

Need money to go to school?

Maybe **Student Aid** can help!

With a combination of loans and grants available, funding may be available to help cover the costs of your schooling.

Here is how it works

With one application you will be assessed to determine if you qualify for any funding.

You just need to:

1. Set up an account at www.gov.nl.ca/studentaid;
2. Complete the online application; and
3. Submit all required forms and documentation.

Once everything is submitted, you will be assessed to determine funding eligibility. Student Aid staff can help guide you through the process and answer any questions you may have.

More detailed information on funding and the application process is available on our website - <https://www.gov.nl.ca/education/studentaid/>.

Eligibility

You are eligible for student financial assistance if you meet all of these basic eligibility criteria:

- Canadian citizen, permanent resident, or protected person
- Resident of Newfoundland and Labrador
- Valid Canadian social insurance number
- Have demonstrated financial need
- Previous student loans in good standing
- Pursuing studies at a designated educational institution and enrolled in a program of study leading to a degree, diploma or certificate that is at least 12 weeks long

Note: You can only receive funding from one province.

Repayment

Starts six months after you finish school. Any funds you receive as a grant generally does not have to be paid back. You only have to pay back the loan portion. Federal loans are interest free up to March 31, 2023 (Provincial loans are interest free).

Have a previous student loan?

If so, your previous loan needs to be in “good standing” to be eligible for more student aid funding.

To determine the status of previous loans, log into your National Student Loan Service Centre account at <https://www.csnpe-nslsc.canada.ca/en/home> or call 1-888-815-4514 (or your lender, if your loan was prior to July 31, 2000) to speak with an agent.

For additional information, please visit our website at www.gov.nl.ca/studentaid

Phone 1-888-657-0800 or 1-709-729-5849, fax 709-729-2298

Questions: email studentaidenquiry@gov.nl.ca

Document submission: studentaidmailbox@gov.nl.ca

Student Financial Services Division, Department of Education

P.O. Box 8700, St. John's, NL A1B 4J6

Funding Available For the 2022-2023 Academic Year

Full-time Students (Those registered in a course load of at least 80% may qualify for Provincial funding, 60% course load is required for eligibility for federal funding. Students with a permanent disability may carry a 40% course load to be eligible for **both** Federal and Provincial funding. Course load percentage is determined by the educational institution).

Federal Assistance – Canada Student Grant for...

- **Full-Time Students:** up to a maximum of \$750/month
- **Full-Time Students with Dependents:** up to \$400/month of study for each child under 12 yrs.
- **Adult Learners:** valued at \$200 per month (10 years out of high school)
- **Students with Disabilities:** \$4,000 per academic year
- **Services and Equipment for Students with Disabilities:** up to \$20,000 per year for education-related costs
- **Loans:** up to maximum of \$210 per week of study

Provincial Assistance

- **NL Student Loan:** up to a maximum of \$100/week of study
- **NL Student Grant:** up to a maximum of \$100/week of study
- **Grant for High Need Students with Disabilities:** as needed and verified by educational institution

Part-time Students (if registered in a course load of at least 20%-59%)

Federal Assistance

- **Loans for Part-Time Studies:** based on your assessed financial need
- **Grant for Part-Time Students:** up to \$3,600 per academic year
- **Grant for Part-Time Students with Dependents:** \$80/week of study with 1 or 2 children under 12, \$120/week of study with 3 or more children under 12.
- **Grant for Part-Time Students with Disabilities:** \$4,000 per academic year
- **Grant for Services and Equipment for Students with Disabilities:** up to \$20,000 per year for education-related costs

Provincial Assistance

- **NL Part-time Incentive Grant:** up to \$500 per semester
- **Grant for High Need Students with Disabilities:** as needed and verified by educational institution

Note: Students with disabilities who are registered in a course load of 40-59% can apply for **either** full-time or part-time assistance.

**Depending on the cost of your program,
Student Aid may not be enough to cover all your costs during school.**

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