

Canada and Provincial Student Assistance programs 2020–2021

A Guide on How to Apply

What You Will Need to Apply

For each province, you will need to make sure your university is a designated institution for the program you are applying to.

Before you start your applications through the province, you can prepare by having the required documents ready:

- Your **social insurance number**, as well as the SIN numbers of your parents and/or spouse
- Your most recent **tax return**
- Your **bank account information** (for direct deposit)
- **University information** (program of study, start/end date(s), tuition—this can all be found on your offer letter)
- **Total expenses** for the time you will be in school (ex. tuition, food, rent, transportation to school, school supplies needed)
 - We estimate that you will need around AUD \$25,000 — \$30,000. Please note, bigger cities (e.g., Sydney and Melbourne) will have higher living costs)
 - Find the approximate cost of living for each school you are thinking about attending: [Cost of Living Reference](#)
- Any other financial resources you have (saving accounts, investments, etc.)

Note: If you have been out of high school for 4+ years, you will likely not need your parents' information. If you are applying from high school, you should include your parents' SIN and tax information. It is important to check with your province to know what you will need.

When Will I Receive my Funds?

- Depending on when your application was submitted, funds are usually issued within the first few weeks from the start of the program.

How Much Funding Should I Expect?

Funding varies depending on your province and it is important to check directly with your province to get the exact amount. Each student is assessed on a case-by-case basis. The province will look at Total Costs – Resources = Assessed Need.

Province	Financial Aid	Info & Forms	Annual Limits	Lifetime Limits
~Alberta	Alberta Student Aid	Studying Outside of Canada	Annual Loan Limits \$22,500 – \$37,000	Lifetime Loan Limits \$75,000 – \$175,000
*British Columbia	Student Aid BC	BC Student Guide	up to \$320 per week of full-time study p.10 Up to \$460 during COVID	\$50,000
~Manitoba	Manitoba Student Aid	MB Student Aid Info Uni Designation Form	up to \$140 per week of study	340 weeks
*New Brunswick	NB Student Financial Services	NB Information Guide	up to \$140 per week of study	340 – 400 weeks
*Newfoundland and Labrador	NL Student Aid This is now a grant, rather than a loan	NL Forms and Documents	up to \$140 per week	340 weeks
Northwest Territories	NWT Student Financial Assistance	NWT Student Handbook	Up to \$1,400 per month p.12	
~Nova Scotia	NS Student Assistance	NS Forms and Downloads	\$200/ week of study (max)	
Nunavut	Financial Assistance Nunavut Students	NT Student Funding Handbook	The Basic Grant is up to a maximum of \$3,428 per semester as well as the actual costs of airfare to/from your home and the closest gateway city. You must return to live and work in Nunavut to have these loans forgiven	\$10,000 Canada Student Loans and Grants are not available
*Ontario	Ontario Student Assistance Program	OSAP forms page 1	Up to \$210 a week, but has gone up to \$350 per week in 2020 – 2021 with COVID Approx. \$7,500 – \$12,500	340 – 400 weeks' worth depending on level of study

~Prince Edward Island	PEI Student Loans Bursaries Grants Awards	PEI Forms	Up to \$187 per week of study	340 – 400 weeks' worth depending on level of study
Quebec	QC Loans and Bursaries Program	QC Student Financial Assistance You can fill out the Application for the Recognition of a Program of Study or Educational Institution – Studies Outside Québec and send it to MEES	Funding limit is dependent on the program of study. No maximum, but each university and program is assessed on case-by-case basis.	\$70,000 (p. 8) Canada Student Loans and Grants are not available
*Saskatchewan	SK Student Loans	SK Student Loan Handbook	Up to \$140 per week (p.4 of handbook)	
Yukon	Yukon Student Financial Aid	YK Student Financial Assistance Forms	Up to \$210 per week of study . This works out to approximately \$3,570 per semester.	Only Canada Student Loans & territorial grants available
Canada Student Loan Applications are completed provincially first, then provincial and federal amounts are determined.	Canada Student Loans Overview Canada Student Grant	Provides up to \$210 per week of study Up to \$375 per month of study		\$9,000 per year

* In [Ontario](#), [British Columbia](#), [Saskatchewan](#), [New Brunswick](#), and [Newfoundland and Labrador](#), the Government of Canada and the provincial governments work together to provide financial assistance through Integrated Student Loans and Grants.

~ In [Alberta](#), [Manitoba](#), [Nova Scotia](#) and [Prince Edward Island](#), Canada Student Loans and Grants are available alongside provincial or territorial student financial assistance.

How to Apply for OSAP

1. [Register online](#) for an OSAP account.
2. Start application – You will need the following information:

- Information about your school and program
 - Your tax information
 - If you're not sure about which school you'll attend, submit an OSAP application for each school you've received an offer from.
 - Your Parents or Spouses' Information (If applicable)
3. Student must submit OSAP Program Information Form (PIF) to university financial aid. The university will complete and return to student, and it must then be uploaded in to their OSAP portal (most unis will only process once student has accepted). Once loan is approved, student must take their OSAP Confirmation of Enrolment with them to campus to have it completed. Funds will then be distributed to the student's Canadian bank account. Once it's submitted, students should receive an estimate of how much money they should receive.
 4. Complete the Full-Time Master Student Financial Assistance Agreement (MSFAA) if required. The Master Student Financial Assistance Agreement (MSFAA) is a lifetime student loan agreement, so only needs to be completed once for full-time studies.

How to Apply for StudentAid BC

1. Need a verified ID (driver's licence and BC Services Card). New Applicants – Service BC will need to [verify your identity](#) before you can start your loan application.
2. Choose the university you will be attending and the study period for which you're applying.
3. Make sure the university is designated for StudentAid BC (All OzTREKK universities should be designated).
4. Student Aid BC has many tools to figure out how much funding you will need (use the [financial need formula](#); complete a [budget worksheet](#); check your eligibility for the [maximum funding limits](#)).
5. Once that's all complete, you can go to the [StudentAid BC Dashboard](#) and log in with your BC Services Card, or register for a new account. Once on your profile, you can complete and submit your funding application (usually takes up to 6 weeks).
enquire@deakin.edu.au for OSAP documents and finasst@deakin.edu.au

I have a form that needs to be completed by the university. Where do I send it?

Deakin University	enquire@deakin.edu.au for OSAP documents and finasst@deakin.edu.au for other
Flinders University	Intl.Office@flinders.edu.au

Griffith University	<u>finaid-scholarships@griffith.edu.au</u>
James Cook University	<u>financialaid@jcu.edu.au</u>
Macquarie University	<u>financialaid@mq.edu.au</u>
University of Melbourne	<u>international-finaid@unimelb.edu.au</u>
Monash University	<u>foreign.finaid@monash.edu</u>
University of Sydney	<u>international.finaid@sydney.edu.au</u>
University of Queensland	<u>financialaid@uq.edu.au</u>
University of Western Australia	<u>General-enquiries@uwa.edu.au</u>
Charles Sturt University	<u>dvwilson@csu.edu.au</u>
University of Otago	<u>international@otago.nz</u>
Bond University	<u>financial.aid@bond.edu.au</u>
University of Newcastle	<u>international-admissions@newcastle.edu.au</u>