

Canada-Saskatchewan Integrated Student Loan Handbook

Canada-Saskatchewan Integrated Student Loans Program

Important Steps in Planning and Financing Your Post-Secondary Education

2022-23



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Introduction

The Government of Canada and the Government of Saskatchewan work together to provide student aid in Saskatchewan. Loans and grants are available to help full-time and part-time students access and afford post-secondary education. This handbook provides Saskatchewan students with information about student aid for the 2022-23 loan year (August 1, 2022 to July 31, 2023).

Student aid is meant to supplement, not replace, other resources to pay for post-secondary education. You may want to look at other options to help with your costs such as:

- Employment;
- Internship or co-op programs offered for your program of study;
- Bursaries, grants and scholarships;
- Savings; and
- Funding from parents and relatives.

New in 2022-23

Effective August 1, 2022, the following changes are incorporated in to the Saskatchewan Student Aid assessment for new and returning students in the 2022-23 academic year.

- Starting in 2022-23, access to disability-related supports will be expanded to include students with persistent or prolonged disabilities lasting for at least 12-months and verified by a medical professional. Students will be required to self-attest every year to confirm the status of their disability.
- Canada Student Grants (CSGs) for all eligible full-time(FT) and part-time (PT) students, as well as the CSGs for Students with Disabilities (D) and Students with Dependents (DEP), remain doubled in 2022-23.
 - » CSG-FT is up to a maximum of \$750 per month of study, or \$6,000 for a standard 8-month academic year
 - » CSG-PT is up to a maximum of \$3,600.
 - » CSG-FTDEP is up to a maximum of \$400 per dependent, per month of study, or up to \$3,200 for a standard 8-month loan year
 - » CSG-PTDEP is a maximum of \$3,840.
 - » CSG-D is a maximum of \$4,000.

Eligibility Criteria

You are eligible to apply for full-time student aid in Saskatchewan if:

- You are a Saskatchewan resident, as defined by the program;
- You are a Canadian citizen, permanent resident or a protected person;
- You have financial need according to program criteria;
- You are enrolled or qualified to enrol at a designated school in an approved program which is at least 12 weeks in length and leads to a degree, diploma or certificate. If your program has a period or periods of study of six to 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 either a permanent, or a persistent or prolonged 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 student aid for the first time; and
- You have not exhausted the lifetime maximum student aid limit:
 - » 340 weeks (including interest-free status) of student aid;
 - » 400 weeks for students in doctoral studies; or

- » 520 weeks for students with either a permanent, or a persistent or prolonged disability.

Check with your school to ensure it is designated for the purposes of student aid or visit www.canada.ca/student-financial-assistance for a list of designated educational institutions. Your school must be designated in order for you to receive funding. If you have questions regarding a school's designation, please contact the Student Service Centre.

Canada Student Loans for Part-Time Studies

The Government of Canada offers loans and grants for part-time studies to students taking between 20 and 59 per cent of a full course load.

As a part-time student you may be eligible to borrow up to \$10,000 in Canada Student Loans. Interest does not accrue on part-time loans if you confirm your enrolment while in studies. You do not have to begin repaying your loan until six months after you graduate or leave school; however, interest will accrue during those six months.

There is no maximum length of assistance for part-time students. However, the maximum loan amount at any time cannot exceed \$10,000. Loan applications for part-time students are available from the Student Service Centre or online at saskatchewan.ca/studentloans. Visit www.canada.ca/student-financial-assistance for more information on student aid for part-time students.

You may be eligible for a Canada Student Loan for Part-Time Studies if you:

- Are from a low- or middle-income family as defined by the Canada Student Financial Assistance Program;
- Are enrolled in 20 to 59 per cent of a full course load (if you are a student with either a permanent, or a persistent or prolonged

disability, and you are taking 40 to 59 per cent of a full course load, you can choose to be considered full-time or part-time);

- Are enrolled in a degree, diploma, or certificate program at a designated post-secondary institution;
- Successfully complete all courses for which funding was provided; and
- Pass a credit check if you are 22 or older and applying for a Canada Student Loan and Grant for the first time.

Residency

If you have lived in Saskatchewan for at least 12 consecutive months before the first day of your study period (excluding time spent as a full-time student in a post-secondary education program) you are considered a Saskatchewan resident.

DO NOT APPLY TO MORE THAN ONE PROVINCE.

If you apply to more than one province and are funded inadvertently, you must return all loans/grants issued in order to be eligible for the province in which you correctly reside.

Student Categories

When you apply for full-time student aid, you will be classified as belonging to one of the following four categories. This category will help to determine how your financial need is calculated:

A Single Dependant Student:

- Has no children; and
- Has been out of high school for less than four years before the first day of class of the current study period; or
- Has been in the work force for less than two years (two periods of 12 consecutive months) before the first day of class of the current study period.

A Single Independent Student:

- Has no children; and
- Has been out of high school for four years or more before the first day of class of the current study period; or
- Has been in the workforce for at least two years (two periods of 12 consecutive months) before the first day of class of the current study period.

A Married Student:

- Is legally married; or
- Is in a common-law relationship (i.e., living with the person you are in a relationship with for a minimum of 12 consecutive months before the first day of class of the current study period).

A Single Parent Student:

- Has custody of one or more children at least 50 per cent of the time; and
- Is not married or common-law.

Canada and Saskatchewan Student Grants

When you apply for student aid, you will be automatically considered for student aid from both the Government of Canada and the Government of Saskatchewan. Grant amounts are calculated based on your number of weeks of study, the previous year's family income and family size. A separate application is only required for the [Canada-Saskatchewan Grant for Services and Equipment for Students with Disabilities](#).

Your application for student aid will be assessed for a mixture of non-repayable grants and repayable loans. In your initial application, you may request to only receive non-repayable grant funding and decline repayable loan funding. For Full-Time students only, if you choose to receive only grant funding and, in the future, you need to access loan funding, you can contact the Student Service Centre and seek a reassessment and receive the

loan funding you are entitled to.

