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Student loan common manual

Reg.: Schedule 2, s. 11 Student loans are provided to help students cover basic learning and living costs. Students should not expect to receive funding that will fully cover costs. This section describes the allowable costs that are used to determine the Canada and Alberta calculated need. Standard Allowable Costs are automatically used to determine calculated need based on information provided on the student's application. Resources are subtracted from these costs to determine a calculated need. Alberta institutions provide Alberta Student Aid with information on tuition, mandatory fees and books, supplies, and instrument costs for each study period. Canada Alberta Actual amounts Actual amounts If a student's costs are higher than the amount provided to Alberta Student Aid by the educational institution, the student will be required to provide documentation from the institution to confirm the higher costs. Exception: The costs provided on the application are used for students attending educational institutions outside of Alberta. Tuition and Books Award Exception If the Alberta calculated need results in no award or an award less than the costs of tuition, mandatory fees, and books/supplies/instruments, a student may submit a request through the Review Process for a Tuition and Books Award Exception to receive Alberta Student Loans to cover those costs. Students must provide the correct start date and end date for their period of study. The start date and end date are used to determine the months for which a student is eligible to receive loan and/or grant funding. A student's monthly costs and resources are calculated based on the start and end dates of the study period in which the student has applied for funding. Start month: If full-time studies start between the 1st and the 15th of a month, the student's calculation will include living allowance for that month. If full-time studies start on or after the 16th day of a month, the student's calculation will not include living allowance for that month. End month: If full-time studies end between the 1st and the 6th of a month, the student's calculation will not include living allowance for that month. If full-time studies end on or after the 7th day of a month, the student's calculation will include living allowance for that month. Exception: If full-time studies are for less than one month, the student's calculation will always include one month's living allowance. The standard monthly living allowance is intended to help cover costs for food, clothing, personal needs (e.g., health care, hygiene), transportation, rent/mortgage and utility expenses. The monthly living allowance used to determine a student's Canada and Alberta assessment is based on the student's household status. While the monthly living allowance is an allowable cost, students will not receive a monthly disbursement dedicated to covering that expense. Monthly living allowances are determined by the Canada Student Financial Assistance Program and applied to both Canada and Alberta assessments. Living allowances are adjusted annually to account for inflation. The monthly living allowance tables in this manual are used for students studying in Alberta or outside of Canada. For students attending in other Canadian provinces or territories, the monthly living allowances for each province or territory, as determined by the Canada Student Financial Assistance Program are used. The standard monthly living allowances for 2021-2022 is: Household Status Monthly Total (\$) No Dependants Single/Separated/Divorced/Widowed Not Paying Rent or Mortgage 593 Single/Separated/Divorced/Widowed Paying Rent or Mortgage 1,238 Married/Common Law 2,390 With Dependants Single/Separated/Divorced/Widowed with one dependant 2,186 Married/Common Law with one dependant 3,041 Each additional dependant 651 Exceptional costs will be reviewed on an individual basis. Subject to Annual Loan Limits, exceptional expenses may be considered for students who have costs that exceed the standard monthly living allowance. For the Canada calculation only, dependent students who attend an educational institution in the same community in which their parent(s) reside are expected to live with parents and so the Single Not Paying Rent or Mortgage monthly living allowance is used in the Canada assessment. For the Alberta calculation only, a dependent student who indicates they will pay rent or mortgage while in studies will be considered for the Single Paying Rent or Mortgage monthly living allowance. If both partners in a married or common-law relationship are attending post-secondary studies and wish to apply for student loans and grants, applications should be submitted for each person. When calculated need is determined, each will be assessed using half the appropriate monthly living allowance listed above. Exception: In cases where a student's spouse or partner is attending post-secondary studies on a study visa, the spouse or partner will not be eligible for Canada or Alberta student loans and grants. Upon request, the eligible student can be assessed using a full married/common-law living allowance. Budget Line Amount (\$) Not Paying Rent or Mortgage Paying Rent or Mortgage Food, clothing, personal 516 653 Transportation 77 77 Rent/mortgage and utilities 0 508 Total 593 1,238 Married or Common-Law Student Budget Line Amount (\$) Number of Dependants 0 1 2 3 4 5 6 7 8 Food, clothing, personal 1,220 1,613 2,006 2,399 2,792 3,185 3,578 3,971 4,364 Transportation 157 234 311 388 465 542 619 696 773 Rent/mortgage and utilities 1,013 1,194 1,375 1,556 1,737 1,918 2,099 2,280 2,461 Total 2,390 3,041 3,692 4,343 4,994 5,645 6,296 6,849 7,598 Single/Separated/Divorced/Widowed Student with Dependants Budget Line Amount (\$) Number of Dependants 1 2 3 4 5 6 7 8 Food, clothing, personal 1,046 1,439 1,832 2,225 2,618 3,011 3,404 3,797 Transportation 154 231 308 385 462 539 616 693 Rent/mortgage and utilities 986 1,167 1,348 1,529 1,710 1,891 2,072 2,253 Total 2,186 2,837 3,488 4,139 4,790 5,441 6,092 