

# Canada-Saskatchewan Integrated Student Loan Instructions

Canada-Saskatchewan Integrated Student Loans Program

Important Steps in Planning and Financing Your Post-Secondary Education

2020-21



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## Important Information

### Electronic Master Student Financial Assistance Agreement (MSFAA)

If you are eligible to receive student loans and grants and this is your first application, you will receive your Notice of Assessment and a 10-digit Master Student Financial Assistance Agreement (MSFAA) number and instructions on how to complete the Agreement.

Within two to three business days of receiving your Notice of Assessment and 10-digit MSFAA number, you will receive a “Welcome Email” from the National Student Loans Service Centre (NSLSC). A secure URL in the email will invite you to use your MSFAA number to:

1. Verify your identity by registering your account with the NSLSC; and
2. Complete your MSFAA where you will be asked to Accept the Terms and Conditions of the agreement.

Note: the MSFAA is a multi-year legally binding contract, requiring a one-time signature, that outlines your responsibilities and terms and conditions of accepting and repaying your provincial and federal student grants and loans.

**This two-step process must be completed in order to receive your student assistance.**

To complete this two-step process you will need to have the following information:

- Your bank account information (Transit, Institution and Account number);
- Your SIN;
- Your 10-digit MSFAA number; and
- Date of Birth.

If you have already signed a paper MSFAA you do not need to complete the online MSFAA process unless you leave full-time study for two years or establish residency in a new province or territory. Therefore, if you are a returning student who does

not require a new MSFAA, NSLSC will send an email from [info@csnpenslsc.ca](mailto:info@csnpenslsc.ca) with a subject line of “Important Update: Check your Mailbox” when the student loan/grant funds are disbursed.

If you have questions about the MSFAA process, please visit <https://msfaa-emafe.cibletudes-canlearn.ca/en/help> for a list of Frequently Asked Questions (FAQs).

If your information has changed, please contact the NSLSC to update your account at:

Toll Free Telephone: 1 888 815-4514 (within North America) 800 2 225-2501 (outside North America)

TTY: 1 888 815-4556

The online MSFAA process must be completed in order to receive your student assistance. Remember, by signing the MSFAA you agree to accept responsibility for all funding you receive from that date forward. You will not have to sign another agreement for future loan assistance.

### Confirmation of Enrolment

Most schools will confirm your enrolment automatically. The National Student Loans Service Centre (NSLSC) will contact your school directly to confirm your enrolment provided you have submitted a completed MSFAA.

### Repayable Loan and Non-Repayable Grant Assistance

When you apply for student loan you are assessed to determine if you are eligible for Canada and Saskatchewan Student Loans and Grants

Loans – A student loan is money borrowed to assist you in covering the costs of attending school. A loan must be repaid, with interest (the rate charged for borrowing money), within a defined period of time.

Grants- A grant is money that you don’t have to pay back. However, if your drop from full time to part-time studies or withdraw from school, your grant may be converted to a loan and these loan dollars must be repaid.

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## Let's Get Started!

By completing the 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 [www.canada.ca/student-financial-assistance](http://www.canada.ca/student-financial-assistance) to access online tools that can help estimate your amount of funding, expected contributions and more.

This document reflects information and policies in effect on June 18, 2020. Every effort has been made to ensure its accuracy, but changes can occur during the year. Any changes will be posted online at [saskatchewan.ca/studentloans](http://saskatchewan.ca/studentloans).

## Apply Online!

The student loans website ([saskatchewan.ca/studentloans](http://saskatchewan.ca/studentloans)) is available to help you with your application. 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.
- Speed up the processing time by applying online. Online applications are typically processed in two business days once you send in the Consents, Authorizations and Agreements and other forms.
- If you have an Advanced Education Portal account, you can now upload documents to the Student Service Center. Simply log in to your portal account and access the "Upload Document" feature.

## 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 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 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 per cent of a full course load, or 40 per cent 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 weekly 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 Service Centre.
- 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.

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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 complete your online MSFAA, 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, most importantly the terms and conditions regarding repaying your loan and any overpayments.

**If your personal situation changes at any time** during your study period, you must provide the new information to the Student Service Centre. 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 Service Centre immediately of the following changes:

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

**An outdated address could delay receiving your money** or affect the interest-free status of your loans. It is important that your school, the NSLSC, and the Student Service Centre have your current address information. When updating your address,

ensure you advise all three. You may update your address with the Student Service Centre by sending an email to [studentservices@gov.sk.ca](mailto:studentservices@gov.sk.ca) or by calling 1-800-597-8278 toll-free. You may update your address with the National Student Loan Service Centre using your online account at [www.canada.ca/student-financial-assistance](http://www.canada.ca/student-financial-assistance), or by calling the NSLSC at 1-888-815-4514.