Student Aid and Benefits

Post-secondary education is a worthwhile investment but it is also a serious commitment. Being financially prepared means knowing how much your education will cost and making decisions about how you will meet your financial needs. When planning for your education, you should consider tuition costs, text books and learning materials, as well as transportation and living costs while in school.

The amount of student aid you can receive, including any grants, depends on your situation. The Assessment Summary Letter you receive after applying for student aid will outline your eligibility for both provincial and federal student aid. The Disbursement Schedule' outlines your total student aid. Please note that your Allowable Costs may not accurately reflect your approval amounts.

Grants are available to students from low- and middle-income families, students with either permanent, or persistent or prolonged disabilities, adult and low- and middle-income adult learners. Grants do not need to be paid back and students may be eligible to receive more than one grant at a time.

Loans are available to higher-income students. The loans are interest-free while you are in school and you don't have to start repaying them until six months after you complete your studies. Keep in mind, interest does accrue during that six-month period.

The Canada Student Grant, Saskatchewan Student Grant and the Canada Student Grant for students with dependants are progressive grants that are dependent on family income and family size. The grants progressively decline as annual income increases. Income thresholds are outlined in the following table.

Canada/Saskatchewan Student Grant for Part-Time Studies

Part-time students who qualify for a Canada Student Loan and meet the grant eligibility requirements may be eligible for a progressive federal student grant of up to \$3,600 and a provincial student grant of up to \$800 per academic year. Progressive grants are dependent on family income and family size.

Canada Student Grant for Part-Time Students with Dependants

Part-time students with up to two children under 12 years of age (or 12 years or older with a permanent disability) may be eligible for up to \$80 per week of study, up to a maximum of \$3,840,

and those part-time students with three or more children may be eligible for up to \$120 per week of study up to a maximum of \$3,840. Progressive grants are dependent on family income and family size.

Part-Time students who have graduated from grade 12 in Saskatchewan (including ABE and GED®) on or after January 1, 2012 and are enrolled at a Saskatchewan post-secondary institution in a program that is recognized for Canada-Saskatchewan student loans (certificate, diploma, and degree programs) may be eligible for the Saskatchewan Advantage Scholarship of \$750 per year, to a lifetime maximum of \$3,000.

Family size	Previous Year's Gross Annual Family Income for Maximum Grant Amount	Previous Year's Gross Annual Family Income for No Grant
1	\$33,180 or less	\$64,693 or more
2	\$46,923 or less	\$90,528 or more
3	\$57,469 or less	\$108,145 or more
4	\$66,360 or less	\$119,177 or more
5	\$74,192 or less	\$129,339 or more
6	\$81,274 or less	\$138,966 or more
7+	\$87,785 or less	\$147,309 or more

Maximum Weekly Levels of Assistance

Student aid is pro-rated weekly to accommodate varying program lengths. The tables below outline the maximum weekly levels of assistance which also depends on the type of educational program.

Low-Income Students (Full grant amount eligible)	Canada Student Grant	Skills Boost Top-up to the Canada Student Grant*	Canada Student Loan	Sask Student Grant	Sask Student Loan	Weekly Assistance
Students in One Year and Graduate Programs	\$0	\$0	\$210	\$30	\$168	\$408
Students in Multiple Year Certificate, Diploma or Undergraduate Programs	\$174	\$47	\$210	\$30	\$110	\$524
Medical Students	\$174	\$47	\$210	\$0	\$365	\$749

Middle-Income Students (Progressive Grant Eligible)	Canada Student Grant	Skills Boost Top-up to the Canada Student Grant*	Canada Student Loan	Sask Student Grant	Sask Student Loan	Weekly Assistance
Students in One Year and Graduate Programs	\$0	\$0	\$210	Up to \$30	Up to \$198	Up to \$408
Students in Multiple Year Certificate, Diploma or Undergraduate Programs	Up to \$174	\$47	\$210	Up to \$30	Up to \$227	Up to \$524
Medical Students	up to \$174	\$47	\$210	\$0	\$365	Up to \$749

Above Grant Eligible Income Threshold	Canada Student Grant	Skills Boost Top-up to the Canada Student Grant*	Canada Student Loan	Sask Student Grant	Sask Student Loan	Weekly Assistance
Students in One Year and Graduate Programs	\$0	\$0	\$210	\$0	\$198	\$408
Students in Multiple Year Certificate, Diploma or Undergraduate Programs	\$0	\$0	\$210	\$0	\$198	\$408
Medical Students	\$0	\$0	\$210	\$0	\$365	\$575

There is \$100 minimum for the Canada Student Grant and \$100 minimum for the Saskatchewan Student Grant.

*The top-up grant is for adult learners only. To qualify a student must have been out of high-school for at least 10 years.

Additional assistance above the weekly maximums listed above include:

*Students with dependent children:

Additional Assistance for Low-Income Students with Dependents	Canada Student Grant	Saskatchewan Student Grant
Dependents Under 12 and Dependents over 12 with Permanent Disability	\$100 minimum up to \$93 per child	\$0
Dependents Between 12 and 18	\$0	\$0

Grants for Students with Disabilities

Students with Disabilities	Canada Student Grant	Sask Student Grant
Canada Grant for Students with Permanent Disabilities	\$4,000 per year	
Canada-Saskatchewan Grant for Services and Equipment for Students with Disabilities	Up to \$20,000 per year	Up to \$2,000 per year

If you are a student with either a permanent, or a persistent or prolonged disability that restricts your physical or mental ability to perform daily activities necessary to participate fully in post-secondary studies or the work force, you may be eligible for additional student aid.

