

Online Student Loan Application

Need Help 2018-19 Applicant Instructions

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Applicant Category

Marital Status

Select your marital status from the drop down list and if anything other than single, enter the date the marital status began. If you are single, the marital status date will be your date of birth.

- **If you are living common-law** and the relationship began at least 12 consecutive months prior to your study period start date, select common-law and state the date the relationship began. If your common-law relationship began less than 12 months prior to your study period start date, do not select common-law. Indicate your marital status prior to the common-law relationship.
- **If you are married or common-law** you must enter information about your spouse including their Social Insurance Number. If your spouse does not have a Social Insurance Number, you must submit a paper application, available at saskatchewan.ca/studentloans.
- **If you previously applied for assistance as common-law or married** and you are no longer in that relationship, select separated (or divorced or widowed) and provide the date of separation.
- If you divorce or separate after your application is submitted, you must submit a legal separation agreement or other third party documentation stating the date of separation, any child custody arrangements.
- **If your marital status changes at any time during your study period**, you must notify the Student Service Centre immediately and your application will be reassessed accordingly.
- **If you are married but your spouse is a resident of another country and does not live with you**, you should apply as “single”.

The information reported in the application must be current as of the date that you apply for financial assistance. Marital status information will be verified with the Ministry of Health. Please ensure your Health records are up to date. You may contact the Ministry of Health at 1-800-667-7551 to confirm if your file is up to date.

Dependency Questions

If you are single with no children, you must complete the “Single Students without Dependents” section of the application to determine whether you are a dependent or independent student. Check the box(es) that apply to your situation. If none of the statements are applicable, then you are considered a dependent student and you must enter information about your parents.

Students applying for financial assistance are placed into one of four categories. Financial needs as well as any benefits are based on those categories:

- **A Single Dependent Student** is single without children and has been out of high school for less than four years or has been in the workforce less than two years (two periods of 12 consecutive months, the two periods need not be consecutive).
- **A Single Independent Student** is single without children and has been out of high school for more than four years or has been in the workforce for two periods of 12 consecutive months (the two periods need not be consecutive). Students who are not in full-time study are considered to be in the workforce or actively seeking employment. This includes those in receipt of Employment Insurance Benefits or Social Assistance.
- **A Married Student** is legally married or common-law.
- **A Single Parent** student is single with a child(ren).

Foster Child (Ward of Crown)

Check “yes” if you have ever been in the care and custody of Ministry of Social Services. A crown ward is defined as someone placed under protection of a legal guardian and are the legal responsibility of the government. Crown wards are exempt from making a fixed contribution towards their education.

Applicant Dependents

List all dependents who **live with you** full-time (at least 50 per cent of the time) and are included on your Saskatchewan Health Services record, including any foster children listed on your health services card as of the date of application. Please ensure Health records are up to date. Students with dependent children are exempt from making a fixed contribution towards their education.

Dependents over the age of 18 may be included in the assessment of need if they live with you, they are in full-time attendance at secondary school or at a post-secondary institution and they:

- Have never been married or lived in a long-term common-law relationship (at least 12 months); and
- Do not have any dependent 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.

Note: Students may be eligible for the Canada Student Grant for Students with Dependents if they have children under 12.

If your dependent is permanently disabled and is 12 years of age or older, the Canada Student Grant may be available for students.

If your child has a permanent disability that limits his/her physical or mental ability to perform the daily activities necessary to participate fully in school, you must supply documentation to confirm the child’s disability when you apply for full-time assistance. Documentation need only be submitted once. Therefore, if you have submitted documentation with a previous loan application, you will not be required to submit it again. Documentation may consist of a medical certificate, a learning disability assessment or a document proving that you receive federal and/or provincial disability assistance for this child.

If your dependent child, or foster child, is not listed on your Saskatchewan Health Services record but you have full-time custody (i.e. lives with you at least 50 per cent of the time), the dependent may be included if the following proof of full-time custody is provided:

- Income tax return from the previous year claiming the dependent;
- Canada Child Tax Benefit statement showing the dependent;
- Legal custody agreement outlining custody of the dependent; or
- Statutory declaration with third-party declaration of full-time custody.

If the foster child has been living with you full-time for a long period of time (at least one year), you must also declare the foster care or sufficient care income.

You may consider a person wholly dependent on you if the person resides with you, is related to you, and is either 18 years of age or younger or is dependent by reason of a mental or physical infirmity. To prove dependency, the Canada Revenue Agency must have accepted the person as wholly dependent on you, or you must provide proof of legal guardianship.

