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SECTION 1

MANDATE AND SERVICES

Our Mandate

The Department of Education, Culture and Employment (ECE) provides assistance to eligible NWT residents to help them with their postsecondary education-related expenses.

A Shared Responsibility

The basic principle of the Northwest Territories Student Financial Assistance (SFA) Program is that the cost of postsecondary education is a shared responsibility. As such, the assistance you receive is meant to supplement your own resources. It is essential that you plan your finances carefully before you pursue postsecondary education to be sure you have sufficient resources to cover all costs during your schooling.

If you have questions about some of the words and terms used in this policy manual, please refer to Section 25 – Definitions. The information in this manual is updated regularly. Where there is a discrepancy between this manual and the legislation, the legislation will prevail.

Our Services

Revised: August 18, 2005, August 1, 2007

Assistance is provided for eligible full-time postsecondary students as follows:

- Basic Grant
- Supplementary Grant
- Remissible Loan
- Repayable Loan
- Health and Social Services Remissible Loan (only available to students that were receiving it in the 2004-05 year and will no longer be available after the 2007-08 academic year)
- NWT Study Grant for Students with Permanent Disabilities
- NWT Scholarships, and
- Canada Millennium Scholarship Foundation - General Bursaries and Low-Income Access Bursaries

Assistance is provided for eligible part-time postsecondary students through course reimbursement as follows:

- Reimbursement for Part-time Studies, and/or
- NWT Study Grant for Students with Permanent Disabilities

SFA can also guide you towards an agency that can help with other types of assistance, such as:

- Income Assistance
- Student Child Care User Subsidy
- Aboriginal Human Resources Development Agreement
- Land Claims
- Band/Hamlet
- Building Essential Skills/Employment Insurance/Labour Market Development
- Postsecondary Student Bursary – French
- Indian and Northern Affairs Canada, and/or
- As a resident of another province

Our Staff Responsibilities

When you have questions about SFA, you will work through a Student Case Officer (SCO). The SCO will be your primary contact. However, there is a team of staff to process your application from the time it reaches our office until the time you receive your assistance. Together they:

- Provide information on all available programs and services
- Respond to questions from you and educational institutions
- Assess financial need for each application
- Authorize and process funding for qualifying residents
- Review entitlement to financial assistance upon request
- Process appeals
- Perform audits on files to ensure the information provided is correct and current
- Ensure that all information is kept confidential
- Provide information on repaying a loan
- Collect repayment of loans and any overpayments made by SFA
- Ensure that loan information is up to date and available, and
- Provide assistance and offer options to you to help keep your loans in good standing

Our Staff Commitment

- A SCO will see you within 15 minutes of your office appointment
- We will return all telephone messages within two working days
- We will return all electronic mail within two working days
- We will process your funding within 10 working days from receipt of the last required document, but not before the first day of classes
- Your monthly living allowance cheque will be deposited directly into your bank account by or on the first day of every month, even if it's a weekend or a holiday
- Upon request we will provide you with a detailed statement of your loan account, the outstanding principal amount of the loan, the interest rate, the advances and the principal payments



- We will let you know about the status of your appeal within 10 working days
- We will verify your identity when we hear from you so that we do not give out information about your personal situation to others, and
- SFA staff will attend Customer Service Training once every two years to ensure we provide you with the best service possible

Providing Us With Feedback

We want to know what you think about our services and materials - the good and the bad. If you have a comment or suggestion, let your SCO know by:

1. First talking to the individual concerned, then
2. If the issue is not resolved to your satisfaction, contact the SFA Supervisor of the NWT Student Financial Assistance Program at 1-867-920-6236/1-800-661-0793 toll free or send an e-mail to nwtsfa@gov.nt.ca.

We guarantee that any comments or complaints you make will not affect the level of service you receive from SFA staff.

SECTION 2

ARE YOU ELIGIBLE FOR STUDENT FINANCIAL ASSISTANCE FROM THE NORTHWEST TERRITORIES?

General Eligibility For All Applicants

- You must be a Canadian citizen or a permanent resident
- You must be considered "Ordinarily Resident", of the NWT for at least 12 continuous months before the start of your program
- Any previous SFA loan payments must be up to date and you must not have any outstanding debts with the Government of the Northwest Territories (GNWT) (Payment arrangements may be considered – speak to your SCO)
- You must submit all required documents (see Section 4 - Applying for SFA - Process and Deadlines), and
- You must apply with the correct application by your applicable deadline (see Section 4 - Applying for SFA - Process and Deadlines)

Conditions Which May Make You Ineligible

Revised: August 18, 2005

- If you are receiving assistance from another source that is intended for the same purpose as your SFA, such as a travel benefit or living allowance (excluding scholarships/bursaries/fellowships)
- If you receive Employment Insurance (parental benefits, maternity benefits, labour market development assistance), employer or other government benefits
- If you are not considered "ordinarily resident" for the 12 continuous months before your program starts
- If your course, program or institution is not approved by SFA

Eligibility Requirements For Full-time Studies

Revised: August 18, 2005

- You must be enrolled as follows to be considered eligible for SFA:
 - 40% of a 100% full course load if you have a permanent disability; or
 - 60% of a 100% full course load
- You must provide proof of enrollment in a Northwest Territories (NWT) - approved program and postsecondary institution, which will lead to a license, certificate, diploma, undergrad, masters or doctoral degree
- Each semester of studies must be at least 12 continuous weeks long, but no longer than 26 continuous weeks
- If you are attending a spring or summer semester which is less than 12 continuous weeks, you must have already attended a semester which was at least 12 continuous weeks in length during the prior 12 months



- You must submit an official transcript from the last time you received SFA indicating you successfully completed the required percentage of a full course load as noted previously
- If you audit a course, that course cannot be considered as part of your course load of 40% or 60% or 100%, or part of a scholarship course load of 100% or mark of A- or better, and
- If you repeat a course which has already been funded by SFA that course cannot be considered as part of your full-time status of 40% or 60% or part of a scholarship full-time status of 100% or mark of A- or better, unless a better mark is required to continue in your program of studies (official documentation from your institution would be required)

Note: The educational institution you attend will verify that you meet the course load requirement by completing a **Form D - Student Enrollment Form**. Given that your institution determines what is considered to be a 100% full course load, it will also determine what is considered to be 40% or 60% of a 100% full course load. For example, you would be enrolled in 60% of a full course load if you were enrolled in three, 3-credit courses (9 credits) at an institution that considers five, 3-credit courses (15 credits) to be a 100% full course load ($9/15=60\%$).

Requirements For Course Reimbursement

Revised: August 18, 2005

- You must have been considered “ordinarily resident” while taking the course and up until you complete the course
- You must be attending a NWT approved program at a recognized postsecondary school
- You are either a part-time student or you are taking distance learning full-time at a private institution
- Your studies must be leading to a license, certificate, diploma, undergraduate, masters or doctoral degree
- During your coursework you must be enrolled in:
 - Less than 40% of a 100% full course load if you have a permanent disability; or
 - Less than 60% of a 100% full course load
- You must submit an official transcript(s), which indicates you have successfully completed the course according to the institution’s requirements
- You must submit applicable receipts and an Income Tax Notice of Assessment from the previous year for you and your spouse, and
- You must meet a financial needs test

Requirements For Graduate Work

If you are pursuing a graduate degree, you will be recognized as a graduate student as long as you are still considered a full-time student by your institution and you continue to meet the full-time eligibility criteria of the SFA Program.

SECTION 3

IN WHICH STUDENT CATEGORY DO YOU BELONG?

Northern Indigenous Aboriginal Resident

You qualify as a Northern Indigenous Aboriginal Resident if you are any one of the following:

- A member of, or eligible to become a member of, a NWT Dene Band
- A person who, on or before December 31, 1921, resided in that part of Canada that on April 1, 1999, comprised the NWT and who is of direct aboriginal descent
- A descendant of any person described above, or
- A person who is enrolled, or eligible to be enrolled, as a beneficiary under the Inuvialuit Final Agreement, or
- A person who is enrolled, or is eligible to be enrolled, on the Nunavut Inuit Enrollment List, as amended, and was ordinarily resident (other than as a full-time student) in the NWT on March 31, 1999, and continues to be ordinarily resident in the NWT

Note: If you are a Status Indian or Inuit from elsewhere in Canada, you are not eligible to apply for SFA under the Northern Indigenous Aboriginal Resident category. However, you may be eligible for SFA under the Northern Resident category. If you want to receive benefits as an Aboriginal person, you will need to go through your band of origin or land claim organization.

Years of schooling in the area now known as Nunavut prior to April 1, 1999 count toward years of schooling in the NWT. If you moved to the NWT after April 1, 1999, you may be considered as a Northern Resident instead.

Northern Resident

You qualify as a Northern Resident “Schooled in the NWT” if:

- You attended any or all of Grades 1 to 12 while resident of the NWT
- You took an approved program of correspondence for any or all of Grades 1 to 12
- You took an approved home-schooling program for any or all of Grades 1 to 12
- You attended any, or all of, Grades 1 to 12 outside of the NWT and the parent who had care and control of you was actually resident or ordinarily resident, enrolled in full-time postsecondary program



Each grade is counted towards a semester of funding if:

- You attended not less than 133 school days during the school year
- If the grade was successfully completed

Note: Each grade passed is counted as one year of schooling.

You qualify as a Northern Resident “Not Schooled in the NWT” if:

- You are not considered a “Northern Indigenous Aboriginal” resident or a resident “Schooled in the NWT”
- You have exhausted your benefits as a “Northern Indigenous Aboriginal” resident or a resident “Schooled in the NWT”

Available Funding by Student Category

There are two types of financial assistance through SFA – grants or scholarships that are not normally repayable, and loans, which are remissible or repayable. The type of financial assistance available varies by student category. Details are provided in Sections 5 through 16.

Grants and Scholarships

Grants and scholarships are not repayable unless you received a benefit you were not eligible to receive.

Basic Grant

Provides assistance for tuition, books, and travel benefits.

Eligible Student Categories:

- Northern Indigenous Aboriginal Resident
- Northern Resident, Schooled in the NWT

Supplementary Grant

Provides a monthly living allowance.

Eligible Student Categories:

- Northern Indigenous Aboriginal Resident

Study Grant for Students with Permanent Disabilities

Provides assistance for tutoring, special assistants, and special equipment.

Eligible Student Categories:

- All categories

**SFA Scholarships**

Provides grants between \$1,000 and \$10,000, depending on the level of postsecondary studies (high school, undergraduate, masters, or doctorate).

Eligible Student Categories:

- All categories

Course Reimbursement

Provides assistance for tuition, admission or enrollment fees, textbooks, child care, and Internet fees.

Eligible Student Categories:

- All categories

Canada Millennium Bursary – General Awards

Provides awards between \$2,000 and \$4,000, and is based on financial need.

Eligible Student Categories:

- All categories (must have attended a previous year of postsecondary studies)

Revised: August 14, 2006

Canada Millennium Access Bursary – Low-Income

Provides awards between \$1,500 and \$4,500. This award is available to students entering their first year of postsecondary studies in the NWT and is based on financial need.

Eligible Student Categories:

- All categories

Loans

Loans are either repayable or remissible.

Remissible Loan

Provides a monthly living allowance.

Eligible Student Categories:

- Northern Indigenous Aboriginal Resident
- Northern Resident, Schooled in the NWT

Repayable Loan

Provides assistance with tuition, books, travel and monthly living expenses.

Eligible Student Categories:

- All categories

Benefit Tables

Full-time Students

Revised: August 14, 2006, November 7, 2007

SFA Benefits for Full-time Students				
Repayable Loan	Up to \$1,400 per Month			
NWT Study Grant for Students with Permanent Disabilities	Up to \$8,000 per Academic Year			
Basic Grant	Up to \$1,925 for Tuition and Fees per Semester Up to \$400 for Books per Semester Travel to the Nearest Institution			
Supplementary Grant/Remissible Loan	Single	Single Parent	Spouse, no Income	Spouse, with Income
Single Living with Parents	\$300	N/A	N/A	N/A
Single Student Living Alone	\$700	N/A	N/A	N/A
0 Dependants	N/A	N/A	\$900	\$700
1 Dependant	N/A	\$1,100	\$1,100	\$900
2 Dependants	N/A	\$1,300	\$1,300	\$1,100
3 Dependants	N/A	\$1,500	\$1,500	\$1,300
Each Additional Dependant	N/A	\$50	\$50	\$50

Course Reimbursement

SFA Benefits for Course Reimbursement	
Reimbursement	Up to \$500 per Course
NWT Study Grant for Students with Permanent Disabilities	Up to \$1,000 per Full Credit Course



SECTION 4 APPLYING FOR STUDENT FINANCIAL ASSISTANCE – PROCESS AND DEADLINES

How To Apply

We review SFA eligibility one academic year at a time so you must reapply for assistance for each of your academic years.

If you have any questions, first try to get the information you need from our Student Handbook or from our website at www.nwtsfa.gov.nt.ca. You can also telephone us through our Call Routing System at 1-800-661-0793 (toll free) or 867-873-7190.

All of these sources are easy to use and have lots of information.

Steps Of The Application Process

A. Full-time Students

You can apply by:

- Visiting www.nwtsfa.gov.nt.ca and:
 - Printing and completing the downloadable version of the application for full-time student financial assistance, or
 - Applying on-line

Note: If applying on-line, always submit your supporting documentation and other required information and/or forms by mail, in person or by fax as soon as possible after you apply.

- Picking up an application for full-time student financial assistance from:
 - Student Financial Assistance Program office in Yellowknife
 - ECE office/Client Services Officer in your community
 - Local high school, or
 - Aurora College

Note: Ensure to fill out all sections on the application. If a section does not apply to you, you must put a N/A for “non applicable”, or draw a line through the section.

Please print your name on each page of the application and always provide supporting documentation and other required information and/or forms with your application.

B. Part-time Students (Course Reimbursement)

You must complete the application for course reimbursement if you are applying for reimbursement as a part-time student or a student enrolled in a distance learning course at an approved private, postsecondary institution.

You can apply by:

- Visiting www.nwtsfa.gov.nt.ca and:
 - Printing and completing the downloadable version of the application for course reimbursement

- Picking up an application for full-time student financial assistance from:
 - Student Financial Assistance Program office in Yellowknife
 - ECE office/Client Services Officer in your community
 - Local high school, or
 - Aurora College

The deadline to apply for a course reimbursement is within one year of the course(s) start date. You must submit all required documentation within that time.

C. Complete the Correct Application Form

You will need to apply on the correct application form, or use the online application. Whether you are applying for the first time, reapplying after a break or applying for course reimbursement, SFA will require certain documents along with your application.

1. First time students

If applying for SFA for the first time, you must submit the following documents:

- Application for full-time student financial assistance or complete the on-line application
- Letter of acceptance from your educational institution, and
- **Form D - Student Enrollment Form**

2. Continuing from a previous year

If you are continuing your studies from the previous year, you must submit the following documents:

- Application for full-time student financial assistance or complete the on-line application
- Official transcript(s) from the previous academic year
- Letter of acceptance from your educational institution if you are changing programs and/or institutions, and
- **Form D - Student Enrollment Form**



You must have successfully completed the prior academic year to be authorized to travel to school again and receive assistance. If your school and/or your program are/is not approved, or you did not successfully complete the prior year and are suspended, SFA will not reimburse you for your travel now or at a later date.

3. Students returning after a break of an academic year or more

If you are returning after a break of one year or more, you must complete and submit the following documents:

- Application for full-time student financial assistance
- Letter of acceptance from your institution
- Official transcript from the last academic year in which you received SFA, and
- **Form D - Student Enrollment Form**

4. Part-time students (Course Reimbursement)

Revised: August 18, 2005

If you are enrolled part-time or enrolled in a distance learning program at a public institution, you must complete and submit the following documents:

- Application for course reimbursement, and
- Official transcript
- Income Tax Notice of Assessment notice from most recent tax year, and
- Receipts (examples: tuition, fees, books, child care expenses, postal fees, etc.)

5. Millennium Bursary – General Awards

If you are applying for the Millennium Bursary, you must submit the following documents in addition to requirements of a full-time student above:

- Official transcript indicating you have successfully completed 60% of a 100% full-time postsecondary course load during a previous academic year

6. Millennium Access Bursary – Low-Income

Revised: August 14, 2006

If you are applying for the Millennium Access Bursary – Low Income enrolled as a full-time student in the first year of a postsecondary program at a public institution in the NWT, you must submit all required documents outlined above for full-time students.

Note: You must apply by July 15th in order to be considered for either of the Canada Millennium Scholarship Foundation Bursaries. Please ensure you check the appropriate box on the application.



7. **Form A – Travel Claim**

If you qualify for travel assistance under the Basic Grant, and you plan on traveling at your own expense then request reimbursement later, you will need to complete and submit the **Form A - Travel Claim** to the SFA office once you have completed your travel. Attach the form to your original airline or bus tickets or submit the form separately for ground or water travel. The Government of the Northwest Territories (GNWT) does not reimburse taxes and certain airport fees. You must submit a form for each eligible trip you make.

Pre-Authorized Airline Reservations

If you qualify for travel assistance under the Basic Grant, you must send a copy of your letter of acceptance from your institution before SFA can authorize you to travel. You can travel to your school up to three weeks before your start date. You must make airline reservations through a travel agent at least two weeks before the date you want to travel. See Section 5 - Basic Grant for more information.

Note: If you receive the travel benefit and do not provide proof of enrollment at a school, you automatically forfeit the right to SFA for that semester and must reimburse the GNWT for the cost of the SFA travel benefit. (This travel benefit is not for local transportation while you are in school.)

8. **Form B - Consent for the Release of Information**

You may want to send SFA a copy of the **Form B - Consent for the Release of Information** to allow SFA staff to release information about you to other people. For example, you are in class all day and can't make it to a phone, you can ask someone you have allowed access to your file to contact us and get the answer for you.

9. **Form C - Scholarship Assessment Form**

Revised: August 14, 2006, August 1, 2007

If you are applying for the NWT SFA Scholarship, you must submit **Form C - Scholarship Assessment Form** completed by both you and the institution you attended, along with a copy of your official transcript for the year in which the scholarship applies. Refer to Section 14 - Student Financial Assistance Scholarship of this manual for more information.

10. **Form D - Student Enrollment Form**

You are required to send a **Form D - Student Enrollment Form** to SFA for each semester you are in school. You can send this form in up to one calendar month before each semester begins. The form must be completed in full and signed by you and your institution.