Canada Grant for Students with Disabilities

This grant provides \$4,000 per year to help cover living expenses, tuition, and books. Eligibility for this grant is determined when you apply for student aid. A separate application form is not required.

To be considered for the grants, you must apply and qualify for a student loan (either a full-time or part-time loan) and supply documentation verifying your permanent, persistent or prolonged disability. You may also be eligible to receive full-time student aid while studying between 40 and 59 per cent of a full course load.

Canada-Saskatchewan Grant for Services and Equipment for Students with Disabilities

This federal grant provides up to \$20,000 per year for exceptional education-related costs such as tutors, note-takers, interpreters, brailers, or technical aids. If your need exceeds the amount available from the Canada Grant for Services and Equipment for Students with Disabilities, the Saskatchewan Grant for Services and Equipment for Students with Disabilities may provide up to \$2,000 in additional student aid.

A [separate application](#) is required for this grant. Your disability advisor at your school can help you complete the application.

Applying for Full-Time and Part-Time Student Aid

Submit your online application early to ensure that you receive your funds at the start of your school term.

Applications for the upcoming loan year are available in June. You only have to fill out one application to be considered for both federal and provincial student aid.

Online Application and Upload Features

You can apply directly online through the [Advanced Education Student Portal](#) by creating a new account or using your existing one.

You can also scan completed forms and upload

them to your [Advanced Education Student Portal](#) account using the upload feature.

If you do not have an [Advanced Education Student Portal](#) account or need to submit documents on behalf of the applicant, you can upload documents using the [Post-Secondary Document Uploader](#).

If you have questions or need help with your application contact the Student Service Centre:

1-800-597-8278 toll-free within Canada
306-787-5620 in the Regina area or outside Canada
Email: studentservices@gov.sk.ca

DISCLAIMER: This timeline is a general overview of the funding and may not reflect the unique application. Please reference your Assessment Summary Letter when reviewing your timeline to verify the funding for which you qualify.

Before Classes Begin	
Three months before program start date	Complete your online application. Submit your required documents to the Student Service Centre.
When you receive your Assessment Summary Letter and, if you are a new applicant, instructions to complete the online Master Student Financial Assistance Agreement (MSFAA)	New applicants must complete the two-step online MSFAA with the National Student Loans Service Centre (NSLSC). Your Part-Time or Full-Time MSFAA must be completed at least 3 weeks prior to your period of study end date to allow for processing time. See Receiving Your Student Loan section for more information.
Classes Begin	
Start of classes	The full amount of your Canada Student Loan and the first half of your Canada Student Grant will be paid. Your educational institution may request a portion of your Canada funding towards your tuition. See Page 14 (in the current handbook) for more information on Confirming Your Enrollment. The first half of your Saskatchewan Student Grant will be paid directly to your bank account.
Second month of classes	First monthly payment of Saskatchewan Student Loan is paid. Payments will continue monthly until the last month of your study period. Your payment will be deposited directly into your bank account.
Mid-point of classes	Second payment of the Canada Student Grants and of the Saskatchewan Student Grant.
While in school	Inform the Student Service Centre immediately of any changes to course load, income or personal information.
Program Ends	
Approximately five months after end date (unless NSLSC is notified of return to full-time studies)	Consolidation Letter is sent from the NSLSC.
First day of seventh month (unless NSLSC is notified of return to full-time studies)	First loan payment due.

Note: Applications and any changes must be received 14 business days before your program end date to allow time for processing.

How Full-Time Student Aid is Calculated

Financial need is the amount you require to help you meet your financial commitments.

The formula to calculate the amount of assistance you will receive is as follows:

Your Allowable Expenses minus Your Expected Contributions = Your Financial Need

Example Scenarios

- A student attending a full-time college or university program can expect to pay between \$5,000 and \$8,500 per year in tuition. Living expenses will vary depending on if you live at home with your parents and/or spouse or relocate to complete your education.
- If you are a single student and live at home while studying, your total expenses should be about \$7,000 to \$10,000, depending on your program of study. If you are single and live away from home, you can expect your expenses to be \$11,000 to \$15,000. If you have dependent children, the cost will be higher.

Tip! www.canada.ca/student-financial-assistance offers a variety of online tools to help you determine education costs and budget your finances.

Allowable Expenses

Your assistance covers the following allowable expenses:

Educational Expenses

Allowable educational expenses include the actual costs of tuition and compulsory fees. Books and supplies will be allowed as an expense up to a maximum of \$3,000.

Living Allowance

Your living allowance provides funding for shelter, food, miscellaneous items and local public transportation. If you are a single student living away from home, the shelter allowance is based on the expectation that you will share accommodations. Your living allowance is determined by your student category, family size, and province where you are studying. The allowance is a standard allowance for a moderate standard of living based on Statistics Canada's Family Expenditure Survey.

As a single student or a married student living in a different community than the family home (your parents or spouse), an allowance will also be included for one return trip home for each period of 16 weeks, to a maximum of \$600 per trip.

Saskatchewan Monthly Living Allowances	
Student Category	Approximate monthly living allowance
Single student living at home	\$558
Single student living away from home	\$1,280
Married student and spouse with child(ren)	\$2,485 + \$629 for each child
Single parent with child(ren)	\$1,672 + \$629 for each child

Note: These allowances are used to calculate your financial need. They are not the monthly amount you may receive.

Saskatchewan Monthly Daycare Allowances			
Number of Children	Subsidized	Unsubsidized	Incidental Maximum
1	\$85	\$400	\$200
2	\$170	\$540	\$270
3	\$255	\$680	\$340
4 or more	\$340	\$820	\$410

Daycare Allowance

If you have dependant children under 12 years of age and you require full-time daycare, the allowable expense will be based on whether or not your daycare costs are subsidized. A \$20 per day incidental rate, up to the maximums outlined below, may be allowed upon a written request for review. See table above.

