

Free Tuition Program FREQUENTLY ASKED QUESTIONS

Q. What is the Free Tuition Program?

- A. The Free Tuition Program (FTP) is designed to help post-secondary students by:
- providing more upfront bursary funding to students from families with the greatest financial need so that they may graduate with less debt; and
 - increasing affordability and access for New Brunswick student financial assistance recipients choosing to attend a public college or university located in New Brunswick.

Q. Who is eligible for the Free Tuition Program?

- A. To be eligible for the FTP, you must meet all of the following requirements. You must:
- apply to the New Brunswick Student Financial Assistance Program and demonstrate eligibility for federal and provincial funding;
 - be enrolled full-time on/after August 1, 2016, in an undergraduate degree, diploma or certificate program, at a publicly funded university or college located in New Brunswick;
 - have a gross family income of \$60,000 or less;
 - not have exceeded the loan year* FTP maximum of \$10,000 for university/\$5,000 for college students;
 - not have exceeded the FTP lifetime limit:
 - three academic years for college programs;
 - four academic years for most university programs (five years, if that is the established timeline of the program); and
 - four years for a combination of college and university studies (five years, if that is the established timeline of the program).

* Loan year is defined as August 1 each year to July 31 the following year.

Q. If I qualify for the Free Tuition Program, what is the Free Tuition Program value?

- A. The FTP is delivered in conjunction with existing federal Canada Student Grant for Students from Low-Income or Middle-Income Families. The FTP value will be the amount of your tuition, less the value of any Canada Student Grant for Low-Income or Middle-Income Families to which you are eligible, up to \$10,000 per loan year maximum if you are attending a public university or \$5,000 per loan year if you are attending a public college. If you do not qualify for a federal Canada Student Grant, the FTP value will be the total amount of your tuition, up to the maximums noted above.

Q. Is there a separate application for the Free Tuition Program?

- A. No. A separate application form is not necessary. You will automatically be assessed for the FTP eligibility when you apply for New Brunswick student financial assistance funding. Student financial assistance application forms are available online at studentaid.gnb.ca. Student Financial Services can be reached by calling 506-453-2577 in the Fredericton area or outside toll-free zone; the rest of New Brunswick, the Atlantic Provinces and west to mid-Ontario can call 1-800-667-5626.



Q. *Was there any consultation on the new Free Tuition Program and its design?*

A. Yes. Student groups have long advocated for upfront bursaries as the best way to increase access to post-secondary education, and that is what the FTP delivers. We will continue to work with universities to support students while making the post-secondary system more sustainable for the long term.

Q. *What does gross family (household) income of \$60,000 or less mean?*

A. A gross family (household) income of \$60,000 or less was chosen because the FTP is designed to benefit students from families with the greatest financial need. The definition of gross family income differs depending on your student category. (A full description of student categories is included in the Information Guide posted on the Student Financial Services website at studentaid.gnb.ca.)

If you are a dependent student, your gross family income means the total income listed on line 150 of your parent(s) 2015 Income Tax Return. If your parents are separated or divorced, the parent with whom you normally reside, or who supports the majority of your living expenses is considered to be your custodial parent for the purpose of applying for student financial assistance and providing the line 150 Income Tax Return information.

If you are an independent or single parent student, your gross family income means the total income listed on line 150 of your 2015 Income Tax Return.

For married or common-law students, your gross family income means the total income listed on line 150 of your and your partner's 2015 Income Tax Return.

All of the income information noted above is requested in the application form that you submit to Student Financial Services when you apply for funding.

Q. *What if I do not qualify for a Low- or Middle-Income Canada Student Grant? Can I still receive the Free Tuition Program?*

A. Yes. If your gross family income of \$60,000 or less and you meet the other FTP eligibility requirements, you can receive the FTP funding.

Q. *I am studying at a private career college. Do I qualify for the Free Tuition Program?*

A. No, but you may qualify for other federal and provincial programs. To be considered for the FTP you must be enrolled in an undergraduate program at a publicly funded university or college located in New Brunswick. New Brunswick students who attend a private career college remain eligible for a range of programming that already exists – including Canada Student Loans and Grants, New Brunswick Student Loans, and the New Brunswick Bursary.

As well, government has taken steps in recent years to increase the access and affordability of post-secondary education – including the removal of parental and spousal contributions from the New Brunswick Student Loan calculation. This improvement makes it easier for all students, regardless of educational institution choice, to obtain funding.

Q. *Can a student simply move out of his/her parent's home into an apartment with friends to establish a gross family (household) income of \$60,000 or less?*

A. No. Single students attending post-secondary after high school are considered dependant on their parents for four years, even if he/she takes an apartment with friends. Parental income would be used when determining FTP eligibility. (A full description of student categories is included in the Information Guide posted on the Student Financial Services website at studentaid.gnb.ca.)

However, students in this situation can now qualify for New Brunswick Student Loan funding without providing parental income information.

Q. *Do I have to attend an institution located in New Brunswick for all years of my program to qualify for the Free Tuition Program?*

A. No. However, you will only receive the FTP for the years you are attending a publicly-funded university or college located in New Brunswick and meet the other FTP eligibility requirements. If, for example, you completed two years of your BA in Ontario and transferred to a publicly-funded university located in NB in September 2016, you may be eligible to receive the FTP for your third and fourth year of your BA.

