

PAPER APPLICATION INSTRUCTIONS

Canada-New Brunswick Integrated Student
Loans for Full-Time Post-Secondary Students

2019-2020 | studentaid.gnb.ca | www.canada.ca



New Brunswick
Nouveau-Brunswick

Canada

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Important Information

Electronic Master Student Financial Assistance Agreement (MSFAA)

If you are eligible to receive student loans and grants and this is your first application, you will receive your Notice of Assessment with a 10-digit Master Student Financial Assistance Agreement (MSFAA) number and instructions on what to do with the MSFAA number to get your assistance.

Within two to three business days of receiving your Notice of Assessment and 10-digit MSFAA number, you will receive a “Welcome Email” from the National Student Loans Service Centre (NSLSC), info@msfaa-emafe.cibletudes-canlearn.ca. Through a secure URL in the email, you will be invited to use your MSFAA number to:

1. Verify your identity by registering your online account with the NSLSC; and
2. Complete your MSFAA where you will be asked to Accept the Terms and Conditions of the agreement.

This two-step process must be completed in order to receive your student financial assistance; therefore, you are required to provide an email address on your application.

To complete this two-step process you will need to have the following information:

- Your bank account information (Transit, Institution and Account number);
- Your Social Insurance Number (SIN);
- Your 10-digit MSFAA number; and
- Date of Birth.

If you have questions about the MSFAA process, please visit studentaid.gnb.ca for more information.

The MSFAA is a multi-year legally binding contract, requiring a one-time signature, that outlines your responsibilities, and terms and conditions of accepting and repaying your provincial and federal student grants and loans. By signing the MSFAA, you agree to accept responsibility for all funding you receive from that date forward.

If you have already signed a MSFAA, you do not need to complete the online MSFAA process unless you leave full-time study for two years or establish residency in a new province or territory.

If you are a returning student who does not require a new MSFAA, Student Financial Services will send you a Notice of Assessment and automatically notify the NSLSC if you are entitled to funding. If you are a registered user with NSLSC, you will receive an email from info@csnpenslsc.ca with a subject line of “Important Update: Check your Mailbox” when the student loan/grant funds are disbursed. If you are not a registered user with NSLSC, you will receive a letter at your mailing address once your funding has been disbursed.

If your information has changed, 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

Confirmation of Enrolment

Once the NSLSC has confirmation of your 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 do not 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.

Disbursement of Funds

Your educational institution may advise the NSLSC that a portion (or all) of your approved funding is to be paid directly towards your academic fees. The remainder of funds will be electronically deposited into the bank account that you provided on your MFSAA. You may experience delays in receiving your funding if information is missing from you or your educational institution. If you have questions regarding your funding disbursement, please contact Student Financial Services.

Once funding has been disbursed, you will receive a letter from the NSLSC that provides detailed information on the amount of funding paid to you and your

educational institution as well as information on how you can track your funding and manage your student financial assistance using the NSLSC Online Services Tools.

Let's Get Started!

By completing the application, you are applying to both the Government of Canada and the Government of New Brunswick for student financial assistance.

The [Information Guide](#) has information about:

- Program eligibility;
- How your financial need will be calculated; and
- The amount of assistance available to you.

This document reflects information and policies in effect at the time of publication and changes can occur during the year.

Who Can Apply?

You are eligible to apply for full-time assistance in New Brunswick if you:

- are a Canadian citizen, permanent resident, a protected person or a Registered Indian under the Indian Act, regardless of your citizenship;
- are a New Brunswick resident, as defined by the program;
- have financial need according to program criteria;
- are enrolled or qualified to enroll in an approved degree, diploma or certificate program that is at least 12 weeks in duration at a designated post-secondary educational institution;
- will be taking at least 60% of a full-time course load, or 40% if you are a student with a permanent disability;
- maintain a satisfactory scholastic standard in your studies;
- are not delinquent or in default on a previous student loan;
- pass a credit check if you are 22 years of age or older and have never received a federal and/or provincial student loan;
- have not exceeded your program length, plus one additional study period (Periods of Study + 1 maximum); and
- have not exhausted the lifetime assistance limit.

Your Responsibilities

- You are responsible to understand the application and answer every question that applies to you. If you have any questions, contact Student Financial Services.

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- You are responsible for reading and understanding the Applicant Declaration and Consent 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 assistance, you must complete all the steps involved, including:

- Filling out your application correctly and completely;
- Providing all the required supporting documentation; 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 overawards.