Part-Time Custody

If you do not have full-time (at least 50 per cent) custody of your child, allowances will be provided for the time the child actually lives with you. You must submit a letter stating how many days per month the child resides with you as well as the child's name, date of birth and Saskatchewan Health Services Number. You will be assessed as a single student without dependents but additional costs will be allowed.

If the number of dependent children living with you changes at any time during your study period, you must inform the Student Service Centre immediately. Your application will be reassessed accordingly.

Daycare Expenses

Daycare expenses for the study period are based on average subsidized or unsubsidized amounts for children 11 years and under who live with you full-time.

Full-time and/or incidental daycare is available only for children 11 years of age and under who live with you full-time. If your children are school aged and they attend daycare before and/or after school every day, this would be considered full-time daycare.

An incidental daily allowance may be allowed upon written request for the following reasons:

- Regular incidental daycare (e.g. two full days per week or two after school days per week);
- Daycare for children while unemployed spouse is looking for work;
- Daycare for school-age children for professional development days and school breaks of less than two weeks.

A written request for incidental daycare allowance is required specifying the number of days the children require the incidental care.

Applicant Education History

Elementary/High School Education History

Indicate the date you last attended high school, the name of the school and the location. If you are unsure of the exact last day you attended high school, use the last day of the month you attended. Do not include time spent in Adult Basic Education/upgrading classes.

Applicant Eligibility

Citizenship

Select the appropriate citizenship from the drop down list and if you were not born in Canada, enter the date you became a Canadian citizen. If you are a **Permanent Resident** enter the date you landed in Canada. If you are a sponsored Permanent Resident who is a single dependent student, and your parents do not reside in Canada, your sponsor's information must be entered on the Parental Information screens.

If you are a **Protected Person** you will not be able to apply online. You may submit a paper application and a copy of your Notice of Decision (as issued by the Immigration and Refugee Board) or a Verification of Status document (as issued by Citizenship and Immigration) and the temporary 900 series SIN letter. Note: The SIN must not expire within the study period. Protected Persons include Convention Refugees, Country of Asylum Class and Source Country Class. Applications are available at saskatchewan.ca/studentloans.

Saskatchewan Residency

If you lived in Saskatchewan and were in the workforce for the 12-month period before the first day of your study period, you are likely considered a resident. Applicants who are not in full-time study are considered to be in the workforce, including those in receipt of Employment Insurance benefits or Social Assistance.

If none of the statements in the Saskatchewan 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 www.canada.ca/student-financial-assistance.

If you are a Single Dependent Student, you are considered a resident of Saskatchewan:

- If your parents/guardians/sponsors most recently resided in the province for the 12-month period before the first day of your study period, even if one of them worked in another province.
- If your parents are separated or divorced, you are considered a Saskatchewan resident if the parent you normally reside with has lived in the province for the 12-month period.
- If you do not live with either parent, but the parent who provides you with your principal financial support resided in Saskatchewan for the 12-month period, you are considered a Saskatchewan resident.
- If you are a dependent student and your parents reside outside of Canada, you are considered a Saskatchewan resident if your parents resided in the province for 12 consecutive months before leaving Canada.

If you are a Single Independent/Single Parent Student, you are considered a Saskatchewan resident:

- If you lived in the province for the 12-month period before the first day of your study period, excluding time spent as a full-time student in a post-secondary program.
- If you originally lived in Saskatchewan and you have moved to another province or territory, but have not been in the work force in that province or territory for 12 consecutive months. In this case, indicate that you have always lived in Saskatchewan.
- If you are a Saskatchewan resident attending school full-time in another province. However, after you have completed four years of study in another province, that province may accept you as a resident for your fifth year of study. The same rule applies to students coming to Saskatchewan from another province.

If you are a Married Student/Common-Law Student, you are considered a Saskatchewan resident:

- If you and your spouse have lived in Saskatchewan for the 12-month period before the first day of your study period, excluding any time spent as a full-time student at a post-secondary institution.

If you are a married student, your province of residence may be affected by your spouse's residency. If you are attending school in another province, and your spouse has been employed in that province for the 12-month period before the first day of your study period, you may be considered a resident of that province for student financial assistance purposes. The same would apply to a married student from another province whose spouse worked in Saskatchewan.

