

Funding your Education – Loans, Grants, Scholarships

Loans and Grants - Information and tips to help you apply for Canada Student Loans (CSL) and Grants

- The Canada Student Grant for Students with Disabilities (CSGD) is an annual **federal** needs-based grant. This means you need to apply for CSL and **be eligible for at least \$1.00** of financial need every academic year (Sept 1 - Aug 31) that you want to apply for the CSGD.
- To apply for this grant, your Access Advisor or Assistive Technology Advisor will complete an application called a Schedule 4. Your disability documentation will be submitted to Alberta Student Aid (ASA) alongside the Schedule 4 to identify you as a student with a permanent, persistent, or prolonged disability.
- **Full-Time students:** When completing the full-time loan application online at [Alberta Student Aid](#) (ASA) you need to enter your actual costs for tuition, fees, books, and supplies and enter \$500.00 for computer cost. These costs are there in the online application, **copy and paste the costs into the relevant boxes**. *See Appendix E*
 - If you are living with your parents, they will need to complete a Schedule 1 form. **You must check "yes"** for the question "I wish to be considered for **federal** grants and loans and the Alberta Low Income Grant". If you do not check "yes", you will not be assessed for federal loans and grants and will not be eligible for the Canada Student Grant for Students with Disabilities or any other Federal grants. **This is one area where you will be unable to do an edit to your application**. *See Appendix A.*
 - If you do not want, or financially need any loan money, enter \$1.00 on the very last line of the application which states "Total Amount of Assistance Requested". Entering \$1.00 indicates to the assessors that you want to be assessed for grants and that you do not want any loans. This is the **only** place you enter \$1.00. *See appendix F*
- **Part-Time students:** If you are completing a part-time (PT) CSL application you will need to use a paper application found at [Alberta Student Aid](#). You need to print it and complete the application **except page 3 section 5** which is to be completed by the MRU Office of the Registrar and Financial Aid staff located in A101.
 - MRU Registration and Financial Aid will email your PT application back to you
 - You need to upload the application to your Alberta Student Aid account - use the below link found on your Alberta Student Aid account to upload your application.



- If you have any issues with uploading your application contact MRU Registration and Financial Aid, as well as the Access Coordinator as soon as possible. **MRU Registration and Financial may email your application to ASA for you.**

- If you **do not want or need any loan money**, in section 6 where you are asked "Do you want to be considered for a part-time Canada Student Loan" **check the "No" box**. In section 6A leave the box blank on the application where it states "Total Amount of Assistance Requested". Also, in section 6 check "yes" to the question "Are you a student with a permanent disability?" *See appendix B*. Take or email the completed Part-time application to MRU Registration and Financial Aid staff so that they can complete the institution portion.
 - MRU Registration and Financial Aid, located in A101, East Gate - Kerby Hall
 - Email: financialaid@mtroyal.ca,
 - Phone: 403-440-3303
 - Use the gold drop box at A101 - Office of the Registrar
- When you have delivered/mailed your part-time application to MRU Registration and Financial Aid for processing, let your Access Advisor and/or the Access Supports Coordinator know so that a Schedule 4 can be submitted to ASA on your behalf.
- **All Students:** If you are eligible for grants and/or loans, you will need to complete the Master Student Financial Assistance Agreement forms (MSFAA) provided by Alberta Student Aid (ASA) in order to receive funds. You will receive notification from ASA to complete these forms online and provide banking information to facilitate the deposit. **Do this as soon as possible** once you receive notification from ASA. *See appendix C*.
- **Other grants you may be eligible for depending on your financial and academic situation:**
 - Canada Student Grant for Full Time Students
 - Canada Student Grant for Part Time Students
 - Canada Student Grant for Full Time Students with Dependents
 - Skill Boost Top-up to the Canada Student Grant for Full Time Students
 - Alberta Student Grant for Full Time Students
 - Alberta Student Grant for Part Time Students
 - Alberta Student Grant for Part Time Students with Dependents
- You have 24/7 access to your ASA account; Access Advisors have no access and the Assistive Technologists and the Access Supports Coordinator have limited access.
- The loan and grant application process will take some time, it is best to start early in the academic year. Schedule 4 applications can take 4-6 weeks to be processed.
- Should you have any loan-specific questions you may contact either:
 - MRU Registration and Financial Aid Staff
 - Located in A101, East Gate -Kerby Hall
 - Email: financialaid@mtroyal.ca
 - Phone: 403-440-6223, 403-440-3303
 - or Alberta Student Aid
 - Phone: 1-855-606-2096 (toll free)

Access Supports Coordinator contact information:

- Debbie Mork
 - Phone: 403-440-8893
 - Email: dmork@mtroyal.ca

For more information, see the Funding link on the Access and Inclusion webpage. There are links to Alberta Student Aid, a video to help walk through the loan application process, and this document as well as a document with Alberta Student Aid application form screenshots.

