

# Saskatchewan Student Aid Administrative Guidelines



Canada-Saskatchewan Full-Time Student Loans  
Canada Part-Time Student Loans  
Canada-Saskatchewan Student Grants

2025-26

## Table of Contents

<b>Canada-Saskatchewan Full-Time Student Loans.....</b>	<b>1</b>
General .....	1
Authority, Purpose, and Basic Principles .....	1
Assessment.....	3
General.....	3
Eligibility Criteria .....	4
Assessment Criteria.....	11
Required Documentation for Initial Assessment .....	21
Review and Reassessment .....	22
Designation .....	29
Payment of Award .....	29
Repayment .....	31
Loan Repayment .....	31
Terms and Conditions of Repayment .....	31
Maintaining/Reinstating Interest- Free Status on Previous Loans .....	31
Medical and Parental Leave.....	32
Restrictions.....	34
Repayment Relief Measures .....	35
Saskatchewan Loan Forgiveness for Nurses and Nurse Practitioners.....	38
Saskatchewan Loan Forgiveness for Veterinarians and Veterinary Technologists .....	40
Canada Revenue Agency Income Tax Set-Off Program .....	41
Insolvencies.....	42
Repayment Reminder Letters .....	42
Application of Payments .....	42
Loan Write-Offs.....	42
Investigation .....	43
General Policies.....	43
Non-Compliance to Investigation Requests.....	43
Required Documents for Investigation .....	44
<b>Canada Part-Time Student Loans.....</b>	<b>45</b>
General .....	45
Authority .....	45
Assessment.....	45
General.....	45
Eligibility Criteria .....	45
Assessment Criteria.....	47
Disbursement and Repayment .....	48
Payment of Award .....	48
<b>Canada-Saskatchewan Student Grants.....</b>	<b>49</b>

General .....	49
Authority and Background .....	49
Assessment .....	49
Saskatchewan and Canada Student Grants .....	49
Canada Student Grant for Students with Dependants .....	51
Saskatchewan Student Grant for Low-income Students with Dependants .....	52
Canada Student Grant for Students with Disabilities .....	52
Canada-Saskatchewan Student Grant for Services and Equipment for Students with Disabilities .....	52
Verification of Disability .....	53
<b>Need More information? .....</b>	<b>55</b>

# Canada-Saskatchewan Full-Time Student Loans

## General

### Authority, Purpose, and Basic Principles

In the 2001-02 student aid year, the Canada and Saskatchewan Student Aid Programs were integrated. The authority for program integration is contained in the Canada-Saskatchewan Integration Agreement for the Harmonization and Administration of Federal and Provincial Student Loans Programs.

The authority for the provision of the Canada portion of the Canada-Saskatchewan integrated loan is provided by the *Canada Student Financial Assistance Act* and its accompanying *Regulations*. The authority for the Saskatchewan portion is provided by *The Student Assistance and Student Aid Fund Act, 1985*, and *The Saskatchewan Student Direct Loans Regulations*.

The purpose of the full-time aid program is to provide needs-based assistance in the form of repayable loans and non-repayable grants to students studying at the post-secondary education level as a supplement to other resources available to them from their families, their own efforts, and other student awards.

The following principles underlie the Canada-Saskatchewan Integrated Student Aid Program.

#### Accessibility for Students

Financial need should not be a barrier to accessing post-secondary education. Student aid programs should promote access to post-secondary education for qualified, motivated students who could not attend otherwise.

#### Affordability/Fiscal Sustainability for Taxpayers

Student financial assistance should be supported financially by both levels of government and structured to respect the fiscal parameters of each.

#### Manageable Debt

Programs should not discourage post-secondary participation for student borrowers concerned about the prospect of accumulating large debt. Repayment provisions should offer relief where required and take into account the borrower's income and ability to repay. Governments should also look at ways to encourage completion of programs, as individuals who complete are better equipped to repay their student loans.

#### Shared Responsibility

Governments, lending institutions, post-secondary institutions, student borrowers and their families have important and complementary roles and responsibilities in ensuring effective and sustainable student aid for students. Students are responsible for meeting their educational obligations (i.e., making best efforts to complete the course of study) and making an informed choice.

#### Relevance and Responsiveness

Student aid should be as responsive as possible to meet the needs of learners. Constant review and adaptation of student aid programs will be necessary to ensure that programs continue to meet the changing needs of students and the post-secondary education system. With respect to student aid, simplification of the programs across jurisdictions is fundamental to improving the loan experience for student borrowers.

#### Complementary Policies

Student aid does not operate in isolation of other social and economic public policy activities. Policies and programs between jurisdictions and amongst different assistance programs should complement and support each other.

### **Flexibility to Meet the Needs of Different Regions/Students**

Student aid programs need to recognize the provincial/territorial priorities and policies to respond to a wide and growing range of learner needs while ensuring a level of equity across jurisdictions.

### **Portability/Mobility**

Students should have the flexibility to select without penalty the designated public or private post-secondary institution or program of their choice, in or outside Canada.

### **Consumer Protection and Consumer Responsibility**

Provinces and territories involved in student aid should continue to take steps to ensure designation policies address concerns about default rates and provide assurance that students and taxpayers receive an appropriate return on their education investment. Individuals who access student aid should invest the time and effort to maximize the returns on the investment of public and private funds.

### **Accountability**

Student aid frameworks require a results-based accountability framework incorporating federal/provincial/territorial requirements to ensure program components are achieving desired outcomes, which are transparent across Canada.

## Assessment

### General

#### Maximum Weekly Levels of Assistance

The student grants and loans are pro-rated weekly to accommodate varying program lengths. The tables below outline the maximum weekly levels of assistance based on family income and type of educational program.

Low-Income Students (Full grant amount eligible)	Canada Student Grant	Canada Student Loan	Sask Student Grant	Sask Student Loan	Weekly Assistance
Students in One Year and Graduate Programs	\$0	\$300	\$30	\$168	\$498
Students in Multiple Year Certificate, Diploma or Undergraduate Programs	\$122	\$300	\$30	\$110	\$562
Medical Students	\$122	\$300	\$0	\$365	\$787

Middle-Income Students (Progressive Grant Eligible)	Canada Student Grant	Canada Student Loan	Sask Student Grant	Sask Student Loan	Weekly Assistance
Students in One Year and Graduate Programs	\$0	\$300	Up to \$30	Up to \$198	Up to \$498
Students in Multiple Year Certificate, Diploma or Undergraduate Programs	Up to \$122	\$300	Up to \$30	Up to \$227	Up to \$562
Medical Students	Up to \$122	\$300	\$0	\$365	Up to \$787
Above Grant Eligible Income Threshold	Canada Student Grant	Canada Student Loan	Sask Student Grant	Sask Student Loan	Weekly Assistance
Students in One Year and Graduate Programs	\$0	\$300	\$0	\$198	\$498
Students in Multiple Year Certificate, Diploma or Undergraduate Programs	\$0	\$300	\$0	\$198	\$498
Medical Students	\$0	\$300	\$0	\$365	\$665

Additional Assistance above the weekly maximums listed above include:

Additional Assistance for Low-Income Students with Dependants	Canada Student Grant	Saskatchewan Student Grant
Dependants under 12 or dependants 12 and over with a permanent disability	Up to \$65 per dependant	Up to \$28 per dependant

## Saskatchewan Advantage Scholarship

The Saskatchewan Advantage Scholarship (SAS) provides \$750 per year, up to a lifetime maximum of \$3,000, to post-secondary students who have been approved for Saskatchewan Student Aid and are attending a Saskatchewan post-secondary institution.

Students must have completed grade 12 in Saskatchewan on or after Jan. 1, 2012. Completion of a high school equivalency program will also be accepted.

Students attending post-secondary institutions outside of Saskatchewan, except for Lakeland College and specific specialized health program seats, are not eligible.

Students have up to 10 years from the time they graduate from grade 12 or complete a high school equivalency program to receive the lifetime maximum of \$3,000.

SAS is available to both full-time and part-time students.

### Request Grants-Only Funding

Students can choose to decline the loans and receive only grants. When choosing grants only, students will still be assessed for loans. Students can choose to access these loans at a later date in their study period

by contacting the Student Service Centre for reassessment.

### Additional Assistance for Students with Disabilities

Additional assistance is available to students with disabilities. Refer to the section on Canada-Saskatchewan Student Grants for details on these types of supports.

### Determining the Study Period

The study period is the length of time that a student is enrolled at a designated post-secondary institution. Each study period must be no less than 6 consecutive weeks and no more than 52 consecutive weeks.

The number of weeks in the study period is determined as follows:

End Date – Start Date / 7 = Number of Weeks

(If there are any remaining days, the number is rounded up to the next whole week)

## Eligibility Criteria

### Residency

To be eligible for Saskatchewan Student Aid, the student must be:

- a Canadian citizen as defined in the Citizenship Act, a permanent resident or protected person as defined in the Immigration and Refugee Protection Act, or registered under the Indian Act; and
- a Saskatchewan resident.

Students may receive student aid from only one province/territory for a given period of study.

To be eligible for assistance, the following residency criteria must be met:

### For Single Dependent Students

Note: The term 'parent' includes natural parent, step-parent, legal guardian, and sponsor.

- Saskatchewan must be the last province/territory in which the student's family maintained a family home for at least 12 consecutive months as of the student's period of study start date. This applies even if one of the parents works in another province.
- If the student's parents are separated or divorced, Saskatchewan must be the province of residence of the parent with whom the student normally lives. If the student lives with neither parent, Saskatchewan must be the province of residence of the parent who provides the student with principal financial support. If a student has both a parent and a sponsor, the province/territory of residence of the parent supersedes the province/territory of residence of the sponsor.

- If the parent(s) live abroad, Saskatchewan must be the province/territory in which the student's parent(s) last lived for 12 consecutive months before going abroad.
- If the person whose residence determines the student's provincial residence moves from Saskatchewan to another province/territory, but the student remains in Saskatchewan to begin or continue post-secondary education within 12 months of the move, then Saskatchewan continues to be the student's province of residence.

#### For Single Independent and Single Parent Students

- Saskatchewan must be the last province/territory in which the student lived for at least 12 consecutive months as of their period of study start date, excluding any time spent as a full-time student at a post-secondary institution outside Saskatchewan.

