

# Saskatchewan Student Aid Instructions



## Important Steps in Planning and Financing your Post-Secondary Education

2024-25

## Contents

<b>Important Information</b> .....	<b>1</b>
Electronic Master Student Financial Assistance Agreement (MSFAA) .....	1
Confirmation of Enrolment .....	1
Repayable Loan and Non-Repayable Grant .....	1
<b>Let's Get Started!</b> .....	<b>2</b>
Apply Online! .....	2
Who Can Apply?.....	2
Your Responsibilities .....	2
Deadlines .....	3
Completing Your Application .....	3
<b>Applicant Instructions</b> .....	<b>4</b>
Personal Information .....	4
Applicant Dependants.....	5
Single Students Without Dependants .....	6
Foster Child (Ward of Crown) .....	6
Citizenship .....	6
Saskatchewan Residency .....	6
Indigenous and Visible Minority Status .....	7
Students with Disabilities.....	7
Program Information .....	8
Education History and Saskatchewan Advantage Scholarship .....	9
Accommodation .....	9
Applicant Study Income .....	9
Additional Allowances .....	10
<b>Appendix B - Instructions for Parents, Guardians, or Sponsors</b> .....	<b>12</b>
Parental Information .....	12
Parental Income.....	12
Parental Dependants.....	13
<b>Appendix C - Instructions for Spouse</b> .....	<b>14</b>
Spouse Study Period Information .....	14
Spouse Study Income.....	14
<b>Supplementary Forms</b> .....	<b>14</b>
Program Information Form .....	15
Practicum/Internship Information.....	15
<b>Verification and Audit</b> .....	<b>15</b>
<b>Contact Information</b> .....	<b>16</b>
Audit Services Unit.....	16
Student Service Centre Ministry of Advanced Education.....	16

## Important Information

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

If you are eligible to receive student aid and this is your first application, you will receive your Assessment Summary Letter, a 10-digit Master Student Financial Assistance Agreement (MSFAA) number and instructions on how to complete the Agreement. You must complete the Agreement yourself. School officials and other third parties are not allowed to complete the MSFAA for you.

Within two to three business days of 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 loans.

#### **This two-step process must be completed 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
- your date of birth.

If you have already signed an MSFAA, you do not need to complete the process again unless you leave full-time study for two years, establish residency in a new province or territory, or your previous MSFAA was for different funding (e.g., you were previously receiving part-time student aid and you are now applying as a full-time student.)

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://www.csnpe-nslsc.canada.ca/en/frequently-asked-questions> for a list of Frequently Asked Questions (FAQs).

Make sure you keep your contact information (mailing address, phone number, email address) up-to-date on your NSLSC account. If any of your personal information changes (e.g., name, SIN, date of birth), 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 to receive your student aid on time. 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 funding.

### Confirmation of Enrolment

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

If you enter a study period without student aid funding, you still need to confirm your enrolment. This ensures you do not enter repayment while you are still studying. To complete this through your [NSLSC account](#), select “Confirmation of Enrolment” under the “Managing Your Loan” tab. Alternatively, you can ask your school to submit a paper copy of the Confirmation of Enrolment to the NSLSC.

### Repayable Loan and Non-Repayable Grant

When you apply for student aid you are assessed to determine if you are eligible for Saskatchewan Student Aid.

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

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

## Let's Get Started!

By completing the application, you are applying to both the Government of Canada and the Government of Saskatchewan for Saskatchewan Student Aid.

The [Student Aid Handbook](#) has information about:

- program eligibility;
- how your financial need will be calculated; and the amount of student aid available to you.

This document reflects information and policies in effect for the 2024-25 loan year. 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](https://saskatchewan.ca/studentloans) and in subsequent updates to this document.

### Apply Online!

The [Saskatchewan Student Aid website](#) 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.
- Have your application processed faster. Online applications are typically processed in two business days once you send in the Consents, Authorizations and Agreements and other forms.
- Upload documents directly to the Student Service Center using your [Advanced](#)

[Education Student Portal](#) account. Simply log in to your portal account and access the "Upload Document" feature.

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

### Who Can Apply?

You are eligible to apply for Saskatchewan Student Aid 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 are a full-time student (taking at least 60 per cent of a full course load);
- you are a part-time student (taking 20 to 59 per cent of a full course load);
- your previous student loans are in good standing (e.g., you must not have defaulted on a previous student loan); and
- you have not exhausted the lifetime maximum weekly student aid limit.

