



# Student Loans & Grants Funding Guide 2023-24

For Full-Time Post-Secondary Studies

Canada

Alberta  
Student Aid

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Loans and Grants Funding Guide

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# Loans and Grants Funding Guide 2023-2024 for Full-time Post-secondary Studies

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## Introduction

Alberta Student Aid can help you achieve your post-secondary education goals.

Financial need should not be a barrier if you want to pursue a post-secondary education.

If you are a full-time student and submit an application to Alberta Student Aid, you will be considered for student loans and grants from both Alberta Student Aid (the provincial government) and the Canada Student Financial Assistance Program (the federal government).

It's important to complete all the information on the application because information about your resources and your costs are used differently by Alberta Student Aid and the Canada Student Financial Assistance Program to determine your eligibility for provincial and federal loans and grants.

### **Calculated Need = Allowable Costs – Resources**

Each student's application is subject to both a federal eligibility assessment calculation based on the Canada Student Financial Assistance Program costs and resources, and a provincial eligibility assessment calculation based on Alberta Student Aid costs and resources. As a result, a federal calculated need and a provincial calculated need is determined.

The information and amounts in this guide are current for study periods beginning August 1, 2023. All amounts are in Canadian dollars.

### **You only need to submit one application.**

Funding from both Alberta Student Aid and the Canada Student Financial Assistance Program is automatically assessed when you submit your application to Alberta Student Aid.

## Chapter 1: About Loans and Grants

### Government Student Funding

When you apply for funding from Alberta Student Aid, you are assessed to determine if you are eligible for:

- Alberta Student Loans and Grants and/or
- Canada Student Loans and Grants

Student loans and grants provided by the provincial or federal government are awarded based on a student's calculated need for their study period. The study period is based on the start and end date you indicate on your application.

## Loans

A student loan is money borrowed to assist you in covering the costs of attending school.

A student loan is just that – a loan that must be repaid, with interest (the rate charged for borrowing money), within a defined period of time.

## Repaying Your Loans

Student loans are interest free while you are in school. After your Period of Study End Date, you are given a non-repayment or grace period before you have to start making payments:

- Canada student loans - 6 months after your last day of school
  - Alberta student loans - 12 months after your last day of school
- Note: Alberta loans interest free grace period 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.

During this period, there is no interest on your loans.

If you want to pay off your loans sooner, you are welcome to make payments at any time. This may help reduce the interest you pay.

If you have full-time student loans and move to part-time studies – you will need to start making payments on your Canada loans in 6 months.

## Grants

Grants are available to students from low and middle-income families, students with disabilities, and students in special circumstances. A grant is money that you don't have to pay back – however, it's important to know if you receive more funding than you are eligible for, you could have a grant overpayment.

Common reasons for a grant overpayment include:

- A change to your start or end dates.
- Your costs and/or resources change during the school year.
- You drop from full-time to part-time studies.
- You withdraw from school.

A grant overpayment be converted into a loan – and these loan dollars must be repaid.



## Repayment

You must begin making payments once your non-repayment or grace period ends:

- Canada student loans - payments will begin in 6 months
- Alberta student loans - payments will begin in 12 months

Repayment assistance is also available to students who need help repaying their loans. Learn [more about repayment](#) of your Alberta student loans and Canada student loans.

## Eligibility for Loans and Grants

You must:

- Be a Canadian citizen, Permanent Resident or have Protected Person status (including Convention Refugee).
- [Be a resident of Alberta.](#)
- Have a calculated need.
- Be enrolled as a full-time student taking a minimum 60% of a full course load at an approved post-secondary institution or 40% of a full course load if you are a student with a documented disability.

Post-secondary institutions determine full-time and part-time course loads. Ask your school how many courses they consider to be a full-time course load.

Students with a study permit are not eligible for financial assistance from Alberta Student Aid.

## Lifetime Loan Limits

The Lifetime Loan Limits shown in the chart refer to the amount of combined Alberta plus Canada student loans you can have outstanding at any time. This includes loans for your current program and any previous programs of study.

For example, if you enter a graduate program after completing an undergraduate degree, your maximum student Lifetime Loan Limit for both degrees is a total of \$100,000. Students may still receive Canada student loan funding of up to \$300 per week for subsequent periods of study after the Lifetime Loan Limits shown in the chart have been reached.

Lifetime Loan Limits	Canadian Dollars CAD\$
Open Studies, One Year Undergraduate Programs including Certificate, Diploma, and Apprenticeship Programs	51,000
Undergraduate Programs* of two years or more in length including Certificate, Diploma, Bachelor's Degree, and Journeyman Certificate*	85,000
Dental Hygiene	95,000
Pharmacy	125,000
Graduate Programs	125,000
MBA	150,000
Doctoral Programs	150,000
Law	150,000
Chiropractic Medicine	200,000
Dentistry	200,000
Medicine	200,000
Optometry	200,000
Veterinary Medicine	200,000

*\*Up to \$68,000 for either Commercial Aviation Training (maximum of \$17,000 for each of four approved fixed wing training components), or for Commercial Helicopter Training.*

Lifetime Loan Limit = The total amount you can owe at one time

If you repay some or all of your loans, you may be eligible to receive additional loans up to the maximum for your specific credential or program of study.