Child Support and/or Alimony

If you or your spouse are making child support and/or alimony payments, you can claim this expense up to a maximum amount of \$605 per child per month. Submit an appeal with substantial documentation to have this claim reviewed by our office.

Expected Contributions

Student Contribution

The student contribution is comprised of:

- The fixed student contribution up to \$3,000 per loan year (described below):
- Any scholarship or bursary more than \$1,800 received in one loan year (e.g., university entrance scholarships, doctoral fellowships, and private sector scholarship funds); and
- 100 per cent of all other funding you receive specifically to attend school such as training allowances from private sector or government excluding funding provided by the Post-Secondary Student Support Program (PSSSP), the Métis Nation Post-Secondary Education Strategy and the Inuit Post-Secondary Education Strategy to eligible indigenous students.

Fixed Student Contribution

Students are expected to contribute to their educational costs by providing a fixed student contribution up to \$3,000 per loan year, with the exact amount being calculated based on their gross family income and family size.

Students are expected to use their income, assets, and other resources to make a fixed student contribution to their education costs each year.

There is no fixed student contribution for Indigenous students, students with disabilities, students with children and students who are, or where, Crown wards.

Students with gross family income from the previous year equal to or below the low-income threshold will contribute \$1,500 for an eight-month academic year.

A previous year's low-income thresholds by family is defined by student category:

Family Size	Low-income thresholds by family size
1	\$33,180
2	\$46,923
3	\$57,469
4	\$66,360
5	\$74,192
6	\$81,274
7+	\$87,785

- **Independent students and single parents:** family income is comprised of the student's income only (found on Line 150 of the student's previous year's T1 General Income Tax Form).
- **Dependant students:** family income is comprised of the student's parental income only, which is used as a proxy for the dependant student (found on Line 150 of each parent's previous year's T1 General Income Tax Form).
- **Married/common-law students:** family income is comprised of the student's income and spouse's or partner's income (found on Line 150 of their respective previous year's T1 General Income Tax Form).

Students with gross family income from the previous year above the low-income threshold will contribute \$1,500 for an eight-month academic year plus an **additional 15 per cent** of income above the threshold to a maximum total contribution of \$3,000.

The expected fixed contribution will be pro-rated weekly. The weekly minimum contribution is \$44 per week up to the maximum weekly contribution of \$87 per week. The number of study weeks used to determine the fixed student contribution is capped at 34 weeks (i.e., an eight-month academic year) for each loan year. This means that no student contribution will be calculated for more than 34 weeks even if the period of study is longer.

Example: Single independent student with previous year's gross income of \$35,000 going to school from September to April (8 months).

Each week, this student is expected to contribute:

$$\text{\$44} + 15\% \times (\text{A} - \text{B}) \times 1/52$$

- **A** is the prior year's gross family income (Line 150 of T1 Income Tax Form);
- **B** is the low-income threshold by family size
- **\$44** is the minimum weekly contribution (**\$87** is maximum weekly contribution)

$$15\% \times (\text{\$35,000} - \text{\$33,180}) \times (1/52 \text{ week}) = \text{\$5.25/week}$$

$$\text{\$44} + \text{\$5.25/week} = \text{\$49.25/week}$$

$$\text{\$49.25/week} \times 34 \text{ weeks} = \text{\$1674.50}$$

Therefore, the student is expected to contribute **\$1674.50** for the school year.

Spousal Contribution

The income amount used to determine the fixed spousal contribution is the same as the family income used to calculate the fixed student contribution. The fixed spousal contribution for a student with a family income below the low-income threshold will be \$0. For income above the low-income threshold, the contribution will be **10 per cent** on the amount of family income above the low-income threshold. No fixed spousal contributions are expected from spouses who are students themselves, spouses in receipt of Employment Insurance benefits or social assistance, and spouses in receipt of federal or provincial disability benefits.

The expected fixed spousal contribution will be prorated weekly. The number of study weeks used to determine the fixed spousal contribution is capped at 34 weeks (i.e., an eight-month academic year) for each loan year. This means that no spousal contribution will be calculated for more than 34 weeks even if the period of study is longer.

Example: Married student (no children) going to school from September to April (8 months) with a previous year's income of \$25,000 plus their spouse's previous year's income of \$30,000 gives them a gross family income of \$55,000.

Each week, this student's spouse is expected to contribute:

$$10\% \times (\text{A} - \text{B}) \times 1/52$$

- **A** is the prior year's gross family income; and
- **B** is the low-income threshold by family size.

$$10\% \times (\text{\$55,000} - \text{\$46,923}) \times 1/52 \text{ week} = \text{\$15.53/week}$$

$$\text{\$15.53/week} \times 34 \text{ weeks} = \text{\$528.02}$$

Therefore, the spouse is expected to contribute **\$528.02** for the school year.

Each week, the student is expected to contribution:
 $(\$44 + 15\% \times (\$55,000 - \$46,923) \times 1/52) \times 34 =$
\$2,288.17

Therefore, the student is expected to contribute **\$2,288.17** for the school year.

Parental Contribution

If you are a single dependant student, your parents are expected to contribute towards your education, based on their discretionary income. Discretionary income is their combined income in the last complete taxation year, after deductions for income tax, Canada Pension Plan, Employment Insurance, and a moderate standard of living, based on family size. Parents, their dependant children (including

the student applying for student aid), and any dependants living in the household are all included to determine family size.

Completing the Parental Section of the application does not mean your parents are co-signing your student loans. You, as the applicant, are solely responsible for repaying your student loans.

Use the following charts or the [Parental Contribution Calculator](#) to estimate your parents' contribution.

To calculate parental net income, refer to the parental contribution example below. Subtract a Moderate Standard of Living (MSOL) expense to determine discretionary income.