6,743 To determine monthly living allowances, a student's family includes: the student the spouse or common-law partner of the student, and any dependants: where the student or the spouse/common-law partner is a parent to a dependent child 18 years of age or younger who is residing with the student, and for whom the student or the spouse/common-law partner has financial responsibility. The dependant must not be attending post-secondary studies. Full custody (i.e., dependant lives with one parent most of the time) and shared custody parents (i.e., dependant shares their time about equally between both parents) applying to Alberta Student Aid must list on their loan application the accurate number of dependants they are residing with and for which they have financially responsibility. The dependant(s) listed on the loan application will be included in the student's family size. Non-custodial parents applying to Alberta Student Aid should not list any dependent children on their student loan application. However, the applicant may request funding for child support and/or alimony costs. where the student or the spouse/common-law partner is a parent to a 19-year old dependent child residing with the student and for whom the student or the spouse/common-law partner has financial responsibility, and the 19 year old dependent child has been continuously attending high school. Proof of address and high school enrollment for the 19-year old dependent child may be requested. other wholly dependent individuals, such as disabled or elderly family for whom the post-secondary student or the spouse/common-law partner has financial responsibility. The dependent person must reside in Canada and must reside with the student or in a health care facility. The student or spouse/common law partner must have claimed the dependent person for tax purposes and the Canada Revenue Agency must have accepted the person as being wholly dependent upon the student or spouse/common law partner. The student must provide documentation. For the purposes of verifying financial responsibility for any dependant(s) listed on the loan application, Alberta Student Aid may request for: supporting documentation showing living and custody arrangements (e.g., court orders, custody or written agreements), a copy of a letter from Canada Revenue Agency showing the student's or the spouse/common law partner's eligibility for child benefits (e.g., Canada child benefit (CCB), Alberta child and family benefit (ACFB)) or tax credits (e.g., disability tax credit (DTC)) for the dependant(s), and/or a copy of the student's prior tax year Notice of Assessment (NOA) from Canada Revenue Agency claiming the dependant(s). Foster Children Students should not include foster children as dependants on their Application for Financial Assistance for Full-Time Post-Secondary Studies or Application for Financial Assistance for Part-Time Post-Secondary Studies. Students should not list fostering income as a resource. Common-Law Definition Reg.: Schedule 2, s. 1(1)(c) Common-law partner means an individual who is not married to the student but who: has lived with that student in a conjugal relationship continuously for the past 12 months, or the student has declared to have a status equivalent to that of the student's common-law partner under any other law of Alberta or Canada, or is living with that student in a conjugal relationship, where there are one or more children of the relationship by birth or adoption. Spouse or Partner that Lives Outside Canada Reg.: Schedule 2, s. 8(2) If a student has a spouse or partner that is living outside of Canada, the student must still apply as a married or common-law student. The spouse or partner should sign the Consent and Declaration (C&D) form if possible. If the spouse or partner is unable to sign the C&D form, the student must provide a letter explaining that the spouse or partner lives outside of Canada and is unable to sign the form. Spouse or Partner Does Not Have a Social Insurance Number If a student's spouse or partner does not have a Canadian SIN, the student must submit a paper student loan application and indicate this on the application. Subject to Annual Loan Limits, consideration may be given to students who have rent and utility costs or mortgage, property tax, home insurance and utility costs that exceed the Rent/Mortgage and Utilities component of the Alberta Student Aid monthly standard living allowance. Rent and Utilities The additional amount allowed will not exceed the Rent/Mortgage and Utilities component of the monthly living allowance by more than \$400/month. Of this \$400, up to \$75 may be allowed for phone costs (receipts not required). If the student received additional funding for rent last year and maintains the same residence, Alberta Student Aid can allow the same amount this year without requiring documentation. Documentation required, as applicable: either rent receipts, copy of lease agreement, copy of last month's cancelled cheque, letter from the landlord, and/or copies of recent basic utilities bills (e.g. power, natural gas, water, sewer, garbage), and/or students who have moved may request an estimate from utility companies based on the previous year's consumption cable, satellite and internet are not considered basic utilities. letter of explanation for students who pay rent to their parents and for students with disabilities who require specialized housing. Mortgage and Utilities The additional amount allowed will not usually exceed the Rent/Mortgage and Utilities component of the monthly living allowance by more than \$600/month. Of this \$600, up to \$75 may be allowed for phone costs (receipts not required). If the student received additional funding for mortgage funding last year and maintains the same residence, Alberta Student Aid can allow the same amount this year without requiring documentation. Documentation required: copy of mortgage statement, documentation of condo fees (if applicable), property tax assessment and/or home insurance, and/or copies of recent basic utilities bills (e.g. power, natural