Student Loan Instruction Guide
2011-2012

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Canada-Saskatchewan Integrated Student Loans Program
Important Steps in Planning and Financing Your Post-Secondary Education

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Government of Saskatchewan

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LET'S GET STARTED!

By completing the following application, you are applying to both the Government of Canada and the Government of Saskatchewan for student financial assistance.

The Student Loan Handbook has information about:

- Program eligibility;
- How your financial need will be calculated; and
- The amount of assistance available to you.

Visit CanLearn.ca to access online tools that can help estimate your amount of funding, expected contributions and more.

This document reflects information and policies in effect at the time of printing. Every effort has been made to ensure its accuracy, but changes can occur during the year. Any changes will be posted online at www.student-loans.sk.ca.

Apply Online!

The Student Financial Assistance website (www.student-loans.sk.ca) is available to help you 24 hours a day, 7 days a week. With the online application you can:

- Apply quickly and easily through a secure means of transmitting your personal information.
- Reduce application errors. The online application tells you what documentation is required and if you missed answering a question.
- Submit your application right away. Remember to print and submit the required documents and forms.
- Online applications are typically processed in two business days once the Consents, Authorizations and Agreements and other forms are received.

Who Can Apply?

You are eligible to apply for assistance in Saskatchewan if:

- You are a Saskatchewan resident, as defined by the program;
- You are a Canadian citizen, permanent resident or designated as a Protected person;
- You have financial need according to program criteria;
- You are enrolled or qualified to enrol as a full-time post-secondary student at a designated school in an approved program which is at least 12 weeks in length. If your program has a period or periods of study of 6-11 weeks, you may be eligible if the shorter periods of study are part of a longer program;
- You will be taking at least 60 percent of a full course load, or 40 percent if you are a student with a permanent disability;
- Your previous student loans are in good standing (i.e. you must not have defaulted on a previous student loan);
- You pass a credit check if you are 22 years of age or older and applying for assistance for the first time; and
- You have not exhausted the lifetime maximum assistance limit.

Your Responsibilities

- You are responsible to understand the application and answer every question that applies to you. If you have any questions, contact the Student Financial Assistance Branch.
- You are responsible for reading and understanding the consents, authorizations and agreements before you sign your application. They set out the conditions under which the information about your application will be collected, used and disclosed.

When applying for assistance, you must complete all the steps involved, including:

- Filling out your application correctly and completely;
- Providing all the required supporting documentation with your application; and
- Correcting any invalid and/or missing information promptly.

When you receive your funding certificate (Certificate of Eligibility (Schedule 1) form) you are responsible for reading and understanding it before you sign it. It is a legal agreement that sets out the terms and conditions of your loans and grants, including the terms and conditions respecting the collection, use and disclosure of your personal information. You are responsible for following all of the terms and conditions of the funding certificate, most importantly the terms and conditions regarding repaying your loan and any overpayments.

If your personal situation changes at any time during your pre-study or study periods, you must provide the new information to the Student Financial Assistance Branch. Your original application will be reviewed, and if necessary, a reassessment will be completed. Reassessments may take up to four weeks to process. You may receive more assistance, less assistance, or the same level of assistance. Inform the Student Financial Assistance Branch immediately of the following changes:

- Name;
- Address;
- Marital status or family size;
- Course load, program costs or program length;
- Income, educational expenses or assets; and
- Parental, spousal or dependant information.

An outdated address could delay receiving your money or affect the interest-free status of your loans. It is important that your school, the National Student Loans Service Centre, and the Student Financial Assistance Branch have your current address information. When updating your address, ensure you advise all three. You may update your address with the Student Financial Assistance Branch by sending an email to SFAweb@gov.sk.ca or by calling 1 800 597-8278 toll-free. You may update your address with the National Student Loan Service Center using your online account at CanLearn.ca, or by calling the National Student Loans Service Centre at 1 888 815-4514.

Deadlines

- Apply early to have your money when you start school. You may apply for assistance before you are officially accepted into your program.
- Applications and any changes to information must be received 14 business days before your program end date to allow time for processing.

Completing your application

** You will need the **Table of School and Program Codes** located at http://www.aeei.gov.sk.ca/table-school-program-codes-2011-12 to complete *Section 900: Program Information*.

Basic points to remember:

- Use blue or black ink when filling out and signing the application form or any other forms. Do not use pencil.
- Accuracy is important. Errors cause delays.
- Refer to the Helpful Tips in the right margin of the application for help to complete your application.
- If you are not sure how to answer a question on the form, contact Student Financial Assistance for help.
- When entering dates, use the two-digit date followed by the three-letter abbreviation for the month and the four-digit year. For example, August 9, 2011 would be 09 Aug 2011.
- Enter dollars only, not cents, in Canadian currency. For example, $2,455.82 should be shown as 2456.
- The information you report must be current as of the date of your application. Any changes to the information that you submit on your application must be reported on the *Change in Information/ Reassessment Form*. Your information will be updated and your application reassessed accordingly.
- Be sure your application is complete and legible to avoid delays in processing. Ensure that you (and your parents or spouse) read and sign the Consents, Authorizations and Agreements.
- Keep a photocopy or printout of your completed application form for your records.