A student who is a Saskatchewan resident and has completed four years of study in another province normally continues to be considered a resident of Saskatchewan for subsequent student aid. However, the province in which the student has completed the four years of study may accept that student as a resident for subsequent student aid. Conversely, if a resident of another province has completed four years of study in Saskatchewan, Saskatchewan may accept the applicant as a resident for subsequent student aid. In both cases, Saskatchewan and the other province concerned may mutually confirm the applicant's residency status.

#### For Married Students

- Saskatchewan must be the last province/territory in which the student lived for at least 12 consecutive months as of their period of study start date, excluding any time spent as a full-time student at a post-secondary institution outside Saskatchewan.
- If the student is from another province/territory but attends a post-secondary institution in Saskatchewan and the student's spouse is in the work force in Saskatchewan, then the student may be considered a resident of Saskatchewan. This applies only when the student's spouse has

been in the work force in Saskatchewan for at least the last 12 months as of the student's period of study start date.

- If both students need assistance and are a married couple and are enrolled in post-secondary studies in the same province/territory, then it is desirable that one province/territory support them both. If both students are enrolled at Saskatchewan post-secondary institutions and were supported by different jurisdictions prior to their marriage, then Saskatchewan becomes the province of residence for both, provided Saskatchewan was the original province of residence of one of the students.

- If both students are enrolled at Saskatchewan post-secondary institutions, but Saskatchewan was not the original province of residence of either student, then each student is considered as a resident of his or her original province unless mutual agreement among the concerned provinces is reached.

#### **Enrolment**

To be eligible for assistance, the following criteria relating to enrolment must be met:

- The student must be enrolled in an approved program of study at a designated post-secondary institution for student aid purposes. To be approved, a program of study must be at least 12 weeks in length within a time frame of 15 weeks and must lead to a degree, diploma, or certificate.

However, students in the following situations may be eligible for student financial aid for up to one year (52 weeks):

- the student enters studies following an undergraduate degree, to satisfy prerequisite requirements for a specific graduate program; or
- the student cannot enter into an undergraduate major and is enrolled in relevant courses; or
- the student is enrolled in a program at one accredited institution and takes classes at another accredited institution towards their program.

This year will be counted as part of the student's program of study for the program +1 limit as well as lifetime student aid limit policies.

Each study period (period of enrollment) must be no less than 6 consecutive weeks and no more than 52 consecutive weeks.

Students must be enrolled in at least 60 per cent of a full course load in each term/semester or at all times during the period of study. This means that, to be eligible for full-time student aid, students in undergraduate programs must be enrolled in a minimum of nine credit units, or equivalent in each term or semester.

**Please note:** Students who repeat a study period solely to improve their grades are not eligible for student aid.

A student with either a permanent, or a persistent or prolonged disability may be approved for study at a course level between 40 per cent and 59 per cent of a full course load in each term/semester or at all times during the period of study.

Students enrolled in online programs through certain out-of-province schools

Students enrolled in online programs through private Canadian career colleges, vocational schools, or other training institutions outside Saskatchewan are no longer eligible for Saskatchewan student aid.

These changes were new for the 2024-25 academic year and will remain in place for all subsequent years, unless otherwise noted.

Students enrolled in these programs may still be eligible for federal aid, provided all other eligibility criteria are met. To be considered for Canada loans and grants, students can apply for financial assistance through the normal full- or part-time Saskatchewan student aid application process and will be assessed accordingly. There is no unique/separate application for students of these programs.

Students that have already completed year 1 of a 2-year online program at one of the schools noted above and received Saskatchewan loans and/or grants in year 1, may be eligible for Saskatchewan

aid in year 2, provided all other eligibility criteria are met.

These changes do not apply to in-person studies. Students that study in person at one of the schools noted above will continue to be eligible for Saskatchewan financial assistance.

### Application Deadlines

Students can apply for student aid up to 30 days prior to their period of study end date; however, funds cannot be disbursed after the period of study end date. Students can apply for one or both semesters as long as the minimum course load requirement is met for each semester.

Students enrolled in a co-op program who are considered a full-time student by their post-secondary institution while on their work term can apply for one or two semesters.

### Dual/Multiple Registration

Students enrolled at more than one post-secondary institution must be considered full-time by one post-secondary institution to be eligible for full-time student aid. Dual registration students must indicate on their applications which school considers them to be full-time for student aid purposes.

It is the dual registration student's responsibility to make arrangements with one school to confirm that the combination of course enrolments is the equivalent of full-time registration at that post-secondary institution.

### Correspondence/Distance Education Students

Students who are in correspondence, distance education, or other programs with a non-traditional form of delivery may be considered to be full-time students as long as they meet all of the eligibility criteria.

### Restricted Lists

Students who, at the time of application for assistance, are federally or provincially restricted for any reason must meet all applicable rehabilitation requirements to qualify for student aid. Students should ensure that their restricted status is cleared prior to the period of study start date to ensure their assistance is not denied.

Students who are ineligible for federal aid because they are on the Canada Restricted List are also ineligible for Saskatchewan aid.

If a student becomes restricted after their student aid application was assessed, the restriction will not apply for that period of study. The restriction will be applied to the student's account immediately after the period of study end date.

#### Canada and Saskatchewan Restricted Lists

Students are restricted from further funding through Saskatchewan Student Aid and/or interest-free status for the following reasons:

- a Canada or Saskatchewan loan is in default;
- the student entered into a bankruptcy related event prior to May 2004;
- a legal judgement has been obtained against a student;
- a student has been convicted of an offence under the *Canada Student Financial Assistance Act*;
- the student has received a reduction in loan principal through the Debt Reduction in Repayment Program;
- the student has received a reduction in loan principal through the Severe Permanent Disability Benefit;
- the student has exhausted the maximum number of weeks of student aid; or
- the student has missed affordable payments that have been approved through the Repayment Assistance Plan.

Students are restricted from further funding through Saskatchewan Student Aid but can receive interest-free status for the following reasons:

- the student has received a reduction in loan principal through Stage 2 of the Repayment Assistance Plan; or
- the student has received a reduction in loan principal through the Repayment Assistance Plan for Borrowers with Disabilities.

Students are restricted from further funding through Saskatchewan Student Aid, interest-free status and the Repayment Assistance Plan if they have knowingly provided misleading information or have misrepresented themselves in order to obtain student aid funding.

Restrictions will be applied based on the amount of the Canada Student Loan that was obtained and are as follows:

- less than \$4,000, one year;
- \$4,000 or more but less than \$6,000, two years;
- \$6,000 or more but less than \$8,000, three years;
- \$8,000 or more but less than \$10,000, four years;
- \$10,000 or more, five years;
- if the person is not a qualifying student, five years; or
- if the person had a previous restriction, five years.

Students who are in study when the restriction is applied will be allowed to finish the study term without going into repayment. However, interest will accrue from the time that the restriction is applied.

The following rehabilitation requirements must be met before a student is removed from restricted status under the Saskatchewan Student Aid Program:

- To rehabilitate a defaulted loan that has gone to the Canada Revenue Agency (CRA) for collection, the borrower must pay all outstanding interest and make the equivalent of two monthly payments, as determined by the CRA. Alternatively, instead of paying off all outstanding interest on their loan up front, the borrower can choose to add any unpaid interest to the balance of their loan (interest capitalization) and make the equivalent of two monthly payments. Note: this later option is only allowed once per borrower lifetime.
- Students in default on previous Canada Student Loans that are held by a lender must fulfil the terms of the rehabilitation agreement with the lender.

- Students in default on previous Saskatchewan Student Loans that are held by a lender must fulfil the terms of the rehabilitation agreement with the lender.
- Students with judgement on previous Canada-Saskatchewan Integrated Student Loans, Canada Student Loans or Saskatchewan Student Loans - student must pay the judgement in full.
- Borrowers who declare bankruptcy or file a consumer proposal while in repayment are not eligible for new loans or in-study payment-free status unless they pay their loans in full or are discharged from their debts. If discharged, three years must elapse from the date of discharge for borrowers to be eligible for new funding.
- Borrowers whose student loans have been included in an arrangement for the orderly payment of debts are restricted from receiving further student aid until their debt is fully paid. Borrowers who have made a provincial arrangement for the orderly payment of debts that does not include their student loans are not restricted and may continue to apply for financial assistance.
- Students who enter into a bankruptcy-related event while in studies will not be restricted from further funding or interest-free status for a period of three years if the student continues as a full-time student in the same program of studies. Once the student finishes studies the above rehabilitation measures will take effect.
- Students who are restricted because of a reduction in their loan principal as part of the Repayment Assistance Plan must pay their loan in full.
- Students found guilty of an offence relating to Canada Student Loans - student must repay all outstanding Canada Student Loans and wait five years from the finding of guilt or be granted a pardon in respect of that finding. Students who have been convicted of an offence under the *Canada Student Loans Act* or the *Canada Student Financial Assistance Act* will be restricted from further Saskatchewan student aid for life.

### Undischarged Bankruptcies

If a student applying for student aid is an undischarged bankrupt, and Canada and Saskatchewan Student Loan funds are not included as part of the bankruptcy proceedings, the Canada-Saskatchewan Integrated Student Loan is processed without restriction. Students must carry out the following duties prior to further funds being authorized:

- notify their trustee of the intention to borrow student loan funding for the purpose of education and the necessities of life; and
- provide the ministry with written confirmation from the trustee that the bankruptcy declaration does not include past student loans, that the trustee is aware of the student's intent to borrow student loan funds, and that any student loans received by the student will not be used in any manner in the proceedings (including to pay fees).

If a student applying for student aid has an undischarged bankruptcy, and Canada and Saskatchewan Student Loan funds are included as part of the bankruptcy proceedings, the student is placed on the Canada and Saskatchewan Restricted Lists and the student aid application is rejected.

### Discharged Bankruptcies

If a student applying for student aid is a discharged bankrupt, and Canada and Saskatchewan Student Loan funds were not included as part of the bankruptcy proceedings, there are no restrictions on the authorizing of Canada-Saskatchewan Integrated Student Loan funds.

If a student applying for student aid is a discharged bankrupt, and Canada and Saskatchewan Student Loan funds were included as part of the bankruptcy proceedings, the student is placed on the Canada and Saskatchewan Restricted Lists. Further Canada-Saskatchewan Integrated Student Loan funding is denied until three years have passed from the date of the Absolute Order of Discharge.

