

Canada-Saskatchewan Integrated Student Loans Program Administrative Guidelines

Canada-Saskatchewan Full-Time Student Loans

Canada Part-Time Student Loans

Saskatchewan Lender-Financed Student Loans

Saskatchewan In-House Student Loans

Canada-Saskatchewan Student Grants

2019-20



Table of Contents

Canada-Saskatchewan Full-Time Student Loans.....	1
General	1
Authority, Purpose, and Basic Principles	1
Assessment.....	3
General	3
Eligibility Criteria.....	5
Assessment Criteria	15
Required Documentation for Initial Assessment.....	28
Review and Reassessment	29
Overpayments deadline	38
Designation.....	39
Payment of Award	43
Repayment.....	46
Loan Repayment	46
Terms and Conditions of Repayment.....	46
Maintaining/Reinstating Interest-Free Status on Previous Loans	47
Repayment Relief Measures	48
Canada Revenue Agency Income Tax Set-Off Program.....	55
Insolvencies	55
Repayment Reminder Letters	56
Application of Payments.....	56
Investigation.....	57
General Policies	57
Non-Compliance to Investigation Requests	58
Required Documents for Investigation.....	58
Canada Part-Time Student Loans	59
General	59
Authority and Purpose.....	59
Assessment.....	59
General	59
Eligibility Criteria.....	59
Assessment Criteria	63
Disbursement and Repayment.....	64
General Policies (Loans After August 1, 2000)	64
Payment of Award	64
Saskatchewan Lender-Financed Student Loans	
(August 1, 1996 - July 31, 2001)	66
General	66
Authority	66
Maximum Level of Assistance	66
Grant Payments	66
Lender-Financing Agreement	66

Review Deadlines	68
Overpayments	68
Tax Credits	69
Repayment Assistance Plan	69
Extended Interest Relief Plan	69
Severe Permanent Disability Benefit	69
Saskatchewan In-House Student Loans	
(Prior to August 1, 1996)	70
General	70
Authority	70
Repayment	70
Statements of Account	70
Tax Credits	70
Repayment Assistance Plan	71
Severe Permanent Disability Benefit	71
Reduced Monthly Payments/Repayment Postponement	71
Loan Write-Offs	72
Loans In Default	72
Canada-Saskatchewan Student Grants	73
General	73
Authority and Background	73
Assessment.	74
Saskatchewan and Canada Student Grants	74
Canada Student Grant for Students with Dependants	75
Skills Boost Top-Up to Canada Student Grant for Full-Time Students.	75
Canada Student Grant for Students with Permanent Disabilities	76
Canada-Saskatchewan Student Grant for Services and Equipment for Students with Permanent Disabilities	77

Canada-Saskatchewan Full-Time Student Loans

General

Authority, Purpose, and Basic Principles

Date Approved: July 31, 2002

In the 2001-02 loan year, the Canada and Saskatchewan Student Loans Programs were integrated. The authority for program integration is contained in the Canada-Saskatchewan Integration Agreement for the Harmonization and Administration of Federal and Provincial Student Loans Programs.

The authority for the provision of the Canada portion of the Canada-Saskatchewan integrated loan is provided by the Canada Student Financial Assistance Act and Regulations. The authority for the Saskatchewan portion is provided by *The Student Assistance and Student Aid Fund Act, 1985*, and *The Saskatchewan Student Direct Loans Regulations*.

The purpose of the full-time loan program is to provide needs-based assistance in the form of repayable loans and non-repayable grants to students studying at the post-secondary education level as a supplement to other resources available to them from their families, their own efforts, and other student awards.

The following principles underlie the Canada-Saskatchewan Integrated Student Loans Program.

Accessibility for Students

Financial need should not be a barrier to accessing post-secondary education. Student financial assistance programs should promote access to post-secondary education for qualified, motivated students who could not attend otherwise.

Affordability/Fiscal Sustainability for Taxpayers

Student financial assistance should be supported financially by both levels of government and structured to respect the fiscal parameters of each.

Manageable Debt

Programs should not discourage post-secondary participation for student borrowers concerned about the prospect of accumulating large debt. Repayment provisions should offer relief where required and take into account the borrower's income and ability to repay. Governments should also look at ways to encourage completion of programs, as individuals who complete are better equipped to repay their student loans.

Shared Responsibility

Governments, lending institutions, post-secondary institutions, student borrowers, and their families have important and complementary roles and responsibilities in ensuring effective and sustainable financial assistance for students. Students are responsible for meeting their educational obligations (i.e., making best efforts to complete the course of study) and making an informed choice.

Relevance and Responsiveness

Student financial assistance should be as responsive as possible to meet the needs of learners. Constant review and adaptation of student financial assistance programs will be necessary to ensure that programs continue to meet the changing needs of students and the post-secondary education system. With respect to student loans, simplification of the programs across jurisdictions is fundamental to improving the loan experience for student borrowers.

Complementary Policies

Student financial assistance does not operate in isolation of other social and economic public policy activities. Policies and programs between jurisdictions and amongst different assistance programs should complement and support each other.

Flexibility to Meet the Needs of Different Regions/Students

Student financial assistance programs need to recognize the provincial/territorial priorities and policies to respond to a wide and growing range of learner needs while ensuring a level of equity across jurisdictions.

Portability/Mobility

Students should have the flexibility to select without penalty the designated public or private post-secondary institution or program of their choice, in or outside Canada.

Consumer Protection and Consumer Responsibility

Provinces and territories involved in student financial assistance should continue to take steps to ensure designation policies address concerns about default rates and provide assurance that students and taxpayers receive an appropriate return on their education investment. Individuals who access student financial assistance should invest the time and effort to maximize the returns on the investment of public and private funds.

Accountability

Student financial assistance frameworks require a results-based accountability framework incorporating federal/provincial/territorial requirements to ensure program components are achieving desired outcomes, which are transparent across Canada.

Assessment

General

Date Approved: July 31, 2018

Maximum Weekly Levels of Assistance

The student grants and loans are pro-rated weekly to accommodate varying program lengths. The tables below outline the maximum weekly levels of assistance which also depends on the type of educational program.

Low-Income Students (Full grant amount eligible)	Canada Student Grant	Skills Boost Top-up to the Canada Student Grant*	Canada Student Loan	Sask Student Grant	Sask Student Loan	Weekly Assistance
Students in One Year and Graduate Programs	\$0	\$0	\$210	\$30	\$168	\$408 plus \$47 per child
Students in Multiple Year Certificate, Diploma or Undergraduate Programs	\$87	\$47	\$210	\$30	\$110	\$484 plus \$47 per child
Medical Students	\$87	\$47	\$210	\$0	\$365	\$709 plus \$47 per child

Middle-Income Students (Progressive Grant Eligible)	Canada Student Grant	Skills Boost Top-up to the Canada Student Grant*	Canada Student Loan	Sask Student Grant	Sask Student Loan	Weekly Assistance
Students in One Year and Graduate Programs	\$0	\$0	\$210	Up to \$30	Up to \$198	Up to \$408 plus up to \$47 per child
Students in Multiple Year Certificate, Diploma or Undergraduate Programs	Up to \$87	\$47	\$210	Up to \$30	Up to \$227	Up to \$484 plus up to \$47 per child
Medical Students	up to \$87	\$47	\$210	\$0	\$365	Up to \$709 plus up to \$47 per child

Above Grant Eligible Income Threshold	Canada Student Grant	Skills Boost Top-up to the Canada Student Grant*	Canada Student Loan	Sask Student Grant	Sask Student Loan	Weekly Assistance
Students in One Year and Graduate Programs	\$0	\$0	\$210	\$0	\$198	\$408
Students in Multiple Year Certificate, Diploma or Undergraduate Programs	\$0	\$0	\$210	\$0	\$198	\$408
Medical Students	\$0	\$0	\$210	\$0	\$365	\$575

There is \$100 minimum for the Canada Student Grant and \$100 minimum for the Saskatchewan Student Grant.

*The top-up grant is for adult learners only. To qualify a student must have been out of high-school for at least 10 years.

Saskatchewan Advantage Scholarship

Through the student loan assessment, students with demonstrated need will receive the Saskatchewan Advantage Scholarship provided that they also meet the following eligibility criteria:

- Graduated from grade 12 in Saskatchewan (including ABE and GED®) on or after January 1, 2012;
- Enrolled at a Saskatchewan post-secondary institution in a program that is recognized for Canada-Saskatchewan student loans (certificate, diploma, and degree programs). With the exception of both Lakeland College campuses and specific specialized health programs, programs at post-secondary institutions outside of Saskatchewan are not eligible.
- Students have up to 10 years to receive the maximum of \$2,000;
- The scholarship is available to both full-time and part-time students;
- Apprentices are not eligible for the scholarship.

Request Grants-Only Funding

Since 2018, Students can now choose to decline the loans and receive only grants.

Additional Assistance for Students with Permanent Disabilities

Canada Student Grant of \$2,000/loan year. There is no weekly calculation for this grant.

Determining the Study Period

Date Approved: July 31, 2003

The study period is the length of time that a student is enrolled at a designated post-secondary institution throughout the school year. (September to April, for example). The study period allowed is as follows:

- New Funding - minimum length of six weeks and maximum length of 52 weeks, including any extensions.
- Interest-Free - minimum length of six weeks and maximum length of 66 weeks.

The number of weeks in the study period is determined as follows:

$$\frac{\text{End Date} - \text{Start Date}}{7} = \text{Number of Week} \quad \text{(If there are any remaining days, the number is rounded up to the next whole week)}$$

Eligibility Criteria

Residency

Date Approved: July 31, 2010

To be eligible for a Canada-Saskatchewan Integrated Student Loan, the student must be:

- A Canadian citizen within the meaning of the *Citizenship Act* or a permanent resident or Protected Person within the meaning of the *Immigration and Refugee Protection Act*; and
- A Saskatchewan resident. The province of residence depends on the applicant's student category but is generally considered to be that province or territory in which the student has most recently lived for a period of at least 12 consecutive months prior to the period of study start date, excluding time spent as a full-time student at a post-secondary institution.

Students may receive student loan assistance from only one province/territory for a given period of study.

Student Category

To be eligible for Canada-Saskatchewan Integrated Student Loan assistance, the following criteria must be met:

For Single Dependant Students

- Saskatchewan must be the province in which the student's parent(s), guardian(s), or sponsor(s) have most recently lived for a period of at least 12 consecutive months prior to the period of study start date. This applies even if one of the parents works in another province.
- If the student's parents are separated or divorced, Saskatchewan must be the province of residence of the parent with whom the student normally lives. If the student lives with neither parent, Saskatchewan must be the province of residence of the parent who provided the student with principal financial support. If a student has both parent(s) and a sponsor, the province of residence of the parent(s) supersedes the province of residence of the sponsor if the provinces of residence are different.
- If the parent(s) live abroad, Saskatchewan must be the province in which the student's parent(s) last lived for 12 consecutive months before going abroad.
- If the person whose residence determines the student's provincial residence moves from Saskatchewan to another province, but the student remains in Saskatchewan to begin or continue post-secondary education within 12 months of the move, then Saskatchewan continues to be the student's province of residence.

For Single Independent and Single Parent Students

- Saskatchewan must be the province in which the student has lived for at least 12 consecutive months prior to the period of study start date, excluding any time spent as a full-time student at a Saskatchewan post-secondary institution.
- If the student moves from Saskatchewan to another province, the student is considered a resident of the new province only after having lived in the other province for at least 12 consecutive months prior to his or her study period start date, excluding time spent as a full-time student at a post-secondary institution in the other province.

A student who is a Saskatchewan resident and has completed four years of study in another province normally continues to be considered a resident of Saskatchewan for subsequent loans. However, the province in which the student has completed the four years of study may accept that student as a resident for subsequent loans. Conversely, if a resident of another province has completed four years of study in Saskatchewan, Saskatchewan may accept the applicant as a resident for subsequent loans. In both cases, Saskatchewan and the other province concerned may mutually confirm the applicant's residency status.

For Married Students

- Saskatchewan must be the province in which the student last lived for at least 12 consecutive months prior to the period of study start date, excluding any time spent as a full-time student at a Saskatchewan post-secondary institution.
- If the student is from another province but attends a post-secondary institution in Saskatchewan and the student's spouse is in the work force in Saskatchewan, then the student may be considered a resident of Saskatchewan. This applies only when the student's spouse has been in the work force in Saskatchewan for at least 12 consecutive months prior to the student's period of study start date.
- If both students need assistance and are a married couple and are enrolled in post-secondary studies in the same province, then it is desirable that one province support them both. If both students are enrolled in Saskatchewan post-secondary institutions and were supported by different provinces prior to their marriage, then Saskatchewan becomes the province of residence for both, provided Saskatchewan was the original province of residence of one of the students.
- If married couple are both enrolled in Saskatchewan post-secondary institutions, but Saskatchewan was not the original province of residence of either student, then each student is considered as a resident of his or her original province unless mutual agreement among the concerned provinces is reached.

Enrolment

Date Approved: July 31, 2010

To be eligible for a Canada-Saskatchewan Integrated Student Loan, the following criteria relating to enrolment must be met:

- The student must be enrolled in an approved program of study at a post-secondary institution designated for federal student loan purposes by the Province of Saskatchewan. To be approved, a program of study must be at least 12 consecutive weeks in length and must lead to a degree, diploma, or certificate.

However, students in the following situations may be eligible for student financial assistance for up to one year (52 weeks):

- the student enters studies following an undergraduate degree, to satisfy prerequisite requirements for a specific graduate program, or;
- the student cannot enter into an undergraduate major and is enrolled in relevant courses; or,
- the student is enrolled in a program at one accredited institution and takes classes at another accredited institution towards their program.

This year will be counted as part of the student's program of study for the program + 1 limit as well as lifetime loan limit policies.

- The period of study covered by the loan must be at least six weeks in length and cannot exceed 52 weeks in length. Any period of study that is less than 12 weeks in length must be an essential part of an approved program that is at least 12 weeks in length.
- Students must be enrolled in at least 60 per cent of a full course load in each term/semester or at all times during the period of study. A student with a permanent disability may be approved for study at a course level between 40 per cent and 59 per cent of a full course load in each term/semester or at all times during the period of study. This means that, to be eligible for assistance, students with permanent disabilities studying at an approved reduced course load in undergraduate programs at the Universities of Regina and Saskatchewan must be enrolled in a minimum of six credit units, semester hours, or equivalent in each term or semester, and all other students in undergraduate programs at those universities must be enrolled in a minimum of nine credit units, semester hours, or equivalent in each term or semester.

Application Deadlines

Date Approved: July 31, 2010

Students can apply for assistance up to 14 days prior to their period of study end date; however, funds cannot be disbursed after the period of study end date.

Students can apply for one or both semesters as long as the minimum course load requirement is met for each period.

Students enrolled in a co-op program who are considered a full-time student by their post-secondary institution while on their work term can apply for one or two semesters.

Dual/Multiple Registration

Date Approved: July 31, 2010

Students enrolled in more than one post-secondary institution must be considered full-time by one post-secondary institution to be eligible for assistance. Dual or multiple registration students must indicate on their applications which school considers them to be full-time for student loan purposes.

It is the dual/multiple registration student's responsibility to make arrangements with one school to confirm that the combination of course enrolments is the equivalent of full-time registration at that post-secondary institution.

Basic Education (BE) Students

Date Approved: July 31, 2010

BE students are not eligible for Canada-Saskatchewan Integrated Student Loans.

Correspondence/Distance Education Students

Date Approved: July 31, 2010

Students who are in correspondence, distance education, or other programs with a non-traditional form of delivery may be considered to be full-time students as long as they meet all of the eligibility criteria.

Credit Worthiness

Date Approved: July 31, 2011

Canada-Saskatchewan Integrated Student Loan assistance will be denied to any student who meets all of the following conditions:

- The student is applying for assistance for the first time;
- The student is 22 years of age or older as of the date the application is received; and
- The student fails the federal government's credit worthiness check, which means that in the 36 months before applying for assistance, the student missed payments on three or more loans or other debts, each of which is higher than \$1,000, was more than 90 days overdue, and the student had control over the circumstances that led to the missed payments.

Applicants who fail the credit worthiness check will be notified of an appeal process. The appeal process will be the same as for other situations.

Restricted Lists

Date Approved: July 31, 2011

Students who, at the time of application for a Canada-Saskatchewan Integrated Student Loan, are on the Canada or Saskatchewan Restricted List for any reason must meet all applicable rehabilitation requirements and ensure that their restricted status is cleared prior to the period of study end date in order to qualify for assistance under the Canada-Saskatchewan Integrated Student Loans Program.

Students who are ineligible for Canada Student Loan assistance because they are on the Canada Restricted List are also ineligible for Saskatchewan Student Loan assistance.

If a student becomes restricted after the Canada-Saskatchewan Integrated Student Loan was assessed the restriction will not apply for that period of study. The restriction will be applied to the student's account immediately after the period of study end date.

Canada and Saskatchewan Restricted Lists

Students are restricted from further funding through the Canada-Saskatchewan Integrated Student Loans and/or interest-free status for the following reasons:

- A Canada or Saskatchewan loan is in default (more than 90 days in arrears);
- The student has entered into a bankruptcy related event prior to May 2004;
- A legal judgement has been obtained against a student;
- A student has been convicted of an offence under the *Canada Student Financial Assistance Act*;
- The student has received a reduction in loan principal through the Debt Reduction in Repayment Program;
- The student has received a reduction in loan principal through the Severe Permanent Disability Benefit on or after August 1, 2009;
- The student has exhausted the maximum number of weeks of assistance; or
- The student has missed affordable payments that have been approved through the Repayment Assistance Plan.

