
2022-23 Financial Aid Quick Facts

- Student Financial Aid Information Sessions are offered throughout the term. Please see the Financial Aid Office website, and email financialaid@bowvalleycollege.ca to register:
<https://bowvalleycollege.ca/student-resources/financial-services/student-loan-information-sessions>
- **Full-time** = 9 credits* (60% course load), 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 to request this;
 - Learners cannot apply for part-time funding to re-take a course.
- 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.
- If a learner is approved for student aid, the fee-payment deadline does not apply: Fees will be taken directly from the funds and will be processed in the first month of the semester.
- Learners who have applied for financial aid before the payment deadline will be given an automatic fee deferral.
- 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)

Financial Aid Team (financialaid@bowvalleycollege.ca.)

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

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

- 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).