If your personal situation changes at any time during your study period, you must contact Student Financial Services to determine what documentation, if any, must be submitted. Your original application will be reviewed, and, if necessary, a reassessment will be completed. Upon reassessment, you may receive more assistance, less assistance, or the same level of assistance. Inform Student Financial Services immediately of the following changes:

- Name;
- Address;
- Marital status or family size;
- Educational Institution, course load, program costs or program length;
- Income, targeted resources, scholarships/bursaries; and
- Parental, partner or dependant information.

An outdated address could delay receiving your money. It is important that your school, the NSLSC, and Student Financial Services have your current address information. When updating your address, ensure you advise all three. You may update your address with Student Financial Services by completing the Online Change of Address form at studentaid.gnb.ca or by calling 1-800-667-5626 toll-free. You may update your address with the National Student Loan Service Centre using your online account at nslsc.ca, or by calling the NSLSC at 1-888-815-4514.

Deadlines

- Apply as soon as the 2019-2020 application is available (May/June). You may apply for assistance before you are officially accepted into your program as long as you know the school and dates of study.
- Your application, with all required information, must be received at least **six weeks** before the start date of your program in order to receive funding by the time your classes begin.
- Any additional information requested by Student Financial Services is to be provided at least **six weeks** before the end date of your period of study session (four weeks if you are attending intersession or summer session).
- Any documents, including application forms, received later than six weeks before the end date of your period of study cannot be processed.

Completing Your Application

Basic points to remember:

- Use blue or black ink when filling out and signing the application form or any other forms. Do not use pencil. Print clearly.
- 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 Student Financial Services for help.
- The information you provide must be current as of the date of your application. Any changes to the information that you submit on your application must be submitted in writing. Your information will be updated and your application reassessed accordingly.
- Be sure your application is complete and legible to avoid delays in processing.
- Your application will not be processed if all necessary supporting documentation is not received. A letter will be sent requesting the missing information which may delay your funding.
- Do not send in original supporting documentation. Due to the volume of documentation received, Student Financial Services is unable to return original documentation.

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- Ensure that you (and your parents or partner if applicable) read and sign the Applicant Declaration and Consent.
 - Keep a copy 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.

Applicant Instructions

These instructions are designed to help you correctly complete questions on your application, including appendices (as applicable).

Personal Information

Your application cannot be processed without a valid **Social Insurance Number (SIN)** or **email address**.

Citizenship

In order to be eligible to apply for student financial assistance, you must be a Canadian Citizen, have permanent resident status, be considered a protected person as defined in the *Immigration and Refugee Protection Act*, or be registered with the federal government as a Registered Indian under the *Indian Act*, regardless of your citizenship.

Registered Indian

Registered Indians are individuals who are registered with the federal government as Indians, according to the terms of the *Indian Act*. The Indian Register is the official record identifying all Registered Indians in Canada and does not require or reflect Canadian citizenship.

Permanent Resident of Canada

A Permanent Resident is someone who has been given permanent resident status by immigrating to Canada, but is not a Canadian citizen. A Record of Landing Form (issued prior to 2002), Confirmation of Permanent Residence Form, and Permanent Residence Card all provide official proof of permanent residency status in Canada.



If you are a Permanent Resident you must provide a **clear** copy of both sides of your Permanent Resident (PR) card which must be valid for the entire study period for the 2019-2020 academic year; or a copy of your Confirmation of Permanent Residence (IMM 5292 or IMM 5688); or a copy of your Record of Landing (IMM 1000).

Permanent Resident students who have been sponsored into Canada are required to provide a letter from their sponsor with the details of the sponsorship.

Students who are in Canada on a **Student Visa** are not eligible to receive federal or provincial assistance.

Protected Person of Canada

A Protected Person is an individual who holds a valid Verification of Status document issued by Citizenship and Immigration Canada, or a valid Protected Persons Status Document issued prior to January 1, 2013. A decision letter (“Notice of Decision”) from the Immigration and Refugee Board (IRB) is also a valid form of identification. Protected Persons can include convention refugees, humanitarian-protected persons abroad, and persons in need of protection. A person in need of protection is a person in Canada whose removal to their country of nationality or former habitual residence will make them subject to the possibility of torture, risk of life, or risk of cruel and unusual treatment or punishment. A Protected Person is defined in subsection 95(2) of the *Immigration and Refugee Protection Act* (Canada).