Students are restricted from further funding through Canada-Saskatchewan Integrated Student Loans but can receive interest-free status for the following reasons:

- The student has received a reduction in loan principal through Stage 2 of the Repayment Assistance Plan; or
- The student has received a reduction in loan principal through the Repayment Assistance Plan for Borrowers with Permanent Disabilities.

Students are restricted from further funding through Canada-Saskatchewan Integrated Student Loans, interest-free status and the Repayment Assistance Plan if they have knowingly provided misleading information or have misrepresented themselves in order to obtain student loan funding.

Restrictions will be applied based on the amount of the Canada Student Loan that was obtained and are as follows:

- Less than \$4,000, one year;
- \$4,000 or more but less than \$6,000, two years;
- \$6,000 or more but less than \$8,000, three years;
- \$8,000 or more but less than \$10,000, four years;
- \$10,000 or more, five years;
- If the person is not a qualifying student, five years; or
- If the person has had a previous restriction, five years.

Students who are in study when the restriction is applied will be allowed to finish the study term without going into repayment however interest will accrue from the time that the restriction is applied.

The following rehabilitation requirements must be met before a student is removed from restricted status under the Canada-Saskatchewan Integrated Student Loans Program:

- Students in default on previous Canada-Saskatchewan Integrated Student Loans but whose loans are still maintained at the National Student Loans Service Centre must pay all outstanding interest.
- Students in default on previous Canada-Saskatchewan Integrated Student Loans and whose loans have been returned to government must pay all outstanding interest and make the equivalent of two monthly payments. The amount of the two monthly payments is set out in the borrower's repayment schedule with the Canada Revenue Agency.
- Students in default on previous Canada Student Loans - if loans are held by a lender, student must fulfil the terms of a rehabilitation agreement with the lender; if loans are held by the government, student must fulfil the terms that the Canada Student Loans Program prescribes for that individual loan. Effective January 1, 2020, borrowers also have the option to add all unpaid interest to the principal of their loan (capitalization of interest). This option is subject to legislative and regulatory approval for Saskatchewan loans.
- Students in default on previous Saskatchewan Student Loans - if loans are held by a lender, student must fulfil the terms of a rehabilitation agreement with the lender; if loans are held by the government, student must fulfil the terms that the Saskatchewan Student Loans Program prescribes for that individual loan.
- Students with judgement on previous Canada-Saskatchewan Integrated Student Loans, Canada Student Loans or Saskatchewan Student Loans - student must pay the judgement in full.

- For students who enter into a bankruptcy related event while in repayment the following must occur:
 - Students with assignment in bankruptcy or subject of receiving order - student must wait three years from the date of the Absolute Order of Discharge.
 - Students with orderly payment of debts - student must fulfil the terms of the consolidation order; if the student defaults on the consolidation order, the procedure under “judgement” must be followed.
 - Students with provincial law or consumer proposal - student must fulfil the provisions of the provincial law or consumer proposal; if the student defaults on the provincial law, or the consumer proposal is annulled, the procedure under “default” must be followed.
- Students who enter into a bankruptcy related event while in studies will not be restricted from further funding or interest-free status for a period of three years if the student continues as a full-time student in the same program of studies. Once the student finishes studies the above rehabilitation measures will take effect.
- Students who are restricted because of a reduction in their loan principal as part of the Repayment Assistance Plan must pay their loan in full.
- Students found guilty of an offence relating to Canada Student Loans - student must repay all outstanding Canada Student Loans and wait five years from the finding of guilt or be granted a pardon in respect of that finding. Students who have been convicted of an offence against the *Canada Student Loans Act* or the *Canada Student Financial Assistance Act* will be restricted from further Saskatchewan assistance for life.

Undischarged Bankruptcies

Date Approved: July 31, 2006

If a student applying for assistance is an undischarged bankrupt, and Canada and Saskatchewan Student Loan funds are not included as part of the bankruptcy proceedings, the Canada-Saskatchewan Integrated Student Loan is processed without restriction. Students must carry out the following duties prior to further funds being authorized:

- Notify their trustee of the intention to borrow student loan funding for the purpose of education and the necessities of life; and
- Provide the Ministry with written confirmation from the trustee that the bankruptcy declaration does not include past student loans, that the trustee is aware of the student’s intent to borrow student loan funds, and that any student loans received by the student will not be used in any manner in the proceedings (including to pay fees).

If a student applying for assistance has an undischarged bankruptcy, and Canada and Saskatchewan Student Loan funds are included as part of the bankruptcy proceedings, the student is placed on the Canada and Saskatchewan Restricted Lists and the loan application is rejected.

Discharged Bankruptcies

Date Approved: July 31, 2006

If a student applying for assistance is a discharged bankrupt, and Canada and Saskatchewan Student Loan funds were not included as part of the bankruptcy proceedings, there are no restrictions on the authorizing of Canada-Saskatchewan Integrated Student Loan funds.

If a student applying for assistance is a discharged bankrupt, and Canada and Saskatchewan Student Loan funds were included as part of the bankruptcy proceedings, the student is placed on the Canada and Saskatchewan Restricted Lists. Further Canada-Saskatchewan Integrated Student Loan funding is denied until three years have passed from the date of the Absolute Order of Discharge.

In order to be authorized further assistance, the student must submit with his or her application a letter from the Canada Student Loans Program giving the Ministry permission to authorize federal assistance to the student.

Bankruptcies Filed After May 11, 2004

Date Approved: July 31, 2006

In certain circumstances, students who enter into a bankruptcy related event while in study may be eligible for additional financial assistance or interest-free status for up to three additional years. Eligibility for new full-time loans and in-study status is subject to specific requirements. Students must remain in the program of studies in which they are enrolled at the time of the bankruptcy-related event and must remain in continuous full-time studies (60 per cent of a full course load, or 40 per cent for students with a disability).

Students with Permanent Disabilities

Date Approved: July 31, 2008

A student with a permanent disability is one who has a functional limitation caused by a physical or mental impairment that restricts the ability of the student to perform the daily activities necessary to participate fully in studies at the post-secondary level or in the labour force. The impairment must be expected to remain with the student borrower for his or her expected natural life.

To obtain the status of “student with permanent disability”, an applicant for financial assistance must demonstrate his or her permanent disability by submitting one of the following documents describing the disability and its expected permanence:

- A medical certificate;
- A psycho-educational assessment; or
- A document proving that the applicant has received federal and/or provincial disability assistance.

Students are not required to provide proof of the permanent disability more than once.

The following are the differences in the eligibility criteria for students with permanent disability status:

- A student with a permanent disability may take between 40 per cent and 59 per cent of a full course load and still be eligible as a full-time student for student assistance;
- The satisfactory scholastic standard for students with a permanent disabilities is successful completion of 40 per cent of a full course load (compared to 60 per cent for all other students);
- The “periods of study + 1” limit does not apply to students with permanent disabilities; and
- The lifetime duration limit for students with permanent disabilities is 520 weeks of study (compared to 400 weeks for doctoral students and 340 weeks for all other students).

Single dependant students are allowed to be classed as single independent students without the required passing of four years if the student’s disability caused the student to spend longer than normal completing secondary school (the four year requirement may be reduced by the number of extra years the student spent completing secondary school).

As well as loan and grant assistance, students with permanent disability status are eligible for the following three benefits:

- The Canada-Saskatchewan Student Grant for Services and Equipment for Students with Permanent Disabilities;
- The Canada Student Grant for Students with Permanent Disabilities; and
- Effective August 1, 2019, the Severe Permanent Disability Benefit forgives federal and provincial loans where the borrower’s disability prevents them from performing the daily activities necessary to participate in substantially gainful employment, as defined in section 68.1 of the *Canada Pension Plan Regulations*, and is expected to remain with them for their expected life. This is subject to legislative and regulatory approval for Saskatchewan loans.

Duration of Assistance

Date Approved: July 31, 2009

The maximum duration of eligibility for loans includes the following two criteria:

- The “normal periods of study + 1” limit; and
- A lifetime limit of 340 weeks (includes both funded weeks and weeks in interest-free status) of assistance, 400 weeks for students in doctoral studies, or 520 weeks for students with a permanent disability.

“Normal Periods of Study + 1” Limit

For each program of study taken by a student, the student is eligible for loans for the number of periods of study normally specified by the post-secondary institution for completion of that program + one additional period of study. The following table indicates this principle:

Program of Study	Normal Duration	Maximum Permitted Period
Certificate	1 academic year (or less)	1 academic year + 1 additional year
Diploma	2 academic years	2 academic years + 1 additional year
Undergraduate Degree	3 academic years	3 academic years + 1 additional year
Undergraduate Degree	4 academic years	4 academic years + 1 additional year
Graduate Degree	Number of academic years	Number of academic years + 1 additional year

- Students with permanent disabilities are exempt from the “normal periods of study + 1” limit.
- In determining the weeks of study a student has already used in the assessment of a loan application, the current loan’s period of study is not considered.
- For a student who received loans but withdrew before the actual period of study end date, the period of study is counted towards the student’s “normal periods of study + 1” limit.

Students who received loans for programs of study prior to August 1, 1995, are eligible for funding until their programs are complete or the lifetime limit of 520 weeks of study on assistance is exceeded.

340 Week Lifetime Limit

Students are eligible to receive loans for post-secondary study and interest-free status on loans for a maximum lifetime limit of 340 weeks with the following two exceptions:

- Students enrolled in doctoral programs of study are eligible to receive loans and interest-free status on loans for a maximum lifetime limit of 400 weeks; and
- Students with permanent disabilities are eligible to receive loans and interest-free status on loans for a maximum lifetime limit of 520 weeks.

For a student who received loans but withdrew before the actual period of study end date, the actual number of weeks of study completed is counted towards the student’s lifetime limit.

For a student who switched programs of study, all weeks of study with loans and all periods of interest-free status are counted towards the student’s lifetime limit.

For a student who is a Canadian Forces Reservist and who is granted interest-free status while on deployment, that interest-free period will not be included in the calculation of the maximum lifetime limit.

Students who reach their lifetime maximum are no longer required to make interest or principal payments (but interest will accrue) when they continue in or return to full-time studies. Confirmation of full-time enrolment will be required.

All students who began their program of study prior to August 1, 1995, are eligible for funding until their programs are complete or the lifetime limit of 520 weeks of study on assistance is exceeded.

Assessment Criteria

Summary of Needs Assessment Process

Date Approved: July 29, 2017

The following table summarizes the assessment process and makes reference to relevant criteria for each step and item.

Steps	Student Category*					
Determine Student's Category	SDH	SDA	SIH	SIA	M/CL	SP
Allowable Costs						
1. Tuition and Compulsory Fees	X	X	X	X	X	X
2. Books and Supplies	X	X	X	X	X	X
3. Student Living Allowance	X	X	X	X	X	X
4. Return Transportation		X		X	X	X
5. Child Care					X	X
6. Other Allowable Costs	X	X	X	X	X	X
7. Discretionary Costs	X	X	X	X	X	X
Total Costs for Study Period (Sum of items 1 to 7)	X	X	X	X	X	X
Resources						
8. a) Student Contribution	X	X	X	X	X	X
b) Spousal Contribution					X	
c) Parental Contribution	X	X				
9. Scholarships and Bursaries	X	X	X	X	X	X
10. Educational Funding	X	X	X	X	X	X
Total Resources (Sum of items 8 to 10)	X	X	X	X	X	X
Assessed Need (Total Costs Minus Total Resources)	X	X	X	X	X	X

* SDH - Single dependant student living at home

SDA - Single dependant student living away from home

SIH - Single independent student living at home

SIA - Single independent student living away from home

M/CL - Married or Common-Law student

SP - Single parent student

Student Categories

Date Approved: July 31, 2009

Students are identified as being in one of the following four categories for the purposes of assessment:

Single Dependant

This category includes applicants who are considered to be financially dependant on parent(s), guardian(s), sponsor(s), or other supporting relative(s) and who:

- Have never been married or in a common-law relationship;
- Have never been single parents with legal custody and financial responsibility for supporting any child(ren); and
- Are pursuing post-secondary education within four years of leaving secondary school or have not been in the labour force full-time for two years (the two years need not be consecutive but each year must be a period of twelve consecutive months).

Refusal by parent(s), guardian(s), or sponsor(s) to support an applicant is not sufficient reason to reclassify a single dependant student as a single independent student.

Single Independent

This category includes students who are currently single and considered to be financially independent of their parent(s), guardian(s), or sponsor(s) because they:

- Have no parent, guardian, sponsor or other supporting relative (due to death or disappearance); or
- Have been out of secondary school for four years (48 months); or
- Have been in the labour force full-time for two years (24 months) since leaving secondary school, each period of which is at least 12 consecutive months; or
- Were previously classed as married or a single parent but no longer meet the criteria for these categories.

Married or Common-Law

This category includes students who are legally married or who are living in a common-law relationship. A student living in a relationship with a partner is included in this category if the student has been residing with his or her partner for 12 consecutive months or more prior to the period of study start date for a Canada-Saskatchewan Integrated Student Loan.

In cases where students have been classified as married for the purposes of assessment, either due to a legal marriage or a common-law relationship, unwillingness of the spouse or partner to assume financial responsibility for the student does not affect the classification of the student as married.

Once the student is classified as married for the purposes of assessment and their legal marriage or common-law relationship ends, they are not classed subsequently as single dependant even if they do not meet any of the independence criteria.

Single Parent

This category includes any single parents with full custody of their own dependant child(ren). The child(ren) must live full-time (at least 50 per cent of the time) with the student. A separation agreement may be required to confirm custody arrangements.

An applicant classified as a single parent may never have married, may be separated or divorced from a spouse, or may be widowed.

A single student with custody of his or her own dependant child(ren) less than 50 per cent of the time is classed as single dependant or single independent.

Two single parents who share physical custody of their own dependant child(ren) on a 50/50 basis are both identified as single parents. Both applicants are assessed full living allowances for the child(ren).

Students who provide financial support for a child(ren) for whom they do not have or share physical custody falls into one of the student categories other than single parent. Child support costs are allowed in assessing these students.

Independence from Parent(s), Guardian(s), or Sponsor

Date Approved: July 31, 2005

Students are considered to be financially independent of their parent(s), guardian(s), or sponsor if one or more of the following criteria are met:

- The student's parent(s), guardian(s), or sponsor are deceased or have disappeared;
- The student is married, is living in a common-law relationship, or is a single parent whose own dependant child(ren) live with him or her at least 50 per cent of the time;
- The student has been out of secondary school for at least four years (48 months); or
- The student has been in the labour force for 24 months since leaving secondary school, each period of which is at least 12 consecutive months; or
- The student is widowed, divorced, or separated.

Students who do not meet one or more of the above criteria are identified as single dependant students for the purposes of need assessment, and a financial contribution from their parent(s), guardian(s), or sponsor is expected as a resource. The financial contribution is based on total combined parental income and family size.

Students who meet one or more of the above criteria are financially independent of their parent(s), guardian(s), or sponsor for the purposes of need assessment. However, the need assessment of students who are married or living in a common-law relationship assumes a financial contribution from the student's legal or common-law spouse.

Sponsored permanent residents who meet one or more of the independence criteria are not considered dependant on their parent(s) or their sponsor. Sponsored permanent residents are considered 'dependant on their parents' if they do not meet any of the independence criteria and their parent(s) reside in Canada. Sponsored permanent residents are considered 'dependant on their sponsors' if they do not meet any of the independence criteria and their parents do not reside in Canada.

A single dependant student with a Permanent Disability may be identified as a single independent student for the purposes of need assessment without the required four years (48 months) passing since the student completed secondary school. If the disability caused the student to take longer than the usual number of years to complete secondary school, the required four years for independence may be reduced by the number of additional years the student took to complete secondary/high school. This identification may be done on the initial assessment or on review.

Allowable Costs

Tuition and Compulsory Fees

Date Approved: July 29, 2017

This cost item includes tuition and all compulsory fees of the school attended, including admission fees, Student Council fees, student services fees, and, where appropriate, field trip costs, examination fees, graduate thesis costs, and membership fees in professional or other societies and memberships which are obligatory for the student in connection with his or her course of study.

For applicants enrolled at two post-secondary institutions during a study period, the total cost of tuition and compulsory fees at both post-secondary institutions is included.

Books and Supplies

Date Approved: July 29, 2017

Approved average amounts or actual amounts are used. The amount allowed for books and supplies is subject to a maximum of \$3,000 per loan, which includes \$300 for computer costs.

For applicants enrolled at two post-secondary institutions during a study period, the total cost of books and supplies at both post-secondary institutions are included.

Student Living Allowance

Date Approved: July 31, 2013

Moderate standard of living costs have been established for each category of student, using data from objective national databases. Standard Allowances for Living Costs are intended to cover the costs incurred for shelter, food, miscellaneous expenses, and local transportation. The allowances assessed for each student are determined by the "living situation" of the student.

The student's living situation depends on the following three factors:

1. Home/Away - The student may be living at home with parent(s) or spouse or away from his or her parents' home or the matrimonial home.