If you are a student with either a permanent, or a persistent or prolonged disability, you can choose to be considered full-time or part-time if you will be taking 40 to 59 per cent of a full course load.

### 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.
- When applying for student aid, 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 your 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 student aid, less student aid, or the same level of student aid.

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 or educational expenses;
- parental, spousal or dependant information; and
- e-mail.

**An outdated address could delay receiving your funding** 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.nslsc.ca](http://www.nslsc.ca) or by calling the NSLSC at 1-888-815-4514.

### Deadlines

- Apply early to ensure your funding is in place at the start of your study period. The new student aid 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 student aid 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 30 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 a Dependent Student (see [Single Students Without Dependants](#) for definition), you will need your parents' SINS, birth dates, HSNs and information about their marital status including the date their marital status began (e.g., date of marriage, date of separation, etc.).
- 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, 2024 would be 09 Aug 2024.
- 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 must be submitted and updated 30 days prior to your period of study end date, and your application will be reassessed accordingly.
- Be sure your application is complete and legible to avoid delays in processing. Ensure that you (and your parents or spouse as applicable) 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). If you apply online these documents will be stored in your portal account.

## 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 student aid 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 your 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](https://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 you have been residing with your partner for at least 12 consecutive months prior to your study period start date, check the common-law box and state the date you started living together.
- 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 student aid 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 your 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; or
- statutory declaration with third-party declaration of full-time custody.

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 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.

## Applicant Dependants with a Permanent Disability

You may also include any dependant(s) over the age of 18 if they reside with you, are related to either you or your spouse/partner and are dependent by reason of a mental or physical disability.

To include dependants with a permanent disability that are **12 years of age or older**, you must supply documentation to confirm your dependant's disability when you apply for student aid. This

documentation only needs to be submitted once and will not be required for subsequent applications.

- For dependants **under 18**: upload a doctor's note, or tax documents indicating that either you, your spouse, or common-law partner claim this dependant under the Disability Tax Credit.
- For dependants **18 and over**: upload tax documents indicating that either you, your spouse, or common-law partner claim this dependent under the Disability Tax Credit.

## Eligible Dependants

Eligible dependants that live with you full-time (defined as at least 50 per cent of the time) will be included in your family size and your assessment of need.

Full-time students with eligible dependants aged 11 years or younger (or 12 years or older with a permanent disability), may qualify for both the Canada Student Grant for Students with Dependants, and the Saskatchewan Student Grant for Low-Income Students with Dependants.

Part-time students with eligible dependants may qualify for the Canada Student Grant for Part-time Students with Dependants.

## Daycare/Care Expenses

Daycare expenses for the study period are based on average subsidized or unsubsidized amounts for your eligible dependents 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.

Care expenses can also be claimed for any of your eligible dependants that are 12 years of age or older that have a permanent disability.

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.

### **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.

### **Single Students Without Dependants**

#### **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 do not need to 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 at least two years (two periods of 12 consecutive months – the two periods do not need to be consecutive), is considered a single independent student. Students who are not in full-time study are considered to be in the workforce (e.g., time spent actively seeking employment, or being in receipt of Employment Insurance or Social Assistance is considered to be time in the workforce).

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

Check (v) "yes" if you have ever been in the care and custody of the Ministry of Social Services. A crown ward is defined as someone placed under protection of a legal guardian and who is the legal responsibility of the government. Current or former crown wards

are exempt from making a fixed contribution towards their education.

### **Citizenship**

In order to be eligible to apply for Saskatchewan Student Aid, 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 cannot apply online; they must apply on paper and submit proof. 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.

#### **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 (e.g., time spent actively seeking employment, or being in receipt of Employment Insurance or Social Assistance, is considered to be time in the workforce).

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 Saskatchewan Student Aid. For other provincial and territorial student aid offices, visit [www.canada.ca/student-financial-assistance](http://www.canada.ca/student-financial-assistance).

**DO NOT APPLY TO MORE THAN ONE PROVINCE.**

Read the Saskatchewan Residency questions on the application and contact the Student Service Center if you require additional help.



## Single Dependent Student

You are considered a Saskatchewan resident:

- If your parents/guardians/sponsors most recently resided in the province for the 12-month period before the first day of your study period, even if one of them worked in another province.
- If your parents are separated or divorced, 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, or who primarily provided this support during your upbringing, resided in Saskatchewan for the 12-month period.
- If you are a dependant student, your parents reside outside of Canada, and Saskatchewan was the last province your parent(s) resided in 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;
- 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. In this case, indicate that you have always lived in Saskatchewan;
- you are a Saskatchewan resident attending school full-time in another province (Note: after you have completed four years of study in another province, that province may accept you as a resident for your fifth year of study.); or
- you are a permanent resident, or designated protected person, and Saskatchewan is the only province/territory you have lived since arriving to Canada less than 12 months ago.

