

STUDENT AID

Canada - Newfoundland and Labrador Student Financial Assistance

The Student Aid Program & Students with Permanent Disabilities

www.gov.nl.ca/studentaid



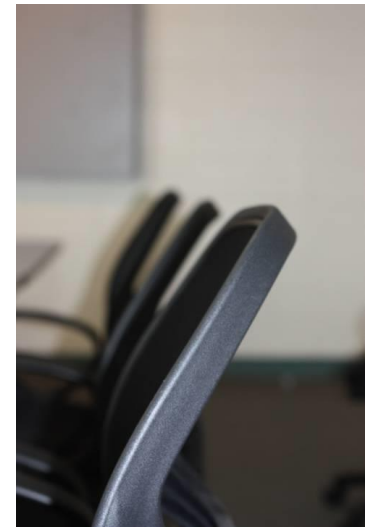
Newfoundland
Labrador

Focus of Presentation



To provide an overview of the Student Aid Program for Students with Permanent Disabilities

- Determining Need
- Funding Breakdown
- Definitions of Permanent Disability
- Eligibility
- The Application Process
- What's covered
- Important Contacts



Student Aid



- ❑ Student Aid is designed to supplement other forms of resources that a student may have.
- ❑ The Need Assessment Formula determines if a student is eligible for funding.
- ❑ Student Aid funding may not be enough!



How to Apply

STUDENT AID

www.gov.nl.ca/studentaid

The screenshot displays the Student Aid website interface. At the top, there is a navigation bar with the Newfoundland and Labrador logo and the text "Advanced Education, Skills and Labour". A search bar is visible on the right. Below the navigation bar is a large banner image of a smiling man. To the left of the banner is a sidebar menu with various service categories. The main content area is titled "Student Aid" and includes a description of the program, a section for "Applying for Student Aid" with a "Your Account" button, and links for "Full-Time Students", "Part-Time Students", "Forms Library", and "Receiving Your Funds". On the right side of the screenshot, there is a "Student Aid Login" form with fields for "Username:" and "Password:", "Login" and "Cancel" buttons, and links for "Forgot your username?", "Forgot your password?", and "Register". A "Welcome!" message is displayed next to the form, along with instructions on how to create an account and a security warning. At the bottom of the login section, there is a search bar and navigation links for "Government Home", "Department Home", and "Contact Us".

Advanced Education, Skills and Labour
Government of Newfoundland and Labrador - Canada

Search gov.nl.ca

Newfoundland Labrador

Government Home | Division Home | Contact Us

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Canada - Newfoundland and Labrador Student Financial Assistance

Student Aid Login

Welcome!

To continue, you must login using your username and password at the left. If this is your first visit to our new login page, you will need to [create an account](#) before you can access the system.

Recent Security updates may cause errors for older browsers. If you are experiencing issues please [click here](#).

• The Username and Password you establish are yours to protect.

• This information will be required each time you access this system.

[Forgot your username?](#)
[Forgot your password?](#)
[Register](#)

Home > > Student Aid

Student Aid

The Government of Canada and the Government of Newfoundland and Labrador work together to provide student financial assistance. Both loans and grants are available to help you access and pay for post-secondary education. With one application you will be assessed for both federal and provincial financial assistance.

Applying for Student Aid

[Your Account](#)

[Full-Time Students](#)
[Part-Time Students](#)
[Forms Library](#)
[Receiving Your Funds](#)

Home
Job Bank
Employment Services
Literacy and High School Equivalency
Apprenticeship and Trades Certification
Community Partners
Employers
Finding a Job
For Single Parents
Immigration

Home > > Student Aid

Government Home | Department Home | Contact Us

1. Review Application checklist
2. Go to www.gov.nl.ca/studentaid
3. Create an Account
4. Complete the online application
5. Print required forms, complete and submit

Need Assessment Process



$$\text{Costs} - \text{Resources} = \text{Need}$$

Costs



<input type="checkbox"/> Tuition/Fees	\$ 1,921
<input type="checkbox"/> Food/Shelter	\$ 3,536
<input type="checkbox"/> Books	\$ 550
<input type="checkbox"/> Computers	\$ 250
<input type="checkbox"/> Transportation	\$ 285
<input type="checkbox"/> Total Cost	\$6,542

