



Student Financial Assistance Policy Manual

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SECTION 1 - DEFINITIONS

What Does It All Mean?

The following are definitions of words and terms about the NWT Student Financial Assistance Program used in this Policy and Procedures Manual. If you don't understand exactly what the word or term means, ask your Student Case Officer to explain.

Academic Year

Revised: August 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

Revised: October 2017

A borrower will be considered to be actually resident in the Northwest Territories (NWT) by physically living, eating, sleeping and carrying his or her normal activities in the Northwest Territories.

Occasional absences totalling not more than a maximum of 3 months in a 12 month period are permitted and do not need to be reported. Absences beyond 3 months in a 12 month period will result in remission ineligibility. However, absences beyond a maximum of 3 months are permitted in certain circumstances at the discretion of the Deputy Minister. Specifically, absences relating to work obligations that require an individual to work outside the NWT for periods beyond 3 months in a 12 month period will be assessed on a case by case basis and may be eligible for remission if the applicant maintains their residence in the NWT. Absences for medical treatment not available in the NWT and for periods beyond 3 months in a 12 month period will be assessed by the Deputy Minister on a case by case basis.

To establish actual residency after any absence, a borrower must physically live, eat, sleep and carry on normal activities in the NWT for a continuous period of 3 months. A borrower must sign a statutory declaration declaring his or her residency in the NWT and must provide adequate proof of residency as outlined in the Statutory Declaration and Authorization Form in order to meet the definition of actually resident.

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.

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**Revised: December 2019**

A bursary is financial aid that isn't a loan and that you typically do not have to pay back. A bursary is usually awarded based on financial need and other factors.

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.

Continuing Education/Professional Development**New: December 2019**

Courses, seminars, webinars or any other similar type of programming that is provided to individuals for professional development purposes in order to expand their job skills. Continuing education is not considered post-secondary.

**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 that 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**Revised: September 2011**

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 dependent upon you and are living with you at least 50% of the time in each semester you are receiving assistance.

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

In accordance with the Canada Student Loans Act subsection 2(1), a designated educational institution means an institution of learning, whether within or outside a province, that offers courses at a postsecondary school level and that is designated by the appropriate authority within that province. Designated educational institutions can include those located outside of Canada.

Distance Learning Program**New: December 2019**

A post-secondary program of study where teachers and students are not physically in the classroom but use the internet, e-mail or mail to complete a program.

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.

Fellowship

New: December 2019

Money granted to an individual by an educational institution, foundation or other agency for advanced study or research. Paid fellowships enable students to build professional credentials without the extra burden of part-time jobs or student loans. A fellowship is also known as a grant.

Financial Need

Revised: December 2019

Financial need is based on your total household income minus your education-related expenses.

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 15 credits to be equal to 100%, then you must be enrolled in 6 of those 15 credits to be considered 40%.

Full-time Student

Revised: August 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. A grant is also known as a bursary.

Honorarium

New: December 2019

Financial compensation for services that are rendered nominally without charge.

Household Income

Revised: August 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.

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 2018

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.

Loan

The money you borrow, either remissible or repayable, from the Government of 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.

Official Transcript

New: December 2019

An official transcript is one that is printed on an institution's official letterhead and bears the embossed or raised seal, date and Registrar's signature.

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:

Actually residing in the NWT for a 12 continuous months or more (not in full-time postsecondary studies),

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.),

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

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.

Post-secondary

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.

Practicum/Co-op

New: December 2019

A course that involves the student taking part in supervised practical application of previously studied coursework.

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.

Recovery

New: December 2019

The collection of an amount due.



Remissible Loan

Revised: September 2015

A borrowed sum of money forgiven by the GNWT at a rate of \$2,000, \$4,000 or \$6,000, depending on where you reside for every six 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

New: December 2019

A grant or payment made to support a student's education, awarded on the basis of academic or other achievement.

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

A staff member who is responsible for the collection of student loans and is assigned to your file based on your last name.

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 credits to be equal to 100%, then you must be enrolled in 6 of those 8 credits 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 15 credits to be equal to 100%, then you must be enrolled in 9 of those 15 credits to be considered 60%.



Spouse

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

In addition, an individual immediately becomes your common-law partner if you previously lived together in a conjugal relationship for at least twelve continuous months and you have resumed living together in such a relationship.

Reference to "12 continuous months" in this definition includes any period that you were separated for less than 90 days because of a breakdown in the relationship.

Stipend

New: December 2019

A fixed, regular sum of money that is paid to a student as an allowance, to offset living expenses.

Student Case Officer (SCO)

A staff member who is responsible for the delivery of SFA to residents of the NWT and is assigned to your file based on your last name.

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 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 are 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.

Third-Party Funding

New: December 2019

Funding that a student receives through an alternate source.

Top-up Funding

New: December 2019

Funding provided by a third-party (example, Church or Indigenous organizations) that is meant to assist with a student's educational expenses but not duplicate. Top-up funding is considered income when calculating repayable loans.

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.

Unclassified Student

New: December 2019

A student who is enrolled in post-secondary credit courses that are not being applied towards a degree, diploma or certificate program.

Unofficial Transcript

New: December 2019

A transcript that contains an "Unofficial Transcript" or "Void" watermark, is not printed on an institution's official letterhead, and does not contain the registrar's signature or official seal.

Withdrawal

When a student prematurely ceases 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 2 – 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 1 – 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 2005, August 2007, April 2009

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

- Basic Grant
- Supplementary Grant
- Remissible Loan
- Repayable Loan
- NWT Study Grant for Students with Permanent Disabilities

Assistance is provided for eligible post-secondary students not receiving full-time benefits as follows:

- Course reimbursement; 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
- Aboriginal Skills and Employment Training Strategy (ASETS)
- Land Claims
- Band/Hamlet
- Building Essential Skills/Employment Insurance/Labour Market Development
- Postsecondary Student Bursary – French
- Indigenous and Northern Affairs Canada (INAC), 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 and email messages 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:

First talking to the individual concerned, then

- If the issue is not resolved to your satisfaction, contact the Manager, SFA by calling toll free at 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 3 - ARE YOU ELIGIBLE FOR SFA 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 Northwest Territories (GNWT) (Payment arrangements may be considered – speak to your SCO)
- You must submit all required documents (see Section 5 - Applying for SFA - Process and Deadlines), and
- You must apply with the correct application by your applicable deadline (see Section 5 - 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 and/or program is not approved by SFA (some examples: Private Pilots Licence, apprenticeship programs, upgrading programs)
- If your institution is not designated in accordance with the Canada Student Loans Act subsection 2(1). To determine whether an educational institution is designated, the SFA program uses the [Master List of Designated Educational Institutions](#) as well as other provincial/territorial listings of approved institutions for the purpose of student aid.

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 (students attending full-time studies year round can submit an unofficial transcript/statement of grades approved by a school official in order to release a student's first payment in lieu of an official transcript, however an official is required for continued funding past the first month).
- If you audit a course, that course cannot be considered as part of your course load of 40% or 60% of 100%, and

Note: The educational institution you attend will verify that you meet the course load requirement by completing a **Form D - Student Enrolment 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 9 credits at an institution that considers 15 credits to be a 100% full course load ($9/15=60\%$).

Requirements for Course Reimbursement

Revised: April 1, 2019

- You must meet all general eligibility criteria;
- You must have been considered "ordinarily resident" for a period of 12 continuous months prior to the course beginning and when it is completed;
- You must have successfully completed a post-secondary course for credit at an approved institution;
- Your program of studies must be leading to a license, certificate, diploma, undergraduate, masters or doctoral degree; and
- You must submit an application for course reimbursement, official transcript(s) and receipts by your applicable deadline.

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 4 - 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:

- i) a member of or is eligible to become a member of a NWT Dene Band,
- ii) 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 aboriginal descent,
 - ii.1) a descendant of a person described in subparagraph (ii),
- iii) a person who is enrolled or eligible to be enrolled as a beneficiary under section 5 of the Inuvialuit Final Agreement entered into between the Inuvialuit of the Inuvialuit Settlement Region and the Government of Canada on June 5, 1984, as amended,
- iv) a descendant of a person described in subparagraph (iii),
- v) a person who is enrolled or eligible to be enrolled as a D  l  n   citizen under Chapter 5 of the D  l  n   Agreement as defined in section 2 of the D  l  n   Final Self-Government Agreement Act (Canada); and
- vi) a person who is enrolled or eligible to be enrolled as a T  ch   citizen under Chapter 3 of the Land Claims and Self-Government Agreement among the T  ch  , the Government of the Northwest Territories and the Government of Canada signed on August 25, 2003.

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 academic 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, that are not normally repayable, and loans, which can be remissible and/or repayable. The type of financial assistance available varies by student category. Details are provided in Sections 6 through 23.

Grants

Grants 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

Course Reimbursement

Revised: April 1, 2019

Provides assistance for tuition, fees and books for credited post-secondary courses.

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 2018

SFA Benefits for Full-time Students				
Basic Grant	Up to \$2,400 for Tuition and Fees per Semester Up to \$550 for Books per Semester Travel within the NWT or Edmonton, AB ¹			
Supplementary Grant or Remissible Loan	Single	Single Parent	Spouse, no Income	Spouse, with Income
Single Student	\$850	n/a	n/a	n/a
0 Dependants	n/a	n/a	\$1,050	\$850
1 Dependant	n/a	\$1,250	\$1,250	\$1,050
2 Dependants	n/a	\$1,450	\$1,450	\$1,250
3 Dependants	n/a	\$1,650	\$1,650	\$1,450
Each Additional Dependant	n/a	\$50	\$50	\$50
Repayable Loan	Up to \$1,400 per Month			
NWT Study Grants for Students with Permanent Disabilities	Up to \$8,000 per academic year for equipment and services Up to \$2,000 per academic year for tuition, books, travel and accommodations			

¹ Based on where the student is attending full-time postsecondary studies



Course Reimbursement

SFA Benefits for Course Reimbursement	
Reimbursement	Up to \$880 per credited course
NWT Study Grant for Students with Permanent Disabilities	Up to \$1,000 per full-credit course for equipment and services



SECTION 5 - APPLYING FOR SFA – 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 call us at 1-800-661-0793 (toll free) or 867-767-9355.