11. Form E - Payments and Financial Transaction Authorization 'Individual'

You must complete and return **Form E - Payments and Financial Transaction Authorization 'Individual'** to the SFA office, so we can either electronically deposit your monthly assistance into your bank account or mail it to your permanent address in the NWT. You will only need to complete this form once unless you change your banking information.

Personal Information

It is your responsibility to provide us with personal information updates such as financial status, change of address, change in school enrollment, phone number and banking information to ensure that your application is completed accurately and truthfully.

Note: You can download any of the forms from our website at www.nwtsfa.gov.nt.ca or you can call us and we'll mail or fax you one.

D. Return Your Application To The SFA Office By The Deadline

All applications must be returned to the SFA office in Yellowknife, the local Career Centre/ECE Office (Client Services Officer can fax or scan the application and send it) or the Canada/NWT Service Centre by the applicable deadline. You can drop it off, mail it or fax it.

Drop it off at:

Student Financial Assistance Program office or drop-box outside of:
1st Floor Lahm Ridge Tower
4501 – 50th Avenue, Yellowknife, Northwest Territories

Or to the local Career Centre or Canada/NWT Service Centre

Fax it to:

Toll Free: 1-800-661-0893
Yellowknife Area: 1-867-873-0336

Mail it to:

NWT Student Financial Assistance Program
Department of Education, Culture and Employment
Government of the Northwest Territories
Box 1320
Yellowknife, NT X1A 2L9

Any questions, phone:

Toll Free: 1-800-661-0793 or Yellowknife Area: 1-867-873-7190

**Career Centre Phone Numbers:**

Fort Simpson 1-867- 695-7338

Fort Smith 1-867- 872-7425

Hay River 1-867-874-5050

Inuvik 1-867-777-7365

Norman Wells 1-867-587-7162 or 1-866-814-9840

Yellowknife 1-867-766-5100

E. What Happens Once You've Submitted Your Application?

1. If you apply using the online application, the computer will provide you with a confirmation number confirming that your application was received. Print that screen and keep the printed copy for your files.
2. If you apply in person, by mail or fax, always keep a record, which provides proof of delivery.
3. If you applied with a paper application, your application is data entered.
4. If your application is incomplete, it will be put on hold and you will be contacted, in writing, about the additional information you need to provide.
5. Your SCO will assess your completed application and you will receive a "conditional approval" or "denial" letter within five weeks from the date we received your application.
6. If you receive a letter that indicates "conditional approval", this means the SFA office requires more information from you. Once all of the information is received, verified and approved, you will be approved to receive SFA.
7. If you receive a denial letter, you may ask the SFA office to reassess your application. If you are still not satisfied and believe the SFA Act, Regulations and Policies have been applied incorrectly, you may appeal the decision using the appeal form enclosed with your denial letter.
8. Once we have received all of the information and documents required (such as the completed application form(s), official transcript(s), acceptance letter(s), outstanding payments, **Form D - Student Enrollment Form**, loan agreement(s), etc.) and you are approved, your SFA will be paid within ten working days of receiving the last required document, but not before your official first day of school.
9. If you have applied for course reimbursement, and once we have received all of the information and documents required and you are eligible, your SFA reimbursement will be paid within ten working days.

10. The GNWT will electronically deposit your SFA if you provided a completed **Form E - Payments and Financial Transaction Authorization 'Individual'**. If a form has not been received, cheques will be mailed to you at your permanent address in the NWT.

What Happens If You Miss The Application Deadline?

You must fill out an **Application for Full-time Student Financial Assistance** form by your applicable deadline for every academic year you attend school. Your academic year is a period of 12 continuous months beginning on the start date of your semester as indicated in your application.

Revised: November 10, 2006

If you miss the applicable deadline for full-time applications, you may still qualify to receive funding for the semester. Late applications are considered a low-priority and will be assessed only once all students that applied by the deadline have been evaluated and paid. This process can take 90 days or more and you will be responsible for all expenses that you incur during this time. You may also need to start your program without any assurance of eligibility for student financial assistance.

Note: If you apply for and receive benefits from another source during the semester, you are required to submit a letter to SFA from the organization that states the amount of funding you are receiving. A student cannot receive funding from another source that duplicates or is intended for the same or similar purpose, therefore, SFA will assess your eligibility based on this information.

Full-time Application Deadline Table

Revised: November 10, 2006

Deadlines for Full-time Students	
Academic Year Begins	Application Deadline Is
January	November 15
August 16 to September 30	July 15
All Other Months	One Calendar Month Prior

Note: If you start school anytime in September, your deadline is July 15th. If you want to continue on for another academic year, you will have to keep applying every year by July 15th.

If your academic year starts on March 1st, you will have to apply one calendar month before your start date, which would be February 1st. Other students may not have the same applicable deadline as you because their academic year started in a different month. But all students need to apply once per academic year.

Note: If you are applying for course reimbursement, the application deadline is within one calendar year of the course(s) start date (see table below for examples).

Course Reimbursement Examples of One Year Deadlines	
Course(s) Begin	Application Deadline for Reimbursement
October 4, 2006	October 3, 2007
June 22, 2007	June 21, 2008

Your Personal Information

Every effort is made to protect the confidentiality of your personal information. As such, we will not release it to anyone without your written consent. However, there are times when you may want others to access your personal information (your parents, spouse or other individual or organization).

You may also want us to release information about you to employers, government departments for the purpose of being kept up to date about employment, training opportunities or other financial assistance that may be available to you. We would be pleased to provide your information to the people you authorize. Simply notify us in writing or complete the standard **Form B - Consent for the Release of Information**.

As further evidence of our commitment to protect your personal information, we verify any request that we receive over the phone for your information by asking the caller to answer several personal questions to which only you would know the answers. For example, we might ask for your social insurance number, your date of birth and your SFA number. We would require the same level of verification for requests that we receive over the fax machine.

Tell Us If Things Change

It is important to contact your SCO as soon as possible if:

- Your financial status changes
- You are thinking of dropping a class or withdrawing from school, and/or
- You are thinking of changing programs or institutions

Any of these changes may mean you will no longer be eligible to receive the benefits you were originally assessed.

SECTION 5 BASIC GRANT

What Is It?

The Basic Grant is a territorially subsidized, non-repayable grant to be used for these educational expenses: tuition, tuition fees, books and travel. To qualify, you must be considered a full-time student by your institution and by SFA.

The Basic Grant assistance is taxable. You will receive a T4A to include with your annual income tax return (see Section 17 - Other Available Assistance).

Which Student Categories Are Eligible?

If you are a Northern Indigenous Aboriginal Resident or a Northern Resident Schooled in the NWT, you are eligible to apply.

What Are The Requirements?

- You must meet all of the applicable eligibility requirements under Section 2 - Eligibility
- You must apply by your applicable deadline date
- Travel assistance must be used only for the study period for which you are receiving funds. You cannot accumulate your travel benefit from one year or from semester to semester, and

If you receive the travel benefit and do not provide proof of registration and attendance at a school, you will automatically forfeit your right to SFA for that semester and must reimburse the Government of the Northwest Territories (GNWT) for the cost of the ticket or cheque.

What is Covered?

The Basic Grant will provide a maximum of:

Revised: August 14, 2006

- Tuition – \$1,925 per semester for tuition and fees
- Books – \$400 per semester for books
- Travel – Eligible travel expenses for you and your dependants from your home community to the nearest approved institution offering your program.

Note: If the cost of your tuition, books and/or travel expenses exceed the maximum amounts noted above, you may be eligible for a needs assessed Repayable Loan.

Expenses Not Eligible

Receipts for book purchases will not be considered unless an official letter from your institution accompanies the receipts and indicates the books are a requirement of your program.

Note: If you do not attend school or you drop a class(es) and get reimbursed for your tuition, you will have to return the money to the SFA Program. We will routinely check to see if you are receiving the benefits you are entitled to receive.

Travel Assistance

The Basic Grant assists with travel as outlined below:

Revised: November 23, 2004

- If you are a student with no dependants, you are eligible to one trip per year to go to, and from your home community in the NWT to the nearest approved institution offering your program. If you are taking two or more consecutive semesters, you qualify for another return trip to the NWT typically during intersession, when most institutions have a break between semesters. Where the intersession does not take place over the Christmas/New Year break, students may be eligible to use this benefit during a break between another semester
- If you are a student with dependants, you are eligible to one trip per academic year for you and your dependants to go to and from your home community in the NWT to the nearest approved institution offering your program

Note: The travel benefit cannot be used at any other time or for any other purpose. Only one parent can claim travel for their dependants when both parents are receiving assistance from SFA.

To maintain fairness and consistency for all applicants, no exceptions are made to travel assistance eligibility. The Basic Grant travel benefit does not:

- Apply to reading weeks, spring break or returning from school early so that you may seek employment
- Provide travel to a practicum that is not located in your home community
- Apply to travelling from or returning to a NWT community other than your home community for any purpose such as a practicum, even if the alternative NWT community costs less to reach. Your travel benefit can only be used to and from your home community in the NWT
- Apply to expenses beyond the nearest institution offering your program. If a program is not offered at the nearest typical institution, you must provide official documentation from your school indicating that the school and/or program is unique and the nearest to your home community in the NWT, and/or



- Apply to travel outside of your home community to do a practicum, an internship or training-on-the-job in your program of study. Even if a practicum is a requirement for your program you are still ineligible for travel benefits under the Basic Grant. You may be able to receive a needs assessed Repayable Loan for these types of expenses and can request to be assessed for the loan

Determining Start and End Destinations

If you want to change your home community in the NWT you will need to inform your SCO in writing of a change of permanent address and the reasons why. The SFA Program will change a home community address only for special circumstances, such as your family moving from one community to another.

Travelling by Plane

If you choose to travel by plane, SFA will provide assistance with the basic airfare to and from your home community in the NWT to the nearest approved institution offering your program. Tickets should be booked through an approved travel agency (see chart in this section). Other assistance may be provided for the following:

- Accommodations on your way home or to your institution, at a rate approved by SFA, only if it is not possible to reach your destination in one day
- Airline charges for a change to your ticket date only if your reason for changing the date is beyond your control. For example, if your final exam was scheduled for April 23 and you book your flight to your home community for April 25, but the institution later changes the exam date to April 27, SFA will pay any charges to change the flight

Certain expenses associated with airfare are not eligible:

- Expenses for food, even if you must overnight
- Fees and taxes if you purchase the plane ticket
- Accommodations when it is possible to reach your destination in one day
- Charges to change ticket dates, which includes emergencies
- Travel on airline points, tickets paid for by another agency, company or gift or prize
- Expenses beyond those approved by the program

Note: If you are between the ages of 12 – 24 and book a standby ticket and you turn 25 before you return home from school, you will no longer be eligible for the standby rate.

Note: Transport Canada regulations requires anyone who is travelling on a screened flight who appears to be over 12 years of age to produce government issued identification before boarding. The identification provided must have the person's name, date of birth and gender and the name on the ID must match the name listed on the boarding card.

Things you should know:

- Anyone who appears to be 18 or older will be required to provide one piece of government issued photo ID or two pieces of government issued ID. A list of acceptable pieces of ID can be found on the web at <http://www.passengerprotect.gc.ca>.
- Passports are required for travel to the United States.

To find out if you will need ID to travel, it is best to contact your air carrier.

Approved Travel Agencies

To receive your travel benefit before school starts, you must contact one of the NWT travel agencies at least two weeks before your travel date. The travel date may not be more than three weeks before the official start date of your academic year unless there are extraordinary circumstances.

Revised: August 14, 2006

NWT Permanent Residence	Travel Agency
Inuvik	Rapid Travel 867-777-2941 or toll free 1-877-777-2941
Norman Wells	Rapid Travel 867-587-2480
Fort Smith	Aurora TPI Travel 867-872-2462
Yellowknife	Arctic Escapes Travel 867-445-2829 or toll free 1-888-464-6238
Yellowknife	Marlin Travel 867-873-4481
Yellowknife	Key West Travel 867-873-2121
Yellowknife	Top Of The World Travel 867-766-6000 or 1-800-837-8922
Hay River	Travel Professionals International 867-874-2660
<p>Please note: All above mentioned agents can be reached by calling <u>collect</u> when you identify that you are an SFA student.</p>	

Making Flight Arrangements Through the Approved Travel Agent

1. You may make a collect call to the travel agency or use their toll free number.
2. You will need to identify yourself as a student funded by the SFA Program to make a reservation.
3. The travel agency will contact the SFA office to get authorization for you to travel.
4. SFA will check to see if the reservation you have made corresponds to your travel entitlement.



5. Once SFA has authorized the travel, the travel agency will confirm your reservation and advise on where to pick up your ticket(s).
6. The approved costs will be paid directly to the travel agency on your behalf.

Travelling by Land/Water

The eligible expenses for the student using this method of travel are:

- When traveling by car, motorcycle, snowmobile, boat, etc., reimbursement is based on the Government of the Northwest Territories, Duty Travel Rates. The lower private car kilometric rate, at the time of your travel, will be used in determining the amount of reimbursement. These rates are reviewed January 1, April 1, July 1 and October 1st.
- If a heli-lift is operating, expenses to carry your vehicle across a river when the ferry and/or ice road is not in operation. Assistance would be to a maximum of the unused portion of your one-way trip
- Only one eligible student per vehicle may claim the travel benefit
- You must inform SFA in writing as to where and when you travelled to the nearest institution offering your program after you travelled by submitting a copy of **Form A - Travel Claim**, on the Internet at www.nwtsfa.gov.nt.ca or available by fax

The following expenses associated with travel by land/water are not eligible:

- Actual fuel costs beyond the approved rate
- Accommodation and food
- Repairs to your vehicle
- Towing charges
- Moving expenses
- Local transportation while in school
- Expenses beyond those approved by the program

Drive and Fly

Eligible expenses to combine travel are as follows:

- If you choose to fly one way and drive one way, you are eligible for assistance up to the maximum cost of the one-way travel. For example, if you drove down in the fall and want to fly home in the spring, SFA would only assist up to the maximum you are entitled to receive for the one-way air travel portion and reimburse you at the government rate per kilometre for your travel back by road. Each trip is considered one-way.
- Driving includes all modes of land travel such as motorcycle or snowmobile



What Is the Maximum Number of Basic Grants You Can Receive?

You may be eligible for Basic Grant assistance for up to a maximum of 12 semesters in your lifetime.

All loan and/or grant funding through SFA is provided for a maximum of 20 semesters. Each time you access loan and/or grant funding, we will deduct it from your 20-semester limit.

Note: If your institution does not have a semester system, you would have to make arrangements with your institution to break the study timeframe into terms of 12 to 26 continuous weeks to comply with SFA requirements. You are only eligible for up to 12 semesters of Grant assistance. If this applies, you can determine which semester configuration is the most financially advantageous.

What Is The Maximum Amount Available?

Revised: August 14, 2006

For each semester that qualifies for a Basic Grant, you could receive up to \$1,925 for tuition and fees, up to a maximum of \$400 for books and eligible costs for travel as identified in the previous Travel Assistance section.

If you end up not going to school or if you drop one class and receive reimbursement for tuition, you have to return any reimbursements you receive to the SFA Program.

Revised: August 14, 2006

Note: If the cost of tuition and fees is more than \$1,925 a semester, you may be eligible for a needs assessed Repayable Loan.

Northern Indigenous Aboriginal

If you are a Northern Indigenous Aboriginal Resident and have used seven or more Basic Grants prior to August 15, 2000, then you are entitled to the greater of:

- Six semesters, or
- The number of semesters required to complete the program of studies which you were engaged in the 12-month period immediately before August 16, 2000

Northern Resident, Schooled in the NWT

If you are a Northern Resident Schooled in the NWT, you are entitled to receive one semester of Basic Grant for each year of Grades 1 to 12 that you successfully completed in the NWT. For example, if you completed Grades 1 to 12 in the NWT, you would be entitled to 12 semesters of Basic Grant. If you completed Grades 6 to 12, you would be entitled to 7 semesters of Basic Grant.

**If You Were on SFA Before July 2000?**

Your entitlement to Basic Grant assistance will be calculated different from other students if you are a returning student who also received assistance prior to July 2000. See Section 10 - Benefit Changes in 2000 for students previously on SFA.

If You Audit a Course?

Courses that you audit cannot be considered toward the minimum course load requirement to maintain your eligibility as a full-time student or toward your eligibility for a scholarship.

If You Repeat a Course to Get A Better Mark?

Courses that you repeat in order to obtain a better mark that have already been funded by SFA cannot be considered toward the minimum course load requirement to maintain your eligibility as a full-time student or toward your eligibility for a scholarship, unless it is a requirement to continue in your program of studies (supporting documentation from your institution would be required).

Fast Track Programs

Some institutions offer programs that combine a number of years into one or two years. For example, some institutions offer a continuous 18-month program, which is, in fact, a condensed version of a normal 2-year program. If you take a fast track program, additional benefits are not offered from the SFA Program. In other words, if you complete two years in one, you will only receive the SFA assistance equivalent to one year.

More Than a Full Course Load

Revised: August 14, 2006

Some institutions allow you to take more than a full course load during a semester. If you take more than a full course load, you will not receive additional benefits from the SFA Program. In other words, you can only receive up to \$1,925 for tuition and fees and up to \$400 for books, per semester.

Co-op Programs/Practicum

Revised: August 18, 2005

You may be enrolled in or required to participate in a co-op program or practicum. SFA will recognize you as a student as long as you are still considered a full-time student by your institution and by SFA. SFA may provide financial assistance for eligible expenses. Eligible expenses are those already considered under SFA Grants and Loans.

Graduate Work

The SFA Program will recognize you as a full-time graduate student as long as your institution considers you a full-time student, and you continue to meet the full-time eligibility criteria of the SFA Program.

Tax Implications

If you receive a Basic Grant, a T4A federal income tax information slip will be issued to you. Please see Section 16 - Students and Income Tax for further information.

Audit of Your File

We routinely audit files to verify student information. As part of this process, you may be asked to submit additional information confirming your eligibility for the benefits you are receiving.

How Will You Get The Money?

Payment For Tuition, Tuition Fees And Books

Your Basic Grant is paid directly to you and it is your responsibility to pay your institution for tuition, fees and books. The only exception to this rule is, if you are attending Aurora College and receiving the Basic Grant, the grant funding is forwarded to the College on your behalf.

