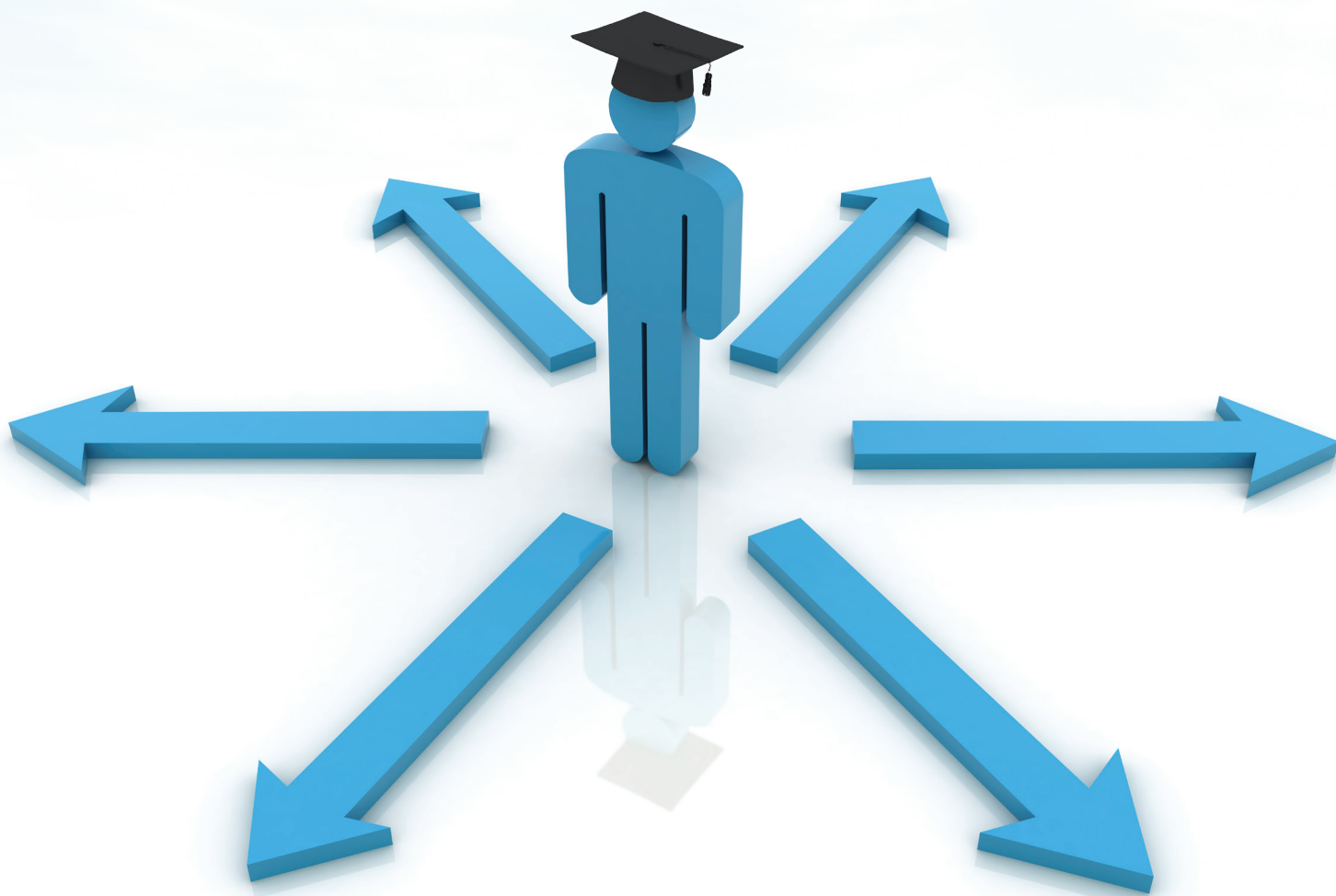


# INFORMATION GUIDE

**Student Financial Assistance for Full-Time  
Post-Secondary Students in New Brunswick**



**2017-2018**  
**[studentaid.gnb.ca](http://studentaid.gnb.ca)**



New  Nouveau  
**Brunswick**

**Canada** 



# CONTACT INFORMATION

## STUDENT FINANCIAL SERVICES

## NATIONAL STUDENT LOANS SERVICE CENTRE

### Mail

Student Financial Services  
Department of Post-Secondary Education,  
Training and Labour  
P.O. Box 6000, 440 King Street  
Fredericton, New Brunswick E3B 5H1

National Student Loans Service Centre  
P.O. Box 4030  
Mississauga, Ontario L5A 4M4

### Telephone

506-453-2577 (Fredericton area or outside toll-free zone)  
1-800-667-5626 (the rest of NB, the Atlantic Provinces and west to mid-Ontario)

Within North America:  
1-888-815-4514  
1-888-815-4556 TTY

Outside North America:  
Countries with an international access code:  
Dial international access code + 800-2-225-2501 (toll-free)

Countries without an international access code:  
Call the Canadian operator at 0800-096-0634, then call collect 905-306-2950

### Hours of Service

Monday to Friday: 8:00 a.m. to 7:30 p.m. AST  
Saturday: 9:00 a.m. to 1:00 p.m. AST

Monday to Friday: 8:00 a.m. to 8:00 p.m.  
**your** local time

### Fax

506-444-4333

1-888-815-4657

### Website

[Studentaid.gnb.ca](http://Studentaid.gnb.ca)

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

This document is available on demand in alternate formats (large print, Braille, audio cassette, audio CD, e-text diskette, e-text CD, or DAISY) by contacting 1 800 O-Canada (1-800-622-6232).

If you have a hearing or speech impairment and use a teletypewriter (TTY), call 1-800-926-9105.