If you are a Protected Person of Canada (including Convention Refugees) you must provide:

- A **clear** copy of both sides of your Protected Person Status Document (PPSD), which must be valid for the entire study period for the 2019-2020 academic year; or a copy of the Notice of Decision issued by the Immigration and Refugee Board; or a copy of the Verification of Status document from Citizenship and Immigration Canada; **and**
- A **clear** copy of your SIN document that begins with a “9”. If you do not have a SIN document, you must get one before you can apply for student financial assistance. Your SIN document must be valid for the entire study period for the 2019-2020 academic year.

If you are a **Permanent Resident** or **Protected Person**, enter the date you landed in Canada.

Ancestry

An Indigenous Person is a North American Indian or a member of a First Nation, a Métis or Inuit. North American Indians or members of a First Nation include status, treaty or registered Indians, as well as non-status and non-registered Indians.

Students who self-identify as Indigenous learners are exempt from making a fixed student contribution. (For more information see “How Your Assistance is Calculated” in the Information Guide at studentaid.gnb.ca). The Post-Secondary Student Support Program (PSSSP) funding provided by Indigenous and Northern

Affairs Canada is exempt from consideration in the need assessment process.
Information on visible minority status is for statistical purposes.

Students with Permanent Disabilities

Students with a permanent disability are considered full-time students when studying in at least 40% of a full course load.

If you are a student with a permanent 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 the Canada Student Grant for Students with Permanent Disabilities (CSG-PD).



A separate application is not necessary, however, to be considered for this grant, you must provide proof of your disability in the form of a *Medical Assessment Form* completed by a qualified medical assessor. The *Medical Assessment Form* can be found on the Student Financial Services website at studentaid.gnb.ca.

If you are applying for the CSG-PD on the basis of a learning disability diagnosis, you are required to complete only Section A of the *Medical Assessment Form* and submit a psychoeducational assessment, completed by a registered psychologist, that is no more than five years old (or completed when the student was 18 years of age or older).

If you have previously been approved for funding as a student with a permanent disability by Student Financial Services, you are not required to submit the *Medical Assessment Form* with subsequent applications.

If you require exceptional education-related services and equipment such as tutors, note-takers, interpreters, brailers or technical aids, you may be eligible to apply for the Canada Student Grant for Services and Equipment for Students with Permanent Disabilities (CSG-PDSE). A separate application is required for this benefit. Applicants for this grant must also apply and qualify for student financial assistance.

Marital Status

All references to “partner” refer to spouse or common-law partner.

Check the **Common-law** box if you and your partner are:

- in a common-law relationship and claimed (or will claim) your marital status as common-law on your 2018 Income Tax Return;

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- currently living common-law and receiving social assistance as a family unit from the Department of Social Development;
 - the parents of one or more children, and have physical custody and responsibility for the dependent children who live with you.



If you divorce or separate during your study period, you must notify Student Financial Services in writing. This notification must include the date of separation and supporting third-party documentation (i.e. letter from lawyer or other professional) or a copy of a legal separation agreement.

Married or Common-Law

Your partner may be expected to contribute towards the cost of your post-secondary education. This amount will vary depending on family income and the size of your family.

Partners are exempt from making a partner contribution if they are full-time students, or if they are in receipt of Employment Insurance (EI) benefits, social assistance or federal or provincial/territorial permanent disability benefits.

If you are a married/common-law student, you can choose whether or not to include your partner's income in your application for financial assistance. If you **do provide** your partner's income, you will be assessed for all federally and provincially-funded programs listed in the [Information Guide](#) (as applicable). A partner contribution, if any, will be removed in the calculation of your New Brunswick Student Loan amount. If you choose **not to include** your partner's income, you will be assessed for **New Brunswick Student Loan only** (up to \$140 per week of study).

Applicant Dependants

List all dependants who will be living with you at least 50 % of the time, as of the first day of your study period for the 2019-2020 academic year. If you have more than three dependants to list, attach an extra sheet of paper to the application with their information.

Dependants are any children who are 18 years or younger and are wholly dependent on the parent(s) for support and for whom the parent or the parent's partner, in law or in fact, have the custody and control.

You may include children over the age of 18 if they are in full-time attendance at a secondary school or at a post-secondary educational institution, and they:

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- have never been married or claimed marital status as common-law on an Income Tax Return; 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.