The funding will be deposited into your bank account within 10 working days of the SFA office receiving the last document we need from you, but not before the first day of classes. Documents we require may be an official transcript, a **Form D - Student Enrollment Form**, a **Form E - Payment and Financial Transaction Authorization Form** or another document depending on your personal situation.

Your Basic Grant cannot be paid to you before the first day of school. If the SFA Program made an error and did not provide your tuition and book money by that date, SFA may pay the overdue interest charge.

Note: Normally SFA funding is available on the first day of classes. However, we can pay it earlier in certain circumstances. For example, the SFA Program can provide tuition, fees and books and/or residence fees in advance for the whole year if it is a requirement of your institution and you submit official documentation from your institution indicating that you are required to pay in advance.

Payment for Travel

The SFA Program must receive certain documents from you before your travel can be authorized – refer to the list below:

- a) New Student – acceptance letter
- b) Continuing Student (uninterrupted) – official transcript, and if applicable, an acceptance letter for a new institution and/or program, or
- c) Continuing Student (after a break of a year or more) – last official transcript and acceptance letter



If you make your reservation directly through an approved travel agency (refer to list previously noted in this section under Approved Travel Agencies), SFA will pay the eligible costs to the airline company directly. If you pay for the ticket yourself, you will have to submit the unused portion of your original ticket and your boarding pass for reimbursement. Taxes and additional fees will not be reimbursed.

If you are required to overnight because you are not able to reach your destination in one day, SFA can reserve your hotel and pay for eligible costs directly. If you have to pay for the accommodation yourself because the SFA office is closed, we will reimburse you for your eligible portion of the accommodation costs after you have submitted receipts. SFA will not reimburse taxes, food or additional room charges.

You must travel within your academic year. For example, if your academic year is September 1, 2000, to August 31, 2001, and you finish school on April 30, 2001, SFA would authorize your return travel anytime on or before August 31, 2001. Should you be faced with a situation where you finish school on or around the last day of your academic year, contact your SCO for more information. And, if you change your travel dates after the tickets have been issued and paid for, you will be responsible to pay for any applicable fees and taxes.

Note: If you decide to go to school and pay for your own tickets before you have handed in your letter of acceptance or your official transcript(s), and it turns out that the institution and/or your program is not approved, or you did not pass the prior year and have now been suspended from SFA, SFA will not reimburse you for your travel now or at a later date.

How Will the Money Continue Each Semester?

You must provide a Form D - Student Enrollment Form (SEF) for each semester within your academic year. When you continue to a new semester within your academic year, your payment for living allowance will continue on the first of the month, uninterrupted, instead of the first day of classes. For example, your January 1st payment will not be delayed even if one semester ends on December 14th and the next starts on January 4th as long as you submit the SEF early in December (actual December due date is provided in the Fall Newsletter each year).

Do Spring/Summer, Intersession Semesters Qualify?

When a spring/summer semester is less than 12 continuous weeks, you must have completed a semester of 12 or more continuous weeks in the 12 months before your semester begins. For example, if you were in school for a winter semester of 17 weeks, you can continue to a spring session of 6 weeks, whether or not you were receiving funding from SFA.

What Does SFA Require From You?

In addition to your completed application form, the following is a list of forms SFA requires for travel benefits to be approved and/or reimbursed:

- Letter of Acceptance for your first year, and if you change institutions or programs
- Official transcript(s) from your first and any subsequent years of receiving SFA
- **Form D - Student Enrollment Form** for each semester
- **Form A – Travel Claim** for all travel reimbursement requests
- The remaining portion of your original airline ticket and boarding passes if you paid for your own airline ticket
- Receipts for accommodations if you had to overnight because you could not reach your approved destination by plane in one day
- Any other documentation, as required

All forms are available on our website at www.nwtsfa.gov.nt.ca or you can contact our office and we can fax or mail a form to you.

SECTION 6

SUPPLEMENTARY GRANT

What Is It?

A Supplementary Grant is a territorially subsidized, non-repayable grant to assist you with your monthly living expenses.

Which Student Categories are Eligible?

A Northern Indigenous Aboriginal Resident is eligible to apply.

Note: If you are a Northern Indigenous Aboriginal Resident, you should be aware that while you could qualify for either the Supplementary Grant or a Remissible Loan (see next section – Remissible Loans), you can only select one of these funding options. You cannot choose both nor can you change your mind and switch at any time ever in the future. You might want to talk to your parents or an accountant before you make your final decision. You can also call the Canada Revenue Agency to get more information about being a student and how it can affect your taxation year.

What Are The Requirements?

- You must meet all of the applicable eligibility requirements under Section 2 - Eligibility
- You must apply by your applicable deadline, and

What Costs Does The Supplementary Grant Assist With?

Expenses Covered

The Supplementary Grant assists you with the following expenses while you are a full-time student:

- Rent
- Utilities
- Local transportation
- Food, and
- Personal care

**Expenses Not Eligible**

The SFA Program does not recognize the following expenses under the Supplementary Grant benefit. This list is not inclusive:

- Pocket money
- Damage deposit
- Long distance phone calls
- Entertainment
- Costs for pet expenses
- Horticultural supplies
- Household furnishings
- Equipment and related services
- Interest on loans, union dues or association memberships
- Lottery tickets
- Recreation equipment
- A computer, printer and computer soft/hardware
- Vehicles, vehicle maintenance and services
- Home entertainment equipment and services
- Investments
- Gambling
- Tobacco products, alcoholic beverages, prescriptions
- Vacations
- Family emergencies, and/or
- RRSP's, RESP's, etc.

Is There a Maximum That I Can Receive?**Maximum Semesters**

You can receive Supplementary Grant assistance for up to 12 semesters over your lifetime.

Maximum Monthly Rate

The amount of your monthly living allowance will vary based on the number of dependants you claim. Check the table in Section 9 - Living Allowance, to see how much you could be receiving.

If You Were on SFA Before?

Your entitlement to Supplementary Grant assistance will be calculated different from other students if you are a returning student who received assistance prior to July 2000. See Section 10 - Benefit Changes in 2000 for students previously on SFA.

**If You Audit a Course?**

Courses that you audit cannot be considered toward the minimum course load requirement to maintain your eligibility as a full-time student or toward your eligibility for a scholarship.

If You Repeat a Course to Get A Better Mark?

Courses that you repeat in order to obtain a better mark that have already been funded by SFA cannot be considered toward the minimum course load requirement to maintain your eligibility as a full-time student or toward your eligibility for a scholarship, unless it is a requirement to continue in your program of studies (supporting documentation from your institution would be required).

Fast Track Programs

Some institutions offer programs that combine a number of years into one or two years. For example, some institutions offer a continuous 18-month program, which is, in fact, a condensed version of a normal 2-year program. If you take a fast track program, additional benefits are not offered from the SFA Program. In other words, if you complete two years in one, you will only receive the SFA assistance equivalent to one year.

More Than a Full Course Load

Revised: August 14, 2006

Some institutions allow you to take more than a full course load during a semester. If you take more than a full course load, you will not receive additional benefits from the SFA Program. In other words, you can only receive up to \$1,925 for tuition and fees and up to \$400 for books, per semester.

Co-op Programs/Practicum

Revised: August 18, 2005

You may be enrolled in or required to participate in a co-op program or practicum. SFA will recognize you as a student as long as you are still considered a full-time student by your institution and by SFA. SFA may provide financial assistance for eligible expenses. Eligible expenses are those already considered under SFA Grants and Loans.

Graduate Work

The SFA Program will recognize you as a full-time graduate student as long as your institution considers you a full-time student, and you continue to meet the full-time eligibility criteria of the SFA Program.

Tax Implications

If you choose the Supplementary Grant for your monthly living allowance, you will receive a tax slip called a T4A from the Government of the Northwest Territories (GNWT) for the year in which SFA benefits were paid to you. This form will indicate the total amount of funding you received during the year. The T4A must

be included on your tax return as income for the year when you file your income tax.

Indigenous Dene Residents are exempt under federal taxation rules and regulations but must still include the T4A on their income tax return. See Section 16 - Students and Income Tax for more information.

Audit of Your File

We routinely audit files to verify student information. As part of this process, you may be asked to submit additional information confirming your eligibility for the benefits you are receiving.

How Will You Get the Money?

Your student financial assistance will be directly deposited into your bank account or we will mail it to the NWT address listed as your permanent address, depending on what you requested on **Form E – Payment and Financial Transaction Authorization Form**.

If you are a student at Aurora College and you are eligible to receive the Basic Grant, SFA will forward your tuition, fees and book allowance to Aurora College on your behalf.

How Will the Money Continue Each Semester?

You must provide a **Form D - Student Enrollment Form (SEF)** for each semester within your academic year. When you continue to a new semester within your academic year, your payment for living allowance will continue on the first of the month, uninterrupted, instead of the first day of classes. For example, your January 1st payment will not be delayed even if one semester ends on December 14th and the next starts on January 4th as long as you submit the SEF early in December (actual December due date is provided in the Fall Newsletter each year).

Do Spring/Summer, Intersession Semesters Qualify?

When a spring/summer semester is less than 12 continuous weeks, you must have completed a semester of 12 or more continuous weeks in the 12 months before your semester begins. For example, if you were in school for a winter semester of 17 weeks, you can continue to a spring session of 6 weeks, whether or not you were receiving funding from SFA.



What Does SFA Require From You?

In addition to your completed application form, the following is a list of forms SFA requires:

- Letter of Acceptance for your first year, and if you change institutions or programs
- Official transcript(s) from your first and subsequent years of receiving SFA
- **Form D - Student Enrollment Form** for each semester
- Other documentation as requested

All forms are available on our website at www.nwtsfa.gov.nt.ca or you can contact our office and we will fax or mail a form to you.

SECTION 7 REMISSIBLE LOAN

What Is It?

The Remissible Loan is a form of financial assistance to help you with your monthly living expenses. It is a loan that can be forgiven when you return to the NWT after school, if you meet certain eligibility criteria.

Note: If you do not qualify to have the Remissible Loan forgiven, you will be required to repay the loan following the same guidelines and interest rates as with the Repayable Loan. See Section 11 - Repaying Your Loan for more information.

Which Student Categories are Eligible?

A Northern Indigenous Aboriginal Resident and Northern Residents Schooled in the NWT categories are eligible to apply for the Remissible Loan.

Note: If you are a Northern Indigenous Aboriginal Resident, you should be aware that you have the option of receiving your living allowance assistance in the form of a non-repayable Supplementary Grant or a Remissible Loan. Your choice of whether to receive it as a grant or a loan is a one-time choice. You cannot choose both nor can you switch at any time in the future. Your choice may affect your income tax situation or your potential repayment obligations.

You might want to talk to your parents or an accountant before you make a decision about how you will receive this assistance. You can also call the Canada Revenue Agency to get more information about being a student and how it can affect your taxation.

What Are The Requirements?

- You meet all of the applicable eligibility requirements under Section 2 – Eligibility, and
- You must apply by your applicable deadline



What Costs Does The Remissible Loan Assist With?

Expenses Covered

The Remissible Loan assists you with the following expenses while you are a full-time student:

- Rent
- Utilities
- Local transportation
- Food, and
- Personal care

Expenses Not Eligible

The SFA Program does not recognize the following expenses under the Remissible Loan. This list is not inclusive.

- Pocket money
- Damage deposit
- Long distance phone calls
- Entertainment
- Costs for pet expenses
- Horticultural supplies
- Household furnishings
- Equipment and related services
- Interest on loans, union dues or association memberships
- Lottery tickets
- Recreation equipment
- A computer, printer and computer soft/hardware
- Vehicles, vehicle maintenance and services
- Home entertainment equipment and services
- Investments
- Gambling
- Tobacco products, alcoholic beverages and prescriptions
- Vacations
- Family emergencies, and/or
- RRSP's, RESP's, etc.

What Is The Maximum Number of Remissible Loans You Can Receive?

If you are considered Schooled in the NWT, you are entitled to receive one semester of Remissible Loan for each year of Grades 1 to 12 that you successfully completed in the NWT. For example, if you completed Grades 6 to 12, you would receive 7 semesters of Remissible Loan, or is you completed Grades 1 to 12, but repeated Grade 7, you would be entitled to 12 semesters of a Remissible Loan.



If you are a Northern Indigenous Aboriginal Resident, you may qualify for up to 12 semesters.

You cannot receive a Remissible Loan for more than 12 semesters in your lifetime. Each time you use a semester of Remissible Loan we will deduct it from your lifetime limit of 12.

All loan and/or grant funding through SFA is provided for a maximum of 20 semesters. Each time you access loan and/or grant funding, we will deduct it from your 20-semester limit.

Living Allowance Rates

The amount of your monthly living allowance will vary based on the number of dependants you claim. Check the table in Section 9 – Living Allowance to see how much you could receive.

Lifetime Loan Limit

Revised: August 1, 2007, November 7, 2007

The lifetime loan limit is \$60,000. The entire \$60,000 is not accessible to you all at once. The \$60,000 is available to you based on your personal information. For example, if you are a single student, with no dependants, the maximum you could receive per month, if eligible, would be \$700 in Remissible Loans and \$1,400 in Repayable Loans.

Once you reach your loan limit of \$60,000, regardless of whether you have reached the 20-semester maximum or not, you will no longer be able to receive loans from SFA, though you may still be eligible for other assistance types. We will let you know each year how close you are getting to your loan limit.

Note: Remissible and Repayable Loan benefits are included in the lifetime loan limit of \$60,000. For example, if you are receiving \$700 per month in Remissible Loan assistance for 8 months (\$5,600.00 annually), this would count toward your lifetime loan limit, lowering it for the next year from \$60,000 to \$54,400.

If You Were on SFA Before July 2000?

If you are a returning student who received assistance prior to July 2000, your file will be reviewed in order to calculate what your entitlement as of July 2000 was. See Section 10 - Benefit Changes in 2000 for students previously on SFA.

If You Audit a Course?

Courses that you audit cannot be considered toward the minimum course load requirement to maintain your eligibility as a full-time student or toward your eligibility for a scholarship.

**If You Repeat a Course to Get A Better Mark?**

Courses that you repeat in order to obtain a better mark that have already been funded by SFA cannot be considered toward the minimum course load requirement to maintain your eligibility as a full-time student or toward your eligibility for a scholarship, unless it is a requirement to continue in your program of studies (supporting documentation from your institution would be required).

Fast Track Programs

Some institutions offer programs that combine a number of years into one or two years. For example, some institutions offer a continuous 18-month program, which is, in fact, a condensed version of a normal 2-year program. If you take a fast track program, additional benefits are not offered from the SFA Program. In other words, if you complete two years in one, you will only receive the SFA assistance equivalent to one year.

More Than a Full Course Load

Revised: August 14, 2006

Some institutions allow you to take more than a full course load during a semester. If you take more than a full course load, you will not receive additional benefits from the SFA Program. In other words, you can only receive up to \$1,925 for tuition and fees and up to \$400 for books, per semester.

Co-op Programs/Practicum

Revised: August 18, 2005

You may be enrolled in or required to participate in a co-op program or practicum. SFA will recognize you as a student as long as you are still considered a full-time student by your institution and by SFA. SFA may provide financial assistance for eligible expenses. Eligible expenses are those already considered under SFA Grants and Loans.

Graduate Work

The SFA Program will recognize you as a full-time graduate student as long as your institution considers you a full-time student, and you continue to meet the full-time eligibility criteria of the SFA Program.

Tax Implications

See Section 16 - Students and Income Tax for more information.

Audit of Your File

We routinely audit files to verify student information. As part of this process, you may be asked to submit additional information confirming your eligibility for the benefits you are receiving.

How Will You Get the Money?

Your student financial assistance will be directly deposited into your bank account or we will mail it to the NWT address listed as your permanent address, depending on what you requested on **Form E – Payment and Financial Transaction Authorization Form**.

If you are a student at Aurora College and you are eligible to receive the Basic Grant, SFA will forward your tuition, fees and book allowance to Aurora College on your behalf.

It is important that you keep track of how much money you receive from us in the event that you have to repay it. It would be the same as a car loan or a mortgage for a home. Even if you receive a grant, you may have to repay if you do not meet the necessary conditions. See Section 11 - Repaying Your Loan for more information.

How Will the Money Continue Each Semester?

You must provide a **Form D - Student Enrollment Form** (SEF) for each semester within your academic year. When you continue to a new semester within your academic year, your payment for living allowance will continue on the first of the month, uninterrupted, instead of the first day of classes. For example, your January 1st payment will not be delayed even if one semester ends on December 14th and the next starts on January 4th as long as you submit the SEF early in December (actual December due date is provided in the Fall Newsletter each year).

Do Spring/Summer, Intersession Semesters Qualify?

When a spring/summer semester is less than 12 continuous weeks, you must have completed a semester of 12 or more continuous weeks in the 12 months before your semester begins. For example, if you were in school for a winter semester of 17 weeks, you can continue to a spring session of 6 weeks, whether or not you were receiving funding from SFA.

What Does SFA Require From You?

In addition to your completed application form, the following is a list of forms SFA requires:

- Letter of Acceptance for your first year, and if you change institutions or programs
- Official transcript(s) from your first and subsequent years of receiving SFA
- **Form D - Student Enrollment Form** for each semester
- Other documentation as requested

All forms are available on our website at www.nwtsfa.gov.nt.ca or you can contact our office and we will fax or mail a form to you.

Health & Social Services Remissible Loan

Revised: August 1, 2007

The Health and Social Services Remissible Loan is only available to students who were recipients of this benefit before August 15, 2005. These students will be contacted by their SCO to inform them of their eligibility.

To be eligible for the Health & Social Services Remissible Loan, students must be enrolled in the second or subsequent year of the nursing program or the second year of the social work program at Aurora College, or in the third or fourth year of a social work program at an approved institution if the student has completed the first two years of the social work program at Aurora College.

Eligible students will receive \$1,500 for each of the first and second semesters of the second year of a nursing or social work program for a total of \$3,000 for the second year of the program, and \$2,500 for each of the first and second semesters of the third and fourth year of a nursing or social work program for a total of \$5,000 for each of the third and fourth years of the programs. The lifetime limit of the Health and Social Services Remissible Loan is \$16,000, which is counted against your \$60,000 lifetime loan limit.

The Health and Social Services Remissible Loan will be discontinued completely after the 2007-08 academic year or August 31, 2008, whichever comes first.

SECTION 8

REPAYABLE LOAN

What Is It?

The Repayable Loan is a form of financial assistance to help you with the cost of tuition, tuition fees, books, travel and monthly living expenses. It is a loan that must be paid back.