## 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 Saskatchewan Student Aid purposes. The same would apply to a married student from another province whose spouse worked in Saskatchewan. If this situation applies to you, please contact the Student Service Centre for guidance by calling 1-800-597-8278.

If you and your spouse are both students and require student aid, 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 enroll 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.

## Indigenous and Visible Minority Status

This information is for statistical and research purposes. In addition, Indigenous students are exempt from making a fixed student contribution towards their education.

## Students with Disabilities

If you are a student with either a permanent, or a persistent or prolonged 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 additional supports.

You will automatically be assessed for the Canada Student Grant for Students with Disabilities along with your student aid application. In addition, students with disabilities are exempt from making a student contribution towards their education.

To be considered for disability supports, you must provide, with your full- or part-time student aid application, proof of your disability in the form of a medical certificate (or the [Verification of Disability Form](#)) completed by a qualified medical practitioner, or a Learning Disability Assessment (e.g., psycho-educational assessment) or a document proving that you receive federal and/or provincial disability assistance.

Disability documentation should state the functional limitations of your disability, whether it's permanent, persistent, or prolonged, and how it affects your studies.

Documentation only needs to be submitted once for students with a disability. Students with a persistent or prolonged disability will be required to self-attest to their disability in subsequent years and may be required to provide further documentation.

If you require exceptional education-related services and equipment such as tutors, note-takers, interpreters, braille or technical aids you may be eligible to apply for the [Canada-Saskatchewan Grant for Services and Equipment](#). To be eligible for this grant, you must apply for either full-time or part-time student aid and then submit a [separate application](#).

## 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.

To be eligible for full-time student aid, you must be enrolled full-time in each period of study for which you apply. Full-time is considered to be at least 60 per cent of a full course load (40 per cent for students with disabilities). Consult with your school about the number of classes/credit hours/credit units you need to be considered full-time.

If you are taking 20 to 59 per cent of a full course load, you can submit a part-time student aid application. If you are a student with either a permanent, or a persistent or prolonged disability, you can choose to be considered full-time or part-time if you will be taking 40 to 59 per cent of a full course load.

You will not be eligible for student aid if your study period is less than six weeks.

### 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 student aid application. You are not eligible for full-time student aid if your program is less than six weeks in length. In some circumstances, it may be possible to extend your previous application so long as there is less than a 3-week break in study, and your extension does not overlap the dates of your spring/summer application. 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 student aid application or they will complete a [Program Information Form](#).
- If you are enrolling in university classes provided off-campus (for example, at a Saskatchewan Regional 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 student aid 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 (e.g., 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 the majority of your post-secondary studies through correspondence or online studies, indicate this on your application within the Program Information section, 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. If you completed ABE or another equivalent credential do not use that as your high school completion date. Use the date in which you last attended K-12 system.

### 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 aid assessment can be found in the [Student Aid Handbook](#) in the *How Student Aid is Calculated* section.

### 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, or the private sector. 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 educational funding:

- employment or self-employment income including tips or gratuities;
- federal and provincial student aid funding;
- 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), Canada Learning Bond, Registered Disability Savings Plan (RDSP), investments, savings, accounts, tax free savings accounts, other assets;
- student loans and/or lines of credit 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;
- any compensation payments (e.g., Hepatitis 'C' Compensation Payment);
- Residential School Compensation Payment;
- land claim of an Indian Band;
- stipends, fellowships or honorariums;
- personal education credit from Residential School Settlement Agreements; or
- Global Skills Opportunity.

### **Scholarships/Bursaries**

Report the total of all scholarships and bursaries you will receive from your school, and community organizations 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 employment income, child benefits, Social Assistance, Employment Insurance, disability and pension benefits, investment income, dividends, Workers' Compensation Benefits, Indigenous Services Canada assistance, child support, maintenance, training allowances, etc.

If your current year's 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., \$692 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 student aid 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 aid. 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 student aid.

### **Consent to Release Information – Optional Release**

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



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

If the applicant is a single dependent student, this section of the application must be completed by the parents, legal guardians or official sponsor of the applicant. All references to “parents” apply either to the applicant’s parents, step-parents, legal guardians, or to the applicant’s official sponsor (if the applicant is a sponsored permanent resident, and his or her parents do not live in Canada).