APPLICANT INSTRUCTIONS

- The information you provide regarding your marital status and dependents determines your level of assistance and your eligibility for non-repayable grants.
- The information must be current as of the date of your application.
- If your marital status or the number of dependents living with you full-time changes at any time during your pre-study period or study period, you must notify the Student Financial Assistance Branch immediately. Your application will be reassessed accordingly.

Section 100: Personal Information

Item 125:

- If you are living **common-law** and the relationship began at least 12 consecutive months prior to your study period start date, check the common-law box and state the date the relationship began.
- If your **common-law** relationship began less than 12 months before your study period start date, do not check common-law. Indicate your marital status prior to the common-law relationship.
- If you previously applied for assistance as married or common-law and you are no longer in that relationship, select **separated, divorced or widowed** and indicate the date of separation.
- If you **divorce or separate** during your pre-study or study period, you must submit a legal separation agreement or other third-party documentation stating the date of separation, any child custody arrangements and division of assets.

Section 200: Applicant Dependents

List all dependents on your Saskatchewan Health Services record living with you full-time (at least 50 percent of the time), including any foster children, as of the date of your application. If the foster child has been living with you full-time, you must declare the income you receive for their care as “Other Income” in *Item 1423*.

Dependent children not listed on your Saskatchewan Health Services record may be included if the following verification is submitted:

- Income tax return from the previous year claiming the dependant;
- Canada Child Tax Benefit statement showing the dependant;
- Legal custody agreement outlining custody of the dependant; or
- Statutory declaration with third-party declaration of full-time custody.

You may include dependants over the age of 18 if they live with you, are full-time students and they:

- Have never been married or lived in a long-term common-law relationship (at least 12 months); and
- Do not have any dependent children; and
- Have not been out of secondary school for four years (48 months) or more; or
- Have not been in the workforce for two periods of 12 consecutive months.

Part-time Custody

If you do not have full-time (at least 50 percent) custody of your child, allowances will be provided for the time the child actually lives with you. You must attach a letter stating:

- How many days per month the child lives with you;
- The child's name;
- The child's date of birth; and
- The child's Saskatchewan Health Services Number.

You will be assessed as a single student without dependents and additional allowances will be provided.

Items 205, 212 and 219: If your dependent is permanently disabled and is 12 years of age or older, you may be considered for the Canada Student Grant for Students with Dependents. You must supply documentation to confirm the child's disability when you apply for full-time assistance. If you have submitted documentation with a previous loan application, you are not required to submit it again.

Child Care Expenses

Items 206, 213 and 220: Full-time and/or incidental child care is available only for children 11 years of age and under who live with you full-time. If your children are school aged and they attend child care before and/or after school every day, this would be considered full-time child care.

An incidental daily allowance may be allowed upon written request for the following reasons:

- Regular incidental child care (e.g. two full days per week or two after school days per week);
- Child care for children while unemployed spouse is looking for work; or
- Child care for school-age children for professional development days and school breaks of less than two weeks.

A written request for incidental child care allowance is required including the number of days the children need the incidental care.

Items 207, 214 and 221: If you will be receiving Skills Training Benefits (STB) to cover all or a portion of your child care costs, you must still indicate whether your child care expenses are subsidized or unsubsidized. The total Skills Training Benefits you will receive will be used as a resource in the loan assessment.

Section 300: Single Students Without Dependents

Item 301: For purposes of determining two periods of 12 consecutive months, you are considered to be seeking employment during periods of time when you were unemployed, including periods while you were in receipt of Employment Insurance (EI) benefits, Social Assistance or Transitional Employment Allowance (TEA).

Section 400: Citizenship

In order to be eligible to apply for student financial assistance, you must be a Canadian Citizen.

Item 402: If you are a **Permanent Resident/Landed Immigrant or Protected Person**, enter the date you landed in Canada.

Item 402: If you are a sponsored Permanent Resident who is a single dependent student, and your parents do not reside in Canada, your sponsor must complete **Appendix B - Parents, Guardians or Sponsor of Single Dependent Applicant**.

Item 403: If you are a **Protected Person** you will need to submit a copy of your "Permit to Come Into or Remain in Canada". Protected persons include Convention Refugees, Country of Asylum Class and Source Country Class.

Section 500: Saskatchewan Residency

If you lived in Saskatchewan and were in the workforce for the 12-month period before the first day of your study period, you are considered a resident. Applicants who are not in full-time study are considered to be in the workforce, including those in receipt of Employment Insurance benefits or Social Assistance.

Item 501: If you are a Single Dependent Student, you are considered a Saskatchewan resident:

- If your parents/guardians/sponsors most recently resided in the province for the 12-month period before the first day of your study period, even if one of them worked in another province.
- If your parents are separated or divorced, you are considered a Saskatchewan resident if the parent with whom you normally reside has lived in the province for the 12-month period.
- If you do not live with either parent, but the parent who provides you with your principal financial support resided in Saskatchewan for the 12-month period, you are considered a Saskatchewan resident.
- If you are a dependent student and your parents reside outside of Canada, you are considered a Saskatchewan resident if your parents resided in the province for 12 consecutive months before leaving Canada.

Item 503: If you are a Single Independent or Single Parent Student, you are considered a Saskatchewan resident:

- If you lived in the province for the 12-month period before the first day of your study period, excluding time spent as a full-time student in a post-secondary program.
- If you originally lived in Saskatchewan and you have moved to another province or territory, but have not been in the workforce in that province or territory for 12 consecutive months.