The SFA Program will assess your financial need and the amount of assistance you are entitled to receive by taking into consideration the allowable educational costs and the financial resources that you are considered to be able to contribute.

Which Student Categories Are Eligible?

All student categories are eligible to apply for the Repayable Loan.

What Are The Requirements?

- You must meet all of the applicable eligibility requirements under Section 2 - Eligibility, and
- You must apply by your applicable deadline

What Costs Does The Repayable Loan Assist With?

Expenses Covered

The SFA Program assists you with the following expenses while you are a full-time student:

- Tuition and Tuition Fees
- Books
- Rent
- Utilities
- Local transportation
- Food, and
- Personal care

Note: The Repayable Loan must be repaid. See Section 11 - Repaying Your Loan for more information.



Expenses Not Eligible

The SFA Program does not recognize the following expenses under the Repayable Loan. This list is not inclusive.

- Pocket money
- Damage deposit
- Long distance phone calls
- Entertainment
- Costs for pet expenses
- Horticultural supplies
- Household furnishings
- Equipment and related services
- Interest on loans, union dues or association memberships
- Lottery tickets
- Recreation equipment
- A computer, printer and computer soft/hardware
- Vehicles, vehicle maintenance and services
- Home entertainment equipment and services
- Investments
- Gambling
- Tobacco products, alcoholic beverages and prescriptions
- Vacations
- Family emergencies, and/or
- RRSP's, RESP's, etc.

Expected Student Contribution

Revised: August 1, 2007

Your contribution is based on the SFA Program's calculation of the amount of money that you should have available to help pay for your education and living costs.

The calculation is based on 10% of your, and/or your spouse's net income from the period four months before your classes begin and 100% of your full-time income during school. For example, if your monthly net income were \$2,000 each month for four months before school, you would be expected to contribute \$800 towards your education expenses ($\$2,000 \times 4 \text{ months} = \$8,000 \times 10\% = \$800$).

SFA does not count part-time employment income, scholarships or Indian Residential School payments as income. This list is not inclusive.

Note: An example of resources that may be taken into consideration when determining your need include summer or pre-study earnings or income from other sources, including government.

Including your Dependant Children in the Repayable Loan

The expenses claimable for dependant children are based on your student category and whether you have full care and control of your children (100% of the time) or if you have your children for a portion of the year under a joint custody arrangement.

If you have custody 100% of the time and you receive a Supplementary Grant or a Remissible Loan, your monthly living allowance is already adjusted to assist with the day-to-day expenses of those dependant children. You may be able to claim additional expenses for school related fees.

Any student category with partial custody, less than 100% of the time, may be able to claim additional expenses, such as additional groceries for the dependant(s). You will need to provide your SCO with the appropriate legal documentation if the custody is shared.

If you are eligible for the Repayable Loan only, and have custody 100% of the time, you can include the costs of supporting the dependant(s) with your own expenses.

If you receive financial support such as maintenance payments or a child care subsidy, it must be included as income.

What Is the Maximum Number of Repayable Loans You Can Receive?

Revised: August 1, 2007

All student categories will be able to access a maximum of 20 semesters of funding or \$60,000 in loans - whichever comes first. Twenty semesters is typically 10 years of postsecondary.

What Is The Maximum Amount Available?

Revised: August 1, 2007

The maximum limit has been set at \$1,400 per month for all student categories. The Repayable Loan is paid to you on a monthly basis.

All loan and/or grant funding through SFA is provided for a maximum of 20 semesters. Each time you access a semester of funding, we will deduct it from your 20-semester limit.

Lifetime Loan Limit

The lifetime loan limit is \$60,000. The entire \$60,000 is not accessible to you all at once. The \$60,000 is available to you based on your personal information. For example, if you are a single student, with no dependants, the maximum you could receive per month, if eligible, would be \$700 in Remissible Loans/Supplementary Grants and \$1,400 in Repayable Loans.



Once you reach your loan limit of \$60,000, regardless of whether you have reached the 20-semester maximum or not, you will no longer be able to receive loans from SFA, though you may still be eligible for other assistance types. We will let you know each year how close you are getting to your loan limit.

Note: Remissible and Repayable Loan benefits are included in the lifetime loan limit of \$60,000. For example, if you are receiving \$700 per month in Remissible Loan assistance for 8 months (\$5,600.00 annually), this would count toward your lifetime loan limit, lowering it for the next year from \$60,000 to \$54,400.

Can I Get More if I Repay?

Revised: August 1, 2007

\$60,000 in loans (Remissible and/or Repayable) is the most anyone can ever receive. Repaying a portion of, or all of, your loan does not mean you can access more funding in the future.

Note: It is particularly important to plan your lifetime loan needs if you are intending to take a 4-year program. If you divide \$60,000 into 4 years, you have \$15,000 in loans per year. If you are eligible to, and choose to use more than \$15,000 in loans each year, you will reach your loan limit before you complete the 4-year program. Using this example, you may choose to receive \$15,000 or less in loans each year to ensure you can meet your educational obligations over the 4 years.

Fast Track Programs

Some institutions offer programs that combine a number of years into one or two years. For example, some institutions offer a continuous 18-month program, which is, in fact, a condensed version of a normal 2-year program. If you take a fast track program, additional benefits are not offered from the SFA Program. In other words, if you complete two years in one, you will only receive the SFA assistance equivalent to one year.

More Than a Full Course Load

Revised: August 14, 2006

Some institutions allow you to take more than a full course load during a semester. If you take more than a full course load, you will not receive additional benefits from the SFA Program. In other words, you can only receive up to \$1,925 for tuition and fees and up to \$400 for books, per semester.

Co-op Programs/Practicum

Revised: August 18, 2005

You may be enrolled in or required to participate in a co-op program or practicum. SFA will recognize you as a student as long as you are still considered a full-time student by your institution and by SFA. SFA may provide financial assistance for eligible expenses. Eligible expenses are those already considered under SFA Grants and Loans.

Graduate Work

The SFA Program will recognize you as a full-time graduate student as long as your institution considers you a full-time student, and you continue to meet the full-time eligibility criteria of the SFA Program.

Tax Implications

See Section 16 - Students and Income Tax for more information.

Audit of Your File

We routinely audit files to verify student information. As part of this process, you may be asked to submit additional information confirming your eligibility for the benefits you are receiving.

Repaying Your Loan

See Section 11 - Repaying Your Loan for more information.

How Will You Get the Money?

Your student financial assistance will be directly deposited into your bank account or we will mail it to the NWT address listed as your permanent address, depending on what you requested on **Form E – Payment and Financial Transaction Authorization Form**.

If you are a student at Aurora College and you are eligible to receive the Basic Grant, SFA will forward your tuition, fees and book allowance to Aurora College on your behalf.

It is important that you keep track of how much money you receive from us in the event that you have to repay it. It would be the same as a car loan or a mortgage for a home. Even if you receive a grant, you may have to repay if you do not meet the necessary conditions. See Section 11 - Repaying Your Loan for more information.

How Will the Money Continue Each Semester?

You must provide a **Form D - Student Enrollment Form (SEF)** for each semester within your academic year. When you continue to a new semester within your academic year, your payment for living allowance will continue on the first of the month, uninterrupted, instead of the first day of classes. For example, your January 1st payment will not be delayed even if one semester ends on December 14th and the next starts on January 4th as long as you submit the SEF early in December (actual December due date is provided in the Fall Newsletter each year).



Do Spring/Summer, Intersession Semesters Qualify?

When a spring/summer semester is less than 12 continuous weeks, you must have completed a semester of 12 or more continuous weeks in the 12 months before your semester begins. For example, if you were in school for a winter semester of 17 weeks, you can continue to a spring session of 6 weeks, whether or not you were receiving funding from SFA.

What Does SFA Require From You?

In addition to your completed application form, the following is a list of forms SFA requires:

- Letter of Acceptance for your first year, and if you change institutions or programs
 - Official transcript(s) from your first and subsequent years of receiving SFA
 - **Form D - Student Enrollment Form** for each semester
 - Other documentation as requested
- All forms are available on our website at www.nwtsfa.gov.nt.ca or you can contact our office and we will fax or mail a form to you.

SECTION 9 LIVING ALLOWANCE

Living Allowance Rates

The amount of your monthly living allowance under the Supplementary Grant or Remissible Loan will vary based on the number of dependants you claim. The table below provides an overview of how much you could be eligible to receive.

Living Allowance for Supplementary Grants or Remissible Loans				
Living Arrangement	Single	Single Parent	Spouse - No Income	Spouse - Income
Single Living with Parents	\$300	n/a	n/a	n/a
Single Student Living Alone	\$700	n/a	n/a	n/a
0 Dependants	n/a	n/a	\$900	\$700
1 Dependant	n/a	\$1,100	\$1,100	\$900
2 Dependants	n/a	\$1,300	\$1,300	\$1,100
3 Dependants	n/a	\$1,500	\$1,500	\$1,300
Each additional Dependant	n/a	\$50	\$50	\$50

Note: Your dependant(s) must be living with you 100% of the time while you are in school in order for you to receive a living allowance for them.

Receiving Assistance Between Semesters

If you are a full-time student going to school for both the fall and winter of the same academic year, your living allowance will continue as a full-time student. For example, if you go to school from September until December 14 and then start again on January 4, we will give you a full living allowance for the months of December and January.

All other periods between semesters will be considered as in the policy for postsecondary strikes under Section 22 - Student Responsibilities and Other Information.



Living Allowance for Dependant Children

You will receive a living allowance based on the number of dependant children you have when you have full care and control of them 100% of the time.

Note: If you are going to school for 9 months, but will only have full custody of your children for 3 of those months, the SFA Program will give you a living allowance for you and your children for those 3 months. For the other 6 months, you would get a living allowance as a single student.

If you have joint custody of your children, you may be eligible for additional expenses in a Repayable Loan.



SECTION 10 BENEFIT CHANGES IN 2000

Supplementary Grant

Northern Indigenous Aboriginal Resident

Northern Indigenous Aboriginal Residents who used 7 or more Basic Grants prior to August 15, 2000 are entitled to the greater of:

- a) Six more semesters of grant assistance; or
- b) The number of semesters required to complete the program of studies in which they were engaged in the 12 month period immediately before August 16, 2000

To see how many semesters of Grants you are eligible to receive as a lifetime limit, refer to the table below.

Basic Grant and Supplementary Grant/Remissible Loan Entitlement Table	
Semesters of Grant Used prior to Fall 2000	Semesters of Grant Entitlement Under New Program
0	12
1	11
2	10
3	9
4	8
5	7
6	6 or completion* (see below)
7	6 or completion* (see below)
8	6 or completion* (see below)
9	6 or completion* (see below)
10	6 or completion* (see below)
11	6 or completion* (see below)
12 +	6 or completion* (see below)

* The greater of 6 semesters or the number of semesters required to complete the program of studies in which the student was engaged in the 12-month period immediately before August 16, 2000.



Some examples:

- You have used 3 semesters of Grants/Remissible Loans before July 2000. You now have a lifetime limit of 9 semesters of Grants/Remissible Loans to use under the new program.
- You were a student in the 1999/00 academic year and have 7 or more Grants/Remissible Loans. You are entitled to the greater of six more semesters of Grant/Remissible Loan assistance, or to finish the program you were enrolled in between August 16, 1999 and August 15, 2000.
- You are a continuing student from the 1999/00 academic year and are changing programs. You now have a lifetime limit of 6 semesters of Grant/Remissible Loan assistance to complete a new program.
- You are a returning student from the 1998/99 academic year and have used 7 or more semesters of Grant/Remissible Loan assistance, you will have a lifetime limit of 6 semesters to either finish your previous program or to complete a new program.

Your SCO will review your file in order to calculate your current entitlement.

Basic Grants And Remissible Loans

Northern Residents Schooled in the NWT

A Northern Resident Schooled in the NWT can receive one semester of Basic Grant and Remissible Loan for every year of grades one to twelve successfully completed as an ordinarily resident of the NWT to a maximum of 12 semesters. If you have used half of your maximum entitlement under the old program, you are considered to have used half of your entitlement under the new program.

The SFA Program was redesigned in July 2000. If you were a postsecondary student and used Basic Grants and/or Remissible Loans/Supplementary Grants prior to the Fall 2000, please refer to the following chart to determine your entitlement.

Basic Grant/Remissible Loan Entitlements For Students Schooled in the NWT										
Years of Schooling	Semesters Used	Basic Grant/Remissible Loan Entitlement								
1	Semesters Used	0								
	Eligible Semesters	1								
2	Semesters Used	0								
	Eligible Semesters	2								
3	Semesters Used	0	1	2						
	Eligible Semesters	3	2	0						
4	Semesters Used	0	1	2						
	Eligible Semesters	4	2	0						
5	Semesters Used	0	1	2						
	Eligible Semesters	5	3	0						
6	Semesters Used	0	1	2	3	4				
	Eligible Semesters	6	5	3	2	0				
7	Semesters Used	0	1	2	3	4				
	Eligible Semesters	7	5	4	2	0				
8	Semesters Used	0	1	2	3	4				
	Eligible Semesters	8	6	4	2	0				
9	Semesters Used	0	1	2	3	4	5	6		
	Eligible Semesters	9	8	6	5	3	2	0		
10	Semesters Used	0	1	2	3	4	5	6		
	Eligible Semesters	10	8	7	5	3	2	0		
11	Semesters Used	0	1	2	3	4	5	6		
	Eligible Semesters	11	9	7	6	4	2	0		
12	Semesters Used	0	1	2	3	4	5	6	7	8
	Eligible Semesters	12	11	9	8	6	5	3	2	0

The left-hand side of the table above shows how many years of schooling you have successfully completed in the NWT. The box next to it separates the number of benefits you used in the past from the number you have remaining. The right hand side shows the number of semesters of Basic Grants and/or Remissible Loans you have left to use.

See the next page for some examples.



POLICY AND PROCEDURES MANUAL

- You have 10 years of schooling and used 5 semesters of Grants and/or Remissible Loans, you then have 2 semesters of Basic Grants/Remissible Loans left to use
- If you have 12 years of schooling and you used 8 semesters in the past, you have used up your entitlement of these benefits. However, you may be eligible for funding in the form of a needs assessed Repayable Loan

Both the Remissible Loan and the Repayable Loan are included in your lifetime loan limit of \$60,000. The balance of your loan on July 14, 2000 will determine your available lifetime balance.

Your SCO will review your file in order to calculate your current entitlement.

SECTION 11 REPAYING YOUR LOAN

When Do You Begin Repaying or Remitting Your Loan?

You must begin repaying your loan six months after you cease being a full-time student. During the six-month interest free period, you must contact our office to make arrangements to begin repaying or having your loan forgiven.

Ceasing full-time studies means that you:

- Are finished your program of studies
- Are enrolled part-time
- Withdrew, or are withdrawing from school
- Wanting to take a semester off, or
- Dropping a class or two, which puts you below the course load of a full-time student at your institution and according to SFA

Example: If you were to become less than a full-time student in November, your 6-month interest free period would expire in May 31 and your first payment would be due on July 1st.

During the six-month interest free period, the Government of the Northwest Territories (GNWT) will not charge interest on your outstanding loan(s). The six-month interest free period gives you a chance to get a job, begin budgeting and make plans to prepare for your loan payments.

It is important that you keep track of the total amount of loan money you receive from SFA because you will have to repay it just as you would a car loan or a mortgage. If you have a Remissible Loan, you will have to repay it if you do not meet the necessary conditions.

What Are The Interest Rates?

The interest rate on your student loan is determined in the year you cease to be a full-time student. It is calculated at 1% below the Bank of Canada's prime rate at January 1st of the year you begin repaying.

What Are The Payment Options?

You may repay your student loan by cheque, pre-authorized payments, VISA, MasterCard, American Express and/or Interac. Students wanting to make payment using their VISA, MasterCard or American Express card can do so only by phone (you may call collect), fax, or visiting the 4th Floor of the Laing Building at the following address:

Financial Reporting and Collections
 Financial Management Board Secretariat
 4th Floor Laing Building, Corner of 50th Street and Franklin Avenue
 Tel: 867-920-6145 / 867-873-7274 or 1-866-525-0536 toll free
 Fax: 867-920-4357

How Much Time Do You Have To Pay Off The Loan?

Revised: August 1, 2007

The table below shows the maximum amount of time you will have to repay your loan. If, for example, you have an outstanding student loan between \$20,001 and \$25,000, you will have a maximum of 7 years to repay it.

Loan Repayment Timelines		
Repayment Period	Annual Repayment	Cumulative Repayment
1 year	\$0	\$1,500
2 years	\$1,501	\$3,000
3 years	\$3,001	\$5,000
4 years	\$5,001	\$10,000
5 years	\$10,001	\$15,000
6 years	\$15,001	\$20,000
7 years	\$20,001	\$25,000
8 years	\$25,001	\$30,000
9 years	\$30,001	\$35,000
10 years	\$35,001	\$40,000
11 years	\$40,001	\$45,000
12 years	\$45,001	\$50,000
13 years	\$50,001	\$55,000
14 years	\$55,001	\$60,000

You may decide to repay all or part of any loan before the end of the repayment term and you may do so without penalty. Please keep in mind that interest on loans is calculated according to the number of days that lapse between receipts of payment on the principal balance outstanding. The larger the payment or the more often payment are submitted, the less interest you will pay during the term of your loan.



POLICY AND PROCEDURES MANUAL

Note: Sample Repayment Costs

Your monthly student loan payments can vary considerably, depending on the prevailing interest rate during the year in which you ceased to be a full-time student. For example, repaying a \$47,000 loan at 7% would cost you \$69,000 over a 12-year period. If the interest rate were 10%, it would cost you \$81,000 for that same loan, \$12,000 more just because of the change in interest rate.

Sample of Monthly Student Loan Payments					
Loan Amount	Repayment Term	Interest Rate			
		7%	8%	9%	10%
\$15,000	6 years	\$256	\$263	\$270	\$278
\$25,000	8 years	\$341	\$353	\$366	\$379
\$35,000	10 years	\$406	\$425	\$433	\$463
\$47,000	12 years	\$483	\$509	\$535	\$562
\$60,000	14 years	\$561	\$595	\$629	\$665

What Happens If You Return To School While You Are Repaying Your Loan?

If you plan to return to full-time studies, you may be able to have your loan repayment obligations suspended providing:

- Your account is up to date
- Your loan is in good standing, and
- You provide documentation confirming your full-time student status

You do not have to be receiving SFA benefits to have your loan payments put on hold. However, you must be enrolled as a full-time student at an accredited institution.