A Parental Contribution Example		
Parent 1		Parent 2
\$30,000	Gross Income (Line 150 of tax return)	\$50,000
\$1,169	Less CPP (Line 308 of tax return)	\$1,744
\$514	Less EI (Line 312 of tax return)	\$670
\$1,629	Less taxes payable (Line 435 of tax return)	\$6,551
\$26,688	Net income	\$41,035
Combined net income		\$67,723
Less Moderate Standard of Living (family size of 4)		\$65,378
Discretionary income		\$2,345
Parental contribution per week of study.		\$7
For an eight-month (34 week) course, the parental contribution would be \$238		

The Moderate Standard of Living (MSOL) is based on Statistics Canada's Family Expenditure Survey.

Family Size	Saskatchewan	Family Size	Saskatchewan
2	\$45,670	7	\$81,291
3	\$57,202	8	\$85,086
4	\$65,378	9	\$88,434
5	\$71,723	10	\$91,431
6	\$76,910		

Your parents' discretionary income is then applied to the Parental Contribution Table.

Weekly Parental Contribution Table					
Annual discretionary income	Weekly parental contribution	Annual discretionary income	Weekly parental contribution	Annual discretionary income	Weekly parental contribution
0.01 - 500.00	\$1	8,500.01 - 9,000.00	\$28	17,000.01 - 17,500.00	\$74
500.01 - 1,000.00	\$3	9,000.01 - 9,500.00	\$30	17,500.01 - 18,000.00	\$78
1,000.01 - 1,500.00	\$4	9,500.01 - 10,000.00	\$32	18,000.01 - 18,500.00	\$82
1,500.01 - 2,000.00	\$6	10,000.01 - 10,500.00	\$34	18,500.01 - 19,000.00	\$86
2,000.01 - 2,500.00	\$7	10,500.01 - 11,000.00	\$36	19,000.01 - 19,500.00	\$89
2,500.01 - 3,000.00	\$9	11,000.01 - 11,500.00	\$38	19,500.01 - 20,000.00	\$93
3,000.01 - 3,500.00	\$10	11,500.01 - 12,000.00	\$39	20,000.01 - 20,500.00	\$97
3,500.01 - 4,000.00	\$12	12,000.01 - 12,500.00	\$41	20,500.01 - 21,000.00	\$101
4,000.01 - 4,500.00	\$13	12,500.01 - 13,000.00	\$43	21,000.01 - 21,500.00	\$105
4,500.01 - 5,000.00	\$14	13,000.01 - 13,500.00	\$45	21,500.01 - 22,000.00	\$109
5,000.01 - 5,500.00	\$16	13,500.01 - 14,000.00	\$47	22,000.01 - 22,500.00	\$113
5,500.01 - 6,000.00	\$17	14,000.01 - 14,500.00	\$51	22,500.01 - 23,000.00	\$116
6,000.01 - 6,500.00	\$19	14,500.01 - 15,000.00	\$55	23,000.01 - 23,500.00	\$120
6,500.01 - 7,000.00	\$20	15,000.01 - 15,500.00	\$59	23,500.01 - 24,000.00	\$124
7,000.01 - 7,500.00	\$22	15,500.01 - 16,000.00	\$63	24,000.01 - 24,500.00	\$128
7,500.01 - 8,000.00	\$24	16,000.01 - 16,500.00	\$66	24,500.01 - 25,000.00	\$132
8,000.01 - 8,500.00	\$26	16,500.01 - 17,000.00	\$70	25,000.01 - 25,500.00	\$136

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

Receiving Your Funds

The National Student Loans Service Centre (NSLSC) administers your loan on behalf of the Government of Canada and the Government of Saskatchewan.

Your First Student Aid Application

Once your application has been assessed, first-time applicants will receive an information package that will be posted to full-time and part-time students' online accounts. It will include:

- An Assessment Summary Letter with information on the amount of your student aid including the payment schedule for your student loan and grants.
- Your 10-digit Master Student Financial Assistance Agreement (MSFAA) number; and
- Instructions on what to do with the MSFAA number to get your student aid.

Students who have completed a full-time MSFAA and are applying for part-time student loans must complete a new part-time MSFAA. The part-time MSFAA has different conditions than the full-time MSFAA.

New applicants must complete a two-step online MSFAA process in order to receive their student aid.

Upon receiving your Assessment Summary Letter 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 aid.

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 MSFAA you do not need to complete the online MSFAA process unless you leave your 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 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 (within North America):
1-888-815-4514

Outside North America: 800-2-225-2501

TTY: 1 888 815-4556

This online MSFAA process must be completed in order to receive your student aid. 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 student aid.

The NSLSC will confirm your enrolment electronically with your school. If your school does

not confirm enrolment electronically, the NSLSC will mail the confirmation of enrolment form to you or your school and the school will return it to the NSLSC.

Once your enrolment is confirmed, the NSLSC will electronically deposit funds into the bank account that you provided on the MSFAA. Please review your Disbursement Schedule in your Assessment Summary Letter to determine when your payments will be deposited. **NOTE: Your educational institution can choose to remit Federal Loans and a portion of the Federal Grants directly towards your tuition costs. Any outstanding tuition amounts are the responsibility of the student.**

Maintaining Your Eligibility While in School

Your Responsibilities

After you have obtained your funds and are attending classes, you must do the following to keep your interest-free status and stay eligible for future funding:

- Continue to be enrolled in 60 per cent or more of a full course load each semester for a full-time student (40 per cent for students with a disability). Your school determines what a full course load is for each term or semester of each study period;
- Achieve successful completion; and
- Maintain regular attendance at all times. If your attendance drops below 90 per cent or you miss more than three consecutive weeks (21 calendar days), you will be considered discontinued for student aid purposes. Your study period will be considered unsuccessful.

You may be considered discontinued if you drop below the minimum required course load for the following reasons:

- You withdraw from studies on your own accord;
- You change schools during your study period; or

- You are expelled before the end of your study period.