## Deadlines

- Apply early to have your money when you start school. The new loan application is available in June of each year. It is recommended that you apply at least two months before the start of your program. You may apply for assistance before you are officially accepted into your program as long as you know the school and dates of study.
- It is also possible to apply during your program provided that applications and any changes to information are received 14 business days before your program end date to allow time for processing.

## Completing Your Application

Basic points to remember:

- Make sure you have your Saskatchewan Health Services Number (HSN) and Social Insurance Number (SIN).
- If you are married, you will need your spouse's SIN, birth date, HSN, and information about what they will be doing during your study period.
- If you have dependant children, you will need the HSN and birth date for each child.
- If you are dependent upon your parents, you will need your parents' SINs, birth dates, HSNs and information about their marital status including the date they were married or separated if you are dependent on only one parent.
- 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 the Student Service Centre 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, 2017 would be 09 Aug 2017.
- 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 [reassessment forms](#). 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.
- You may be asked to confirm the information you declare on the application. Make sure you keep all documents related to the information you provide about yourself (and your spouse).

## Applicant Instructions

These instructions are designed to help you correctly complete questions on your application, including appendices B and C (as applicable).

Things to note:

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

## Personal Information

### Marital Status

- All references to “spouse” refer to legal or common-law spouse/partner. Completion of this section of the application does not mean the spouse is co-signing for your student loan. You are responsible for repayable student loans issued as a result of this application.
- If you wish to have your spouse contact the Student Service Centre and/or the NSLSC 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 are required to submit the signed declaration to the Student Service Centre if this is your first application.
- If your spouse does not have a valid SIN you may submit a paper application. Applications are available at [saskatchewan.ca/studentloans](http://saskatchewan.ca/studentloans).
- If you are married, but your spouse is a resident of another country and does not live with you, apply as “single” for marital status.

- 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 after you apply, 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.

## Applicant Dependants

List all dependants on your Saskatchewan Health Services record living with you full-time (at least 50 per cent of the time), including any foster children (ward of Crown), as of the date of your application. This information will be verified with the Ministry of Health. If you have more than three dependants to list, attach an extra sheet of paper to the application with their information.

Dependant children or foster 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;
- Statutory declaration with third-party declaration of full-time custody; or
- If the foster child has been living with you full-time for a long period of time (at least one year), you must also declare the foster care or

sufficient care income.

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 dependant 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 per cent) 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 dependants but additional costs will be allowed.

## Children with Permanent Disabilities

If your dependant is permanently disabled (a disability that limits his/her physical or mental ability to perform the daily activities necessary to participate fully in school) and is 12 years of age or older, you may be considered for the Canada Student Grant for Students with Dependants. You must supply documentation to confirm the child's disability when you apply for full-time assistance. If you have submitted documentation (i.e., medical certificate, a learning assessment, or a document providing that you receive federal and/or provincial disability assistance for this child) with a previous loan application, you are not required to submit it again.

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You may 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 (CRA) must have accepted the person as wholly dependent on you, or you must provide proof of legal guardianship.

### **Daycare Expenses**

Daycare expenses for the study period are based on average subsidized or unsubsidized amounts for children aged 11 years and under who live with you full-time. Full-time and/or incidental daycare 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 daycare before and/or after school every day, this would be considered full-time daycare.

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

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

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

## **Single Students Without Dependents**

### **Single Dependent Student**

A student who is single without children and has been out of high school for less than four years or has been in the workforce less than two years (two periods of 12 consecutive months, the two periods need not be consecutive) is considered a single dependent student.

### **Single Independent Student**

A student who is single without children and has been out of high school for more than four years or has been in the workforce for two periods of 12 consecutive months, the two periods need not be consecutive, is considered a single dependent student. Students who are not in full-time study are considered to be in the workforce or actively seeking employment, this includes those in receipt of Employment Insurance or Social Assistance.

### **Foster Child (Ward of Crown)**

Check (✓) “yes” if you have ever been in the care and custody of Ministry of Social Services. A crown ward is defined as someone placed under protection of a legal guardian and are the legal responsibility of the government. Crown wards are exempt from making a fixed contribution towards their education.

### **Citizenship**

In order to be eligible to apply for student financial assistance, you must be a Canadian Citizen, permanent resident or protected person.