gas, water, sewer, garbage). students who have moved may request an estimate from utility companies based on the previous year's consumption. cable, satellite, and internet are not considered basic utilities. Subject to Annual Loan Limits, a student and spouse/partner who maintain separate residences due to the student's post-secondary studies can be allowed \$508 to cover the additional housing costs. over and above the married/common-law living allowance. This amount is the equivalent of the Rent/Mortgage and Utilities component of the Single/Separated/Divorced/Widowed with No Dependants and Paying Rent or Mortgage living allowance. Documentation showing that both residences are being maintained is required. Documentation required: copy of mortgage statement, and/or either rent receipts, copy of lease agreement, copy of last month's cancelled cheque or letter from the landlord. Federal Provincial Up to \$724 per child per month without receipts or statement from childcare provider Up to \$1,200 per child per month with receipts or statement from childcare provider Childcare costs will be considered regardless of spouse/partner's employment status Many students qualify for the Child Care Subsidy Program. For more information or to apply, visit: Alberta Child Care Subsidy. When completing the Application for Financial Assistance for Full-Time Post-Secondary Studies or Application for Financial Assistance for Part-Time Post-Secondary Studies, students should request the amount they actually pay (parent portion after subsidy or full amount in the case where student is not eligible for subsidy). Childcare costs are generally only allowed for children under the age of 12. Costs can be considered for dependants 12 years of age or older who have a permanent disability if documentation of care required is provided. Federal and Provincial For a single/separated/divorced/widowed student with no dependants paying rent or mortgage that is living in Alberta while in studies: \$100 per 26-week period for to a maximum of \$200 for 12 months Students living outside Alberta while in studies: \$600 per semester to a maximum of \$1,200 per loan year Exception: Subject to Annual Loan Limits, additional transportation costs may also be allowed for students: when it is more economical to commute to school than to relocate who cannot use public transportation (e.g., due to coordinating school and child care, due to a disability, or because student is taking night classes) with temporary transportation needs (e.g., students doing a practicum), or with higher-than-average bus pass costs. Additional transportation costs will not normally exceed \$508. This is the Rent/Mortgage and Utilities component of the living allowance for a Single/Separated/Divorced/Widowed student with No Dependants Paying Rent or Mortgage. With documentation, Alberta Student Aid may allow up to: \$0.25 per kilometer traveled, and cost of basic Personal Liability/Property Damage vehicle insurance. Federal and Provincial Subject to Annual Loan Limits, students registered in an exchange/field study program may have the following costs considered: Cost of travel-related immunizations (documentation of need and costs are required) Cost of airfare Other educational costs associated with the exchange (documentation from the educational institution is required) Other out-of-country expenses (e.g., high rent, with appropriate documentation) Federal and Provincial Subject to Annual Loan Limits, actual amounts may be considered. In order for child support and/or alimony payments to be considered, students must provide a copy of the Court Order and: o proof of payment (e.g., copies of cancelled cheques) for the past four months, or o a copy of Maintenance Enforcement records showing the child support and/or alimony payments. If no legal documentation is available, the student can provide proof of payment (e.g., copies of cancelled cheques) for the past four months and signed statements from both parties detailing child support and/or alimony arrangements. Returning students who received funds to cover these costs are allowed continued support with no documentation required in subsequent years if amount remains the same. Child support arrears are not allowed. Federal and Provincial Subject to Annual Loan Limits, Alberta Student Aid can consider allowing funding for the actual amount of the student's spouse/partner's student loan payments, provided the loans are in good standing. Documentation of monthly student loan payments is required. Student loan payments from loans issued by other provinces/territories or countries may be considered. Subject to Annual Loan Limits, consideration may be given for necessary expenses not mentioned in this manual. An explanation and appropriate documentation of costs should be provided by the student. Examples of Allowable Expenses can allow up to \$50 per month for special diets, food allergies, supplements, etc. if required for medical reasons. If more than \$50 per month is required, documentation must be provided can consider fees over and above normal programs fees, if the cost is noted in educational institution calendar up to \$500 for one-time car repair expenses, if public transportation is not an option. Examples of Non-Allowable Expenses credit card payments car loan payments utility bill payments past-due income tax payments funding to cover tickets for fines or offences life insurance extracurricular activities for dependants veterinary costs (unless for an assistive pet) payment of back interest on a defaulted student loan overpayments from other government departments/agencies fees for non-related school clubs and associations fertility drugs or treatments skin lightening treatments tanning bail costs child support arrears exams or fees that are not listed in the school calendar (e.g., LSAT, GMAT, CaRMS) replacement of lost or stolen cash moving expenses/hookup fees if student is moving within the same community Exception: Moving costs may be considered for emergency relocations (e.g., fire, escaping an abusive situation).

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