- Single dependant students are expected to live at home during the study period. They may live away from home during the study period if the post-secondary institution attended is located more than 25 kilometres from the family home.
- Single independent students may live at home or away from home during the study period.
- Married students are expected to live with their families during the study period. They may live away from home during the study period if the post-secondary institution attended is located more than 25 kilometres from the family home. Students in this situation are allowed a second residence allowance based on the shelter allowance of a single student living away from home for the region in which the family home is located.
- Single parent students are assessed as living on their own regardless of their actual living situation.

Instead of the public transportation allowance, a commuting allowance may be allowed for single dependant, single independent, married, and single parent students if they are living at home and do not have access to public transportation and must drive a car to school.

The commuting allowance allowed is 39.68 cents per kilometre for all regions. The maximum commuting allowance that may be allowed is the shelter portion of the away-from-home single student living allowance for the appropriate region.

2. Region - The student is assessed a student living allowance for the study period separately according to the region(s) where he or she resides during those periods of time.

Students studying outside Canada are assessed student living costs based on the region of their official residence in Canada.

3. Number of Dependants

Dependants Under 18 Years of Age

A dependant monthly living allowance will be provided for all children, including foster children and children for whom the student has been appointed as a Person of Sufficient Interest in accordance with *The Child and Family Services Act*, who are listed on the applicant's Saskatchewan Health Services record. If the applicant has full-time custody (i.e., lives with the applicant at least 50 per cent of the time) but the dependant is not listed on the Saskatchewan Health Services record, the dependant may be included if the following proof of full time custody is provided:

- Canada Child Tax Benefit statement showing the dependant(s);
- Income tax return from the previous year claiming the dependant(s);

- Legal custody agreement outlining custody of the dependant(s);
- Statutory declaration with third party declaration of full-time custody;
- A letter/statement from the Ministry of Social Services confirming custody of foster children who have been living with the applicant for a long period of time (i.e., 1 year); or
- A letter/statement from the Ministry of Social Services confirming that the student has been appointed as a Person of Sufficient Interest pursuant to *The Child and Family Services Act* and has had full time custody for a long period of time (i.e., 1 year).

Dependants 18 Years of Age and Older

A dependant monthly living allowance will be provided for children over 18 years of age who live with the applicant and is in full-time attendance at secondary school or at a post-secondary institution and meets the definition of dependant student for the purposes of the Canada Student Loans Program if the dependant:

- Has never been married or lived in a long-term common-law relationship (at least 12 months); and
- Does not have any dependant children; and
- Has not been out of secondary school for four years or more; or
- Has not been in the workforce for two periods of 12 consecutive months.

In situations of shared custody of one or more dependant children, the criteria outlined in the following table apply.

	Applicant(s) Single	Applicant(s) Married
One Parent Applies Has at Least 50 Per Cent Custody	Applicant assessed for student living allowance as single parent. Applicant assessed complete living allowance for shared-custody dependant(s) for full assessment period*.	Applicant assessed for student living allowance as married. Applicant assessed complete living allowance for shared-custody dependant(s) for full assessment period.

	Applicant(s) Single	Applicant(s) Married
One Parent Applies Has Less Than 50 Per Cent Custody	Applicant assessed for student living allowance as single dependant or single independent with difference between living allowance and single parent living allowance added as Other Costs. Applicant assessed shelter portion of living allowance for shared-custody dependant(s) for full assessment period and remaining portion of dependant living allowance** pro-rated for time shared-custody dependant(s) reside with applicant.	Applicant assessed for student living allowance as married. Applicant assessed shelter portion of living allowance for shared-custody dependant(s) for full assessment period and remaining portion of dependant living allowance pro-rated for time shared-custody dependant(s) reside with applicant.
Both Parents Apply Have 50/50 Custody	Both applicants assessed for student living allowance as single parents. Both applicants assessed complete living allowance for dependant(s) for full assessment period.	Both applicants assessed for student living allowance as married. Both applicants assessed complete living allowance for dependant(s) for full assessment period.
Both Parents Apply Unequal Custody	Applicant with at least 50 per cent custody as above. Applicant with less than 50 per cent custody as above.	Applicant with at least 50 per cent custody as above. Applicant with less than 50 per cent custody as above.

* Includes the study period

** Food, miscellaneous, and local transportation

The 2019-20 year student living allowances based on living situation are indicated in the following table.

2019-20 Student Living Allowances by Student Category and Living Situation Regional Distribution - Average Monthly Budget

Date Approved: April 8, 2019

Living Situations	NL	PE	NS	NB	QC	ON	MB	SK	AB	BC	YT	NT	NU
Single Student Away From Home													
Shelter (two bedroom apt. inc. utilities shared by two)	505	454	512	467	431	613	504	565	491	892	615	847	849
Food	273	248	251	250	277	276	258	264	288	286	312	317	317
Miscellaneous	239	263	253	242	324	296	309	317	345	350	325	334	335
Local public transportation*	70	68	70	72	49	88	102	84	75	111	62	73	73
Total Monthly Allowance	1,087	1,033	1,086	1,031	1,081	1,273	1,173	1,235	1,199	1,639	1,315	1,571	1,574
Single Parent (without dependant)													
Shelter (one bedroom apt. inc. utilities)	834	758	863	813	721	989	709	935	779	1,280	1,117	1,333	1,336
Food	273	248	251	250	277	276	258	264	288	263	312	317	317
Miscellaneous	239	263	253	242	324	296	309	317	345	367	325	334	335
Local public transportation	70	68	70	72	49	88	102	84	75	101	62	73	73
Total Monthly Allowance	1,416	1,337	1,437	1,377	1,371	1,649	1,378	1,616	1,487	2,011	1,817	2,057	2,061
Married Student and Spouse (no dependant)													
Shelter (two bedroom apt. inc. utilities)	1,009	893	1,027	923	860	1,223	921	1,130	980	1,805	1,227	1,692	1,696
Food	488	496	502	497	492	502	468	480	522	528	626	507	508
Miscellaneous	476	523	506	484	513	539	593	604	659	540	646	543	544
Local public transportation	141	143	139	144	96	172	204	173	152	203	124	145	145
Total Monthly Allowance	2,114	2,055	2,174	2,048	1,961	2,436	2,186	2,397	2,313	3,076	2,626	2,887	2,893
Each Dependant Person													
Shelter	174	186	212	172	157	263	197	189	175	266	185	364	366
Food	194	202	204	202	229	216	200	205	224	218	256	253	254
Miscellaneous	106	77	75	72	122	111	141	144	157	128	97	116	117
Local public transportation	70	68	70	72	49	88	102	67	75	101	62	73	73
Total Monthly Allowance	544	533	561	518	557	678	640	605	631	713	601	806	810
Single Student Living at Home													
Shelter	0	0	0	0	0	0	0	0	0	0	0	0	0
Food	194	245	251	250	229	216	200	205	224	269	312	253	254
Miscellaneous	205	200	185	172	229	227	247	252	276	295	215	271	272
Local public transportation	70	68	70	72	49	88	102	81	75	126	62	73	73
Total Monthly Allowance	469	513	506	494	507	531	549	538	575	690	590	597	599

* Miscellaneous costs include personal and health care, clothing, household cleaning, and communications.

Source: Shelter: CMHC 1998 rental rates indexed to 2019 and Food, Miscellaneous: FAMEX 1996 indexed to 2019.

Note: The living allowances actually allowed may vary slightly from the amounts shown on the table because the computer system assesses living allowances on a daily basis by multiplying the monthly allowance by 12 (months in a year) and dividing by 365.25 (days in a year). It then multiplies the daily allowance by the number of days in the study period.

Return Transportation

Date Approved: July 31, 2014

Single dependant, single independent and married students living away from their family (parents' or spouses') home during their study period are assessed a return transportation allowance based on the length of their study period. For study periods from 12 to 26 weeks in length, one return trip is allowed; for study periods greater than 27 weeks in length, two return trips are allowed. Students taking courses with study periods shorter than 12 weeks in length are not allowed a return transportation allowance. Single parent students, who normally live with their parents but are living away from that home during their study period, may be assessed a return transportation allowance on a review basis.

The cost of each trip is based on the most economical means of available transportation. There is a limit of two return trips per academic year at a maximum cost of \$600 for each trip (\$1,200 in any academic year). The allowed cost is 39.68 cents per kilometre of travel.

Child Care

Date Approved: July 31, 2014

A child care allowance is assessed for married and single parent students with children aged 11 years and under on the first day of the pre-study period, if the student indicates that child care is required. Flat rates for child care will be provided based on whether the care is subsidized or non-subsidized as indicated in the following table.

Monthly Child Care Rates

Number of Children	Subsidized Child Care	Non-Subsidized Child Care
1	\$85	\$400
2	\$170	\$540
3	\$255	\$680
4 or more	\$340	\$820

A \$20 per day incidental daily rate (up to maximums outlined below) may be allowed on a review basis for children declared as full time Dependents for the following reasons:

- Regular incidental day care (e.g. two full days per week or two after school days per week);
- Day care for school age children for professional development days and school breaks of less than two weeks;

- Day care for school age children who are ill and cannot attend classes;
- Day care for pre-school age children who are ill and cannot attend their regular day care; or
- Day care for children while unemployed spouse is looking for work.

Incidental Child Care Rates

Number of Children	Maximum
1	\$200
2	\$270
3	\$340
4 or more	\$410

Other Allowable Costs

Date Approved: July 31, 2008

These are considered to be exceptional expenses and may be allowed on the initial assessment or upon review on a case-by-case basis. Appropriate documentation must be provided. The following items may be included:

- **Child Support Payments** - actual amount paid by student and/or spouse, up to the maximum of the children's total monthly living allowance, if applicable during the study period.
- **Alimony Support** - actual amount paid by student and/or spouse, up to the maximum of the children's total monthly living allowance, if applicable during the study period.
- **Child Care for Dependants with Disabilities** - actual unsubsidized expense for children 12 years and older who have disabilities, provided medical documentation of the disability is submitted with the same maximum per child per region cost allowed as for children 11 years old and under. Documentation for this item has to be submitted only once and can be included with the initial application.
- **Student Loan Payments** - if applicable, actual expense of payments for student and for spouse during the study period.
- **Uninsured Medical/Dental/Optical Expenses** - any expenses incurred during the pre-study or study period in excess of the amount allowed in the student's living allowance may be allowed if receipts are provided and the costs are not covered by any health or insurance plan.
- **Relocation Expenses** - \$600 per application for relocating to go to school.
- **Relocation Expenses for a Practicum** - actual expense to a maximum of \$3,333 for an out of province practicum where air fare is the most reasonable method of transportation or actual expense up to \$600 in for an in province practicum or an out of province practicum where methods of transportation other than air flights are used.
- **Additional Return Transportation** - actual expense up to a maximum of \$600 once per year for an emergency situation.

- **Part-Time Tuition and Book Expenses** - actual expenses incurred in taking part-time courses during the pre-study period if student loans were not received for these costs.
- **Parental Contribution** - if parental contribution is provided to a dependant student's assessment by a parent who is also a student applying for assistance, the parental contribution may be included as a cost for the parent's assessment.
- **Any other costs** outlined in the Canada Student Loans Program Policy and Procedures Manual.

Discretionary Costs

Date Approved: July 31, 2008

Discretionary costs are handled on an appeal basis.

Resources

A student's resources involve three components:

- Fixed Student Contribution
- Scholarships and Bursaries
- Educational Funding

Fixed Student Contribution

Date Approved: July 31, 2018

Students are expected to contribute to their educational costs by providing a fixed student contribution up to \$3,000 per loan year, with the exact amount being calculated based on number of weeks of study, their family size, and previous year gross family income for student, spouse, parents, or declared income if they did not file taxes.

Students are expected to use their income, assets, and other resources to make a fixed student contribution to their education costs each year.

There is no fixed student contribution for Indigenous students, students with permanent disabilities, students with children and students who are, or where, Crown wards.

Students with gross family income from the previous year equal to or below the low-income threshold will contribute \$1,500 for an eight-month academic year with the exact amount being calculated based on number of weeks of study, their family size, and previous year gross family income for student, spouse, parents or declared income if they did not file taxes.

A previous year's gross family income is defined by student category:

- **Independent students and single parents:** family income is comprised of the student's income only (found on Line 150 of the student's previous year's T1 General Income Tax Form).
- **Dependant students:** family income is comprised of the student's parental income only, which is used as a proxy for the dependant student (found on Line 150 of each parent's previous year's T1 General Income Tax Form).

- **Married/common-law students:** family income is comprised of the student's income and spouse's or partner's income (found on Line 150 of their respective previous year's T1 General Income Tax Form).

Family Size	Previous Year's Gross Family Income for Fixed Student Contribution
1	\$31,243
2	\$44,184
3	\$54,114
4	\$62,485
5	\$69,861
6	\$76,529
7 +	\$82,660

Students with gross family income from the previous year above the low-income threshold will contribute about \$1,500 for an eight-month academic year plus an additional 15 per cent of income above the threshold to a maximum total contribution of about \$3,000.

The expected fixed contribution is pro-rated weekly. The weekly minimum contribution is \$44 per week up to the maximum weekly contribution of \$87 per week. The number of study weeks used to determine the fixed student contribution is capped at 34

weeks (i.e., an eight-month academic year) for each loan year. This means that no student contribution will be calculated for more than 34 weeks even if the period of study is longer.

Spousal Contribution

The income amount used to determine the fixed spousal contribution is the same as the family income used to calculate the fixed student contribution. The fixed spousal contribution for a student with a family income below the low-income threshold will be \$0. For income above the low-income threshold, the contribution will be 10 per cent on the amount of family income above the low-income threshold. No fixed spousal contributions are expected from spouses who are students themselves, spouses in receipt of Employment Insurance benefits or social assistance, and spouses in receipt of federal or provincial disability benefits.

The expected fixed spousal contribution will be prorated weekly. The number of study weeks used to determine the fixed spousal contribution is capped at 34 weeks (i.e., an eight-month academic year) for each loan year. This means that no spousal contribution will be calculated for more than 34 weeks even if the period of study is longer.

Parental Contribution

Parents of single dependant students are expected to contribute towards the student's education, based on their discretionary income. Discretionary income is their combined income in the last complete taxation year, after deductions for income tax, Canada Pension Plan, Employment Insurance, and a moderate standard of living, based family size. Parents, their dependant children (including the student applying for assistance), and any dependants living in the household are all included to determine family size.

Completing the Parental Section of the application does not mean parents are co-signing your student loans. The applicant is solely responsible for repaying their student loans.

Use the [Canada Student Loan calculator](#) to see if you might qualify for loans and grants.

Scholarships and Bursaries

Date Approved: July 31, 2018

Income from scholarships and bursaries are assessed at 100 per cent of net value after deducting an exemption of \$1,800 for the study period for which the loan is assessed. The Saskatchewan Advantage Scholarship is exempt from the student loan assessment.

Educational Funding

Date Approved: July 29, 2017

Income from educational funding to help cover specific education-related costs is also part of calculating students' resources. These may include funds received from municipal, provincial or federal governments or from the private sector. The funds could be paid directly to the post-secondary 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, Social Assistance payments intended to cover educational costs, etc.

Students do not report the following as any type of income:

- Post-Secondary Student Support Program funding for Indigenous students;
- Educational funding provided through the Métis Nation Post-Secondary Education Strategy and the Inuit Post-Secondary Education Strategy;
- 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 (SAID) or other disability support funding;
- 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.

Required Documentation for Initial Assessment

Date Approved: July 29, 2017

Assessment of an application is not undertaken until all necessary information is received. All questions on the application must be answered. In addition, the following documentation is required:

From Students

- Applicant Consents, Authorizations, and Agreements
- Program Information Form, if applicable
- Verification of Disability for student or dependent over 18, if applicable
- Other documents as outlined in the student assistance instructions

From Parents of Single Dependant Students

- Parental Consents, Authorizations, and Agreements

From Spouses of Married Students

- Spouse Consents, Authorizations, and Agreement

Any information or documentation requested in order to complete an assessment must be submitted before the period of study end date. Through the Advanced Education Portal account, students can upload documents to the Student Service Center.

Split Initial Assessment

Date Approved: July 31, 2009

When changes to the applicant's marital status, family size, living situation or resources during the study period are known, a "split assessment" is carried out on the initial assessment which adjusts allowances by pro-rating according to the time the student is in each situation. However, split assessments are normally done on a review basis.

Split assessments involving the change of a student's category from single dependant to single independent occur automatically on the initial assessment for single dependant students who meet the four years out of high school independence criterion during the study period.

Confirmation of Information

Date Approved: July 31, 2018

Students receiving loan assistance may be required to confirm certain information used in assessing their need.

Child Care Subsidy Confirmation

The Ministry compares information with the Ministry of Social Services (SS) regarding subsidized child care. If SS records indicate the student's dependant is in a subsidized child care spot where the student claimed the child care was unsubsidized, the application will be reassessed to reduce the child care allowance to the subsidized rate.

Review and Reassessment

Grounds for Review

Date Approved: July 31, 2010

A review is a reconsideration of an initial assessment. Any student may make a written request for a review of his or her assessment. Appropriate documentation is required to substantiate the basis of the request for review. When the review involves recalculating the student's need, this is known as a reassessment.