### **Permanent Resident of Canada**

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](#).

### **Protected Person**

Protected Persons must submit a Notice of Decision (as issued by the Immigration and Refugee Board) or a Verification of Status document (as issued by Citizenship and Immigration) and a temporary 900 series SIN card/letter. Protected Persons include Convention Refugees, Country of Asylum Class and Source Country Class. Note: The SIN must not expire within the study period.

If you are a **Permanent Resident or Protected Person**, enter the date you landed in Canada.



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## 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 or Social Assistance.

If none of the statements in the Saskatchewan residency section applies to your situation, you may need to apply to another province or territory for student financial assistance. For other provincial and territorial student assistance offices, visit Provincial and Territorial Student Assistance Offices at [www.canada.ca/student-financial-assistance](http://www.canada.ca/student-financial-assistance).

### Single Dependant 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, and 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.
- If you are a dependant student and your parents reside outside of Canada, and if your parents resided in the province for 12 consecutive months before leaving Canada.

### 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.

### Married or Common-Law

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.

### Four Consecutive Years of Post-Secondary Education in Saskatchewan

Saskatchewan considers students coming to Saskatchewan from another province as in-province residents in their fifth consecutive year of study in Saskatchewan.

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## Indigenous and Visible Minority Status

This information is for statistical purposes. Indigenous students are exempt from making a fixed contribution towards their education.

## Students with Permanent Disabilities

If you are a student with a permanent disability that restricts 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 benefits.

You are automatically assessed for special benefits. A separate application is not necessary. To be considered for the benefits, you must provide, with your loan application, proof of your disability in the form of a medical certificate (or the Verification of Permanent Disability Form) completed by a qualified medical practitioner, or a Learning Disability Assessment (i.e., psycho-educational assessment) or a document proving that you receive federal and/or provincial disability assistance. Permanent Disability documentation should state the functional limitations of your disability, whether it's permanent, and how it affects your studies. Documentation need only be submitted once. If you have submitted documentation with a previous loan application, you will not be required to submit it again.

If you require exceptional education-related services and equipment such as tutors, note-takers, interpreters, brailers or technical aids you may be eligible to apply for the [Canada-Saskatchewan Grant for Services and Equipment for Students with Permanent Disabilities](#). A [separate application](#) is required for this benefit. Applicants for this grant must also apply and qualify for student financial assistance.

## 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 anywhere in the world. 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.

Complete the questions in this section 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 Saskatchewan Polytechnic program.

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.

You will not be eligible for assistance if your study period is less than six weeks. You are required to enrol in at least 60 per cent of a full course load (40 per cent if you are permanently disabled). 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:

- Any program at any school located outside Saskatchewan;
- Any program that is not at the University of Regina, University of Saskatchewan or Saskatchewan Polytechnic;
- Any program at a private school located in Saskatchewan (e.g., private vocational schools, private religious schools); and
- Any program at a Saskatchewan College, with the exception of university programs.

The [Program Information Form](#) is available online and it can be submitted with your application or you can 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 Saskatchewan Polytechnic or a campus of Saskatchewan Polytechnic, you must complete and submit a new loan application. Complete all the questions

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in this section - except for student ID number, program type, and program year - indicating the name of your school and program, the dates you will study and the credit hours/credit units/course load. 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 Saskatchewan college), use 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 enrolled in a co-op program at the University of Regina or Saskatchewan Polytechnic Moose Jaw Campus, you are eligible to apply for assistance for both the in-study and work term periods. For the University of Regina, state the program name and include “co-op work term” in the name if you are applying for the work term period. If you are applying for the in-study period, use the program name (Arts, Science, Business Administration and Engineering). If you are in an in-study term of your co-op program at Saskatchewan Polytechnic Moose Jaw Campus use the program name that includes “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.

### Education History and Saskatchewan Advantage Scholarship

Enter information on high school completion, the name of the school and the location.

### Accommodation

#### Family Home

Family home is determined as follows:

- If you are single with no children, family home means living with your parents.
- If you are married or common-law, family home means living with your spouse.
- If you are a single parent, family home means living with your children.

#### Kilometre Distance

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

If the post-secondary institution you are attending is within 25 kilometres of the family home and you are a dependant or married/common-law student, you will be assessed as living at your family home.

Information about the expenses and resources used in your student assistance assessment can be found in the [Student Loan Handbook](#) in the *How Assistance is Calculated* section.