To be authorized for further student aid, the student must submit with his or her application a letter from the Canada Student Financial Assistance Program giving the ministry permission to authorize federal student aid to the student.

#### Bankruptcies Filed After May 11, 2004

In certain circumstances, students who enter a bankruptcy-related event while in study may be eligible for additional student aid or interest-free status for up to three additional years. Eligibility for new full-time aid and in-study status is subject to specific requirements. Students must remain in the program of studies in which they are enrolled at the time of the bankruptcy-related event and must remain in continuous full-time studies (60 per cent of a full course load, or 40 per cent for students with a disability).

#### Students with Disabilities

A permanent, or a persistent or prolonged disability (lasting at least 12 months) is any impairment, including physical, mental, intellectual, cognitive, learning, communication or sensory impairment – or a functional limitation – that restricts the ability of a person to perform the daily activities necessary to pursue studies at a post-secondary school level or to participate in the labour force.

To verify their disability status, an applicant must submit documentation describing the functional limitations that restrict their ability to perform daily activities necessary to participate in post-secondary studies.

Eligible documents include, but are not limited to:

- a medical certificate;
- a psycho-educational assessment; or
- a document proving that the applicant has received federal and/or provincial disability assistance.

Students are not required to provide proof of disability more than once. However, students with persistent or prolonged disabilities, lasting at least 12 months, will be required to self-declare/attest every year and will lose access to benefits if their disability is no longer present.

The following are the differences in the eligibility criteria for students with disability status:

- a student with a disability may take between 40 per cent and 59 per cent of a full course load and still be eligible as a full-time student for student aid;
- the satisfactory scholastic standard for students with disabilities is successful completion of 40 per cent of a full course load (compared to 60 per cent for all other students);
- the “periods of study + 1” limit does not apply to students with disabilities; and
  - the lifetime duration limit for students with disabilities is 520 weeks of study (compared to 400 weeks for doctoral students and 340 weeks for all other students).

Single dependent students are allowed to be classed as single independent students without the required passing of four years if the student’s disability caused the student to spend longer than the standard time to complete secondary school (the four year requirement may be reduced by the number of extra years the student spent completing secondary school).

Students with disability status are eligible for the following three benefits:

- the Canada-Saskatchewan Student Grant for Services and Equipment for Students with Disabilities;
- the Canada Student Grant for Students with Disabilities; and
- The Severe Permanent Disability Benefit forgives federal and provincial loans where the borrower’s disability prevents them from performing the daily activities necessary to participate in substantially gainful employment, as defined in section 68.1 of the *Canada Pension Plan Regulations*, and is expected to remain with them for their expected life.

## Duration of Student Aid

The maximum duration of eligibility for student aid includes the following two criteria:

- the “normal periods of study + 1” limit; and
- a lifetime limit of 340 weeks (includes both funded weeks and weeks in interest-free status) of student aid, 400 weeks for students in doctoral studies, or 520 weeks for students with a disability.

### “Normal Periods of Study + 1” Limit

For each program of study taken by a student, the student is eligible for student aid for the number of periods of study normally specified by the post-secondary institution for completion of that program + one additional period of study. The table below indicates this principle.

Students with permanent disabilities are exempt from the “normal periods of study +1” limit.

In determining the weeks of study a student has already used in the assessment of a student aid application, the current period of study is not considered.

For a student who received student aid but withdrew before the actual period of study end date, the period of study is counted towards the student’s “normal periods of study + 1” limit.

For a student who switched programs of study, all weeks of study with student aid and all periods of interest-free status are counted towards the student’s lifetime limit.

Students who received student aid for programs of study prior to August 1, 1995, are eligible for funding until their programs are complete or the lifetime limit of 520 weeks of study on student aid is exceeded.

Program of Study	Normal Duration	Maximum Permitted Period
Certificate	1 academic year (or less)	1 academic year + 1 additional year
Diploma	2 academic years	2 academic years + 1 additional year
Undergraduate Degree	3 academic years	3 academic years + 1 additional year
Undergraduate Degree	4 academic years	4 academic years + 1 additional year
Graduate Degree	Number of academic years	Number of academic years + 1 additional year

For a student who is a Canadian Forces Reservist and who is granted interest-free status while on deployment, that interest-free period will not be included in the calculation of the maximum lifetime limit.

Students who reach their lifetime maximum are no longer required to make interest or principal payments (but interest will accrue) when they continue in or return to full-time studies. Confirmation of full-time enrolment will be required.

## Assessment Criteria

### Summary of Needs Assessment Process

The following table summarizes the assessment process and makes reference to the relevant criteria for each step and item.

Steps	Student Category*					
	SDH	SDA	SIH	SIA	M/CL	SP
Determine Student's Category						
<b>Allowable Costs</b>						
1. Tuition and Compulsory Fees	X	X	X	X	X	X
2. Books and Supplies	X	X	X	X	X	X
3. Student Living Allowance	X	X	X	X	X	X
4. Return Transportation		X		X	X	X
5. Child Care					X	X
6. Other Allowable Costs	X	X	X	X	X	X
7. Discretionary Costs	X	X	X	X	X	X
Total Costs for Study Period (Sum of items 1 to 7)	X	X	X	X	X	X
<b>Resources</b>						
8. a) Student Contribution	X	X	X	X	X	X
b) Spousal Contribution					X	
c) Parental Contribution	X	X				
9. Scholarships and Bursaries	X	X	X	X	X	X
10. Educational Funding	X	X	X	X	X	X
Total Resources (Sum of items 8 to 10)	X	X	X	X	X	X
Assessed Need (Total Costs Minus Total Resources)	X	X	X	X	X	X

\*SDH - Single dependent student living at home

SDA - Single dependent student living away from home

SIH - Single independent student living at home

SIA - Single independent student living away from home

M/CL - Married or Common-Law student

SP - Single parent student

## Student Categories

Students are identified as being in one of the following four categories for the purposes of assessment:

### Single Dependent

This category includes applicants who are considered financially dependent on parent(s), guardian(s), sponsor(s), or other supporting relative(s), and who:

- have never been married or in a common-law relationship;
- have never been single parents with legal custody and financial responsibility for supporting a child or children; and
- are pursuing post-secondary education within four years of leaving secondary school or have never been in the labour force full-time for two years. The two years do not need to be consecutive; however, each year of work must be 12 months in a row.

Refusal by parent(s), guardian(s), or sponsor(s) to support an applicant is not sufficient reason to reclassify a single dependent student as a single independent student.

### Single Independent

This category includes students who are currently single and considered to be financially independent of their parent(s), guardian(s), or sponsor(s) because they:

- have no parent, guardian, sponsor or other supporting relative (due to death or disappearance); or
- have been out of secondary school for four years (48 months); or
- have been in the labour force full-time for at least two years since leaving secondary school. These two years do not need to be consecutive; however, each year of work must have been 12 months in a row; or

- were previously classified as married or a single parent but no longer meet the criteria for these categories.

### Married or Common-Law

This category includes students who are legally married or who are living in a common-law relationship. A student living in a relationship with a partner is included in this category if the student has been residing with his or her partner for 12 consecutive months or more prior to the period of study start date.

In cases where students have been classified as married for the purposes of assessment, either due to a legal marriage or a common-law relationship, unwillingness of the spouse or partner to assume financial responsibility for the student does not affect the classification of the student as married.

If a marriage or common-law relationship ends, the borrowing student is considered to be either an independent student or a single parent student. The student's status cannot revert to dependent student.

### Single Parent

This category includes single parents who have full custody of their own child(ren). The child(ren) must reside with the student full-time (at least 50 per cent of the time). A separation agreement may be required to confirm custody arrangements.

An applicant classified as a single parent may never have married, may be separated or divorced from a spouse, or may be widowed.

A single student with custody of their own child(ren) less than 50 per cent of the time is classified as single dependent or single independent.

Two single parents who share physical custody of their own dependent child(ren) on a 50/50 basis are both identified as single parents. Both applicants are assessed full living allowances for the child(ren).

Students who provide financial support for a child or children but do not have any custody fall into one of the student categories other than single parent. Child support costs are allowed in assessing these students.

### **Allowable Costs**

#### **Tuition and Compulsory Fees**

These costs include tuition and all compulsory fees, including admission fees, student council fees, student services fees, field trip costs, examination fees, graduate thesis costs, membership fees for professional or other societies and other amounts payable by students to the educational institution which are obligatory for their course of study.

For applicants enrolled at two post-secondary institutions during a study period, the total cost of tuition and compulsory fees at both post-secondary institutions is included.

#### **Books and Supplies**

Approved average amounts or actual amounts are used. The amount allowed for books and supplies is subject to a maximum of \$3,000 per loan year, which includes \$300 for computer costs.

For applicants enrolled at two post-secondary institutions during a study period, the total cost of books and supplies at both post-secondary institutions are included.

#### **Student Living Allowance**

Moderate standard of living costs have been established for each category of student, using data from objective national databases. Standard allowances for living costs are intended to cover the costs incurred for shelter, food, miscellaneous expenses, and local transportation. The allowances assessed for each student are determined by the “living situation” of the student.

The student’s living situation depends on the following three factors:

**1. Home/Away** - The student may be living at home with their parent(s) or spouse or away from home.

- Single dependent students are expected to live at home during the study period, unless the post-secondary institution they are attending is located more than 25 kilometres from the family home.
- Single independent students may live at home or away from home during the study period.
- Married students are expected to live with their families during the study period. They may live away from home if the post-secondary institution attended is located more than 25 kilometres from the family home. Students in this situation are allowed a second residence allowance based on the shelter allowance of a single student living away from home for the region in which the family home is located.
- Single parent students are assessed as living on their own regardless of their actual living situation.

Instead of the public transportation allowance, a commuting allowance may be allowed for single dependent, single independent, married, and single parent students if they are living at home and do not have access to public transportation and must drive a car to school.

The commuting allowance allowed is 39.68 cents per kilometre for all regions. The maximum commuting allowance that may be allowed is the shelter portion of the away-from-home single student living allowance for the appropriate region.

**2. Region** - The student is assessed a living allowance for the study period based on the region where they reside during the study period.

Students studying outside Canada are assessed a living allowance based on the region of their official residence in Canada.