Item 504: If you are a Married/Common-law Student, you are considered a Saskatchewan resident:

- If you and your spouse have lived in Saskatchewan for the 12-month period before the first day of your study period, excluding any time spent as a full-time student at a post-secondary institution.

If you are a married student, your province of residence may be affected by your spouse's residency. If you are attending school in another province, and your spouse has been employed in that province for the 12-month period before the first day of your study period, you may be considered a resident of that province for student financial assistance purposes. The same would apply to a married student from another province whose spouse worked in Saskatchewan.

If you and your spouse are both students and require student financial assistance, it is desirable for one province to support both of you. In situations where you were supported by different provinces before marriage, your province of residency should be the province where you are enrolled or planning to enrol in post-secondary studies provided it is the original province of residence of one of you. If you and your spouse are attending school in a third province which is not one of your original provinces of residence, each of you will continue to be considered a resident of your original province.

Item 505: After you have completed four years of study in another province, that province may accept you as a resident for your fifth year of study. The same rule applies to students coming to Saskatchewan from another province.

Section 600: Ancestry

This information is for statistical purposes. You are not required to answer these questions if you do not wish to provide the information.

Section 700: Students with Permanent Disabilities

If you are a student with a permanent disability that limits your physical or mental ability to perform the daily activities necessary to participate fully in post-secondary studies or the labour force, you may be eligible for special benefits, such as:

- Full-time assistance for a reduced course load – between 40 and 59 percent of a full course load.
- Loans of up to 520 weeks to accommodate a reduced course load.
- Grants for Students with Permanent Disabilities.

You must submit documentation verifying your disability to be eligible for these benefits. Documentation needs to only be submitted once and may consist of a medical certificate, a learning disability assessment or a document proving that you receive federal and/or provincial disability assistance. You will automatically be assessed for these benefits and a separate application is not necessary.

If you have exceptional education-related costs such as tutors, note-takers, interpreters, braillers or technical aids you may be eligible to apply for the **Canada/Saskatchewan Student Grant for Services and Equipment for Persons with Permanent Disabilities**. A separate application is required for this benefit. Contact the Student Financial Assistance Branch for an application or print the form at http://www.aeei.gov.sk.ca/grant-services-equipment-persons-permanent-disabilities-application.

Section 800: Tuition and Books

If an agency or program (i.e., Indian and Northern Affairs Canada, Tribal Council, etc.) will be covering the cost of your tuition and/or books, check the appropriate box and state the name of the agency supporting those costs.

Check “No” if:

- No other agency or program will be covering the cost of your tuition and/or books;
- You will be receiving a scholarship or bursary that covers the cost of your tuition and/or books. (Enter the full amount of the scholarship or bursary under *Section 1400: Income – Items 1419 and/or 1420*);
- You or your parents have prepaid the cost of your tuition and/or books; or
- You will be receiving Skills Training Benefits to cover all or a portion of your tuition and/or books. Your Skills Training Benefits will automatically be used as a resource in your assessment. Do not declare this as income.

Section 900: Program Information

To apply for assistance, you must have applied for admission as a full-time student to an approved post-secondary program at a designated school. While you do not have to be officially accepted into a program of study when you make your application, we need to know the name of the school, the name of the program and the start and end dates of your study period.

Items 901 to 912: Complete these questions if you are enrolling in a program at the University of Regina or the University of Saskatchewan, any of their federated or affiliated colleges, or any SIAST program listed in the ***Table of School and Program Codes*** at http://www.aeei.gov.sk.ca/table-school-program-codes-2011-12.

You can apply for one or both semesters, depending on your individual circumstances. You must be enrolled full-time in each period of study for which you apply for loans.

Using the Table of School and Program Codes

- Find your school name and enter the hyphenated school number and the school name as provided.
- Find the appropriate faculty/college/division for your school, and enter your program number and name.
- Determine the study period dates that apply to your enrolment and enter the appropriate session number, along with the start and end dates.
- Double-check to be sure you have entered the correct codes for your program information.

Example

If you are enrolled in Science at the University of Saskatchewan for the fall and winter terms of the 2011-2012 academic year, you would complete the questions as follows:

School Number	0002 01	School Name	University of Saskatchewan
Program Number	03	Program Name	Arts/Science/Undeclared
Session Number	01		
Session Start Date	06 SEP 2010	Session End Date	30 APR 2012

You will not be eligible for assistance if your study period is less than six weeks. Consult with your school about the number of classes/credit hours/credit units you need to be considered full-time.

Have your school complete the Program Information Form if:

- You are attending an out-of-province school; or
- Your program or school is not listed in the Table of School and Program Codes.

The Program Information Form is available online at http://www.aeei.gov.sk.ca/program-information-form-2011-12. You may submit the *Program Information Form* with your application, or have your school submit it directly.

Applying for Spring/Summer Classes

If you are enrolled in spring/summer classes at one of the Saskatchewan universities or SIAST Palliser Campus, you must complete and submit a new loan application. **Complete Items 901, 902, 904, 906 and 910 or 911**, indicating the name of your school and program, the dates you will study and the credit hours/credit units/course load. You will not need a session number or program number. Contact your school if you are unsure of your program information.

