

How to Apply for: STUDENT AID : OUTSIDE BC AND ALBERTA

This handout is intended for those students wishing to apply for Student Aid in the coming academic term. Please contact our team at FinAidCanada@cityu.edu for further details and to arrange for an appointment with our Financial Advisor.

1. CREATE YOUR STUDENT AID ACCOUNT WITH YOUR PROVINCE

- Review: <https://www.canada.ca/en/services/benefits/education/student-aid/grants-loans/province-apply.html>
- Verify your identity through the portal for your given province. Ensure that you meet the province's residency guidelines. The province of application is where you last resided for 12 continuous months. Typically this would mean you have either healthcare or other residential services in that province as well.

2. DOCUMENTS YOU WILL NEED

- Review the Financial Aid calendar for your program, year and cohort under Financial Aid Forms: <https://www.cityuniversity.ca/general-forms/>
 - *if you are still unsure of your start and end dates or cohort Reach out to our Financial Aid Advisor.
- Last year's Total Income- Line 15000 from your CRA Tax Return or all of your T4's for the year. Example: for 2021/2022 Academic year you will need your 2020 tax info.
- SIN card or Document.
- Secondary contact information- Name, home address, and phone number; This can be a family member or friend that is over the age of 19, who does not live at the same address as the student, and lives in Canada.

Additional information needed if:

- You are married or in a common-law relationship, your spouse will need to complete an APPENDIX 2.
 - They will need to register a BC Student Aid account to complete this
 - Their previous year's total income- Line 15000 on CRA Tax Return or all T4's for the year
 - Their personal information; Full legal name, Birthdate, SIN #

3. HOW TO APPLY

- Contact our office and we can guide you in regards to your eligibility, applying for new applications or how to apply for interest free status if you are a previous borrower without current funding. Please apply 1-2 months prior to start date.

The Canada Student Financial Assistance Program offers student grants and loans to full-time and part-time students. **We can help you determine if your province has access to federal funding as well as provincial funding.**

- Typically apply for grants and loans in one application, directly with your province of residence
- **You need to repay loans after finishing school, with interest**
- You may be eligible for more than 1 type of grant - when you apply with your province, they will assess your eligibility for all available grants
- **The amount you can receive depends on several factors, including:**
 - your province or territory of residence
 - your family income
 - if you have dependents
 - your tuition fees and living expenses
 - if you have a disability

If you are approved for your student loan funding, your tuition payment can be deferred to your funding release date without penalty. **Should you drop or change the number of credits after your loan is submitted, it will result in change to your loan eligibility and Financial Aid will need to be advised via our email.**

We wish you the best of luck while in your studies. Please feel free to contact the [Financial Aid Office : FinAidCanada@cityu.edu](mailto:FinAidCanada@cityu.edu) if you have any questions

Update on Payment Deferrals:

Deferral of payments are allowed until funding is released for students on approved Financial Aid. Once the funding is released to you, please ensure to pay for school costs as soon as possible. Exceptions will be reviewed with the Billing office.

Please note that deferrals for 1 year applications are based on your disbursement schedule, with the expectation that students pay for Term 1 and Term 2 of their application from the first disbursement. Term 3 and Term 4 would be from their second disbursement.

All Students: Please ensure that you review your award amounts, school costs and budgets to distribute your funding evenly for each term. Please contact the Billing Office for more information on Deferrals:
billing@cityu.edu