

RENEWED TUITION BURSARY PROGRAM FREQUENTLY ASKED QUESTIONS

Q. *What is the Renewed Tuition Bursary Program?*

- A. The Renewed Tuition Bursary (RTB) 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 or private college or university located in New Brunswick.

Q. *Who is eligible for the Renewed Tuition Bursary (RTB)?*

- A. To be eligible for RTB, 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, 2019, in an undergraduate degree, diploma or certificate program, at a public or private college or university located in New Brunswick that is designated to receive student financial assistance;
 - meet the income threshold requirements;
 - not have exceeded the loan year* Renewed Tuition Bursary maximum of \$3,000 for university / \$1,500 for college students;
 - not have exceeded the tuition bursary lifetime limit (encompasses tuition bursaries received since 2016):
 - 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 academic 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 Renewed Tuition Bursary value?*

- A. RTB is delivered in conjunction with the existing Canada Student Grant (CSG) for Full-Time Students. The value of the RTB is based on family size and income. The amount of funding decreases as the student's family income increases, until they reach a maximum income cut-off. For example, for a single parent student with two children enrolled in a 4-year university program, with family income of \$68,000 and tuition of \$6,200, the RTB value would be as follows.

Income	CSG	RTB	CSG +RTB	% of tuition
\$68,000	\$2,050	\$3,000	\$5,050	81%



Q. What are the maximum income cut-offs for the Renewed Tuition Bursary?

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	Gross Income (Maximum Tuition Bursary)	Gross Income (Tuition Bursary Cut-off)
1 person	\$60,000	\$75,000
2 persons	\$60,000	
3 persons	\$60,000	\$90,000
4 persons	\$60,000	\$100,000
5 persons	\$60,000	\$108,500
6 persons	\$60,000	\$116,500
7 persons or more	\$60,000	\$123,500

Q. Is there a separate application for Renewed Tuition Bursary?

A. No. A separate application form is not necessary. You will automatically be assessed for RTB eligibility when you apply for New Brunswick student financial assistance funding. The student financial assistance application for the current academic year is 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. 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) previous year's 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 previous year's 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 previous year's Income Tax Return.

All of the income information noted above is requested in the application 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 Renewed Tuition Bursary?

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

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

A. No; however, you will only receive RTB for the years you are attending a public or private university or college located in New Brunswick that is designated to receive student financial assistance and meet the other RTB eligibility requirements. If, for example, you completed two years of your BA in Ontario and transferred to a designated university located in NB in September 2019, you may be eligible to receive RTB for your third and fourth year of your BA.

Q. *How many times can I receive Renewed Tuition Bursary?*

A. There is a limit on the number of loan years you will be eligible to receive tuition bursaries (encompasses tuition bursaries received since 2016). 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).

Q. *How does my educational institution receive my approved Renewed Tuition Bursary funding?*

A. Your approved RTB funding is part of your entire New Brunswick Student Financial Assistance funding package. Like other loans and grants, RTB 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 RTB. 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. *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 RTB, 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 Renewed Tuition Bursary if I am attending a university or college 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 RTB.

Q. *One of the RTB 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 RTB. Students will, however, be eligible for RTB 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 Renewed Tuition Bursary?*
- A. No. In order to qualify for RTB, you must be receiving your credential from a 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 program, you may qualify for RTB if you meet all of the eligibility requirements.
- Q. Can a student who chooses to study outside New Brunswick (for any reason) receive Renewed Tuition Bursary?*
- A. No. You must be attending a public or private post-secondary educational institution located in New Brunswick that is designated to receive student financial assistance.
- Q. Can I receive Renewed Tuition Bursary if I began my program before August 1, 2019 and will graduate next year?*
- A. Yes. You will automatically be assessed for RTB eligibility if you apply for funding for the remaining years of your program. For example, if in September 2019, you are entering the second year of a two-year program at CCNB, you will automatically be assessed for RTB eligibility for that second (final year) at CCNB.
- Q. I graduated before August 1, 2019. Can I apply for Renewed Tuition Bursary?*
- A. No. The bursary can not be applied retroactively for individuals who have graduated before the RTB program was implemented.
- 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 RTB program is designed to complement the funding you receive from TSD. RTB is not intended to replace other programming. You should continue to follow the direction of your TSD counsellor and apply for student financial assistance.
- Q. How is the Renewed Tuition Bursary different from the previous tuition bursary programs?*
- A. All students who were eligible under the previous tuition bursary programs will be eligible under the Renewed Tuition Bursary program; however, eligibility for the renewed bursary has been extended to students attending private institutions in New Brunswick so more students can benefit. The annual maximum amount of the renewed bursary has been adjusted to \$3,000 for students enrolled at a New Brunswick university and \$1,500 for students enrolled at a New Brunswick college.
- Q. I received the Free Tuition Bursary or the Tuition Relief for the Middle Class last year. How will the Renewed Tuition Bursary affect my funding?*
- A. Some students who were receiving funding under the previous programs may receive less under the Renewed Tuition Bursary program; however, when students apply for student financial assistance, they will be considered for all other funding supports available to them. In many cases, a student who is no longer receiving their full tuition amount under the Renewed Tuition Bursary program will be eligible for the same amount of financial assistance through other funding options.