A review may not be undertaken solely on the basis that the applicant feels the overall award is inadequate. A review may be conducted when:

- The information provided by a student on or in support of a loan application has either changed or was incorrect; or
- A student believes an error has been made in the application of one or more program criteria.

When a request for review involves exceptional circumstances not addressed in the need assessment criteria or the review criteria and involves the application of discretion, the review is considered to be an appeal.

Reassessment of an application in a review may result in the student being assessed for additional assistance or for less assistance (with an overpayment situation possibly resulting), or the student's assistance may not change. No award as the result of a review may cause the student to exceed the weekly maximum amounts.

Students who have had their applications reviewed will be informed that they have the right to appeal the result.

Review Deadlines

Date Approved: July 31, 2010

Written requests for reviews for the student's current study period must be received by at least 14 days before the student's period of study end date. Funds cannot be disbursed after the period of study end date.

In the instance where a student, or the Ministry, requests a review of an overpayment for a previous study period, the review will be initiated within six years from the period of study end date.

Single Dependant Student's Family Breakdown

Date Approved: July 31, 2002

On review, a student's category may be changed from single dependant to single independent when there is a family breakdown. Proof of that breakdown must be provided by a third party (preferably a professional) who confirms the breakdown and specifically sets out the reasons for the breakdown.

The family breakdown has to be beyond the normal disagreements between parents and child(ren). Circumstances that are beyond normal disagreements include sexual, physical, or psychological abuse of the student by one or both parents. The breakdown must have resulted in the student leaving the family home or having been removed from the family home by a social service agency.

The following documentation is required for a review:

- Statement from the student indicating the reasons for the breakdown; the date the student left or was removed from the home; how the student supported himself or herself; steps taken, if any, to try to remedy the situation; the possibility of reconciliation; and the history of professional involvement, if any, in the situation.
- Statement from a third party (preferably a professional) who was directly involved with the situation and who can corroborate the statement of the student.

Students who are identified as single independent due to family breakdown retain that identification for subsequent loans. However, if the parents fill out the parental information section of the student's application for a subsequent loan, the identification reverts to single dependant for that loan.

Change in Student's Marital Status

Date Approved: July 31, 2002

When changes to the student's marital status during the study period are known and reported, adjustment to allowances are pro-rated according to the time the student is in each marital status.

Change in Student's Living Situation

Date Approved: July 31, 2002

When changes to the student's living situation during the study period are known and reported, adjustment to allowances are pro-rated according to the time the student spends in each living situation.

The following living situations may change during the study period:

- Home/Away - The student may change his or her place of residence from at home with parents or spouse to away from home or vice versa.
- Region - The student may change his or her region of residence.
- Dependants - The number of dependants the student is responsible for may change.

In order to establish the accuracy of split assessments due to a change in the number of dependant children, the applicant is required to provide the birth date, the custody date if applicable, Saskatchewan Health Services number, and name of the dependant child involved. This is the case whether the split assessment is done on initial assessment or on review.

Cost Adjustments

Date Approved: July 31, 2006

On a review basis, adjustments may be made to costs allowed in a student's initial assessment. All additional costs allowed must be within limits set by the assessment and review criteria.

Adjustments may be made to the following categories of costs:

- Tuition and compulsory fees;
- Books and supplies (\$3,000 limit per loan);
- Child care (monthly limits by region); and
- Other allowable costs.

Students with permanent disabilities who have exceptional education-related costs in excess of the funding provided under the Canada-Saskatchewan Student Grant for Students with Permanent Disabilities may, on review or on initial assessment, have the excess costs included as Other Allowable Costs.

When a request for review involves exceptional circumstances not addressed in the need assessment criteria and involves the application of discretion, the review is considered to be an appeal.

Reducing the Fixed Contribution Amount

Date Approved: July 29, 2017

Married or common-law students' spouses/partners may have their assessed fixed contribution reviewed if exceptional circumstances prevent them from providing the expected amount. A request for review must be accompanied by supporting documentation that substantiates the spouse's claim and provides reasonable grounds to reduce their assessed contribution.

A student's spouse or common-law partner who is a full-time student is exempt from making a spousal contribution. In addition, spouses who are in receipt of Employment Insurance benefits, social assistance, or federal or provincial disability benefits are also exempt from making a spousal contribution.

There may be other circumstances when a student's spouse/common-law partner is unable to make the assessed contribution. Examples include, but are not limited to, unexpected reductions in income; unexpected change in employment status; unable to work due to medical condition; unable to work due to caring for an immediate family member; working full-time in a volunteer position; Olympic training; or unable to work due to incarceration."

Changing the Parental Contribution for Single Dependant Students

Date Approved: July 31, 2010

Refusal by parents or step-parents to support their child(ren) or to contribute to the costs of their child(ren)'s post-secondary education is not a sufficient reason to waive an assessed parental contribution. However, in the following two circumstances it is recognized that parents are unable, rather than unwilling, to make the assessed contribution:

- Because of unexpected reduction(s) in the parents' income(s) due to such situations as loss of employment, reduced hours of employment or overtime, accident or illness causing temporary unemployment, retirement, parent enrolled as full-time student, etc.; or
- Because the parents have unavoidable extraordinary expenses such as alimony and child support, child care for dependants with disabilities, tuition and books for part-time study, student loan payments, medical/dental/optical expenses.

The following documentation is required in the above two circumstances:

- Reduction in parental income(s):

For the initial assessment of a single dependant student, the previous year's income as reported to Canada Revenue Agency is used to determine the parental contribution. In cases where the parents are expecting their current year's income to be substantially lower than the previous year's income, parents are requested to complete a Reduced Income Statement.

On review, the income as stated in the Reduced Income Statement is used to determine the parental contribution. The Reduced Income Statement must be submitted before the student's period of study end date.

- Unavoidable/extraordinary parental expenses:

Supporting documentation confirming the expense(s) must be provided. Any review situations involving unavoidable, extraordinary expenses not listed above are not subject to the discretionary limit of \$3,333 (see Appeal Process). The entire amount of the expense will be allowed.

Reassessments Due to Errors

Date Approved: July 31, 2002

A reassessment is done when an error is detected in a student's current or past assessment that resulted from an error or omission made by the student or by the Ministry.

If the reassessment results in a lower amount of funding awarded, the difference may be deducted from the current assessment by cancelling or reducing the payments. If the difference cannot be fully recovered from the current assessment, the remaining balance or overpayment is deducted from any future assessment(s). The overpayment amount is not eligible for any bursaries or grants.

The student is sent a letter advising them of the reassessment, including an explanation of the reassessment error.

Funding of Interession/Summer Session

Date Approved: July 31, 2002

All students enrolled in interession/summer session must complete and submit a new loan application to apply for assistance.

A student must be enrolled in at least 60 per cent of a full course load and their study period must be at least six weeks in length for the student to be eligible for assistance.

There cannot be a break in study of more than three consecutive weeks (or 21 calendar days) during the study period.

Students who will have a study period of less than 6 weeks may be eligible to apply for assistance if they meet all of the following criteria:

- The student was funded as a full-time student during the previous regular academic session (September to April) or winter session (January to April);
- The student is not taking a break in studies of three consecutive weeks (or 21 calendar days) or more between the previous academic session/winter session and the interession/summer session; and
- The student is attending interession/summer session at the same post-secondary institution he or she was attending in the previous regular session or winter session.

Changing Programs

Date Approved: July 31, 2002

Students will be allowed to change programs without having their loan discontinued within the approved period of study in the following situation:

- The new program is in the same post-secondary institution as the original program (all colleges within a university are considered to be the same post-secondary institution);
- The period of study start date does not change; and
- The period of study end dates does not change by more than five weeks.

When a student changes programs a reassessment will be done to correct the program information (i.e., costs, end date of the new program).

Students changing post-secondary institutions will be discontinued and required to apply for a new loan at the new post-secondary institution. Regular discontinuation rules apply (i.e., satisfactory progress policy, overpayments).

Other Course Extensions

Date Approved: July 31, 2002

The maximum length of a course extension is 5 weeks, as long as the extension does not result in a total period of study of more than 52 weeks. Extensions of 6 weeks or more require a new loan application.

There are no restrictions on the number of extensions that may be granted to a student,

provided the additional time being requested is to complete the original course of study and the student is within the required duration of assistance.

In cases where the period of study, including the extension, is more than 52 weeks in length, the end date of the first loan must be adjusted so that the second loan covers a study period of at least 6 weeks in order to award full Canada-Saskatchewan Integrated Student Loan funding. Part or all of the extension must be recorded as a second loan. Any overpayments occurring in the first loan are deducted from the second loan.

Discontinuation Policy

Date Approved: July 31, 2008

A student is discontinued and no longer eligible for the assistance that was authorized if, during the period of study for which a loan was authorized:

- The student drops to less than 60 per cent of a full course load at any time;
- The student states verbally or in writing that he or she is quitting school;
- The student is expelled by the school;
- The student's attendance drops below 90 per cent in any two calendar months (unless due to documented medical reasons);
- The student fails to attend school for more than three consecutive weeks (21 calendar days) for any reason including documented medical reasons;
- The student successfully completes his or her course of studies before the scheduled course end date; or
- The student changes schools (not including a transfer between colleges within a university) during one study period for which loans are authorized.

Discontinuation of studies results in a reassessment of the student's loan with the length of time the student attended as the adjusted study period. In the discontinuation reassessment, the following calculations occur:

Costs

- All costs that are calculated (i.e., food and shelter, local transportation, miscellaneous, children's allowance, second residence allowance for married students, return transportation, and commuting allowance), with the exception of computer costs, are recalculated based on the length of time in the adjusted study period.
- Costs that are reported by the student (child care and other expenses), tuition and compulsory fees, and books and supplies (to a maximum of \$3,000) are pro-rated for the length of time in the adjusted study period.

Resources

- All resources that are calculated (i.e., student contribution, married student's spousal contribution, single dependant student's parental contribution) are recalculated based on the length of time in the adjusted study period.
- Student's study period income is pro-rated for the length of time in the adjusted study period before determining the new contribution for the adjusted study period.

Students who are Canadian Forces Reservists and who interrupt their studies to serve Special Duty Services will be allowed to discontinue from their studies and receive interest-free status for the duration of their service. In special circumstances, interest-free status may be extended because the student cannot return to their studies immediately following the service because of timing issues or injuries suffered while in service.

Consequences of Discontinuing

The following table outlines the consequences and remedies of discontinuing from studies:

Scholastic Situation	Consequence	Remedy
Student discontinues during one academic year.	Student put on probation but remains eligible for loans and grants in next academic year.	Student must not discontinue in all subsequent academic years to maintain continuous eligibility for loans.
Student discontinues during two academic years.	Student loses eligibility for loans and grants for a minimum of 12 months.	Student must maintain student loans in good standing during non-eligible period.
Student discontinues during three academic years.	Student loses eligibility for loans and grants for a minimum of 36 months.*	Student must maintain student loans in good standing during non-eligible period.

* Students who have completed the 36 month period of ineligibility will be considered a first time student again for the purposes of satisfactory scholastic standard.

Maintaining loans in good standing may include the following:

- If the student continues full-time studies through the non-eligible period, he or she must have the post-secondary institution confirm enrolment and notify the National Student Loans Service Centre.
- If the student does not continue full-time studies through the non-eligible period, he or she must commence repayment on his or her student loans and maintain the loans in good standing in repayment.

Discontinuations that have occurred in a student's past assistance history (i.e., prior to the 1995-96 loan year), as well as those that occur at any time from the 1995-96 loan year on, will be subject to the consequences and remedies mentioned above.

Discontinuations may not be subject to the consequences and remedies mentioned above when the student:

- Completes his or her full course before the period of study end date;
- Provides documentation from a doctor indicating that dropping to part-time enrolment or discontinuing was due to illness of the student or the student's child or spouse;
- Provides documentation indicating that dropping to part-time enrolment or discontinuing completely was for reason of death in the student's immediate family (i.e., parent, spouse, or child);
- Dropped to part-time enrolment as a result of the school cancelling a class and the student provides documentation verifying that he or she was not able to arrange an alternate class that would maintain his or her full-time enrolment;
- Dropped to part-time enrolment or discontinued completely to accept full-time employment in a position directly related to his or her field of study;
- Discontinued to accept full-time employment in a position directly related to his or her field of study where the employment is part of a co-op study program;
- Discontinued as a result of the school closing for a period of longer than three consecutive weeks; and
- Discontinued as a result of the school completing the Program Information form with an incorrect course end date (verification from the school is required).

Overpayments

Date Approved: July 31, 2009

Overpayments occur when a student is reassessed downward. This occurs when a reassessment is carried out and it indicates that on the previous assessment the student was authorized and paid out in excess of what he or she was entitled to receive. The following policies apply to both the Canada and Saskatchewan portions of a Canada-Saskatchewan Integrated Student Loan:

- Any overpayment amounts over \$250 are recovered by deducting that amount from the student's subsequent authorized federal loan(s). Any overpayment amounts of \$250 or less are deferred for recovery until the student enters repayment on his or her federal loans (the amount becomes part of the loan principal to be repaid). Assessment documentation provided to the student borrower indicates only the overpayment amount over \$250 (i.e., that portion of the overpayment to be deducted from the student's subsequent loan[s]) as the Canada-Saskatchewan Integrated Student Loan overpayment.
- An overpayment may be reduced if the student provides verification that they have made payments on the loan.

- A student who has been assessed an overpayment will have a period of six years from the period of study end date, associated with the overpayment, to provide any documentation that may reduce the overpayment.

Overpayment amounts are eligible for the Repayment Assistance Plan or the Repayment Assistance Plan for Borrowers with Permanent Disabilities.

Downward reassessments resulting overpayments may occur from the following situations:

- An assessment error (refer to Reassessments Due to Errors);
- Discontinuation of studies (refer to);
- A reassessment results in a reduced need, such as: a change in the student's marital status (single student marries a working spouse, etc.), a change in the student's living situation (single independent student living away from home moves back to parents' home), cost adjustments (child care costs decrease, etc.), a change in the region in which the student lives from one with higher allowed living costs to one of lower allowed living costs, an increase in the fixed rate contribution, or any other reason that reduces the student's need in a reassessment;
- Confirmation of application data;
- Misleading or false information on the loan application;
- Failure to respond to an audit request; or
- Misleading or false information provided by the student's spouse or parent(s) on the loan application.

Deferral of Overpayment Deductions

Date Approved: July 31, 2009

Deductions from subsequent loans due to overpayment are deferred for recovery until the time of loan repayment in the following situations.

- The overpayment resulted from an assessment error made by the Ministry.
- The overpayment resulted from the student dropping to part-time status or discontinuing completely for documented medical reasons (i.e., illness of student, child, or child of student).
- The overpayment resulted from the student dropping to part-time status or discontinuing completely because of a death in the immediate family (i.e., parents, spouse, or child).
- The overpayment resulted from the student dropping to part-time because the school cancelled a class at any time prior to the start date of the course.
- The overpayment resulted from the student interrupting their studies to serve Special Duty Services as a Canadian Forces Reservist.

Deferred overpayments remain eligible for interest-free status if the student returns to school.

Overpayments deadline

Date Approved: July 31, 2007

A student who has been assessed an overpayment will have a period of six years from the period of study end date associated with the overpayment to provide any documentation that may reduce the overpayment.

Appeal Process

Date Approved: July 31, 2005

For situations not covered by the assessment criteria or the review and reassessment criteria, discretion may be exercised on a case-by-case basis through the appeal process.

The written request for an appeal must be received before the student's actual period of study end date. Students are advised to provide as much information and documentation as possible with the request explaining the situation and supporting the appeal, including statement of the reasons why the situation would cause hardship.

Appeals are first reviewed to determine if they fall within one of the Discretion Policies (see next section) and if so are dealt with in accordance with those policies. Appeals that do not fall within the Discretion Policies are submitted for review to an internal appeal panel in the Ministry. The internal appeal panel may reach consensus on an appeal, resulting in a positive outcome (i.e., the student's application is reassessed considering the additional information) or a negative outcome (i.e., appeal is dismissed).

The basic principles applied in making decisions on appeals are as follows:

- Is the student's situation unavoidable/unforeseen/unanticipated, and will the situation force the student to discontinue studies or cause the student and, if applicable, his or her family undue hardship if additional assistance is not provided.
- If the student is asking for additional funding to cover exceptional expenses, could the student delay the expense until schooling is complete.

Discretion Policies

Date Approved: July 31, 2005

Reviews involving discretionary funding are handled through the appeal process. Required documentation is determined on a case by case basis and the verification process may be used where deemed appropriate. The following items may be included in the determination of discretionary costs:

Student Expenses

- Supplies, other than expendable supplies
- Amounts for books and supplies over the maximum
- High living costs (shelter, food)
- Room and board for independent students living at home

- High alimony/maintenance payments (over maximum)
- House repairs
- Funeral costs
- Legal expenses
- Earnings deductions/employment expenses
- Unforeseen exceptional expenses

Parent Expenses

- High alimony/maintenance payments (over maximum)
- House repairs
- Funeral costs
- Legal expenses
- Earning deductions/employment expenses
- Unforeseen exceptional expenses

Designation

Designation Criteria for Post-Secondary Institutions

Date Approved: July 31, 2006

The Ministry designates eligible post-secondary institutions for Canada-Saskatchewan full-time loans and Canada part-time loans. Post-secondary institutions must provide full-time programming to be eligible for designation. Students, however, can choose to go on a part-time basis. The following table illustrates the designation criteria for post-secondary institutions.

