

# Online Student Loan Application

## Need Help Parental Instructions 2024-25

### Parental Dependants

Include all of your parents' dependent children, not including yourself. 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, foster child or a wholly dependent person;
- 18 years or younger;
- wholly dependent on your parents for support; and
- in the custody and control of your parents, in law or in fact.

A child over the age of 18 is also considered dependent if 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 work force for two periods of 12 consecutive months.

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

If your parents have two or more dependent children in full-time post-secondary education, the parental contribution is divided accordingly.

### Parental Income

Completion of this section of the application does not mean parents are co-signing for your student loans. You are responsible for the repayment of all student loans issued.

Information about expected contributions from parents can be found in the [Saskatchewan Student Aid Handbook](#) in the *How Student Aid is Calculated* section.

If you wish to have your parents contact the Student Service Centre about your application, please submit the [Consent to Release Information Form](#).

If your parents do not have valid Social Insurance Numbers (SIN), you may submit a paper application. Applications are available at [saskatchewan.ca/studentloans](https://saskatchewan.ca/studentloans). If your parents do not reside in Canada and you are a sponsored permanent resident, your sponsors should complete the parental section.

Make sure your parents review the information you have entered. Your parents are responsible for reading and signing the declarations. You will print this information when you are finished entering your application. If this is your first application, you are required to submit your parents' Declaration and Canada Revenue Agency Release to the Student Service Centre. These can be found in the Saskatchewan Student Aid Application.

You can mail completed forms to the Student Service Centre. Alternatively, you can submit documents supporting your application (e.g., Consent to Release Information Form, your parents' signed Declaration) online by using the uploader feature of your [Advanced Education Student Portal](#). If you do not have an Advanced Education Student Portal account, or if someone will be submitting supporting documents on your behalf (e.g., your parent wishes to submit their signed Declaration independently), your documents (e.g., application, supporting documents, receipts) can be submitted online using the [Post-Secondary Document Uploader](#).

In a two-parent family, Parent 1 and Parent 2 information is to be entered separately for each parent. It does not matter which parent's information is entered first. When you have completed the information for Parent 1, press "**next**" to save the information and begin entering Parent 2.

**If your parents are separated or divorced**, provide information for the parent you either normally live with, the parent who provides for the majority of your living costs, or the parent that you lived with and provided the majority of your living costs during your upbringing. This will be the parent information you will enter in this section. If your step-parent has legally adopted you, the step-parent information must also be entered in this section.

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 primary parent's income.

**Each parent's previous year's income will be obtained directly from CRA.**

**If your parents did not file an income tax return**, indicate the total of all income received in the previous year from all sources. This includes employment income, child benefits, Social Assistance, Employment Insurance, disability and pension benefits, dividends, employment income, Workers' Compensation, Indigenous Services Canada funding, child support, maintenance, training allowances, etc.

**If you check the box indicating that your parents' income for this year will be substantially lower than the income from last year**, you will receive a Reduced Income Statement. Your parents' income from the previous year will be used to calculate your initial contributions. When you receive the Reduced Income Statement from the Student Service Centre, have your parents complete and return it. The Reduced Income Statement must be submitted before your period of study end date. The parental contribution to your study period will be reviewed using your parent(s) reduced income, and your eligible loan and grant amounts will be reassessed accordingly.

Your parent(s) income will be verified with the CRA the following year, and depending on the discrepancy between their reduced income statement and income reported by the CRA, your student aid application may be reassessed. This could result in overpayments to be deducted from your future student aid funding, and/or conversion of some of the grant funding you received into repayable loans.