In some cases, you may be eligible to receive additional funding beyond the standard Annual Loan Limits and Lifetime Loan Limits. See more details at [Loan Limits](#).

## Loans and Grants Details

Detailed information about annual loan limits and types of grants.

### Annual Loan Limits

The standard Annual Loan Limit in combined Canada and Alberta student loans is:

- \$8,500 per semester (1 to 4 months)
- \$17,000 for two semesters (5 to 9 months)
- \$25,500 for three semesters (10 to 12 months)



For more information on loan limits for specific programs and students in professional programs, refer to the [Loan Limits policy](#).

For students pursuing commercial aviation or helicopter training, read and complete the *Commercial Aviation Training Form* in the [Applications and Forms](#) section.

## Alberta Student Grant for Full-time Students

Students from low-income families who meet the eligibility requirements for provincial funding will receive this grant. This grant is available for students in full-time post-secondary studies in a program designated for provincial student aid that is:

- a one year program including Open Studies and University Transfer, or
- an apprenticeship program under the *Apprenticeship and Industry Training Act* (Alberta), or
- a graduate level

The amount of the grant is based on family income (Line 15000 of 2022 income tax form) and family size. The maximum amount awarded is \$425 per month of studies for income **below** the income amounts in column (A).

As of February 7, 2023, the Alberta Student Grant for Full-Time Students was increased for students who are eligible to receive this grant exclusively for the 2022-2023 loan year (August 1, 2022 to July 31, 2023). This is a one-time benefit exclusively limited to the 2022-23 loan year. For more information, see [Alberta Student Grants](#).

Income Threshold Chart (CAD\$) Alberta Student Grant for Full-Time Students	
Family Size	Family Income* threshold to receive maximum grant amount
1 person	\$35,429
2 people	\$50,104
3 people	\$61,365
4 people	\$70,859
5 people	\$79,222
6 people	\$86,784
7 people or more	\$93,737
*Family income from Line 15000 of 2022 income tax form.	

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

Students who meet the eligibility requirements for federal funding will receive this grant if they have dependants:

- under the age of 12,
- 12 to 18 years of age with a permanent disability, or
- wholly dependent on the student as reported on their tax return, e.g. disabled or elderly family member.

Documentation of care is required for your dependant with the permanent disability.

The amount of the grant is based on family income (Line 15000 of 2022 income tax form or Expected Reduced Yearly Income) and family size. The maximum amount awarded is \$280 per month of studies for each dependant for income **equal to or below** the income amount in column (A). The grant amount per month gradually decreases as income increases, with the rate of reduction varying by family size. Eligibility for the grant is cut-off when family income is **equal to or greater than** the income amount in column (B).

Income Threshold Chart (CAD\$) Canada Student Grant for Full-Time Students with Dependants		
Family Size	(A) Family Income* threshold to receive maximum grant amount	(B) Family Income* threshold at which eligibility for grant is cut-off
2 people	\$50,104	\$93,709
3 people	\$61,365	\$112,041
4 people	\$70,859	\$123,676
5 people	\$79,222	\$134,369
6 people	\$86,784	\$144,476
7 people or more	\$93,737	\$153,261
<i>*Family income from Line 15000 of 2022 income tax form or from the Expected Reduced Yearly Income field on the application.</i>		

## Canada Student Grant for Full-time Students

Students from low- and middle-income families who meet the eligibility requirements for federal funding will receive this grant. This grant is available for students in a diploma or degree program greater than one year in length.

The amount of the grant is based on family income (Line 15000 of 2022 income tax form or Expected Reduced Yearly Income) and family size. The maximum amount awarded is \$525 per month of studies for income **equal to or below** the income amounts in column (A). The grant amount per month gradually decreases as income increases, with the rate of reduction varying by family size. Eligibility for the grant is cut-off when family income is **equal to or greater than** the income amount in column (B).

Income Threshold Chart (CAD\$) Canada Student Grant for Full-Time Students		
Family Size	(A) Family Income* threshold to receive maximum grant amount	(B) Family Income* threshold at which eligibility for grant is cut-off
1 person	\$35,429	\$66,942
2 people	\$50,104	\$93,709
3 people	\$61,365	\$112,041
4 people	\$70,859	\$123,676
5 people	\$79,224	\$134,369
6 people	\$86,784	\$144,476
7 people or more	\$93,737	\$153,261
<i>*Family income from Line 15000 of 2022 income tax form or from the Expected Reduced Yearly Income field on the application.</i>		

## Chapter 2: Application Basics

### Answers to Common Questions

#### When Should I Apply?

You can apply at any time prior to or during your study period.

If you are nearing your end of studies, Alberta Student Aid will only process your completed application if it's received at least 30 days before your period of study end date. It's best to apply in early July for September study.

#### Keep Your Application Moving...

- Apply Early!
- Answer every question or your application can't be processed.
- Tell us if you move or if your contact info changes. [Login](#) to your secure account to update.