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 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. Course Reimbursement

Revised: April 1, 2019

You must complete the application for course reimbursement if you are applying for reimbursement on credited post-secondary courses at an approved 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 or complete the on-line application
- Letter of acceptance from your institution
- Official transcript if you received SFA within the last 7 years, and
- **Form D - Student Enrollment Form**



4. **Course Reimbursement**

Revised: April 1, 2019

If you are requesting course reimbursement, you must complete and submit the following documents:

- Application for course reimbursement, and
- Official transcript, and
- Receipts of tuition, fees and books.

5. **Form A – Travel Claim**

Revised: March 2014

This form is required to claim reimbursement for eligible travel expenses that you paid at your own expense. If you traveled by air or bus, you are also required to submit your itinerary and receipt. The form and backup, if required, must be submitted to the SFA office once you have completed your travel. 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 6 - 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.)

6. **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.

7. **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.

8. **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.

9. Proof of Residency

Revised: January 2015

The SFA Program may request proof of NWT residency from you upon application. This is done in order to determine your eligibility for funding from SFA. Acceptable documents proving NWT residency include:

- Formal rental/ lease agreement
- Mortgage statement, if you own your home
- Property Tax assessment, if you own your home
- Utility bills in your name (electricity, cable, heat, power, telephone)
- Bank statements (including credit card statements)
- A signed letter on letterhead from your employer verifying the start and end date of employment, or pay stubs
- Employment Insurance (EI) statements
- Income Assistance (IA) financial case reports
- Alternative documentation must be approved by the SFA Manager

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 Northwest Territories
Box 1320
Yellowknife, NT X1A 2L9

Any questions, phone:

Toll Free: 1-800-661-0793 or
Yellowknife: 1-867-767-9355

ECE Service 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	1-867-587-7157
Yellowknife	1-867-767-9356

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. Payments will be deposited into your account, based on the completed **Form E - Payments and Financial Transaction Authorization**. If a form has not been received, cheques will be mailed to you at your permanent address in the NWT.

Full-time Application Deadline Table

Revised: June 2018

Deadlines for Full-time Students	
Academic Year Begins	Application Deadline Is
January	October 31
August 16 to September 30	June 30
All Other Months	One Calendar Month Prior

Note: If you start school anytime in September, your deadline is June 30. If you want to continue on for another academic year, you will have to keep applying every year by June 30.

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.

Course Reimbursement Application Deadline Table

Course Reimbursement <u>Examples</u> of One Year Deadlines	
Course(s) Begin	Application Deadline for Reimbursement
October 4, 2018	October 3, 2019
June 22, 2018	June 21, 2019



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 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.

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 6 - 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 25 - 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 3 - 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 2018

- Tuition – \$2,400 per semester for tuition and fees
- Books – \$550 per semester for books
- Travel – Eligible travel expenses for you and your dependants from your home community to the nearest approved institution within the NWT or Edmonton for an institution outside of the NWT.

Note: If the cost of your tuition, books and/or travel expenses exceeds 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: December 2019

- Travel is intended to assist students in getting to and from their home community to their postsecondary institution, within the NWT or Edmonton, AB.
- Students are eligible to receive (up to) a maximum of two (2) return trips per academic year to attend postsecondary studies if they take two or more consecutive semesters in that academic year.
- **New:** Students studying on a full-time basis in a distance learning program may be eligible for travel assistance where the student's attendance at an on-site location is required for the program of studies to which the grant relates. Students must provide a letter from the institution outlining their attendance is required. Students may be eligible to receive (up to) a maximum of two (2) trips per academic year if they take two or more consecutive semesters in that academic year.
- Typically, students will travel at the start and end of the academic year and travel home during intersession, which is when most institutions have a break between semesters. If intersession does not take place over the Christmas/New Year break, students may be eligible to use their intersession benefit at another time between consecutive semesters. Please note that maximum trips are limited to two return trips per academic year.
- If leaving the NWT and travelling by air, SFA will fund you up to the cost of air travel to and from your home community to the furthest destination of Edmonton, AB.
- If leaving the NWT and travelling by land, SFA will fund you up to the cost of per kilometer rates as per GNWT travel rates for choosing to use a private vehicle. These rates are reviewed four times a year: January, April, July and October.
- The Deputy Minister may approve travel outside of intersession in case of extraordinary circumstances. However travel will still be limited to no more than two return trips per academic year.

Note: 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
- Apply to expenses beyond Edmonton, AB, if studying outside of the NWT
- 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. SFA can 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 in the NWT or Edmonton if outside of the NWT. 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

Revised: March 2016

Certain expenses associated with airfare are not eligible:

- Expenses for food and/or beverages, even if you must overnight
- 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
- Fees associated with pre-selecting seats
- Baggage fees
- Expenses beyond those approved by the program



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: November 2018

Travel Agency	Email Address	Phone Number
Aurora TPI Travel	bmcarter@northwestel.net	1-867-872-2462
Okpik Travel – TPI	okpiks@tpi.ca	1-867-678-0180
Top of the World Travel	sfa@topoftheworldtravel.com	1-867-874-3711
		1-877-777-3316
		1-877-277-6325
		1-867-766-6000
1-800-837-8922		
All above mentioned agents can be reached by calling <u>collect</u> when you identify that you are an SFA student.		

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 SFA 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 advice 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 four times a year: January, April, July and October
- 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?

Revised: September 1, 2015

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

Additionally, all student categories have access to unlimited semesters of funding.

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 16, 2015

For each semester that qualifies for a Basic Grant, you could receive up to \$2,400 for tuition and fees, up to a maximum of \$550 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.

Note: If the cost of tuition and fees is more than \$2,400 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 12 - 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.

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 16, 2015

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 \$2,400 for tuition and fees and up to \$550 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 24 - 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?

Revised: June 2016

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. Your tuition and book benefits will be deposited into your bank account.

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.

Revised: March 13, 2014

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 if you received SFA within the last 7 years, 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 your itinerary and receipt, along with **Form A – Travel Claim** for reimbursement.

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 food, beverages or additional room charges.

You must travel within your academic year. For example, if your academic year is September 1, 2018, to August 31, 2019, and you finish school on April 30, 2019, SFA would authorize your return travel anytime on or before August 31, 2019. 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, with the exception of GST.

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

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
- Your itinerary and receipt 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 7 - 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 3 - 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 10 - 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 12 - 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.

Fast Track Programs

Some institutions offer programs that combine a number of years into one or two years. For example, a 2 year program may be condensed into a continuous 18-month 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 16, 2015

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 \$2,400 for tuition and fees and up to \$550 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 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 24 - 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?

Payments will be deposited into your bank account or mailed to your permanent address in the NWT, depending on what you requested on **Form E – Payment and Financial Transaction Authorization Form**.

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.



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 8 - 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.

You must sign a NWT Student Loan Agreement for a Remissible Loan, which acknowledges your consent to adhere to the terms and conditions of the loan. A sample loan agreement is found at the end of this section.

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 3 – 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?

Revised: September 1, 2015

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 if 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.

Additionally, all student categories have access to unlimited semesters of funding.

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 10 – Living Allowance to see how much you could receive.



Revolving Loan Limit

Revised: September 1, 2015

The revolving loan limit is \$60,000. The entire \$60,000 is not accessible to you all at once since it is based on your personal information each academic year that you apply for SFA. For example, if you are an eligible single student with no dependants, the maximum you could receive per month would be \$850 in Remissible Loans and \$1,400 in Repayable Loans.

The \$60,000 in Remissible and Repayable loans is part of your revolving loan limit. Repaying or remising a portion of or your entire loan means you can access more funding in the future. 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 \$60,000 revolving loan limit. For example, if you are receiving \$850 per month in Remissible Loan assistance for 8 months (\$6,800.00 annually), this would count toward your revolving loan limit, lowering it for the next year from \$60,000 to \$53,200.

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 12 - 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.

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 16, 2015

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 \$2,400 for tuition and fees and up to \$550 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 24 - 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?

Payments will be deposited into your bank account or mailed to your permanent address in the NWT, depending on what you requested on **Form E – Payment and Financial Transaction Authorization Form**.

It is important that you keep track of how much money you receive from SFA. See Section 15 – Loan Repayment 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.

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.

**NWT STUDENT LOAN AGREEMENT**

PID: 000000

In the matter of the award of a 2016-17 Student Loan by the Government of Northwest Territories:

I, BLANK of BLANK, in the NWT make oath and say that:

As a full-time student I accept the **REMISSIBLE LOAN or REPAYABLE LOAN** in the amount of **- ZERO DOLLARS - (\$0.00)** which will be paid to me in **0 lump sum(s) of \$0.00 and/or monthly installments of \$0.00** and where applicable, a partial month's installment of **\$0.00** and subject to, and in accordance with the provisions of the *NWT Student Financial Assistance Act and Regulations* pursuant to it.