Scholarships

Most Scholarships have a March 1 deadline – apply early!

Listed on MRU's Access and Inclusion web page:

- Scholarships, bursaries, and prizes
- Mount Royal University Money Matters

Listed on Alberta Student Aid website:

Learn more about scholarships and awards offered by Alberta's Government and get ready to apply at: <https://studentaid.alberta.ca/scholarships/>

Alexander Rutherford Scholarship

Students can log in to their Alberta Student Aid accounts to apply online for the 2020-21 Alexander Rutherford High School Achievement Scholarship.

For more information on the Rutherford Scholarship, including eligibility and how to apply, visit:

[Alexander Rutherford Scholarship](#)

Belcourt-Brosseau Métis Award

The Belcourt-Brosseau Métis Awards Fund was established to help Métis Albertans realize self-sufficiency through post-secondary education and skills development.

Valued between \$2,000 and \$10,000, this award is intended to cover a portion of education related costs such as tuition and fees.

The award is open to Alberta Métis citizens, and priority is given to students entering their first year of post-secondary education. Students must show financial need and have a connection to the Métis community.

For more information on the Belcourt-Brosseau Métis Awards, including eligibility and how to apply, visit:

- [Edmonton Community Foundation Awards](#)

Appendix A

Protected A (when completed)

21/22 S1

Parental* Personal and Financial Information 2021/2022

*This includes parents and step-parents

Complete Schedule 1 if:

- you are single and have been out of high school for less than 4 years, and
• you have not been available for full-time work for 2 or more years since you left high school

Applicant's Last Name, Initials, Social Insurance Number

Part A (Mandatory) - To Determine Provincial Residency

Are BOTH of your parents deceased? Yes No

Do you have a court appointed legal guardian? (provide legal documentation) Yes* No

*Choose "Yes" ONLY if:

- 1. You are 18 or older when your program starts, and on the day before you turned 18, you were:
• in the custody of the Director under the Child, Youth and Family Enhancement Act, subject to a temporary or permanent guardianship order,
• subject to a permanent guardianship agreement, or
• subject to another order under the Child, Youth and Family Enhancement Act in Alberta, or equivalent legislation in another jurisdiction.

OR

- 2. You are under 18 when your program starts and you are:
• in the custody of the Director under the Child, Youth and Family Enhancement Act, subject to a temporary or permanent guardianship order,
• subject to a permanent guardianship agreement, or
• subject to another order under the Child, Youth and Family Enhancement Act in Alberta, or equivalent legislation in another jurisdiction.

If both of your parents are deceased or you have a court appointed legal guardian, do not complete the remainder of Schedule 1.

Do one or both of your parents currently live in Alberta? Yes No

(*If one of your parents lives in Alberta, select "yes".)

If no, where do your parent(s) currently live? Another Province or Territory Outside of Canada

Other Province or Territory: Have your parent(s) ever lived in Alberta? Yes No

Was Alberta the last province your parent(s) lived in prior to where they currently live? Yes No

If yes, when did your parent(s) move out of Alberta? Month Year

Outside of Canada: Have your parent(s) ever lived in Canada? Yes No

Was Alberta the last province your parent(s) lived in? Yes No

Student must check yes to be considered for grants

I wish to be considered for Canada Student Loans and Grants, and the Alberta Student Grant (see Funding Guide)

- Yes If yes, continue to Part B
No If no, eligibility for the above types of funding will not be reconsidered once any portion of funding has been paid.

Appendix B

Section 6 - Additional Information Required

Do you want to be considered for a Part-time Canada Student Loan? Yes No

Have you received a Part-time Canada Student Loan from a province other than Alberta? Yes No

Are you a student with a permanent disability?* Yes No

- *If yes, and you have previously provided documentation to confirm your permanent disability, you do not have to submit more documents with this application.
- If yes, you may qualify for the Canada Student Grant for Students with Permanent Disabilities.
- If yes, and you require assistive services or equipment, you may qualify for the Canada Student Grant for Student Services and Equipment for Students with Permanent Disabilities.
- To apply for either Canada student grant, you must complete a Schedule 4. For assistance or more information, see the Disability Advisor/Reviewer at your school.

Section 6A - Requested Need - You can enter an amount below or, if you leave it blank, a calculation will be done.

Total Part-time assistance requested

NOTE: This student aid is intended to help cover the cost of tuition, books, travel and daycare (if applicable).