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## INTRODUCTION

The Government of New Brunswick and the Government of Canada work together to provide student financial assistance. This guide contains important information on both the New Brunswick Student Loans Program and the Canada Student Loans Program. While these two programs differ, they have been integrated for administrative purposes. In this guide you will learn about programs and options available to you.

You can get information about financial assistance for both full-time and **part-time studies** at [canada.ca/student-financial-assistance](http://canada.ca/student-financial-assistance) or by calling Student Financial Services, the branch responsible for the administration of student financial assistance in New Brunswick. A separate application form, available at [studentaid.gnb.ca](http://studentaid.gnb.ca), is required for part-time funding.

This guide reflects information and policies in effect at the time of publication. Every effort has been made to ensure its accuracy, but changes can occur during the year. As a borrower, you will be advised of any program changes that affect you.

## WHAT'S NEW?



- **Tuition Relief for the Middle Class Program:** The Tuition Relief for the Middle Class Program (TRMC) is a new non-repayable provincial bursary designed to make post-secondary more accessible through the provision of increased upfront financial assistance. The goal of the TRMC program is to ensure that a portion of tuition costs are covered for students with family incomes above \$60,000. See page 4 for detail.
- **Canada Student Grant for Full-Time Students:** The Canada Student Grant for Students from Low-Income Families and the Canada Student Grant for Students from Middle-Income Families have been replaced by a single grant called the Canada Student Grant for Full-Time Students. Eligibility for this new grant will be based on a single progressive threshold under which grant amounts will gradually decline based on income and family size. This means that more students will benefit from the enhanced program. See page 3 for detail.
- **A Fixed Student Contribution:** This program enhancement is designed to simplify the application process by introducing a fixed student contribution to determine eligibility for student financial assistance. This year, your pre-study (summer) earnings and your in-study (part-time employment) income, as well as financial assets, will no longer be used to determine your loan/grant/bursary eligibility.
- **Eliminating the Confirmation of Earnings (COE) Form:** With the introduction of the fixed student contribution, you are no longer required to submit a Confirmation of Earnings Form when classes begin. This change will streamline and simplify the way student loans and grants are delivered and help us get you your funding more quickly and easily. See page 9 for details on how you will receive your funding.



## WHEN DO YOU NEED TO APPLY?

### Deadline

Apply as soon as possible after June 1, 2017, even if you have not been officially accepted in your program of study. Your completed application form, with all required information, must be received a minimum of eight weeks before the start date of your program in order to receive funding by the time your classes begin.

## Additional Information

Any additional information requested by Student Financial Services is to be provided a minimum of six weeks before the end date of your period of study session (four weeks if you are attending **intersession or summer session**).

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### *Important Note*

Any documents, including application forms, received later than six weeks before the end date of your period of study cannot be processed.

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## HOW DO YOU APPLY?



- Apply using the online application at [studentaid.gnb.ca](http://studentaid.gnb.ca); or
- Complete and submit a paper application form which you can print from the Student Financial Services website at [studentaid.gnb.ca](http://studentaid.gnb.ca).



## ARE YOU ELIGIBLE FOR FUNDING?

You are eligible for student financial assistance if you:

- are a Canadian citizen, have permanent resident status or are considered to be a **protected person** as defined in the *Immigration and Refugee Protection Act*;
- are a **resident of New Brunswick**;
- demonstrate a financial need;
- are enrolled in, and maintain, a minimum of 60% of a full-time **course load** (students with a permanent disability may enrol in at least 40% of a full-time **course load**) to get a full-time loan, and between 20% and 59% to get a part-time loan (between 20% and 39% for students with a permanent disability). Students with a permanent disability taking between 40% and 59% of a full-time **course load** can elect to be in full-time or part-time status;
- are enrolled in a degree, diploma or certificate program that is at least 12 weeks in duration at a **designated post-secondary educational institution**;
- maintain a **satisfactory scholastic standard**;
- are not in **default** on a previous student loan;
- pass a **credit check** (this applies to students who are 22 years of age or older who are applying for a student loan for the first time);
- are not beyond your program length, plus one additional study period (called your **Periods of Study + 1 limit**); and
- are not beyond 340 weeks of eligible assistance (called your **lifetime assistance limit**). This is 400 weeks for students in doctoral studies, or 520 weeks for students with permanent disabilities.

## Ineligible Programs

Student loan funding cannot be issued for **non-degree programs, qualifying years** or academic upgrading. Also, individuals in periods of practical training, such as medical internship or residency, dietetic internship or articling, are not considered full-time students and therefore are not eligible for student financial assistance.

## Eligibility for Multiple Programs

You can apply for funding for a maximum of two certificate or diploma programs. You may be eligible for assistance beyond the maximum if you can demonstrate that the additional certificate or diploma program represents academic progression, leading to an increased lifelong earning potential.

# WHAT TYPES OF ASSISTANCE ARE AVAILABLE?



Loans, grants and bursaries are available to help you access and pay for post-secondary education. With one application, you will be automatically considered for student financial assistance, including loans, grants and bursaries, from both the Government of New Brunswick and the Government of Canada.

A **separate application** is required if you are applying for the Canada Student Grant for Services and Equipment for Students with Permanent Disabilities.

## LOANS

**Integrated Canada Student Loan and New Brunswick Student Loan:** The Government of Canada provides 60% of your assessed need in the form of Canada Student Loan funding, up to a maximum of \$210 per week of study. The Government of New Brunswick provides 40% of your assessed need in the form of New Brunswick Student Loan funding up to \$140 per week of study.

## GRANTS AND BURSARIES

See the *Grant/Bursary Eligibility Threshold Tables* section on page 8 of this guide for further information on federal and provincial bursary eligibility requirements.