If you are considered “ordinarily resident” and are returning to full-time studies, your payment and remission obligations are suspended until you are no longer considered full-time for a continuous 6-month period.

Consolidating a Loan

If you have several NWT student loans, you can consolidate them into one simple payment. When loan consolidation takes place, your old interest rate and the new rate are averaged. This can be to your advantage depending on the interest rate. Program staff can assist you with your decision to consolidate your loans.



This table provides some examples of a consolidated loan.

Examples of Loan Consolidation			
Repayment Calculations	Interest Rate	Loan Amount	
From Previous Consolidation	A) 4% x	B) \$15,000	C) \$ 600
New Advances	D) 11% x	E) \$ 8,000	F) \$ 880
Total	G) 6.375%	H) \$23,000	I) \$1,480

Divide i by h to get the interest rate in g . Round interest rate to the nearest 8th. Nearest 8th: .125, .250, .375, .500, .625, .750, .875

What Happens If You Default On Your Loan?

If you do not meet your loan obligations, your file will go into what we call "default". This can have serious consequences to you. Your credit rating may be affected and you may not be able to receive further funding from us or banking institutions. Talk to program staff to ensure that you are always up to date with your loan obligations. We may have options available, such as Interest Relief or a Reduced Payment Plan, if you are temporarily unable to meet your minimum monthly payments.

If you default on your loan, you may lose the right to an interest free period if you return to full-time studies.

What Are The Penalties For Not Repaying Your Loan?

If you do not make arrangements to repay your loan within 6 months of finishing full-time studies, you will have to pay the entire amount of the loan plus the interest that should have been paid, on the first day of the 7th month after the date you finished your studies.

If you fail to make payments for more than 3 months, your account may be transferred to a collection agency, which may result in the garnisheeing of wages, a poor credit rating and legal action.

Non Sufficient Funds

For each cheque that is returned NSF (non-sufficient funds), we will add a NSF charge of \$25 to a subsequent payment. Always make sure you have enough money in your account to pay your student loan. Please contact program staff if you encounter financial difficulties.

**Interest Relief**

If you are a resident in the NWT and are temporarily unable to repay your student loan(s), your payments could be reduced depending on your household income level and your monthly SFA repayment obligation, for a period of up to a lifetime maximum of 36 months.

You could be eligible for Interest Relief if you:

- Are physically residing in the NWT and are available for work when applying for and/or while receiving interest relief
- Have agreed to the terms and conditions of your loan repayment/remission
- Are unable to make full payments on your loans(s) due to low income
- Have not been granted more than 36 months of interest relief, and
- Do not exceed the allowable level of monthly household family income

The table below provides an Interest Relief guide:

Interest Relief Guide – Loan Payment Range Based on Household Income						
Minimum Monthly Student Loan Payment	Monthly Total Household Income*					
	Single Person	1 Dependant	2 Dependents	3 Dependents	4 Dependents	5 or More
\$15 - \$25	1,750	2,250	2,750	3,250	3,750	4,250
\$26 - \$50	1,800	2,300	2,800	3,300	3,800	4,300
\$51 - \$75	1,850	2,350	2,850	3,350	3,850	4,350
\$76 - \$100	1,900	2,400	2,900	3,400	3,900	4,400
\$101 - \$125	1,950	2,450	2,950	3,450	3,950	4,450
\$126 - \$150	2,000	2,500	3,000	3,500	4,000	4,500
\$151 - \$175	2,050	2,550	3,050	3,550	4,050	4,550
\$176 - \$200	2,100	2,600	3,100	3,600	4,100	4,600
\$201 - \$225	2,150	2,650	3,150	3,650	4,150	4,650
\$226 - \$250	2,200	2,700	3,200	3,700	4,200	4,700
\$251 - \$275	2,250	2,750	3,250	3,750	4,250	4,750
\$276 - \$300	2,300	2,800	3,300	3,800	4,300	4,800
\$301 - \$325	2,350	2,850	3,350	3,850	4,350	4,850
\$326 - \$350	2,400	2,900	3,400	3,900	4,400	4,900
\$351 - \$375	2,450	2,950	3,450	3,950	4,450	4,950
\$376 - \$or More	2,500	3,000	3,500	4,000	4,500	5,000

*The family income shown in each category represents a range. For example, under single person, \$1,750 equals a range of \$1,750 to \$1,799.99.

Reduced Payment Plan

If you are not a resident of the NWT and are temporarily unable to repay your student loan(s) due to low income, you can have your payments temporarily reduced. Under this program, your monthly loan obligations could be reduced if your monthly payments exceed a given percentage of your total family income. Depending on your income level and your monthly SFA repayment obligations, reduced payments could be granted for a period of up to a lifetime maximum of 36 months.

You could be eligible for a Reduced Payment Plan if you:

- Have agreed to the terms and conditions of your loan repayment/remission
- Are unable to make full payments on your loans(s) due to low income
- Have not been granted more than 36 months of Reduced Loan Payments, and
- Meet the financial needs test based on your monthly total household income

Note: Contact your Finance Officer to apply for the Interest Relief Program or Reduced Payment Plan. Please keep in mind that these are only temporary solutions and you are still required to repay your student loan(s) within the original repayment period. For example, during the time you were on an Interest Relief/Reduced Payment Program, the principal balance outstanding on your student loan fell in arrears of \$5,000 and you now have 24-months remaining in your repayment schedule, you would need to increase your original minimum monthly payment by approximately \$250 to ensure your student loan is paid off by the end of your original repayment period.

What Happens If You Go Bankrupt?

Student loans and education related invoices survive bankruptcy. If you file for bankruptcy, your student loan will not be written off or forgiven and you will still need to make monthly payments.

If there is a bankruptcy before or within ten years following the leaving of studies, a Court can order the discharge from a student loan, once the ten years has passed, if the person has acted in good faith and the person will continue to experience financial difficulty in paying the student loan.

<http://www.bankruptcycanada.com/studentloans1.htm>

What If Your Loan Is Remissible?

Revised: August 1, 2007

With the Remissible Loan, you could be eligible to have part, or all, of your loan from SFA forgiven (you do not have to pay it back) once you have ceased to be a full-time student for a period of six months or longer. The remission process is not automatic and in order to qualify for forgiveness, you must:

- Successfully complete the required percentage of a 100% full course load of studies during each semester you received a Remissible Loan
- Physically reside in the NWT for a period of at least three continuous months months, and
- Provide adequate proof of your residency in the NWT



POLICY AND PROCEDURES MANUAL

Three Month Forgiveness Rate	If You Live In...
\$1,000.00	Fort Simpson, Fort Smith, Hay River, Inuvik, Norman Wells, Yellowknife
\$2,000.00	Aklavik, Behchokö (Rae/Edzo), Colville Lake, Deline, Enterprise, Fort Good Hope, Fort Liard, Fort McPherson, Fort Providence, Fort Resolution, Gamèti (Rae Lakes), Jean Marie River, Kakisa, Lutselk'e, Nahanni Butte, Paulatuk, Sachs Harbour, Trout Lake, Tsiigehtchic, Tuktoyaktuk, Tulita, Ulukhaktok, Wekweètì (Snare Lake), Whatì, Wrigley

For each additional day, we will deduct \$10.96 or \$21.92 from your Remissible Loan, depending where you live. The table below provides some examples of the time it would take to fully remit a loan:

Residency Years Living in NWT Remission Period	Annual Remission at \$1,000.00/3 mos.	Cumulative Remission at \$1,000.00/3 mos.	Annual Remission at \$2,000.00/3 mos.	Cumulative Remission at \$2,000.00/3 mos.
1 year	\$4,000	\$4,000	\$8,000.00	\$8,000.00
2 years	\$4,000	\$8,000	\$8,000.00	\$16,000.00
3 years	\$4,000	\$12,000	\$8,000.00	\$24,000.00
4 years	\$4,000	\$16,000	\$8,000.00	\$32,000.00
5 years	\$4,000	\$20,000	\$8,000.00	\$40,000.00
6 years	\$4,000	\$24,000	\$8,000.00	\$48,000.00
7 years	\$4,000	\$28,000	\$8,000.00	\$56,000.00
8 years	\$4,000	\$32,000	\$8,000.00	\$60,000.00
9 years	\$4,000	\$36,000		
10 years	\$4,000	\$40,000		
11 years	\$4,000	\$44,000		
12 years	\$4,000	\$48,000		
13 years	\$4,000	\$52,000		
14 years	\$4,000	\$56,000		
15 years	\$4,000	\$60,000		

Applying for Remission

When you are no longer considered a full-time student for a period of 6 months or more and have made arrangements for remission of your student loan, you will be sent a document requesting proof of NWT residency. The SFA Program will request proof of NWT residency every three months until your loan is paid in full or you leave the Northwest Territories to reside elsewhere.

If you do not return the document as required, you may lose your remission privileges and will need to begin repayment.

What Happens If You Fail One Semester?

The SFA Program offers a grace period to students who received a Remissible Loan and did not successfully complete a semester. If you were unsuccessful and did receive a Remissible Loan, you may be eligible to receive remission for that semester.

The grace period is valid for one semester during your lifetime. You must ask your SFA Finance Officer to apply the grace period to a semester in an academic year. If two or more semesters were unsuccessful during the academic year, the grace period will apply to the first semester.

This grace period came into effect on July 14, 2000, and cannot be applied to a semester prior to July 14, 2000.

What Happens With A Remissible Loan If You Go Away On Holidays?

You may earn remission while out of the NWT on a holiday if the holiday is three months or less. If you leave the NWT for more than 3 months you will be responsible for monthly loan payments of both interest and principal from the day you left the NWT. And, if you are out of the NWT for more than 3 months, you must remain in the NWT for 3 consecutive months in order to be reinstated in the remission program.

If you accept any employment (full-time or part-time) while vacationing, remission will not be earned and you will be required to make monthly payments.

Does The Summer Break Count Towards Your Remissible Loan?

Remission cannot be earned for this time period. To apply for remission, you must enter into a Consolidated Loan Agreement and in order to do so, you must be out of school for at least 6 continuous months.

SECTION 12

STUDY GRANT FOR STUDENTS WITH PERMANENT DISABILITIES

What Is It?

If you have a permanent disability, the Northwest Territories (NWT) Study Grant for Students with Permanent Disabilities can provide you with additional financial assistance. You do not have to repay the NWT Study Grant under normal circumstances, but you must apply and be eligible.

What is the Definition of a Permanent Disability?

A functional limitation caused by a physical or mental impairment that restricts the ability of a person to perform the daily activities necessary to participate in studies at a postsecondary level and is expected to remain with the person throughout their life.

Which Student Categories are Eligible?

All categories.

What Are The Requirements?

- You must meet all of the applicable eligibility requirements under Section 2 - Eligibility
- You may apply any time during your school year
- Applications for the NWT Study Grant require medical or other assessment documentation of your permanent disability and the way in which it limits your ability to participate fully in postsecondary studies

What Costs Are Eligible?

Expenses Covered

The Study Grant may be used to cover exceptional educational-related expenses such as the cost of:

- A tutor
- An interpreter – oral, sign, note taker
- A reader
- Transportation – to and from school daily depending on circumstance
- Attendant Care (while in school)
- Special equipment – such as a Braille writer, alternative keyboard and alternate formats such as large or Braille print or voice activated program
- One-time medical assessment – 75% of the cost up to a maximum of \$1,000



Note: If your needs exceed the NWT Study Grant for Students with Permanent Disability as a full-time student, you can also apply for funding under the Repayable Loan. When you apply for SFA, please fill out the Income of Student and Spouse and Expenses of Student and Spouse sections of the **Application for Full-time Student Financial Assistance** and include all expenses related to your permanent disability.

Expenses Not Eligible

The NWT Study Grant does not cover:

- Capital costs such as a wheelchair, hearing aides, computer, printer, monitor, glasses, etc.
- Repairs or modifications to capital equipment
- Vehicle related expenses such as parking, insurance or registration
- Ongoing costs such as a medication, catheters, etc.

Note: The SFA Program only reimburses your education-related costs. For example, this means that if you have a personal care attendant, we can only provide you with funding for the costs incurred while you are in school, not for when your attendant provides you with services at home.

How To Apply

Check the box on the second page of the application and fill out the Income of Student and Spouse and Expenses of Student and Spouse sections of the application. Include all educational expenses related to your disability. For more information, contact your SCO.

What Timeframe Does The Grant Cover?

There is no limit to the number of years you can qualify for this Grant while attending postsecondary studies.

What Is The Maximum Amount Available?

As an eligible student attending school full-time, you may receive up to \$8,000 in an academic year. If you are applying as a full-time student, you must enrol in courses that represent at least 40% of a 100% full course load.

If you are applying for course reimbursement less than 40%, you may qualify for up to \$1,000 per full credit course. To qualify, you must be enrolled in courses that represent at least 20% of a full-time course load.

Please keep in mind that Grants can be taxable. See Section 16 - Students and Income Tax for more information.



How Will You Get The Money?

SFA funding is issued directly to you. You are then responsible for paying the expenses relating to your permanent disability. The SFA office will direct deposit the funding to your account at the beginning of each month or mail a cheque to your permanent mailing address in the NWT, depending on what you requested on **Form E - Payments and Financial Transaction Authorization 'Individual'**.

Please keep in mind that all Grants are taxable. See Section 16 - Students and Income Tax for more information.

Other Assistance For Students With Permanent Disabilities

Contact the NWT Council for Disabled in Yellowknife, as well as the institution you are attending, to find out about other forms of assistance.

SECTION 13

COURSE REIMBURSEMENT

What Is It?

Course Reimbursement is a territorially subsidized, non-repayable grant. You will be reimbursed for expenses you already paid based on your household income. Reimbursement takes place after you have successfully completed the course.

Which Student Categories Are Eligible?

All categories.

What Are The Requirements?

Revised: August 18, 2005

- You must meet all of the applicable eligibility requirements under Section 2 - Eligibility
- You must apply by your applicable deadline date
- You are enrolled in and successfully complete less than 40% of a 100% full course load if you are a student with permanent disabilities
- You are enrolled in and successfully complete less than 60% of a 100% course load
- You must submit an official transcript, which indicates you have successfully completed the course(s), applicable receipts and your most recent Income Tax Notice of Assessment, and
- You meet a financial needs test

You may not be eligible for a reimbursement if you receive assistance from another source that duplicates or is intended for the same purpose as your SFA benefits. Your SCO will assess your file based on the information you have provided in the application form.

Note: In order to be considered for a course reimbursement, all required documents, including your application for course reimbursement, official transcripts, applicable receipts and your most recent Income Tax Notice of Assessment are required to be submitted within one year of the start date of your course(s).

What Costs Are Eligible?

Reimbursement is provided for:

- Courses taken through distance learning at public postsecondary institutions
- Courses taken at an institution on a part-time basis, like an evening class



Expenses Covered

- Tuition costs
- Admission or enrollment fees
- Postage
- Required textbooks
- Child care expenses, and
- Internet fees

Expenses Not Eligible

You cannot receive tuition reimbursement from the SFA Program if you are receiving benefits from “another source”. The only exception to this rule is if the “other source” is topping up the maximum amount SFA will reimburse you.

Revised: August 14, 2006

Example: If your tuition for a part-time course is \$700 and you qualify to get \$400 from the SFA Program, it is okay if your “other source” provides you with the remaining \$300.

How To Apply

You must apply for reimbursement of expenses within 1 year of your starting the course.

Example: If you started a course on July 3, 2007, you would have until July 2, 2008, to request a reimbursement from the SFA Program.

To get reimbursed for your course, you must complete and submit an application for course reimbursement, receipts to substantiate your allowable expenses, as well as other supporting documentation as outlined on the previous page.

Income Assessment

To determine the amount of reimbursement you will receive for the courses you completed, the SFA Program will need to know:

- The size of your family
- Your total household income in the previous year to your applying for the reimbursement (line 150 of the most recent year’s Income Tax Assessment), and
- The amount of assistance you received from “other sources” to take the course(s)

Notes:

- To determine the size of your family, only include yourself, your spouse and the family members you are entitled to claim as dependants
- You must include your spouse's total income
- Your total income can be found on line 150 of your Canada Revenue Agency Income Tax, Notice of Assessment.

For example, if you claim expenses for a course you attended from December 2007 to March 2008, you would refer to your 2006 Notice of Assessment. If you did not file a tax return for that year, you must do so in order to be eligible for the reimbursement.

Determining The Amount Of Reimbursement

The SFA Program determines what amount you are eligible to receive as a reimbursement. We take into consideration the additional high costs involved in living in the different NWT communities and adjust your income accordingly by subtracting a Northern Living Allowance Rate from your household income. The following table shows this amount as a Community Adjustment rate and it is different for most NWT communities. The adjustment is calculated based on the combined total household income.

Revised: August 14, 2006

NWT SFA Program Part-time Studies Community Adjustment Table \$ Amount Subtracted From Household Income					
Aklavik	16,790	Fort Simpson	8,763	Sachs Harbour	19,989
Behchokö (Rae)	3,957	Fort Smith	5,033	Trout Lake	16,563
Behchokö (Edzo)	3,942	Gamèti (Rae Lakes)	11,887	Tsiigehtchic	13,774
Colville Lake	18,344	Hay River	4,841	Tuktoyaktuk	17,003
Deline	16,763	Hay River Reserve	4,856	Tulita	15,128
Dettah	2,511	Inuvik	12,318	Ulukhaktok	20,945
Enterprise	4,865	Jean Marie River	10,307	Wekweèti (Snare Lake)	11,723
Fort Good Hope	16,582	Kakisa	6,415	Whati	11,702
Fort Liard	6,722	Lutselk'e	13,102	Wrigley	13,642
Fort McPherson	14,088	Nahanni Butte	13,053	Yellowknife	2,500
Fort Providence	6,484	Norman Wells	13,127	Outside of the NWT	2,500
Fort Resolution	7,830	Paulatuk	19,560		

Below are two examples based on a family of 5 people with a combined total income of \$60,000. The difference between the two families is that one lives in Yellowknife and one lives in Ulukhaktok. If you live in Yellowknife, you would subtract the Yellowknife community adjustment of \$2,500, or \$20,945 if you live in Ulukhaktok, for you and your spouse from your combined total income to determine your adjusted annual income.