Section 7 - Applicant Consent and Declaration

I declare that:

- the information provided by me in this Application, and all applicable schedules, is true and complete, including all financial information, and I understand that the information that I have provided is subject to review and assessment by the Minister of Advanced Education in accordance with the *Student Financial Assistance Act* (Alberta), the *Canada Student Loans Act* and the *Canada Student Financial Assistance Act*.
- I will use any financial assistance awarded to me towards the cost of my education.
- I have not applied to another province or territory for student financial assistance for the same period for which I am applying for funding in this Application.

I agree to:

- provide information or documents as requested by Advanced Education to verify any statements made in this Application.
- immediately notify Advanced Education in writing of any change in my address, marital or common law partner status, financial circumstances, academic status or study period.
- repay my loan in full.


I understand that:

- I may be required to immediately repay any financial assistance I receive if there are any changes to my financial circumstances, marital or common law partner status, academic status or study period.
- I may be denied financial assistance if I fail to notify Advanced Education in writing of any change in my financial circumstances, marital or common law partner status, academic status or study period, or fail to provide documents or information as requested by Advanced Education to verify statements made in this Application.
- if I make a false or misleading statement in this Application, or fail to disclose information as requested by Advanced Education, I may be denied financial assistance, and/or required to immediately repay all financial assistance received, and/or subject to criminal prosecution.
- I am not entitled to apply for or receive financial assistance from another province or territory for the same period of time that I am getting financial assistance from Advanced Education.
- failure to disclose information or provide updated information as requested by Advanced Education may constitute the making of a false or misleading statement.
- Advanced Education has the right to recover benefits I receive which I am not entitled to, including any benefits received due to administrative errors.

PART TIME APPLICATION INFORMATION

Appendix C

Complete your MSFAA forms to receive your award(s)

Loan Agreement(s) 

Name: [redacted] Birthdate: [redacted] AS#: [redacted] SIN: [redacted]

Your loan agreement is called a Master Student Financial Assistance Agreement (MSFAA). This is the legal agreement between you and your loan provider(s), including terms and conditions of:

- How you will use your loans and/or grants
- Your repayment obligations
- How your monthly payments will be calculated

Before you can receive your funding, you must sign your agreement(s), listed below.

Funding will be released when:

- You have submitted all required documents
- Your school confirms your registration
- Classes begin

Alberta Master Student Financial Assistance Agreement

- Your legal agreement with Alberta Student Aid (Government of Alberta)

Print and Complete:	Status	Status Date	
[redacted]	Action Required	06 Nov 2017	MSFAA Instructions

Canada Full Time Master Student Financial Assistance Agreement

- Your legal agreement with the Canada Student Loans Program (Government of Canada)

Instructions:	Status	Status Date
[redacted]	Action Required	06 Nov 2017



[Return to Inbox](#)

Appendix D

ALBERTA STUDENT AID SCREENSHOTS

EXAMPLES OF LOAN APPLICATIONS

Example student is a second year General Management student:

Specialization/Major:

What year of this program will you be in?

Program Session Dates

3 date options:
student must select
one semester or full
year

	Start Date	End Date
<input type="radio"/>	Sep	Apr
<input type="radio"/>	Sep	Dec
<input type="radio"/>	Jan	Apr

If your program session dates are not listed, ask your educational institution to enter them or click on [Enter Session Dates](#) to enter them yourself. Incorrect dates will cause application delays.

Student Aid Alberta must receive your submitted application and any documents required to confirm your eligibility at least 30 days before this year's program ends.

[Return to Application Summary](#)

[Back](#)

[Next](#)

Appendix E

Example Student's **Full Time** costs for second year General Management:

Education Costs For School Term [Help](#)

Tuition

Full Course Load Amount: \$4,942

Requested Amount:

Mandatory Fees

Full Course Load Amount: \$1,502

Requested Amount:

Books, Supplies and Instruments

Full Course Load Amount: \$1,500

Requested Amount:

Computer Costs

Requested Amount:

[Return to Application Summary](#) [Back](#) [Next](#)

The costs entered are based on a full courseload of 5 classes per semester. For the example student

Students must input their actual tuition, fees & book costs into each field.

If these fields are blank you will NOT be assessed for these costs.

The Canada Student Grant for Students with Permanent Disabilities (CSGPD) is a federal needs-based grant. You must be eligible for at least \$1.00 of financial need in the academic year you are applying for the CSGPD.

Appendix F

Amount of Assistance Requested Help

If you do not enter an amount, a calculation will be done for you based on the information you have provided. If you want to request a certain amount of funding, enter the amount here.

Based on preliminary Student Aid Alberta criteria, you may be eligible to receive \$ ~~6-4~~ \$, \$

If student wants to be assessed for the Maximum amt of funding...leave this field blank.

Total Amount of Assistance Requested

If student wants to be assessed for GRANTS ONLY they would enter \$1.00 in this field.

[Return to Application Summary](#)

[Back](#)

[Next](#)

This is the only box where you will enter \$1.00 if you do not want loans