1. I understand that, if at any time the Deputy Minister considers my performance to be unsatisfactory, the Deputy Minister may suspend payment of my loan for a period, terminate my loan or take such action as he/she sees fit.
2. I understand that if I cease to be a full-time student, transfer to part-time or upgrading status or fail to register for a semester, my installments referred to above, may be withheld.
3. I understand that I must maintain registration in a post-secondary program approved by the Deputy Minister as a full-time student during which I will be taking at least 60% of a 100% full course load per semester during the period of the tenure of the loan.
4. Should I cease to be a full-time student, transfer to part-time or upgrading status or fail to complete a term/semester, I agree to immediately contact the NWT Student Financial Assistance Program.
5. I understand that the Government of Northwest Territories may unilaterally consolidate all loans including loans under a previous consolidated loan agreement and set the terms of repayment of the consolidated loan in accordance with the provisions of the *NWT Student Financial Assistance Act and Regulations*, which provide the following repayment schedule:
 - a) 1 year, where the consolidated loan exceeds \$0 but does not exceed \$1,500
 - b) 2 years, where the consolidated loan exceeds \$1,500 but does not exceed \$3,000
 - c) 3 years, where the consolidated loan exceeds \$3,000 but does not exceed \$5,000
 - d) 4 years, where the consolidated loan exceeds \$5,000 but does not exceed \$10,000
 - e) 5 years, where the consolidated loan exceeds \$10,000 but does not exceed \$15,000
 - f) 6 years, where the consolidated loan exceeds \$15,000 but does not exceed \$20,000
 - g) 7 years, where the consolidated loan exceeds \$20,000 but does not exceed \$25,000
 - h) 8 years, where the consolidated loan exceeds \$25,000 but does not exceed \$30,000
 - i) 9 years, where the consolidated loan exceeds \$30,000 but does not exceed \$35,000
 - j) 10 years, where the consolidated loan exceeds \$35,000 but does not exceed \$40,000
 - k) 11 years, where the consolidated loan exceeds \$40,000 but does not exceed \$45,000
 - l) 12 years, where the consolidated loan exceeds \$45,000 but does not exceed \$50,000
 - m) 13 years, where the consolidated loan exceeds \$50,000 but does not exceed \$55,000
 - n) 14 years, where the consolidated loan exceeds \$55,000
6. I must repay the principal with interest at a rate that is one percent less than the prime rate determined by the Bank of Canada in effect on the first day of January in the year I ceased to be a full-time student. Repayment is made in monthly installments applied first against the interest incurred to the date of payment and then to the balance of the principal outstanding.
7. I acknowledge that should I cease to become a full-time student and not notify the NWT Student Financial Assistance Program office before the last day of the sixth month after the month in which I ceased to be a full-time student, then the balance of the loan is due and owing on the first day of the seventh month in which I ceased to be a full-time student.
8. If I cease full-time studies and my NWT Student Loan becomes delinquent, I understand that my account will be reported to the Credit Bureau and transferred to the Financial Management Board Secretariat, Government of Northwest Territories, and my application for further NWT Student Loans may be denied.
9. I agree to inform the NWT Student Financial Assistance Program office of any changes to my income and expenses and understand any changes may reduce the total amount of the loan and monthly installments referred to above.
10. I understand that if I attend full-time studies at an approved institution, I may be eligible for further assistance and/or reinstatement of the interest free period, which may only be granted if my account is current.

I have read, understand and agree to all of the above.

Signature of Student

Date

Signature of Witness

Date

For NWT Student Financial Assistance Use Only_____
Manager, Northwest Territories Student Financial Assistance_____
Signed on Behalf of the Commissioner of the Northwest Territories



SECTION 9 - 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.

You must sign a NWT Student Loan Agreement for a Repayable Loan, which acknowledges your consent to adhere to the terms and conditions of the loan. A sample loan agreement is found at the end of this section.

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 3 - 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 15 – Loan Repayment 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 Dependent Children in the Repayable Loan

Revised: September 30, 2011

The expenses claimable for dependent children are based on your student category and whether you have full care and control of your children (at least 50% of the time in each semester) or if you have your children for a portion of the year under a joint custody arrangement. You will need to provide your SCO with the appropriate legal documentation if the custody is shared.

If you have custody of your child/ren of at least 50% 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 dependent children. You may be able to claim additional expenses for school related fees.

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: September 1, 2015

All student categories have access to unlimited semesters of funding or \$60,000 in revolving loans.

What Is The Maximum Amount Available?

Revised: September 1, 2015

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 student categories have access to unlimited semesters of funding.

Revolving Loan Limit

The revolving loan limit is \$60,000. The entire \$60,000 is not accessible to you all at once since it is based on your personal information each academic year that you apply for SFA. For example, if you are an eligible single student with no dependants, the maximum you could receive per month would be \$850 in Remissible Loans/ Supplementary Grants and \$1,400 in Repayable Loans.

The \$60,000 in Remissible and/or Repayable loans is part of your revolving loan limit. Repaying or remising a portion of or your entire loan means you can access more funding in the future. 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 \$60,000 revolving loan limit. For example, if you are receiving \$850 per month in Remissible Loan assistance for 8 months (\$6,800.00 annually), this would count toward your revolving loan limit, lowering it for the next year from \$60,000 to \$53,200.



Can I Get More if I Repay or Have Loans Forgiven?

Revised: September 1, 2015

Yes, the \$60,000 in Remissible and/or Repayable loans is part of the revolving loan limit. Repaying a portion of or your entire loan, or having the loan forgiven, does mean you can access more funding in the future.

Note: It is particularly important to plan your revolving 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 16, 2015

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 \$2,400 for tuition and fees and up to \$550 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 24 - 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 15 – Loan Repayment for more information.

How Will You Get the Money?

Payments will be deposited into your bank account or mailed to your permanent address in the NWT, depending on what you requested on **Form E – Payment and Financial Transaction Authorization Form**.

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 1 payment will not be delayed even if one semester ends on December 14 and the next starts on January 4 as long as you submit the SEF early in December.

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.

**NWT STUDENT LOAN AGREEMENT**

PID: 000000

In the matter of the award of a 2016-17 Student Loan by the Government of Northwest Territories:

I, **BLANK** of **BLANK**, in the NWT make oath and say that:

As a full-time student I accept the **REMISSIBLE LOAN or REPAYABLE LOAN** in the amount of **- ZERO DOLLARS - (\$0.00)** which will be paid to me in **0** lump sum(s) of **\$0.00** and/or monthly installments of **\$0.00** and where applicable, a partial month's installment of **\$0.00** and subject to, and in accordance with the provisions of the *NWT Student Financial Assistance Act and Regulations* pursuant to it.

1. I understand that, if at any time the Deputy Minister considers my performance to be unsatisfactory, the Deputy Minister may suspend payment of my loan for a period, terminate my loan or take such action as he/she sees fit.
2. I understand that if I cease to be a full-time student, transfer to part-time or upgrading status or fail to register for a semester, my installments referred to above, may be withheld.
3. I understand that I must maintain registration in a post-secondary program approved by the Deputy Minister as a full-time student during which I will be taking at least 60% of a 100% full course load per semester during the period of the tenure of the loan.
4. Should I cease to be a full-time student, transfer to part-time or upgrading status or fail to complete a term/semester, I agree to immediately contact the NWT Student Financial Assistance Program.
5. I understand that the Government of Northwest Territories may unilaterally consolidate all loans including loans under a previous consolidated loan agreement and set the terms of repayment of the consolidated loan in accordance with the provisions of the *NWT Student Financial Assistance Act and Regulations*, which provide the following repayment schedule:
 - a) 1 year, where the consolidated loan exceeds \$0 but does not exceed \$1,500
 - b) 2 years, where the consolidated loan exceeds \$1,500 but does not exceed \$3,000
 - c) 3 years, where the consolidated loan exceeds \$3,000 but does not exceed \$5,000
 - d) 4 years, where the consolidated loan exceeds \$5,000 but does not exceed \$10,000
 - e) 5 years, where the consolidated loan exceeds \$10,000 but does not exceed \$15,000
 - f) 6 years, where the consolidated loan exceeds \$15,000 but does not exceed \$20,000
 - g) 7 years, where the consolidated loan exceeds \$20,000 but does not exceed \$25,000
 - h) 8 years, where the consolidated loan exceeds \$25,000 but does not exceed \$30,000
 - i) 9 years, where the consolidated loan exceeds \$30,000 but does not exceed \$35,000
 - j) 10 years, where the consolidated loan exceeds \$35,000 but does not exceed \$40,000
 - k) 11 years, where the consolidated loan exceeds \$40,000 but does not exceed \$45,000
 - l) 12 years, where the consolidated loan exceeds \$45,000 but does not exceed \$50,000
 - m) 13 years, where the consolidated loan exceeds \$50,000 but does not exceed \$55,000
 - n) 14 years, where the consolidated loan exceeds \$55,000
6. I must repay the principal with interest at a rate that is one percent less than the prime rate determined by the Bank of Canada in effect on the first day of January in the year I ceased to be a full-time student. Repayment is made in monthly installments applied first against the interest incurred to the date of payment and then to the balance of the principal outstanding.
7. I acknowledge that should I cease to become a full-time student and not notify the NWT Student Financial Assistance Program office before the last day of the sixth month after the month in which I ceased to be a full-time student, then the balance of the loan is due and owing on the first day of the seventh month in which I ceased to be a full-time student.
8. If I cease full-time studies and my NWT Student Loan becomes delinquent, I understand that my account will be reported to the Credit Bureau and transferred to the Financial Management Board Secretariat, Government of Northwest Territories, and my application for further NWT Student Loans may be denied.
9. I agree to inform the NWT Student Financial Assistance Program office of any changes to my income and expenses and understand any changes may reduce the total amount of the loan and monthly installments referred to above.
10. I understand that if I attend full-time studies at an approved institution, I may be eligible for further assistance and/or reinstatement of the interest free period, which may only be granted if my account is current.

I have read, understand and agree to all of the above.