Examples of Reimbursement			
Example #1 - Yellowknife:		Example #2 - Ulukhaktok:	
Student's Income:	\$30,000	Student's Income:	\$30,000
Spouse's Income:	<u>\$30,000</u>	Spouse's Income:	<u>\$30,000</u>
Total Income:	\$60,000	Total Income:	\$60,000
Community Adjustment (Student):	\$ 2,500-	Community Adjustment (Student):	\$20,945-
Community Adjustment (Spouse):	<u>\$ 2,500-</u>	Community Adjustment (Spouse):	<u>\$20,945-</u>
Adjusted Income:	\$55,000	Adjusted Income:	\$18,110

If you take the adjusted income for both in the above examples, and compare them with the following table, you will see that for a family of five living in Yellowknife with an adjusted annual income of \$55,000, the course reimbursement from SFA would be **\$375** or the actual amount paid for tuition, books, child care costs and distance transmission expenses, whichever is less.

For the family of five living in Ulukhaktok with an adjusted annual income of \$18,110, the course reimbursement would be a maximum of **\$500**, or the actual amount that paid for tuition, books, child care costs and distance transmission expenses, whichever is less.

SFA Program											
Course Reimbursement/Part-time Studies Income Calculation – Family Size											
Annual Income = \$											
Benefit	1	2	3	4	5	6	7	8	9	10	11
\$500	30,000	35,000	40,000	45,000	50,000	55,000	60,000	65,000	70,000	75,000	80,000
\$375	35,000	40,000	45,000	50,000	55,000	60,000	65,000	70,000	75,000	80,000	85,000
\$250	40,000	45,000	50,000	55,000	60,000	65,000	70,000	75,000	80,000	85,000	90,000
\$125	45,000	50,000	55,000	60,000	65,000	70,000	75,000	80,000	85,000	90,000	95,000
\$0	45,001	50,001	55,001	60,001	65,001	70,001	75,001	80,001	85,001	90,001	95,001



What Is The Maximum Amount Available?

The Course Reimbursement grant provides up to \$500 per course, to a lifetime limit of \$5,000.

Tax Implications

See Section 16 - Students and Income Tax for more information.

How Will You Get The Money?

The grant is a reimbursement for expenses. This means that you first have to pay for the course yourself, then SFA would reimburse you if you qualify.



SECTION 14

STUDENT FINANCIAL ASSISTANCE SCHOLARSHIP

What Is It?

The SFA Scholarship is a territorial non-repayable grant. The purpose of the Scholarship is to reward the academic achievement of those pursuing postsecondary studies and to provide an incentive to further pursue postsecondary studies. Scholarships are awarded based on academic merit.

You do not have to be receiving, or have received SFA in order to qualify for the Scholarship, but you must be eligible for SFA.

SFA does not consider scholarships as additional income and they do not affect your eligibility for SFA benefits.

Which Student Categories Are Eligible?

All categories.

What Are The Requirements?

Revised: August 18, 2005, August 14, 2006

- You must meet all of the applicable eligibility requirements under Section 2 - Eligibility
- You must meet your application deadlines
- You must provide official transcripts and **Form C – Scholarship Assessment Form** completed by both you and the institution you attended
- You must be currently eligible for SFA
- During the time you received your qualifying grades, you must have been enrolled in 100% of a 100% full course load over a period of two semesters in the same academic year – one must be a fall or winter semester (this rule does not apply to secondary studies for the High School Scholarship)
- You receive the grade averages listed on the next page for the Scholarship based on the grading system of your postsecondary institution

How To Apply

You can apply for the Scholarship at any time during the current academic year, as long as you have submitted your application for SFA by your applicable deadline.

Note: You are eligible to apply for the Scholarship even if you take a few years off between studies. For example, if you went to school in 2004/2005 for the 1st year of a program, then took a few years off and went back for your 2nd year in 2008/2009, you could apply for the Scholarship in 2008/2009, as long as you meet all the eligibility criteria.



Levels of Scholarships

The SFA Program provides the following scholarships:

High School Scholarship

Revised: August 18, 2005

To be eligible for the \$1,000 High School Scholarship, you must achieve at least an 80% average in English or French, Science, Math and two other 5-credit courses at the 30, 31 or 33 level

The Department of Education, Culture and Employment (ECE) will calculate the 80% average of all students schooled in the NWT. If you were schooled in the NWT, it is not necessary to send us your official transcript when you apply, as we can access those records on your behalf if you initial the authorization on **Form C – Scholarship Assessment Form**.

Undergraduate Scholarship

To be eligible for the \$2,000 Undergraduate Scholarship, you must achieve an "A-" average or better in your prior postsecondary year of a certificate, diploma or degree program.

Masters Scholarship

To be eligible for the \$5,000 Masters Scholarship, you must have achieved an "A-" average or better in your final year of a degree program and a "-B" average or equivalent in your first year of a Masters.

Doctorate Scholarship

To be eligible for the \$10,000 Doctorate Scholarship, you must achieve a "B-" average or better in the last year of your Masters program and in each subsequent year of your Doctorate program.

Note: To obtain any of the above postsecondary scholarships, a completed **Form C - Scholarship Assessment Form** must accompany your official transcripts indicating that you were enrolled in 100% of a 100% full postsecondary course load and received the minimum required average or better.

Grading System

Revised: August 18, 2005

SFA uses the grading system of your institution. If your institution does not use letters for marking, the SFA Program will use a Grade Comparison Table to assess your scholarship application. SFA does not round the GPA.

Note: If your official transcript includes more than one mark such as a "P" (pass) or a "CR" (credit achieved) per semester, SFA will require an official letter from your institution indicating that you did receive the grade average needed for the Scholarship.



Full Course Load

If you are applying for the Undergraduate, Masters or Doctorate Scholarship, SFA will need **Form C - Scholarship Assessment Form** to be completed by both yourself and your institution or academic advisor, stating that you were enrolled in 100% of a 100% full course load and did receive the grade average required for the scholarship.

What Timeframe Does The Scholarship Cover?

Scholarships are calculated on two semesters within the same academic year. The two semesters do not need to be consecutive semesters, but they must fall within the same academic year.

Example: If you attended 3 semesters in an academic year - fall, winter and spring, and you were enrolled and successfully completed 100% of your institution's 100% full course load in the fall and spring semesters and got an A- average or better, you could use those 2 semesters towards the calculation of your scholarship.

What Is The Maximum Amount Available?

You can be awarded one scholarship per academic year. There are no limits on the number of academic years you can receive the Scholarship as long as you continue to qualify.

How Will You Get The Money?

Revised: August 18, 2005

SFA funding is issued directly to you. The Scholarship will be deposited into your bank account during your first semester.

SECTION 15

CANADA MILLENNIUM BURSARY – GENERAL AWARDS, LOW-INCOME ACCESS BURSARY AND EXCELLENCE AWARDS

What Is It?

The Canada Millennium Scholarship Foundation (CMSF) is a private and autonomous organization that awards bursaries to Canadian students studying at a postsecondary level. The Foundation's endowment is approximately \$2.5 billion dollars.

Revised: August 14, 2006

The NWT administers the Millennium Bursary - General Awards and the Low-Income Access Bursary on behalf of the CMSF to residents of the NWT. SFA will receive funding from the Foundation until 2009.

Approximately 120 General Awards of \$3,000 each are available to eligible NWT students each year. There is approximately \$66,000 available under the Low-Income Access Bursary to eligible NWT students each year, and the award amount vary from \$1,500 to \$4,500 each. General Awards and the Low-Income Access Bursary are given to students with the highest assessed financial need who meet all of the eligibility criteria. Students can receive both awards at the same time.

SFA does not consider either of these bursaries as additional income and they will not affect your eligibility for regular SFA benefits.

The bursaries are taxable and a T4A will be issued to you. See Section 16 - Students and Income Tax, for more information.

Which Student Categories Are Eligible?

All categories.

What Are The Requirements?

Millennium Bursaries will be awarded during the winter semester if you:

- Meet the SFA eligibility criteria identified in Section 2 - Eligibility and show a demonstrated need
- Meet all Millennium Bursary criteria located at the following website: <http://www.millenniumsolarships.ca/en/students/elig.asp>
- Meet the funding application deadline of July 15

- Provide official transcripts indicating you have successfully completed a prior, full academic year of postsecondary studies, of at least 60% of a 100% full course load
- Submit all required eligibility documents by October 1 – such as, official transcripts, and **Form D - Student Enrollment Form**
- Are enrolled at an eligible postsecondary institution in Canada
- You must meet SFA eligibility criteria, even if you are not receiving SFA
- Have not applied to another province or territory, and
- Submit second **Form D - Student Enrollment Form** by February 1

Revised: August 18, 2005

Note: Guidelines from the CMSF indicate that graduate students (in the NWT this includes professional schools including, but not limited to, law, medicine and dentistry), or those not registered at a Canadian institution, are not eligible for the Bursary.

How To Apply

You must apply for the Millennium Bursary on or before July 15th by completing an **Application for Full-Time Student Financial Assistance**.

You must submit a copy of your official transcript(s) and **Form D - Student Enrollment Form** by October 1 and another **Form D - Student Enrollment Form** for the second semester by February 1.

If you plan to begin school during the winter semester, you must apply for SFA by July 15 and provide a *Confirmation of Acceptance* from your institution before October 1.

You must qualify for SFA to receive the Bursary unless you have already reached your loan limit or you are self-funded, in which case you are still eligible to apply.

What Is The Maximum Amount Available?

You may obtain financial assistance in the form of a Millennium Bursary for a maximum of 32 months of study. The average Bursary is \$3,000 but may vary between \$2,000 and \$4,000. The Bursary is based on demonstrated financial need, as assessed by the SFA office. The maximum dollar value you can receive in your lifetime is \$19,200.

**How Will You Be Notified?**

A list of candidates ranked in order of financial need will be submitted to the CMSF each fall for approval.

If you have been chosen to receive one or both of the bursaries, the CMSF will write a letter directly to you in December. You will not be contacted if you are not eligible to receive a bursary.

How Will You Get The Money?

The award is deposited directly into your bank account. However, you may ask the SFA office to apply your bursary directly to your loan to help reduce your total debt.

Revised: August 14, 2006, August 1, 2007

Low-Income Access Bursary

The Low-Income Access Bursary is available to students entering the first year of their program while attending full-time postsecondary studies in the Northwest Territories. The Access Bursary may vary between \$1,500 and \$4,500 and is based on demonstrated financial need, as assessed by the SFA office. You may only receive this award once in your lifetime.

You must apply by July 15 of the year in which you will be attending your 1st-year of an approved program that will be a minimum of 2-years in length (this includes students entering their Access year) at a public institution in the NWT. All students must meet the requirements for the General Awards outlined at the beginning of this Section 15, with the exception of completing a previous academic year.

Excellence Awards

Excellence Awards are granted to first year postsecondary students. The SFA Program does not administer the Excellence Awards. These awards are available through Canadian high schools and administered mainly by the CMSF.

The Excellence Awards recognize, support and encourage talented Canadians who make positive and significant contributions to the betterment of communities across the country, demonstrate the capacity for leadership and who are committed to the pursuit of academic excellence and innovation. There are three types of Excellence Awards.

- Local award winners will receive a one-time \$4,000 award
- Territorial award winners will receive a \$4,400 award, renewable for up to four years, and
- National award winners will receive a \$4,800 award, renewable for up to four years



These awards are issued as an additional resource to you and will not affect your eligibility for regular entitlements under the NWT Student Financial Assistance Program.

Since the Territorial and National Excellence Awards are renewable, candidates must be entering a minimum two-year program to be eligible.

The selection criteria are academic achievement, a demonstrated service to the community that is positive and verifiable, capacity for leadership and ability to motivate others, and an interest in innovation. You can obtain a copy of the application form from their website at www.millenniumscholarships.ca or by calling the Foundation toll free at 1-877-786-3999. You can also write to the following address:

Excellence Awards Program - Canada Millennium Scholarship Foundation
1000 Sherbrooke Street West, Suite 800
Montreal, Quebec H3A 3R2

SECTION 16

STUDENTS AND INCOME TAX

Student Financial Assistance And Your Income Tax

Grants and bursaries can be taxable depending on your student category.

The Government of the Northwest Territories (GNWT) will send your T4A taxation form to the permanent address you provide to SFA on your application for assistance. If you have questions about the amount indicated on the T4A, you will need to contact the SFA Program office.

Loans and Interest Deductions

Benefits from SFA in the form of a Remissible or Repayable Loan are not taxable. (However, once you complete your education and begin repayment, you will receive a letter stating the amount of interest paid on your loan during the year. This interest payment can be claimed as a deduction on your income tax.)

Tax Implications

First Nations Students

If you are a First Nations student, you are exempt from paying taxes on grants according to federal taxation rules and regulations. Please visit the Canada Revenue Agency's website at www.cra-arc.gc.ca/aboriginals for more information.

If you accessed grant funding, a T4A will be issued to you from the GNWT in late-February each year. It will contain a footnote indicating that the file is tax-exempt because the filer is a First Nations student. The T4A will outline the total amount received in the prior year and must be included with your income tax return when it is filed.

Indigenous Métis or Inuit Students

A T4A will be issued from the GNWT in late-February each year to Indigenous Métis and Indigenous Inuit students who accessed grant funding. If you are Indigenous Métis or Indigenous Inuit, you may be required to pay taxes on any grants you receive. The T4A will outline the total amount received in the prior year and must be included with your income tax return.

You may wish to consult your income tax guide or seek advice from an accountant before you choose to receive your living allowance assistance as either the Supplementary Grant or a Remissible Loan.

If you receive any grant funding, please read the next section, Other Students, below as it will apply to you.



Other Students

A T4A will be issued from the GNWT in late-February each year to students who received grant funding. The T4A will outline the total amount received in the prior year and must be included with your income tax return. If you received grants from the SFA Program, you may have to pay taxes on those grants.

All grants can be taxable under federal taxation rules and regulations. Consult your income tax guide or seek advice from an accountant for more information.

Withholding your Income Tax Return

If you are eligible for an income tax refund, the GNWT has the option of withholding your tax refund and using it towards an outstanding government debt. You may be told that your income tax refund is withheld, and you will have the opportunity to contact the GNWT to make arrangements to repay the outstanding debt instead of having your income tax withheld.

Note: If you want more information on income tax rules as a student, please contact Canada Revenue Agency through their website at www.cra-arc.gc.ca or by telephone at the toll-free number listed in the website or shown in the government phone numbers section of your local telephone book.

SECTION 17

OTHER AVAILABLE ASSISTANCE

Other Sources of Funding

Revised: August 18, 2005

You cannot receive student aid from more than one province or territory at the same time, nor can you receive student aid from another source that duplicates, or is intended for the same or similar purposes as the funding you receive from the NWT SFA Program.

Example: You cannot receive student assistance from the Alberta Government and the NWT SFA Program at the same time. Nor can you receive Employment Insurance for educational purposes and SFA at the same time.

There are often other potential options to financing your education in addition to or in place of SFA and they include:

- Employers
- Aboriginal organizations
- Corporations
- Unions
- Churches and religious institutions
- Service groups
- Government, and
- Foundations

Note: Effective August 1, 2007, funding from SFA will no longer be considered income for Student Child Care User Subsidy clients attending full-time studies at an approved institution in the Northwest Territories.

Note: The SFA website at www.nwtsfa.gov.nt.ca offers a list of links on scholarships, internship opportunities, financial aid, money management skills and much more. You should also consult the school you wish to attend and ask for information on assistance that may be available to help you with your education related expenses.

Some other funding options available outside of SFA are listed in the rest of this section.

Income Assistance

What Is It?

The Income Assistance Program in the NWT provides funding for tuition, fees, books and living expenses to eligible clients who have not been suspended and who do not qualify for SFA.



If you are enrolled in a full-time, approved program of study in an accredited postsecondary institution in the NWT, this benefit is available. Clients may also receive assistance for school supplies.

Clients must complete a *Productive Choice* prior to any payment of tuition.

Note: Tuition is not available if you are required to repay SFA because you dropped out of a previous semester, but you may still receive funding for your living expenses.

What Are The Requirements?

All students applying for funding under the Income Assistance Program must meet the same eligibility requirements as those of the SFA Program and must attend a postsecondary institution in the NWT.

Aboriginal Human Resources Development Agreement

What Is It?

If you qualify as a Northern Indigenous Aboriginal Resident, you may be able to access financial assistance from an Aboriginal Human Resources Development Agreement (AHRDA) group.

The program, formerly known as Pathways or Regional Bilateral Agreements (RBAs), provides a broad range of assistance for a variety of programs and student situations. Some AHRDA programs may require that the SFA Program has refused you before they will consider granting assistance. Others may ask that you first apply to the SFA Program and if your needs are greater than what SFA can provide, you may be provided with an AHRDA funding top-up.

What Are The Requirements?

The SFA Program will allow you to receive funding from AHRDA groups only if it does not duplicate the assistance from SFA.

Note: The SFA Program will not provide funding for benefits that a 3rd party is paying for unless your needs are greater than what we provide. For example, let's say you wanted to attend a highly specialized program with high tuition, and you estimate your total costs for the year to be \$25,000. If SFA determines you could receive \$20,000 from SFA, then your AHRDA group would be able to give you the additional \$5,000.

On the other hand, if your tuition was \$3,000 and you received \$3,000 from the SFA Program, your AHRDA group would not be able to provide you with tuition funding, as it would duplicate SFA. In this example, you could also choose to receive funding from AHRDA for tuition and decline the SFA assistance.

The SFA Program can give reduced amounts of funding if a student is receiving Employment Insurance, Workers Compensation, or other funding judged to be for the same purpose as SFA, as per the discretion of the Deputy Minister.



How To Apply

Your SCO will assess your file based on the information you provide in your application. When you sign the **Applicant Declaration and Consent**, you agree to allow us to provide personal and financial information about you to AHRDA groups. This is done in order to help the AHRDA group determine how much assistance they can provide to you, based on how much assistance you are receiving from us. Similarly, we will be able to contact AHRDA groups to see if you are receiving funding from them so we can verify that you are receiving the benefits you are entitled to.

If you are eligible for AHRDA funding in conjunction with SFA, you are required to submit a letter from your AHRDA group. The letter must state the amount of funding you will be receiving from your AHRDA group.

Note: For more information on the type of assistance AHRDA groups provide in the NWT, please contact your AHRDA group.

Building Essential Skills (Employment Insurance/Labour Market Development)

What Is It?

