

## NWT Student Financial Assistance Program

### Contact Us!

Student Financial Assistance Program  
 Department of Education Culture and Employment  
 Government of the NWT  
 P.O. Box 1320  
 Yellowknife NT X1A 2L9  
 Ph: 1-800-661-0793 or (867) 873-7190  
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 Website: [nwtsfa.gov.nt.ca](http://nwtsfa.gov.nt.ca)

Happy Holidays!!

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# Rumour has It...



Northwest Territories Education, Culture and Employment

## Winter Student Enrolment Forms

Each semester, students are required to submit a **Student Enrolment Form (SEF)**. You can hand in a SEF no sooner than one calendar month prior to the start of your semester. However, our office will accept your completed SEF's as early as **December 1, 2004** for the winter semester. Please ensure this form is completed and signed by the institution so that it does not have to be returned for correction. This is a busy time of year for everyone, so please remember that your school may need a day or two to get this filled in for you.

## Course Load

Keep in mind that if you are in your first to sixth semester of funding, you must maintain your full-time student status at a minimum of 60% of a 100% course load throughout each semester. If you are in your seventh or subsequent semester, you must be enrolled in at least 75% of a 100% course load throughout each semester.

### EXAMPLE:

If a student is attending an institution where 15 credits is a 100% course load, and they are in their seventh semester of funding, they must be enrolled in a minimum of 12 credits for the entire semester.

Should you withdraw from a course while attending a minimum course load, you may be suspended from the NWT SFA Program and required to repay that portion of funding.

**Reminder:** If you have, or foresee, any changes in your situation that may affect your funding, please contact your **Student Case Officer**.

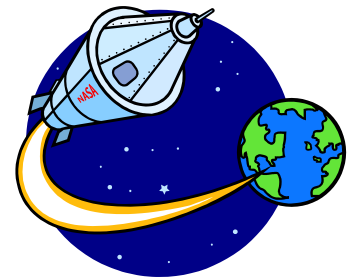
### We're on the Web!

[nwtsfa@gov.nt.ca](mailto:nwtsfa@gov.nt.ca)

- Personal information
- Monthly living allowance
- Program information

Our office will ensure that all SEF's received by Friday, December 10, 2004, are processed and deposited into your bank account (or mailed to your permanent address) by January 1, 2005. Grants deposited before January 2005 will be included on your 2004 T4A. If you do not want to be taxed on this money in 2004, please clearly indicate this fact on your SEF. In those cases, payment will be made after January 1, 2005.

## Traveling??



To ensure you get the most you possibly can out of your travel benefit, we encourage you to call us first. While we can't actually book your flights for you, we can offer you some advice which may save you a headache later on.

Call our toll-free number today and ask to speak to one of the travel coordinators.

**Please Remember:** Keep all of your travel receipts as you may be required to provide them now or at a later date.

## Understanding and Using Credit



Credit is relatively easy to secure nowadays. If you haven't already, you will probably soon receive an offer from a bank or department store for a credit card. Consider carefully before accepting. Basically a credit card is an unsecured loan (you don't need collateral to borrow). The card issuer assumes you will pay the loan off with future earnings, but from their perspective, preferably not all at once. Credit card companies are counting on your wants being larger than your ability to pay. You get instant (if short-lived) gratification and the issuer gets interest. The best way not to become caught up in an endless credit cycle is not to accept a credit card. The next best way is to not carry the card around with you. Use it only when absolutely necessary, for things you truly need (need, not want) and then pay off your balance before purchasing anything else.



Do you have concerns about money management?  
Do you feel you need debt counselling?  
Search the internet under free debt counselling in your area.

### Audits

**The NWT\$FA Program will be conducting random audits on student files. You may receive a letter requesting further documentation to back up information you have provided. Your cooperation will be appreciated in order to complete the audit.**

## RULES OF MONEY MANAGEMENT

- Set financial goals
- Separate needs from wants
- Prepare and follow a budget
- Make savings a part of your budget
- Keep detailed records of spending
- Evaluate your spending habits
- Don't allow expenses to exceed income
- Establish a fund for unexpected expenses
- Use credit wisely
- Maintain a good credit rating
- Pay bills on time
- Keep bank service charges to a minimum
- Work together in a partnership or family

Your Student Case Officer  
Your Student Case Officer (SCO) can be reached by e-mail or by telephone. Please note your SCO is from the list below. For example, if your last name is Smith, your SCO is Dan.