Anyone, other than your partner, claimed on your 2018 Income Tax Return as wholly dependent may also be listed as a dependant.



You must provide a copy of the most recent tax form substantiating Canada Revenue Agency approval of the wholly dependent person.

Children with Permanent Disabilities

If you are a **single parent student** or a **married/common-law student** with a dependant 12 years of age or older with a permanent disability, proof of the disability must be sent with your application in order for this dependant to be considered in your eligibility for the Canada Student Grant for Students with Dependants. If you have submitted this documentation with a previous loan application, you are not required to submit it again.



A medical certificate or documentation proving receipt of federal or provincial disability assistance must be provided as proof of a permanent disability for each child over 12 years of age.

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 labour force less than two years (two periods of 12 consecutive months, the two periods need not be consecutive) is considered a single dependent student.

If you are a single dependent student, your parents are expected to make a contribution toward the cost of your post-secondary education. The amount they are expected to contribute depends on their income, the size of your family, and

how many children are pursuing post-secondary studies.

If your parents have 2 or more dependant children enrolled in post-secondary studies, the calculated contribution will be divided by the number of children. This will determine their contribution for each child.



If your sibling is not applying for student financial assistance, you must submit proof of your sibling's enrolment at a designated post-secondary educational institution in order for them to be considered when determining the expected parental contribution. Provide a letter from their educational institution stating they are in enrolled in full-time studies with the study period start and end dates.

If there are two or more dependent students in the family applying for student financial assistance, the applications should be submitted at the same time.

If you are a single dependent student, you can choose whether or not to include your parent's income in your application for financial assistance. If you **do provide** your parent's income, you will be assessed for all federally and provincially-funded programs listed in the [Information Guide](#) (as applicable). A parental contribution, if any, will be removed in the calculation of your New Brunswick Student Loan amount. If you choose **not to include** your parent's income, you will be assessed for **New Brunswick Student Loan only** (up to \$140 per week of study).

Single Independent Student

A student who is single without children and has been out of high school for four years or more, or has been in the labour force for two periods of 12 consecutive months (the two periods need not be consecutive), is considered a single independent student. Students are considered to be in the labour force if they are working, actively seeking employment, or receiving Employment Insurance benefits.

You are also considered an Independent Student if you are receiving, or have received, financial assistance under Youth Engagement Services (YES) or support from the Department of Social Development under one of the following permanent care support programs:

- **Child in Permanent Care:** refers to a child under the permanent legal care, control and supervision of the Department of Social Development either by Court order or voluntary agreement between the Department and a child's parents or guardians.

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- Post Guardianship agreement: refers to any child who has been under a guardianship order or agreement, after they reach the age of 19 and up until the age of 24, provided that the young person is enrolled in an educational program.
 - Voluntary Care Support agreement: the Department of Social Development may enter into a Voluntary Care Support agreement with a former youth in care. This agreement may be entered with a youth who upon reaching their 19th birthday had a guardianship status left in the care of the Minister and prior to their 21st birthday is accepted by a post-educational institution into a program of full-time studies.

This includes those who were adopted or returned to their birth families after the expiration of a guardianship order/agreement.



You must provide a letter from the Department of Social Development stating that you are receiving, or have received, support under any of the above programs.

A student that is no longer married or in a common-law relationship, or has no parent, guardian, sponsor or other supporting relative due to death or disappearance is also considered a single independent student.

New Brunswick Residency

If none of the statements in the New Brunswick residency section applies to your situation, you may need to apply to another province or territory for student financial assistance. For other provincial and territorial student assistance offices, visit *Provincial and Territorial Student Assistance Offices* at studentaid.gnb.ca.

Single Dependent Student

You are considered a New Brunswick resident if:

- Your parents/guardians/sponsors most recently resided in New Brunswick for a period of at least 12 consecutive months immediately before the first day of your study period for the 2019-2020 academic year, even if one of them worked in another province. If your parents are divorced or separated, consider the parent with whom you normally live or the parent who provides you with your principal financial support.

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- Your parents reside outside of Canada, and they lived or maintained the family home in the province for a period of at least 12 consecutive months immediately before leaving Canada.
 - Your parent(s) resided in New Brunswick for a period of at least 12 consecutive months immediately before leaving New Brunswick, but you stayed in New Brunswick to begin or continue your program of studies within a year of your parent's move.