The Building Essential Skills Program is used to help clients and apprentices who need training. It is a short-term, financial assistance program providing access to skills training or education, is based on eligibility to Employment Insurance (EI).

What Are The Requirements?

The skills training/education program must be necessary in order to find or retain employment and must be one year or less in duration.

In order to be eligible, you must:

- Have a current EI entitlement or have been eligible within the previous 36 months (60 months in the case of parental benefits)
- Require resources beyond EI benefits
- Agree to make a personal contribution to training
- Currently reside in the NWT
- Complete a *Career Action Plan* or *Return to Learning Action Plan*, which means reviewing things like your career choice, your personal commitment, your education and skills, your finances, labour market awareness and opportunities, etc.
- Register for full-time studies in an approved institution
- Register as an apprentice in the NWT
- Register and be accepted in a program, and
- Take 60% of a 100% full course load (includes correspondence/distance learning)



Examples of the types of training funded under this program include upgrading, literacy, life skills, trades foundation courses, short-term entry level training not covered by SFA, short-term skills development and occupational technical training.

How To Apply

You are expected to meet with a Career Development Officer to determine your eligibility under the Building Essential Skills Program.

You will complete a Career Action Plan or Return to Learning Action Plan to review career choice, personal commitment, education and skills, finances, labour market awareness and opportunities, etc.

You are also required to contact the Career Centre immediately should any changes take place which would affect your EI eligibility.

Note: For more information and application forms, contact your local Education, Culture and Employment office (Career Centre or Canada/NWT Service Centre, Government Service Centre).

Postsecondary Student Bursary – French

What Is It?

- This bursary helps NWT students (25 years and under) who are doing their post-secondary studies in French.
- The bursary is \$1,000 per semester, up to a maximum of \$2,000 per school year.
- These bursaries are administered by Department of Education, Culture and Employment, Division of Early Childhood & School Services.
- There are a limited member of bursaries by semester.
- Those applying for the first time will have priority.

What Are The Requirements?

To be eligible, you must:

- Have attended a NWT school for at last 5 years
- Be a NWT high school graduate
- Be attending a post-secondary institution
- Pass a minimum of 4 courses, 3 being offered in French

How To Apply

Applications are made to the French Programs Administrator with the Department of Education, Culture and Employment.

The deadline for application for the fall term is August 1. The deadline for the winter term is December 1. If sent by mail, the postmark will be proof of mailing date.



The Bursary is payable upon completion of a semester and submission of an official transcript from the postsecondary institution. The amount received is also contingent on the number of approved applications.

For more information, please contact:

Eve Lavallée
French Programs Administrator
Early Childhood and School Services
Department of Education, Culture and Employment
P.O. Box 1320
Yellowknife, NT X1A 2L9
Phone: 867-920-3416
Fax: 867-873-0109

SECTION 18

REASSESSMENT AND VERIFICATION

Common Reasons For Reassessment

You must advise the SFA Program in writing if any of the information on your application changes after you have submitted it. The changes may require a reassessment of your SFA entitlement. Depending on what those changes are, your assistance may change.

Some of the most common reasons for a reassessment are changes to:

- The financial position of you and/or your spouse (income, assets, investments, etc.)
- Relationships with your spouse, parent(s), step-parent, sponsor or legal guardian
- Your banking information
- The information provided about your dependants
- Your program of study or study period and/or
- Your institution

Reassessments Are Conducted In The Current School Year Only

The SFA Program may only assist with your educational expenses in the current school year. You may ask for a reassessment at any time during your current academic year.

If the SFA Program staff made an error on a prior year, or you realize you should have received additional assistance during a prior academic year, retroactive payments will/do not apply.

Note: If you have a Repayable Loan for this school year and are entitled to a higher amount, the additional amount will be provided from whatever time you specified in the current school year. For example, if your spouse became a dependant in February 2008, your Repayable Loan will be reassessed based on the status of your spouse as a dependant from February 2008 to the end of the school year in June 2008, as long as he/she remains a dependant during that time.

Verification and Audit

All files are subject to verification and audit.

Each year a percentage of SFA files are audited to verify the accuracy of information. Information provided by you must also be verified with other federal and provincial/territorial student aide programs, government agencies, AHRDA groups, employers, banks, etc.



POLICY AND PROCEDURES MANUAL

If your file is verified or audited, you may be required to provide documentation to confirm that information you and your spouse have submitted is correct. Keep all receipts and supporting documentation that may be needed for audit purposes, such as rent receipts, child support/alimony payment receipts, income statements, etc. Also, keep your Treaty Card, birth certificate, land claim beneficiary card, etc. on hand as we may require a copy.

If you are audited you will be advised that you need to send us certain documents by a certain date. If you do not get back to us, processing of your SFA may be withheld until the audit is completed. Your prompt reply to an audit request will help prevent delays.

Please read carefully the conditions of SFA Program funding, as noted in the **Applicant Declaration and Consent** on your **Application for Full-time Student Financial Assistance** or **Application for Course Reimbursement**. If you and your spouse fail to meet these conditions:

- You may not be eligible for assistance, and/or
- You may be required to immediately repay funds already released

You must be truthful with all documentation. The following may be considered fraud:

- False or misleading statements
- Failure to fully disclose information, and/or
- Tampering with documents or forgery

Files identified as fraud may be transferred to the Government of the Northwest Territories' Audit Bureau for further investigation and may be referred to the RCMP for a formal investigation which could result in charges under the Criminal Code of Canada.

SECTION 19

SUSPENSIONS AND RECOVERIES

Reasons for Suspension

Revised: August 15, 2005

You can be suspended from the SFA Program for not fulfilling prior year(s) and/or current year SFA eligibility requirements. When you are suspended from the SFA Program, it means you can no longer receive funding for up to a period of one year or longer, and may have to repay some or all of the benefits that have already been provided to you.

You can be suspended from the SFA Program by:

- Not passing the required SFA percentage of a full course load during your academic year
- Being considered part-time by your institution
- Withdrawing or being asked to withdraw from your studies

Length of Suspension

A typical academic suspension lasts for up to one year. Your suspension begins on the day you became part-time, withdrew, or the last day of a semester in which you did not successfully complete the required course load.

Note: If your semester starts on January 10, 2008, and ends on April 28, 2008, and you withdraw on January 31, 2008, you would be suspended from January 31, 2008, until January 30, 2009.

If You Dropped a Few Classes

If you applied for and received assistance as a full-time student and you decide to drop a class(es), you may fall below the SFA Program's full-time student course load requirement.

**** Please contact your SCO if you are thinking about reducing the number of classes you are enrolled in. ****

Recovery of Student Financial Assistance

If you applied for and received assistance as a full-time student and you decide to drop a class or stop attending your classes full-time, the SFA Program will stop funding you. If this occurs during your semester, you will no longer be eligible to receive future monthly living allowance payments. If you withdrew from your classes, but continued to receive your monthly living allowance payments, you may owe the SFA Program the money you received after you withdrew.

Note: If you are attending school and withdraw early in the semester, you may be entitled to a reimbursement of a portion of your tuition, tuition fees or books by your institution. If you receive a reimbursement, you will have to repay the portion you got back from your institution to the SFA Program. If you do not notify SFA that you withdrew and continue to receive a living allowance from SFA, you will be required to reimburse SFA any living allowance you received.

How Will I Know I Owe The Government Money?

SFA will first send a letter to you outlining how much you owe and how long you have to repay the full debt before you receive an official invoice. If you do not pay the full amount within SFA's specified period, the Financial Management Board Secretariat (FMBS) will issue an invoice to you. If you do not make payment arrangements with the FMBS within 90 days of the date of the invoice, your file will be transferred to a collection agency.

The collection agency will then be responsible to collect the outstanding debt from you. When your file goes to a collection agency, it is also reported to a Canadian credit bureau. Once reported, it will have a negative affect on your credit rating.

For example: You may wish to borrow money for a car sometime in the future. The bank will check your credit rating and discover that you were once reported as not paying an outstanding debt and are now considered a credit-risk.

Are You Eligible For Student Financial Assistance If You Owe Money To The Government?

If you have an outstanding debt to the Government of the Northwest Territories (GNWT), such as an overpayment of SFA or property taxes, you will not be eligible to receive SFA until you have either repaid the debt, or made payment arrangements that are acceptable to the GNWT.

Getting "Unsuspending"

Revised: August 15, 2005, August 14, 2006

Once you are suspended, there are three options available to you to become eligible for SFA again:

1. Contact the SFA Program within 30 days of withdrawing. Repay the full amount within 60 days of the last day you attended school for the semester in which you were suspended, or
2. Provide an assessment from a qualified, acceptable professional stating that your performance was significantly affected because of illness, physical injury or extraordinary circumstances.

SFA considers the following when assessing an extraordinary circumstances - was it something beyond the student's control, unpredictable, significant, was it the student's choice and a poor choice, and would the average person be successful under these current circumstances, or

3. Wait one year from the end date of the academic year in which we provided you with funding.

Although you are under suspension, you must continue to meet the SFA application deadlines. You can appeal the decision to suspend you from the SFA Program. Please refer to the next section, Section 20 - Appeals.

Reinstating A Semester of Funding

If you received SFA to attend a semester, but did not successfully complete the semester, you may be eligible to reinstate your semester of funding. To reinstate the semester you must:

- Contact us within 30 days of no longer being considered a full-time student, or within 30 days of the first day of classes
- Repay the total amount of SFA received for that semester within 60 days of no longer being considered a full-time student or within 60 days of the first day of classes

False Information

If the information you have provided in your application and/or supporting documentation are false, and you are reassessed or audited, you may be reported to the Audit Bureau as a student suspected of defrauding the Government. Depending on the amount of money received, you may be reported to the RCMP for formal investigation, which could result in charges under the Criminal Code of Canada.

SECTION 20

APPEALS

Appealing A Decision

The SFA Program makes every effort to be fair to all students. However, there are instances where you may feel the rules have been misapplied or that the criteria do not adequately reflect your particular circumstances. You may appeal decisions made by the SFA Program by following the approved appeal procedures.

Revised: June 30, 2007

You cannot appeal decisions regarding:

- SFA Scholarships
- Repayment/remission of principal and/or interest of loans
- The Canadian Millennium Scholarship Foundation

The Appeal Period

The 30-day appeal period starts from the day you are notified, that is when you get a letter, e-mail or call from the SFA office regarding your SFA file.

If we notify you by letter, SFA allows 10 days for you to receive the letter.

If you are notified by e-mail, SFA allows 2 days for you to check your e-mail. The appeal process begins 2 days after the e-mail was sent.

If we notify you by telephone (includes leaving a message on your answering machine/voice mail), the appeal period starts from the day the call is made.

Examples: If we mailed a letter to you on February 10, we would start counting the 30 days from February 20, and you would have until March 20 to seek an appeal.

If we notified you by e-mail on September 27, we would start counting the 30 days from September 29 and you would have until October 28 to seek an appeal.

Appeal Levels

The first step in an appeal process is to talk to a SCO. Even if you feel your SCO is part of the problem, there may have been some confusion or misunderstanding that can be easily rectified. If discussions with your SCO leave you dissatisfied, you can then consider taking the next step in the appeal process as noted below.

Level 1 - NWT Student Financial Assistance Internal Review

If you have been denied financial assistance by your SCO, or feel that you are entitled to a higher level or different type of assistance, you may appeal the decision to the NWT Student Financial Assistance Internal Review (IR).

The steps in the process are as follows:

1. Appeal in writing to the SFA Program office. You can use the appeal form available on our website at www.nwtsfa.gov.nt.ca.
2. Appeal within 30 days of notification of the decision you are appealing.
3. The IR will review your appeal and determine if the *Student Financial Assistance Act and Regulations* and Policies were correctly applied to your situation.

Students are not invited to participate at this level. Decisions on appeals will be based on approved legislation, regulations and policies. Rulings will be verified at each level to ensure that they have been applied correctly for your situation.

Level 2 - NWT Student Financial Assistance Appeal Board

If you disagree with the IR's decision, you may appeal that decision to the NWT Student Financial Assistance Appeal Board (AB).

At the AB level, you are invited to participate. During the appeal you may represent yourself in person or by telephone, or have someone, including legal council, represent you.

The steps in the process are as follows:

1. Appeal in writing to the SFA Program office. You can use the appeal form available on our website at www.nwtsfa.gov.nt.ca.
2. Appeal within 30 days of notification of the decision you are appealing.
3. The AB will review your appeal to determine if the *Student Financial Assistance Act and Regulations* and Policies were correctly applied to your situation.

The AB will base its decision on approved legislation and all of its decisions are final.

Supporting Documentation For An Appeal

You may be required to provide documentation that supports your request for an appeal. Your SCO can tell you what documentation is required in your particular situation.

Supporting documentation may include:

- A letter from you (and your spouse or parent(s), if applicable) explaining your situation
- Detailed documentation from a professional third party who was directly involved with your situation (court reports, letters from police, social workers, counsellors, children's shelters and/or doctors)
- Proof of payment for the costs you are claiming
- Certificate from a physician outlining the nature of illness or permanent disability, the care required and the period of time
- Documentation from your employer confirming employment, and/or
- Budget outlining estimated educational and/or living expenses

The forms required to appeal are available under the download section of this website or you can request a copy be faxed to you by contacting the SFA Program office at 1-800-661-0793 / 873-7190.



SECTION 21

ONLINE APPLICATION AND INQUIRY SYSTEM

The Steps To Accessing The Online System

1. Go to the NWT SFA Program's website at www.nwtsfa.gov.nt.ca.
2. Always read and follow all **ON SCREEN** instructions carefully.
3. Always print a copy for your records.
4. You must use the Microsoft Internet Explorer 4.0 or higher with 128-bit encryption. The encryption level can be found by clicking [help] [about] in Internet Explorer and looking for Cipher Strength of 128. *Our system is not tested or supported for other browsers.* Further information can be found under 'Online Services' on our website noted above.
5. You now have access to the SFA web interface. Please read all instructions on this screen.
6. Enter or start the SFA online system.
7. If you are a first time user of the online system, you will need to enter your FULL LEGAL FIRST and LAST name (NO nicknames, etc), Health Care Number, ethnicity, gender, date of birth and Social Insurance Number. You will also need to submit a password with a question and response in case you forget your password.

(If you have problems registering for access at this point, please phone 1-800-661-0793 as most problems relate to information differences in our records of your name, etc, and as with other secure websites (such as electronic banking) we can only accept *EXACT* personal info matches to validate a user)

8. If you've used the system previously, enter your name, Social Insurance Number and password - otherwise click *REGISTER* and register for online access.
9. You are now in the SFA online access screens and can choose to apply online or inquire into your file.

If you experience any difficulties, please contact our office at 1-867-873-7190 or 1-800-661-0793 for assistance.

SECTION 22

STUDENT RESPONSIBILITIES AND OTHER INFORMATION

Paying Tuition Fees

In most cases, you are responsible for paying tuition fees to your postsecondary institution and for purchasing your own books. Your tuition and book benefits will be deposited into your bank account. However, if you are attending Aurora College, your tuition and book benefits will be forwarded directly to the College on your behalf.

Repaying Your Loan

While you are considered a full-time student by the SFA Program at an approved institution, your student loan repayment/remission obligations will be suspended. When you are no longer considered a full-time student for a period of 6 continuous months, you must start repaying and/or remitting your loans. During this 6-month period, the government waives the interest on your loan.

It is up to you to contact your SFA Finance Officer to arrange for loan repayment/remission before the 6 months are up.

Keep Copies Of Your Documents

Keep copies of your application(s), any form(s), official transcript(s), fax confirmation sheet(s) and anything else you submit to the SFA Program in the event that some, or all, of your documentation is not received.

Provide Accurate Information

SFA determines your eligibility for benefits based on all the personal information you provide. You must ensure your application for assistance is completed accurately and truthfully. It is your responsibility to provide us with personal information updates such as a change of income, address, phone number, banking information, etc. It is also your responsibility to provide us with the income you and/or your spouse, if applicable, will be receiving at any time during your SFA sponsorship.

Tell Us if Things Change

It is your responsibility to provide us with personal information updates such as a change of income, address, phone number, banking information, etc. It is also your responsibility to provide us with the income you and/or your spouse, if applicable, will be receiving at any time during your SFA sponsorship.

Changes may mean an increase to your current benefits or that you are no longer eligible to receive the benefits you were originally assessed for. In some



cases, you may be entitled to receive additional assistance or are required to return some or all of the assistance you've received. In severe cases, you may be suspended from the SFA Program.

Health Care

You are generally not required to change your health care coverage to the province or territory you are studying in, as long as you plan to return to the NWT when you complete your studies. You must contact the Health Insurance Unit to inform them that you will be studying outside of the NWT. They can be reached through their toll free number at 1-867-777-7404 / 7405 / 7406.

Dental

If you are under 21 years of age and your parents have a dental plan, you may still be covered. Some institutions offer a dental insurance plan, which can be included in the fees. Not all of these fees are mandatory. Ask your institution for information on dental insurance.

Driver's License And Vehicle Registration

You are considered a resident of the NWT while you are a student. You should not change your address or transfer your driver's license or car registration to another province or territory. This policy is standard across Canada. All jurisdictions in Canada maintain the same reciprocal regulation statement.

Postsecondary Strike

Although a postsecondary strike is beyond a student's control, SFA must follow the legislations and policies. If you do choose to return home immediately, you will not be suspended as long as you provide an official document from your school indicating the occurrence of a strike. However, if you choose to remain at school until the strike is finished, please refer to the following table for how your benefits will be applied.

Calendar Days Considered in School	Monthly Living Allowance
0 - 4	\$0.00
5 - 14	Half a Month
15 or More	Full Month

Changing Programs/Institutions Partway Through the Academic Year

If you are planning on changing institutions and/or programs partway through your academic year, and you wish to be approved for continued funding, you will need to inform the SFA Program office. Changing partway through the year can be approved by SFA as long as SFA has official documentation indicating the transfer will be approved by your institutions(s). An example of approval would



be an acceptance letter from the new school and a favourable departure letter from your original school.

If you are changing institutions, you will need to provide an official transcript from the original school before your continued funding can be approved.

Extending A Semester

The length of your semester determines whether or not you are a full-time student. To be full-time, you must be enrolled in a semester that is a continuous length of 12 to 26 weeks. A semester's length is also a reflection of how long an institution has determined a student should take to complete a program.

If you request SFA to extend your semester, it can only be done for extenuating circumstances, such as a postsecondary strike. SFA would require official documentation from your school outlining the extenuating circumstances before approval to extend the semester could be granted.