Type of Institution	Designation Criteria
All Post-Secondary Institutions	<p>The post-secondary institution must:</p> <ul style="list-style-type: none"> • Offer post-secondary programs that lead to a certificate, diploma or degree; • Offer a program that is at least 12 weeks in length; • Offer full-time programs. For career/vocational/technical post-secondary institutions full-time is a minimum of 20 hours per week of student activity or participation; • Be in existence for at least 18 months and have graduated at least one class of students; • Be constituted under appropriate legislation; and • In Saskatchewan, be registered for at least 18 months under <i>The Private Vocational Schools Act, 1995</i>; be governed by <i>The Education Act</i>, by any other Act or by any Act of the Parliament of Canada; be constituted under its own legislation; or be affiliated or federated with a Saskatchewan university.
Post-Secondary Institutions in Other Canadian Provinces or Territories	<p>A post-secondary institution must be designated in its own province or territory and therefore meet all current requirements for designation in Canada.</p>

Type of Institution	Designation Criteria
International Post-Secondary Institutions	<p>Designation of Post-Secondary Institutions in the United States:</p> <ul style="list-style-type: none"> • A post-secondary institution located inside the United States must be approved for Title IV funding by the United States Department of Education. <p>Designation of Post-Secondary Institutions outside the United States:</p> <p>An international post-secondary institution located outside the United States must meet the following criteria:</p> <ul style="list-style-type: none"> • Be approved for the purpose of student financial assistance in its home country; and, • Demonstrate stability by having been in continuous operation for a minimum of two years prior to designation. <p>An international post-secondary institution outside the United States must also meet one of the following criteria:</p> <ul style="list-style-type: none"> • Be listed in the International Handbook of Universities (International Association of Universities, Stockton Press), the World of Learning (Europa Publications), the Commonwealth Universities website at www.acu.ac.uk/home, the International Association of Universities website at www.whed.net/home.php, or the federal school look up for FAFSA, (United States Department of Education). <p>International post-secondary institutions located outside the United States offering medical programs must meet the following criteria in addition to the criteria listed above:</p> <ul style="list-style-type: none"> • Be listed on the International Medical Education Directory maintained by the Foundation for Advancement of International Medical Education and Research (FAIMER); • Be approved by a member of the Federation of Medical Regulatory Authorities of Canada; and • Be in continuous operation for at least ten years.

Type of Institution	Designation Criteria
E-learning Post-Secondary Institutions	<p>E-learning post-secondary institutions must meet the following additional criteria:</p> <p>A Canadian e-learning post-secondary institution must meet one of the following criteria:</p> <ul style="list-style-type: none"> (i) The post-secondary institution has programs that meet the eligibility criteria as defined by federal, provincial, and territorial legislation with respect to post-secondary education; (ii) Be approved by one of the Canadian quality assurance bodies; (iii) Have an equivalent on-site offering of the course or program of study; and (iv) Demonstrates that academic credits, or credit hours earned through the course or program of study are transferable to a designated public post-secondary institution located within the same province/territory. <ul style="list-style-type: none"> • The transferability of credits must be outlined in either articulation agreements between the two post-secondary institutions, or in provincial Transfer Guides. <p>An international e-learning post-secondary institution must meet one of the following criteria:</p> <ul style="list-style-type: none"> (i) Be approved for Title IV funding by the US Department of Education; (ii) Be approved by one of the Canadian quality assurance bodies; and (iii) In receipt of an acceptable rating in a full institutional audit conducted by the United Kingdom Quality Assurance Agency for Higher Education within the last 5 years. <p>All e-learning post-secondary institutions must:</p> <ol style="list-style-type: none"> 1. Require a minimum of 20 hours per week of student activity or participation, in the case of career/vocational/technical programs of study; 2. Actively monitor student participation and maintain contact with students in order to ensure that minimum course load requirements are maintained; 3. Demonstrate that its courses or programs of study and monitoring activities meet these guidelines; and 4. Provide specific program of study/course start and end dates.

Designation Criteria for Programs

Date Approved: July 31, 2006

The post-secondary institution is responsible for ensuring that all courses/programs for which student loans documents are issued, meet basic eligibility criteria as outlined in the [Educational Institutional Manual](#). The manual provides further clarification on criteria for certain types of courses/programs.

Designation Procedures

Date Approved: July 31, 2006

As part of the National Designation Policy Framework, Saskatchewan automatically designates post-secondary institutions that have been designated by another province or territory. Post-secondary institutions outside Canada that are not already designated by another province or territory will be assessed to determine whether they meet the criteria listed above.

Post-secondary institutions in Saskatchewan can be de-designated in instances where the post-secondary institution fails to comply with policies and procedures outlined in the [Saskatchewan Designation Policy Manual](#) and the [Educational Institution Manual](#). In these cases, post-secondary institutions must serve an 18 month waiting period before they can be re-designated.

Payment of Award

Master Student Financial Assistance Agreement for Canada and Saskatchewan

Date Approved: July 31, 2018

Students must enter into a loan agreement with the Minister in order to receive Canada and Saskatchewan Student Financial Assistance. The Master Student Financial Assistance Agreement for Canada and Saskatchewan is issued to students for programs starting on or after August 1, 2012.

Students must submit the Master Student Financial Assistance Agreement (MSFAA) to the National Student Loans Service Centre (NSLSC) in order for funds to be disbursed. The agreement is signed electronically through the NSLSC borrower account. Students verify their identity by registering an account with the NSLSC and they Accept the Terms and Conditions of the agreement.

The MSFAA will be valid for the student's entire post-secondary education unless there is a break in studies of more than two years. If there is a break in studies of more than two years the student is issued a new MSFAA which will be processed in the same manner as above.

National Student Loans Service Centre

National Student Loans Service Centre is responsible for managing the disbursement and repayment of Canada-Saskatchewan Integrated Student Loans. National Student Loans Service Centre will manage students' accounts until they are paid in full.

Contact information for the National Student Loans Service Centre is as follows:

Address: National Student Loans Service Centre
P.O. Box 4030
Mississauga ON
L5A 4M4

Toll free telephone: 1-888-815-4514 (within North America)
800 2 225-2501 (outside North America)

TTY: 1-888-815-4556

Fax: 1-888-815-4657

Confirmation of Enrolment

Date Approved: July 31, 2012

The Ministry sends an electronic file to the National Student Loans Service Centre containing information to be confirmed by the student's post-secondary institution. The National Student Loans Service Centre forwards that information to the post-secondary institution electronically. The post-secondary institution confirms that the student is enrolled and returns the file electronically to the National Student Loans Service Centre.

There may be instances where the post-secondary institution is not able to confirm enrolment electronically. If the post-secondary institution is in Canada, the National Student Loans Service Centre will confirm enrolment with the post-secondary institution by way of a paper process. If the post-secondary institution is outside Canada, the National Student Loans Service Centre will instruct the student to confirm enrolment by way of a paper process.

Disbursement of Funds

Date Approved: July 29, 2017

Students receive an assessment letter each time they apply for assistance or have a reassessment. The letter indicates the amounts of Canada and Saskatchewan funding authorized, including Saskatchewan Advantage Scholarship funding.

The disbursement date of the full amount of the Canada Student Loan is the beginning of the student's period of study or the assessment date, whichever is later. Canada Student Grants and Saskatchewan Student Grants will be disbursed at the beginning and middle of the period of study for programs that are 17 weeks or longer. Students in programs that are less than 17 weeks will receive the entire Canada-Saskatchewan Student Grant amounts at the beginning of their period of study.

The disbursement schedule for the Saskatchewan Student Loan (SSL) is shown in the table below.

Size of Loan	Saskatchewan Student Loan (SSL) Disbursement Schedule
SSL equal to \$100 per month of study or more	Equal payments on the first banking day of each month for the remaining months of the study period
SSL less than \$100 per month of study	One payment on the date specified in the assessment letter.

If the National Student Loans Service Centre receives confirmation of enrolment less than 10 days prior to the first disbursement date, disbursements may be delayed.

Repayment

Loan Repayment

Date Approved: July 31, 2010

Students must consolidate their Canada-Saskatchewan Integrated Student Loans with the National Student Loans Service Centre by the first day of the seventh month following their last confirmed period of study end date. Repayment will be made in monthly installments to the National Student Loans Service Centre.

Terms and Conditions of Repayment

Date Approved: July 31, 2019

Interest will accrue on an integrated student loan during the six-month period from the last period of study end date to the date of consolidation at a floating rate of prime. Effective November 1, 2019, Canada Student Loans will not accumulate any interest during the six-month non-repayment period.

The interest that accrues during this period may be paid out by the student or capitalized (added to the principal of the integrated loan) at the time of consolidation.

The first monthly payment is due the first day of the seventh month following the period of study end date.

Integrated student loans will be automatically consolidated with the floating rate of interest, but there is a one-time option of switching to the fixed rate of interest during the repayment period.

Prior to November 1, 2019, for Canada Student Loans issued on, or after August 1, 1995:

- The fixed interest rate is prime + 5%; and
- The floating rate is prime + 2.5%.

Effective November 1, 2019, for Canada Student Loans issued on, or after August 1, 1995:

- The fixed interest rate is prime + 2.0%; and
- The floating rate is prime.

Interest on Saskatchewan Student Loans:

- Fixed interest rate (Prime + 2.5%) or
- Floating interest rate (Prime).

Maintaining/Reinstating Interest-Free Status on Previous Loans

Date Approved: July 31, 2012

With New Funding (Students who receive additional financial assistance to continue studies)

Canada-Saskatchewan Integrated Student Loans and Saskatchewan Lender-Financed Loans

Interest-free status on all Canada-Saskatchewan Integrated Student Loans will be electronically triggered upon receipt of confirmation of enrolment at the National Student Loans Service Centre. Interest-free status will also be communicated electronically by the Ministry to the financial institution for students who hold a Saskatchewan Lender-Financed Student Loan.

Without New Funding (Students who only require interest-free status)

Canada-Saskatchewan Integrated Student Loans and Saskatchewan Lender-Financed Loans

There are a number of ways that a student can request interest-free status for Canada-Saskatchewan Integrated Student Loans.

If the student is attending an post-secondary institution that is registered to confirm enrolments electronically the student can:

- Submit a request for interest-free status through their borrower web account at the National Student Loans Service Centre (NSLSC). The request will be sent electronically to the post-secondary institution by the NSLSC. Once the post-secondary institution confirms enrolment, the student's loan(s) will be updated to interest-free status by the NSLSC. Interest-free status will also be communicated electronically by the NSLSC to the Ministry. The Ministry will communicate interest-free status to the financial institution for students who hold a Saskatchewan Lender-Financed Student Loan.
- Go to their post-secondary institution and request that the post-secondary institution submit an electronic confirmation of enrolment to the NSLSC. Once the post-secondary institution confirms enrolment, the student's loan(s) will be updated to interest-free status by the NSLSC. Interest-free status will also be communicated electronically by the NSLSC to the Ministry. The Ministry will communicate interest-free status to the financial institution for students who hold a Saskatchewan Lender-Financed Student Loan.

If the student is attending a post-secondary institution that is not registered to confirm enrolments electronically, the student must download a Canada Student Loans Confirmation of Enrolment Schedule 2 form on the CanLearn website and take it to their post-secondary institution to have enrolment confirmed. The form must then be submitted to the NSLSC. The NSLSC will update the interest-free status. Interest-free status will also be communicated electronically by the NSLSC to the Ministry. The Ministry will communicate interest-free status to the financial institution for students who hold a Saskatchewan Lender-Financed Student Loan.

Lender-Financed Loans Only

Students who only have Lender-financed student loans cannot have interest-free status confirmed electronically. The student must download a Canada Student Loans Confirmation of Enrolment Schedule 2 form on the CanLearn website and take it to their post-secondary institution to have enrolment confirmed. The form must then be submitted to the student's financial institution.

The maximum length of an interest- free status period where no new funds are disbursed is 66 weeks.

If interest-free status either with or without new funding is confirmed more than six months after the student's previous period of study end date, the student's previous student loans will have been consolidated. The student will be responsible for paying or capitalizing the interest that accrued on the loan during the six-month grace period and for any payments of principal and interest owing on the loan.

Repayment Relief Measures

Repayment Assistance Plan

Date Approved: November 1, 2016

The Repayment Assistance Plan (RAP) assists borrowers who are having difficulty repaying their Canada-Saskatchewan Integrated Student Loan or Canada Part-Time Student Loan. There are three types of RAP: RAP Stage 1, RAP Stage 2, and RAP-Permanent Disability (RAP-PD). The first stage provides for assistance with interest payments and principal deferral; the second stage and RAP-PD provides for the gradual write-down of the loan.

Eligibility is based on the concept of an "affordable payment", calculated through an evidence-based formula. For every combination of gross family income and family size, an affordable payment is defined as the payment that could be put towards student debt that does not lead to undue hardship.

Borrowers are eligible for repayment assistance if their affordable payment is less than their required payment. Support is targeted to borrowers in financial difficulty based on income and debt as follows:

- Below a minimum income threshold borrowers make no payments (i.e., Monthly payments are limited to 20 per cent or less of gross family income).
- Borrowers with incomes above the minimum threshold are required to make an affordable payment based on accepted debt to income ratios.

Stage 1 (RAP affordable payment) lasts for a maximum of five years, during which the government covers the interest portion of the borrower's payment that could not be met by the affordable payment. Any payments deemed affordable are paid by the borrower towards the loan principal first, thus reducing their indebtedness.

Stage 2 begins after Stage 1 is exhausted (10 periods of six months have been taken), or the borrower has been in repayment for over 10 years, or the borrower has previously received a Debt Reduction in Repayment Benefit. The loan balance is re-amortized between the beginning of the approved RAP period and the end-of-repayment point of 15 years from last period of study end date. The borrower continues to make payments that are affordable to them, and the government makes the balance of the payment. Government payments are applied to interest and principal. Therefore, all of the payments are made in full and the loan is fully paid off by the end of the 15-year period.

The RAP has the following features and criteria:

- Borrowers must reside in Canada;
- Borrowers must not be restricted from Canada-Saskatchewan Integrated Student Loans funding;
- Borrowers of Canada-Saskatchewan Integrated Student Loans must be in good standing;
- Borrowers are eligible to apply for repayment assistance at any time during their repayment period;
- The period approved for repayment assistance is six months;
- Borrowers with income below a set threshold will not be required to make any payments. Affordable payments start at 1.5 per cent of income for those with incomes above the threshold incomes. As income increases, so does the percentage of income that can be applied to the loan payment. Affordable payments are capped at 20 per cent of income.
- Borrowers can backdate their application up to six months;
- Borrowers can capitalize up to three months of outstanding interest once during the repayment period;
- Borrowers who enter into a bankruptcy related event may be eligible for the Repayment Assistance Plan; and
- Borrowers who have received Stage 2 assistance will be restricted from further loans until their loan is paid in full.

The National Student Loans Service Centre (NSLSC) administers the RAP for borrowers with Canada-Saskatchewan Integrated Student Loans or a combination of Canada-Saskatchewan Integrated Student Loans and Lender-Financed Loans. Application is to be made to the NSLSC. In determining eligibility, the NSLSC will consider all of an applicant's student loans. If the borrower has federal or provincial lender-financed loans, the service centre will notify the borrower's lender regarding whether or not the borrower qualifies and what the borrower's affordable payment is on borrower's lender-financed loans.

The table below indicates the gross family income thresholds for zero payments for the RAP:

Zero Payment Thresholds

Family Size	Monthly Income Threshold
1	\$2,083 (\$25,000 per year)
2	\$3,254 (\$39,052 per year)
3	\$4,205 (\$50,457 per year)
4	\$4,959 (\$59,512 per year)
5 or more	\$5,652 (\$67,825 per year)

Repayment Assistance Plan for Borrowers with Permanent Disabilities

Date Approved: July 31, 2015

Borrowers with a permanent disability who do not qualify for the Severe Permanent Disability Benefit can apply for Repayment Assistance Plan for Borrowers with Permanent Disabilities (RAP-PD). RAP-PD begins to pay down debt immediately for these borrowers and will ensure that the debt is paid in 10 years from the last period of study end date.

The assessment for RAP-PD will take into consideration exceptional expenses including medical, housing, special care or other expenses that would be deducted from the applicant's income.

The RAP-PD criteria are as follows:

- Borrowers must reside in Canada;
- Borrowers must not be restricted from Canada-Saskatchewan Integrated Student Loans funding;
- Borrowers of Canada-Saskatchewan Integrated Student Loans must be in good standing;
- Borrowers are eligible to apply for repayment assistance at any time during their repayment period;
- The period approved for repayment assistance is six months;
- Borrowers with income below a set threshold will not be required to make any payments. Affordable payments start at 1.5 per cent of income for those with incomes above the threshold incomes. As income increases, so does the percentage of income that can be applied to the loan payment. Affordable payments are capped at 20 per cent of income.
- Borrowers can backdate their application up to six months;
- Borrowers can capitalize up to 3 months of outstanding interest once during the repayment period;
- Borrowers who enter into a bankruptcy related event may be eligible for the Repayment Assistance Plan; and
- Borrowers who have received RAP-PD assistance will be restricted from further loans until their loan is paid in full.