Signature of Student

Date

Signature of Witness

Date

For NWT Student Financial Assistance Use Only

Manager, Northwest Territories Student Financial Assistance

Signed on Behalf of the Commissioner of the Northwest Territories



SECTION 10 - LIVING ALLOWANCE

Living Allowance Rates

Revised: June 2013

The amount of your monthly living allowance under the Supplementary Grant or Remissible Loan will vary based on the number of dependants you claim are residing with you while you are attending full-time studies.

Revised: September 30, 2011

Your dependant(s) must be living with you at least 50% of the time while you are in school in order for you to receive a living allowance for them. If both parents are in receipt of SFA, each parent will receive half the additional assistance they would have received if they had the child/ren 100% of the time.

The table below provides an overview of how much you could be eligible to receive.

Living Allowance for Supplementary Grants or Remissible Loans				
	Single	Single Parent	Spouse, no Income	Spouse, with Income
Single Student	\$850	n/a	n/a	n/a
0 Dependants	n/a	n/a	\$1,050	\$850
1 Dependant	n/a	\$1,250	\$1,250	\$1,050
2 Dependants	n/a	\$1,450	\$1,450	\$1,250
3 Dependants	n/a	\$1,650	\$1,650	\$1,450
Each Additional Dependant	n/a	\$50	\$50	\$50

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.



Living Allowance Monthly Rates

Living allowance rates are based on the calendar days you are attending full-time studies. Please refer to the following chart to determine the amount you will receive.

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

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 30 - Student Responsibilities and Other Information.

Living Allowance for Dependent Children

Revised: April 23, 2012

The Supplementary Grant, Remissible Loan and/ or the Repayable Loan monthly entitlement for students who have dual custody of their child/children at least 50%, but less than 100% of the time qualify for funding based on the number of days the student has their child/ children each month.

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.



SECTION 11 – COVID-19 Benefits *New September 2020*

What Is It?

The SFA program has introduced two new benefits to better support students pursuing full-time post-secondary studies for the 2020-2021 and 2021-2022 academic years. These benefits include a COVID-19 Technology Grant and a COVID-19 Support Grant.

The COVID-19 Technology Grant is a once in a lifetime payment in the amount of \$750 to assist with the purchase of technology equipment, such as a computer, tablet, printer, scanner, etc. to ensure post-secondary students have the necessary tools required to participate fully in their studies.

The COVID-19 Support Grant is a monthly payment in the amount of \$100 to assist with additional costs, such as internet fees.

Both grants are non-repayable and taxable.

Which Student Categories Are Eligible?

All student categories.

Note: Students cannot receive Course Reimbursement and the COVID-19 Grants simultaneously. Applicants may apply for one or the other.

What Are The Requirements?

- You must meet all of the applicable eligibility requirements under Section 3 – Eligibility
- You may apply for either or both grants any time during your academic year
- You must complete the SFA application and return it to the SFA office

What is Covered?

The COVID-19 Technology Grant may be used to assist with the purchase of technology equipment, such as a computer, tablet, printer, scanner, ect. to ensure post-secondary students have the necessary tools required to participate fully in their full-time studies.

The COVID-19 Support Grant may be used for any other additional costs, such as internet fees, to ensure post-secondary students have the necessary tools required to participate fully in their full-time studies.

How to Apply

You must complete the full-time Student Financial Assistance application form. For more information, contact your SCO.

What Timeframe Does The Grant Cover?

The 2020-2021 and 2021-2022 academic years.



What Is The Maximum Amount Available?

The COVID-19 Technology Grant is a once in a lifetime payment in the amount of \$750.

The COVID-19 Support Grant is a monthly payment in the amount of \$100.

How You Will Get The Money

SFA funding is issued directly to you. Payments will be deposited into your bank account or mailed to your permanent address in the NWT, based on what you requested on your Form E – Payment and Financial Transaction Authorization Form.



SECTION 12 - 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 during 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 chart below to determine your entitlement.

The left-hand side of the chart 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 some examples:

- 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 full entitlement of these benefits.

Both the Remissible Loan and the Repayable Loan are included in the revolving loan limit of \$60,000.

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



SECTION 13 - STARTING LOAN REPAYMENT

When you sign a Loan Agreement to receive the Remissible and/or Repayable loan, you are accepting the terms and conditions of the loan. The following sections will outline what those terms and conditions are.

Sample Loan Agreements for the Remissible and Repayable Loan are found under Section 8 and 9 respectively.

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.

What are my Responsibilities?

Once you cease full-time studies for a period of six months or longer, you are required to contact the SFA office to make arrangements for the forgiveness and/or repayment of your student loan. If you do not contact the SFA office during your six month interest free period, SFA is not responsible for any outstanding interest or principal charges that shall incur.

Ceasing full-time studies means that you:

- Are finished your program of studies;
- Are enrolled in part-time postsecondary studies;
- Withdrew, or are withdrawing from school;
- Are taking a semester off; or
- Dropped some classes and are no longer considered a full-time student according to SFA (refer to definition of a full-time student in Section 1)

You are entitled to a six-month interest free period once you cease full-time studies. During the six-month interest free period, the Government of 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. Any payments that are made during the interest-free period are applied directly to the principal balance of your loan.

If you do not contact the SFA office during your interest-free period, your account may fall into arrears and may be transferred for collection action. This is explained further in Section 20.

The following table outlines when your interest-free period expires and the when your first payment is due depending on the month you cease full-time studies.



Month you ceased full-time studies	Date your interest-free period expires	Date interest starts to be charged on your loan	Month your first payment is due
January	July 31 st	August 1 st	September
February	August 31 st	September 1 st	October
March	September 30 th	October 1 st	November
April	October 31 st	November 1 st	December
May	November 30 th	December 1 st	January
June	December 31 st	January 1 st	February
July	January 31 st	February 1 st	March
August	February 28 th	March 1 st	April
September	March 31 st	April 1 st	May
October	April 30 th	May 1 st	June
November	May 31 st	June 1 st	July
December	June 30 th	July 1 st	August

How Does Loan Repayment Start?

Once the SFA office is aware that you are no longer in full-time studies for a period of 6 months or longer, you will be sent a Consolidated Loan Notice (CLN), which outlines your repayment obligations. A sample CLN can be found at the end of this section and the different fields are explained below.

Note: A CLN will be sent to you even if you received only a Remissible Loan(s) and are eligible for loan forgiveness. Refer to Section 14 – Loan Remission (Forgiveness) for further information.

- A** – Date you ceased full-time studies
- B** – Date that your interest free period expires



- C** – Total amount of your outstanding loan(s) that you borrowed through the SFA program
- D** – Interest rate charged on the total amount outstanding
- E** – Date your first payment is due
- F** – Length of repayment period (in months)
- G** – Date your last payment is due
- H** – This section is completed if you are consolidating more than one loan. This is explained further below.
- I** – Amount of your monthly payment

Consolidating More Than One Loan

If you previously began loan repayment/forgiveness and then received additional student loans from SFA, the total amount will automatically be consolidated into one loan. Your old interest rate and new interest rate are averaged. Your monthly payment will be based on the total amount outstanding and the averaged interest rate.

This table provides an example of a consolidated loan:

Example of Loan Consolidation			
Repayment Calculations	Interest Rate	Loan Amount	Total
From Previous Consolidation	4% x	\$15,000	\$ 600
New Advances	11% x	\$ 8,000	\$ 880
Total	[iii] 6.375%	[ii] \$23,000	[i] \$1,480
Divide <i>i</i> by <i>ii</i> to get the interest rate in <i>iii</i>. Round interest rate down to the nearest 8th. Nearest 8th: .125, .250, .375, .500, .625, .750, .875			



CONSOLIDATED LOAN NOTICE

Social Insurance Number	<input type="text"/>	CUSTOMER ID	<input type="text"/>
Subsidiary Number	<input type="text"/>	PID	<input type="text"/>

Last Name	First Name	Initial	Birth Date	Phone
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Address		City	Province/Territory	Postal Code
<input type="text"/>		<input type="text"/>	<input type="text"/>	<input type="text"/>

TERMS AND CONDITIONS

Whereas Northwest Territories (NWT) student loans have been made to the borrower pursuant to the NWT Student Financial Assistance (SFA) Act and Regulations:

- 1) This is a Notice of the consolidation of all loans made to the borrower in accordance with the SFA Act and Regulations.
- 2) The borrower will pay the Government of the Northwest Territories (GNWT) the principal sum stated, with interest on the said principal sum at the rate stated in accordance with this Notice.
- 3) Each installment paid by the borrower shall be applied first against interest accrued to the date of the payment and then the balance of the principal outstanding.
- 4) The liability of the borrower to the GNWT pursuant to this agreement shall be discharged upon payment in full of the principal sum stated together with interest on the said principal sum at the rate stated.
- 5) Where a borrower has ceased to be a full-time student as defined in the SFA Act and Regulations and again becomes such a full-time student, the GNWT shall upon acceptance of the appropriate notice of such fact, in the form of confirmation of full-time status, suspend his or her obligations under this agreement to pay principal and interest effective the date of acceptance of such notice and thereafter, until and including the sixth month after the month in which he or she again ceases to be a full-time student. The GNWT may before accepting such notice require payment of accrued interest.
- 6) The borrower may at any time and/or from time to time, within the terms of this Notice, repay all or parts of the principal amount of the loan that the borrower is obligated to pay under this Notice together with any interest accrued to the date of such payment, without notice or penalty. The payment terms may also be varied upon the agreement of both parties and in accordance with the SFA Act and Regulations.