Special Situations

If one of the following situations applies to you, follow these instructions to ensure your application is complete:

- If you are taking classes from more than one school, you must make arrangements with the school that will issue your certificate, diploma or degree to confirm that your combination of classes is the equivalent of full-time registration. It is your responsibility to contact the school. Your school will tell you how to complete the loan application or they will complete a *Program Information Form*.
- If you are enrolling in university classes provided off-campus (for example, at a regional college), use the **Table of School and Program Codes** to answer the questions. Use the codes of the main campus of the university where you are registered as a full-time student. Check with your college counselor if you are unsure.
- If you are in the work term of your co-op program and you are considered a full-time student, you can apply for one or both semesters if the work term spans both semesters. Use the program name that says "co-op". If you do not apply for financial assistance for that period and you are considered full-time, submit a *Schedule 2 Interest-Free Certificate (Confirmation of Enrolment)* to the National Student Loans Service Centre to keep your previous loans in interest-free status.
- If you are in an in-study term of your co-op program, use the program name that says "non-co-op" or does not have "co-op" in the name.
- If you are taking full-time post-secondary studies by correspondence or online (i.e., a course taken through Athabasca University), check the appropriate box and have your school complete a *Program Information Form*.
- If you are a student participating in an approved International Student Exchange, consult the student exchange coordinator at your school for information about completing your application.

Section 1000: Education History

Items 1001 to 1003: Enter your last year of study at high school or, if you have not attended high school, enter the last elementary school you attended, the name of the school and the location.

Items 1004 to 1007: Enter the school name, location, program name and level of study code for the most recent period of full-time study for which you received student loans/grants from Saskatchewan.

Item 1009: It is important to accurately answer the question about successful completion. To check off the box, you must have successfully completed at least 60 percent of a full course load as defined by the school (40 percent of full course load for students with a permanent disability). For example:

- If the full course load for the program you were taking was defined by the school as 30 credit hours/units, you had to pass at least 18 credit hours/units to complete successfully. If you were taking only 18 credit hours/units, you must have completed all 18 credit hours/units successfully to check the box.
- If you were taking a vocational certificate program that consisted of 10 equally weighted classes, you had to successfully complete six of the classes to check the box.
- If you are unsure whether you successfully completed your previous year of study, contact the school you attended for the definition of a full course load and verify the course load you successfully completed.

Section 1100: Pre-Study Period Information

The pre-study period is usually the four-month period immediately before you begin your studies. If you are a full-time student during that four-month period, the pre-study period is reduced to the time between the last date of your previous study period and the beginning of your current study period.

For example:

Your classes start at the beginning of September and you were in school as a full-time student until the end of April. Your pre-study period is from May 1 to September 1.

Your classes start at the beginning of September and you were not in school as a full-time student. Your pre-study period is from May 1 to September 1.

Your classes start at the beginning of September and you were in school as a full-time student until the end of June. Your pre-study period is from July 1 to September 1.

Make sure that your most recent period of full-time post-secondary studies is reported in *Section 1000: Education History*.

Items 1101 to 1105: Complete these questions if you were enrolled in full-time post-secondary, adult basic education or skills training in the four months before your upcoming study period. Otherwise skip to *Item 1106*.

Item 1106: You, and if applicable, your spouse, are expected to work during your pre-study period and save money for your education. If you are unable to find employment during your pre-study period, a *2011-12 Job Search Form* is available at http://www.aeei.gov.sk.ca/job-search-form-2011-12 to document your job search. This form cannot be submitted until the start of your study period.

If you are unable to work for medical reasons, an *Attending Physician's Statement* is available from Student Financial Assistance Branch or can be printed online at http://www.aeei.gov.sk.ca/attending-physicians-statement-sfa for your medical doctor to document the medical reasons.

Section 1200: Accommodation

Items 1201 and 1204: Family Home is determined as follows:

- If you are a single person, your family home is where your parents live.
- If you are a single parent, your family home is where you and your children live
- If you are married or common-law, your family home is where you and your spouse live together.

Items 1203 and 1205: Kilometre distance enables us to determine if you are eligible for a commuting allowance or a return transportation allowance to your family home.

Section 1300: Assets

You must provide us with information about all of your financial assets owned as of the first day of your pre-study period. The appropriate asset exemptions will be applied to determine the amount you will be expected to contribute to your education in the calculation of your financial need.

If you are married or common-law, you must include your assets and those of your spouse in this section.

Item 1301: If you do not have any assets, check the box.

Item 1302: Your bank account balance should include the total cash you and your spouse have on hand in chequing and savings accounts as of the first day of the pre-study period less household expenses such as rent, food and utilities.

Item 1303: In reporting Registered Retirement Savings Plans (RRSP), include all the RRSPs you and your spouse have, including those that are locked in and cannot be accessed.

Item 1304: In reporting other financial investments, such as Canada Savings Bonds, provincial savings bonds, corporate bonds, guaranteed investment certificates, T-bills, mutual funds, term deposits, trusts and shares, include all types, regardless of whether they can be readily converted to cash. If you report financial investments, you must also report any interest/dividend income you will receive in the income section.

Item 1303 and 1304: "Current Market Value" is the actual gross worth of the asset if you were to sell, not the net value, replacement value or the original purchase price.