**Canada Student Grant for Full-Time Students:** The Canada Student Grant for Full-Time Students (CSG-FT) provides students from low- and middle-income families with non-repayable financial assistance for all years of full-time studies in an undergraduate university or college program of at least 60 weeks in duration. Students who meet the eligibility requirements can receive a maximum of \$375 per month of study.

**New Brunswick Free Tuition Program:** The Free Tuition Program (FTP), formerly called the Tuition Access Bursary (TAB), is delivered in conjunction with the federal CSG for Full-Time Students. The FTP value will be the amount of your tuition, less the value of the CSG-FT 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 CSG-FT, the FTP value will be the total amount of your tuition, up to the maximums noted above.

To be eligible for the FTP, you must meet all of the following requirements.

- 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 of each year to July 31 the following year.

Additional program details are posted on the Student Financial Services website at [studentaid.gnb.ca](http://studentaid.gnb.ca).



**Tuition Relief for the Middle Class Program:** The Tuition Relief for the Middle Class (TRMC) is delivered in conjunction with the existing federal CSG for Full-Time Students. The TRMC value will be a portion of your tuition, less the value of the CSG-FT 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 CSG-FT, the TRMC value will be a portion of the total amount of your tuition, up to the maximums noted above.

To be eligible for the TRMC, you must meet all of the eligibility requirements for the FTP, *with the exception of having a gross family income of \$60,000 or less*. Students with gross family incomes greater than \$60,000 can receive some tuition relief based on family income and family size. Under this new program, the amount of tuition relief would be gradually reduced as gross family income increases to a maximum of \$123,500. See the **Grant/Bursary Eligibility Threshold Tables** section on page 8 of this guide for further information on this bursary.

**Canada Student Grant for Students with Dependants:** Students who meet the eligibility requirements can receive \$200 per month of study, per child who is under 12 years of age (or a dependant with a permanent disability who is 12 or older) at the beginning of the **academic year**.

**Canada Student Grant for Students with Permanent Disabilities:** Under this grant, students with permanent disabilities can receive \$2,000 per **academic year** to cover the costs of accommodation, tuition, and books.

**New Brunswick Bursary:** The maximum amount available to students is \$130 per week of study. To be eligible you must be enrolled in and maintain a full-time **course load** and your assessed need must be greater than the maximum student loans available.

**Canada Student Grant for Services and Equipment for Students with Permanent Disabilities:** A separate application form, available at [studentaid.gnb.ca](http://studentaid.gnb.ca), is required for this grant. Under this grant, students with permanent disabilities who have exceptional education-related costs such as tutors, note-takers, interpreters, brailers or technical aids can receive up to \$8,000 per **academic year**. To be eligible for this grant, you must apply and qualify for student financial assistance. Once your application is processed, you will receive written notification of your eligibility.



## HOW IS YOUR ASSISTANCE CALCULATED?

Once your completed application and all required documentation is received, a standardized process is used to calculate the amount of assistance you are eligible to receive. This formula is:

$$\text{ALLOWABLE COSTS} - \text{RESOURCES} = \text{ASSESSED NEED}$$

There are **four steps** in the need assessment process for full-time students:

- i. Your student category is identified;
- ii. Your education and living costs are assessed;
- iii. Your resources are determined;
- iv. Your financial need is calculated.

Students with a positive (+) assessed need will be eligible for assistance as explained in this guide. Students with a negative (-) assessed need are deemed to have sufficient resources to cover the costs of attending post-secondary studies.

## STEP 1: DETERMINE YOUR STUDENT CATEGORY

When you apply for financial assistance, 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.

### Your student category is:

- **Married or common-law if you and your partner are**
  - legally married; **or**
  - receiving social assistance as a family unit from the Department of Social Development and currently living common-law; **or**
  - in a common-law relationship and claimed your marital status as common-law on your 2016 Income Tax Return; **or**
  - the parents of one or more children and have physical custody and responsibility for the dependent children who live with you.
  
- **Single parent if you**
  - have physical custody and responsibility of one or more dependent children who live with you at least 50% of the time; **and**
  - are not married or common-law.
  
- **Single independent student if you**
  - do not have physical custody and responsibility of dependent children, **and**
  - have been out of high school for at least two years and have completed two periods of 12 consecutive months in the labour force (working, actively seeking employment or receiving Employment Insurance benefits) while not studying full-time at a post-secondary educational institution; **or**
  - have graduated or been out of high school for four years or more before the first day of class of the current study period (as an example, you graduated from high school in 2013 or earlier and your study period begins in September 2017); **or**
  - are currently or have been a person in permanent care with the Department of Social Development; **or**
  - are receiving, or have received, financial assistance under the Youth Engagement Services (YES) Program from the Department of Social Development; **or**
  - have no parent, guardian, sponsor or other supporting relative due to death or disappearance; **or**
  - are no longer married or in a common-law relationship.
  
- **Single dependent student if**
  - none of the above statements apply to you.

## STEP 2: CALCULATE YOUR TOTAL EDUCATIONAL AND LIVING COSTS

### Living Allowance

A weekly living allowance, based upon student category, is intended to cover costs for shelter, food, local transportation and miscellaneous expenses. It is used in the calculation of costs as per the following table:

STUDENT CATEGORY	WEEKLY LIVING ALLOWANCE
Single student living at home	\$111
Single student living away from home	\$231
Married/Common-law student	\$459
Single parent	\$308
Each dependent person	\$116



## Educational Costs

Educational costs include the following:

- actual tuition and compulsory fees as reported by your educational institution; and
- an allowance of up to \$2,500 per **academic year** for books and supplies, when applicable; and
- an allowance of \$500 per **academic year** for computer-related costs.

## Other Costs Considered

- return transportation; and
- child care (if applicable).

## STEP 3: DETERMINE YOUR RESOURCES

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### *Important Note*

If you are a dependent student or a married/common-law student, **you** can choose whether or not you want to include your parent's/partner's income information in your application for financial assistance.