### 3. Number of Dependants

#### Dependants Under 18 Years of Age

A dependant monthly living allowance will be provided for all children, including foster children and children for whom the student has been appointed as a Person of Sufficient Interest in accordance with *The Child and Family Services Act*, who are listed on the applicant's Saskatchewan Health Services record. If the applicant has full-time custody (i.e., dependant lives with the applicant at least 50 per cent of the time) but the dependant is not listed on the Saskatchewan Health Services record, the dependant can still be included if any of the following pieces of information are provided:

- Canada Child Tax Benefit statement showing the dependant(s);
- income tax return from the previous year claiming the dependant(s);
- legal custody agreement outlining custody of the dependant(s);
- statutory declaration with third party declaration of full-time custody;
- a letter/statement from the Ministry of Social Services confirming custody of foster children who have been living with the applicant for a long period of time (e.g., 1 year); or
- a letter/statement from the Ministry of Social Services confirming that the student has been appointed as a Person of Sufficient Interest pursuant to *The Child and Family Services Act* and has had full time custody for a long period of time (e.g., 1 year).

#### *Dependants 18 Years of Age and Older*

A dependant monthly living allowance will be provided for persons over 18 years of age who live with the applicant and are in full-time attendance at a secondary school or a post-secondary institution and meet the definition of dependent student for the purposes of the Canada Student Financial Assistance Program:

- has never been married or lived in a long-term common-law relationship (at least 12 months); and
- does not have any dependent children; and
- has not been out of secondary school for four years or more; or
- has not been in the workforce for two periods of 12 consecutive months.

In situations of shared custody of one or more dependent children, the criteria outlined in the following table apply.

	<b>Applicant is Single</b>	<b>Applicant is Married or Common-Law</b>
One parent applies has at least 50 per cent custody	Applicant assessed for student living allowance as single parent. Applicant assessed complete living allowance for shared-custody dependant(s) for full assessment period*.	Applicant assessed for student living allowance as married. Applicant assessed complete living allowance for shared-custody dependant(s) for full assessment period.
One parent applies has less than 50 per cent custody	Applicant assessed for student living allowance as single independent with difference between that living allowance and single parent living allowance added as Other Costs. Applicant assessed shelter portion of living allowance for shared-custody dependant(s) for full assessment period and remaining portion of dependant living allowance** pro-rated for time shared-custody dependant(s) reside with applicant.	Applicant assessed for student living allowance as married. Applicant assessed shelter portion of living allowance for shared-custody dependant(s) for full assessment period and remaining portion of dependant living allowance pro-rated for time shared-custody dependant(s) reside with applicant.
Both parents apply have 50/50 custody	Both applicants assessed for student living allowance as single parents. Both applicants assessed complete living allowance for dependant(s) for full assessment period.	Both applicants assessed for student living allowance as married. Both applicants assessed complete living allowance for dependant(s) for full assessment period.

\* Includes the study period

\*\* Food, miscellaneous, and local transportation

The 2025-26 student living allowances based on living situation are indicated in the following table.

2025-26 Student Living Allowances by Student Category and Living Situation

Regional Distribution - Average Monthly Budget

TABLE 3: STUDENT LIVING ALLOWANCES

Regional Distribution -> Actual Monthly Budget (Loan Year 2025-2026)

LIVING SITUATIONS	NL	PE	NS	NB	QC	ON	MB	SK	AB	BC	YT	NT	NU
<b>SINGLE STUDENT AWAY FROM HOME</b>													
· Shelter (2-bedroom apartment shared by two)	616	598	1,155	882	885	1,207	1,001	721	1,025	1,535	737	962	1,465
· Food (Purchased from stores)	325	297	358	299	330	330	307	315	342	340	372	378	376
· Miscellaneous (Personal & health care, clothing, household cleaning, communications)	284	314	302	289	385	352	367	379	410	417	387	398	398
· Local Public Transportation	83	81	88	85	59	104	120	78	88	131	71	86	86
<b>Total Monthly Allowance</b>	1,308	1,290	1,903	1,555	1,659	1,993	1,795	1,493	1,865	2,423	1,567	1,824	2,325
<b>SINGLE PARENT (no dependant considered)</b>													
· Shelter (1-bedroom apartment)	955	1,005	1,741	1,212	1,417	1,971	1,551	1,213	1,665	2,250	1,257	1,609	2,571
· Food (Purchased from stores)	325	297	358	299	330	330	307	315	342	312	372	378	376
· Miscellaneous (Personal & health care, clothing, household cleaning, communications)	284	314	302	289	385	352	367	379	410	436	387	398	398
· Local Public Transportation	83	81	88	85	59	104	120	78	88	119	71	86	86
<b>Total Monthly Allowance</b>	1,647	1,697	2,489	1,885	2,191	2,757	2,345	1,985	2,505	3,117	2,087	2,471	3,431
<b>MARRIED STUDENT &amp; SPOUSE (no dependant considered)</b>													
· Shelter (2-bedroom apartment)	1,231	1,196	2,310	1,765	1,769	2,414	2,001	1,442	2,051	3,070	1,473	1,924	2,930
· Food (Purchased from stores)	582	591	719	592	585	598	557	571	622	628	745	603	604
· Miscellaneous (Personal & health care, clothing, household cleaning, communications)	568	623	602	577	609	643	706	719	786	642	769	647	647
· Local Public Transportation	168	170	176	171	114	203	244	166	181	242	140	172	172
<b>Total Monthly Allowance</b>	2,549	2,580	3,807	3,105	3,077	3,858	3,508	2,898	3,640	4,582	3,127	3,346	4,353
<b>EACH DEPENDENT PERSON</b>													
· Shelter	207	227	337	203	264	442	317	225	284	420	251	433	435
· Food (Purchased from stores)	232	241	252	241	271	256	239	245	266	258	304	301	301
· Miscellaneous (Personal & health care, clothing)	128	91	89	85	145	133	168	171	186	154	115	138	139
· Local Public Transportation	83	81	88	85	59	104	120	60	88	119	71	86	86
<b>Total Monthly Allowance</b>	650	640	766	614	739	935	844	701	824	951	741	958	961
<b>SINGLE STUDENT LIVING AT HOME</b>													
· Shelter	0	0	0	0	0	0	0	0	0	0	0	0	0
· Food (Purchased from stores)	232	293	358	299	271	256	239	245	266	321	372	301	301
· Miscellaneous (Personal & health care, clothing)	245	239	221	203	271	270	296	301	329	351	255	323	324
· Local Public Transportation	83	81	88	85	59	104	120	78	88	152	71	86	86
<b>Total Monthly Allowance</b>	560	613	667	587	601	630	655	624	683	824	698	710	711

\*Miscellaneous costs include personal and health care, clothing, household cleaning, and communications.

Source:

Shelter: 2024 CMHC rental rates

Food, Miscellaneous and Transportation: FAMEX 1996 indexed to 2025

Note: The living allowances actually allowed may vary slightly from the amounts shown in the table because the computer system assesses living allowances on a daily basis by multiplying the monthly allowance by 12 (months in a year) and dividing by 365.25 (days in a year). It then multiplies the daily allowance by the number of days in the study period.

### Return Transportation

Single dependent, single independent and married students living away from their family (parents' or spouses') home during their study period are assessed a return transportation allowance based on the length of their study period. For study periods from 12 to 26 weeks in length, one return trip is allowed; for study periods 27 weeks in length or greater, two return trips are allowed. Students taking courses with study periods shorter than 12 weeks in length are not allowed a return transportation allowance. Single parent students, who normally live with their parents but are living away from that home during their study period, may be assessed a return transportation allowance on a review basis.

The cost of each trip is based on the most economical means of available transportation. There is a limit of two return trips per academic year at a maximum cost of \$600 for each trip (\$1,200 in any academic year). The allowed cost is 39.68 cents per kilometre of travel.

### Child Care

A child care allowance is assessed for married and single parent students with children aged 11 years and under if the student indicates that child care is required. Flat rates for child care will be provided based on whether the care is subsidized or non-subsidized, as indicated in the table below.

A \$20 per day incidental daily rate (up to maximums outlined below) may be allowed on a review basis for children declared as full time dependent for the following reasons:

- regular incidental day care (e.g. two full days per week or two after school days per week);
- day care for school age children for professional development days and school breaks of less than two weeks;
- day care for school age children who are ill and cannot attend classes;
- day care for pre-school age children who are ill and cannot attend their regular day care; or
- day care for children while unemployed spouse is looking for work.

### **Monthly Child Care Rates**

<b>Number of Children</b>	<b>Subsidized Child Care</b>	<b>Non-Subsidized Child Care</b>
1	\$85	\$400
2	\$170	\$540
3	\$255	\$680
4 or more	\$340	\$820

### **Incidental Child Care Rates**

<b>Number of Children</b>	<b>Maximum</b>
1	\$200
2	\$270
3	\$340
4 or more	\$410

### Other Allowable Costs

These are considered exceptional expenses and may be allowed on the initial assessment or upon review on a case-by-case basis. Appropriate documentation must be provided. The following items may be included:

- **Child Support Payments** - actual amount paid by student and/or spouse, up to the maximum of the children's total monthly living allowance, if applicable during the study period.
- **Alimony/Maintenance Payments** - actual amount paid by student and/or spouse, up to the maximum of the children's total monthly living allowance, if applicable during the study period.
- **Child Care for Dependents with Disabilities** - actual unsubsidized expense for children 12 years and older who have disabilities, provided medical documentation of the disability is submitted with the same maximum per child per region cost allowed as for children 11 years old and under. Documentation for this item has to be submitted only once and can be included with the initial application.
- **Student Loan Payments** - if applicable, actual expense of payments for student and for spouse during the study period.
- **Uninsured Medical/Dental/Optical Expenses** - any expenses incurred during the pre-study or study period in excess of the amount allowed in the student's living allowance may be allowed if receipts are provided and the costs are not covered by any health or insurance plan.
- **Relocation Expenses** - \$600 per application for relocating to go to school.
- **Relocation Expenses for a Practicum** - actual expense to a maximum of \$3,333 for an out of province practicum where air fare is the most reasonable method of transportation or actual expense up to \$600 for an in province practicum or an out of province practicum where methods of transportation other than air flights are used.