The following items should not be included as assets:

- Houses or other property.
- Registered Education Savings Plans (RESP). These are to be reported as income.
- Registered Disability Savings Plans (RDSP). These investments are exempt.
- Assets gained from the proceeds of a settlement related to Indian Residential Schools Settlement or the land claim of an Indian Band. Please submit documentation to verify.
- Vehicles.

You must advise the Student Financial Assistance Branch if you acquire or sell any financial investments during your pre-study or study periods. This will result in a reassessment of your application.

Section 1400: Income

In reporting some types of income, you will have to estimate to the best of your ability. The income to be reported is your income before any deductions. It must be the total income for your entire pre-study period and/or study period.

For example, if you estimate that you will earn income of $1,000 per month before deductions for full-time employment during the four months of your pre-study period, enter $4,000. If you earn the same income of $1,000 per month before deductions, but your pre-study period is only two months, enter $2,000.

You may be asked to confirm your actual pre-study period earnings as well as any projected study period income. Keep copies of all the documents related to your earnings, including income tax returns, pay stubs, letters from employers, receipts, etc. A reassessment of your application will be done when this information is confirmed.

For married students, where both are full-time students applying for assistance, employment and self employment income during the study period **does not** have to be declared in the spousal section of the application during the time that both students are in study.

Items 1401 and 1402: Check the appropriate box if you have no income during your pre-study or study period.

Items 1403, 1404 and 1405: To differentiate between full-time and part-time employment, in Saskatchewan, part-time employment is anything less than 28.3 hours per week. You are **not** expected to contribute any portion of employment or self-employment income during your study period.

Items 1405 and 1406: If you are reporting income from self-employment, income from rental property or room and board income, report gross income minus operating expenses.

Item 1407: You must report Employment Insurance benefits and other income from Human Resources and Skills Development Canada (HRSDC).

Item 1411: If you are receiving Social Assistance Plan benefits, you must advise the Ministry of Social Services of any assistance you receive from the Canada-Saskatchewan Integrated Student Loans Program.

Item 1421: If you are reporting income from RESPs, declare the total amount you will receive for this study period, including the beneficiary portion as well as any additional funds the RESP subscriber provides to you for your studies this year.

Item 1422: Other Educational Funding and Training Allowances includes all funds you expect to receive specifically for your education. This includes monetary gifts and training allowances not already declared elsewhere in the application.

Item 1423: Other Income includes all gratuities, tips, insurance payments, inheritances, foster care or sufficient interest income and any income from any source not already declared in this application. If you are a sponsored permanent resident, include support from your sponsor.

Do not report the following as any type of income:

- Benefits/Bursary received from the Student Financial Assistance Branch;
- Scholarship of Honour;
- Student loans from private lenders;
- Skills Training Benefit;
- Saskatchewan Child Benefit;
- National Child Benefit;
- Universal Child Care Benefit;
- Property tax credits;
- Utility rebates;
- SGI Rebates;
- Saskatchewan Rental Housing Supplement;
- Saskatchewan Employment Supplement;
- Income tax refunds;
- Any tax credits;
- GST credit;
- Employability Assistance for People with Disabilities;
- Hepatitis 'C' Compensation Payment;
- Residential School Compensation Payment;
- Land claim of an Indian Band or
- Stipends, fellowships or honorariums.

If you are receiving Skills Training Benefits, you do **not** need to declare this income. The Student Financial Assistance Branch will receive this information automatically when your Skills Training Benefit is approved. You will be allowed tuition, books, transportation and child care in the loan assessment but the total Skills Training Benefit will be considered a resource in your loan assessment.

Remember to advise the Student Financial Assistance Branch immediately if any of the income declared in the application changes.

Item 1436: Eligibility for student grants is based on 2010 income as reported to Canada Revenue Agency. Processing of your application may be delayed if 2010 income tax returns were not filed with Canada Revenue Agency.

Section 1500: Expenses

For each item listed, you must enter the total amount of your expenses during your pre-study and study periods.

For example, if you pay child support payments of $100 per month for a child **who does not live with you full-time**, and your pre-study period is four months, you would enter $400 in the pre-study period column. If you expect to continue to make those payments through the eight-month study period, you would enter $800 in the study period column.

Items 1501 to 1503: Government student loan payments of up to $500 per month are allowed only for the pre-study period.

Items 1504 and 1505: Do not claim more than the dependant monthly living allowance (i.e. $479 per month per child), or amounts you would normally spend to support children who are living with you full-time.

Other expenses that may be considered include:

- Government student loan payments above $500 per month (submit verification from the National Student Loans Service Centre of the total payments during your pre-study period);
- Uninsured medical, dental or optical costs incurred during your pre-study and study periods that exceed the exemption allowed in the miscellaneous allowance (submit a letter explaining the expense along with paid receipts or estimates);
- Relocation expenses to a maximum of $600 if you are attending school outside your home community or are required to move to complete a practicum or internship (submit the Practicum/Internship Information form or provide a letter advising of your move from your home community); and
- Other exceptional expenses (submit a letter explaining the expense along with paid receipts or estimates).

Applicant Consents, Authorizations and Agreements

Read all parts of the document and make sure you understand your obligations and consents. Your loan application will not be processed unless you sign in all three parts in ink. Indicate date signed, and provide your Social Insurance Number.