#### What if I have a break between school terms?

If you have a break of 30 days or more between terms, you must submit a new application for the second term of your studies.

#### Money for the school year

How do I know how much money I'll need for the upcoming school year?

If you don't have exact answers for any questions, enter an estimate. If this turns out to be incorrect, advise the [Alberta Student Aid Service Centre](#).

Entering living costs such as rent, food, clothing, etc.

You do not need to enter living costs on your application. Living costs are automatically assessed using standard budgets. See [Living Allowances](#) for more information.

## Dropping below 60% of a full-time course load during my term

You will be considered [part-time](#) and your eligibility for funding in the current semester will be re-assessed. If you received grant funding, you may no longer be eligible, and your grants may be converted to loans based on the reassessment.

If you continue your studies in the next semester, you will have to reapply for funding. This may not apply if you are a student with a documented disability who has been approved to study at a reduced course load.

## Am I considered an independent or dependent student?

Alberta Student Aid distinguishes between independent and dependent students to help determine your residency and your eligibility for loans and grants.

You are considered an independent student if any of the following apply to you:

- You are 23 years of age or older.
- You have been out of high school for more than 4 years.
- You have been available for full-time work for two or more years since you left high school.
- You are married or in a common law relationship.
- You are divorced, separated, or widowed.
- You are single with dependent children.

If there is a significant breakdown in your relationship with your parents, you may be eligible for Special Independent Status. Find details about our [Special Independent Status policy](#).

Otherwise, you are considered to be a dependent student.

## Dependent Students

You must complete Part A of *Schedule 1: Parental Information*. This information is used to determine if you meet Alberta residency requirements.

To be considered for Canada student loans and grants and the Alberta Student Grant, you **must** complete Part B of *Schedule 1: Parental Information* at the time of your original application. This is where you provide information about your parent's income. We use this information to determine your eligibility for student aid.

The *Schedule 1: Parental Information* is part of the online application.

Your application cannot be reassessed for these grants after your funding has been paid.

# Chapter 3: Money You Need: Your Expenses

## Living Allowances

There is a basic budget for monthly living allowances used by Alberta Student Aid to assess your application. If your monthly costs are higher than these amounts, tell us about your special circumstances. You may be asked to provide documentation.

You can upload your documentation in your Alberta Student Aid account. [Login](#) and select Upload Documents.

### Basic monthly living allowance

Basic Monthly Living Allowances for 2023-2024	
Your household status	Monthly Total (CAD\$)
<b>No dependants*</b>	
Single and not paying rent or residence fees or mortgage	\$642
Single and paying rent, residence fees or mortgage	\$1,340
Married/Common law	\$2,590
<b>With dependants**</b>	
Single: 1 dependant	\$2,365
Single: 2 dependants	\$3,069
Single: 3 dependants	\$3,773
Married/Common Law: 1 dependant	\$3,294
Married/Common Law: 2 dependants	\$3,998
Married/Common Law: 3 dependants	\$4,702
Each additional dependant add	\$740

*\*Separated/Divorced/Widowed with no dependants receive the same monthly living allowance as single student with no dependants.*

*\*\*Dependants means those children who are living with you and for whom you and/or your spouse/partner are financially responsible and also includes individuals who are wholly dependent on you as reported on your tax return.*

## Child-care costs

### Monthly child-care costs for children under 12 years of age

- Allowable child-care cost of up to \$724 per month per child without receipts.
- Actual child-care costs may be considered with receipts up to a maximum of \$1,200 per month per child.

### Dependants Over 12 Years of Age

Child-care costs can also be considered for dependants over 12 years of age who have a permanent disability when you provide documentation of care required.

## Extra or higher costs

We may consider higher or extra costs such as:

- **Basic Utilities**

Submit copies of recent basic utilities, for example: power, natural gas, water, telephone, sewer, and garbage. Cable, satellite, and internet are not considered basic utilities.

- **Child Support and/or Alimony Payments**

In order for child support and/or alimony payments to be considered, students must provide a copy of the Court Order and:

- proof of payment for the past four months, or
- a copy of Maintenance Enforcement records showing the child support and/or alimony payments.

If no legal documentation is available, the student can provide proof of payment and signed statements from both parties detailing child support and/or alimony arrangements.

- **Rent or Mortgage**

Submit a copy of the rent/residence fees or mortgage agreement.

- **Spouse's/Partner's Student Loan Payments**

Submit proof of payment.

- **Travel**

For students who cannot access public transit, submit proof of kilometres travelled per day and Personal Liability/Property Damage vehicle insurance documents.

## Education Costs

Alberta Student Aid provides funding to cover your basic educational costs, including your tuition, mandatory fees, books, and supplies. You will be asked for these costs when you apply online.



# Chapter 4: Money You Have: Your Resources

## How much am I expected to contribute?

Students are expected to contribute to the cost of their education. Alberta Student Aid and the Canada Student Financial Assistance Program have different calculations to determine what you will be expected to contribute.