If you and your spouse are both students and require student financial assistance, it is desirable for one province to support both of you. In situations where you were supported by different provinces before marriage, your province of residency should be the province where you are enrolled or planning to enrol in post-secondary studies provided it is the original province of residence of one of you. If you and your spouse are attending school in a third province which is not one of your original provinces of residence each of you will continue to be considered a resident of your original province.

Ancestry

This information is for statistical purposes. Indigenous students are exempt from making a fixed contribution towards their education.

Students with Permanent Disabilities

If you are a student with a permanent disability that limits your physical or mental ability to perform the daily activities necessary to participate fully in post-secondary studies, you may be eligible for additional grants.

You are automatically assessed for disability grants. A separate application is not necessary. To be considered for these grants you must provide, with your loan application, proof of your disability in the form of a [Verification of Permanent Disability form](#) or a medical certificate completed by a qualified medical practitioner, or a Learning Disability Assessment (i.e., psycho-educational assessment) or a document proving that you receive federal and/or provincial disability assistance. Permanent Disability documentation should state the functional limitations of your disability, whether it's permanent, and how it affects your studies. Documentation need only be submitted once. If you have submitted documentation with a previous loan application, you will not be required to submit it again.

If you have exceptional education-related costs such as tutors, note-takers, interpreters, brailers or technical aids you may be eligible to apply for the [Canada-Saskatchewan Grant for Services and Equipment for Students with Permanent Disabilities](#). A separate application is required for this grant.

Applicant Study Income

Educational Funding

Report funding you will receive that is provided to help with specific educational costs. These may include funds received from municipal, provincial or federal governments, the private sector, or from an individual. The funds could be paid directly to the educational institution (for instance, to cover tuition), or they could be paid directly to the student. This includes training allowances like Gabriel Dumont Institute funding, Employment Insurance intended to cover educational costs, Social Assistance payments intended to cover educational costs, etc.

Do not report the following as any type of income:

- Federal and provincial grant and loan funding (SAID) or other disability support funding;
- Post-Secondary Student Support Program, funding for Indigenous students (i.e., band funding);
- Registered Education Savings Plans (RESP), Registered Retirement Savings Plan (RRSP), Registered Disability Savings Plan (RDSP), investments, savings accounts, tax free savings accounts, any other assets;
- Employment or self employment income including tips or gratuities;
- Student loans from private lenders;
- Skills Training Benefit;
- Saskatchewan Child Benefit;
- National Child Benefit;
- Orphan's/Disabled Contributor's Child Benefits;
- Saskatchewan Assured Income for Disabled
- Property tax credits;
- Utility rebates;
- SGI Rebates;
- Saskatchewan Rental Housing Supplement;
- Saskatchewan Employment Supplement;
- Income tax refunds;
- Any tax credits;
- GST credit;
- Disability support funding;
- Hepatitis 'C' Compensation Payment;
- Residential School Compensation Payment;
- Land claim of an Indian Band;
- Stipends, fellowships or honorariums; or
- Personal education credit from Residential School Settlement Agreements.

Scholarships/Bursaries

Report the total of all scholarships and bursaries you will receive from your school, and community organizations including but not limited to entrance scholarships, merit based scholarships, need based scholarship or bursary, etc. Do not report Scholarship of Honour and Saskatchewan Advantage Scholarship.

Remember to advise the Student Service Centre immediately if any of the Educational Funding or Scholarships/Bursaries declared in the application changes.

Information about expected contributions used in your student assistance assessment can be found in the Student Loan Handbook in the *How Assistance is Calculated* section or by clicking the *About Student Loans* link.

Previous Years Income

Processing of your application may be delayed if income tax returns were not filed with Canada Revenue Agency. Your income from the previous tax year will be obtained directly from Canada Revenue Agency.

If you did not file an income tax return, indicate the total of all income received in that year from all sources. This includes child benefits, Social Assistance, Employment Insurance, disability and pension benefits, investment income, dividends, employment income, Workers' Compensation, Aboriginal Affairs and Northern Development Canada assistance, child support, maintenance, training allowances, etc.

If you have been out of school for 10 or more years and your income for the current year will be less than the previous year's income, indicate the estimated amount of gross income from all sources for the entire 2018 calendar year. We will use this income to determine grant eligibility.

Study Grants-Only Option

When applying for a Canada-Saskatchewan Integrated Student Loan, students are assessed for a mixture of Canada-Saskatchewan non-repayable grants and repayable loans funding. You have the ability to request grants-only funding and decline the loans.

If you choose to receive only grant funding and, in the future, you need to access loan funding, you can contact the Student Service Centre and seek a reassessment and receive the loan funding you are entitled to at least 30 days before your period of study end date.