Resources



<input type="checkbox"/> Pre-Study Income	\$ 864
<input type="checkbox"/> Parental Contribution	\$ 204
<input type="checkbox"/> Study Period Income	\$ 631
<input type="checkbox"/> RESPs/Scholarships	\$ 0
<input type="checkbox"/> Savings	\$ 0
<input type="checkbox"/> Other	\$ 0
<input type="checkbox"/> Total Resources	\$ 1,699

$$\$6,542 - \$1,699 = \$4843$$

Loans
and
grants
may not
cover
your
need!

Student Aid Funding

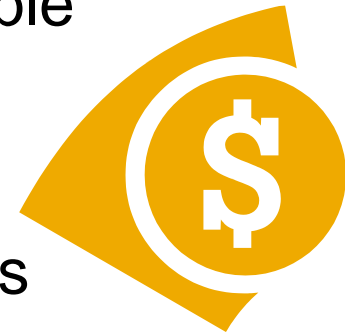


Canada Student Loan Program Portion

- Can be a combination of loan and grants
- Up to \$210/week loan **plus** grants if eligible

NL Student Loan Program Portion

- Can be a combination of grants and loans
- Up to \$100 in grants and \$40 in loan per week
- Provincial loans are always interest free



Maximum amounts available!

Canada Student Grants (CSG)



Canada
Student Grant

Up to maximum of
\$3000/year
(or about \$88/week)

CSG –
Students with
Dependents

Up to a maximum of
\$2400 per child under
the age of 12

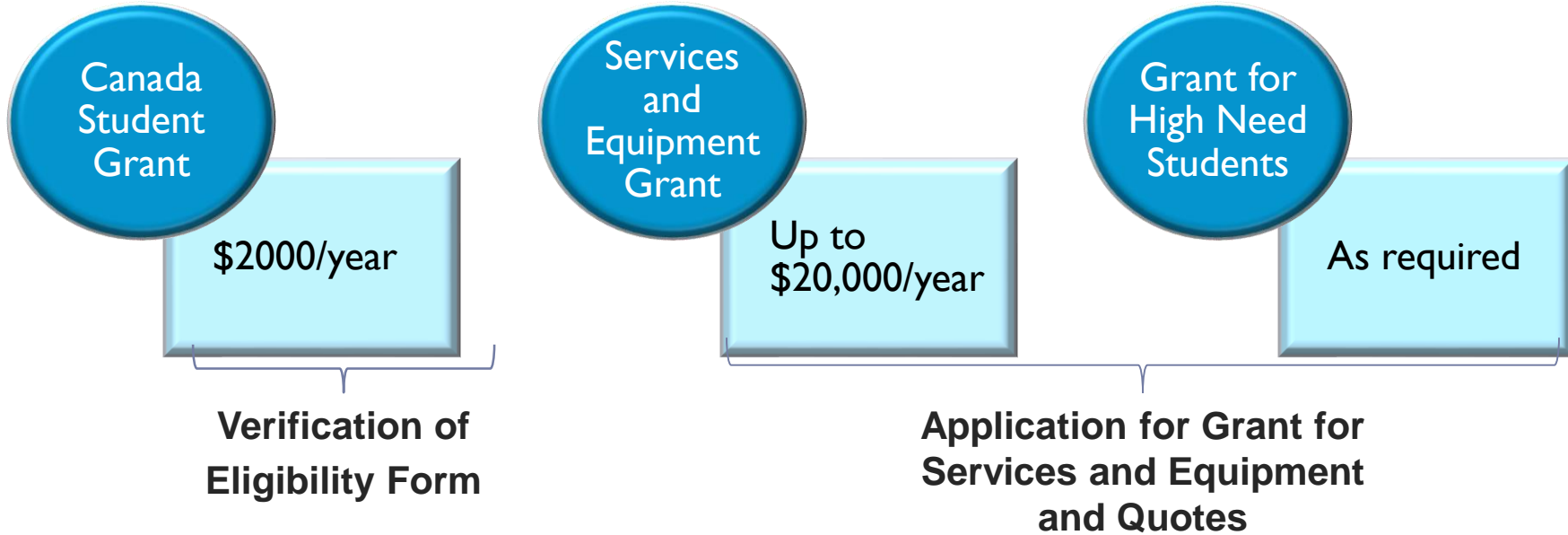
Note: For eligible students enrolled in **programs 60 weeks or longer** and is based on family income