- **Additional Return Transportation** - actual expense up to a maximum of \$600 once per year for an emergency situation.
- **Part-Time Tuition and Book Expenses** - actual expenses incurred in taking part-time courses during the pre-study period if student aid was not received for these costs.
- **Parental Contribution** - if parental contribution is provided to a dependent student's assessment by a parent who is also a student applying for assistance, the parental contribution may be included as a cost for the parent's assessment.
- **Any other costs** outlined in the Canada Student Financial Assistance Program Policy Manual.

### Discretionary Costs

Discretionary costs are handled on an appeal basis.

### Resources

A student's resources involve three components:

- Fixed Student Contribution
- Scholarships and Bursaries
- Educational Funding

### Fixed Student Contribution

Students are expected to contribute to their educational costs by providing a fixed student contribution of up to \$3,000 per student aid loan year, with the exact amount being calculated based on number of weeks of study, family size, and previous year gross family income.

There is no fixed student contribution for Indigenous students, students with either a permanent, or a persistent or prolonged disability, students with children and students who are, or were, Wards.

Students with gross family income from the previous year equal to or below the low-income threshold will contribute \$1,500 for an eight-month academic year.

The previous year's gross family income is defined according to which category of student the applicant falls under:

- **Independent and single parent students:** family income is comprised of the student's income only (found on Line 15000 of their previous year's T1 General Income Tax Form).
- **Dependant students:** family income is comprised of the student's parental income only, which is used as a proxy for the dependant student (found on Line 15000 of each parent's previous year's T1 General Income Tax Form).
- **Married/common-law students:** family income is comprised of the student's income and spouse's or partner's income (found on Line 15000 of their respective previous year's T1 General Income Tax Form).

Students with gross family income from the previous year above the low-income threshold will contribute about \$1,500 for an eight-month academic year plus an additional 15 per cent of income above the threshold to a maximum total contribution of about \$3,000.

The expected fixed contribution is pro-rated weekly.

The weekly minimum contribution is \$44 per week up to the maximum weekly contribution of \$87 per week. The number of study weeks used to determine the fixed student contribution is capped at 34 weeks (i.e., an eight-month academic year) for each student aid loan year. This means that no student contribution will be calculated for more than 34 weeks even if the period of study is longer.

#### Low-income thresholds by family size for fixed student and fixed spousal contributions, 2025-26:

Family Size	Gross Annual Family Income
1	\$37,701
2	\$53,318
3	\$65,302
4	\$75,405
5	\$84,304
6	\$92,351
7+	\$99,751

#### Spousal Contribution

The income amount used to determine the fixed spousal contribution is the same as the family income used to calculate the fixed student contribution. The fixed spousal contribution for a student with a family income below the low-income threshold will be \$0. For income above the low-income threshold, the contribution will be 10 per cent on the amount of family income above the low-income threshold. No fixed spousal contributions are expected from spouses who are students themselves, spouses in receipt of employment insurance benefits or social assistance, or spouses in receipt of federal or provincial disability benefits.

The expected fixed spousal contribution will be prorated weekly. The number of study weeks used to determine the fixed spousal contribution is capped at 34 weeks (i.e., an eight-month academic year) for each student aid loan year. This means that no spousal contribution will be calculated for more than 34 weeks even if the period of study is longer.

#### Parental Contribution

Parents of single dependent students are expected to contribute towards the student's education, based on their discretionary income. Discretionary income is their combined income in the last complete taxation year, after deductions for income tax, Canada Pension Plan, Employment Insurance, and a moderate standard of living, based family size. Parents, their dependent

children (including the student applying for assistance), and any other dependants living in the household are all included to determine family size.

Completing the parental section of the application does not mean parents are co-signing your student loans. The applicant is solely responsible for repaying their student loans.

### Scholarships and Bursaries

Student income received through scholarships and bursaries will be assessed at 100 per cent, less an exemption of \$1,800 per loan year. The Saskatchewan Advantage Scholarship is exempt from the needs assessment.

### Educational Funding

Income from educational funding that is intended to help cover specific educational-related costs is also part of calculating students' resources. This can include funds received from municipal, provincial or federal governments or from the private sector. These funds could be paid directly to the post-secondary institution (for instance, to cover tuition), or they could be paid directly to the student. This may include training allowances, employment insurance, social assistance payments, etc.

Note that funding received for post-secondary studies through Indigenous Services Canada's Post-Secondary Student Support Program, Métis Nation Post-Secondary Education Strategy and the Inuit Post-Secondary Education Strategy, as well as funding received from Registered Education Savings Plans, is exempt from this requirement.

Student loans obtained through private lenders as well as any tax credits received, whether intended to help offset the cost of training and skills development or not, are also exempt.

## Required Documentation for Initial Assessment

Assessment of an application is not undertaken until all necessary information is received. In addition to answering all questions on the student aid application, the following documentation is required:

### From Students

- Applicant Consents, Authorizations, and Agreements.
- Program Information Form, if applicable.
- Verification of Disability for student or dependant over 18, if applicable.
- Other documents as outlined in the Student Aid Instructions.

### From Parents of Single Dependent Students

- Parental Consents, Authorizations, and Agreements.

### From Spouses of Married Students

- Spousal Consents, Authorizations, and Agreements.

Any information or documentation requested in order to complete an assessment must be submitted no less than 30 days before the period of study end date. Through the Advanced Education Portal account, students can upload documents to the Student Service Centre.

### Split Initial Assessment

When changes to the applicant's marital status, family size, living situation or resources during the study period are known, a "split assessment" is carried out on the initial assessment which adjusts allowances by pro-rating according to the time the student is in each situation. However, split assessments are normally done on a review basis.

Split assessments involving the change of a student's category from single dependent to single independent occur automatically on the initial assessment for single dependent students who meet the four years out of high school independence criteria during the study period.

## Confirmation of Information

Students receiving assistance may be required to confirm certain information used in assessing their need.

## Child Care Subsidy Confirmation

The ministry compares information with the Ministry of Social Services regarding subsidized child care.

## Review and Reassessment

### Grounds for Review

A review is a reconsideration of an initial assessment. Any student may make a written request for a review of their assessment. Appropriate documentation is required to substantiate the basis of the request for review. When the review involves recalculating the student's need, this is known as a reassessment.

A review may not be undertaken solely on the basis that the applicant feels the overall award is inadequate. A review may be conducted when:

- the information provided by a student on or in support of an application has either changed or was incorrect; or
- a student believes an error has been made in the application of one or more program criteria.

When a request for review involves exceptional circumstances not addressed in the need assessment criteria or the review criteria and involves the application of discretion, the review is considered to be an appeal.

Reassessment of an application in a review may result in the student being assessed for additional or for less assistance (with an overpayment situation possibly resulting), or the student's assistance may not change. No award as the result of a review may cause the student to exceed the weekly maximum amounts.

Students who have had their applications reviewed will be informed that they have the right to appeal the result.

## Review Deadlines

Written requests for reviews for the student's current study period must be received by at least 30 days before the student's period of study end date. Funds cannot be disbursed after the period of study end date.

In the instance where a student, or the ministry, requests a review of an overpayment for a previous study period, the review will be initiated within one year from the period of study end date.

## Single Dependent Student's Family Breakdown

On review, a student's category may be changed from single dependent to single independent when there is a family breakdown. Proof of that breakdown must be provided by a third party professional who confirms the breakdown and specifically sets out the reasons for the breakdown.

The family breakdown has to be beyond the normal disagreements between parents and child(ren). Circumstances that are beyond normal disagreements include sexual, physical, or psychological abuse of the student by one or both parents. The breakdown must have resulted in the student leaving the family home or having been removed from the family home by a social service agency.

The following documentation is required for a review:

- Appeal letter outlining the reasons for the breakdown.
- Statement from a third party professional who was directly involved with the situation and who can corroborate the statement of the student.

Students who are identified as single independent due to family breakdown retain that identification for subsequent applications. However, if the parents fill out the parental information section of the student's application on a subsequent application, the identification reverts to single dependent for that application.

## Change in Student's Marital Status

When changes to the student's marital status during the study period are known and reported, adjustments to allowances are pro-rated according to the time the student is in each marital status.

### Married or common-law student experiencing exceptional circumstances such as intimate partner violence

A student's category may be changed from married or common-law to independent or, if they have one or more dependants, to single parent student when it is unreasonable for the student to provide the spouse's or common-law partner's information due to exceptional circumstances.

These circumstances may include the following:

- The spouse or partner refusing to provide their personal information as a way to prevent the student from having access to financial resources and/or pursuing post-secondary education.
- The spouse or partner using or controlling the student's own financial resources, or controlling all the money in the relationship and giving little or no access to the student.
- The student feels that providing their spouse's or partner's information or asking their spouse or partner to provide their consent (e.g., signature) would put the student in harm's way.

The following documentation will be required of the student in these situations:

1. A written statement that indicates the exceptional circumstances that make it unreasonable for the student to provide information about their spouse or partner.
2. A statement from a third-party professional who, due to their professional relationship with the student, can corroborate the student's statement about the student's exceptional circumstance. This could include, but is not limited to, a medical professional, psychotherapist, social worker, school counsellor, or staff at a social service agency such as an organization supporting those experiencing abuse or violence.

In each subsequent year, the student will be required to provide a signed statement confirming their exceptional circumstance has not changed.

## Change in Student's Living Situation

When changes to the student's living situation during the study period are known and reported, adjustments to allowances are pro-rated according to the time the student spends in each living situation.

The following living situations may change during the study period:

- Home/Away – The student may change their place of residence from at home with parents or spouse to away from home or vice versa.
- Region – The student may change their region of residence.
- Dependants – The number of dependants the student is responsible for may change.

To establish the accuracy of split assessments due to a change in the number of dependent children, the applicant is required to provide the birth date, the custody date if applicable, Saskatchewan Health Services number, and name of the dependent child involved. This is the case whether the split assessment is done on initial assessment or on review.

## Cost Adjustments

On a review basis, adjustments may be made to costs allowed in a student's initial assessment. All additional costs allowed must be within limits set by the assessment and review criteria.

Adjustments may be made to the following categories of costs:

- tuition and compulsory fees;
- books and supplies (\$3,000 limit per year);
- child care (monthly limits by region); and
- other allowable costs.