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## Applicant Study Income

### Educational Funding

Report funding you will receive that is provided to help with specific educational costs. These may include funds received from municipal, provincial or federal governments, the private sector, or from an individual. The funds could be paid directly to the educational institution (for instance, to cover tuition), or they could be paid directly to the student. This includes training allowances like Employment Insurance, Social Assistance payments intended to cover educational costs, etc.

**Do not report** the following as any type of income:

- Canada Emergency Response Benefit (CERB) and Canada Emergency Student Benefit (CESB);
- Post-Secondary Student Support Program funding for Indigenous students (band funding);
- Educational funding provided through the Métis Nation Post-Secondary Education Strategy (i.e., Métis Nation University Sponsorship Program administered through Gabriel Dumont Institute) and the Inuit Post-Secondary Education Strategy;
- Registered Education Savings Plans (RESP), Registered Retirement Savings Plan (RRSP), Registered Disability Savings Plan (RDSP), investments, savings, accounts, tax free savings accounts, any other assets;
- Employment or self employment income including tips or gratuities;
- Student loans from private lenders;
- Skills Training Benefit;
- Saskatchewan Child Benefit;
- National Child Benefit;
- Orphan's/Disabled Contributor's Child Benefits;
- Saskatchewan Assured Income for Disabled (SAID) or other disability support funding;
- Property tax credits;
- Utility rebates;
- SGI Rebates;
- Saskatchewan Rental Housing Supplement;
- Saskatchewan Employment Supplement;
- Income tax refunds;
- Any tax credits;
- GST credit;
- Disability support funding;
- Hepatitis 'C' Compensation Payment;
- Residential School Compensation Payment;
- Land claim of an Indian Band;
- Stipends, fellowships or honorariums; or
- Personal education credit from Residential School Settlement Agreements.

### Scholarships/Bursaries

Report the total of all scholarships and bursaries you will receive from your school, a community organization including but not limited to entrance scholarships, merit based scholarships, need based scholarship or bursary, etc. Do not report the Saskatchewan Advantage Scholarship and Scholarship of Honour.

Remember to advise the Student Service Centre immediately if any of the educational funding or scholarships/bursaries declared in the application changes.

### Previous Years Income

Your income from the previous tax year will be obtained directly from CRA. Processing your application may be delayed if you did not file an income tax return.

If you did not file an income tax return, indicate the total of all income received in that year from all sources. This includes child benefits, Social Assistance, Employment Insurance,

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disability and pension benefits, investment income, dividends, employment income, Workers' Compensation Benefits, Aboriginal Affairs and Northern Development Canada assistance, child support, maintenance, training allowances, etc. If you have been out of school for 10 or more years you may be eligible for the Skills Boost Top-up to the Canada Student Grant for Full-Time Students. Eligibility for the grant is based on the lesser of previous tax year family income or estimated current year family income. If current year income will be less than the previous tax year, report the estimated amount of gross income from all sources for the entire current calendar year.

### **Additional Allowances**

You may have exceptional education expenses that can be considered that you will not be able to declare within the application. You can send a letter to the Student Service Centre outlining your circumstances with your application.

Other expenses that may be considered include:

- Government student loan payments;
- Uninsured medical, dental or optical costs incurred during your 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 Form](#) or provide a letter advising of your move from your home community);
- Alimony and child support - do not claim more than the dependant monthly living allowance (i.e., \$627 per month per child), or amounts you would normally spend to support children who are living with you full-time; 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 check the box which confirms that you understand and agree to the terms and conditions of the student loan. This authorization is valid for the taxation year prior to the year of signature of consent, the current taxation year and any other subsequent taxation year for which the applicant requests assistance.

### **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.



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## Appendix B - Instructions for Parents, Guardians, or Sponsors

If the applicant is a single dependant 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.**

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

If the applicant’s parents do not reside in Canada and the applicant’s is a sponsored permanent resident, the sponsors should complete the parental section.

If the applicant would like their parents to be able to contact the Student Service Centre or the NSLSC about their application, the [Consent to Release Information Form](#) must be completed and a copy sent to each agency.

### 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.

### 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.

### 2019 Income

Parental income for 2019 will be obtained directly from the CRA to calculate the parental contribution and evaluate the applicant’s eligibility for assistance.

If you did not file an income tax return for 2019, 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 Benefits, Aboriginal Affairs and Northern Development Canada assistance, child support, maintenance, training allowances, etc.

### Reduced Income Statement

If you check the box indicating that your income for 2020 will be substantially lower than your income for 2019, 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 CRA.

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## Parental Dependants

Do not include the applicant in the number of dependant children.

