

Awards and Financial Assistance

GOVERNMENT STUDENT AID PLANS

Alberta residents who require financial assistance in order to pursue post-secondary education may obtain student loans through Alberta Students Finance. This Department administers both Province of Alberta and Canada Student Loan Programs. Students complete one application to be considered for both loans. However, upon receipt of the funds, they must be handled as two separate loans. Students must be Canadian citizens or permanent residents and must be registered and maintain full time status. Please note: as policies and guidelines are revised frequently, students may wish to visit the following website for the most up-to-date information regarding government student loans, grants and bursaries offered through the Province of Alberta: www.alis.gov.ab.ca

Assistance is also available to students who are considered to be residents of other provinces. Non-Alberta students should contact their provincial funding office directly to obtain detailed information regarding student loans, grants and bursaries offered through their province. Links to the out-of-province government student loan websites are available from the Student Awards and Financial Aid website: www.ucalgary.ca/awards/

Financial assistance is provided only where financial resources available to students from parents, summer work, part-time earnings or other sources are insufficient to meet the estimated educational costs of full-time study.

Between the Canada Student Loan Program and the Alberta Students Finance Act, the maximum loan available for an academic year (Fall/Winter) is normally \$12,440. Students in the Faculty of Law may appeal for an additional \$6,220 for a maximum loan of \$18,660. The maximum loan available to medical students is \$31,100 for a twelve-month program, and \$18,660 for an eight- or nine-month program. Provincial loans can not be issued which would increase the total

ness beyond the lifetime loan limit set for that program of study.

Undergraduate: \$50,000

studies. For more information proof of enrolment to their lenders.

Applications for student loans, part-time bursaries and part-time loans and grants may be obtained from the U of C Service Stop (MacKimmie Library Block, Room 117).

Alberta residents may apply online for student loans using the electronic student loan application available on the ALIS website under "Students Finance": www.alis.gov.ab.ca

Payment of tuition, fees and Student Emergency Loans is the first charge against student loans received from the Government Student Loan plans.

Non-repayable grants are made available to full time students who because of special circumstances, (e.g., single parents or students with disabilities), cannot be considered to have normal prospects of completing their education without additional financial assistance in addition to that provided under other programs (e.g., government student loans). The types of grants students may be eligible for include Maintenance Grants and Canada Study Grants (for students with dependants, female doctoral students, students with permanent disabilities, and students from low income families). For more information, visit the following website: www.alis.gov.ab.ca

The Alberta Student Loan Relief program is provided to assist students in keeping their student loan debt at a manageable level. Alberta students are automatically considered for both the Alberta Student Loan Relief Benefit (for first-time, first-year, full-time students) and the Loan Relief Program Completion Payment (for students completing their studies). Both of these needs-based benefits are calculated based

tuition, fees, and books and supplies for the period they plan to attend (one or two sessions) and deduct from total expenses all cash resources such as: savings, scholarships or bursaries, money received or to be received from parents, and any other income to be received during the period of attendance. The net result should be the amount of financial assistance needed.

The following is a guide to establishing a budget within the limits set by Alberta Students Finance.

- \$787 per month living allowance
- tuition and fees
- \$1,200 - \$1,850 books and supplies in most Faculties
- \$362 per month living allowance
- tuition and fees
- \$1,200 - \$1,850 books and supplies in most Faculties
- \$1,565 per month living allowance
- spouse's student loan payments
- tuition and fees
- \$1,200 - \$1,850 books and supplies in most Faculties
- \$1,565 per month living allowance
- \$376 per month per child
- actual child care costs
- spouse's student loan payments
- tuition and fees
- \$1,200 - \$1,850 books and supplies in most Faculties

Single Parent Family including first child:

- \$1,361 per month living allowance
- \$376 per month per additional child
- actual child care costs
- tuition and fees
- \$1,200 - \$1,850 books and supplies in most Faculties

Alberta grant assistance is available to part-time students enrolled in approved courses and is limited to \$300 per 4-month academic session. These bursaries are awarded

to Alberta residents on the basis of financial need, as determined by Alberta Students Finance, and are intended to help cover the costs of tuition, books, child care, and travel if required.

The Federal Government offers two funding programs for part-time students. Loans for part-time students and Canada Study Grants for High-Need Part-time Students are awarded on the basis of financial need and provide for tuition, fees, books, transportation, child care and incidentals. Loans are interest bearing, with repayment beginning 30 days after funds are received. A borrower may have an outstanding principal of no more than \$4,000 at any one time. Canada Study Grants of up to \$1,200 per loan year are available to high-need students who cannot study full time. Both programs are administered by the Provincial Government on behalf of the Federal Government.

The Northern Alberta Development Council Bursary program is intended to offer students (who have been residents of Alberta for the last three years), special bursary assistance where these students demonstrate that they intend to apply their education after graduation in the northern area of the province. Successful candidates will be awarded a \$3,000 bursary for one full academic year of study or, if the length of the program is less than one full academic year, students may be awarded \$1,500. Any student who receives a bursary will sign an agreement acknowledging that he/she will work in the northern area of the province one year for each year of full bursary support. Applications are available on-line at www.alis.gov.ab.ca/scholarships/dev.asp

The deadline is