### Alberta Student Aid contribution

Alberta Student Aid expects students to contribute \$1,500 toward their post-secondary education each loan year. This contribution amount is automatically included when your application is assessed.

Single parents and students who receive Assured Income for the Severely Handicapped (AISH) are not required to contribute this amount – and it is not used in their assessments.

Upon request for reconsideration, students who were in receipt of Income Support anytime during the four months prior to beginning their current study period, and students who receive Canada Pension Plan (CPP) disability benefits are also not required to contribute this amount.

### Canada Student Loan contribution

The Canada Student Financial Assistance Program expects students to contribute a minimum of \$1,500 up to a maximum of \$3,000 towards their post-secondary education each year. The exact amount is based on family income (Line 15000 or 2022 income tax form or Expected Reduced Yearly Income) and family size.

- If family income is at or below the threshold amount (see chart), the student contribution is \$1,500.
- If family income is higher than the threshold amount, students will contribute an additional 15% of income above the threshold to a maximum of \$3,000 per year.

Indigenous students, students with a disability, students with dependants, and students who are current or former youth in government care are not required to contribute.

The Canada Student Financial Assistance Program does consider scholarship and bursaries, and contributions from parents and spouses/partners to help determine your eligibility for Canada student loans and grants.

## What other kinds of income do I have to show?

Other financial resources may be used to determine your eligibility.

Complete all questions on the application for your eligibility to be determined for Alberta Student Aid loans and grants and Canada student loans and grants.

## **Student Contribution**

Students are expected to contribute a minimum amount towards their post-secondary education each loan year.

## **How much are my parents (or stepparents) expected to contribute?**

Although Alberta Student Aid does not expect your parents to help pay for your education, you must report any money they will voluntarily provide.

If you are a [dependent student](#), the Canada Student Financial Assistance Program expects your parents to help pay for your education. The amount they are expected to contribute depends on their income, the size of your family, and how many children are pursuing post-secondary studies.

The federal government provides a [Parental Contribution Calculator](#) tool to help students and parents estimate expected contributions.

## **Will the information on my application be verified?**

All applications are subject to verification. False or misleading information or failing to provide requested information could lead to financial consequences.

You must let Alberta Student Aid know if your information changes, such as:

- Financial estimates and total income (line 15000) for you or your spouse/partner.
- Any new source of income for you or your spouse/partner.
- Changes in academic or marital status.
- Any new money you receive, including gifts, inheritances, and personal injury awards.
- A name or address change.

Remember to keep all documents related to your costs and resources so you can provide them if asked.

## **Changes to Income**

If either parent's annual income from all sources (work, government, or other) is expected to be lower than the Total Income they reported on line 15000 of their 2022 income tax form, you can enter an expected reduced yearly income on Part B of Schedule 1: Parental Information.

## If I have scholarships, can I still receive student aid?

Yes. Scholarships do not affect your eligibility for Alberta student loans and grants but are used to calculate your eligibility for Canada student loans and grants (an \$1,800 exemption is applied).

## How can I reduce some of my expenses?

You may be eligible for subsidies offered by other government programs, including Child Care Subsidy, Blue Cross Subsidy, Alberta Child Health Benefits, and subsidized housing.

## Reporting Changes

If there are changes in the information for your parents or spouse/partner, you must submit a [Level 1: Request for Reconsideration](#) detailing the changes.

[Login](#) to your Student Aid account and select Request a Review.

## Manage Your Money

You need to manage your money to make sure the funds you have available will last through the school year.

Prepare a budget and a spending plan.

Your budget will identify the amount of money you have available each month and your spending plan will help you keep track of your expenses each month. This way you can make sure you don't overspend so your funds last through the school year.

## Chapter 5: Students with Disabilities

### Students with Disabilities and Required Documentation

With respect to both Canada and Alberta student loans and grants, and the eligibility and repayment thereof, this Guide, as in all of Alberta Student Aid's publications and resources, refers to two specific types of disability (as outlined in the Student Aid Policy Manual 2023-24—per the Student Financial Assistance Regulations that deem a student with disabilities eligible for Canada and Alberta Student Aid funding.)

These two types of disability are:

- Permanent Disability, and,
- Persistent or Prolonged Disability

## **Definition of a Permanent Disability (PD)**

Any impairment, including a physical, mental, intellectual, cognitive, learning, communication, or sensory impairment - or a functional limitation - that restricts the ability of a person to perform the daily activities necessary to pursue studies at a post-secondary level or to participate in the labour force and that is expected to remain with the person for their lifetime.

## **Definition of a Persistent or Prolonged Disability (PPD)**

Any impairment, including a physical, mental, intellectual, cognitive, learning, communication, or sensory impairment, or a functional limitation that restricts the ability of a person to perform the daily activities necessary to pursue studies at a post-secondary level or to participate in the labour force and has lasted, or is expected to last, for a period of at least 12 months but is not expected to remain with the person for their lifetime.

## **Schedule 4 2023-24 form**

### **Who must submit a Post-secondary Students with Disabilities - Schedule 4 form?**

If this is your first application as a student with a documented permanent disability (PD) or a persistent or prolonged disability (PPD), you must submit a completed Schedule 4, and include all required documentation.