National Student Loans Service Centre (NSLSC) administers the Repayment Assistance Plan for borrowers with Canada-Saskatchewan Integrated Student Loans or a combination of Canada-Saskatchewan Integrated Student Loans and Lender-Financed Loans. Application is to be made to the NSLSC. In determining eligibility, the service centre will consider all of an applicant's student loans. If the borrower has federal or provincial lender-financed loans, the service centre will notify the borrower's lender regarding whether or not the borrower qualifies and what the borrower's affordable payment is on borrower's lender-financed loans.

Severe Permanent Disability Benefit

Date Approved: July 31, 2019

In the event that a student borrower with a severe permanent disability is or will be unable to comply with the repayment provisions of his or her loan agreement, the lender shall offer to amend the repayment provisions of the loan agreement so as to enable the student borrower to better meet his or her repayment obligations.

Following this, if the student is still unable to repay his or her loan without exceptional hardship, the student borrower may apply to the Canada Student Loans Program for the Severe Permanent Disability Benefit (forgiveness of Canada and Saskatchewan Student Loan debt(s)). The [Severe Permanent Disability Benefit Application](#) is available from the National Student Loans Service Centre (NSLSC), and the completed form is to be forwarded to the NSLSC. The completed form will be forwarded to the federal government for processing.

If the application is denied, the student borrower may apply for a review of the denial at a future time if his or her circumstances change. The borrower may also be eligible for the Repayment Assistance Plan for Borrowers with Permanent Disabilities.

A severe permanent disability means a functional limitation caused by a physical or mental impairment that prevents them from performing the daily activities necessary to participate in substantially gainful employment, as defined in section 68.1 of the *Canada Pension Plan Regulations*, and is expected to remain with them for their expected life.

Borrowers who receive the Severe Permanent Disability Benefit after August 1, 2009 will be restricted from receiving new loans or interest free status.

Tax Credits

Date Approved: July 31, 2009

Borrowers in repayment are able to claim the interest portion of their payments during the tax year as a tax credit. The National Student Loans Service Centre provides a statement to each borrower in repayment indicating the total amount of interest the borrower paid on loans during the tax year.

Borrowers cannot claim interest paid in respect to a judgement obtained upon the borrower for failing to pay back their loan.

Saskatchewan Loan Forgiveness for Nurses and Nurse Practitioners

Date Approved: July 31, 2015

Nurses and nurse practitioners may receive up to \$4,000 per year in Saskatchewan Student Loan forgiveness to a maximum of \$20,000 over five years.

Saskatchewan Student Loan Forgiveness Eligibility

- Started their current employment (full-time, part-time or casual) as an eligible nurse or nurse practitioner in a designated rural or remote community on or after April 1, 2012;
- Been employed for a full year (12 consecutive months), period that ended on March 31, 2013 or later in a designated community;
- Provided in-person services for a minimum of 400 hours (or 50 days) in that community;
- Has a Saskatchewan Student Loan in repayment and in good standing (payments are up-to-date); and
- Submitted an application form within 90 days of completing their year of service.

Eligible Nursing Professions

- Registered nurse;
- Registered psychiatric nurse;
- Licensed practical nurse; and
- Nurse practitioner.

Designated Communities

To be eligible for Saskatchewan Student Loan forgiveness, borrowers must be working in a designated rural or remote community in Saskatchewan with a population of less than 10,000. The exceptions are Estevan, Weyburn, and Lloydminster, which are also designated communities for this program. It is also acceptable to work in multiple designated communities in Saskatchewan.

Loan Forgiveness Period

- A loan forgiveness period is a period of 12 consecutive months during which borrowers must have been employed or in practice in a designated community (or communities) and have provided in-person services in that community (or communities) for a minimum of 400 hours (or 50 days).
- Borrowers must complete a full 12-month loan forgiveness period before applying for Saskatchewan Student Loan forgiveness and a subsequent loan forgiveness period may only begin after an approved period has ended. The first loan forgiveness period cannot have started before April 1, 2012.

Application

Once borrowers have completed their loan forgiveness period, they have 90 days to apply for this benefit. Their loan balance will then be reduced as of the day after the end of their loan forgiveness period. In the event the borrower applies more than 90 days after the end of their 12-month period of practice, the 12-month period will be adjusted forward when possible.

Attestation

Employers of borrowers are required to attest to the employment information provided by the applicant and that the applicant did not begin his or her current employment at the work address and medical facility/private practice prior to April 1, 2012.

Calculation of Loan Forgiveness

Nurses are eligible for loan forgiveness (LF) on their Saskatchewan Student Loans for up to a maximum of \$20,000 over a maximum five year period. The approval amount will be calculated as follows:

If $P/5 > \$4,000$, $LF = \$4,000$, else $LF = P/5$

In the above formulas:

- P: Represents the outstanding principal on all Saskatchewan Student Loans (SK-Integrated at the NSLSC, lender financed, and pre-1996) as of the first day the borrower is in eligible employment. The calculation of P is with respect to the outstanding loan balance of the day proceeding the first day of the eligible employment period. The value of P would remain constant for subsequent loan forgiveness periods.
- The first day the borrower is in eligible employment is represented by the 'Start Date' on the borrower application.
- LF: Refers to the total loan forgiveness amount (Maximum amount to be applied)

The calculated amount is considered the maximum loan forgiveness amount. The benefit is limited to the outstanding principal balance as of the last day of the approved employment period. The benefit is applied on the day following the last day of the employment period.

Restrictions

Borrowers, who have restrictions to any of their Saskatchewan Student Loans, as of the date of when the forgiveness is effectively applied on their outstanding loan balance, are not eligible. Exceptions which will NOT restrict a borrower from receipt of SSL forgiveness:

- Borrower has received RAP Stage 2;
- Borrower has received Debt Reduction in Prepayment (DRR); and
- Borrower has received RAP-PD.

Multiple Periods of Loan Forgiveness

- Borrowers may receive Saskatchewan Student Loan forgiveness for non-consecutive periods of practice, provided they meet all the eligibility criteria, and:
 - Have not exceeded the total amount of SSL forgiveness available for their occupational group, and
 - Have not exceeded the five-year maximum.
- Borrowers who change occupational groups from approved nursing or nurse practitioner professions may receive additional periods of Saskatchewan Student Loan forgiveness (up to a new maximum of five years for each occupational category).

Other Borrower Responsibilities

- During a borrower's year of service, their Saskatchewan Student Loan remains in repayment status and they must continue to make regular monthly payments. Once their application for loan forgiveness has been approved, their Saskatchewan Student Loan balance will be reduced. Their monthly payments will also be reduced unless they opt out on the application form.

Overpayments

- A loan payment will only be considered an overpayment when the payment is received during the 90-day application period following the completion of the 12-month loan forgiveness period and the available Saskatchewan Student Loan forgiveness amount would have extinguished the balance of the loan on the effective day of the loan forgiveness.

Canada Revenue Agency Income Tax Set-Off Program

Date Approved: July 31, 2018

Before any loan is considered to be in default, a client would have been offered, or has been given access to, many options to manage and rehabilitate their loan. Once a loan is considered to be in default, Canada collects both the federal and provincial portion of loans. Those efforts include, but are not limited to, collecting delinquent loans using the Canada Revenue Agency (CRA) Income Tax Set-Off (ITSO) Program.

ITSO Program allows the Canada Saskatchewan Loan Program (CSLP) to collect on defaulted loan accounts through income tax set-off. The Program automatically sets off income tax refunds for individuals including any Goods and Services Tax Credits (GSTC) to pay the borrower's defaulted account.

If seven years with no borrower acknowledgment of the debt occurs, CRA returns the defaulted federal and provincial student loans to CSLP. At that point, CSLP's "statute-barred policy" takes effect and the federal student loan is submitted for write off - collection activity ceases.

CSLP may allow federal student loan borrowers to rehabilitate the federal portion of their debt (by paying all outstanding interest and two monthly payments to principle). This rehabilitated account may then be eligible for federal student loans and RAP.

However, inactive Saskatchewan loans do NOT adhere to the same "statute-barred policy" as the federal student loan and does NOT have the same rehabilitation policy as the federal student loan program. Students may remit voluntary payments in full or incrementally at the Saskatchewan office via debit or cheque at any time and their account balance will be updated.

A borrower whose account is in default must repay his or her account in full prior to being eligible to receive further provincial student loan funding.

Note that the CRA ITSO Program applies to all student loans, including Canada-Saskatchewan Full-Time Student Loans, Canada Part-Time Student Loans, Saskatchewan Lender-Financed Student Loans, and Saskatchewan In-House Student Loans.

Insolvencies

Date Approved: July 31, 2005

See Undischarged Bankruptcies for eligibility of undischarged and discharged bankrupts for Saskatchewan Student Loan funding.

Repayment Reminder Letters

Date Approved: July 31, 2005

Borrowers who fail to keep their loan in good standing are sent reminder letters as follows:

- A one month overdue letter is sent to the borrower at his or her most recent mailing address when one monthly payment has been missed;
- A two month overdue letter is sent to the borrower at his or her most recent mailing address when two monthly payments have been missed;
- A “Final Notice” letter is sent to the borrower at his or her most recent mailing address.
- A “Default Notice” letter is sent to the borrower at his or her most recent mailing address.
- A “Demand for Payment” letter is sent to the borrower at his or her most recent mailing address if the borrower breaks a repayment arrangement previously agreed upon.

Application of Payments

Date Approved: July 31, 2005

A minimum monthly payment or greater amount as selected by the borrower is due on the first day of every month while the borrower is in repayment.

Payments on accounts that are actively in repayment are applied in the following order:

- Service charges;
- Interest; and
- Principal balances.

Investigation

General Policies

Date Approved: July 31, 2011

The Ministry of Advanced Education (the Ministry) is responsible for the integrity of the program. To meet this responsibility, a collaborative approach among Branches in the Ministry is used to conduct client investigations on Canada and Saskatchewan Student Loans. The Ministry also enhances integrity through third-party verification.

Audit Services will conduct investigations consistent with the Ministry's policy concerning its response to allegations of needs-based program fraud.

Investigations are initiated by written or oral referral to Ministry staff, by emailing audit.services@gov.sk.ca or by calling the TIPS Line at 1-800-597-8278 (option #4).

In the course of an investigation, Ministry staff may require documentation and verification deemed necessary to determine the accuracy and completeness of information submitted by the student/parents/spouse, for the purposes of obtaining student loans and grants. This information may be requested from the student and/or third party sources as determined by the consent.

Where Audit Services has determined evidence exists, that a student/parent/spouse has misrepresented the information submitted, a recommendation is made to reassess student eligibility based on the revised information, and to amend any outstanding disbursements appropriately, in a timely manner.

Based on the results of an investigation, the following actions may be taken:

- Where an investigation has determined that an authorized award is incorrect, the award may be amended or nullified.
- If the result is a decreased award, any outstanding disbursements are reduced or cancelled. If inadequate monies remain to be disbursed to the student, an "overpayment" is calculated for the excess. In some instances, the Canada or Saskatchewan student grants maybe converted to loans.
- An overpayment amount is deducted from any future assistance authorized in accordance with the overpayment recovery policies unless verification is provided that they have been repaid.
- The Ministry will authorize additional assistance if, as a result of the investigation, the student is eligible. The actual period of study end date must not have passed and the reassessment is performed prior to the actual period of study end date. If the actual period of study end date has passed, the additional assistance is not authorized.
- Changes to financial, marital, child custody and/or academic status which occur after application submission and which are not reported to the Ministry may lead to reassessment.

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- The Ministry may refer the file to policing authorities for further investigation and possible prosecution. The referral to a policing authority is based upon the collection of evidence which suggests a violation of the *Criminal Code of Canada* and/or the *Canada Student Loans Act/Canada Student Financial Assistance Act* and/or *The Student Assistance and Student Aid Fund Act, 1985*.
 - Where a conviction is obtained on a charge against the student in respect to the *Canada Student Loans Act/Canada Student Financial Assistance Act* and/or *The Student Assistance and Student Aid Fund Act, 1985* and/or the *Criminal Code of Canada* for an offence regarding these programs, the student's name is placed on the Canada Restricted List and must fulfil the rehabilitation measures required to obtain further student loan funding.
 - Where consolidation of Canada Student Loan and Saskatchewan Student Loan has occurred prior to the detection of misrepresentation and/or fraud, a re-consolidation of amounts owing may be required.

Non-Compliance to Investigation Requests

Date Approved: July 31, 2015

Applicants are allowed a period of time for submitting requested documentation for investigation purposes. Extension of compliance time may be granted upon formal request.

Failure to respond or only responding to part of the investigation information request results in the cancellation of outstanding disbursements, the creation of overpayment(s) and/or future loans will not be assessed. The Canada or Saskatchewan student grants will be converted to loans.

The overpayment amount is deducted from any future assistance authorized unless verification is provided that it has been repaid.

Required Documents for Investigation

Date Approved: July 31, 2013

For investigation purposes, an applicant and their parent(s) or spouse may be required to submit copies of any of the following documents that are applicable to their situation:

- Income tax returns;
- Marriage certificate;
- Birth certificate(s) or baptismal certificate(s) for a dependant;
- Proof of employment insurance income or other income;
- Separation or divorce documents which note the division of property, maintenance payments, and custody arrangements;
- Third-party confirmation letter(s);
- Utility statements;
- Child Tax Benefit statements;
- Rent receipts;
- Lease agreements; and
- Any other documents deemed necessary to complete the investigation.

Canada Part-Time Student Loans

General

Authority and Purpose

Date Approved: July 31, 2009

The authority for the federal loan program for part-time students is provided by the *Canada Student Financial Assistance Act* and *Regulations*.

The purpose of the part-time loan program is to provide interest-bearing loan assistance to students who have cash flow problems and are unable to raise sufficient cash to pay immediate educational expenses. Details of the program are outlined in the Canada Student Loans Program Policy Manual (July 2017).

Assessment

General

Maximum Assistance Level

Date Approved: July 31, 2009

A student may have an outstanding principal balance on part-time student loans issued under the *Canada Student Loans Act* and/or the *Canada Student Financial Assistance Act* of no more than \$10,000, including the loan for which application is currently being made.

Period of Study

Date Approved: July 31, 2009

There is no minimum length for a period of study.

Eligibility Criteria

Residency

Date Approved: July 31, 2009

A student must be a Canadian citizen within the meaning of the *Citizenship Act* or a permanent resident or protected person within the meaning of the *Immigration and Refugee Protection Act*. The applicant must be resident in Canada.

The student must meet the residency requirements outlined previously for full-time students.

Enrolment

Date Approved: July 31, 2009

Students are considered to be part-time when they are enrolled in less than 60 per cent but not less than 20 per cent of the full academic course load for the course concerned. Students with a permanent disability are considered to be part-time when they are enrolled in less than 40 per cent but not less than 20 per cent of a full academic course load for the course concerned. In both cases, the course must be equivalent in content to that which is eligible for full-time loans under the Canada Student Financial Assistance Act and be at a post-secondary institution designated for federal student loan purposes by the Province of Saskatchewan.

Students enrolled in non-credit part-time courses are eligible for a part-time loan as long as the course is equal in content to a credit course and is potentially transferable to a credit program.

Credit Worthiness

Date Approved: July 31, 2013

Part-Time Canada Student Loan assistance will be denied to any student who meets all of the following conditions:

- The student is applying for assistance for the first time;
- The student is 22 years of age or older as of the date the application is received; and
- The student fails the federal government's credit worthiness check, which means that in the 36 months before applying for assistance, the student missed payments on at least three or more loans, each of which is higher than \$1,000, was more than 90 days overdue, and the student had control over the circumstances that led to the missed payments.

Correspondence Programs

Date Approved: July 31, 2013

Applicants taking some or their entire course load at post-secondary correspondence schools designated for student loan purposes are eligible to apply.

Restricted List

Date Approved: July 31, 2013

The Canada Restricted List lists students who are in default on their part-time federal loans as well as those who are in default on their full-time loans. Students applying for part-time loans are not eligible if they are restricted due to default on full-time and/or part-time loans.

The overall policy, including the rehabilitation measures required to be removed from the Canada Restricted List, is described under Restricted List.

Satisfactory Scholastic Standard

Date Approved: July 31, 2013

Continued eligibility for part-time assistance is subject to the student maintaining a satisfactory scholastic standard and continued enrolment in the program of study.

Duration of Assistance

Date Approved: July 31, 2013

There is no maximum duration of assistance.

Canada and Saskatchewan Student Grants

Date Approved: July 31, 2018

The Canada Student Grant for Part-Time Studies (CSG-PT) provides low- and middle income part-time students with non-repayable financial assistance to help cover the costs of their education.

To be eligible for the CSG-PT, students must:

- Meet the eligibility criteria for part-time student financial assistance;
- Be pursuing part-time post-secondary studies leading to a degree, certificate, or diploma at a designated educational institution, including studies beyond the undergraduate level;
- Have total family income for the previous calendar year (January 1 to December 31) that is less than the income cut-off amounts below; and
- If awarded a CSG-PT in a previous loan year, have successfully completed all courses in which the student had been enrolled during that loan year.

Eligible students enrolled in part-time studies may receive up to a maximum \$1,800 per loan year (from August 1 to July 31).

The exact amount awarded is determined according to a single progressive threshold under which the size of the grant gradually decreases as income increases, with the rate of reduction varying by family size.