It is your responsibility to contact the school regarding possible tuition refunds.

- One discontinuation: Receives a warning but remains eligible for student aid.
- Two discontinuations: Lose eligibility for student aid for 12 months.
- Three discontinuations: Lose eligibility for student aid for a minimum of 36 months.

Important!

If you withdraw during your first semester or term and plan to attend in the second semester or term, you must submit a new application to the Student Service Centre.

During these periods of ineligibility you must maintain your student loans in good standing to regain future eligibility.

- You must complete your studies within the required eligibility periods. For each level of study, you are eligible for student aid for the normal duration of the program plus one additional year. Students with disabilities are exempt from this criteria.
- You must not exceed the lifetime maximum of 340 weeks of study. The lifetime maximum may be extended up to an additional 60 weeks (to a maximum of 400 weeks) for full-time students enrolled in doctoral studies
- Students with disabilities may receive student aid for up to 520 weeks.

Important!

The lifetime maximum for assistance includes the weeks you received student aid and any weeks you did not receive student aid but were in interest-free status.

Keeping Government Student Loans Interest-Free

Whether you take out a new student loan for upcoming studies or not, your existing loan holder(s) need to know that you are still in school. If not, you will lose the interest-free status on your existing loans and you will have to start repaying loans earlier than expected.

All your lenders must receive Confirmation of Enrolment information, completed by your post-secondary institution. This proves you have registered for upcoming studies.

If you are taking out a new loan, your school will provide Confirmation of Enrolment as part of the process for full-time students. If you are not taking out a new loan, you must provide Confirmation of Enrolment which is available through your NSLSC borrower account or at www.canada.ca/student-financial-assistance.

Note: Full-Time loans will defer interest for Part-Time loans, however, Part-Time loans will NOT defer interest and/or payments for Full-Time loans

Interest on Loan Payments

Once you are in repayment, any interest you pay may be claimed on your income tax return. For each year you are in repayment, you will receive a tax form indicating the amount of interest paid during that tax year from the National Student Loans Service Centre (or your financial institution if you have a loan prior to 2001).

Repaying Your Student Loan

Consolidating Your Loan

Six months after you have completed full-time study, whether you have graduated, transferred to part-time studies, withdrawn, or you are taking time off from your studies, you will need to begin

repaying your student loan. This is called student loan consolidation.

Prior to your loan(s) entering the repayment phase, the National Student Loans Service Centre will send you a Consolidation Letter. It outlines your repayment terms and your minimum monthly payment. You also can negotiate your monthly payment amounts with the National Student Loans Service Centre, pay in lump sum or pay out your loan early. Contact the National Student Loans Service Centre if you have not received your repayment information one month before your loans consolidate.

Even though you are not required to make a payment for six months after completing your studies, interest on Saskatchewan Student Loans will accumulate during this time. Any unpaid interest accumulated during this six-month period will be capitalized and included in your principal balance at the time of consolidation. Your first loan payment is due:

- On the first day of the seventh month following the date your period of study ends; or
- The end date you withdraw from studies.

Example

- Period of Study End Date: April 30, 2022
- Date six-month non-repayment period begins (interest starts to accrue): May 1, 2022
- Date six-month non-repayment period ends: October 31, 2022
- First loan payment due date: November 1, 2022

Interest on Canada Student Loans

- The Fixed Interest Rate is Prime¹ + 2% and the Floating Interest Rate is Prime.
- From April 1, 2021 to March 31, 2023, no interest will accrue on Canada Student Loans. As of April 1, 2023, Canada will permanently remove interest on Canada Student Loans.

Interest on Saskatchewan Student Loans

- Fixed Interest Rate (Prime plus 2.5%) or
- Floating Interest Rate (Prime).

Your loans will be automatically consolidated with the floating rate of interest. You will have a one-time option of switching to the fixed rate of interest during your repayment period.

To compare different repayment options, visit www.canada.ca/student-financial-assistance to check out the Loan Repayment Estimator.

The National Student Loans Service Centre offers online services to keep track of the activity on your student loan account as well as update your personal information. Go to www.canada.ca/student-financial-assistance to register.

¹Prime is defined by the Canada Student Financial Assistance Program in accordance with *The Canada Student Loans Act* or *The Canada Student Financial Assistance Act*

Note: Full-Time loans will defer interest for Part-Time loans, however, Part-Time loans will NOT defer interest and/or payments for Full-Time loans.

Maintaining Your Loan While in Repayment

As a borrower, you are required to fulfill your obligations and responsibilities of the repayment terms and conditions of your loan. Missing payments could damage your credit rating, and your student loan could go into default. Contact the National Student Loans Service Centre before you miss a payment. There are repayment options available to help you manage your payments and avoid defaulting on your loan.

Defaulting on your loan will affect your credit score and in turn, your ability to purchase something as simple as buying a new cell phone.

Visit www.canada.ca/student-financial-assistance to find out more about repayment assistance and how to manage your student loan debt.

Repayment Assistance Plan

Annual gross family income thresholds for zero payment under Repayment Assistance Plan (RAP) have been updated as of November 1, 2022. Visit www.canada.ca/student-financial-assistance for details.

The RAP makes it easier for you to manage your debt. You can pay back what you can reasonably afford, based on your family income and family size. Monthly payments are limited to 10 per cent or less of a borrower's gross family income. No borrower on RAP will have a repayment period of more than 15 years, or 10 years for borrowers with disabilities. If borrowers earn very little income, they may not be required to make loan payments until their income increases. To apply, complete the online application through your account with the National Student Loans Service Centre.