Additionally,

- You must submit eligible documentation (e.g., Disability Verification form completed by the appropriate medical professional) that specifically identifies your disability and describes how it restricts your ability to participate in post-secondary studies.
- You must submit a Schedule 4 with each application (e.g., study period) if you are requesting assistive services and equipment and/or studying at a reduced course load.
- The Schedule 4 is not part of the full-time application for Alberta Student Aid. The form is available in the [Applications and Forms](#) section.
- If you apply for Alberta Student Aid online, you must still submit a Schedule 4.
- The Accessibility Advisor/Reviewer at your school may be authorized to sign your Schedule 4. Check with the advisor/reviewer, first, for assistance and further instructions.
- If you apply for a reduced course load, your Schedule 4 must be signed by an Accessibility Advisor/Reviewer or the Registrar's Office at your school.

To submit your documents and receipts, see [Upload Documents](#).

## **What is a reduced course load?**

Your disability (PD or PPD) may limit you from taking a full course load. If so, you can carry as little as 40% of a full course load and still apply for full-time student aid. Your Schedule 4 must be signed by an official at your school to confirm that you are taking a reduced course load. If this is the case, you can still apply for full-time student aid.

If you are studying part-time, you may also be eligible for disability funding. A part-time application can be printed from the [Applications and Forms](#) section.

## **What documents are required?**

For student aid purposes, you must attach medical documentation (e.g., Disability Verification form completed by the appropriate medical professional, or a Learning Assessment) to your Schedule 4.

## **Learning Assessment Fee**

The Canada Student Grant for Services and Equipment – Students with Disabilities may cover 100% of the cost of a Learning Assessment to a maximum of \$3,500 per loan year, if the assessment confirms you have a learning disability. However, students who sought a psychoeducational assessment to confirm a learning disability, but whose assessment confirms a different permanent disability, or persistent or prolonged disability, are also eligible for reimbursement. Students not eligible for this grant may be eligible for reimbursement under the Alberta Grant for Students with Disabilities to maximum of \$3,000.

You must pay for the assessment up-front, and include the receipt confirming payment as well as the full, complete assessment signed by a medical professional. Assessments must be dated no earlier than six months prior to your current start date of studies.

The Learning Assessment Fee is only for disability psychoeducational assessment. Costs for other types of assessments are not eligible (e.g., living assessments, assistive technology assessments, medical notes or forms, etc.).

## **Grants for Students with Disabilities**

### **Canada Student Grant for Students with Disabilities**

If you are approved as a student with a disability (either a PD or a PPD), you may receive \$4,000 per loan year to help meet your education and living costs, and you will automatically be considered for this grant on your future applications.

To maintain Persistent or Prolonged Disability (PPD) status, students with a PPD are required to attest to their disability status on their application. Those who attest 'no' on a subsequent application will no longer be eligible for this grant and will be required to re-verify their persistent or prolonged disability on future applications when applicable.

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

If you are approved as a student with a disability (either a PD or a PPD), you may be eligible to receive up to \$20,000 per loan year to help you with exceptional education-related costs such as assistive services or equipment.

- If assistive equipment is requested, provide a copy of an estimate/quote from the vendor for the equipment. For assistive services requests, a cost breakdown is required. See the [Schedule 4](#) form for further details.
- If you receive funds for assistive services/equipment, you must submit your receipts before your study period ends to show that the funds were used as intended. Write your Application ID, Alberta Student Number, and your name on each receipt. Any unused funds must be returned to Alberta Student Aid.

## Alberta Grant for Students with Disabilities

The Alberta Grant for Students with Disabilities of up to \$3,000 per loan year may be available if you have a documented disability (persistent or prolonged disability) to help you with exceptional education-related costs such as: assistive services, equipment, or specialized transportation related to your disability.

- If assistive equipment is requested, provide a copy of an estimate/quote from the vendor for the equipment. For assistive services requests, a cost breakdown is required. See the [Schedule 4](#) form for further details.
- If you receive funds for assistive services/equipment, you must submit your receipts before your study period ends to show the funds were used as intended. Write your Application ID, Alberta Student Number, and your name on each receipt. Any unused funds must be returned to Alberta Student Aid.

# Chapter 6: Maintaining Interest Free Status

## The Most Important 5 Minutes of Your Financial Year

If you're a full-time student with previous Canada or Alberta student loans and you're not receiving student aid this year, your registration must be confirmed to keep your loans in interest-free and/or payment free status.

You will not have to make payments or accrue interest while you are in school full-time. Five minutes of paperwork is worth it – it will save you money!



## Keeping your loans interest free

*As of April 1, 2023, interest accumulation for full- or part-time Canada Student Loans is permanently eliminated. Students are still responsible to pay any interest owed on loans before April 1, 2023. Interest for full- and part-time Canada loans was also waived between April 1, 2021 to March 31, 2023.*

If you have Canada and Alberta student loans, sign on to your [National Student Loans Service Centre account](#). You can complete an Electronic Confirmation of Enrolment (ECE). It will be sent to your school to confirm. You can also contact your school and ask them to complete ECE for you.