Consent to Release Information – Optional Release

The Freedom of Information and Protection of Privacy Act regulates all personal information compiled by the Government of Saskatchewan and all of its related agencies. This Act protects the privacy of individuals by regulating the collection, use and disclosure of personal information held by the provincial government. To protect your privacy, we will not release information to a third party such as your parents or spouse unless we receive your written consent through the Consent to Release Information form for each loan/grant you apply for.

APPENDIX B: INSTRUCTIONS FOR PARENTS, GUARDIANS OR SPONSORS

If the applicant is a single dependent student, this section of the application must be completed by the parents, legal guardians or official sponsor of the applicant. All references to "parents" apply either to the applicant's parents, step-parents, legal guardians, or to the applicant's official sponsor (if the applicant is a sponsored permanent resident, and his or her parents do not live in Canada). **Completion of this Appendix does not mean you are co-signing the applicant's student loans. The applicant is solely responsible for repaying the student loans issued.**

If the applicant would like their parents to be able to contact the Student Financial Assistance Branch or the National Student Loans Service Centre about their application, the Consent to Release Information form must be completed and a copy sent to each agency.

Section 1600: Parental Information

In a two-parent family, Parent 1 and Parent 2 information is to be answered separately by each parent. It does not matter which parent completes the Parent 1 and Parent 2 sections. In a one-parent family, respond to the questions in the Parent 1 section.

If you are separated or divorced, the parent with whom the applicant normally resides or who provides the majority of the applicant's living costs must complete this section. If the applicant's step-parent has legally adopted the applicant, the step-parent must complete this section as the second parent.

Section 1700: Parental Income

The information provided will determine the expected financial contribution, **if any**, of the parents, guardians or sponsor towards the applicant's education.

Step-parents who have not adopted their step-child(ren) and do not consider themselves financially responsible for their step-child are not required to provide a parental contribution. In these cases, the step-parent must provide a letter indicating that they are not financially responsible. The parental contribution will then be assessed using only the natural parent's income.

Item 1701: Parental income for 2010 will be obtained directly from the Canada Revenue Agency to calculate the parental contribution and evaluate the applicant's eligibility for the *Student Grants for Persons from Low-Income Families and Middle-Income Families*. Processing of the application may be delayed if 2010 income tax returns were not filed with Canada Revenue Agency.

If you did not file an income tax return for 2010, indicate the total of all income received in that year from all sources. This includes child benefits, Social Assistance, Employment Insurance, disability and pension benefits, investment income, dividends, employment income, Workers' Compensation, Indian and Northern Affairs Canada assistance, child support, maintenance, training allowances, etc.

Item 1702: If you check the box indicating that your income for 2011 will be substantially lower than your income for 2010, you will be mailed a *Reduced Income Statement*. The parental contribution will be reviewed using your reduced income. This information will be verified with the Canada Revenue Agency.

Section 1800: Parental Dependents

Do not include the applicant in this list of dependant children.

For the purposes of determining family size in assessing the parental contribution, a dependent child is:

- A child, including an adopted child, a step-child or a wholly dependent person;
- 18 years or younger;
- Wholly dependent on you or your spouse for support; and
- In the custody and control of you or your spouse, in law or in fact.

A child over the age of 18 is also considered a dependant if he or she:

- Has never been married or lived in a long-term common-law relationship (at least 12 months); and
- Does not have any dependent children; and
- Has not been out of secondary school for four years (48 months) or more; or
- Has not been in the workforce for two periods of 12 consecutive months.

You may also consider a person wholly dependent on you if the person resides with you, is related to you, and is either 18 years of age or younger or is dependent by reason of a mental or physical infirmity. To prove dependency, the Canada Revenue Agency must have accepted the person as wholly dependent on you, or you must provide proof of legal guardianship.

Items 1803, 1804, 1809, 1810, 1815 and 1816: Check the applicable boxes if any of your dependants do not have a Saskatchewan Health Services Number or Social Insurance Number.

Items 1806, 1812 and 1818: Indicate whether or not the dependant will be enrolled in full-time studies (post-secondary or Adult Basic Education).

Declaration by Parents, Guardians or Sponsor

Read the declaration and release and make sure you understand what you are signing. Two signatures are required from each parent; one for the Declaration and one for the Canada Revenue Agency (CRA) release. Each parent must enter the date the declaration was signed. A parent with no income must also sign the declaration and consents in both places. Be aware that you are signing a legal document. It is an offence under the *Canada Student Financial Assistance Act* and *The Saskatchewan Student Assistance and Student Aid Fund Act, 1985* to knowingly give false or misleading information on this application. Offences may also be punishable under the *Criminal Code of Canada*. All information submitted on this application is subject to audit and verification.

APPENDIX C: INSTRUCTIONS FOR SPOUSE

To be classified as married/common-law, you may be legally married or have lived in a common-law relationship with the applicant for at least 12 consecutive months before his/her program start date. All references to "spouse" refer to the applicant's legal or common-law spouse/partner. Completion of this appendix does not mean you are co-signing for the applicant's student loans. **The applicant is solely responsible for repaying the student loans issued.**

If the applicant would like his or her spouse to contact the Student Financial Assistance Branch or the National Student Loans Service Centre about their application, the Consent to Release Information form must be completed and a copy sent to each agency.