- If you choose not to include parental/partner income information, you will be assessed for New Brunswick Student Loan only. **Any reference to parental/partner income or contributions below will not apply to you.**
  - If you do provide your parental/partner income information, you will be considered for all program's (if applicable) listed on pages 3 and 4 of this Guide. The parental/partner contribution, if any, will be removed in the calculation of your New Brunswick Student Loan.
- 

The following sections describe how your need will be calculated.

Your financial resources (and those of your parents or partner, if applicable) will be used to calculate the amount you will be expected to contribute toward your education. Your resources may include:

- a fixed student contribution;
- scholarships/bursaries;
- other targeted resources;
- a parental contribution for dependent students, if applicable;
- a fixed partner contribution for married/common-law students, if applicable.

## Fixed Student Contribution

Your expected fixed contribution will be pro-rated weekly, depending on the length of your period of study, with the exact amount being calculated based on your previous year's gross family income and family size. Previous year's gross family income is defined by the applicable student category:

- **Independent students/single parents:** family income is comprised of your income only (on line 150 of your previous year's Income Tax Form).
- **Dependent students:** family income is comprised of your parental income only (found on line 150 of each of your parent's previous year's Income Tax Form).
- **Married/common-law students:** family income is comprised of your income and your partner's income (found on line 150 of your and your partner's respective previous year's Income Tax Form).

For example, for an eight month academic year:

- If your gross family income from the previous year is equal to or below the low-income threshold (see table below), your contribution will be \$1,500;
- If your gross family income from the previous year is above the low-income threshold, your contribution will be \$1,500 per academic year, plus an additional 15% of income above the threshold, to a maximum total contribution of up to \$3,000.

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### *Important Note*

The following individuals are exempt from providing a fixed student contribution:

- students with dependants\*;
- students with a permanent disability;
- students who are current/former children in permanent care under the Department of Social Development; and
- students who self-identify as Indigenous learners.

\* Dependants include children under 18 years of age or individuals dependent by reason of a mental or physical infirmity.

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LOW-INCOME THRESHOLDS FOR THE FIXED STUDENT CONTRIBUTION	
Family Size	Gross Annual Family Income
1 Person	\$30,000
2 Persons	\$42,426
3 Persons	\$51,962
4 Persons	\$60,000
5 Persons	\$67,082
6 Persons	\$73,485
7 or more	\$79,373

### Merit-based Scholarships and Needs-based Bursaries

If you receive a merit-based scholarship or need-based bursary (for example: university entrance scholarships, doctoral fellowships, and private sector scholarship funds), you must report the total amount on your application. However, only the amount that exceeds \$1,800 per **academic year** will be considered a financial resource in calculating your assessed need.

### Targeted Funding

A targeted resource is funding provided to help you with specific educational costs. Examples of targeted resources are Training and Skills Development funding, training allowances from employers or childcare subsidies received only because you are a full-time student.

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### *Important Note*

Post-Secondary Student Support Program funding to eligible First Nation and Inuit students is **exempt** from consideration in the need assessment process.

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## Parental Contribution

For a dependent student, the income of his or her parent(s) will determine the parental contribution. This amount will vary. The amount depends on family income after taxes, a **moderate standard of living** allowance and family size.

## Partner Contribution

The partners of married and common-law students are also expected to make a fixed contribution equal to 10% of their gross family income above the low-income threshold (see the Low-Income Thresholds for the Fixed Student Contribution table on page 7). The expected partner contribution will be prorated weekly.

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### *Important Note*

The following individuals are exempt from making a partner contribution:

- partners whose income is below the low-income threshold;
  - partners who are also full-time students;
  - partners in receipt of Employment Insurance (EI) benefits, social assistance, or federal or provincial permanent disability benefits.
- 

## STEP 4: DETERMINE YOUR ASSESSED NEED

Once the costs of attending post-secondary studies have been determined, the financial resources available will be subtracted from those costs. This results in an assessed need:

- students with a positive assessed need will be eligible for assistance;
- students with a negative assessed need are deemed to have sufficient resources to cover the costs of attending post-secondary studies.

## **GRANT/BURSARY ELIGIBILITY THRESHOLD TABLES**



The following table includes the family income thresholds and the gradual income phase out for Canada Student Grant for Full-Time Students eligibility.

CANADA STUDENT GRANT FOR FULL-TIME STUDENTS		
Family size	Previous Year's Gross Annual Family Income for Maximum CSG-FT	Previous Year's Gross Annual Family Income (CSG-FT Cut-off)
1 Person	\$30,000	\$61,513
2 Persons	\$42,426	\$86,031
3 Persons	\$51,962	\$102,638
4 Persons	\$60,000	\$112,817
5 Persons	\$67,082	\$122,229
6 Persons	\$73,485	\$131,177
7 or more	\$79,373	\$138,897

The following low-income thresholds have been established to determine eligibility for the Canada Student Grant for Students with Dependents.

CANADA STUDENT GRANT FOR STUDENTS WITH DEPENDANTS	
Family Size	Low-Income Thresholds
1 Person	\$21,404
2 Persons	\$26,646
3 Persons	\$32,756
4 Persons	\$39,773
5 Persons	\$45,108
6 Persons	\$50,876
7 or more	\$56,642

### Tuition Relief for the Middle Class

The following income thresholds have been established to determine eligibility for the TRMC. Under this sliding scale model, as the student's gross family income increases above \$60,000, the amount of tuition relief will decrease until they reach the maximum income cut-off noted below.