STUDENT DEEMED TO HAVE LEFT INSTITUTION ON:				A
Repayment Calculations	%	\$		Interest Free Period Expires B
From Previous consolidations	<input type="text"/>	<input type="text"/>	<input type="text"/>	Principal Owed C
New Advances	<input type="text"/>	H	<input type="text"/>	With Simple Interest at D %
TOTAL	<input type="text"/>	<input type="text"/>	<input type="text"/>	First Payment Due E
				Repayment periods F Months
Monthly Payment Amount		<input type="text"/>		Last Payment Due G

Income Security Division, P.O. Box 1320, Yellowknife, NT, X1A 2L9
 Telephone: 1 (800) 661-0793 or (867) 873-7190
 Fax: 1 (800) 661-0893 or (867) 873-0443
 Website: www.nwtsfa.gov.nt.ca



SECTION 14 - LOAN REMISSION (FORGIVENESS)

What Is Loan Remission and Are You Eligible?

Loan Remission is a benefit provided to borrowers who received a Remissible Loan(s) and who return to the NWT after ceasing full-time studies. This benefit is an incentive provided by SFA in order to help alleviate student debt while bringing educated Northerners back into the NWT workforce. **You do not have to be employed to be eligible for loan forgiveness.** Loan forgiveness is based solely on residency.

Loan forgiveness is not automatic. It is your responsibility to contact the SFA office and apply to have your loans forgiven.

Revised: July 2, 2013

In order to qualify for forgiveness, you must:

- Successfully complete the required percentage of a 100% full course load of studies **during each semester** your received a Remissible Loan;
- Actually reside in the NWT for a period of at least three continuous months (refer to definition of 'Actually Resident' in Section 1);
- Submit an Application for Remission by April 15 and October 15 of each year until your loan has been forgiven in full, or until you leave the NWT; and
- Provide adequate proof of your NWT residency if your file is audited (see below for more information on the audit process)

What Happens If You Fail One Semester?

Revised: December 2019

The SFA Program offers a grace period for students who received a Remissible Loan and did not successfully complete a semester.

The grace period is valid for one semester during your lifetime. If two or more semesters were unsuccessful during your post-secondary studies, the grace period will be applied to the semester in which you received the highest amount of funding. If you received the same amount of funding for two or more unsuccessful semesters, the grace period will apply to the first semester.

This is not automatic; therefore, you must request the grace period be applied to a semester you did not successfully complete. Please discuss with a Finance Officer, who is responsible for the collection of student loans.



How Do You Apply To Have Your Loans Forgiven?

Step 1

Once you are no longer considered a full-time student for a period of 6 months or more, you must contact the SFA office and arrange for a CLN and request to have an Application for Remission to be sent to you.

Step 2

You must provide the SFA office with a copy of your most recent official transcripts and proof of the date you returned to the NWT. Your SFA Finance Officer will verify that you successfully completed the required percentage of a 100% full course load of studies during each semester that you received a Remissible Loan.

You will be informed in writing of the amount of your student loan that is eligible for forgiveness.

Step 3

You must submit an Application for Remission by the April 15 and October 15 deadlines each year.

What are the Forgiveness Rates?

Revised: September 1, 2015

For each day you reside in the NWT, we will forgive \$16.44 (\$3000 for 6 months), \$21.92 (\$4000 for 6 months) or \$32.88 (\$6000 for 6 months) from your Remissible Loan, depending where you live.

The table below shows the forgiveness rate for each NWT community:

Zone	Communities	Forgiveness Rate
1	Yellowknife (Ndilò and Detah)	\$16.44 – per day \$3,000 – 6 months
2	Fort Simpson, Fort Smith, Hay River, Hay River Reserve, Inuvik and Norman Wells	\$21.92 – per day \$4,000 – 6 months
3	Aklavik, Behchokò, Colville Lake, Délne, Enterprise, Fort Good Hope, Fort Liard, Fort McPherson, Fort Providence, Fort Resolution, Gamètì, Jean Marie River, Kakisa, Łutselk’e, Nahanni Butte, Paulatuk, Sachs Harbour, Trout Lake, Tsiigehtchic, Tuktoyaktuk, Tulita, Ulukhaktok, Wekweètì, Whatì and Wrigley	\$32.88 – per day \$6,000 – 6 months



How Long Will It Take To Have Your Loan Forgiven?

Revised: September 1, 2015

The length of time it will take to forgive your loan is based on the community you live in.

The table below outlines the annual cumulative remission rates, or how many years you would have to reside in the NWT to have your debt forgiven.

For example, it would take 5 years to have \$30,000 of loans forgiven for a person residing in Zone 1. A person residing in Zone 3 would have \$60,000 of loans forgiven in 5 years.

How many years will it take to forgive my Remissible Loan?	Total amount of remissible loans received		
	Zone 1	Zone 2	Zone 3
1 year	\$6,000	\$8,000	\$12,000
2 years	\$12,000	\$16,000	\$24,000
3 years	\$18,000	\$24,000	\$36,000
4 years	\$24,000	\$32,000	\$48,000
5 years	\$30,000	\$40,000	\$60,000
6 years	\$36,000	\$48,000	
7 years	\$42,000	\$56,000	
8 years	\$48,000	\$60,000	
9 years	\$54,000		
10 years	\$60,000		

Does the Summer Break Count Towards Having Your Loan Forgiven?

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

What Happens With Loan Forgiveness If You Go Away on Holidays?

Occasional absences totalling not more than a maximum of 3 months in a 12 month period are permitted and do not need to be reported. Absences beyond 3 months in a 12 month period will result in remission ineligibility. However, absences beyond a maximum of 3 months are permitted in certain circumstances at the discretion of the Deputy Minister.



Accepting any employment (full-time or part-time) outside of the NWT will make you ineligible for remission and you will be required to make monthly payments towards your loan(s).

See definition of *Actually Resident* for further information.

What Happens If My File Gets Audited?

Twenty-five percent (25%) of the Applications for Remission are audited each year to ensure program compliance and accountability.

You will be notified in writing if your file has been selected for an audit. For auditing purposes, you will be required to submit at least two (2) different third party documents from two different calendar months within the time frame covered by your current Application for Remission.

Acceptable documents proving NWT residency include:

- Formal rental/ lease agreement
- Mortgage statement, if you own your home
- Property Tax assessment, if you own your home
- Utility bills in your name (electricity, cable, heat, power, telephone)
- Bank statements (including credit card statements)
- A signed letter on letterhead from your employer verifying the start and end date of employment, or pay stubs
- Employment Insurance (EI) statements
- Income Assistance (IA) financial case reports
- Alternative documentation must be approved by the Manager of Audit and Finance.

Students who are audited and do not submit supporting documentation verifying NWT residency may lose remission credits for the time period their Application for Remission applies.

You will be informed in writing of the outcome of your audit.

What If You Leave the Northwest Territories?

If you plan to leave the NWT while you are having your Remissible Loan(s) forgiven, you must contact your Finance Officer prior to your departure. You will be required to sign a Statutory Declaration form indicating the date of your departure, submit a final Application for Remission, and make payment arrangements for the outstanding balance of your loan.

What If You Return to the NWT After Residing Elsewhere?

If you are repaying your Remissible Loan because you are residing outside the Northwest Territories, you may be eligible to remiss the outstanding balance of your Remissible Loan(s) if you return to the Northwest Territories.



In order to start having your loan forgiven, you must contact your Finance Officer who will determine the outstanding balance of your Remissible Loan based on your loan amortization schedule. You will have to meet the eligibility requirements and follow the application process as per the information outlined above.

Note: If you are making payments on both Remissible and Repayable Loans while you are outside the Northwest Territories, payments are applied to each loan equally. You will not be eligible for remission on the amount that is applied towards your Remissible Loan while you are outside of the NWT.



SECTION 15 - LOAN REPAYMENT

The minimum monthly payment for your student loan(s) is calculated based on:

- The total amount owing
- The interest rate charged
- The repayment term

The following table illustrates how monthly payments vary based on the factors above.

Sample of Monthly Student Loan Payments					
Loan Amount	Repayment Term	Interest Rate			
		1.25%	2%	2.5%	5%
\$15,000	6 years	\$216.35	\$221.26	\$224.57	\$241.57
\$25,000	8 years	\$273.79	\$282.02	\$287.60	\$316.50
\$35,000	10 years	\$310.43	\$322.05	\$329.94	\$371.23
\$47,000	12 years	\$351.65	\$367.39	\$378.13	\$434.70
\$60,000	14 years	\$389.49	\$409.77	\$423.65	\$497.32

How Are Payments Applied?

Your monthly loan payment is applied in the following manner:

1. Interest
2. Fee(s) charged for non-sufficient funds (discussed further below)
3. Principal balance



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 business prime rate at January 1st of that year.

Historical Interest Rates on Northwest Territories Student Loans

Year	Interest Rate
1997	3.75%
1998	5.00%
1999	5.75%
2000	4.00%
2001	5.00%
2002	1.50%
2003	3.50%
2004	3.50%
2005	3.25%
2006	4.00%
2007	5.00%
2008	5.00%
2009	2.50%
2010	1.25%
2011	2.00%
2012	2.00%
2013	2.00%
2014	2.00%
2015	2.00%
2016	1.70%
2017	1.70%
2018	2.20%
2019	3.00%
2020	3.00%

How Is Interest Calculated?

Interest is calculated using a simple daily interest formula:

$$\frac{(\text{Principal Balance Outstanding}) \times (\text{Interest Rate}) \times (\# \text{ of days since last payment})}{365 \text{ days}}$$



The larger the payment you make, or the more often payments are submitted, the less interest you will pay during the term of your loan.

