal balance of their Alberta student loans during the Non-Repayment and Grace Period.

### Repayment Assistance Plan (RAP)

In addition to the information on [RAP found in Chapter 6 of the Policy Manual](#), the Alberta Student Aid website has a host of information on the subject.

For starters, check out the [Repaying Your Loan](#) video and the [Repayment Assistance Plan](#) information on the Alberta Student Aid site.

**HELPFUL HINT:** Students who enroll in the Repayment Assistance Plan will be counted more favorably in the repayment-rate evaluations.

### Defaulted Loans

Another important section of the *Policy Manual* chapter on Repayment contains valuable information on the [defaulting of student loan payments](#) and the impact it has on a student's eligibility for future funding—i.e., a student's application for future Alberta Student Aid funding may be denied until the defaulted loans have been rehabilitated.

**BEST PRACTICE:** When counselling your students on the student-loan-repayment process, direct them to these informational pieces and advise them of the importance of understanding their repayment obligations—and consequences should they default.

## Student Aid Compliance – Important for Schools!

### Loan Repayment Strategy

Institutions must create and maintain a written **Loan Repayment Strategy**.

An effective Loan Repayment Strategy outlines an institution's plans to assist their students in repaying loans. This is a three-pronged approach and involves:

- educating students on their loan responsibilities;
- empowering students to manage their loans; *and*,
- supporting students to successfully complete their program.

Our [Loan Repayment Strategy Guide](#) will help you develop a solid strategy for your school. **Note:** You may be asked to submit your Loan Repayment Strategy during compliance reviews, and/or when loan-repayment-rate activities have been poor.

### Elements of an Effective Loan Repayment Strategy

A deep dive into our *Loan Repayment Strategy Guide* will show you the critical elements for an effective loan repayment strategy. These include tips on how to:

- **Educate Borrowers:** share information with students about Alberta Student Aid's loan-counselling resources; for example, the website provides resources geared for students just starting their studies and those who're near study completion.
- **Leverage Technology:** provide students with loan information and resources through the internet, emails, social media, and other digital systems.
- **Manage Student Retention and Withdrawals:** help students finish their programs and inform those who fail to graduate about their loan obligations.
- **Provide Employment Services:** help students secure employment after program completion.
- **Build Alliances and Train Staff:** work with all departments in your institution in order to provide your students with consistent student-loan-repayment information.

**Helpful Hint:** We strongly encourage you to review the best practices in the Loan Repayment Strategy Guide in the Guides and Resources section at [studentaid.alberta.ca](http://studentaid.alberta.ca). Consider which practices would work best at your institution as you implement your own strategy!

Should you have any questions about developing a loan-repayment strategy, please contact Alberta Student Aid's **Program Accountability and Compliance Unit:**

- Email: [piaunit@gov.ab.ca](mailto:piaunit@gov.ab.ca)

## Canada Student Loan (CSL) Repayment Rates

Jurisdictions follow the [Pan-Canadian Designation Policy Framework](#) to participate in the Canada Student Financial Assistance Program (CSFAP). As mentioned at the beginning of this guide, designated post-secondary institutions enter a Memorandum of Agreement with the Alberta Government by signing the [Alberta Institution Designation Agreement \(AIDA\)](#). This agreement allows Alberta Student Aid to monitor repayment rates and take compliance action on poorly performing institutions.

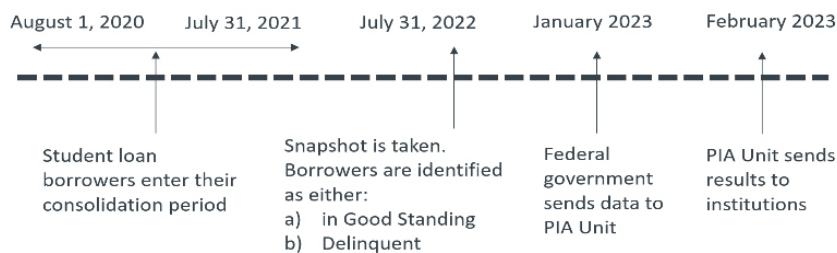
Repayment rates are derived based on the total Canada Student Loan dollars of all students who entered repayment between August 1 and July 31 of the previous loan year. This rate is captured on July 31 of the most recently concluded year. The first time an institution’s repayment rate is created is approximately two years after a program is completed.