TUITION RELIEF FOR THE MIDDLE CLASS	
Family Size	Previous Year's Gross Annual Family Income (TRMC Cut-off)
1 Person	\$75,000
2 Persons	
3 Persons	\$90,000
4 Persons	\$100,000
5 Persons	\$108,500
6 Persons	\$116,500
7 or more	\$123,500



## HOW DO YOU RECEIVE YOUR FIRST AND SECOND DISBURSEMENT OF FUNDING?

Normally funding is issued in two disbursements; the first near the beginning of your **academic year** and the second at the mid-point of your **academic year**. Once your application for student financial assistance is processed, you will receive the following documents by mail:

- a Notice of Assessment that will give you details on how much funding you will receive; and
- a Master Student Financial Assistance Agreement (MSFAA), if applicable.

An MSFAA is a multi-year Agreement. Your responsibilities and the terms and conditions of accepting and repaying your student loans are outlined in your MSFAA. While you will still have to apply for funding each year, you won't have to sign an Agreement and provide your banking information each time you are awarded student financial assistance. This Agreement is normally signed once – some exceptions apply: for example, if you take a two-year break in studies, you will need to sign a new Agreement.

## 1. YOU RECEIVE YOUR LOAN AGREEMENT

- If you **have not** previously signed an MSFAA, once your application has been assessed you will receive your MSFAA along with an **information bulletin** that details what you need to do to receive your funding. You must sign and submit your MSFAA to the **National Student Loans Service Centre (NSLSC)** before you can receive any funding. To avoid delays in receiving your funding, you should **not wait** until the first day of classes to return your MSFAA. It should be returned, along with copies of your required identification, immediately after you receive it in the mail.
- If you **have** previously signed an MSFAA, once your application has been assessed, Student Financial Services will automatically notify the **NSLSC** if you are entitled to funding. Your funding will be deposited into the bank account that you previously identified on your MSFAA, as described in 2. below.

## 2. ELECTRONIC CONFIRMATION OF ENROLMENT BY YOUR EDUCATIONAL INSTITUTION

Once the **NSLSC** has a copy of your signed MSFAA on file, your enrolment will be confirmed by your educational institution:

- If your educational institution is within Canada, they will be asked by the **NSLSC** to confirm your enrolment. If your educational institution does not confirm enrolment electronically, the **NSLSC** will mail a **Confirmation of Enrolment (Schedule 2)** form to your educational institution and they will return it to the **NSLSC**.
- If your educational institution is outside of Canada, and they don't confirm your enrolment electronically, a **Confirmation of Enrolment (Schedule 2)** form will be sent to your mailing address and you must take it to the registrar's office at your educational institution. The form must be returned by you or your educational institution to the **NSLSC**.

Your educational institution may advise the **NSLSC** that a portion (or all) of your approved funding is to be paid directly toward any outstanding academic fees you may have. The remainder of funds will be deposited into the bank account that you provided on your MSFAA. Once these transactions are complete, the **NSLSC** will send a letter to your mailing address. This letter will provide detailed information on the amount of funding paid to you and your educational institution. It will also provide you with instructions on how you can track your disbursements and manage your student financial assistance using the **NSLSC** On-Line Services tools.

### New Brunswick Free Tuition Program

The Free Tuition Program (FTP), formerly known as the Tuition Access Bursary, 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 those under the FTP. Your educational institution will advise the **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**.

### Tuition Relief for the Middle Class

The Tuition Relief for the Middle Class (TRMC) funding is disbursed in the same manner as the FTP funding (detailed above).

## 3. THE MID-POINT OF YOUR ACADEMIC YEAR

Your second disbursement of funding will be released at the mid-point of your academic year after your educational institution has confirmed your enrolment. For example, for a 34 week university program, your second disbursement will be released in early January.

# OVERAWARDS



An **overaward** (overpayment) is student financial assistance that you have received but were not eligible for. Any **overaward** of loan or bursary funding will be recovered either (a) by reducing a subsequent student financial assistance assessment, or (b) through collection efforts. Please refer to the **Glossary** for further information regarding loan, bursary and grant overawards and how they are recovered.



## HOW CAN YOU REQUEST A REVIEW?

You are able to request a review of your application for student financial assistance if:

- your circumstances have changed or prior information submitted was incorrect;
- you believe an error has been made in assessing your application; or
- you have extraordinary circumstances not addressed in the assessment of your application, such as medical expenses.

A review cannot be requested solely on the basis that you have not received enough funding to pay for your education. Reviews must be requested in writing. Information on the review process is detailed on the Student Financial Services website at [studentaid.gnb.ca](http://studentaid.gnb.ca).

## WHEN DO YOU REPAY YOUR STUDENT LOAN?



You are responsible for repaying all the loans you borrow to fund your education as per the terms and conditions detailed on your MSFAA.

Six months after you graduate or leave your studies, you will need to begin repaying your student loan. For the first six months (called the **non-repayment period**) after your post-secondary studies, interest accumulates on your loan even though you are not required to make payments. The banking information that you provided on your MSFAA will be used to automatically withdraw your loan payments when you begin repaying your loan. Contact the **NSLSC** at 1-888-815-4514 for additional information regarding the repayment of your student loan.



## WHAT WILL HAPPEN IF YOU DO NOT MAKE YOUR STUDENT LOAN PAYMENTS?

Your loan is considered to be delinquent when you are behind in your regularly scheduled monthly payments. If your loan becomes delinquent your credit score will suffer. Late payments will appear on your credit reports which may prevent you from getting credit for future purchases (for example, it may prevent you from being eligible for contracts for a cellular phone, or from purchasing a car or a house, etc.).

### ➤ Where can you get help if you are encountering financial difficulties while in repayment status?

If you are having trouble making monthly payments on your student loans, contact the **NSLSC**. There are programs and services available to help you manage your payments and avoid defaulting on your loan. For example, you may be able to lower your payment arrangements for a period of time or re-amortize your loan. You can also apply for the Repayment Assistance Plan through **NSLSC** by calling them at 1-888-815-4514.