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

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	
Total Amount Borrowed	Maximum Number of Years to Repay Total Amount
\$0 - \$1,500	1 year
\$1,501 - \$3,000	2 years
\$3,001 - \$5,000	3 years
\$5,001 - \$10,000	4 years
\$10,001 - \$15,000	5 years
\$15,001 - \$20,000	6 years
\$20,001 - \$25,000	7 years
\$25,001 - \$30,000	8 years
\$30,001 - \$35,000	9 years
\$35,001 - \$40,000	10 years
\$40,001 - \$45,000	11 years
\$45,001 - \$50,000	12 years
\$50,001 - \$55,000	13 years
\$55,001 - \$60,000	14 years

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.



What Are the Payment Options?

The following payment options are available for the repayment of student loans and/or invoices (refer to the Suspensions and Recoveries section of this Manual for more information on invoices):

- Cheques or Money Orders
 - Make payable to the Government of Northwest Territories (GNWT) and mail along with your student loan number (PID) or the top portion of your invoice, if applicable, to:

Student Financial Assistance
Department of Education, Culture and Employment
Government of Northwest Territories
Box 1320
Yellowknife, NT X1A 2L9
- Pre-authorized Payments from your bank account, Visa or MasterCard
 - Submit your completed Pre-authorized Payment Enrolment Form or Credit Card Authorization Form to the SFA office by mail at the address above, fax to 867-873-0336 or 1-800-661-0893 toll-free, or email nwtsfa@gov.nt.ca
- Online Banking
 - To pay your student loan through online banking, log in to your online banking account with any of the five major banks and do the following:
 1. Set up the Government of Northwest Territories as a payee by selecting the appropriate payee name according to each bank's formatting.

▪ CIBC	Govt of Northwest Territories
▪ RBC	Govt of the Northwest Territories
▪ TD Canada Trust	Government of Northwest Territories
▪ Scotia Bank	Govt of the Northwest Territor
▪ BMO	Govt of the Northwest Territories
 2. Enter your 10 digit account number. Your account number is the "Customer ID" number quoted on your CLN.
 3. Once you have set up the Government of Northwest Territories as a payee you will be able to select it for online payments.
 - If you have a question about setting up this service at your bank please call Accounting Services, Department of Finance at 867-767-9174, extension 15209.



- In person at any of the offices below:

Community	Office	Street Address	Telephone Number(s)	Types of Payments Accepted
Fort Simpson	ECE Service Centre	Dehcho Regional Education Centre	695-7338	Cheque Money Order
	Department of Finance	Nahendeh Building, 9706-100 th Street	695-7271	Cheque Money Order Debit Card Credit Card
Fort Smith	ECE Service Centre	Sweetgrass Building, 179 MacDougall Street	872-7425	Cash Cheque Money Order
	Department of Finance	Métis Building Campsell Street	872-6517	Cash Cheque Money Order Debit Card
Hay River	ECE Service Centre	8 Capital Drive	874-5050	Cheque Money Order
Inuvik	Department of Finance	MACA Building 43 Veterans Way	777-7210	Cash Cheque Money Order Debit Card Credit Card
Norman Wells	ECE Service Centre	Edward Hodgson Building 1B Rave Avenue	587-7158	Cheque Money Order
Yellowknife	Department of Finance	3 rd Floor YK Centre	877-527-4774 or 873-7527	Cash Cheque Money Order Debit Card Credit Card
	Student Financial Assistance	1 st Floor Lahm Ridge Tower 4501-50 th Avenue	1-800-661-0793 or 767-9355	Cash Cheque Money Order Debit Card Credit Card

Non-Sufficient Funds

For each payment 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. Your bank may also charge you a NSF fee. Please contact your Finance Officer if you encounter financial difficulties.

Making Lump Sum Payments

There is no penalty for making lump sum payments on your student loan. If you decide to make a lump sum payment towards your student loan, you are still required to meet the minimum monthly payment as outlined in your CLN.

Example: If your minimum monthly loan payment is \$200 and you will be traveling for 3 months, you are still required to pay \$200 each month that you are away, even if you made a lump sum payment of \$600 prior to leaving.

What is the Zero Percent Interest Benefit and Are You Eligible?

Effective September 1, 2015, the Zero Percent Interest benefit may be provided to borrowers who are residents of the NWT. This benefit is intended to encourage more NWT residents to stay in, or return to, the NWT after postsecondary studies. In addition, a zero percent interest rate lessens the economic burden of loan repayment for NWT residents.

In order to qualify for the Zero Percent Interest benefit, you must:

- Actually reside in the NWT for a period of at least six continuous months (refer to definition of 'Actually Resident' in Section 1);
- Submit a completed Application for Loan Repayment Incentives by the semi-annual deadlines of April 15th and October 15th of each year, until the loan is paid in full, or until you leave the NWT; and
- Provide adequate proof of your NWT residency if your file is audited (see below for more information on the audit process).

How Do You Apply for the Zero Percent Interest Benefit?

Step 1

Once you are no longer considered a full-time student for a period of 6 months or more, you must contact the SFA office and arrange for a Consolidated Loan Notice and request to have an Application for Loan Repayment Incentives to be sent to you.

Step 2

You must submit an Application for Loan Repayment Incentives by the April 15th and October 15th deadlines each year.

Late applications may be accepted on a case-by-case basis. Should a late application be accepted, the Zero Percent Interest benefit will not be retroactively applied more than the previous 12 consecutive months prior to the application, or the effective date of September 1, 2015, whichever comes first. Should the Zero Percent Interest benefit be applied retroactively, any amount previously applied to interest during the applicable retroactive



period will be applied to the principle amount, up to the principle balance outstanding. Any amount of interest paid that exceeds the principle balance outstanding will not be refunded to the borrower.

What Happens if Your Application for Loan Repayment Incentives Gets Audited?

Twenty-five percent (25%) of the Application for Loan Repayment Incentives are audited each year to ensure program compliance and accountability.

You will be notified in writing if your file has been selected for an audit. For auditing purposes, you will be required to submit at least two different third party documents for two different calendar months within the time frame covered by your current Application for Loan Repayment Incentives.

- Acceptable documents proving NWT residency include:
 - Formal rental/lease agreement
 - Mortgage statement, if you own your own home
 - Property tax assessment, if you own your own home
 - Utility bills in your name (electricity, cable, heat, power, telephone)
 - Bank statements (including credit card statements)
 - A signed letter on letterhead from your employer verifying the start and end dates of employment, or pay stubs
 - Employment Insurance (EI) statements
 - Income Assistance (IA) financial case reports
 - Alternative documentation that is approved by the Manager, Divisional Financial Services

Borrowers who are audited and do not submit supporting documentation verifying NWT residency will not receive the Zero Percent Interest benefit.

You will be informed in writing of the outcome of the audit.

What Happens With the Zero Percent Interest Benefit If You Go Away on Holidays?

Occasional absences totalling not more than a maximum of 3 months in a 12 month period are permitted and do not need to be reported. Absences beyond 3 months in a 12 month period will result in ineligibility for the Zero Percent Interest benefit. However, absences beyond a maximum of 3 months are permitted in certain circumstances at the discretion of the Deputy Minister.

Accepting any employment (full-time or part-time) outside of the NWT will make you ineligible for the Zero Percent Interest benefit.

See definition of 'Actually Resident' in Section 1 for further information.



SECTION 16 – LOAN REPAYMENT INCENTIVES

New: December 2019

What Is It?

The SFA program offers loan repayment incentives to encourage northern students to return and reside in the NWT and to help alleviate student debt. Students that have received a student loan under the *NWT Student Financial Assistance Act* and Regulations may apply for loan remission, zero percent interest and/or the northern bonus.

Which Student Categories are Eligible?

Students must meet the following requirements for General Eligibility:

- Received remissible loan(s) and/or repayable loan(s) through NWT SFA;
- Ceased full-time studies for a period of 6 months or longer;
- Enter into Consolidated Loan Notice;
- Actually reside in NWT for a period of 3 months, and;
- Submit an application for Loan Repayment Incentives by the applicable deadline(s)

What Are The Requirements for Loan Remission?

For Loan Remission eligibility, students need to provide the following:

- Meet all general eligibility requirements;
- Received remissible loans;
- Successfully completed the minimum required percentage of a 100% full course load for each semester they received remissible loan: and
- Apply twice a year by April 15th and October 15th

The rate of remission (forgiveness) is based on the community (zone) you reside in; the following is a breakdown of the rates:

Zone	Communities	Six (6) Month Forgiveness Rate
1	Yellowknife (including N'dilo and Dettah)	\$3,000 \$16.44/day
2	Fort Simpson, Fort Smith, Hay River, Inuvik, K'atl'odeeche and Norman Wells	\$4,000 \$21.92/day
3	Aklavik, Behchokò, Colville Lake, Délı̄ne, Enterprise, Fort Liard, Fort McPherson, Fort Resolution, Gamètì, Jean Marie River, Kakisa, K'ásho Got'iné, Łutselk'e, Nahanni Butte, Paulatuk, Sachs Harbour, Sambaa K'e, Tsiigehtchic, Tuktoyaktuk, Tulita, Ulukhaktok, Wekweètì, Whati and Wrigley	\$6,000 \$32.88/day

**What Are The Requirements for Zero Percent Interest?**

For Zero Percent Interest Eligibility, students must provide the following documents:

- Meet all general eligibility criteria;
- Received remissible and/or repayable loan(s);
- Apply twice a year by April 15th and October 15th.

What Are The Requirements for the Northern Bonus?

For Northern Bonus Eligibility, students must provide the following documents:

- Meet all general eligibility criteria;
- Received remissible and/or repayable loan(s);
- Student loan account is up to date and in good standing;
- Ceased full time studies for a period of 12 consecutive months prior to applying;
- Actually resided in the NWT for 12 consecutive months prior to applying; and
- Apply once a year by April 15th or October 15th.

Will My Loan Incentive be Impacted if I Leave Yellowknife Periodically?