Single Independent or Single Parent Student

You are considered a New Brunswick resident if:

- You lived in New Brunswick for a period of at least 12 consecutive months immediately before the first day of your study period, excluding time spent as a full-time student in a post-secondary program.

Married or Common-Law Student

You are considered a New Brunswick resident if:

- You and your partner have lived in New Brunswick for a period of at least 12 consecutive months immediately before the first day of your study period for the 2019-2020 academic year, while not studying full time at a post-secondary educational institution.
- Your partner is living in New Brunswick, and is and has been employed/seeking employment in New Brunswick for at least 12 consecutive months before the first day of your study period for the 2019-2020 academic year.

You are **not** considered a New Brunswick resident and must apply to the province/territory where your partner is considered to be a resident if:

- Your partner is also studying full time at a post-secondary educational institution and is considered a resident of another province/territory and you are attending a post-secondary educational institution in the province/territory in which your partner is considered a resident.

Permanent Residents

You are able to apply for assistance immediately upon receiving your permanent resident status. However, in order to be considered for the provincial portion of assistance, you must be considered a resident of New Brunswick (see NEW BRUNSWICK RESIDENCY). If you are not considered a resident of New Brunswick or any other Province/Territory in Canada, you can complete the application and you will be considered for the federal portion of assistance.

Protected Persons

You are able to apply for assistance immediately upon receiving your Protected Person Status Document (PPSD) and your Social Insurance Number (SIN) that begins with a “9”. However, in order to be considered for the provincial portion of assistance, you must be considered a resident of New Brunswick (see NEW BRUNSWICK RESIDENCY). If you are not considered a resident of New Brunswick or any other Province/Territory in Canada, you can complete the application and you will be considered for the federal portion of assistance.

Program Information

To apply for assistance, you must apply for admission as a full-time student to an approved post-secondary program at a designated post-secondary educational institution. While you do not have to be officially accepted into a program of study when you make your application, you need to know the name of the school, the name of the program and the start and end dates of your study period.

All applicants must complete the Program Information section of the application, even if a [Request for Program Information](#) form is required.

A *Request for Program Information* form is required to be completed by your post-secondary educational institution if you are:

- applying as a student with a permanent disability.
- completing a co-op work term as part of your study period.
- studying at the Master or Ph.D. level.
- attending Intersession and/or Summer Session at a university.
- attending any educational institution located outside the Atlantic Provinces.
- attending any private educational institution located outside New Brunswick.



The *Request for Program Information* form is available at studentaid.gnb.ca and it can be submitted with your application or you can have your educational institution submit it directly. Your application for financial assistance **cannot** be processed until the program information has been received which could result in processing delays.

If you have questions regarding your program information, please contact Student Financial Services.

Program Name and Specialization

Enter the actual name of the program you will be enrolled in and the specialization/major that corresponds to your program as printed in your institution program calendar.

Length of Study Period

You will not be eligible for assistance if your study period is less than 12 weeks. Your study term start date to end date cannot be more than 52 weeks.

Course Load

Your course load refers to the number of courses or credits you are taking. You are required to enroll in at least 60% of a full course load (40% if you are permanently disabled) to be considered for full-time financial assistance. Your educational institution determines the number of courses or credits that make up 100% course load.

As a general rule, for **degree** programs:

- 5 courses = 100% course load
- 4 courses = 80% course load
- 3 courses = 60% course load
- 2 courses = 40% course load
- 1 course = 20% course load

Students enrolled in **certificate** and **diploma** programs generally take a 100% course load.

Contact your educational institution if you need help determining your course load percentage.

Accommodation

Indicate if you will be living with your parent or partner (as applicable) while you are in classes. Your living situation enables us to determine the living allowance used to calculate your financial need.

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.

Information about the expenses and resources used in your student assistance assessment can be found in the [Information Guide](#) in the *How Assistance is Calculated* section.

Educational History

If you have completed the post-secondary education information sections on a previous New Brunswick application, you need only provide details of any full-time post-secondary education since your last application.

Applicant Study Period Resources

Income Tax Information

You must include the amount showing on lines 150 and 210 of your 2018 Income Tax Return. If you have not yet filed your 2018 Income Tax Return, provide the information that you will be reporting on these line numbers when you do file. This must be the exact amount from your line numbers, **not an estimate or rounded amount**. If it appears that the information provided is not an accurate exact amount, you will be asked to provide tax records for verification which may result in a delay in processing your application.