Students with disabilities who have exceptional education-related costs in excess of the funding provided under the Canada-Saskatchewan Student Grant for Students with Disabilities may, on review or on initial assessment, have the excess costs

included as Other Allowable Costs.

When a request for review involves exceptional circumstances not addressed in the need assessment criteria and involves the application of discretion, the review is considered to be an appeal.

#### Reducing the Fixed Contribution Amount

Married or common-law students' spouses/partners may have their assessed fixed contribution reviewed if exceptional circumstances prevent them from providing the expected amount. A request for review must be accompanied by supporting documentation that substantiates the spouse's claim and provides reasonable grounds to reduce their assessed contribution.

#### Changing the Parental Contribution for Single Dependent Students

Refusal by parents or step-parents to contribute to the cost of their child's education is not a sufficient reason to waive an assessed parental contribution. However, in the following two circumstances it is recognized that parents are unable, rather than unwilling, to make the assessed contribution:

- An unexpected reduction in parental income due to such situations as loss of employment, reduced hours of employment or overtime, accident or illness causing temporary unemployment, retirement, parent enrolled as full-time student, etc.
- Parents have unavoidable extraordinary expenses such as alimony/maintenance payments and child support, child care for dependants with disabilities, tuition and books for part-time study, student loan payments, medical/dental/ optical expenses, etc.

The following documentation is required in the above two circumstances:

- Reduction in parental income(s):  
For the initial assessment of a single dependent student, the previous year's income as reported to Canada Revenue Agency is used to determine the parental contribution. In cases

where the parents are expecting their current year's income to be substantially lower than the previous year's income, parents must complete a Reduced Income Statement.

On review, the income as stated in the Reduced Income Statement is used to determine the parental contribution. The Reduced Income Statement must be submitted no less than 30 days prior to the student's period of study end date.

- Unavoidable/extraordinary parental expenses:  
Supporting documentation confirming the expense(s) must be provided. Any review situations involving unavoidable, extraordinary expenses not listed above are not subject to the discretionary limit of \$3,333 (see Appeal Process). The entire amount of the expense will be allowed.

#### Reassessments Due to Errors

A reassessment is done when an error is detected in a student's current or past assessment that resulted from an error or omission made by the student or by the ministry.

If the reassessment results in a lower amount of funding awarded, the difference may be deducted from the current assessment by cancelling or reducing the payments. If the difference cannot be fully recovered from the current assessment, the remaining balance or overpayment is deducted from any future assessments.

The student is sent a letter advising them of the reassessment, including an explanation of the reassessment error.

#### Funding of Spring/Summer Session

Students enrolled in spring or summer classes must complete and submit a new application to apply for assistance.

Again, students must be enrolled in at least 60 per cent of a full course load and their study period must be at least six weeks in length for the student to be eligible for assistance.

Students who will have a study period of less than six weeks may be eligible to apply for assistance if they meet all the following criteria:

- the student was funded as a full-time student during the previous regular academic session (September to April) or winter session (January to April);
- the student is not taking a break in studies of more than 21 consecutive calendar days since completing their last study period; and
- the student will be attending the same post-secondary institution they were attending during their last study period.

### Changing Programs

Students will be allowed to change programs without having their assistance discontinued within the approved period of study in the following situation:

- the new program is in the same post-secondary institution as the original program (all colleges within a university are considered to be the same post-secondary institution);
- the period of study start date does not change; and
- the period of study end date does not change by more than five weeks.

When a student changes programs, a reassessment will be done to correct the program information (i.e., costs, end date of the new program).

Students changing post-secondary institutions will be discontinued and are required to apply again using information from their new post-secondary institution. Regular discontinuation rules apply (i.e., satisfactory progress policy, overpayments).

### Other Course Extensions

The maximum length of a course extension is five weeks, as long as the extension does not result in a total period of study of more than 52 weeks. Extensions of 6 weeks or more require a new application.

There are no restrictions on the number of extensions that may be granted to a student, provided the additional time being requested is to complete the original course of study and the student is within the required duration of assistance.

In cases where the period of study, including the extension, is more than 52 weeks in length, a new application will be necessary. The end date of the first application may need to be adjusted so that the second application meets the period of study requirement of at least six weeks.

### Discontinuation Policy

A student is discontinued and no longer eligible for the assistance that was authorized if, during the period of study for which assistance was authorized:

- the student drops to less than 60 per cent of a full course load at any time;
- the student states verbally or in writing that they are quitting school;
- the student is expelled by the school;
- the student's attendance drops below 90 per cent in any two calendar months (unless due to documented medical reasons);
- the student fails to attend school for more than 21 consecutive calendar days for any reason, including documented medical reasons;
- the student successfully completes their course of studies before the scheduled course end date; or
- the student changes schools (not including a transfer between colleges within a university).

Discontinuation of studies results in a reassessment of the student's loan with the length of time the student attended as the adjusted study period. In the discontinuation reassessment, the following calculations occur:

## Costs

- All costs that are calculated (i.e., food and shelter, local transportation, miscellaneous, child care allowance, second residence allowance for married students, return transportation, and commuting allowance), with the exception of computer costs, are recalculated based on the length of time in the adjusted study period.
- Costs that are reported by the student (child care and other expenses), tuition and compulsory fees, and books and supplies (to a maximum of \$3,000) are pro-rated based on the length of time in the adjusted study period.

## Resources

- All resources that are calculated (i.e., student contribution, married student's spousal contribution, single dependent student's parental contribution) are recalculated based on the length of time in the adjusted study period.
- The student's study period income is pro-rated based on the length of time in the adjusted study period before determining the new contribution for the adjusted study period.

Students who are Canadian Forces Reservists and who interrupt their studies to serve in Special Duty Service operations will be allowed to discontinue from their studies and will receive interest-free status for the duration of their service. Interest-free status may be extended if the student cannot return to their studies immediately following the service because of timing issues or injuries suffered while in service.

## Consequences of Discontinuing

The table below outlines the consequences and remedies of discontinuing from studies.

Scholastic Situation	Consequence	Remedy
Student discontinues during one academic year.	Student put on probation but remains eligible for student aid in next academic year.	Student must not discontinue in all subsequent academic years to maintain continuous eligibility for student aid.
Student discontinues during two academic years.	Student loses eligibility for student aid for a minimum of 12 months.	Student must maintain student loans in good standing during non-eligible period.
Student discontinues during three academic years.	Student loses eligibility for student aid for a minimum of 36 months.*	Student must maintain student loans in good standing during non-eligible period.

\* Students who have completed the 36-month period of ineligibility will be considered a first time student again for the purposes of satisfactory scholastic standard.

Maintaining loans in good standing may include the following:

- If the student continues full-time studies through the non-eligible period, they must have the post-secondary institution confirm enrolment and notify the National Student Loans Service Centre.
- If the student does not continue full-time studies through the non-eligible period, they must commence repayment on their student loans and maintain the loans in good standing in repayment.

Discontinuations may not be subject to the consequences and remedies mentioned above when the student:

- completes their full course before the period of study end date;
- provides documentation from a doctor indicating that dropping to part-time enrolment or discontinuing was due to illness of the student or the student's child or spouse;
- provides documentation indicating that dropping to part-time enrolment or discontinuing was due to a death in their immediate family (i.e., parent, spouse, or child);
- dropped to part-time enrolment as a result of the school cancelling a class and the student provides documentation verifying that they were not able to arrange an alternate class that would maintain his or her full-time enrolment;
- dropped to part-time enrolment or discontinued to accept full-time employment in a position directly related to their field of study;
- dropped to part-time enrolment or discontinued to accept full-time employment in a position directly related to their field of study where the employment is part of a co-op study program;
- discontinued as a result of the school closing for a period of longer than three consecutive weeks; or

- discontinued as a result of the school completing the Program Information Form with an incorrect course end date (verification from the school is required).

### Overpayments

Overpayments occur when a reassessment is carried out and it indicates that on the previous assessment the student was authorized and paid out in excess of what they were entitled to receive. The following policies apply to both the Canada and Saskatchewan portions of a Canada-Saskatchewan Integrated Student Loan:

- Any overpayment amounts over \$250 are recovered by deducting that amount from the student's subsequent authorized federal loan(s). Any overpayment amounts of \$250 or less are deferred for recovery until the student enters repayment (the amount becomes part of the loan principal to be repaid). Assessment documentation provided to the student borrower indicates only the overpayment amount over \$250 (i.e., that portion of the overpayment to be deducted from the student's subsequent loan[s]) as the Canada-Saskatchewan Integrated Student Loan overpayment.
- An overpayment may be reduced if the student provides verification that they have made payments on the loan.
- A student who has been assessed an overpayment will have one year from the period of study end date associated with the overpayment to provide any documentation that may reduce the overpayment.

Overpayment amounts are eligible for the Repayment Assistance Plan or the Repayment Assistance Plan for Borrowers with Disabilities.

Downward reassessments resulting in overpayments may occur from the following situations:

- an assessment error (refer to Reassessments Due to Errors);
- discontinuation of studies;

- a change in credit hours/courseload;
- a reduced need, which may be due to:
  - a change in the student's marital status (e.g., single student marries a working spouse);
  - a change in the student's living situation (single independent student living away from home moves back to parents' home);
  - cost adjustments (e.g., child care costs decrease), a change in the region in which the student lives from one with higher allowed living costs to one of lower allowed living costs, an increase in the fixed rate contribution; or
  - any other reason that reduces the student's need in a reassessment;
- misleading or false information on the application;
- failure to respond to an audit request; or
- misleading or false information provided by the student's spouse or parent(s) on the application.

#### Deferral of Overpayment Deductions

Deductions from subsequent loans due to overpayment may be deferred for recovery until the time of loan repayment in the following situations.

- The overpayment resulted from an assessment error made by the ministry.
- The overpayment resulted from the student dropping to part-time status or discontinuing completely for documented medical reasons (e.g., illness of student, child, or child of student).
- The overpayment resulted from the student dropping to part-time status or discontinuing completely because of a death in the immediate family (e.g., parents, spouse, or child).
- The overpayment resulted from the student dropping to part-time because the school cancelled a class at any time prior to the start date of the course.

- The overpayment resulted from the student interrupting their studies to serve in Special Duty Service operations as a Canadian Forces Reservist.

Deferred overpayments remain eligible for interest-free status if the student returns to school.