Section 1900: Spousal Information

Item 1916: Your graduation date or last day attending high school is required to determine the appropriate RRSP exemption. If you did not graduate from high school or secondary school, indicate the date you last attended school.

Section 2000: Pre-Study and Study Period Information

Items 2001 and 2002: Check with your spouse for their dates of the pre-study period and study period before responding to the questions.

If you indicate you are unable to work for medical reasons, you must submit medical documentation with your spouse's application indicating the reason and exact dates you are unable to work. You may request a copy of the *Attending Physician's Statement* by contacting the Student Financial Assistance Branch office or print a copy online at http://www.aeei.gov.sk.ca/attending-physicians-statement-sfa.

Section 2100: Spousal Income

Remember to include your financial assets in *Section 1300: Assets*.

As a spouse of a full-time student, you are expected to work and contribute to his/her education. The minimum contribution may be waived or reduced if you are unable to find employment or are unable to work for medical reasons. Supporting documentation (Job Search or Attending Physician's Statement) will be required to verify your situation. If you are submitting a *Job Search* form for the pre-study period, you must submit it no earlier than the start of the study period. The *Job Search* form for the study period can be submitted a month after the start date.

In reporting income, estimate to the best of your ability. The income to be reported is income before any deductions, and must be your total income for your spouse's entire pre-study and/or study period.

For example, if you estimate that you will earn income of $1,600 per month before deductions for full-time employment during the four months of your spouse's pre-study period, enter $6,400. You must provide your employer's name, address and telephone number.

Your spouse may be asked to confirm their own as well as your actual pre-study period earnings and any projected study period income. Keep copies of all the documents related to your earnings, including income tax returns, pay stubs, letters from employers, receipts, etc. A reassessment of your spouse's application will be done when this information is confirmed.

Items 2101 and 2102: Check the appropriate box if you have no income during your pre-study or study period.

Items 2103, 2104 and 2105: To differentiate between full-time and part-time employment in Saskatchewan, part-time employment is anything less than 28.3 hours per week. You are not expected to contribute any portion of employment or self-employment income during your study period.

Items 2105 and 2106: If you are reporting income from self-employment, income from rental property or room and board income, report gross income minus operating expenses.

Item 2107: You must also report Employment Insurance benefits and other income from Human Resources and Skills Development Canada (HRSDC).

Item 2121: If you are reporting income from Registered Education Savings Plans (RESPs), declare the total amount you will receive for this study period. Include the beneficiary portion as well as any additional funds the RESP subscriber provides to you for your studies this year.

Item 2122: Other Educational Funding and Training Allowances includes all funds you expect to receive specifically for your education. This includes monetary gifts and training allowances not already declared elsewhere in this application.

Item 2123: Other Income includes any gratuities, tips, insurance payments, inheritances and any income from other sources not already declared elsewhere in this application. If you are a sponsored permanent resident, include support from your sponsor.

Do not include any of the following as income:

- Benefits/Bursary received from the Student Financial Assistance Branch;
- Student loans from private lenders;
- Skills Training Benefit;
- Provincial Training Allowance;
- Saskatchewan Child Benefit;
- National Child Benefit;
- Universal Child Care Benefit;
- Property tax credits;
- Utility rebates;
- SGI Rebates;
- Saskatchewan Rental Housing Supplement;
- Saskatchewan Employment Supplement;
- Income tax refunds;
- Any tax credits;
- GST credit;
- Employability Assistance for People with Disabilities;
- Hepatitis ‘C’ Compensation Payment;
- Residential School Compensation Payment; or
- Land claim of an Indian Band.

If you are receiving Skills Training Benefits for your own education, you are not required to declare this income. However, if you are receiving an allowance for child care, your spouse should not declare child care as an expense under *Section 200: Applicant Dependants*.

If you are receiving Provincial Training Allowance for your own education, you are not required to declare this income. It will automatically be included in your spouse's student loan assessment.

Remember to advise the Student Financial Assistance Branch immediately if any of the income declared on the application changes.

Item 2138: Your spouse's eligibility for student grants is based on 2010 income as reported to Canada Revenue Agency. Processing of the application may be delayed if 2010 income tax returns were not filed with Canada Revenue Agency.

Section 2200: Spousal Expenses

For each item listed, you must enter the total amount of your expenses during your spouse's pre-study and study periods.

Items 2201 to 2203: Government student loan payments of up to $500 per month are considered expenses.

Items 2204 and 2205: Alimony and child support payments for children who do not live with you and your spouse full-time are also considered expenses. Do not claim more than the dependant monthly living allowance (i.e. $479 per month per child) or amounts you would normally spend to support children who are living with you full-time.

For example, if you pay child support payments of $100 per month for one child who does not live with you full-time, and your spouse's pre-study period is four months, you would enter $400 in the pre-study period column. If you expect to continue to pay these monthly payments throughout your spouse's eight month study period, you would enter $800 in the study period column.

If you have incurred other exceptional expenses, including government student loan payments of more than $500 per month during your spouse's pre-study or study period, submit a letter along with receipts explaining the expense to the Student Financial Assistance Branch.