If your 2019 income is expected to be significantly lower than line 150 of your 2018 Income Tax Return, you can request a review. Information is detailed at studentaid.gnb.ca under *Requesting a Funding Review*.

Scholarships/Bursaries

List all scholarships and bursaries you will receive from your educational institution or community organizations including but not limited to entrance scholarships, merit based scholarships, doctoral fellowships, need based scholarships or bursaries, etc. Enter the dollar value of each scholarship that you will receive for the 2019-2020 academic year.

If you receive additional scholarships or bursaries after you submit your application, you must provide this information in writing to Student Financial Services and your application may be reassessed.

Tuition Reduction/Family Discount

Enter the total amount of tuition reduction or discount, if applicable.

Other Targeted Resources

Indicate the total amount and source of any other targeted resource you will have during the study period. Include only funding you will receive that is provided to

help with specific educational costs. The funds could be paid directly to the educational institution (for instance, to cover tuition), or they could be paid directly to you. A training allowance from an employer is an example of a targeted resource.

Do not include the following resources:

- Post-Secondary Student Support Program (PSSSP) funding provided by Indigenous and Northern Affairs Canada;
- Registered Education Savings Plans (RESP), Registered Retirement Savings Plan (RRSP), Registered Disability Savings Plan (RDSP)
- Savings, investments, tax free savings accounts, any other assets;
- Employment or self employment income including tips or gratuities;
- Social Assistance benefits;
- Employment Insurance (NB-EI Connect Program) benefits;
- CPP/QPP benefits
- Canada Child Benefit;

Training and Skills Development

This program ensures case managed individuals have access to funding for education and training to assist them in their return to work. A participant must have an Employment Action Plan that has been developed with an Employment Counselor of the department who will determine eligibility based on program criteria.

Employment History

If you have completed this information on a previous New Brunswick application, you need only provide details of any employment history since your last application.

If you require additional space for your employment history, attach an extra sheet of paper to the application with this information.

Applicant Declaration and Consent

Read all parts of the document and make sure you understand your obligations and consents. Your loan application will not be processed unless you sign both parts in ink and indicate date signed.

Be aware that it is a legal document that is being signed. It is an offence under *The Canada Student Financial Assistance Act*, the *Canada Student Loans Act* and *The Post-Secondary Student Financial Assistance Act* to knowingly give false or misleading information on this application.

Appendix A – Authorization to Disclose Information – Optional

This section of the application is optional. Complete this section if you want to authorize another person to communicate with the Department of Post-Secondary Education, Training and Labour on your behalf about your student financial assistance file (this application, related appendices, or assessment details).

The *Right to Information and Protection of Privacy Act* regulates all personal information compiled by the Government of New Brunswick. 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 partner unless we receive your written consent through an *Authorization to Disclose Information*.

Appendix B - Parents, Guardians, or Sponsors of Dependent Applicants

All references to “parents” apply either to parents, step-parents, legal guardians, or official sponsors.

If you are a **single dependent** student, this section of the application must be completed by you and your parents in order to be considered for all federal and provincial funding programs available. If you are applying for New Brunswick Student Loan **only**, the information in this section is **not** required.

Completion of this Appendix does not mean the parent(s) are co-signing for your student loans. You as the applicant are solely responsible for repaying the student loans issued.

If you would like your parents to be able to contact Student Financial Services about your application, Appendix A - Authorization to Disclose Information must be completed.

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 your parents are separated or divorced, the parent with whom you normally reside or who provides for the majority of your living costs must complete this section. If your custodial parent remarried or was in a common-law relationship before you turned 18 years of age, or if your step-parent has legally adopted you, your step-parent must complete this section as the second parent.

Parental Income

Your parent’s income for the 2018 tax year is used to calculate the required parental contribution and evaluate your eligibility for assistance.

2018 Income

Enter the exact amounts showing on the indicated line numbers of your parent’s 2018 Income Tax Return(s). **These cannot be estimates or rounded amounts.** If it appears that the amounts provided are not accurate and exact, you will be asked to provide tax records for verification which may result in a delay in processing your application.

If your parent(s) did not file an income tax return for 2018, indicate the information that they will be reporting on these line numbers.

Enter “0” if there is no amount reported/to be reported for a particular line number.