- Occasional absences totaling not more than a maximum of 3 consecutive months in a calendar year are permitted and do not need to be reported.
- Absences beyond 3 months in a calendar year will result in loan remission and/or zero percent interest ineligibility.
- Absences beyond a maximum of 3 months are permitted in certain circumstances at the discretion of the Deputy Minister.
- If you accept any employment (full-time or part-time) while vacationing, you will be ineligible for loan remission and/or zero percent interest.
- All SFA files are subject to verification and audit at any time.
- If audited, you will be required to submit documentation to verify your NWT residency.



SECTION 17 – NORTHERN BONUS FOR NON-NWT STUDENT LOANS

New: December 2019

What Is It?

The SFA program offers the Northern Bonus Incentive to encourage Canadian students to reside in the NWT.

Which Student Categories are Eligible?

Residents of the NWT that have a student loan from the Government of Canada or provincial/territorial equivalent within Canada may apply. There is a limit of 100 approved applications per fiscal year. Completed applications are assessed in the order they are received.

What Are The Requirements?

- The student must have a Government of Canada or any Provincial/Territorial Government within Canada Student Loan
- The loan must be in good standing
- Ceased full time studies for a period of 12 consecutive months prior to applying
- Actually resided in the NWT for a period of 12 consecutive months prior to applying
- Submit all required documents
- Apply once a year, between September 1st and October 15th.

What Costs Does The Northern Bonus for Non-NWT Student Loans Assist With?

The Northern Bonus is up to \$2,000 per year paid directly to the lender.

Is There a Maximum That I Can Receive?

Students can receive up to \$10,000 over their lifetime.

What Does SFA Require From You?

- Application for Northern Bonus
- Letter or statement from lending agency which includes:
 - Your full name and mailing address;
 - Your student loan account number (if applicable);
 - Confirmation that your loan account is up to date and in good standing as of September 1st of the year that you apply, which includes your name and address;
 - The outstanding balance; and
 - Payee information (make cheque payable to and where to mail payment).



SECTION 18 - LOAN REPAYMENT AND RETURNING TO FULL-TIME STUDIES

If you are currently repaying/forgiving your student loan(s) and are planning to return to full-time studies, you will be able to have your loan obligations suspended providing:

- You submit a properly completed **Form D – Student Enrolment Form** confirming your full-time student status for each semester.

Note: In order to receive additional assistance through SFA, your student loan payments/forgiveness must be up-to-date.

You must contact your Finance Officer to inform them that you will be returning to full-time studies.

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 obligations and ability to have your remissible loan forgiven are suspended until you are no longer considered full-time for a continuous 6-month period.

If you plan to return to full-time studies, you may be able to continue to have your remissible loan forgiven providing:

- You have elected to continue your payment obligations during your period of full-time studies
- You are not receiving SFA benefits
- You qualify for remission under the *Student Financial Assistance Regulations*
- You are actually resident in the NWT during your full-time studies
- You remain enrolled as a full-time student in an approved institution located in the Northwest Territories or in a distance learning program
- Your account is up to date, and
- Your loan is in good standing



SECTION 19 - DEBT MANAGEMENT PROGRAMS

SFA provides the Reduced Payment Program for borrowers who have difficulty meeting their monthly payment obligations. The Reduced Payment Program is available to people residing outside of the NWT.

Contact your Finance Officer to apply for the Reduced Payment Program. 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.

Reduced Payment Program

If you are not residing in the NWT and are temporarily unable to meet your loan repayment obligations due to low income, you may apply to have your payments temporarily reduced. Under this program, your monthly loan obligations could be reduced if your monthly income is below the threshold for your family size (see the table on the following page).

Depending on your income level and your monthly SFA repayment obligations, the Reduced Payment Program could be granted for a period of up to a lifetime maximum of 36 months.

You could be eligible for the Reduced Payment Program 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 under the Reduced Payment Program, and
- Do not exceed the allowable level of monthly household family income

The table below outlines the net household income level based on the loan payment range for the Reduced Payment Program:

Reduced Payment Guide – Loan Payment Range Based on Net Household Income						
Minimum Monthly Student Loan Payment	Monthly Total Net Household Income*					
	Single Person	1 Dependent	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



Reduced Payment Guide – Loan Payment Range Based on Net Household Income						
\$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.						



SECTION 20 - DEFAULT

If you do not meet your loan obligations, your file will go into what is commonly called "default". Loan default can have serious consequences, and may affect your credit rating. You may not be able to receive further funding from SFA or other banking institutions. Situations in which your loan can go into default include, but are not limited to:

- Receiving your CLN late as a result of not informing the SFA office that you have ceased full-time studies
- Not paying your minimum monthly payment every month
- Paying less than your minimum monthly payment
- Having payments returned due to non-sufficient funds

Stay in contact with your Finance Officer to ensure that you are always up to date with your loan obligations. We may have options available, such as the Interest Relief or Reduced Payment Programs, if you are temporarily unable to meet your minimum monthly payments.

How Do You Know If Your Loan is in Default?

Your loan is considered to be in default if you do not submit a payment after 30 days. Should this occur, the SFA office will notify you in writing by mailing a Notice of Arrears letter requesting you to make a payment to bring your account up-to-date.

If your payments become 60 days overdue, the SFA office will notify you in writing by mailing a Formal Demand for Payment of Arrears letter. This letter requests payment of all arrears.

If you do not make payments towards your outstanding balance for more than 3 months, your account may be transferred to the Department of Finance, Financial Reporting and Collections division. Once your file has been transferred, SFA no longer retains control of the debt. The Department of Finance will proceed with any or all of the following actions in order to collect this account in full:

- Report your account to the Revenue Canada setoff program in which they will apply any Income Tax refunds or GST credits to your outstanding account.
- Report your account to both credit bureaus Equifax Canada and TransUnion Canada.
- Forward your account to a collection agency.
- Proceed with legal action. When judgment is granted the Department of Finance can then proceed with garnishee action of wages and bank accounts.

If you have questions once your file has been transferred to the Department of Finance, the Financial Reporting and Collections division can be reached by calling 1-877-527-4774 toll-free.



SECTION 21 - BANKRUPTCY

What Happens If You Go Bankrupt?

SFA staff are not bankruptcy experts and should not be consulted for professional advice in regards to filing for bankruptcy.

The following information was taken directly from the Bankruptcy Canada website:

“Student Loans & Bankruptcy in Canada

If you file for bankruptcy in Canada a federally guaranteed student loan is only automatically discharged if the date of your bankruptcy is more than seven years from when you ceased to be a student. This rule was created to prevent students from incurring huge student loans, graduating and immediately going bankrupt. You can read more about the legislation and how it works at student-loan-bankruptcy.ca.

Please note that the seven year clock does not start when you get the student loan; it starts when you cease to be a student which generally means when you graduate from school, or when you stop attending. It is the end of study date that matters, so you should contact your student loan lender to find out your exact end of study date.

Student Loan Debt and Your Options

If you have ceased to be a student for more than seven years when you file for bankruptcy, your student loan will be automatically discharged along with all of your other debts, unless a creditor objects.

If seven years have not passed, you have the following options:

- 1. Wait until seven years has passed, and then go bankrupt. This is often the best alternative, since the interest rate on student loans is generally reasonable. If your situation improves, you may not need to go bankrupt.*
- 2. If five years has passed, you can go bankrupt and then apply to bankruptcy court to have your student loan discharged under the student loan and bankruptcy good faith and hardship rule. There is no guarantee that the court will discharge your student loan.*
- 3. You could file a consumer proposal. If the student loan lender agrees, your loan is included in the proposal. There is no guarantee that they will agree.*

You should contact a licensed bankruptcy trustee to review your options and determine how your student loan will impact your bankruptcy.”

Source: <http://bankruptcy-canada.com/bankruptcy-blog/bankruptcy-canada-student-loans/>



SECTION 22 - STUDY GRANTS FOR STUDENTS WITH PERMANENT DISABILITIES

Revised: September 1, 2013

What Is It?

If you have a permanent disability, SFA can provide you with additional financial assistance. You do not have to repay a Grant under normal circumstances, but you must apply for it and be eligible.

What is the Definition of a Permanent Disability?

A functional limitation caused by a physical or mental/cognitive 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 3 - Eligibility
- You may apply any time during your academic year
- In order to be eligible for either Study Grant, the SFA office requires medical or other professional 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 Grants for students with permanent disabilities may be used to cover exceptional educational-related costs.

The Grant for Students with Permanent Disabilities is \$2,000 per academic year, disbursed over 2 semesters – \$1,000 increments at the beginning of each semester. Assists with the additional costs of:

- Tuition, Fees and Books
- Travel
- Accommodation

The Grant for Services and Equipment for Students with Permanent Disabilities is available for up to \$8,000 reimbursed per academic year. Assists with the costs associated with:

- Tutor
- Interpreter – oral, sign, note taker
- 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 programs
- 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 Grants does not cover:

- Capital costs such as a wheelchair, hearing aids, 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 “NWT Study Grant for Students with Permanent Disabilities” in Section 2 (page 2) of the SFA 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?

Revised: April 1, 2019

As an eligible student attending school full-time, you may receive up to \$10,000 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, you may qualify for up to \$1,000 per full credit course.



Please keep in mind that Grants can be taxable. See Section 24 - 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**.

Please keep in mind that all Grants are taxable. See Section 24 - 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 23 - COURSE REIMBURSEMENT

What Is It?

Revised: April 1, 2019

Course Reimbursement is a territorially subsidized, non-repayable grant. You will be reimbursed for expenses you have already paid towards studying at a postsecondary level. Reimbursement takes place after you have successfully completed the course.

Which Student Categories Are Eligible?

All categories.

What Are The Requirements?