Declaration by Spouse

Read all parts of the declaration and release and make sure you understand what you are signing. Separate signatures are required for the declaration and the Canada Revenue Agency release. Be aware that you are signing a legal document. It is an offence under the *Canada Student Financial Assistance Act* and *The Saskatchewan Student Assistance and Student Aid Fund Act, 1985* to knowingly give false or misleading information on this application. Offences may also be punishable under the *Criminal Code of Canada*. All information submitted on this application is subject to audit and verification.

Enter the date you sign the declaration and release, along with your Social Insurance Number (SIN).

Reminder: Your application will not be processed until your signature pages are received and all required consents have been given.

SUPPLEMENTARY FORMS

2011-2012 Program Information Form

You must be enrolled or planning to enrol in a designated school in an approved program of study to be eligible to apply for assistance. If the program does not appear in the **Table of School and Program Codes**, you must have an official at your school complete the *Program Information Form*. For information on designation, visit CanLearn.ca and select "List of Designated Educational Institutions" or contact Student Financial Assistance Branch.

Information and instructions are provided for the school official on the back of the form. The completed form must be submitted to the Student Financial Assistance Branch.

2011-2012 Practicum/Internship Information

This form is to be completed and submitted when you know the dates and locations of your practicum or internship. This form must be submitted before the end date of your study period. By submitting this form, you are requesting an allowance of up to $600 to complete a practicum/internship. You can also apply for full-time loans for your practicum/internship if your school considers you full-time.

If you are required to attend a practicum/internship program/field trip out of province or out of country as a mandatory part of your program where air fare is the most reasonable form of transportation, you will be required to provide verification of the cost and have your school official complete the back of the form.

2011-2012 Job Search

This form is for use by you or your spouse if either of you were unsuccessful in finding full-time employment during your pre-study period, or for your spouse during your study period.

If this form is used to document your spouse's job search activities during your study period, complete and submit the form one month after the start of your study period. It documents your spouse's job search activities during the first month of your study period. Your spouse must advise the Student Financial Assistance Branch if they obtain employment during your study period.

VERIFICATION AND AUDIT

The Canada-Saskatchewan Integrated Student Loans Program is dedicated to providing financial assistance to support students seeking post-secondary education under the terms of federal and provincial student loan legislation and policy.

Each year, a number of student files are selected for audit and confirmation of data. If your application form is selected, the information you supplied will be checked for completeness and accuracy. You may be asked to submit any of the following:

- Copies of income tax returns;
- T4 slips and schedules;
- Bank statements;
- Rent receipts;
- Letters or pay stubs from your employers confirming your earnings;

- Receipts for tuition and books;
- Child care receipts;
- Separation/divorce agreements; and/or
- Any other documentation that would help to verify the information in your application.

If you do not comply with a request within the allowed time, your financial assistance may be cancelled, overpayments may be calculated and you may be restricted from receiving further assistance.

It is an offence under the *Canada Student Financial Assistance Act* and *The Saskatchewan Student Assistance and Student Aid Fund Act, 1985* to knowingly give false or misleading information on your application or other forms. Offences may also be punishable under the *Criminal Code of Canada*. All of the information submitted on your application is subject to audit and verification.

If you know of someone providing false information while receiving a financial benefit please contact Audit Services, who are responsible for investigating allegations of improper funding. Allegations are serious and all contacts will be investigated. We assure you that you will remain anonymous.

While it is preferred that you leave a phone number to obtain additional information that might help investigate your complaint, it is not necessary that you do so. Thank you for helping maintain the integrity of the program.

Audit Services Unit

Telephone:	1 800 597-8278 (option #3)
Fax:	306 798-0016
Mailing Address:	Manager, Quality Assurance, Audit Services Saskatchewan Ministry of Advanced Education, Employment and Immigration PO Box 2405 STN Main Regina SK S4P 4L7
E-mail:	Audit.Services@gov.sk.ca

CONTACT INFORMATION

For information on the status of your application, contact:

Student Financial Assistance Branch (SFAB)

Telephone:	1 800 597-8278 (outside Regina, within Canada) or 306 787-5620 (inside Regina, outside Canada)
Fax:	306 787-1608
Business Hours:	8:00 a.m. to 5:00 p.m. Monday to Friday
Extended Hours:	August and September 8:00 a.m. to 6:00 p.m. Monday to Friday
Mailing Address:	Saskatchewan Ministry of Advanced Education, Employment and Immigration Student Financial Assistance Branch 200 – 3303 Hillsdale Street Regina, SK S4S 6P4
E-mail:	SFAweb@gov.sk.ca
Web site:	www.student-loans.sk.ca

For information on your Canada-Saskatchewan Integrated Student Loan, contact:

National Student Loans Service Centre (NSLSC)

Telephone:	1 888 815-4514 or 800 2 225-2501 outside North America plus country code
Fax:	1 888 815-4657
TTY:	1 888 815-4556
Mailing Address:	P.O. Box 4030 Mississauga, ON L5A 4M4
Web site:	CanLearn.ca

Ce document est aussi disponible en français

For more information visit: www.student-loans.sk.ca.

Need more information?

Contact:
Student Financial Assistance Branch
Outside Regina call toll-free: 1 800 597-8278
In the Regina area (or outside Canada) call: (306) 787-5620

student-loans.sk.ca
canlearn.ca

Ce document est aussi disponible en français

Government of Saskatchewan

Government of Canada Gouvernement du Canada