Q. *How many times can I receive the Free Tuition Program?*

A. There is a limit on the number of loan years you will be eligible to receive the FTP. If you are enrolled in:

- college, the FTP lifetime limit is three years;
- university, the FTP lifetime limit four years (five years, if that is the established timeline of your program), and
- a combination of college and university, the FTP lifetime limit is four years (five years, if that is the established timeline of your program).

For example, if you are taking a two-year diploma program at the New Brunswick Community College, you can receive the FTP each year, for two years. If you decide to enroll in a BBA program in university, you can receive the FTP for two more years.

Q. *How does my educational institution receive my approved Free Tuition Program funding?*

A. Your approved FTP funding is part of your entire New Brunswick Student Financial Assistance funding package. Like other loans and grants, FTP funding is issued in two disbursements; one near the beginning of your academic year and the second at the mid-point.

Once your application for student financial assistance has been processed, you will receive a Notice of Assessment in the mail that will indicate your funding amounts, including the FTP. Your educational institution will advise the National Student Loans Service Centre (NSLSC) that a portion (or all) of your approved funding is to be paid directly to them to cover any outstanding academic fees you may have. The remainder of funds will be deposited into the bank account that you provided to the NSLSC.

Q. *What do you mean by “publicly-funded” institution?*

A. Students must be receiving an undergraduate degree, diploma or certificate from one of the following institutions: the New Brunswick Community College, the Collège communautaire du Nouveau-Brunswick, New Brunswick College of Craft and Design, the University of New Brunswick, Saint Thomas University, Mount Allison University, the Université de Moncton, Saint John Regional Hospital/Radiation Therapy, Moncton Hospital School of Radiologic Technology, Maritime College of Forest Technology or the Collège de Technologie Forestière des Maritimes.

Q. *Is my funding affected if I am studying outside New Brunswick in a program that is not available at a post-secondary institution located in New Brunswick?*

A. No. While you do not qualify for the FTP, you would continue to apply for funding through the New Brunswick Student Financial Assistance Program and you would be assessed for consideration for all of the other existing federally and provincially-funded loans, grants and bursary programs.

Q. *Can I receive the Free Tuition Program if I am attending a publicly-funded university located in New Brunswick as a “visiting student”?*

A. No. You must be a New Brunswick resident receiving New Brunswick student financial assistance to be considered for the FTP.

Q. *One of the Free Tuition Program criteria states that I must be in an “undergraduate program”. Are there any exceptions to that rule?*

A. Yes. While a Bachelor of Medicine and a Juris Doctor of Law degree are considered undergraduate, students in these programs are not eligible for the FTP. Students will, however, be eligible for the FTP while completing their undergraduate programs, prior to moving into medicine or law.

Q. *I will be receiving my degree from a university located outside New Brunswick; however, I am physically sitting in a classroom in New Brunswick for some of my classes. Can I receive the Free Tuition Program?*

A. No. In order to qualify for FTP funding, you must be receiving your credential from a publicly-funded university located in New Brunswick.

Q. *After I graduate, do I still have to pay off the balance of my provincial New Brunswick Student Loans?*

A. Yes. Receiving the FTP will mean that you have borrowed less loan funding but you remain responsible for making your monthly student loan payments, until your total federal and provincial student loans are paid in full. You are still eligible to apply for the Timely Completion Benefit within seven months of your graduation date. If you meet the Timely Completion Benefit eligibility requirements, it will help reduce your student loan debt. As well, if you are having difficulty making your student loan payments you may apply for the Repayment Assistance Plan through the NSLSC.

Q. *What happens if I transfer into a new program over the course of my studies?*

A. If you began in one program but transfer to a different undergraduate program, you may qualify for FTP if you meet all of the eligibility requirements for the FTP.

Q. *Can a student who chooses to study outside New Brunswick (for any reason) receive the Free Tuition Program?*

A. No. You must be attending a publicly-funded post-secondary educational institution located in New Brunswick. The “location” of the educational institution does form part of the eligibility requirement because the FTP was designed to make it easier for students to study here at home in New Brunswick.

Q. *Can I receive the Free Tuition Program if I began my program before August 1, 2016 and will graduate next year?*

A. Yes. You will automatically be assessed for FTP eligibility if you apply for funding for the remaining years of your program. For example, if in September 2016, you are entering the second year of a two-year program at CCNB, you will automatically be assessed for FTP eligibility for that second (final year) at CCNB.

Q. *I graduated before August 1, 2016. Can I apply for the Free Tuition Program?*

A. No. The bursary can not be applied retroactively for individuals who have graduated before the FTP was implemented. If, however, you are still within seven months of your graduation date (i.e. you just graduated in May 2016), you can apply for the Timely Completion Benefit program.

- Q. I am planning to meet with an Employment Counsellor to discuss Training and Skills Development (TSD) funding. Does this new program impact TSD funding?*
- A. No. The FTP is designed to complement the funding you receive from TSD. The FTP is not intended to replace other programming. You should continue to follow the direction of your TSD counsellor and apply for student financial assistance.
- Q. Will this new Bursary impact the rate of interest charged to students in repayment?*
- A. No. Interest rates charged to students in repayment will not be impacted by the FTP. Students in repayment will continue to pay a floating rate of interest equal to the Prime Rate plus 2.5% per annum or a fixed rate of interest equal to the Prime Rate plus 5% per annum.