If you only have Alberta student loans, you must complete the Form B: Confirmation of Full-time Registration. It is available in the [Applications and Forms](#) section.

## Part-time Studies and Interest Accrual

### Alberta Student Loans

You can keep your Alberta student loans in interest-free status by completing a Confirmation of Registration Alberta-Form B. It is available in the [Applications and Forms](#) section.

### Canada Student Loans

Your Canada student loans enter non-repayment status if you drop to part-time studies – and you must begin making payments in six months.

## Chapter 7: What Happens Next

### Accessing Your Application

After your application has been received by Student Aid, it can take up to 8 weeks to be assessed.

Once your application is assessed, you will receive a Student Award letter. This will tell you:

- Whether you are eligible for funding.
- How much you can expect to receive in loans and/or grants.
- When you can expect to receive the money.

## Receiving Your Funds

You will receive your loans and/or grants when these conditions are met:

1. **You complete your loan agreements.**

You only have to complete your loan agreements once - the first time you receive student loans and/or grants.

2. **Your school confirms your registration.**

Student Aid will contact your school to confirm:

- Your program
- The dates you are attending

Most schools will confirm your registration automatically. Your school may request tuition and fees be paid directly to them from your student loan.

If your school cannot confirm your registration automatically, the confirmation of registration documents will be deposited into your Alberta Student Aid account. After a school official has authorized the document, you must return it to Alberta Student Aid through your secure account using the Upload Documents feature.

3. **You are within 1 week of starting school.**

The earliest student loans will be sent is 1 week prior to your start date.

If you applied online for the first time as a married/ common law student, you will also receive a *Consent and Declaration* form that must be signed by your spouse/partner.

If you decide to withdraw from studies or drop to part-time studies, your student aid application will be reassessed.

## Loan Agreements

If this is the first time you are approved for student aid, you will need to complete a legal agreement between you and your loan provider.

If you are approved for Canada and Alberta student aid, you have to complete 2 agreements: an Alberta Student Aid Agreement and a Canada Master Student Financial Assistance Agreement (MSFAA).

Your agreements can be completed online. For more information, see [complete your student aid agreements](#).

# Chapter 8: Changes to Your Application

## What if I didn't get enough money or my situation changes?

After you have submitted an application, you may find that your situation has changed, or you want to have your application reviewed. If so, submit a [Level 1: Request for Reconsideration](#).

Submit a *Level 1: Request for Reconsideration* if:

- Your living and/or education costs have changed. For example:
  - Your rent is higher than expected.
  - You drop a course, and so now your tuition costs are lower.
- Your income or your spouse's/partner's income (line 15000) either increases or decreases.
- Your academic, family, or personal situation has changed. For example:
  - You change your program of study.
  - You or your spouse/partner have a child.
  - Your marital status changes.
- You would like to provide other information that may affect your eligibility for student aid.

### Loan Limits

There are limits to the amount of student aid you can receive each semester.

If your Student Award Letter indicates you have received the maximum amount of loans, review the [loan limits policy](#).

Request for Review decisions are based on policy and legislation. If you believe your circumstances are unique and warrant special consideration, include an explanation and supporting documentation in your request.

The [loan limits policy](#) explains situations that may result in higher loan limits.

## By what date must I submit a Level 1: Request for Reconsideration?

Alberta Student Aid will only process the request if it's received at least 30 days before the period of study end date.

In some cases, you may choose to submit a letter with supporting documentation along with, or instead of, a *Level 1: Request for Reconsideration*. All letters and supporting documents must include your name, Social Insurance Number or Alberta Student Number.

If there are changes in the information for your parents or spouse/partner, you must submit a *Level 1: Request for Reconsideration* that details the changes.

### **Notify Student Aid of Changes**

Alberta Student Aid must be notified of changes to your financial information as soon as possible including corrections to line 15000 amounts.

Federal and provincial grant eligibility will not be adjusted to increase loan and/or grant amounts after funding has been paid.

## **When will I receive a response to my Level 1: Request for Reconsideration?**

*Level 1: Request for Reconsideration* processing time is 30 calendar days from the date Alberta Student Aid receives the request. Students will be notified in writing.

When Alberta Student Aid requires additional information from you to make a decision, the processing time will typically be up to 30 calendar days from the date that all required information is received.

## **Chapter 9: Application Quick Tips**

### **Quick Tips**

#### **Name change**

If you have changed your name since you last applied, you must submit a copy of one of the following:

For a legal name change:

- The Legal Name Change document

For any other name change:

- Birth Certificate
- Divorce or Separation Papers
- Driver's Licence
- Immigration Papers
- Marriage Certificate
- Passport
- Statutory Declaration

## Protected Person Status

If you are a Protected Person, including Convention Refugee, you may be eligible for student aid. You must submit:

- A **copy** of your Social Insurance Number card or letter

**AND** a **copy** of **one** of the following:

- Notice of Decision, or
- Verification of Status Document (VOS)

These documents must be valid at the start of your current study period.