Repayment Assistance Plan – Disability

The Repayment Assistance Plan for Borrowers with a Disability (RAP-D) is available to borrowers with either a permanent, or a persistent or prolonged disability who are having difficulty repaying their student loan debt. RAP-D makes it easier for you to manage your student debt and will consider additional medical expenses related to your disability. You can pay back what you can reasonably afford based on your family income and family size. Monthly payments are limited to 10 per cent or less of a borrower's gross family income and no borrower will have a repayment period of more than 10 years. If borrowers earn very little income, they may not be required to make any loan payments until their income increases. To apply, complete the online application and Disability Expense form through your account with the National Student Loans Service Centre.

If you have a persistent or prolonged disability, you are required to confirm your ongoing eligibility disability status through attestations and verifications.

Note: If you are a student with a severe permanent disability who is prevented from working and going

to school and who will never be able to repay your loans, you may benefit from having your loans immediately cancelled under the Severe Permanent Disability Benefit.

For more information, please visit www.canada.ca/student-financial-assistance or call the National Student Loans Service Centre.

Revision of Terms

You may ask the National Student Loans Service Centre about reducing your monthly payment amount by extending the length of time you take to repay your loan. This will lower your monthly payments, but you will pay more interest over time. Contact the National Student Loans Service Centre for more information.

Loan Forgiveness for Nurses and Nurse Practitioners

The Saskatchewan Student Loan Forgiveness for Nurses and Nurse Practitioners program encourages nurses and nurse practitioners to work in smaller communities. As a nurse or nurse practitioner, you could receive up to \$4,000 per year in Saskatchewan Student Loan forgiveness to a maximum of \$20,000 over five years. Please visit saskatchewan.ca/studentloans for more information.

You may also be eligible for federal loan forgiveness on your Canada student loans. The Canada Student Financial Assistance Program offers federal loan forgiveness for nurses and nurse practitioners, as well as family doctors and family medicine residents, serving in rural and remote communities. Please visit www.canada.ca/student-financial-assistance for more information.

Loan Forgiveness for Veterinarians and Veterinary Technologists

This program encourages Veterinarians and Veterinary Technologists to work in smaller communities. You could receive up to \$4,000 per year in Saskatchewan Student Loan forgiveness to a

maximum of \$20,000 over five years. Please visit saskatchewan.ca/studentloans for more information.

Bankruptcy and Overpayments

Bankruptcy

Are you a student loan borrower who:

- Has filed for bankruptcy?
- Has filed a consumer proposal?
- Is participating in a provincial arrangement for the orderly payment of debts?

If so, contact the Student Service Centre at 1-800-597-8278 or studentservices@gov.sk.ca for more information on student loan eligibility.

Overpayments

An overpayment is assistance you received for which you are not eligible. An overpayment can occur if your application is reassessed due to a change in your circumstances.

For example, if you discontinued studies during a study period or if an audit of your application uncovered inaccurate information, the Student Service Centre may determine that you have been overpaid.

Overpayment amounts are deducted from future student aid awarded under the program. It is your responsibility to contact your school to ensure possible tuition refunds have been processed. This may reduce the amount of your outstanding overpayment.

Note: Students can appeal overpayments and grant to loan conversion on the grounds that the withdrawal or change to part-or full-time status was the result of unforeseen and unavoidable circumstances or if the educational institution made an error in reporting the withdrawal from full-time studies. Supporting documentation will be required. Appeals must be made within six months of the date the conversion occurred.

Falsified Information

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

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 it is determined that an individual knowingly committed fraud or misrepresentation, the Canada Student Financial Assistance Program may apply administrative measures and possibly require the individual to immediately repay loans or grants received through misrepresentation (as per subsection 17.1(1) of *The Canada Student Financial Assistance Act* and subsection 18.1(1) of *The Canada Student Loans Act*). Administrative measures specifically refer to the individual being

restricted from Saskatchewan Student Aid, such as loans, grants, repayment assistance and in-study interest-free status, for a period of one to five years.

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.

Audit Services Unit

Telephone: 1-800-597-8278

Fax: 306-798-0016

Mailing Address: Audit Services
Ministry of Advanced
Education
PO Box 2405 STN Main
Regina, Saskatchewan
S4P 4L7

E-mail: Audit.Services@gov.sk.ca

Scholarships

The Ministry of Advanced Education administers scholarships for students who are entering post-secondary education and individuals in graduate studies. Visit the Scholarships and Grants page at saskatchewan.ca for more information or an application for the scholarships below.

Federal-Provincial Scholarships for Students in French

The Federal-Provincial Fellowship scholarship is designed to encourage Saskatchewan students to study in French in Saskatchewan or at an out-of-province post-secondary institution when program of study is not offered in Saskatchewan.

Saskatchewan Advantage Scholarship

The Saskatchewan Advantage Scholarship provides eligible Saskatchewan grade 12 graduates (2012 and after) who enrol at a Saskatchewan post-secondary institution in a program that is recognized for Canada-Saskatchewan student loans (certificate, diploma, and degree programs), with up to \$750 per year to a maximum of \$3,000.

Students are required to apply for a student loan to be assessed for the scholarship. Through the student loan assessment, students with demonstrated need will receive the scholarship. With the exception of both Lakeland College campuses and specific specialized health programs, programs at post-secondary institutions outside of Saskatchewan are not eligible.

Other program details:

- Students have up to 10 years to receive the maximum of \$3,000; and
- The scholarship is available to both full-time and part-time students.

Scholarship of Honour

The Saskatchewan Scholarship of Honour recognizes Saskatchewan men and women who have served in a military operation since January 2001. The Scholarship is also available to family members (spouse and children) of Canadian Forces members who were permanently disabled or deceased while serving in a designation military operation, or as a result of a designated military operation. Eligible individuals will receive a \$5,000 scholarship to assist with post-secondary education expenses.

Queen Elizabeth II Scholarship

This \$20,000 scholarship is awarded annually, to support graduate or post-graduate study of Saskatchewan politics and government at either of Saskatchewan's universities. The scholarship is awarded on the basis of academic excellence to one student or split equally between deserving candidates.