Students with Permanent Disabilities



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Definition



Permanent Disability

“A functional limitation

- ❑ caused by a physical or mental impairment
- ❑ that restricts the ability of a person to perform the daily activities necessary to participate in studies at a post-secondary level or in the labor force
- ❑ is expected to remain with the person for the person’s expected life.”



Definition



Barrier

“ anything that prevents a person with a disability from fully participating in post-secondary education because of his/her disability, including a physical barrier, an information or communication barrier, a technological barrier, a policy or a practice; (“obstacle”)”



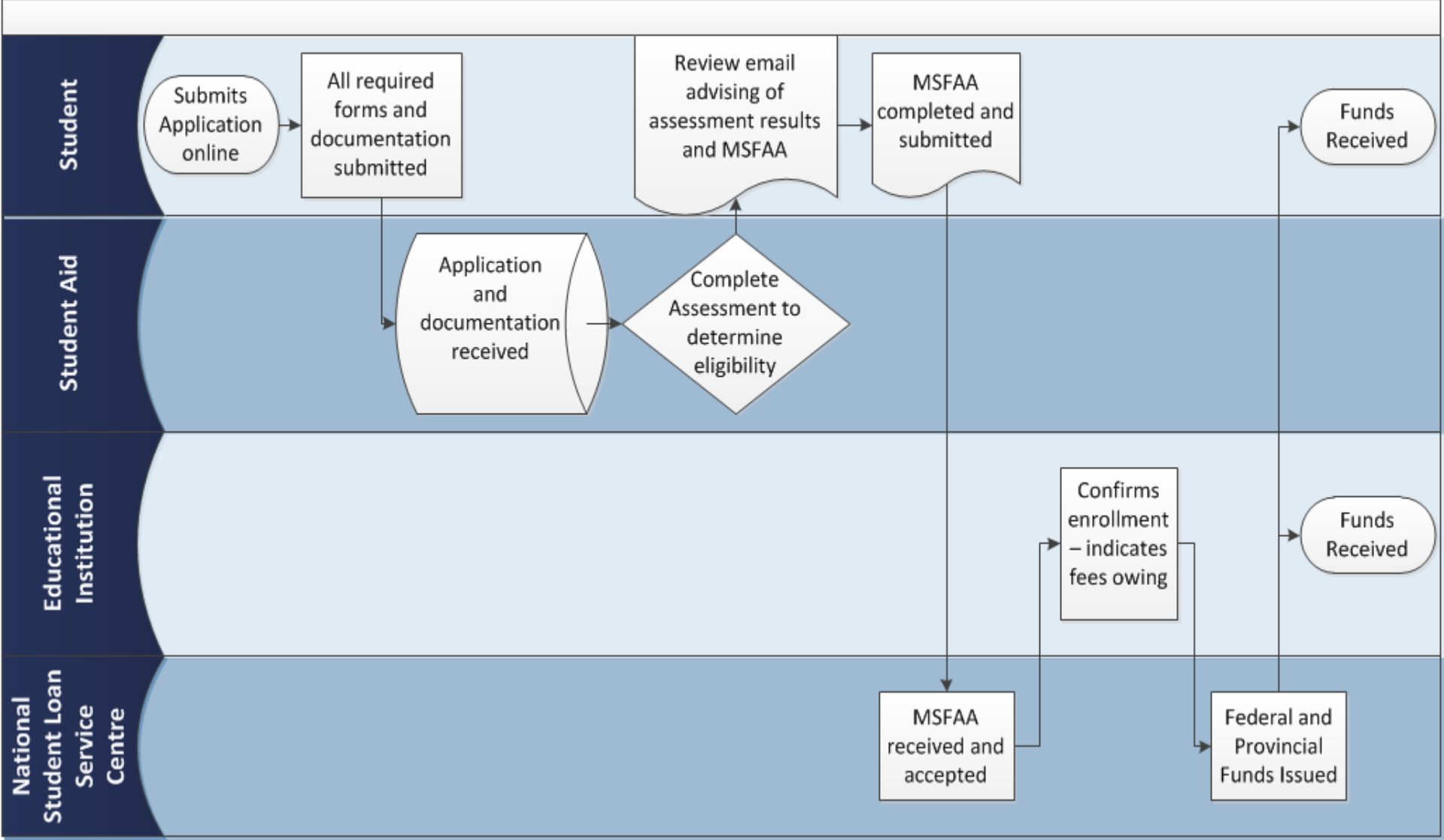
Students with a permanent disability are:

- ❑ May register in 40% or more of a full course load
- ❑ Have a lifetime limit of borrowing for up to 520 weeks
- ❑ Eligible for the additional federal grants:
 - ❑ \$2000 - Canada Student Grant - PD
 - ❑ \$20,000 - Canada Student Grant – Services and Equipment

The Process



Student Aid Application Process



Canada Student Grant for Students with Permanent Disabilities



Eligibility Criteria:

- Applied and qualified for a Canada Student Loan (CSL) with assessed need of at least \$1
- Attend a designated post-secondary educational institution on a part-time or full-time basis
- Submit a completed **Verification of Eligibility Form**

If approved, student's are eligible for \$2,000 per academic year.

Verification of Eligibility Form



This form:

- Must confirm that the disability is permanent
- Must include barriers to post-secondary education or the labour market
- Must be completed by a medical or educational assessor (unless learning disability only)
- Is generally only required once during post-secondary studies

Grant for Service and Equipment for Students with Permanent Disabilities



To receive this grant, a student must:

- ❑ be approved using the Verification of Eligibility Form
- ❑ complete an Application for Grant for Services and Equipment – to be completed and signed by an official from the educational institution
- ❑ provide a detailed cost estimate
- ❑ provide banking information
(Direct Deposit Form stamped by bank/Void Cheque)

**If approved - eligible for up to
\$20,000 per academic year.**

Service and Equipment Eligible Education-Related Costs



Services

- Note taker
- Tutor
- Reader
- Interpreter (oral; sign)
- Attendant care required for studies
- Specialized transportation (to and from education institution only)
- 75% of the cost of a learning disability assessment, up to a maximum of \$1,700

Equipment

- Recording equipment
- Alternate Formats
- Computer/Software
- Tablet
- CCTVs
- Digital Voice Recorder
- Braille Products
- FM Systems

Service and Equipment Eligible Education-Related Costs



- Repair, Replacement & Warranty
- Appropriateness/Timeliness



Service and Equipment Ineligible Costs



The CSG-SE will NOT cover:

- Capital costs
- Hearing aids
- TTY phones
- Furniture
- Wheelchairs
- Internet access



The Applicant's Next Step



- Receipts must be submitted indicating the funds issued were used for their intended purposes.



Things to Remember



- ❑ Set up your Student Aid account online
- ❑ Complete and submit the Student Aid application
- ❑ Submit the **Verification of Eligibility Form**
- ❑ If required, submit the **Application for Services and Equipment**
- ❑ If requesting funding for services and equipment, submit quotes for each type of service/equipment

NOTE: A new Student Aid application is required each academic year.

Contact Information



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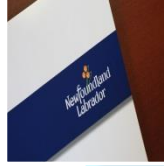
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STUDENT AID (Coughlan College)

- Toll-free: 1-888-657-0800
- St. John's: (709) 729-5849
- Fax: (709) 729-2298
- studentaidenquiry@gov.nl.ca

- www.gov.nl.ca/studentaid



REGIONAL REPRESENTATIVES

- Corner Brook:
(709) 637-7451



NATIONAL STUDENT LOANS SERVICE CENTRE

- Toll-Free: 1-888-815-4514
- www.csnpe-nslsc.canada.ca/