Revised: April 1, 2019

- You must meet all of the applicable eligibility requirements under Section 3 – Eligibility;
- You must apply by your applicable deadline date;
- You are not receiving full-time benefits during the same semester which the course begins; and
- You must submit an application for course reimbursement, official transcript(s) and receipts by your applicable deadline.

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, and applicable receipts are required to be submitted within one year of the start date of your course(s).

What Costs Are Eligible?

Revised: April 1, 2019

Reimbursement is provided for:

- Credited post-secondary courses taken at an approved postsecondary institution.

Expenses Covered

Revised: April 1, 2019

- Tuition
- Fees
- Books

**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.

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, 2018, you would have until July 2, 2019, 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.

What Is The Maximum Amount Available?

Revised: April 1, 2019

The Course Reimbursement grant provides up to \$880 per course, to a lifetime limit of \$8,800.

Tax Implications

See Section 24 - 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, and then SFA would reimburse you if you qualify.



SECTION 24 - 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 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 <http://www.cra-arc.gc.ca/brgnls/menu-eng.html> 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 25 - 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 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.

Another example: Certified Management Accounts students wouldn't qualify for assistance from SFA as it is not a designated institution, could alternatively take the CMA/MBA Combined Program by enrolling in a full-time MBA degree through the University of Calgary, Haskayne School of Business, which SFA would provide funding for.

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: 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 Skills and Employment Training Strategy (ASETS)

What Is It?

If you qualify as a Northern Indigenous Aboriginal Resident, you may be able to access financial assistance from an Aboriginal Skills and Employment Training Strategy (ASETS) group.

The program, formerly known as Aboriginal Human Resources Development Agreement (AHRDA), provides a broad range of assistance for a variety of programs and student situations. Some ASETS 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 ASETS funding top-up.

What Are The Requirements?

The SFA Program will allow you to receive funding from ASETS groups only if it does not duplicate the type of assistance you receive 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 ASETS 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 ASETS 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 ASETS 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 ASETS groups. This is done in order to help the ASETS group determine how much assistance they can provide to you, based on how much assistance you are receiving from SFA. Similarly, we will be able to contact ASETS 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 ASETS funding in conjunction with SFA, you are required to submit a letter from your ASETS group. The letter must state the amount of funding you will be receiving from your ASETS group.

Note: For more information on the type of assistance ASETS groups provide in the NWT, please contact your ASETS 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 postsecondary studies in French.
- The bursary is \$1,000 per semester, up to a maximum of \$2,000 per academic year.
- These bursaries are administered by Department of Education, Culture and Employment, Division of Early Childhood & School Services.
- There are a limited number 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 postsecondary 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:



Raymonde Laberge
Teaching and Learning Division
Education, Culture and Employment
Tel: 867-767-9342 ext. 71293

Email: Raymonde_laberge@gov.nt.ca



SECTION 26 - 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 Academic Year Only

The SFA Program may only assist with your educational expenses in the current academic 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 academic year and are entitled to a higher amount, the additional amount will be provided from whatever time you specified in the current academic 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 academic 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 aid programs, government agencies, ASETS groups, employers, banks, etc.

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 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 27 - 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, 2018, and ends on April 28, 2018, and you withdraw on January 31, 2018, you would be suspended from January 31, 2018, until January 30, 2019.

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?

A Notice of Suspension and/or Recovery will be emailed and/or mailed to you outlining how much you owe. After receiving this letter, you will receive an invoice and information on how to repay this assistance. If you do not make payment arrangements with the Financial Management Board Secretariat (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 effect 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 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 "Unsuspended"

Revised: 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 28 - 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 28 - 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.

You cannot appeal decisions regarding the repayment/remission of principal and/or interest of loans

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 counsel, 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 or 1-867-767-9355.



SECTION 29 - ONLINE APPLICATION AND INQUIRY SYSTEM

Revised: April 27, 2015

In order to apply online for SFA, you must create a user profile on the MyECE site. MyECE is a website where NWT residents can access online services from the Department of Education, Culture, and Employment (ECE), such as applying online for SFA.

You will also require a Web Access Code, which is a unique code used to match your personal information from the NTKey/ SecureKey website to your MyECE account. You only need the Web Access Code the first time you log into MyECE to verify your identity.

SFA staff will send your Web Access Code to you by email. More information can be found online at www.nwtsfa.gov.nt.ca under the Online Application tab.

Requesting a Web Access Code does not mean that you have applied for SFA.

The SFA Online Application supports Internet Explorer, Google Chrome, Firefox and Safari. Other web browsers can be used, but you may experience service disruptions. At this time, the SFA Online Application is not supported on smart phones.

SFA will provide you with a written response within 25 business days of receipt to your online application if you applied by your applicable deadline.



SECTION 30 - STUDENT RESPONSIBILITIES AND OTHER INFORMATION

Paying Tuition Fees

Revised: June 2016

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.

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

Revised: February 17, 2013

Although a postsecondary strike is beyond a student's control, SFA must follow the legislations and policies.

If you remain a full-time student until the strike has been resolved, you may continue to receive SFA benefits throughout that semester. If the strike is not resolved by the end of the semester you will not receive any future payments or be suspended from receiving SFA due to unsuccessful completion. Additionally, you will not be invoiced for payments issued during the strike time period.

The semester of funding you received during a postsecondary strike will count against your lifetime limits, and you will still be required to meet eligibility criteria for the forgiveness of Remissible Loans. You will not receive any further payments for future semesters if the strike has not been resolved.

If you choose to withdraw from full-time studies due to strike action, you will not be suspended from the SFA program.

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 26 – Reassessment and Verification for more information.



SECTION 31 - INCARCERATION

Inmates and Receiving Financial Assistance

Revised: June 2013

Do I Qualify?

If you are an NWT resident currently incarcerated in the NWT, you may be eligible to receive funding from SFA for help with education related costs for full-time or part-time studies.

How will Student Financial Assistance Support Me?

Inmates in the NWT may be eligible for:

Full-time or Part-time Studies

- Basic Grant (tuition and/or books) or Course Reimbursement;
- Grant for Services and Equipment for Students with Permanent Disabilities

If you are incarcerated in the NWT, you must identify this information to the SFA office by leaving a comment on page 5 of the SFA Application, under Section 9 – Comments and Notes.

I received remissible loans, can I be eligible for forgiveness if I'm incarcerated?

If you are incarcerated in the NWT, you may be eligible to have your SFA student loans remised (forgiven). To find out more about the Loan Remission benefit, see Section 13 – Starting Loan Repayment, or contact the SFA office.



SECTION 32 - ACCESS TO INFORMATION AND CONFIDENTIALITY

Information Management

New: October 2018

The SFA Program recognizes the importance of managing its recorded information in a manner that supports program delivery and complies with existing legislation, regulations and policies.

The SFA Program aims to ensure that all personal information received from students will remain confidential and be appropriately handled, managed and stored.

All information received by the SFA office, will:

- Be printed, if received by fax or email;
- Be date stamped on all pages;
- Be data entered into the Case Management Administration System (CMAS);
- Have the student's Personal Identification Number written in red ink on all pages;
- Be forwarded to appropriate staff member, as follows:
 - Student Case Officer
 - Finance Officer
 - Senior Finance Officer
 - Expenditure Officer
 - Manager, Student Financial Assistance
 - Manager, Divisional Financial Services
 - Director, Income Security Programs
- All documents will be actioned and immediately filed in the student's paper file;

Student paper files are considered operational records and are retained in accordance with the Operational Records Classification System (ORCS) and Records Disposition Authority. Student paper files remain on-site until a file is considered closed and held in storage for 45 years.

Access to Information and Confidentiality

Revised: June 2015

The SFA Program aims to streamline the information exchange with third parties who are also supporting Northern postsecondary students.

Student information that is released to Northwest Territories employers is to be used for the sole purpose of identifying and contacting students for potential employment opportunities and/or financial assistance. Employers are required to treat student information as confidential and are not to share the information with any other party. Employers must provide the SFA office with confirmation of an employment opportunity



and/or financial assistance prior to the release of any student information. Information shared with employers is limited to:

- First and last name
- Email address
- Mailing address
- Telephone number
- Program of studies
- Institution name
- Year of study

The following outlines the specific information that will be shared with each of the organizations listed in Section 9 of the Application for Full-time Student Financial Assistance and Section 5 of the Application for Course Reimbursement:

- a. GNWT Department of Human Resources for the purpose of verifying eligibility for employment. Information provided:
 - Academic Year
 - Full Name
 - Mailing Address
 - Email Address
 - Institution Name
 - Program of Studies
 - Year of Study
 - Institution Program Start and End Date
- b. GNWT Department of Health and Social Services for the purpose of verifying eligibility for NWT Health Care benefits. Information provided:
 - Academic year
 - Full Name
 - Date of Birth
 - Institution Province
 - Institution Program Start and End Date
- c. GNWT housing programs to determine eligibility for housing benefits.
 - Academic Year
 - Full Name
 - Type(s) of Assistance
 - Amounts
 - Institution Program Start and End Date
- d. Aboriginal organizations for the purpose of verifying eligibility for their educational benefits.
 - Academic Year
 - Full Name
 - Type(s) of Assistance
 - Amounts
 - Institution Program Start and End Date



- e. Educational institutions for the purpose of verifying student funding.
 - Academic Year
 - Full Name
 - Type(s) of Assistance
 - Amounts

By signing the Applicant Consent for the Release of Personal Information (Optional), SFA recipients agree to have their personal and educational information shared with relevant third parties.



SECTION 33 - CONTACTING US

Mail

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

Telephone

Toll free: 1-800-661-0793
Yellowknife area: 1-867- 767-9355

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. 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.



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:

ECE Service 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	1-867-587-7157
Yellowknife	1-867-767-9356