### ➤ What does "loan in default" mean?

If you missed payments on your Canada/New Brunswick Student Loan for nine months (270 days) or more, your loan is considered to be in default. If the loan defaults, it is no longer considered to be integrated and:



- i. the Federal government will then collect on the federal portion of your loan through the Canada Revenue Agency (CRA); and
- ii. the Provincial government will collect on the provincial portion of your loan through the NB Portfolio Debt Management branch.

You will therefore have to manage your loans with two separate offices and set up two loan repayment plans on your separated student loans.

**Note:** See [Default](#) in the **Glossary** section on page 15 of this Guide.

➤ **What happens if your loan is returned to the governments?**

If your loan is in default and returned to the governments (RTG):

- your name will be registered with CRA and any tax refunds and/or GST credits owing to you may be withheld and applied against this debt until it is paid in full;
- you will no longer have access to the Repayment Assistance Plan;
- interest charges will continue to increase your loan balance;
- you will lose the eligibility for future federal and provincial student loan funding;
- you may be contacted by a collection team;
- set-off may be registered against your salary;
- you may no longer be eligible to benefit from other government programs.

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***Important Note***

Keep your student loan in “good standing” at the [NSLSC](#) (either by making monthly payments, or by accessing one of the repayment assistance programs available to help you). If your provincial **New Brunswick Student Loan** defaults, please contact the NB Portfolio Debt Management branch at 1-877-499-2082 in order to make payment arrangements on your provincial **New Brunswick Student Loan** portion and contact Canada Revenue Agency at 1-866-336-7566 to make payment arrangements on your federal **Canada Student Loan** portion.

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## **WHAT DO YOU DO IF YOU RETURN TO STUDIES?**



Your student loan remains interest and payment free while you are in study. If you return to or continue your studies and do not receive further loans, you must complete and forward a [Confirmation of Enrolment \(Schedule 2\)](#) to the [NSLSC](#). You can confirm your enrolment online through your [NSLSC On-Line Services](#) account by selecting the option “Confirm Your Enrolment”. Visit [canada.ca/student-financial-assistance](http://canada.ca/student-financial-assistance) to register for an [NSLSC](#) On-Line Services account if you don’t have one already.

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***Important Note***

If you have part-time and full-time loans and are studying full-time, both loan types will be interest and payment free. However, if you are studying part-time, only your part-time loans will be interest and payment free, and regular payments are expected on your full-time loan.

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## ADDITIONAL BENEFITS

### TIMELY COMPLETION BENEFIT

This provincial program is available to help post-secondary graduates by addressing accumulated student loan debt and to encourage the successful completion of studies in a timely manner. You must apply for this benefit **within seven months of your graduation date**. Additional program details and the application form are posted on the Student Financial Services website at [studentaid.gnb.ca](http://studentaid.gnb.ca).

### REPAYMENT ASSISTANCE PLAN

The Repayment Assistance Plan (RAP) and RAP for Borrowers with a Permanent Disability (RAP-PD) can help if you have difficulty making your student loan payments. The loan repayment thresholds were recently increased to ensure that no single borrower will have to repay their student loan until they are earning at least \$25,000 per year. The **NSLSC** administers the RAP and RAP-PD on behalf of the Governments of Canada and New Brunswick. If you face financial difficulty after completing your studies, call the **NSLSC** (1-888-815-4514) **before** you begin missing payments. Help is available.

### RESERVIST BENEFIT

As a **Reservist**, if you have been deployed on designated operations, are about to be deployed or are away from your studies receiving training specific to an upcoming deployment, you may be eligible for the reservist benefit. The **NSLSC** administers this benefit on behalf of the Governments of Canada and New Brunswick. Contact the **NSLSC** to apply. Visit [canada.ca/student-financial-assistance](http://canada.ca/student-financial-assistance) for more information.

### CANADA STUDENT LOAN FORGIVENESS FOR FAMILY DOCTORS AND NURSES

Family doctors, residents in family medicine, nurse practitioners, and nurses that practice in designated rural or remote communities may be eligible to have a portion of their Canada Student Loans (CSL) forgiven. The **NSLSC** administers this benefit on behalf of the Government of Canada. Contact the **NSLSC** to apply. Visit [canada.ca/student-financial-assistance](http://canada.ca/student-financial-assistance) for more information.

## COLLECTION, USE AND DISCLOSURE OF PERSONAL INFORMATION



### ➤ Collection of Personal Information

Student Financial Services may need to collect personal information about you, including, but not limited to, your updated address/telephone number and your academic performance for the period stated on your application, or for previous periods as considered necessary, from any department of the Province, the government of any other province or territory of Canada, the Government of Canada, service provider(s), educational institution(s), financial institution(s), and other agencies and persons.

### ➤ Use and Disclosure of Personal Information

Your personal information, whether collected from you or from a third party, will be used for the purposes of processing your application, determining and verifying your eligibility for student financial assistance, administering any financial assistance provided to you, including the repayment and collection thereof, and administering and enforcing the *Post-Secondary Student Financial Assistance Act* and regulations thereunder. Also, your personal information may be disclosed for these purposes to any department of the Province, the government of any other province or territory of Canada, the Government of Canada, service provider(s), educational institution(s), financial institution(s), and other agencies and persons.

➤ **Social Insurance Number Verification**

Student Financial Services may verify your Social Insurance Number (SIN), name, date of birth and gender with information contained in the Employment and Social Development Canada (ESDC) Social Insurance Register. This information may be disclosed to ESDC for the purpose of confirming the accuracy of your identification in the context of your application for provincial and federal student financial assistance.