## Provincial residency

In order for you to be eligible for funding from Alberta Student Aid, you must be considered a resident of Alberta. The rules are different for dependent and independent students. See [Chapter 2](#) for the definitions of dependent and independent students.

**If you are a dependent student**, you are considered a resident if:

- At least one parent lives in Alberta on the date in which your study period begins.

**If you are an independent student**, you are considered a resident if:

- Alberta is the last province you have lived in for 12 consecutive months without being a full-time post-secondary student, or
- You are attending school in Alberta and have **never lived in any** Canadian province for 12 months in a row. In this case, submit a *Residency History* form and/or a letter to explain your residency situation.

## Residence Eligibility

You cannot receive student aid from both Alberta and another province or territory for the same time period.

## Alberta Student Number

You must enter an Alberta Student Number (ASN) to apply for Alberta Student Aid.

- You must enter your ASN on your application. You can find your ASN on your Alberta Transcript of High School Achievement.

- If you do not know your ASN or require an ASN (if you moved to Alberta from another province or country), visit Alberta's Learner Registry [Lookup ASN](#).
- You can also call and ask for a *Request for Alberta Student Number* form. Due to privacy reasons, ASN's will not be given over the telephone. Call:
  - Edmonton Local: 780-427-5318
  - Toll free in Alberta: 310-0000

## Total income

Total Income, Line 15000 of 2022 income tax return or Expected Reduced Yearly Income is used to determine eligibility for federal grants, federal student, parent and spouse/partner contribution amounts. The lesser income amount is used in the calculation. Total Income, Line 15000 of 2022 income tax return is used to determine eligibility for the Alberta Student Grant.

## Independent Student Information

If you are an independent student, your total income is used. If you have not filed your income tax return, enter an estimate of your 2022 total income.

## Dependent Student Information

If you are a dependent student, your parents' (and stepparents') total income is used to determine eligibility for certain loans and grants. To be considered, answer 'yes' to the question 'I wish to be considered for federal grants and loans, and the Alberta Student Grant', and complete Part B of *Schedule 1: Parental Information* on your original Application for Financial Assistance. If you choose 'no', you may be considered for Alberta student loans only.

## Spouse/Partner Information

For Canada student loan and grant eligibility for married/common law students, your spouse/partner may be expected to contribute to your post-secondary education.

The contribution amount is based on family income (Line 15000 of 2022 income tax return or Expected Reduced Yearly Income) and family size.

- If family income is at or below the threshold amount (see [Income Thresholds for Canada and Alberta Eligibility](#)), no contribution is expected.
- If family income is above the threshold amount, the contribution is calculated at 10% of family income above the threshold amount.

No contribution is expected from spouses/partners who are full-time students, in receipt of Alberta Income Support Benefits, Assured Income for the Severely Handicapped (AISH), Canada Pension Plan (CPP) disability benefits or Employment Insurance (EI Benefits).



You must complete a Schedule 2: Spouse/Partner Information and provide your spouse's/partner's income. If your spouse/partner has not filed an income tax return, enter an estimate of their 2022 total income.

## Grant Eligibility

The Total Income you enter from Line 15000 of your 2022 income tax form or Expected Reduced Yearly Income affects your grant eligibility for federal grants. The Total Income from Line 15000 of your 2022 income tax form affects your eligibility for the Alberta Student Grant.

The income amount entered for Total Income and Expected Reduced Yearly Income affects grant eligibility. If a change to these amounts is submitted after any portion of funding has been paid, grant eligibility will not be reassessed.

## Indigenous Heritage

Advanced Education uses the personal information of Canadian First Nations, Métis, and Inuit students (as indicated under Section 35 of the *Constitution Act*, 1982) to measure the effectiveness of student aid programs and to research ways to improve Indigenous student success rates.

Declaring your Indigenous heritage is optional. If you declare your Indigenous status on your original application, your eligibility for federal student aid may increase.

## Youth in Government Care

If you declare your status as a current or former youth in government care on your original application, your eligibility for federal student aid may increase. Declaring this information is optional.

You may be eligible for the Advancing Futures Bursary. Learn more at [alberta.ca](https://alberta.ca).

## Attending more than one school

If you're simultaneously attending part-time at more than one school and your total course load adds up to full-time, this is known as concurrent enrolment. You can apply for student aid as a full-time student.

In this case, you choose one of your schools to be your 'primary educational institution', and you complete your Student Aid application with their information. Once you've submitted your application online, upload a [Schedule 3](#) form for Concurrent Enrolment/Exchange Field Study Programs, Part 1.

Include the following information with your submission:

- course names, numbers, and course weights (preferably in credits);
- study start and end dates; and
- all associated costs.

You will be considered concurrently enrolled if the course weights from each institution add up to a full-time course load. Your primary institution will be responsible for confirming your registration. If you have any questions, talk to an advisor at your primary institution.

- **Full-time Status**

If you are registered in at least 60% of a full course load at your primary institution, you do not need to submit a Schedule 3. Instead, apply for full-time funding and only list your primary institution. If you are taking courses at other institutions, submit documentation through [Request for Review](#) so these costs can be considered.