In considering overpayment deferral, immediate and timely notification of a change in enrolment status as per the terms and conditions of the Master Student Financial Assistance Agreement is expected.

#### Appeal Process

For situations not covered by the assessment criteria or the review and reassessment criteria, discretion may be exercised on a case-by-case basis through the appeal process.

The written request for an appeal must be received no less than 30 days before the student's actual period of study end date. Students are advised to provide as much information and documentation as possible with the request explaining the situation and supporting the appeal, including statement of the reasons why the situation would cause hardship.

Appeals are first reviewed to determine if they fall within one of the Discretion Policies (see next section) and if so, are dealt with in accordance with those policies. Appeals that do not fall within the Discretion Policies are submitted for review to an internal appeal panel in the ministry. The internal appeal panel may reach consensus on an appeal, resulting in a positive outcome (e.g., the student's application is reassessed considering the additional information) or a negative outcome (e.g., appeal is dismissed).

The basic principles applied in making decisions on appeals are as follows:

- Is the student's situation unavoidable/unforeseen/unanticipated, and will the situation force the student to discontinue studies or cause the student and, if applicable, his or her family undue hardship if additional assistance is not provided.

- If the student is asking for additional funding to cover exceptional expenses, could the student delay the expense until schooling is complete.

#### Discretion Policies

Reviews involving discretionary funding are handled through the appeal process. Required documentation is determined on a case-by-case basis and the verification process may be used where deemed appropriate. The following items may be included in the determination of discretionary costs:

#### Student Expenses

- Supplies, other than expendable supplies
- Amounts for books and supplies over the maximum
- High living costs (shelter, food)
- Room and board for independent students living at home
- High alimony/maintenance payments (over maximum)
- House repairs
- Funeral costs
- Legal expenses
- Earnings deductions/employment expenses
- Unforeseen exceptional expenses

#### Parent Expenses

- High alimony/maintenance payments (over maximum)
- House repairs
- Funeral costs
- Legal expenses
- Earning deductions/employment expenses
- Unforeseen exceptional expenses

## Designation

For Saskatchewan students to be eligible to receive Saskatchewan Student Aid, they must attend a designated institution and be enrolled in a designated program. Information about institution and program designation for Saskatchewan Student Aid can be found in the [Saskatchewan Designation Policy Manual](#).

## Payment of Award

Please see the section entitled Receiving Your Funds in the [2025-26 Student Aid Handbook](#) for important information on what students can expect once their application has been approved, including next steps and how to register an account with the National Student Loans Service Centre (NSLSC).

## Confirmation of Enrolment

Before any funding is disbursed, the student's enrolment must be confirmed. To this end, the ministry sends an electronic file to the NSLSC containing information to be confirmed by the student's post-secondary institution. The NSLSC forwards that information to the post-secondary institution electronically. The post-secondary institution confirms that the student is enrolled and returns the file electronically to the NSLSC.

There may be cases where the post-secondary institution is not able to confirm enrolment electronically. In these instances, the NSLSC will confirm enrolment with the school by way of a paper process.

### Disbursement of Funds

Students receive an assessment letter each time they apply for assistance or have a reassessment. The letter indicates the amounts of Canada and Saskatchewan funding authorized.

The disbursement date of the full amount of the Canada Student Loan is the beginning of the student's period of study or the assessment date, whichever is later. Canada Student Grants and Saskatchewan Student Grants will be disbursed at the beginning and middle of the period of study for programs that are 17 weeks or longer.

Students in programs that are less than 17 weeks will receive the entire Canada-Saskatchewan Student Grant amounts at the beginning of their period of study.

The disbursement schedule for the Saskatchewan Student Loan (SSL) is shown in the table below.

If the NSLSC receives confirmation of enrolment less than 10 days prior to the first disbursement date, disbursements may be delayed. In addition, the NSLSC must receive the confirmation of enrolment prior to the period of study end date to disburse any funds.

Size of Loan	Saskatchewan Student Loan (SSL) Disbursement Schedule
SSL equal to \$100 per month of study or more	Equal payments on the first banking day of each month, starting in the second month of the study period and ending in the last month of study
SSL less than \$100 per month of study	One payment on the date specified in the assessment letter.

## Repayment

### Loan Repayment

Students must consolidate their Canada-Saskatchewan Integrated Student Loans with the National Student Loans Service Centre (NSLSC) by the first day of the seventh month following their last confirmed period of study end date. Repayment will be made in monthly installments to the NSLSC.

### Terms and Conditions of Repayment

Interest will accrue on your Saskatchewan Student Loan during the six-month period from the last period of study end date to the date of consolidation at a floating rate of prime.

The interest that accrues during this period may be paid out by the student or capitalized (added to the principal of the integrated loan) at the time of consolidation.

The first monthly payment is due the first day of the seventh month following the period of study end date.

Your Saskatchewan student loan will be automatically consolidated with the floating rate of interest, but there is a one-time option of switching to the fixed rate of interest during the repayment period.

As of April 1, 2023, the accrual of interest on Canada Student Loans has been permanently eliminated. Borrowers continue to be responsible for any interest that may have accrued before April 1, 2023.

Interest on Saskatchewan Student Loans is as follows:

- fixed interest rate (Prime + 2.5%); or
- floating interest rate (Prime).

### Maintaining/Reinstating Interest- Free Status on Previous Loans

**With New Funding (Students who receive additional financial assistance to continue studies)**

Interest-free status on Saskatchewan Student Loans will be electronically triggered upon receipt of confirmation of enrolment at the NSLSC.

**Without New Funding (Students who only require interest-free status)**

There are a number of ways that a student can request interest-free status for Saskatchewan Student Loans.

If the student is attending a post-secondary institution that is registered to confirm enrolments electronically, the student can:

- Submit a request for interest-free status through their borrower web account at the NSLSC. The request will be sent electronically to the post-secondary institution by the NSLSC. Once the post-secondary institution confirms enrolment, the student's loan(s) will be updated to interest-free status by the NSLSC. Interest-free status will also be communicated electronically by the NSLSC to the ministry.
- Go to their post-secondary institution and request that the post-secondary institution submit an electronic confirmation of enrolment to the NSLSC. Once the post-secondary institution confirms enrolment, the student's loan(s) will be updated to interest-free status by the NSLSC. Interest-free status will also be communicated electronically by the NSLSC to the ministry.

If the student is attending a post-secondary institution that is not registered to confirm enrolments electronically, the student must download a [Canada Student Financial Assistance Program Confirmation of Enrolment Schedule 2](#) from the Can Learn website and take it to their post-secondary institution to have enrolment confirmed. The form must then be submitted to the NSLSC. The NSLSC will update the interest-free status. Interest-free status will also be communicated electronically by the NSLSC to the ministry.

## Medical and Parental Leave

### Definition of Medical Leave

Medical leave is a temporary leave from Canada and Saskatchewan student loan payment obligations following a leave from studies as a result of a medical problem, including a problem related to mental health, that, in the opinion of a medical professional, would significantly interfere with the borrower's ability to pursue their program of studies. During the leave, the borrower is deemed to continue to be a full-time or part-time student, as applicable, with the exception that time spent on medical leave does not count towards a borrower's lifetime maximum weeks of student financial assistance.

There is no requirement that the medical condition prevents the borrower from attending post-secondary education altogether.

### Definition of Parental Leave

Parental leave is a temporary leave from Canada and Saskatchewan student loan payment obligations following a leave from studies as a result of the birth, finalization of an adoption or commencement of the guardianship or tutorship of a child. During the leave, the borrower is deemed to continue to be a full-time or part-time student, as applicable, with the exception that time spent on parental leave does not count towards a borrower's lifetime maximum weeks of student financial assistance.

There is no requirement that the borrower's parental obligations prevent them from attending post-secondary education. Simply having welcomed a child is sufficient.

### Eligibility

To be eligible for medical or parental leave, borrowers must:

- submit a *Medical or Parental Leave Benefit Application* within the prescribed timeframe – within a six-month application window starting on the last day of the month in which they withdraw from post-secondary studies (see *Application Window* below), but no later than 12 months after the medical or parental event (see *Eligibility Window* below);
- have taken a leave from studies for medical or parental reasons (see *Leave from Studies* below); and
- be at least 30 calendar days into a new confirmed period of study following any previous medical or parental leave.

There is no requirement that a borrower's loans be in good standing to be eligible for medical or parental leave.

### Application for Leave—Eligibility Window and Application Window

Note that borrowers may only apply for medical or parental leave if they meet **both** the eligibility window and the application window.

### Eligibility Window

A borrower must submit their application for medical or parental leave during an eligibility window that begins on the Medical Event Date or Parental Event Date (see below) and ends 12 months later.

- **Medical Event Date**—the day on which, in the opinion of a medical professional, a medical problem significantly interferes with a borrower's ability to pursue their program of study. This date must be specified by the medical professional on the Medical Leave Attestation (see below) and can occur before, on, or after the date on which the medical professional completes the attestation.
- **Parental Event Date**—the day on which a borrower has welcomed a new child through birth, the finalization of an adoption or commencement of a guardianship or tutorship.

## Application Window

A borrower must apply for medical or parental leave within a six-month application window starting on the last day of the month in which they withdraw from post-secondary studies (i.e., the withdrawal PSED).

## Medical Leave Attestation

In applying for medical leave, a borrower must provide an attestation from a medical professional stating the *Medical Event Date* (see above).

The *Medical Professional Attestation for a Medical Leave* is used to establish the *Medical Event Date* and confirm that the Leave from Studies (see below) resulted from a medical problem.

For the purposes of the *Medical Leave Attestation*, a “medical professional” is a member in good standing of a medical or health care profession, including mental health care professions, that is recognized by the province or territory in which the professional is practicing. This could include a range of practitioners, such as licensed physicians, nurse practitioners, psychologists, psychotherapists, and social workers, as long as the profession is recognized by a province or territory. The credentials of the medical professional must be verifiable, for example through an online membership registry.

The medical professional should take into account the nature of the program of studies in assessing whether a borrower’s medical problem would significantly interfere with their ability to pursue their program of study.

It is not necessary that the medical professional be practicing in Saskatchewan given that the borrower may be living in a different province or territory.

## Parental Leave Attestation

In applying for parental leave, a borrower must complete a self-attestation that includes the *Parental Event Date*.