Queen Elizabeth II Centennial Aboriginal Scholarship

This \$20,000 scholarship is to be awarded annually to First Nations and Métis students who are pursuing graduate studies in any field at any accredited university in Saskatchewan. Students must have graduated from a university in Saskatchewan. Preference will be given to students who have attended or received an undergraduate degree from the First Nations University of Canada. The scholarship is awarded on the basis of academic excellence to one student or split between equally deserving candidates.

Contact Information

It is important to keep your file up to date with the National Student Loans Service Centre and the Student Service Centre. You must provide them with any changes to your personal information, including address changes, while you are in school and after graduation.

For questions on the assessment of your loan:

Student Service Centre

Ministry of Advanced Education
1120 - 2010 12th Avenue
Regina, Saskatchewan S4P 0M3

Telephone outside Regina: 1-800-597-8278
In the Regina area or outside Canada:
306-787-5620

Email: studentservices@gov.sk.ca

Website: saskatchewan.ca/studentloans

For security reasons, do not include your SIN if you contact us by email.

For questions on receiving your payments or repaying your loan:

National Student Loans Service Centre

P.O. Box 4030
Mississauga, Ontario L5A 4M4

Telephone within North America: 1-888-815-4514
Outside North America with an international access code: 1-800-2-225-2501

Countries outside of North America without an international access code: Call the Canadian operator at 800-0800-096-0634; then call collect 905-306-2950

TTY: 1-888-815-4556

Fax: 1-888-815-4657

Website: www.canada.ca/student-financial-assistance

Vous pouvez obtenir cette publication en français au à : saskatchewan.ca/studentloans

Glossary

Academic year: defined by your school, up to a maximum of 12 months. An academic year may comprise multiple terms or semesters, including spring and summer session.

Allowable expenses: expenses used in the calculation of your funding amount.

Assessment Summary Letter: information on the calculation of your student aid and the payment schedule.

Bursary: funding that does not have to be paid back.

Capitalization: this happens when you add unpaid accumulated interest to the principal of a loan. It increases the total principal outstanding.

Confirmation of Enrolment: confirms that you are enrolled in school full-time. Confirmation of Enrolment is done electronically between your school and the National Student Loans Service Centre.

Consolidation Letter: a letter is sent to you (the borrower) when you enter the repayment phase of your loan, indicating the terms of repayment. The first loan payment is due on the first day of the 7th month after classes end in your final term.

Default: when you are behind on your payments for nine or more months and collection activities are required. Defaulting on your loan will make you ineligible from receiving future Saskatchewan Student Aid or from applying for repayment assistance under the Repayment Assistance Plan.

Dependant student: a single student with no children who has been out of high school for less than four years or in the work force for less than two periods of 12 consecutive months (two years).

Designation: process by which schools obtain the necessary recognition that allows their students to be eligible for student aid.

Designated institution: schools where students are eligible to receive student aid.

Discretionary income: disposable income after taxes and living expenses.

Financial need: amount required to supplement your existing funds to meet your financial commitment.

Full-time student: enrolled in 60 per cent of a full course load (or 40 per cent for students with disabilities) as determined by the school.

Grant: funding that does not have to be paid back unless you withdraw within 30 of the program start date, in which, grant funding will have to be paid back. This is referred to as a grant to loan conversion.

Independent student: a single student with no children who has been out of high school for more than four years or in the work force for at least two periods of 12 consecutive months (two years).

Interest-free status: while you are in school full-time, the Government of Canada and the Government of Saskatchewan will pay the interest on your student loans.

Lifetime maximum: the maximum time frame (340 weeks) you are eligible to receive funding and to maintain your student loans in interest-free status. Students in doctoral studies receive 400 weeks and students with a disability receive 520 weeks.

Loan Year: defined as beginning August 1st of each year and ending July 31st of the following year.

Moderate standard of living: amount determined by Statistics Canada that is required to maintain a moderate standard of living per family size.

National Student Loans Service Centre: the service provider responsible for the payment and collection of your student loan and grant funds on behalf of the Government of Canada and the Government of Saskatchewan.

Non-Repayment (Grace) Period: the six-month period after you graduate or leave school during which you are not required to make loan payments. However, interest on your loan builds up during this period and you are responsible for paying this interest. You can choose to add it to your principal (capitalization), but if you do, you will not be able to claim the interest on your income tax return. Please note this is not the same as interest-free status.

Overpayment: amount of student aid you received for which you are not eligible.

Permanent disability: any impairment, including physical, mental, intellectual, cognitive, learning, communication or sensory impairment – or a functional limitation – that restricts the ability of a person to perform the daily activities necessary to pursue studies at a post-secondary school

Persistent or prolonged disability: any impairment, including a physical, mental, intellectual, cognitive, learning, communication or sensory impairment – or a functional limitation – that restricts the ability of a person to perform the daily activities necessary to pursue studies at a post-secondary school level

or to participate in the labour force and has lasted, or is expected to last, for a period of at least 12 months, but is not expected to remain with the person for the person's expected life. level or to participate in the labour force and that is expected to remain with the person for the person's expected life

Resident: a person who has resided in the province for 12 consecutive months prior to the first day of their study period.

Scholarship: funding which is merit-based, and does not have to be paid back.

Study period: length of time that a student is enrolled at a designated institution throughout the school year. (September to April, for example).

Successful completion: passing a minimum of 60 per cent of a full course load or 40 per cent of a full course load for students with a disability.

Withdrawal: dropping below the required course load for the study period/program for which you have received funding.

Canada-Saskatchewan Integrated Student Loan Handbook

Canada-Saskatchewan Integrated Student Loans Program

Important Steps in Planning and Financing Your Post-Secondary Education

2022-23

Need more information?

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

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

www.canada.ca/student-financial-assistance

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