Applicant Study Period Information

The questions regarding where you will be residing during your study period determine the living allowances provided in your assessment. The questions regarding kilometre distance determines if you are eligible for a commuting allowance or a return transportation allowance to your family home.

If the educational institution you are attending is within 25 kilometers of the family home and you are a dependent or married/common-law student, you will be assessed as living at your family home. Family home is determined by your parent's residence if you are single. If you are married/common-law, family home is where you and your spouse live together. If you are a single parent, family home is the home where you and your children reside.

Information about the expenses and resources used in your student assistance assessment can be found in the Student Loan Handbook in the *How Assistance is Calculated* section or by clicking the *About Student Loans* link.

You may have exceptional education expenses that can be considered that you will not be able to declare within the online application. You can send a letter to the Student Service Centre outlining your circumstances after you apply.

Applicant Program

Program Information

We need to know about your study plans. To apply for student assistance, you must have applied for admission as a full-time student to an approved post-secondary program at a designated school anywhere in the world.

To be eligible for assistance, you are required to enrol in at least 60% of a full course load (40% if you are permanently disabled). You will not be eligible for student assistance if your study period is less than six weeks.

Consult with your school about the number of classes/credit hours/credit units you will need to be considered full-time for the period that you are applying for student assistance.

For Programs at University of Regina, University of Saskatchewan, or Saskatchewan Polytechnic

If you are attending a Saskatchewan university or a campus of Saskatchewan Polytechnic you must complete the online questions. Select the school name, program names and dates of study (session) from the drop-down lists. Use the scroll bar below the program names to locate the arrow you will need to scroll through the list of programs.

You can apply for one or both semesters, depending on your individual circumstances. You must be enrolled full-time in each period of study for which you apply for loans.

If you are enrolling in spring/summer classes at one of the Saskatchewan universities or Saskatchewan Polytechnic campus, you may submit an online application if your program is at least 6 weeks in length. If your program is less than 6 weeks in length you are not eligible for assistance unless the program is the first session of the spring semester and you received assistance for the winter semester. You will not be able to apply for this short session online. You may submit a paper application.

Enter the Student ID number assigned by the school if you have one. If you have not yet received the Student ID number you can leave this area blank.

Indicate the year you will be enrolled in during this academic year. For example, if you are in your second year of a degree program, you would enter year 2 of a 4 year program.

If you are a Saskatchewan Polytechnic student you must enter the percentage of course load you are enrolled in. If you are unsure of your course load percentage, contact the Registrar's Office at your Saskatchewan Polytechnic campus.

If you are attending the University of Regina or the University of Saskatchewan, or any of their affiliated colleges, you must enter the total credit hours for the entire study period.

If you cannot find your program or dates of study in the drop down lists, select "Other School" and follow the directions below for "All Other Schools".

For Programs at All Other Schools

If you are attending any other Saskatchewan institution or an out of province institution, you must have your school complete a paper Program Information Form. You must enter your study period start date and whether or not you are taking the program by correspondence, distance education or internet/web studies.

You may submit the Program Information Form or have your school submit it to the Student Service Centre. You will be asked to print the Program Information Form when you are finished entering your application

Special Situations

If one of the following situations applies to you, follow these instructions to ensure your application is complete:

- If you are taking classes from more than one school, you must make arrangements with one of the schools to confirm that your combination of classes is the equivalent of full-time registration. (i.e., the school that will issue your certificate, diploma or degree). Your school will advise you how to complete your loan application.
- If you are enrolling in university classes provided off-campus (for example, at a regional college), use the drop down list to answer the questions. Use the lists for the main campus of the university where you are registered as a full-time student. Check with your college counsellor if you are unsure.
- If you are enrolled in a co-op program at the University of Regina or Saskatchewan Polytechnic Moose Jaw Campus, you are eligible to apply for assistance for both the in-study and work term periods. For the University of Regina, state the program name and include “co-op work term” in the name if you are applying for the work term period. If you are applying for the in-study period, use the program name (Arts, Science, Business Administration and Engineering). If you are in an in-study term of your co-op program at Saskatchewan Polytechnic Moose Jaw Campus use the program name that includes “co-op” in the name.
- If you are taking full-time post-secondary studies by correspondence or online (i.e., University of Waterloo or Athabasca University), check the appropriate box and have your school complete a Program Information Form.
- If you are a student participating in an approved International Student Exchange, consult the student exchange coordinator at your school for information about completing your application.