➤ **Authorization to Disclose Information**

If you wish your partner, parent(s)/guardian(s)/step-parent(s), or any other person(s) to communicate with Student Financial Services on your behalf regarding your student financial assistance file, you must complete an Authorization to Disclose Information form. The form, once completed, will authorize Student Financial Services to communicate with the person(s) named in the form regarding your file, and to disclose to and discuss with the named person(s) your personal information contained in your file, namely: your personal, academic and financial information contained in your application form, in the material provided in connection with your application, and in the material Student Financial Services is authorized by you and by law to collect, in connection with your application, the status of your application and the administration, repayment and collection of any financial assistance provided to you as a result of your application for assistance. The authorization form is available at [studentaid.gnb.ca](http://studentaid.gnb.ca).

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***Important Note***

If you are a dependent student and have provided authorization on your application form, then you are not required to complete a separate authorization form in order for Student Financial Services to communicate with your parent(s)/guardian(s)/step-parent(s) regarding your file, or to disclose to and discuss with your parent(s)/guardian(s)/step-parent(s) your personal information contained in your file.

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## GLOSSARY

**Academic year:** Your academic year is defined by your educational institution, subject to a maximum length of 12 months. An academic year may comprise multiple terms or semesters, including intersession and summer session. See also **Loan year**.

**Confirmation of Enrolment (Schedule 2):** This is the form that both you and your designated post-secondary educational institution complete as proof that you are enrolled in full-time or part-time post-secondary studies if you do not confirm enrolment electronically or if you are not receiving a student loan for that period of study. This document keeps your student loan interest-free and ensures that you do not begin repaying your loan while you are still in studies, provided that you do not exceed the maximum lifetime assistance limit for student financial assistance. You can download a Schedule 2 form from [canada.ca/student-financial-assistance](http://canada.ca/student-financial-assistance) or you may confirm your enrolment online by going to the On-Line Services at the NSLSC. Click on "Confirm Your Enrolment". Visit [canada.ca/student-financial-assistance](http://canada.ca/student-financial-assistance) to register for NSLSC On-Line Services if you don't have an NSLSC account.

**Course load:** Officials at your educational institution determine the percentage of course load in which they consider you to be enrolled. A full-time course load at university is based on credit hours. Normally five courses equal a 100% course load, four courses equal an 80% course load, and three courses equal a 60% course load. To be eligible for full-time student financial assistance, you must be enrolled in a minimum of 60% course load (40% if you have a permanent disability) for the entire period of studies for which you are applying. The course load cannot be averaged; for example, you cannot qualify for full-time assistance for the entire year if you are enrolled in 40% for the first semester and 80% for the second semester.

**Credit Check:** A credit check is completed on all first-time applicants 22 years of age or older. A first-time applicant includes any applicant who may have applied for funding in the past but never cashed a student loan.

**Default:** Your student loan is considered to be in default when you are behind on your payments for nine or more months (270 days) and collection activities are required. If your loan requires collection **it is no longer considered integrated**. The federal government will collect your Canada Student Loan and the provincial government will collect your New Brunswick Student Loan. Defaulting on your loan can disqualify you from receiving future student financial assistance or from applying for repayment assistance under the Repayment Assistance Plan. Should your loan default, the government, your financial institution and/or the NSLSC will take steps to recover the debt. These steps may include reporting you to a credit agency, sending your loan for Canada Revenue Agency (CRA) set-off, other set-offs from government programs or wages, or even taking legal action.

**Designated post-secondary educational institution:** Post-secondary educational institutions can include community colleges, polytechnical institutions, universities and career colleges. The institution you are attending must be designated for student loan purposes, which means it has to be approved by Student Financial Services before its students can receive government student financial assistance or interest-free status. For a list of designated institutions, go to [canada.ca/student-financial-assistance](http://canada.ca/student-financial-assistance). The designation of an institution and subsequent issuance of student financial assistance **do not guarantee the quality of a program or the institution**. As a student, you should make an informed choice when deciding on an institution. Take the time to evaluate the institution you plan to attend and look at things such as: qualifications of the teaching staff, the skills/knowledge you can expect to acquire, the number of students who graduate and secure employment in their field, whether the course or program is recognized by potential employers, and the institution's refund policy.

**Disbursement date:** This is the date on which your loan funds can be released to you. Funds will usually be disbursed at the start of classes and halfway through your period of study. For example, if you are going to university, your loan is usually issued at the start of classes in September, and at the start of the second semester in January.

**Electronic Confirmation of Enrolment (ECE):** This is a process in which a post-secondary educational institution may confirm a student's enrolment electronically.

**Integrated student loan:** The Governments of Canada and New Brunswick have combined their full-time student loans programs resulting in loans for full-time students that combine funding from both levels of government. When it is time to repay your loan, you will benefit from a single repayment plan through the NSLSC.

**Interest-free status:** Interest-free status provides students who are enrolled in full-time or part-time studies at a designated post-secondary educational institution a period during which they are not required to make student loan or interest payments, as long as the NSLSC and any previous lender are notified. The federal and/or the provincial governments may assume responsibility for providing interest payments for the duration of the period that you are enrolled in full-time or part-time studies.

**Intersession or summer session:** This is a short period of study between the traditional, standard academic terms. An intersession or summer session may be a period of a few weeks between semesters during which students can take short, accelerated classes or complete other academic work. For example, for a university student, intersession and summer session would fall between May and August.

**Lifetime assistance limit:** For student loans, you can apply for up to 340 weeks of eligible assistance (including interest-free status), and up to 400 weeks if you are a doctoral student. If you go beyond the maximum number of weeks of eligible assistance, you will enter *a special period* if you are continuing your studies. Although interest will accumulate, you will not be required to make payments during this period. However, once you have reached the end of your studies, you will enter into the formal six-month non-repayment period. Students with permanent disabilities and students who have obtained a Guaranteed Loan (a loan issued before August 1, 1995) can apply for up to 520 weeks of assistance.