Mike A-C  
E-Mail [mike\\_soloy@gov.nt.ca](mailto:mike_soloy@gov.nt.ca)

Nicole D-I  
E-Mail [nicole\\_beauchamp@gov.nt.ca](mailto:nicole_beauchamp@gov.nt.ca)

Sherry J-M  
E-Mail [sherry\\_shields@gov.nt.ca](mailto:sherry_shields@gov.nt.ca)

Tara N-R & UCEP  
E-Mail [tara\\_trobak@gov.nt.ca](mailto:tara_trobak@gov.nt.ca)

Dan S-Z  
E-Mail [daniel\\_round@gov.nt.ca](mailto:daniel_round@gov.nt.ca)

### Someone to Talk to!

*...in the Edmonton area*  
Nona German is the Northern Student Initiative's Student Advisor. She can be contacted at (780) 491-1363.

*...at your institution*  
The postsecondary institution you are attending has trained counselors available who can provide help with such things as budgeting, study tips, career or educational and personal counseling.

## HAPPY HOLIDAYS!!

### HOLIDAY HOURS

THE NWT STUDENT FINANCIAL ASSISTANCE OFFICE WILL BE CLOSED FROM DECEMBER 23, 2004 TO JANUARY 4, 2005 INCLUSIVE.

IF YOU REQUIRE ASSISTANCE WITH TRAVEL, HAVE QUESTIONS OR CONCERNS OR JUST WANT TO CHECK IN, PLEASE ENSURE YOU CONTACT US BEFORE DECEMBER 23, 2004.



## Northern Graduate Employment Program

Are you graduating in the Spring of 2004? Will you be looking for work in the NWT? You should apply to one of the Northern Graduate Programs. The Government of the NWT is committed to helping Northern graduates find work experience related to their field of study. The Northern Graduate Employment Program provides employment with the Government, as well as the private sector. There are also special supports for graduates of nursing, social work and teaching positions. Apply by **January 15, 2004** to receive first consideration.

Mail or fax applications to:  
Corporate Human Resources  
Department of the Executive  
6th Floor, Laing Building  
P.O. Box 1320  
Yellowknife NT X1A 2L9  
Fax: (867) 873-0235  
E-mail: [chrs@gov.nt.ca](mailto:chrs@gov.nt.ca)

### Helpful tips for students when applying for a Government Program

- Make sure that your resume clearly states that you are a student enrolled in a post-secondary institution.
- State your Affirmative Action Policy category.
- If you have taken a break from school and are planning on returning to studies in the fall, you must provide NSEP with a confirmation of acceptance letter from the academic institution in order to be considered a summer student.
- Make sure your resume is clear, concise and up-to-date.



Jobsnorth offers a comprehensive list of employment opportunities in the Northwest Territories. The website allows you to browse through available jobs and apply for jobs online. You can even post your resume on line and allow jobs to find you! Visit this helpful website at: [www.jobsnorth.ca](http://www.jobsnorth.ca).

## THANK YOU!

**NWTSFA would like to send a big thank you to our fabulous summer students:**

**Dwight Grabke  
Dan Round  
Daniel Clarke  
Dahti Scott  
Jill Vaydik**

## SFA Application Deadlines

To ensure that you will be able to receive your student financial assistance, make sure that your application is sent in on time .

If your Academic Year Starts:	Your Deadline is:
January 1-31	November 15
May 1-31	March 15
August 16—September 30	July 15
All other start dates	One calendar month before start date



### Canada Millennium Bursary

A list of eligible students has been forwarded to the Canada Millennium Scholarship Foundation (CMSF). The CMSF will contact those students who will receive the bursary via mail.

Students eligible for the bursary are required to submit a Winter 2005 Student Enrolment Form (SEF). Student Financial Assistance must receive your SEF on or before February 1, 2005.

### Students Funded by the Northwest Territories Who Attend Red Deer College

Fall Tuition Payment is due by the middle of August, prior to the start of fall term classes. If you are unable to pay by that date and are applying for NWT Student Financial Assistance (NWTSFA) you must do the following.

- Submit your Form D - Student Enrollment Form for fall term to the Student Funding and Awards Office at Red Deer College by the fee payment date.
- This will be completed and faxed to NWTSFA by Red Deer College.
- Ask the Student Funding and Awards Office to do a tuition deferral. As long as you are registered this deferral will be done by the first day of classes.
- Pay your fees at the Red Deer College Cashiers by the end of the first day of classes.

Contact information for Red Deer College Student Funding and Awards Office:  
TELEPHONE: 403 342-3254  
FAX: 403 342-3262  
E-MAIL: [financialaid@rdc.ab.ca](mailto:financialaid@rdc.ab.ca)  
WEB SITE: [www.rdc.ab.ca/funding\\_and\\_awards](http://www.rdc.ab.ca/funding_and_awards)

REMEMBER: If you were a student in the previous academic year you must submit a transcript to NWT Student Financial Assistance as soon as possible to avoid delays in your funding.