Reduced Income

If your parent’s 2019 income is expected to be significantly lower than their 2018 total income, you can request a review. Information is detailed at studentaid.gnb.ca under *Requesting a Funding Review*.

Parental Dependants

Do not include the applicant in the number of dependent children.

For the purposes of determining family size in assessing the parental contribution, a dependent child is:

- A child, including an adopted child, a step-child or a wholly dependant person;
- 18 years or younger;
- Wholly dependent on their parents for support; and
- In the custody and control of their parent and parent’s partner, in law or in fact.

A child over the age of 18 is also considered a dependant if he or she is in full-time attendance at a secondary school or a post-secondary educational institution; and:

- Has never been married or claimed marital status as common-law on an Income Tax Return; and
- Does not have any dependent 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.

Anyone, other than a partner, claimed on your parent’s 2018 Income Tax Return as wholly dependent may also be listed as a dependant.



A copy of the most recent tax form substantiating Canada Revenue Agency approval of the wholly dependent person must be provided.

Declaration by Parent(s), Guardian(s), or Step-Parent(s)

Parents must read the declaration and consent and make sure that what is being signed is understood. A signature is required from each parent for which information was provided. A parent with no income must also sign the declaration. Be aware that it is a legal document that is being signed. It is an offence under *The Canada Student Financial Assistance Act*, the *Canada Student Loans Act* and *The Post-Secondary Student Financial Assistance Act* to knowingly give false or misleading information on this application.

The *Right to Information and Protection of Privacy Act* regulates all personal information compiled by the Government of New Brunswick. This Act protects the privacy of individuals by regulating the collection, use and disclosure of personal information held by the provincial government.

Appendix C – Partner of Married/Common-Law Applicants

To be classified as married/common-law, you may be legally married or have claimed your marital status as common-law on an Income Tax Return. All references to “partner” refer to your spouse or common-law partner.

Completion of this appendix does not mean your partner is co-signing for your student loans. You the applicant are solely responsible for repaying the student loans issued.

Make sure your partner reviews the information you have entered. Your partner is responsible for reading and signing the declarations. If you would like your partner to be able to contact the Student Financial Services about your application, Appendix A - *Authorization to Disclose Information* must be completed.

Partner Study Period Information

If your partner is attending full-time studies and also applying for New Brunswick Student Financial Assistance, submit both applications together.

If any of the answers to the questions change during your study period, contact the Student Financial Services immediately to update the information.

Partner Income

This section of Appendix C must be completed in order to be considered for all federal and provincial funding programs available. If you are applying for New Brunswick Student Loan **only**, the information in this section is **not** required.

2018 Income

Your partner’s income for the 2018 tax year is used to calculate the required partner contribution and evaluate your eligibility for assistance.

Enter the exact amounts showing on the indicated line numbers of your partner’s 2018 Income Tax Return. **These cannot be estimates or rounded amounts.** If it appears that the amounts provided are not accurate and exact, you will be asked to provide tax records for verification which may result in a delay in processing your application.

If your partner did not file an income tax return for 2018, indicate the information that they will be reporting on these line numbers.

Enter “0” if there is no amount reported/to be reported for either line number.

Reduced Income

If your partner's 2019 income is expected to be significantly lower than their 2018 total income, you can request a review. Information is detailed at studentaid.gnb.ca under *Requesting a Funding Review*.

Declaration by Partner

Your partner must read the declaration and consent and make sure that what is being signed is understood. Be aware that it is a legal document that is being signed. It is an offence under *The Canada Student Financial Assistance Act*, the *Canada Student Loans Act* and *The Post-Secondary Student Financial Assistance Act* to knowingly give false or misleading information on this application.

The *Right to Information and Protection of Privacy Act* regulates all personal information compiled by the Government of New Brunswick. This Act protects the privacy of individuals by regulating the collection, use and disclosure of personal information held by the provincial government.

Contact Information

For information regarding your application, contact:

Student Financial Services

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

Fax: 506-444-4333

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

Mailing Address: Student Financial Services
Post-Secondary Education, Training and Labour
P.O. Box 6000, 440 King St., Suite 420
Fredericton, New Brunswick E3B 5H1

Website: studentaid.gnb.ca

For information about disbursements and repayment of your Canada-New Brunswick 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

Website: nslsc.ca

Ce document est aussi disponible en français.