- **Upgrading Credits**

You cannot count credits from high school upgrading courses towards a full-time course load.

## Program name

Enter the actual name of the program you will be enrolled in as printed in your institution program calendar.

### Program Specialization/Major

Enter the actual name of the specialization/major that corresponds to your program as printed in your institution program calendar.

#### Example 1:

Program: Bachelor of Arts

Program Specialization/Major: Philosophy

#### Example 2:

Program: Apprenticeship

Program Specialization/Major: Welding

## Completion date

Will you complete your program by the period of study end date?

Select 'Yes' if you expect to meet your graduation requirements by the period of study end date on this application.

You can still select 'Yes' if your convocation ceremony will occur after your period of study end date.

## Dependent children information

There is a standard budget for [child care expenses](#).

If you and/or your spouse/partner are expecting a child during the 2023-2024 loan year, advise Alberta Student Aid of the actual birthdate of your child by submitting a [Level 1: Request for Reconsideration](#).

You may also qualify for the [Child Care Subsidy Program](#) from Alberta Children's Services.

## Child support payments

Do not enter child care costs in this field.

- In order for child support to be considered, you must provide a copy of the Court Order and:
  - - proof of payment for the past four months, or
    - a copy of Maintenance Enforcement records showing the child support
- If no legal documentation is available, you can provide proof of payment and signed statements from both parties detailing child support.

## Voluntary contributions from parents

Enter the monthly amount for any money you receive from an RESP. Although contributions based on parental income are not required by Alberta Student Aid, you must report any funding you expect your parents will voluntarily provide.

## Employment Insurance

If you are receiving Employment Insurance (EI benefits) and want to keep receiving this benefit while in school, you should get approval from Alberta Seniors, Community and Social Services before your studies begin. Some students may not be eligible to keep EI benefits while attending school.

If you stop receiving EI benefits after applying for student aid, submit a [Level 1: Request for Reconsideration](#).

## Assured Income for the Severely Handicapped

If you receive AISH benefits to cover your living costs, you will be considered for the cost of tuition, mandatory fees and books/supplies.

## Indigenous Services Canada

Enter funding you receive from the:

- Post-Secondary Student Support Program (PSSSP)
- Métis Nation Post-Secondary Education Strategy
- Inuit Post-Secondary Education Strategy to eligible First Nation, Métis, and Inuit students

## Income from other sources

Students in receipt of Alberta Income Support benefits are not eligible to receive support benefits while receiving student loans and grants to attend full-time post-secondary studies. Students should notify Alberta's Income Support program of their plans to return to full-time post-secondary studies before applying for student loans and grants.

## Education costs for the 2023-24 study period

It is important that you enter all tuition, fees, books, supplies and instrument costs for all terms in the study period for which you are applying for student aid (e.g. Fall and Winter).

Costs for a full course load are determined by your school. If you have higher costs, you must provide documentation from your school.

## Computer costs

Enter your actual computer or computer-related costs (including internet) up to a maximum of \$500.

## Non-registered investments

Includes mutual funds, GICs, stocks, bonds, ETF investments for you and your spouse/partner.

DO NOT include savings or any type of investment in your Registered Accounts: RRSPs, TFSAs, or LIRAs.

## Annual resources targeted to your education costs

If you receive gifts or financial contributions from individuals other than your parents, enter the amount in this field. Do not include savings, RRSPs, line of credit or any other resources reported on other fields of the application.

## Scholarships, bursaries and fellowships

Scholarships, bursaries, and fellowships do not affect your eligibility for Alberta student loans and grants but are used to calculate your eligibility for Canada student loans and grants (an \$1,800 exemption is applied).

### Requesting an amount

If you leave this field blank, Alberta Student Aid will do a calculation for you and you will receive the total amount for which you are eligible.

If you want to limit the amount of funding you receive, you may enter a lesser amount in this field.

### Keep all documents

You must be able to provide documents related to your costs and resources, if asked. The types of documents include:

- Bank Statements
- Rental / Lease documents
- Utility receipts
- All Tax Slips (T4, T4A, etc.), and documents that verify the value of the asset/investment that generated the interest income, dividends and capital gains that you reported on your income tax return.
- 

## Chapter 10: How to Submit Your Documents

### Upload Documents

Alberta Student Aid forms are available in the [Applications and Forms](#) section.

Submit your documents electronically:

1. Visit [studentaid.alberta.ca](http://studentaid.alberta.ca)
2. Login to your [personal account](#)
3. Submit securely using Upload Documents

If you are unable to upload your documents, contact the [Alberta Student Aid Service Centre](#) for assistance.

# Chapter 11: Help is Available

## Alberta Student Aid Service Centre

There are lots of decisions to be made, but you don't have to make them alone – speak to a representative at the financial aid office at the school you plan to attend or contact Alberta Student Aid.

The [Alberta Student Aid Service Centre](#) can answer all your questions about the Alberta Student Aid program – or connect you with someone who can.

Whether you have questions about how much funding may be available to you, or how to correctly fill out the application, help is available for you.