Audits Of Student Files

The SFA Program makes routine audits of files. You may be asked to provide us with certain documents so we can ensure you are receiving the benefits you are entitled to receive. See Section 18 – Reassessment and Verification for more information.



SECTION 23

GROLLIER HALL BENEFICIARIES

The Grollier Hall Settlement

Do I Qualify?

You are a Grollier Hall claimant if you were a resident of the Grollier Hall Residential School and were a participant in the Grollier Hall Alternate Dispute Resolution Pilot Program along with the Government of the Northwest Territories, the Government of Canada, the Roman Catholic Church and the Grollier Hall Residential School Healing Circle.

Who is a Beneficiary?

You are a beneficiary if you are a spouse or a child of the claimant, or an identified grandchild, niece or nephew alive as at April 30, 2002. An identified beneficiary is:

- If the claimant did not have a spouse or children alive as at April 30, 2002, the claimant can identify beneficiaries as either grandchildren or nieces and nephews alive as at April 30, 2002

Proof of claimant or beneficiary status may be requested as part of the application process for SFA.

How will Student Financial Assistance Support Me?

If you are a claimant or beneficiary, all Northwest Territories SFA legislation and policies apply to you with the exception of the following two regulations:

- Residency in the NWT, and
- Years of schooling for non-Aboriginal applicants

As a claimant or beneficiary, you do not have to be a resident of the NWT. However, all legislation and policies regarding funding apply.

As a claimant or beneficiary, you are not required to attend grades 1 to 12 in the NWT to receive benefits based on attending grades 1 to 12 in the NWT. However, all legislation and policies regarding funding apply.

How Long will the Additional Support Continue?

The two exceptions to the legislation and policies shall be made available from April 30, 2002, and shall expire on April 29, 2012.

SECTION 24 ACCESS TO INFORMATION AND CONFIDENTIALITY

Access to Information and Confidentiality

All information is collected under the authority of the *Access to Information and Protection of Privacy (ATIPP) Act*, Section 41.(1)(g) and the *Northwest Territories Student Financial Assistance Act and Regulations*. The information will be used to determine your initial and continued eligibility for SFA, the Canada Millennium Scholarship Foundation (CMSF) bursary programs, and for the general administration and enforcement of these programs. The privacy provisions of the *ATIPP Act* protect your information, and all applicants have the right to examine and request correction of his or her records and to request a review by the Information and Privacy Commissioner. Please consult the below table to determine which information can be obtained routinely, and which information is subject to a request to the Information and Privacy Commissioner, and which information can be released to a third party.

DOCUMENT	DISCLOSURE POLICY		POTENTIAL EXCEPTIONS	THIRD PARTY AVAILABILITY
	Routinely Available	ATIPP Request Required		
Application, supplementary documents (Forms A-F), loan repayment documents	Yes	No	None	May be released to Government of the Northwest Territories (GNWT), aboriginal organizations, or third parties specified in Form B - Consent for the Release of Information
Appeal Information	Yes	No	None	May be released to GNWT, aboriginal organizations, or third parties specified in Form B - Consent for the Release of Information
Audits or Investigations	No	Yes	None	No
Third Party personal information (may include other students, family members, roommates, partners, landlords, MLAs, employers, etc.)	No	Yes	None	No
Legal opinions or legal advice	No	Yes	None	No
Advice to officials – recommendations or consultations (but does not include interpretations of rules or procedures)	No	Yes	None	No
Information from the federal government that was received in confidence (does not include information provided by the client to ECE)	No	Yes	None	No



POLICY AND PROCEDURES MANUAL

<p>Third party business information – if release of information could cause harm, or if information was provided in confidence to ECE</p>	<p>No</p>	<p>Yes</p>	<p>Could include information from banks or financial institutions, employers, child care providers; could include universities, colleges except Aurora College – but would not apply to transcripts, confirmation of registration, etc.; could include boards or committees (including appeal boards); could include Aboriginal organizations or governments, municipal governments, non-profit organizations; does NOT include NWT or federal government agencies</p>	<p>No</p>
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SECTION 25

DEFINITIONS

What Does It All Mean?

The following are definitions of words and terms used when we talk about the Northwest Territories SFA Program. If you don't understand exactly what the word or term means, ask your SCO to explain.

Academic Year

Revised: August 14, 2006

For the purposes of postsecondary education, an academic year is a period of 12 continuous months. For instance, April 1, 2007, to March 31, 2008, or November 4, 2008, to November 3, 2009, are examples of 12 continuous months.

According to SFA, an academic year cannot have more than one type of semester within the period. For example, you cannot have two winter semesters within one academic year.

Actually Resident

Physically living by eating, sleeping and carrying on your normal activities, in the Northwest Territories.

Assess or Assessment

The procedure that SFA undertakes to determine your funding entitlement or student loan payment.

Assistance

Funding you may be eligible to receive from the SFA Program.

Audit

Verification of the information submitted in your application form.

Bankruptcy

The term used for a person who declares that his/her financial resources are exhausted and is, therefore, unable to pay his/her debts.

The Government of Canada has new rules for student loans and bankruptcy. If you claim bankruptcy within 10 years after the end of your studies, your student loan will not be automatically forgiven or written off. The amount you owe – interest and principal – and the monthly payments you are required to make will remain the same until your loan is paid out.

Benefit

Funding you may be eligible to receive from the SFA Program.

Borrower

A person who is receiving, or has received, a student loan from the SFA Program.

Bursary

A sum of money provided for educational purposes, which does not have to be repaid under normal conditions. Also known as a grant.

Calendar Month

The same numerical day from one month to the next. For example, August 3rd to September 3rd or January 7th to February 7th.

Canadian Citizen

A person born in Canada or someone who has been granted citizenship under the Citizenship Act.

Child Care Subsidy

The funding provided to a caregiver (example, child care, private sitter) to look after your child(ren) while you are attending school.

Conditional Approval

The approval letter you receive in response to your SFA application providing a letter of temporary or provisional approval. This conditional letter means that the SFA Program still needs information or documents from you and you will not be approved until the information and/or documents are received, assessed and verified.

Consolidation of Loans

Combining your SFA student loan(s).

Credit Rating/Report

A measure of how dependable you are in repaying your debts. The measurement is established by you, not governments or financial institutions, and is tracked and rated by credit agencies who provide your rating in the form of a report to all lenders.

Deadlines

The date your application must be received in order to be processed prior to starting full-time studies for the semester in which you are requesting SFA.

Default

Not meeting your loan repayment terms and conditions.

Dependant

A spouse or elderly person whose net income is not more than \$500 a month, or a child aged 19 or younger, stepchild, adopted child or a child you have legal custody or guardianship of (legal documentation signed by the parents is required), where they are financially dependant upon you and are living with you 100% of the time.

SFA considers a person to be a child until they are 19 years of age. However, if the child is 21, for example attending secondary school full-time, or permanently disabled, SFA may consider them to still be a dependant.

Designated Institution

Under the Canada Student Loans Act subsection 3(1), a designated educational institution means an institution of learning designated by an appropriate authority within the province that includes specified educational institutions within or outside the province that offers courses at a postsecondary level.

Eligible Course, Program or Institutions

A postsecondary course, program and/or institution approved by the SFA Program.

Expected Contribution

The funding you are expected to contribute towards your postsecondary studies.

Expenses Covered (Eligible Expenses)

The educational, postsecondary costs the SFA Program considers eligible for assistance. For example, tuition and fees, rent, food, etc.

**Expenses Not Covered (Ineligible Expenses)**

The costs the SFA Program does not recognize as an eligible expense, for example, pocket money, damage deposit, long distance phone calls, entertainment, vehicle expenses (including monthly payments), pet expenses, lottery tickets, tobacco, alcoholic beverages, etc.

Forty Percent (40% of a 100% full course load)

To be considered at least 40% with SFA, you must be enrolled in 40% of a 100% full course load. For example, if your institution considers 5 courses to be equal to 100%, then you must be enrolled in 2 of those 5 courses to be considered 40%.

Full-time Student

Revised: August 18, 2005

A person, currently and/or previously, enrolled in a postsecondary program taking 60% of a 100% full course load and as a student with a permanent disability, taking 40% of a 100% course load.

For students who accessed the SFA Program prior to 2000, SFA began counting your semesters as described above on August 16, 2000, starting at one.

Full-time Employment

A person who receives wages for working 30 hours per week or more, or 120 hours per month or more.

Garnishee of Wages

Withholding up to 30% of your net wages if your account is in default and you are not making voluntary payments.

Grant

A sum of money provided for educational purposes, which does not have to be repaid under normal conditions. Also known as a bursary.

Household Income**Revised: August 1, 2007**

All sources of money that both you and your spouse receive. Examples of household income are: employment earnings, business earnings, investment earnings, pension income, Employment Insurance, Income Assistance, sponsorship/training allowances, etc. SFA does not consider part-time employment income, scholarships or Indian Residential School payments to be income.

Household income may be referred to as gross (before taxes and mandatory deductions) or net (after taxes and deductions) income.

Incarcerated**Revised: August 1, 2007**

Imprisoned in a correctional facility or at home (house arrest). Students who are incarcerated at any time during their program are not eligible for SFA. A student is not considered to be incarcerated if he or she is in a halfway house, or sentenced to serve only weekends.

Indigenous

Coming from a specific place. NWT indigenous, means, from the Northwest Territories.

Interest

Interest is the fee or charge for borrowing money from the SFA Program.

Interest for the repayment of NWT student loans is set at 1% below the Bank of Canada's prime rate as of January 1st in the year you ceased studies.

Interest Free Period

A time period where the interest fees are waived.

Intersession Travel**Revised: August 18, 2005**

Travel benefit under the basic grant used between the fall and winter semesters, allowing eligible students to return to their home community in the NWT during the Christmas holidays. Only students without dependants are eligible for intersession travel.

Loan

The money you borrow, either remissible or repayable, from the Government of the Northwest Territories (GNWT).

Monthly Living Allowance

The financial assistance you receive every month you are considered to be a full-time student. It is intended to assist you with the cost of your daily eligible educational expenses such as rent, food and utilities.

Need

A need is your total household income less your total educational expenses.

Ordinarily Resident

The term “ordinarily” is used for residency and determines if a person is eligible for SFA. Our current definition of ordinarily resident is:

- a) Actually residing in the NWT for a 12 continuous months or more (not in full-time postsecondary studies),
- b) The person, or his/her spouse, is temporarily posted in a place of employment outside of the NWT, where the place of business is in the NWT. (There is no definition of temporary. Our current practice is 2 years or less. As well, we are also applying a medical condition untreatable in the NWT as a temporary absence – acceptable proof must be included.),
- c) The person, or his/her spouse, is in full-time approved postsecondary studies and was considered actually or ordinarily resident before they left the NWT, and/or
- d) The person is in K-12 outside of the NWT where the parent who ordinarily resides with the person is actually a resident of the NWT under a), b) or c).

If you have been out of the NWT for more than 12 continuous months, but you have not resided in one specific province, territory or country for 12 continuous months, you are still considered ordinarily resident of the NWT.

Overpayment

Financial assistance issued above and beyond your eligible entitlement. It is important to be aware that administrative errors will be corrected.

Parent(s)

A student's caregiver(s) is/are considered (a) parent(s), if biological, adoptive, step, sponsor or legal guardian.

Part-time Employment

A person who receives wages for working 29 hours per week or less.



Permanent Disability

A person with either physical or mental impairments that significantly restrict his/her ability to perform daily living activities and medical treatment **would not** remove or heal his/her disability and because of these restrictions, limits their full participation in postsecondary studies.

Permanent Residence

The community where you have been living and considered to be your home community.

Permanent Resident

A person who has been granted permanent residence (also known as a landed immigrant) in Canada. The document called "Record of Landing" provides proof of permanent residency.

Personal Information

The information that relates to you such as your marital status, number of eligible dependants, income, identification numbers, residency, etc.

Postsecondary

Education beyond secondary studies, leading towards a license, certificate, diploma, degree, masters or doctorate. Postsecondary does not include adult basic education, transitional/bridging or English as a second language.

Pre-Authorized Payments (PAP)

Automatic scheduled withdrawals you have authorized to be taken from your bank account.

Pre-Study Period

The four months immediately before the month your postsecondary studies begin.

Principal

The original amount of money borrowed from the GNWT before the interest is calculated and added.

Reassessment

A review of the procedure that determines your funding entitlement or student loan payment.

**Remissible Loan**

A borrowed sum of money forgiven by the GNWT at a rate of \$1,000 (or \$2,000.00, depending on residency) for every three months after all of the following conditions have been met: physically reside in the NWT, successfully complete each semester and provide all required documents.

Repayable Loan

A borrowed sum of money that must be repaid to the GNWT.

Resources

The money you are expected to contribute from income and assets, following the assessment of your application.

Residency Requirement

A person who is considered ordinarily resident of the NWT for a period of 12 continuous months and is not considered a resident of another territory, province or country.

Scholarship

A sum of money provided for educational purposes, which does not have to be repaid under normal conditions, and is based on academic merit. A scholarship is a grant.

SFA Finance Officer (previously known as a Revenue & Collections Officer)

A staff member of the SFA Program who is assigned your file once you have completed full-time studies and must begin repayment/remission on your student loans.

Semester

The period of time, during which your postsecondary program is provided. A semester can be as short as 12 continuous weeks or as long as 26 continuous weeks, with the exception of a spring and/or summer semester. The first semester in your academic year must always be at least 12 continuous weeks in length.

Seventy-five Percent (75% of a 100% full course load)

To be considered at least 75% with SFA, you must be enrolled in 75% of a 100% full course load. For example, if your institution considers 8 courses to be equal to 100%, then you must be enrolled in 6 of those 8 courses to be considered 75%.

**Sixty Percent (60% of a 100% full course load)**

To be considered at least 60% with SFA, you must be enrolled in 60% of a 100% full course load. For example, if your institution considers 5 courses to be equal to 100%, then you must be enrolled in 3 of those 5 courses to be considered 60%.

Spouse

A person to whom a student is married or a person with whom a student has lived with in a marriage-type (conjugal) relationship (common-law), for a period of 12 continuous months.

Student Case Officer

A staff member (SCO) of the SFA Program who is assigned to your file while you are receiving benefits from the SFA Program.

Student Enrollment Form

The **Form D - Student Enrollment Form** is a document that proves that a student is enrolled in postsecondary studies. Named **Form D - Student Enrollment Form**, it must be completed, signed and dated by both the student and the institution for each semester of enrollment. It is used by SFA for payment initiation of certain assistance and/or the suspension of repayment obligations.

Student Category

The NWT resident group you belong to which determines the assistance you are eligible for under the SFA Program. There are two categories, Northern Indigenous Aboriginal Resident and Northern Resident.

Successful Completion

Revised: August 18, 2005

Successful completion has two meanings: The grade your institution considers a pass for a course; or, the percentage (60% or 40%) of a course load you were required to be enrolled in and pass. For example, you must pass 2 courses/40% or 3 courses/60%, if 5 courses is considered 100%.

Suspension

Suspension has two meanings:

- All financial assistance from the SFA Program have been temporarily stopped for a period of time, usually up to one year; or,
- You are no longer required to make your monthly student loan payment as you have returned to full-time postsecondary studies.

Transcripts

The official document, labelled official transcript, from an educational institution noting your course marks.

Transfer

To change, or move from one institution and/or program and/or course to another.

Tuition

A fee specifically for instruction at a postsecondary educational institution.

Tuition Fees

A fee for additional educational costs such as dental or medical insurance, student union, athletic club, etc.

Unique Travel

Revised: August 1, 2007

The travel benefit received as part of the basic grant, awarded when a student's program is unique to their institution. In this situation, the SFA Program may pay for the student to travel from their home community in the NWT to their institution. To access this benefit, the student must submit a letter from the institution clearly stating that the program is unique, what makes it unique and is not offered at an institution closer to the Northwest Territories.

Withdrawal

When you prematurely cease to be a full-time student.

Years of Schooling

Elementary or secondary school completed (in attendance or through approved correspondence courses) in the NWT while being considered an ordinarily resident.

The number of days attended during the year must not be less than 133 and only the grades passed are considered. (This includes the elementary or secondary schooling completed in the territory now known as Nunavut prior to April 1, 1999.)

A year failed does not count as an additional year. A year skipped counts as a grade attended.

SECTION 26 CONTACTING US

Mail

NWT Student Financial Assistance Program
Department of Education, Culture and Employment
Government of the Northwest Territories
Box 1320
Yellowknife, NT X1A 2L9

Call Routing Telephone System

Toll free: 1-800-661-0793
Yellowknife area: 1-867- 873-7190

Fax

Toll free: 1-800-661-0893
Yellowknife area: 1-867- 873-0336

E-mail

nwtsfa@gov.nt.ca

Website

www.nwtsfa.gov.nt.ca

Communicating With Student Financial Assistance

The SFA Program office receives many telephone calls each day and it can sometimes be difficult for your telephone call to be returned or answered the same day. We recommend that you e-mail your inquiries to the address above or to your SCO. You can also leave a message on our Call Routing System. We will get back to you as soon as possible. We do check our voice mail regularly throughout the day.

When you are leaving a message for us to return your call, please leave a phone number where we can contact you directly or get a message to you. If you do not have voice mail or an answering machine, suggest another place for us to contact you such as your parents or the Student Union. If you tell us why you are calling when you leave a message, we can get back to you with the answer or leave a message.



If you choose to phone, try calling when it's not so busy in our office. Those times tend to be from 8:30 am - 10:00 am or from 1:00 pm - 3:00 PM, Monday to Friday. We would like to thank you in advance for your patience. We will continue to reply as quickly and effectively as possible to all your questions.

Online Inquiry System and Application

The SFA Program has an online inquiry system where you can access information on your file such as whether a package has been sent to you or whether your assistance has been issued. As well, we have an online application where you can apply for SFA. Both of these can be accessed through our website at www.nwtsfa.gov.nt.ca.

Career Planning

If you're not sure what direction you want to take, where to go or how much it will cost, contact your local ECE office/Client Services Officer in your community. Career Development Officers can help you research different careers, programs of study and educational institutions.

Telephone numbers in your region are:

Fort Simpson 1-867-695-7337
Fort Smith 1-867-872-7425
Hay River 1-867-874-5050
Inuvik 1-867-777-7112
Norman Wells 1-867-587-7162
Yellowknife 1-867-766-5100