### Note:

- The repayment rate includes all Canadians who attended the Alberta institution, not just Albertans.
- It does not include Alberta student loans or grants.

If a student attended multiple institutions, then the institution is responsible for money that the student received to attend their institution.

### Canada Student Loan Repayment Rates | Key Dates



### Repayment Rate Calculation

$$\text{Repayment Rate} = \frac{\text{Principal in Good Standing (\$)} + \text{Principal Paid (\$)}}{\text{Principal at Consolidation (\$)} \times 100}$$

### How it works:

1. Borrower in <u>Good Standing</u> (on Snapshot in-time date)	2. Borrowers <u>Delinquent</u> (on Snapshot in-time date)	3. Borrowers <u>on RAP</u> (on Snapshot in-time date)
+ Amount Paid + Amount Owing	+ Amount Paid - Amount Owing	+ Amount Paid + Amount Owing

**Definitions:**

- **Consolidation Period:** Six months after Alberta student borrower’s last date of study
  - **Snapshot in-time Date:** how did the Alberta student borrower do in the month that was checked? i.e., checks borrower status at one-to-two years after the loan is due
  - **In Good Standing:** Alberta student borrower made the July 31 payment, or is on the Repayment Assistance Plan (RAP)
- Delinquent:** Alberta student borrower missed one or more payments on July 31, or is in loan default

**Repayment Rate Benchmark Zones and Evaluation Cycle**

Canada Student Loan repayment rates are evaluated on a rolling three-year cycle. Rates are the educational institution’s overall Canada Student Loan repayment rate.

**Repayment-Rate Benchmark Zones and Three-Year Cycle**

Zone	Range	1st Year	2nd Year	3rd Year (Current)
Red	0%-59.9%	1. Institution must move into yellow zone by the third year. 2. Institution must submit a loan improvement plan and meet with Student Aid	Monitor	1. If the rate has not moved into the yellow zone, the institution may be recommended for de-designation.
Yellow	60%-85.1%	1. Institution must improve their current rate by 3% by the third year. 2. Institution must submit a loan improvement plan.	Monitor	1. If the rate has not improved by 3%, institution must meet with Student Aid to discuss how they will improve.
Green	85.2%-100%	No Action	No Action	No Action

**Important:** An institution that enters the Red Zone—from the Green or Yellow Zone—at any time during the three-year evaluation cycle, must move into the Yellow Zone within two years. In other words, that’s when we will consider the institution to be back in the first year of evaluation.

For details on repayment-rate benchmarks or the evaluation process, see the [Policy Manual \(Chapter 7: Designation for Student Loans and Grants\)](#).

You can also email:

- **Program Accountability and Compliance Unit**  
Email: [piaunit@gov.ab.ca](mailto:piaunit@gov.ab.ca)



## Resources and Contacts

### Student Aid Policy and Procedures

As discussed in this guide, Alberta Student Aid provides a plain-language [Operational Policy and Procedures Manual](#) with up-to-date information on all of our procedures and policies—from application to repayment. It's the primary reference point for schools, students, and Alberta Student Aid staff.

The *Policy Manual* includes a chapter on designation which reviews in detail how programs are designated in Alberta, and outlines the criteria for designation and loan repayment rates.

### Resources for Schools

- The [Resources for Schools](#) section on the Alberta Student Aid website will be a valuable resource for you. You can find significantly useful information on the Alberta Student Aid Program, the Confirmation of Registration process, and Loan Repayment information for schools.

**MANDATORY TO-DO:** Once you have read through this Guide—and completed your AIDA and ALIA—please read and understand the Private Career Colleges Guide (found in the [Guides and Resources](#) section of the Alberta Student Aid website).

### Repayment Videos

- View the National Student Loans Service Centre [Repayment webinars](#) in the [Resources for Schools](#) section of the Alberta Student Aid website.

**BEST PRACTICE:** You may choose to host a session for a group of your students—include this activity when you develop your Loan Repayment Strategy!

### Alberta Student Aid System – Confirmation of Registration (COR) Access

The [Alberta Student Aid System](#) page provides full instructions for setting up your online account and getting access to the system and COR. Once your ALIA has been signed and registered with Student Aid, this webpage will walk you through how to access the online systems.

### Service Providers

Alberta Student Aid and Alberta Advanced Education support the applications for loan-and-grant funding (both full-time and part-time) for Alberta student borrowers. We also support you, the school, in your Confirmation of Registration and tuition remittance of your students.