The grant amount awarded shall NOT exceed a student's assessed need. For example, if a student has \$1,200 of assessed need then the student should receive a grant of no more than \$1,200.

If there is still unmet need after the full amount of the CSG-PT has been awarded, the student may be eligible for a part-time Canada Student Loan.

The Saskatchewan Grant for Part-Time Students (SSG-PT) provides students with a grant up to a maximum of \$800 up to assessed need. This grant is not calculated weekly, it is up to \$800 regardless of study period length.

To be eligible for the SSG-PT, students must meet the eligibility criteria stated above and have assessed need more than can be met with the Canada Student Grants.

This grant is not progressive, it is provided to students whose income is less than the income cut-off amount:

Family Size	Previous Year's Gross Annual Family Income for Maximum Grant	Previous Year's Gross Annual Family Income with No Grants (i.e. grant cut-off)
1	\$31,243	\$62,756
2	\$44,184	\$87,789
3	\$54,114	\$104,790
4	\$62,485	\$115,302
5	\$69,861	\$125,008
6	\$76,529	\$134,221
7 +	\$82,660	\$142,184

Canada Student Grant for Part-Time Students with Dependents provides non-repayable financial assistance to low- and middle-income students to assist with the costs of caring for dependants while pursuing post-secondary studies on a part-time basis. There is no Saskatchewan dependent grant for part-time students with dependants.

To be eligible for the CSG-PTDEP, students must meet all of the following criteria:

- Meet the eligibility criteria for part-time student financial assistance;
- Be pursuing part-time post-secondary studies leading to a degree, certificate, or diploma at a designated educational institution, including studies beyond the undergraduate level;
- Have remaining need that has not been met by the CSG-PT;
- Have total family income for the calendar tax year (January 1 to December 31) that is less than the income cut-off amounts; and
- Have a dependant.

Eligible students with one or two dependants may receive up to \$40 per week of part-time study, up to a maximum of \$1,920. Eligible students with three or more dependants may receive up to \$60 per week of part time study, up to a maximum of \$1,920.

Note: Financial assistance provided to eligible part-time students shall be disbursed in the following order: CSG-PD, CSG-PT, CSG-PTDEP, SSG-PT, PT-CSL. Part-time students eligible for the CSG-PD shall receive \$2,000, and this can exceed assessed need. For part-time students, it is important that the remaining elements of their total part-time financial assistance package (including PT-CSL, and/or CSG-PT, SSG-PT and/or CSG-PTDEP) does not exceed their assessed need.

Part-Time Assistance Stacking Order

- CSG-PD: Full amount not based on income or weeks, can exceed need.
- CSG-PT: Progressive amount based on income, not based on weeks, cannot exceed need.
- CSG-PTDEP: Progressive amount based on income, based on weeks and children, cannot exceed need.

- SSG-PT: Not progressive, below low income threshold, not based on weeks, cannot exceed need.
- CSL-PT: Based on need, income up to high income cut off, not based on weeks cannot exceed need. Cannot exceed \$10,000 outstanding principal.

Note: Students who request an amount on their application form will be provided with all the grants they are entitled to even if the amount exceeds the amount they requested. The amount provided cannot exceed their assessed need. If their assessed need exceeds the grants amount the loan will not be provided if the requested amount is already provided/exceeded.

Assessment Criteria

Allowable Costs

Date Approved: July 31, 2009

Only costs are considered in the needs assessment for a part-time assistance.

Allowable Cost	Amount
Tuition and Compulsory Fees	All tuition and compulsory fees of the school attended, including, where appropriate, membership fees of professional or other societies, membership in which is obligatory to the student in connection with his or her course of study are included.
Books and Supplies	Actual costs will be allowed (includes computers and computer-related costs).
Miscellaneous Allowance	An amount of \$10 per week of study per class will be allowed to cover incidentals.
Local Transportation	The amount of local transportation allowance is updated annually based on the full-time student loan. This amount will be allowed for commuting to and from classes.
Child Care Expenses	Actual or estimated costs incurred for child care during hours of class are allowed up to \$400 per month per child.

Overpayments

Date Approved: July 31, 2009

Full-time and part-time Canada Student Loan overpayments (referred to as “over awards” by the Canada Student Loans Program) will not be recovered from any subsequent part-time loan assistance authorized.

Disbursement and Repayment

General Policies (Loans After August 1, 2000)

Payment of Award

Master Student Financial Assistance Agreement for Canada and Saskatchewan

Date Approved: July 31, 2018

Students must enter into a loan agreement with the Minister in order to receive Canada and Saskatchewan Student Financial Assistance. The Master Student Financial Assistance Agreement for Canada and Saskatchewan is issued to students for programs starting on or after August 1, 2019.

Students must submit the Master Student Financial Assistance Agreement (MSFAA) to the National Student Loans Service Centre (NSLSC) in order for funds to be disbursed. The agreement is signed electronically through the NSLSC borrower account. Students verify their identity by registering an account with the NSLSC and they Accept the Terms and Conditions of the agreement.

The MSFAA will be valid for the student's entire post-secondary education unless there is a break in studies of more than two years. If there is a break in studies of more than two years the student is issued a new MSFAA, which will be processed in the same manner as above.

Confirmation of Enrolment

Date Approved: May 16, 2019

The Ministry sends an electronic file to the National Student Loans Service Centre containing information to be confirmed by the student's post-secondary institution. The National Student Loans Service Centre forwards that information to the post-secondary institution electronically. The post-secondary institution confirms that the student is enrolled and returns the file electronically to the National Student Loans Service Centre.

There may be instances where the post-secondary institution is not able to confirm enrolment electronically. If the post-secondary institution is in Canada, the National Student Loans Service Centre will confirm enrolment with the post-secondary institution by way of a paper process. If the post-secondary institution is outside Canada, the National Student Loans Service Centre will instruct the student to confirm enrolment by way of a paper process.

Saskatchewan Advantage Scholarship

Part-time students who have graduated from Grade 12 in Saskatchewan (including ABE and GED) on or after January 1, 2012 and are enrolled at a Saskatchewan post-secondary institution in a program that is recognized for Canada-Saskatchewan student loans (certificate, diploma or degree programs) may be eligible for the Saskatchewan Advantage Scholarship of \$500 each year (maximum of \$2,000).

Loan Repayment

Date Approved: July 31, 2009

Part-Time Canada Student Loans are repaid through the National Student Loans Service Centre.

The repayment terms and conditions for a Part-Time Canada Student Loan are:

- Interest does not accrue on part-time loans for students who confirm their part-time enrolment while in studies.
- If a student who has received part-time funding becomes a full-time student, confirming full-time enrolment means that interest will not accrue on the student's full-time or part-time loans during studies. However, enrolment in part-time studies does not qualify students for interest-free status on their full-time loans.
- The interest rate charged will be a floating rate of simple interest, not to exceed Prime + 2 ½ per cent. The student borrower may make arrangements to pay interest at a fixed rate equal to Prime rate + 5 per cent.
- During the student borrower's study period and a six-month grace period following studies, the borrower is not required to make monthly payments equal to the interest accrued on the loan principal.
- Starting in the seventh month following completion or discontinuation of studies, the borrower will be required to make payments of principal and accrued interest.
- The borrower has the right to repay all or part of the principal amount and accrued interest on the loan without penalty or bonus.

Borrowers with previous Part-Time Canada Student Loans will be required to continue repayment of those previous loans to the lender where they were negotiated.

Repayment Assistance Plan and Repayment Assistance Plan for Borrowers with Permanent Disabilities

Date Approved: July 31, 2009

Borrowers with Part-Time Canada Student Loans are eligible for the Repayment Assistance Plan and the Repayment Assistance Plan for Borrowers with Permanent Disabilities.

Saskatchewan Lender-Financed Student Loans (August 1, 1996 - July 31, 2001)

General

Authority

Date Approved: July 31, 2015

The authority for the Saskatchewan Student Loans Program is provided by *The Student Assistance and Student Aid Fund Act, 1985*, as amended, and the regulations under the Act. The authority for Lender financed Saskatchewan Student Loans, which applies to loans issued from August 1, 1996 to July 31, 2001 is contained in *The Lender-Financed Saskatchewan Student Loans Regulations*.

Maximum Level of Assistance

Date Approved: May 2017

The lifetime limit on Royal Bank loans, as per the lender-financed authority, is the same as federal government loan limits. Maximum assistance is as follows:

- 340 weeks, including interest-free status;
- 400 weeks for students in doctoral studies; and
- 520 weeks for students with a permanent disability.

Grant Payments

Date Approved: July 31, 2010

See Hierarchy of Grant Payments for grant payment.

Lender-Financing Agreement

Date Approved: July 31, 2010

Certain provincially financed Saskatchewan Student Loans were assigned to Royal Bank between 1998 and 2000. Additionally Saskatchewan Student Loans authorized for periods of study between August 1, 1996, and July 31, 2001 inclusive were financed by the Royal Bank. Both provincially funded assigned loans and loan financed by the Royal Bank are managed under the Saskatchewan Risk Sharing Student Loans Agreement (lender-financing agreement).

Under the lender-financing agreement, the following negotiation and repayment policies are in effect:

- All of the student borrower's provincial loans, including those financed by the Royal Bank, are subject to the repayment policies of the lender-financing agreement.
- If a student borrower becomes a full-time student and interest is owing on the student borrower's assigned loans at the time of assignment, the Royal Bank must give the student borrower the opportunity to pay out or capitalize the interest owing.
- The provincial government, through the Student Aid Fund, pays an interest subsidy to the Royal Bank equal to the amount of interest that accrues at the Royal Bank's prime rate on all of the student borrower's outstanding Saskatchewan Student Loans assigned to or financed by the Royal Bank during the time the student borrower is in school and for up to six months between periods of study. More specifically, if a student returns to school prior to the expiration of the six-month grace period, the grace period interest is managed as follows:
 - If the lender is notified of the return to school prior to the expiration of the six-month grace period, the interest accrued during the six month grace period is paid by the provincial government.
 - If the Royal Bank is notified of the return to school subsequent to the expiration of the six-month grace period, the grace period interest is the responsibility of the borrower. The student has the option to pay or capitalize the grace period interest.
- The student borrower enters repayment on the first day of the seventh month following completion or discontinuation of studies. Upon entering a consolidation agreement with the Royal Bank, the student borrower has the following interest rate options:
 - A floating interest rate set at prime; or
 - A fixed interest rate set at bank prime + a maximum of 2.5 per cent.

If the student borrower fails to consolidate his or her Saskatchewan Student Loans with the Royal Bank within six months of completing or discontinuing studies, the student borrower's interest rate will be set at floating interest rate at the Royal Bank's prime. The Royal Bank must offer the student borrower the opportunity to switch interest rate options at least one time during the student borrower's repayment term.

- Effective August 1, 2010, the province pays the Royal Bank a 2.5 per cent interest differential on student repayments made. This represents the difference between the prime plus 2.5 per cent (floating) and prime plus 5 per cent (fixed) interest rates applicable to lender-financed loans prior to August 1, 2010 and prime rate (floating) and prime plus 2.5 per cent (fixed) interest rates introduced by the province for Saskatchewan student loans effective August 1, 2010.

- The repayment arrangements offered by the Royal Bank must be in accordance with the lender's standard practices for unsecured consumer loans and must be sensitive to the borrower's capacity to repay. The lender must offer the student borrower at least the maximum length of repayment as outlined in the table below:

Total Principal Value Owing	Maximum Time for repayment	Total Principal Value Owing	Maximum Time for Repayment
Up to \$1,500	36 months	\$4,501 to \$6,000	96 months
\$1,501 to \$3,000	60 months	\$6,001 and Over	114 months
\$3,001 to \$4,500	84 months		

- At the time the student borrower enters repayment with the Royal Bank on his or her Saskatchewan Student Loan, the provincial government, through the Student Aid Fund, pays the lender a "risk premium" equal to 5 per cent of the student borrower's loan principal plus capitalized grace period interest at the time of consolidation. The purpose of the premium is to cover the risk of all or part of the loan becoming a bad debt. If the student borrower has consolidated a portion of the loan previously, the risk premium will be based only on those loan funds in which a risk premium has not previously been paid.
- The Royal Bank shall consider a Saskatchewan Student Loan to be in default when payments on the loan are three months in arrears and will deal with defaulted loans in the same way other defaulted bank loans are dealt with.
- The provincial government guarantees to the Royal Bank the repayment of loans or in the event of bankruptcy or death if the event occurs during the student borrower's period of study or subsequent six month grace period.
- In addition to making monthly payments, the student borrower has the right to make lump sum payments on the loan principal at any time without penalty or bonus.
- The provincial government, through the Student Aid Fund, may make grant payments to the Royal Bank to be applied to the student borrower's Saskatchewan Student Loan account or Canada Student Loan account.

Review Deadlines

Date Approved: July 31, 2007

In instances where a student requests a review of an overpayment for a previous study period or the Ministry initiates a review of a previous period of study for which a loan has been authorized, the review will only be initiated within a six year period from the period of study end date for which the review has been requested.

Overpayments

Date Approved: July 31, 2007

A student who has been assessed an overpayment will have a period of six years from the period of study end date associated with the overpayment to provide any documentation that may reduce the overpayment.

Tax Credits

Date Approved: July 31, 2015

Starting in the 1998 tax year, borrowers in repayment on their Lender-Financed Saskatchewan Student Loans can claim the interest portion of their payments during the tax year as a tax credit. The Royal Bank is required to provide a statement to each borrower in repayment indicating the total amount of interest the borrower paid on Saskatchewan Student Loans during the tax year.

In accordance with Canada Revenue Agency policy, borrowers cannot claim interest paid in respect to a judgement obtained upon the borrower for failing to pay back their loan.

Repayment Assistance Plan

Date Approved: July 31, 2015

Students who have been issued both a Lender-Financed Saskatchewan Student Loan and a Canada-Saskatchewan Integrated Student Loan will be eligible for the Repayment Assistance Plan or the Repayment Assistance Plan for Borrowers with Permanent Disabilities rather than Interest Relief.

Extended Interest Relief Plan

Date Approved: July 31, 2015

The Interest Relief Plan, the Extended Interest Relief Plan, and Debt Reduction in Repayment, which were precursors to the Repayment Assistance Plan, are available to borrowers who hold a lender-financed loan but not a Canada-Saskatchewan integrated loan.

Severe Permanent Disability Benefit

Date Approved: July 31, 2019

The Severe Permanent Disability Benefit is available to student borrowers holding Lender-Financed Saskatchewan Student Loans if their disability prevents them from performing the daily activities necessary to participate in substantially gainful employment, as defined in section 68.1 of the *Canada Pension Plan Regulations*, and is expected to remain with them for their expected life.

If the student borrower applying for the benefit is determined to be eligible on his or her Canada Student Loan, the student will also be considered eligible for the benefit on his or her Saskatchewan Student Loan. Employment and Social Development Canada will review and assess eligibility for the Severe Permanent Disability Benefit for borrowers with new integrated loans. If the application is approved, the federal government will inform the Ministry who will approve the Severe Permanent Disability Benefit for the borrower's Saskatchewan lender-financed student loans. The provincial government will pay all outstanding principal and interest.

Borrowers who receive the Severe Permanent Disability Benefit on or after August 1, 2009 will be restricted for their life-time from any further funding or interest free status.

Saskatchewan In-House Student Loans

(Prior to August 1, 1996)

General

Authority

Date Approved: July 31, 2008

The authority for the Saskatchewan Student Loans Program is provided by *The Student Assistance and Student Aid Fund Act, 1985*, as amended, and the regulations under the Act. The authority for Saskatchewan Student Loans, which applies to loans issued prior to August 1, 1996, is contained in *The Saskatchewan Student and Student Aid Fund Regulations, 2001*.

Repayment

Date Approved: July 31, 2008

The six month “grace” period on Saskatchewan Student Loans commences on the first day of the month following the month shown as the period of study end date for the student borrower’s last confirmed period of study. If the student ceases full-time study before the confirmed period of study end date, the grace period will begin on the first day of the month following the date of ceasing studies.

Saskatchewan Student Loans and over-awarded bursaries become repayable in monthly installments, with interest accruing from the period of study end date. The student borrower is sent a Saskatchewan Student Loan Resume Repayment Schedule to his or her last reported mailing address within six months of the date of ceasing full-time studies.

Statements of Account

Date Approved: July 31, 2008

A Statement of Account is mailed to the borrower upon request by the student borrower.

Tax Credits

Date Approved: July 31, 2008

Starting in the 1998 tax year, borrowers in repayment on their in-house Saskatchewan Student Loans can claim the interest portion of their payments made against their loan during the tax year as a tax credit. The Ministry issues each borrower who holds an in-house loan in repayment a statement indicating the total amount of interest the borrower paid on this loan during the tax year.

In accordance with Canada Revenue Agency policy, borrowers cannot claim interest paid in respect to a judgment obtained against the borrower for failing to pay back their loan.

Repayment Assistance Plan

Date Approved: July 31, 2015

Students who have been issued both an in-house Saskatchewan Student Loan and a Canada-Saskatchewan Integrated Student Loan will be eligible for the Repayment Assistance Plan or the Repayment Assistance Plan for Borrowers with Permanent Disabilities.