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

- A child, including an adopted child, a step-child or a wholly dependant 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 dependant 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 CRA must have accepted the person as wholly dependent on you, or you must provide proof of legal guardianship.

### 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 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. This authorization is valid for the taxation year prior to the year of signature of this consent, the current taxation year and any other subsequent taxation year for which the applicant requests assistance and continues to be a dependant.

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## 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 you do not have a valid SIN you may submit a paper application. Applications are available at [saskatchewan.ca/studentloans](https://saskatchewan.ca/studentloans).

If the applicant would like his or her spouse to contact the Student Service Centre or the NSLSC about their application, the [Consent to Release Information Form](#) must be completed and a copy sent to each agency.

### Spouse Study Period Information

If your spouse is attending full-time studies and applying for student loans, indicate the program start and end dates.

If you are making government student loan payments (i.e., Canada-Saskatchewan Student Loans) you can send a letter to the Student Service Centre advising of the total amount of the government student loan payments during the 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.

### Spouse Study Income

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

Your spouse’s previous income from the previous tax year is used to calculate the contributions and evaluate the applicant’s eligibility for assistance. This information will be obtained directly from CRA. Processing of the application may be delayed if income tax returns were not filed with CRA.

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 child benefits, Social Assistance, Employment Insurance, disability and pension benefits, investment income, dividends, employment income, Workers’ Compensation Benefits, Aboriginal Affairs and Northern Development funding, child support, maintenance and training allowances. If your spouse did not have any income from any source in 2019, enter ‘0’.

If you have been out of school for 10 or more years you may be eligible for the Skills Boost Top-up to the Canada Student Grant for Full-Time Students. Eligibility for the grant is based on the lesser of previous tax year family income or estimated current year family income. If current year income for your spouse will be less than the previous tax year, report your spouse’s estimated amount of gross income from all sources for the entire current calendar year.

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## Supplementary Forms

### 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 is not at a Saskatchewan University or Saskatchewan Polytechnic you must have an official at your school complete the [Program Information Form](#). For information on designation, visit [www.canada.ca/student-financial-assistance](http://www.canada.ca/student-financial-assistance) and select “Master Designation List” under the Online Tools drop down menu or contact the Student Service Centre.

Information and instructions are provided for the school official on the back of the form. The completed form must be submitted to the Student Service Centre. This can be done electronically through your Advanced Education Portal account.

### 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.

## 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. If your application form is selected, the information you supplied will be checked for completeness and accuracy. You may be asked to submit documentation that would help 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.

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## Contact Information

### Audit Services Unit

Telephone: 1-800-597-8278  
Fax: 306-798-0016  
Mailing Address: Audit Services  
Saskatchewan Ministry of Advanced Education  
PO Box 2405 STN Main  
Regina, Saskatchewan S4P 4L7  
E-mail: [Audit.Services@gov.sk.ca](mailto:Audit.Services@gov.sk.ca)

**For information on the status of your application, contact:**

### Student Service Centre Ministry of Advanced Education

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  
Mailing Address: Student Service Centre  
Ministry of Advanced Education  
1120 - 2010 12<sup>th</sup> Avenue  
Regina, Saskatchewan S4P 0M3  
E-mail: [studentservices@gov.sk.ca](mailto:studentservices@gov.sk.ca)  
Web site: [saskatchewan.ca/studentloans](http://saskatchewan.ca/studentloans)

**For information about disbursements and repayment of 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, Ontario L5A 4M4  
Web site: [www.canada.ca/student-financial-assistance](http://www.canada.ca/student-financial-assistance)

**Ce document est aussi disponible en français.**

**For more information visit: [saskatchewan.ca/studentloans](http://saskatchewan.ca/studentloans).**



# Canada-Saskatchewan Integrated Student Loan Instructions

## Canada-Saskatchewan Integrated Student Loans Program

### Important Steps in Planning and Financing Your Post-Secondary Education 2020-21

#### Need more information?

Telephone: Outside Regina call toll-free: 1-800-597-8278  
Regina area (or outside Canada): 306-787-5620

Fax: 306-787-1608

Business Hours: 8:00 a.m. to 5:00 p.m. Monday to Friday

Mailing Address: Student Service Centre,  
Ministry of Advanced Education  
1120 - 2010 12th Avenue  
Regina, Saskatchewan S4P 0M3

[saskatchewan.ca/studentloans](https://saskatchewan.ca/studentloans)

[www.canada.ca/student-financial-assistance](https://www.canada.ca/student-financial-assistance)

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 [@SkStudents](https://www.instagram.com/SkStudents)