**Important:** We have contracted service providers that issue the student's provincial and federal funding and provide tuition payments directly to the schools. This is not the responsibility of Alberta Advanced

Education. Therefore, when you have any concerns or related issues, you must contact these representative providers.



**National Student Loan Service Centre (NSLSC)**

Issues Canada loans and grants  
Repayment of Canada loans  
1 888 815-4514



**Alberta Student Aid Service Centre**

Issues Alberta loans and grants  
Repayment of Alberta loans  
1 855 606-2096

## Contact Us

The Alberta Student Aid website has a [Contacts](#) link at the bottom of the screen. You will find our address, hours of operation, and various phone numbers. Visitors can select from four main contact options, depending on what sort of information you or your students are looking for.

## Dedicated Line for School Representatives

The Alberta Student Aid main contact number is the one you will likely use for most inquiries.

- **1 855 606-2096, select Option 4, then Option 1**

Typically, we have a dedicated **email address** for representatives of post-secondary schools which puts you in touch with one of our consultants in the Client Resolution Unit. They will be able to answer most of your queries concerning Alberta Student Aid—from basic and general information, right up to complex student funding or policy-related questions.

### Post-Secondary School Representatives Only:

Please **email** Client Resolution Unit:

- Email: [cru@gov.ab.ca](mailto:cru@gov.ab.ca)

Alternatively:

Please **phone** the Alberta Student Aid Service Centre. Staff will be happy to answer your inquiries:

- Phone: 1-855-606-2096 (Select Option 4 and then Option 1)

For students who **began studies prior to August 1, 2024**, please refer to the *Policy Manual 2023-24*, or email the Client Resolution Unit at the address above.

## Contacts for AIDA and ALIA Agreements

Contact the Business Advisory Services Unit for assistance with these agreements:

- AIDA – [AE.ASAAIDA@gov.ab.ca](mailto:AE.ASAAIDA@gov.ab.ca)
- ALIA – [AE.SAACORAccess@gov.ab.ca](mailto:AE.SAACORAccess@gov.ab.ca)

## Contact for repayment rates and loan repayment strategies

Program Accountability and Compliance Unit:

Email: [piaunit@gov.ab.ca](mailto:piaunit@gov.ab.ca)

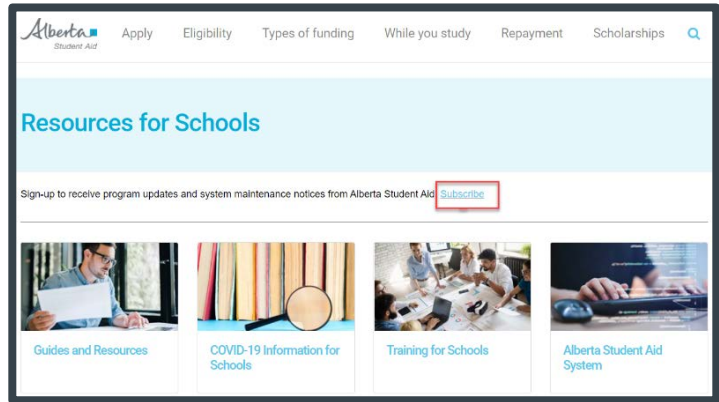
**Contact for Alberta Student Aid Program Designations for general inquiries and issues on:**

- Designation requirements
- Online delivery of programs
- Distance delivery of programs

Email: [AE.DesignationInquiry@gov.ab.ca](mailto:AE.DesignationInquiry@gov.ab.ca)

### Student Aid Email Notifications

Alberta Student Aid provides an email notification service—another great way to stay updated on Student Aid information! For schools using the Student Aid System and Automated COR, we will often send system-notification emails to let you know if the System is going offline for maintenance or under repair. We also will announce other important program or policy changes using this email service.



To sign up, simply go to [Resources for Schools](#) and click on the subscribe link; you can unsubscribe at any time. Please also encourage your colleagues who work with students and/or the Alberta Student Aid program to subscribe to these email notifications.

### Conclusion

Thank you for taking the time to read this important guide. We hope you found it easy to read and feel it will help you in understanding everything related to the Alberta Student Aid funding process and support you in your work with students.

**Don't Forget:**

When you've finished reading this guide, please also be sure to read the mandatory Private Career Colleges Guide available in the [Guides and Resources](#) section of the Alberta Student Aid website.