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## 2023-24 Financial Aid Quick Facts

- **Full-time** = 9 credits\* (60% course load), Or a work-integrated learning component that you must complete to receive your diploma or certificate (i.e. a mandatory work placement, a practicum, clinical or preceptorship).
- **Part-time** = 3-8 credits (20-59% course load).
- **Full-time** Financial Aid applications can be done online:
  - Apply online at: <https://studentaid.alberta.ca/>;
  - You can apply before you've been accepted into a program;
  - Apply early: you can always cancel or change your application if your plans change!
- **Part-time** Financial Aid applications are paper and must include original signatures.
  - They are submitted by scanning and uploading to your AB Student Aid account;
  - You must have section 5 (page 3) completed by the Financial Aid Office- please email [financialaid@bowvalleycollege.ca](mailto:financialaid@bowvalleycollege.ca) to request this;
  - Learners cannot apply for part-time funding to re-take a course if they have been previously funded by a part-time loan.
- Full-time learners can apply for financial aid for up to two terms at a time:
  - If you begin your program in September or January, you can apply for two terms;
  - If you begin in May, you can only apply for one term.
- **Full-time** student aid covers tuition, fees, and supplies, and contributes to living expenses; **Part-time** student aid covers tuition, fees, supplies, and childcare only.
- The Financial Aid Office can only confirm full-time registrations once they are released by AB Student Aid, ~30 days before the start date of the funding period.
- Students will receive ALL loan/grant funding and are responsible for payment of their tuition and fees before the payment deadline. Funds are not sent directly to the College.
- Student Aid funds are usually sent to learners the week of the first day of classes.

## **Key Contacts:**

Learner Success Services (403-410-1439, [learnersuccess@bowvalleycollege.ca](mailto:learnersuccess@bowvalleycollege.ca))

Financial Aid Team ([financialaid@bowvalleycollege.ca](mailto:financialaid@bowvalleycollege.ca))

- Basic loan application questions; register for loan info sessions.

Alberta Student Aid (1-855-606-2096)

- [www.studentaid.alberta.ca](http://www.studentaid.alberta.ca) or <https://myloan.studentaid.alberta.ca>

National Student Loan Service Centre (NSLSC) (1-888-815-4514)

- <https://csnpe-nslsc.cibletudes-canlearn.ca/Eng/Default.aspx>

## **Glossary of Key Loan-related Terms:**

### Loan Agreements

- Full-time learners must complete two the first time they receive student aid: 1 national & 1 provincial;
- Part-time learners must complete a national agreement the first time they receive part-time student aid;
- *\*Funds will NOT be disbursed until these are submitted.*

### Schedule 4

- *Federal/Provincial Grant for Post-Secondary Students with Permanent Disabilities Form;*
- Completed for students who have a permanent disability;
- Provides funds for accommodations and equipment;
- Students must meet with an Accessibility Advisor to have this form completed.

### COE

- *Confirmation of Enrollment;*
- The Financial Aid Office confirms that students are enrolled **part-time**;
- Loan funds will not be disbursed to the student until this is completed;

### COR

- *Confirmation of Registration;*
- The Financial Aid Office confirms that students are registered **full-time** in the program stated on the loan application;
- Loan funds will not be disbursed until this is completed;
- Tuition is remitted to the school during this step.

### RFR

- *Request for Review;*
- Request a review if:
  - You think you should have been assessed for more money;
  - Your spouse's income has changed;
  - Your information changes (address, phone, etc.);
  - You change programs; or
  - You withdraw from your program or change pace (full-time to part-time or vice-versa).