The Interest Relief Plan, the Extended Interest Relief Plan, and Debt Reduction in Repayment, which were precursors to the Repayment Assistance Plan, are available to borrowers who hold pre-1996 loans but were never issued a Canada-Saskatchewan Integrated Student Loan.

Severe Permanent Disability Benefit

Date Approved: July 31, 2019

The Severe Permanent Disability Benefit is available to student borrowers holding an in-house Saskatchewan Student Loan, if their disability prevents them from performing the daily activities necessary to participate in substantially gainful employment, as defined in section 68.1 of the *Canada Pension Plan Regulations*, and is expected to remain with them for life. If the student borrower applying for the benefit is determined to be eligible on his or her Canada Student Loan, the student will also be considered eligible for the benefit on his or her Saskatchewan Student Loan. Employment and Social Development Canada will review and assess eligibility for the Severe Permanent Disability Benefit for borrowers with new Canada-Saskatchewan Integrated Student Loans. If the application is approved, the federal government will inform the Ministry who will approve the Severe Permanent Disability Benefit for the borrower's Saskatchewan in-house student loans.

Borrowers who receive the Severe Permanent Disability Benefit on or after August 1, 2009 will be restricted for their life-time from any further funding or interest free status.

Reduced Monthly Payments/Repayment Postponement

Date Approved: July 31, 2006

Borrowers who are unable to make their minimum monthly payments as per their Saskatchewan Student Loan Repayment Schedule can request a lower monthly payment or temporarily postpone payment. Borrowers are eligible under the following conditions:

- The borrower does not qualify for the Interest Relief Plan; or
- The borrower has received the maximum term allowed on interest relief; and
- The borrower demonstrates a willingness to repay; and
- The borrower's loan account currently is in good standing; and
- The borrower has extenuating circumstances and/or enforcement of the terms and conditions of the consolidation agreement would create undue hardship.

The borrower must submit, in writing, his or her circumstances. If approved for reduced payments, borrowers are eligible for periods not exceeding six months. The reduced payment amount cannot be less than the greater of \$10 or the interest accrued on the outstanding principal for 31 days.

To qualify for repayment postponement, a borrower must meet the total monthly gross income requirement of the Interest Relief Plan. The total gross monthly income requirement may not be applied in all extenuating circumstances.

Loan Write-Offs

Date Approved: July 31, 2006

Uncollectible Saskatchewan Student Loans are written off according to criteria and procedures outlined in the Government of Saskatchewan's Financial Administration Manual, Sections 3715 and 3725.

A borrower whose defaulted loan has been approved for a write-off is not eligible for any provincial student assistance benefits relating to the student's existing loan(s) (e.g. interest relief) or for additional loan assistance until the written off account is paid in full.

Loans approved for write-off are administered the same as loans in default with the exception of Monthly Interest Accruals - effective the date loans are recommended for write-off, no further interest is accrued with the exception of cases where a judgement has been made, in which case interest will accrue at the rate of 5 per cent.

Loans In Default

Date Approved: July 31, 2006

A Saskatchewan Student Loan is in default when:

- A total of four monthly payments have not been paid by the borrower; or
- The borrower has failed to satisfy mutually agreed upon repayment terms, as confirmed by correspondence issued from the Ministry.

A borrower in default on his or her Saskatchewan Student Loan is added to the Saskatchewan Restricted List thus prohibiting further provincial student assistance benefits.

A defaulted Saskatchewan Student Loan will be referred to the Canada Revenue Agency (CRA) Income Tax Set-Off Program.

Canada-Saskatchewan Student Grants

General

Authority and Background

Date Approved: July 29, 2017

The authority for the provision of the Saskatchewan portion of Canada-Saskatchewan student grants is provided by *The Student Assistance and Student Aid Fund Act, 1985*, and *The Saskatchewan Student Direct Loans Regulations*, as amended. The authority for the Canada portion is provided by *The Canada Student Financial Assistance Act, 1994* and the regulations, as amended.

Canada-Saskatchewan Student Grants are designed to address accessibility to post-secondary education. Grants are offered to students from low- and middle-income families, students with dependants, part-time students and students with permanent disabilities.

The grants do not need to be paid back and students may be eligible to receive more than one grant simultaneously.

Each student who is awarded a Student Grant will receive a T4A slip. The Government of Canada will provide T4s for the:

- Canada Student Grant;
- Canada Student Grant for Part-time Students;
- Canada Student Grant for Students with Dependants;
- Canada Student Grant for Part-Time Students with Dependants; and
- Canada Student Grant for Students with Permanent Disabilities.

The Ministry of Advanced Education will provide T4s for the:

- Saskatchewan Student Grant;
- Canada-Saskatchewan Student Grant for Services and Equipment for Students with Permanent Disabilities; and
- Saskatchewan Student Grant for Part-Time Studies.

Assessment

Saskatchewan and Canada Student Grants

Date Approved: July 29, 2017

The Government of Saskatchewan and the Government of Canada have introduced progressive grants for students from low- and middle-income families where the amount of the grants gradually decreases as family income increases. These two grants, the Saskatchewan Student Grant (up to a maximum of \$1,000 for eight months) and the Canada Student Grant (up to a maximum of \$3,000 for eight months), are awarded at the beginning/mid-point of the study period for programs that are 17 weeks and longer.

To be eligible for these grants, a student must:

- Apply and qualify for a Canada-Saskatchewan Integrated Student Loan;
- Demonstrate a financial need of at least \$1;
- Pursue full-time post-secondary studies that lead to an undergraduate, graduate or post-graduate degree, certificate or diploma at a designated post-secondary institution (Canada student grants are available for programs of two years or more and not post-graduate); and
- Have a family income less than or equal to the income thresholds:

Family size	Previous Year's Gross Annual Family Income for Maximum Grant Amount	Previous Year's Gross Annual Family Income for No Grant
1	\$31,243 or less	\$62,756 or more
2	\$44,184 or less	\$87,789 or more
3	\$54,114 or less	\$104,790 or more
4	\$62,485 or less	\$115,302 or more
5	\$69,861 or less	\$125,008 or more
6	\$76,529 or less	\$134,221 or more
7 +	\$82,660 or less	\$142,184 or more

Income and family size thresholds used to determine the Saskatchewan Student Grant and the Canada Student Grant grant amounts are outlined in the above table.

Note: Family income (based on previous year's income from CRA or declared income if taxes were not filed) is defined one of three ways depending on student category:

1. Single independent and single parent - student income only
2. Single dependant - parental income only
3. Married/common law - student and spouse income.

Canada Student Grant for Students with Dependants

Date Approved: July 31, 2018

The program provides a Canada progressive grant of up to \$47 per week of study per dependant to full-time students who have a demonstrated financial need of at least \$1 and fulfil the following criteria:

- Apply and qualify for a Canada-Saskatchewan Integrated Student Loan;
- Are pursuing full-time post-secondary studies that leads to an undergraduate, graduate or post-graduate degree, certificate or diploma at a designated post-secondary institution;
- Have a dependant child under the age of 12 and/or a permanently disabled dependant child who is 12 years of age or older at the period of study start date; and
- Have a family income less than or equal to the income thresholds in the following table:

Family size	Previous Year's Gross Annual Family Income for Maximum Grant Amount	Previous Year's Gross Annual Family Income for No Grant
1	\$31,243 or less	\$62,756 or more
2	\$44,184 or less	\$87,789 or more
3	\$54,114 or less	\$104,790 or more
4	\$62,485 or less	\$115,302 or more
5	\$69,861 or less	\$125,008 or more
6	\$76,529 or less	\$134,221 or more
7 +	\$82,660 or less	\$142,184 or more

- The grant is available for all weeks of post-secondary study including studies beyond the undergraduate level.
- The value of the grant may exceed a student's assessed need.
- The grant will be disbursed at the beginning and middle of the period of study for programs that are 17 weeks or longer. Students in programs that are less than 17 weeks will receive the entire grant amount at the beginning of their period of study.
- The minimum grant disbursement is \$100.
- The post-secondary institution determines the duration of a program of study.

Skills Boost Top-Up to Canada Student Grant for Full-Time Students (SB CSG-FT)

The Skills Boost Top-up for the Canada Student Grant for Full-time Students (SB CSG-FT) is available for loan years 2018-19, 2019-20, and 2020-21. For the length of this pilot project, students identified as adult learners (i.e., have been out of high school for at least 10 years prior to their Period of Study Commencement Date) shall be awarded the SB CSG-FT as an additional non-repayable financial assistance to supplement the CSG-FT. The SB-CSG-FT is a top-up to the CSG-FT, not a stand-alone grant.

Eligible adult learners in receipt of the CSG-FT shall receive an additional top-up amount of \$200 per month (\$1,600 per standard 8-month academic year). This supplemental funding shall be disbursed in conjunction with the adult learner's assessed CSG-FT award. The grant is calculated as a weekly amount, \$47 per week of study to a maximum of \$2,400 per application.

The top-up funding is a flat amount that does not vary by income or family size, and shall be prorated based on the duration of the student's program of study. The amount shall be disbursed in addition to any other CSGs the student may be eligible to receive and can exceed the student's assessed need.

To be eligible for these grants, a student must:

- Apply and qualify for a Canada-Saskatchewan Integrated Student Loan;
- Demonstrate a financial need of at least \$1;
- Pursue full-time post-secondary studies that lead to an undergraduate, diploma or certificate in a program of 2 or more years at a designated post-secondary institution; and
- Have a family income less than or equal to the low-income thresholds. The family income may be current year's income rather than previous year's income used for other grants.

Canada Student Grant for Students with Permanent Disabilities

Date Approved: July 31, 2009

The program provides a grant of \$2,000 annually (per loan year) to full-time or part-time students with permanent disabilities who have a demonstrated financial need of at least \$1.

- The grant is available for all weeks of post-secondary study including studies beyond the undergraduate level.
- The value of the grant may exceed a student's assessed need.
- The grant will be disbursed at the beginning and middle of the period of study for programs that are 17 weeks or longer. Students in programs that are less than 17 weeks will receive the entire grant amount at the beginning of their period of study.
- Eligibility is not conditional on successful completion of studies.
- The post-secondary institution determines the duration of a program of study.

To be eligible for the Student Grant for Students with Permanent Disabilities, the following criteria must be met:

- Apply and qualify for a Canada-Saskatchewan Integrated Student Loan (a separate application form is not required for this grant);
- Are pursuing full- or part-time post-secondary studies that lead to an undergraduate, graduate or post-graduate degree, certificate or diploma at a designated post-secondary institution; and
- Are approved for permanent disability status (see Students with Permanent Disabilities) and have supplied documentation verifying the permanent disability.

Canada-Saskatchewan Student Grant for Services and Equipment for Students with Permanent Disabilities

Date Approved: July 31, 2018

The program provides grants of up to \$22,000 annually (per loan year) to full-time or part-time students with permanent disabilities to cover exceptional education-related costs directly related to the student's disability. Under this Canada-Saskatchewan Student Grant, need is met first by federal funding to a maximum of \$20,000 followed by provincial funding to a maximum of \$2,000.

For more details about this grant, refer to the [Canada-Saskatchewan Grant for Services and Equipment for Students with Permanent Disabilities Guidelines for Educational Institutions](#).

To be eligible for the Student Grant, the following criteria must be met:

- The student must submit an application for a full-time or a part-time loan and a separate application for this particular student grant. Students in adult basic education, skills training and apprenticeship programs can apply for the grant without applying for a student loan;
- Documentation supporting the student's disability (if not already submitted);
- A detailed cost estimate for the services and/or equipment from suppliers; and
- A letter from a qualified person confirming the student is in need of the services and/or equipment. This person could be a vocational case worker, a representative of a student centre for students with permanent disabilities, an equipment/guidance counsellor or a financial aid administrator at the student's school.

By the processing of the loan application it must be determined that the student:

- Meets all of the appropriate loan program's eligibility criteria;
- Has need as determined by the appropriate loan program's needs assessment process and criteria (need is established if the appropriate program's formula yields a positive result - the recovery of any previous overpayments is not considered in establishing need); and
- Is approved for permanent disability status.

Note: Any loans authorized as a result of this application process do not have to be negotiated.

A Confirmation of Enrolment - Canada-Saskatchewan Grant for Services and Equipment for Students with Permanent Disabilities Form, included in the [application](#), must be completed and returned before the grant assistance will be provided.

The following equipment and services may be claimed:

- Tutoring;
- Note taking;
- Reading;
- Oral or sign language interpretation;
- Attendant care required for studies;
- Special transportation to and from school;
- Technical aides, such as a braille or computer;
- Alternate format materials, such as large print or Braille format books or audio reading materials; and
- Reimbursements for learning disability assessments.

The following items may not be claimed:

- Vehicle modifications;
- Prescription drug costs;
- Alterations for schools or residences; and
- Other capital costs.

Verification of Permanent Disability

The student must provide proof of their permanent disability in the form of:

- [Verification of Permanent Disability form](#) developed by the Ministry; or
- A medical certificate; or
- A psychoeducational assessment (for a learning disability); or
- Documentation proving receipt of federal or provincial disability assistance.

Students are required to submit the documentation to the Ministry once in their academic career. If they have submitted the documentation for student loan purposes, they do not have to submit it again.

The preferred document is the [Verification of Permanent Disability Form](#) that the Ministry has developed, no further documentation is required when this form is used.

Any other documentation must:

1. Describe the nature of the disability;
2. Confirm whether or not the disability is expected to be permanent; and
3. Confirm whether or not the functional limitation restricts the student's ability to perform daily activities necessary to participate in studies.

The documentation/form may be completed by a physician, nurse practitioner, audiologist, optometrist, ophthalmologist, psychologist or psychiatrist registered to practice in the province where the assessment is undertaken. While other medical practitioners, including physician assistants, are not permitted to complete the form, their assessment may be included by the student as supporting documentation. Verification from officials of organizations such as Canadian National Institute for the Blind (CNIB), Sask Association of Deaf and Hard of Hearing, Learning Disabilities Association of Saskatchewan is also acceptable.

A letter or report from a qualified practitioner providing the same information as that listed above is also be accepted.

Benefit statements verifying Canada Disability Benefits or Saskatchewan Assistance for Individuals with Disabilities does not require further explanation of the disability. The receipt of the benefits is adequate proof.

Exception for Students with Learning Disabilities

Students applying for Canada Student Loans Program (CSLP) permanent disability supports and benefits on the basis of a learning disability diagnosis are not required to complete the verification of permanent disability form. They must submit instead a psychoeducational assessment (or summary report) completed by a registered psychologist which was completed when the student was 18 years or older or when the student was in high school.

Only students with a confirmed, permanent learning disability are eligible to be reimbursed for their psychoeducational assessment. Students who are unable afford the assessment may be provided with the funds in advance to pay for the assessment.

Payment

Students are to provide a void cheque or their bank information for the direct deposit of funds.

Students who require an alternate payment schedule, such as monthly payments or other frequency, will require a letter from the institution's disability advisor. This letter should be submitted with the grant application.

Students can direct the Ministry to make the payments to the educational institutions bank account. The direct deposit form will be the bank account for the educational institution. The student must provide the Ministry with the Authorization to Manage Funds form authorizing the agreement. The educational institution must sign the form and retain a copy. The institution will ensure the student receives the funds to pay for the approved supports and any unused funds will be returned to the Ministry.

No overpayments on previous federal or provincial loans are recovered from this Student Grant.

There is no general policy requiring the recovery of Canada-Saskatchewan Student Grant for Services and Equipment for Students with Permanent Disabilities. However, on a case-by-case basis, full or partial repayment of the Student Grant may be requested when:

- The Student Grant was issued in error;
- The student ceases to meet the eligibility criteria for the Student Grant during the study period; or
- The Student Grant was not used for the intended purposes.

Failure to comply with the request to return Student Grant funding may result in the denial of future Student Grants.

Students should submit receipts as soon as the equipment is purchased and every month for other services. Record services on the [Receipt for Support Services Form](#). Receipts must be submitted to verify that the Canada-Saskatchewan Student Grant for Services and Equipment for Students with Permanent Disabilities was fully utilized for the intended purpose. If the grant was not fully utilized by the end of the loan year for which it was approved, the unused portion must be returned. Failure to submit receipts and/or return any unused portion will result in overpayments calculated and the student will be ineligible to receive future grants unless the unused portion is repaid.

Students receiving a Canada-Saskatchewan Student Grant for Services and Equipment for Students with Permanent Disabilities may also qualify for and receive other Student Grants and disability funding.

In the event that a student is approved for a Canada-Saskatchewan Student Grant for Services and Equipment for Students with Permanent Disabilities and purchases equipment and/or services and then subsequently withdraws from school before the Student Grant is issued, the Student Grant may be released to the individual if extreme hardship would result.

Canada-Saskatchewan Integrated Student Loans Program Administrative Guidelines

Canada-Saskatchewan Full-Time Student Loans

Canada Part-Time Student Loans

Saskatchewan Lender-Financed Student Loans

Saskatchewan In-House Student Loans

Canada-Saskatchewan Student Grants

2018-19

Need more information?

Telephone: Outside Regina call toll-free: 1-800-597-8278
Regina area (or outside Canada): 306-787-5620

Fax: 306-787-1608

Business Hours: 8:00 a.m. to 5:00 p.m. Monday to Friday

Mailing Address: Student Service Centre,
Ministry of Advanced Education
1120 - 2010 12th Avenue
Regina, Saskatchewan S4P 0M3

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