

# Online Student Loan Application

## Need Help Spousal Instructions 2024-25

### Spousal Demographics

All references to “spouse” refer to legal or common-law spouse/partner. Completion of this section of the application does not mean your spouse is co-signing for your student loan. You are responsible for the repayment of all student loans issued.

Information about the spousal contribution can be found in the [Saskatchewan Student Aid Handbook](#) in the How Student Aid is Calculated section.

If you wish to have your spouse contact the Student Service Centre and/or the National Student Loan Service Center about your application please submit the [Consent to Release Information Form](#).

Make sure your spouse reviews the information you have entered. Your spouse is responsible for reading and signing the declarations. You will print this information when you are finished entering your application and if this is your first application, you are required to submit your spouse’s Declaration and Canada Revenue Agency Release to the Student Service Centre.

If your spouse does not have a valid Social Insurance Number (SIN) you may submit a paper application. Applications are available at [saskatchewan.ca/studentloans](https://saskatchewan.ca/studentloans).

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, spouse’s 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 spouse wishes to submit their declaration independently), your documents (e.g., application, supporting documents, receipts) can be submitted online using the [Post-Secondary Document Uploader](#).

### Study Income

If any of the answers to the questions change during your study period, contact the Student Service Centre immediately to update the information.

### Previous Year’s Income

Processing of the application may be delayed if income tax returns were not filed with Canada Revenue Agency. Your spouse’s income from the previous tax year will be obtained directly from Canada Revenue Agency.

If your spouse did not file an income tax return, indicate the total of all income received in that year from all sources. This includes employment income, child benefits, Social Assistance, Employment Insurance, disability and pension benefits, investment income, dividends, Workers’ Compensation, Indigenous Services Canada funding, child support, maintenance, training allowances, etc. If your spouse’s income for the current year will be less than the previous year’s income, indicate the estimated amount of gross income from all sources for the entire 2024 calendar year. We will use this income to determine grant eligibility.

Your spouse’s income will be verified with the CRA the following year, and depending on the discrepancy between the reduced income reported in your application, and the 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.

## Spouse/Partner Study Period Information

If your spouse is making government student loan payments (e.g., Canada-Saskatchewan Student Loans), you can send a letter to Student Service Centre advising of the total amount of the government student loan payments during your study period.

If any of the answers to the questions change during your study period, contact the Student Service Centre immediately to update the information.

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