**Loan year:** Loan year means August 1<sup>st</sup> each year to July 31<sup>st</sup> of the following year.

**Moderate Standard of Living:** The moderate standard of living measures the cost of living for the parents of dependent students, which includes the costs of various family sizes for shelter, food, household operation, child care, furnishings and equipment, contributions, charitable donations, and other miscellaneous expenses.

**National Student Loans Service Centre (NSLSC):** The Centre manages all Canada Student Loans and Canada-New Brunswick Integrated Student Loans issued on or after August 1, 2000. The Centre processes your MSFAA, arranges for your loan funds to be deposited to your bank account, helps you keep track of the amount of your loan and the amount you have to repay, administers the Repayment Assistance Plan, and works with you to set up a loan repayment schedule. You can contact the NSLSC by calling 1-888-815-4514. You can also create an online account at [canada.ca/student-financial-assistance](http://canada.ca/student-financial-assistance).

**Non-degree program:** You are considered to be in a non-degree program if you are not earning credits that will be applied towards a degree, diploma or certificate. You are not eligible for student financial assistance funding if you are in a non-degree program.

**Non-repayment period:** This is the six-month period after you either graduate or leave post-secondary studies during which you are not required to make loan payments. However, interest on your loan accumulates during this period and you are responsible for this interest. You can choose either to pay the interest during your non-repayment period or have the interest added to your loan principal.

**Overaward:** A loan or bursary overaward (overpayment) is student financial assistance that you have received for which you were not eligible. An overaward could be created as a result of your withdrawal from full-time studies, a reduction in costs, a reduction in the length of your program of study, or as a result in a correction/audit of your file.

There are two types of overawards:

- i. **Loan/Bursary Overawards:** SFS will recover the amount of any loan or bursary overaward either (a) by reducing a subsequent student financial assistance assessment, or (b) through collection efforts.
- ii. **Canada Student Grant Overawards:** If you withdraw from studies or change from full-time to part-time status within 30 calendar days of the first day of classes, all or part of a Canada Student Grant that has been disbursed for the respective period of studies will be converted into a loan in accordance with the conditions stated on your MSFAA. You will have the opportunity to repay the grant overaward immediately or this amount will be added to your outstanding loan principal at consolidation. If a reassessment of your application determines that you provided inaccurate information rendering you ineligible for a full-time or part-time Canada Student Loan, all or part of a Canada Student Grant that has been issued will be converted into a loan in accordance with the conditions stated on your MSFAA.

**Part-time studies:** You are a part-time student if you are taking between 20% and 59% of a full-time course load. If you are a student with a permanent disability, you are considered part-time when you are taking between 20% and 39% of a full course load. Additionally, if you are a student with a permanent disability and you are taking between 40% and 59% of a full course load, you can choose to be considered full or part-time. The Government of Canada offers student loans and grants to part-time students. Visit [canada.ca/student-financial-assistance](http://canada.ca/student-financial-assistance) for more information.

**Period of study start/end date:** Your period of study, sometimes referred to as your study period, is the length of time that a designated educational institution considers to be a normal academic year. These dates are indicated on your Notice of Assessment.

**Periods of Study + 1 Limit:** Your eligibility for assistance extends for the normal length of your program, as defined by the educational institution, plus an additional period of up to one academic year. If you take less than 100% of a course load each year, you may not be able to finish your program within the Periods of Study + 1 Limit.

**Protected Persons:** Protected Persons are immigrants who have been granted refugee protection by Citizenship and Immigration Canada or by the Immigration or Refugee Board. This includes "Convention refugees" and "persons in need of protection." For more information on protected person status, refer to the Citizenship and Immigration Canada website at [www.cic.gc.ca](http://www.cic.gc.ca).

**Qualifying years:** You are considered to be in a qualifying year if you are taking courses to obtain entrance into a degree, diploma or certificate program and not earning credits that will be applied toward that degree, diploma or certificate. You are not eligible for student financial assistance funding if you are in a qualifying year.

**Reservist:** A person who is a member of the Canadian Forces Reserves.

**Resident of New Brunswick:** Generally, you are considered a resident of New Brunswick if you have lived in New Brunswick for at least 12 consecutive months before the first day of your study period (excluding time spent in full-time post-secondary studies).



**Satisfactory scholastic standard:** Satisfactory scholastic standard (SSS) is defined as the successful completion of at least 60% of a full course load at the post-secondary level or 40% of a full course load for students with permanent disabilities. You must maintain a SSS during each period of study for which you receive assistance to maintain eligibility for student financial assistance. All courses taken must lead to a degree, diploma, or certificate from a designated post-secondary educational institution. If you do not maintain a successful scholastic standard, the consequences and remedies as outlined in the table below will apply.

SCHOLASTIC SITUATION	CONSEQUENCE	REMEDY
Failure to achieve SSS during <b>one study period.</b>	Student is put on probation; remains eligible to be considered for funding in subsequent loan year.	Must succeed in all following study periods to maintain continuous eligibility for loans.
Failure to achieve SSS during <b>two study periods.</b>	Student loses eligibility for funding for a minimum of 12 months (1 loan year).	Must keep loans up to date during 12 month period.
Failure to achieve SSS during <b>three study periods.</b>	Student loses eligibility for funding for a minimum of 36 months (3 loan years).	Must keep loans up to date during 36 month period.
Failure to achieve SSS during <b>four study periods.</b>	Student loses eligibility for funding for a minimum of 60 months (5 loan years).	Must keep loans up to date during 60 month period.
Failure to achieve SSS during <b>five study periods.</b>	Student loses eligibility for funding.	Must repay all loans prior to applying for new funding.

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***Important Note***

A withdrawal from studies is considered a period of unsuccessful completion.

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