**Completion of this Appendix does not mean you are co-signing the applicant’s student loans. The applicant is solely responsible for repaying the student loans issued.**

Information about expected contributions from parents can be found in the [Student Aid Handbook](#) in the *How Student Aid 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, they must complete the [Consent to Release Information Form](#) and submit a copy to both the Student Service Center and the NSLSC.

### 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.

### 2023 Income

Parental income for 2023 will be obtained directly from CRA to calculate the parental contribution and evaluate the applicant’s eligibility for student aid.

If you did not file an income tax return for 2023, 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, Indigenous Services Canada assistance, child support, maintenance, training allowances, etc.

### Reduced Income Statement

If you or your parent checks the box indicating that their income for 2024 will be substantially lower than your income for 2023, you will be mailed a [Reduced Income Statement](#). The Reduced Income Statement must be submitted before your applicant child’s period of study end date. The parental contribution will be reviewed using your reduced income, and your applicant child’s eligible loan and grant amounts will be reassessed accordingly.

Your income may be verified with the CRA the following year and depending on the discrepancy, your applicant child’s student aid application may be reassessed. This could result in overpayments to be deducted from your applicant child’s future student aid funding, and/or conversion of some of the grant funding they received into repayable loans.

## 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 include individuals over the age of 18 who reside with you, are related to you or your spouse/partner, and are dependent by reason of a mental or physical infirmity. To prove dependency, the CRA must have accepted the person as wholly dependent on you. Along with your applicant child's application, provide a copy of tax documents indicating that you, or your spouse/partner claim this dependent under the Disability Tax Credit.

## 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 student aid and continues to be a dependant.

## Appendix C - Instructions for Spouse

To be classified as married/common-law, you are either legally married or have lived in a common-law relationship with the applicant for at least 12 consecutive months before their 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 your spouse/partner’s student loans. **The applicant is solely responsible for repaying the student loans issued.**

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

If the applicant would like you to be able to contact the Student Service Centre or the NSLSC about their application, they must complete the [Consent to Release Information Form](#) and submit it to both the Student Service Center and the NSLSC.

### Spouse Study Period Information

If you will be attending full-time studies and applying for student aid anytime during your applicant spouse’s study period, please provide your study period start and end dates on Appendix C - Spouse of Married/Common-Law Applicants section.

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 any of the questions (including study period and income) change during your applicant spouse’s study period, you or your spouse should contact the Student Service Centre immediately to update the information.

### Spouse Study Income

Your income from the previous tax year is used to calculate your expected contribution towards your spouse’s studies and evaluate your applicant spouse’s eligibility for student aid. This information will be obtained directly from CRA. Processing of the application may be delayed if your previous year’s income tax return was not filed with CRA.

If you did not file an income tax return, indicate the total of all income received in that year from all sources. This includes employment income, child benefits, Social Assistance, Employment Insurance, disability and pension benefits, investment income, dividends, Workers’ Compensation Benefits, Indigenous Services Canada funding, child support, maintenance and training allowances. If you did not have any income from any source in 2023, enter ‘0’.

If your income in the current year will be less than the previous tax year, report your estimated gross income from all sources for the entire current calendar year, on Appendix C - Spouse of Married/Common-Law Applicants.

## Supplementary Forms

### Program Information Form

You must be enrolled or planning to enroll at a designated school in an approved program of study to be eligible to apply for student aid. 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 Program Information 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 student aid 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

Saskatchewan Student Aid is dedicated to providing loans and grants to support students seeking post-secondary education under the terms of federal and provincial student aid 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 student aid may be cancelled, overpayments may be calculated, and you may be restricted from receiving further student aid.

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 to the Saskatchewan Student Aid program, please contact Audit Services, who are responsible for investigating allegations of improper funding. Allegations are serious and all referrals 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.

## Contact Information

### Audit Services Unit

Telephone: 1-800-597-8278, Option #3

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)

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)

Website: [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

TTY: 1-888-815-4556

Mailing Address:

P.O. Box 4030

Mississauga, Ontario L5A 4M4

Web site: <https://www.csnpe-nslsc.canada.ca/en/home>

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

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



# Saskatchewan Student Aid Instructions

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

2024-25

### Need More information?

#### Student Service Centre

Ministry of Advanced Education

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 12<sup>th</sup> 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)  
[www.csnpe-nslsc.canada.ca/en/home](https://www.csnpe-nslsc.canada.ca/en/home)

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