

NEW BRUNSWICK TUITION RELIEF FOR THE MIDDLE CLASS PROGRAM FREQUENTLY ASKED QUESTIONS

Q. *What is the Tuition Relief for the Middle Class Program?*

- A.** The Tuition Relief for the Middle Class (TRMC) is a program 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 Tuition Relief for the Middle Class?*

- A.** To be eligible for TRMC, 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, 2017, in an undergraduate degree, diploma or certificate program, at a publicly funded university or college located in New Brunswick;
 - have a gross family income greater than \$60,000;
 - not have exceeded the loan year* Free Tuition Program and TRMC combined maximum of \$10,000 for university/\$5,000 for college students;
 - not have exceeded the Free Tuition Program and TRMC combined 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 program, what is the Tuition Relief for the Middle Class value?*

- A.** TRMC is delivered in conjunction with existing federal Canada Student Grant (CSG) for Full-Time Students. The value of the TRMC will vary for each eligible student; using a progressive income threshold, the amount of TRMC gradually decreases up to the maximum income cut-off, which varies according to family size. For example, for a single parent student with 2 children, with family income of \$65,000 and tuition of \$6,187, the TRMC value would be as follows:

| Income | CSG** | TRMC | CSG +TRMC | % of tuition |
|----------|---------|---------|-----------|--------------|
| \$65,000 | \$2,223 | \$3,303 | \$5,526 | 89% |

** *The Canada Student Grant amounts shown are based on the increase proposed in the 2016 Federal Budget and are conditional on final regulatory approval.*



Q. *What are the maximum income cut-offs for Tuition Relief for the Middle Class?*

A. The maximum income cut-offs vary according to family size and range from \$75,000 for a family of one or two people, to \$123,500 for a family of seven or more.

| Family Size | Maximum Income 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 persons or more | \$123,500 |

Q. *Is there a separate application for Tuition Relief for the Middle Class?*

A. No. A separate application form is not necessary. You will automatically be assessed for TRMC eligibility when you apply for New Brunswick student financial assistance funding. Student financial assistance application forms for the 2017-2018 academic year will be available online at studentaid.gnb.ca in early June. 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 Tuition Relief for the Middle Class Program?*

A. Yes. Student groups have voiced their support for upfront non-repayable student financial assistance as the best way to increase access to post-secondary education and that is what the TRMC delivers.

Q. *Can I receive funding under the Free Tuition Program for one degree and then receive funding under the new Tuition Relief for the Middle Class Program for a second program?*

A. No. The loan year and lifetime limits refer to the combined funding received under the Free Tuition Program and the TRMC program. Whether you receive benefits under one, or a combination of the two funding programs, you cannot exceed the loan year or the lifetime limit.

Q. *What does gross family (household) income mean?*

A. 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.

- **Dependent Student:** your gross family income means the total income listed on line 150 of your parent(s) 2016 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.
- **Independent or Single Parent Student:** your gross family income means the total income listed on line 150 of your 2016 Income Tax Return.
- **Married or Common-law Students:** your gross family income means the total income listed on line 150 of your and your partner's 2016 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 Canada Student Grant for Full-Time Students? Can I still receive Tuition Relief for the Middle Class?*

A. Yes. If your gross family income and family size is within the maximum income cut-off, and you meet the other TRMC eligibility requirements, you can receive TRMC funding.

Q. *I am studying at a private career college. Do I qualify for Tuition Relief for the Middle Class?*

A. No, but you may qualify for other federal and provincial programs. To be considered for TRMC 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. *Do I have to attend an institution located in New Brunswick for all years of my program to qualify for the Tuition Relief for the Middle Class?*

A. No; however, you will only receive TRMC for the years you are attending a publicly-funded university or college located in New Brunswick and meet the other TRMC 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 2017, you may be eligible to receive TRMC for your third and fourth year of your BA.

Q. *How many times can I receive Tuition Relief for the Middle Class?*

A. There is a limit on the number of loan years you will be eligible to receive the Free Tuition Program (FTP) and TRMC combined. If you are enrolled in:

- college, the lifetime limit is three years;
- university, the lifetime limit four years (five years, if that is the established timeline of your program), and
- a combination of college and university, the 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 FTP or TRMC each year, for two years. If you decide to enroll in a BBA program in university, you can receive FTP or TRMC for two more years.

Q. *How does my educational institution receive my approved Tuition Relief for the Middle Class funding?*

A. Your approved TRMC funding is part of your entire New Brunswick Student Financial Assistance funding package. Like other loans and grants, TRMC 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 TRMC. 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 TRMC, 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 Tuition Relief for the Middle Class 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 TRMC.

Q. *One of the TRMC 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 TRMC. Students will, however, be eligible for TRMC 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 Tuition Relief for the Middle Class?*

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

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 TRMC if you meet all of the eligibility requirements.

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

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 TRMC program was designed to help more students and continues to focus on making it easier for low and middle income students to attend post-secondary institutions here at home, in New Brunswick.

Q. Can I receive Tuition Relief for the Middle Class if I began my program before August 1, 2017 and will graduate next year?

A. Yes. You will automatically be assessed for TRMC eligibility if you apply for funding for the remaining years of your program. For example, if in September 2017, you are entering the second year of a two-year program at CCNB, you will automatically be assessed for TRMC eligibility for that second (final year) at CCNB.

Q. I graduated before August 1, 2017. Can I apply for Tuition Relief for the Middle Class?

A. No. The bursary can not be applied retroactively for individuals who have graduated before the TRMC program was implemented. If, however, you are still within seven months of your graduation date, 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 TRMC program is designed to complement the funding you receive from TSD. TRMC is not intended to replace other programming. You should continue to follow the direction of your TSD counsellor and apply for student financial assistance.