## Leave from Studies

Borrowers must have taken a leave from their studies for medical or parental reasons to be eligible for a medical or parental leave from their

Canada and Saskatchewan Loans repayment obligations.

Borrowers must work with their educational institution to formally take a leave from their studies (unless they are in the six-month non-repayment period following studies).

“Leave from studies” means:

- When the borrower applies for medical or parental leave while in-study, the borrower must formally withdraw from studies with their educational institution.
- When the borrower applies for medical or parental leave while in a six-month non-repayment period following studies, they are still considered on a leave from studies, and their leave period will start on the day following their approved leave.

Borrowers who take a leave from their studies for reasons unrelated to a medical or parental event are not eligible for a medical or parental leave from their Canada and Saskatchewan Loans repayment obligations. This remains the case even if a borrower experiences a medical or parental event after having withdrawn from school.

## Application to Loan-type

Medical and parental leave applies to all Canada and Saskatchewan Student Loans and full-time Canada and Saskatchewan Student Loans held by current part-time students.

Payments will continue to be required on full-time loans held by current part-time students while they are on medical or parental leave.

## Length of Leave

- Borrowers who are approved for the leave will first be granted six months of leave. This can be extended to up to a total 18 months (see *Extension of Leave* below).

Although the leave is granted in six-month periods, it is permissible for a borrower to end their leave early to return to post-secondary studies, meaning the borrower may end up taking a leave of less than six months. There is no penalty for a borrower who returns to school before the end of their approved

leave period. If, at the time of the application, a borrower intends to return to school after less than six months, the borrower can instead benefit from the six-month non-repayment period following studies.

**Leave Start Date:** is the date that the leave begins. This date will be set to the day after the borrower's most recent PSED (e.g. the withdrawal PSED).

**Leave Status End Date (LSED):** is the last day of their approved leave, which ends on the last day of the sixth month from the borrower's Leave Start Date.

This date will also become the borrower's PSED for the purposes of determining the non-repayment period and the repayment start date and/or for loan amortization purposes. This means that if the borrower does not return to school, they will immediately enter their six-month non-repayment period, and subsequently enter repayment (also see *Not Returning to Post-Secondary Studies* below).

#### Extension of Leave

A borrower is able to request an extension of their leave to 12 months and may then request a second extension for six additional months, up to a total of 18 months.

Borrowers can extend their leave for the same reason or for a different reason (i.e., medical – medical, parental – parental, medical – parental, or parental – medical). For example, a pregnant borrower could take medical leave for reasons related to her pregnancy prior to the birth of a child, and then extend her leave as parental leave.

#### Extension Application Window

Borrowers can apply for an extension of their leave during a period beginning 30 days before the end of their approved leave (*Leave End Date*) and up to 30 days after that date. This application window applies to requests for an extension at the end of the initial six months, as well as at the end of any extensions, if applicable.

#### Extension for a Different Reason

A borrower who completes one period of leave and needs to extend that leave for a different reason

than their first leave (i.e., medical – parental or parental – medical) must submit a new attestation associated with the new type of leave (see *Medical Leave Attestation* and *Parental Leave Attestation* above).

## Restrictions

#### Back-to-back Leave Periods

Borrowers will not be able to take back-to-back leave periods. Once a borrower's leave has ended (i.e., they used 18 months or they did not extend their leave of 6 or 12 months) they are required to return to post-secondary studies for 30 calendar days before they are eligible for another leave. This requirement applies even if they are requesting leave for different reasons.

#### Appeals

There is no appeals process for rejected/denied applications. Borrowers can resubmit an application if their circumstances have changed. The Application Window and Eligibility Window still apply in such a case.

#### Allowances

The following scenarios are permitted:

#### Borrowers Returning to Post-Secondary Studies before End of Leave

There is no penalty for a borrower who returns to post-secondary studies before the end of their approved medical or parental leave.

Medical and parental leave are granted in six-month periods; however, it is permissible for a borrower to end their leave early to return to post-secondary studies. In these situations, a borrower may actually end up taking leave that falls within the 0-6 month range, 6-12 month range or 12-18 month range. If, at the time of the application, a borrower intends to return to school after less than six months, the borrower can instead benefit from the six-month non-repayment period following studies.

Borrowers must confirm their enrolment upon their return to studies.

See *Lifetime Maximum Weeks* below for more information on how this scenario affects a borrower's lifetime maximum weeks of student financial assistance.

### Not Returning to Post-Secondary Studies

There is no penalty for a borrower who does not return to post-secondary studies following the completion of their medical or parental leave.

Borrowers who do not return to post-secondary studies are not expected to repay the interest that was not charged during their leave. Once their leave is completed they will immediately enter their six-month non-repayment period and subsequently enter repayment. A borrower's *Leave End Date* (which effectively becomes their PSED for loan amortization purposes) will be set to the last day of the last month of their approved leave.

### Multiple Leaves

A borrower can take as many medical or parental leaves as required throughout their post-secondary studies. There is no lifetime limit. However, each leave and extension must meet the eligibility criteria, and there is a restriction for back-to-back leave periods (see *Restrictions* above).

### Multiple Parents Taking Leave

Any/all parents of a child can benefit from parental leave simultaneously or consecutively, if they meet the eligibility requirements, but must apply separately.

### Lifetime Maximum Weeks

Time spent on medical or parental leave is not included in a borrower's lifetime maximum weeks of student financial assistance.

In cases where a borrower returned to studies before the end of a leave period, the entire six months of the leave period is not included in the calculation of their lifetime maximum weeks.

## Repayment Relief Measures

### Repayment Assistance Plan

The Repayment Assistance Plan (RAP) assists borrowers who are having difficulty repaying their Canada-Saskatchewan Integrated Student Loan or Canada Part-Time Student Loan. There are three types of RAP: RAP Stage 1, RAP Stage 2, and RAP-Disability (RAP-D). The first stage provides for assistance with interest payments and principal deferral; the second stage and RAP-D provides for the gradual write-down of the loan.

Eligibility is based on the concept of an "affordable payment," calculated through an evidence-based formula. For every combination of gross family income and family size, an affordable payment is defined as the payment that could be put towards student debt that does not lead to undue hardship.

Borrowers are eligible for repayment assistance if their affordable payment is less than their required payment. Support is targeted to borrowers in financial difficulty based on income and debt as follows:

- Borrowers make no payments when their income is below a certain threshold.
- Borrowers with incomes above this threshold are required to make an affordable payment based on accepted debt to income ratios.

Stage 1 (RAP affordable payment) lasts for a maximum of five years, during which the government covers the interest portion of the borrower's payment that could not be met by the affordable payment. Any payments deemed affordable are paid by the borrower towards the loan principal first, thus reducing their indebtedness.

Stage 2 begins after Stage 1 is exhausted (10 periods of six months have been taken), or the borrower has been in repayment for over 10 years, or the borrower has previously received a Debt Reduction in Repayment Benefit. The loan balance is re-amortized between the beginning of the approved RAP period and the end-of-repayment point of 15 years from last period of study end date. The borrower continues to make payments

that are affordable to them, and the government makes the balance of the payment. Government payments are applied to interest and principal. Therefore, all of the payments are made in full and the loan is fully paid off by the end of the 15-year period.

RAP has the following features and criteria:

- borrowers must reside in Canada;
- borrowers must not be restricted from Canada-Saskatchewan Integrated Student Loans funding;
- borrowers of Canada-Saskatchewan Integrated Student Loans must be in good standing;
- borrowers are eligible to apply for repayment assistance at any time during their repayment period;
- the period approved for repayment assistance is six months at a time. At the end of the six-month period, borrowers can reapply if they still require assistance.
- borrowers with income below a set threshold will not be required to make any payments. Affordable payments start at 1.5 per cent of income for those with incomes above the threshold incomes. As income increases, so does

the percentage of income that can be applied to the loan payment. Affordable payments are capped at 10 per cent of income;

- borrowers can backdate their application up to six months;
- borrowers can capitalize up to three months of outstanding interest once during the repayment period;
- borrowers who enter into a bankruptcy-related event may be eligible for the Repayment Assistance Plan; and
- borrowers who have received Stage 2 assistance will be restricted from further loans until their loan is paid in full.

The NSLSC administers RAP for borrowers with Canada-Saskatchewan Integrated Student Loans or a combination of Canada-Saskatchewan Integrated Student Loans and Lender-Financed Loans. Application is to be made to the NSLSC. In determining eligibility, the NSLSC will consider all an applicant's student loans. If the borrower has federal or provincial lender-financed loans, service centre staff will notify the borrower's lender regarding whether the borrower qualifies and what the borrower's affordable payment is on the borrower's lender-financed loans.

The following table indicates the gross family income thresholds for zero payments for RAP for the 2025-26 loan year:

**Zero Payment Thresholds**

Family Size	Monthly Income Threshold
1	\$3,778
2	\$4,444
3	\$5,444
4	\$6,283
5	\$7,026
6	\$7,696
7 or more	\$8,313

**Repayment Assistance Plan for Borrowers with Disabilities**

Borrowers with a disability who do not qualify for the Severe Permanent Disability Benefit can apply to the Repayment Assistance Plan for Borrowers with Disabilities (RAP-D). RAP-D begins to pay down debt immediately for these borrowers and will ensure that the debt is paid in 10 years from the last period of study end date.

The assessment for RAP-D will take into consideration exceptional expenses including medical, housing, special care or other expenses that would be deducted from the applicant’s income.

The RAP-D criteria are as follows:

- borrowers must reside in Canada;
- borrowers must not be restricted from Canada-Saskatchewan Integrated Student Loans funding;
- borrowers of Canada-Saskatchewan Integrated Student Loans must be in good standing;
- borrowers are eligible to apply for repayment assistance at any time during their repayment period;

- the period approved for repayment assistance is six months at a time. At the end of the six-month period, borrowers can reapply if they still require assistance;
- borrowers with income below a set threshold will not be required to make any payments. Affordable payments start at 1.5 per cent of income for those with incomes above the threshold incomes. As income increases, so does the percentage of income that can be applied to the loan payment. Affordable payments are capped at 10 per cent of income;
- borrowers can backdate their application up to six months;
- borrowers can capitalize up to three months of outstanding interest once during the repayment period;
- borrowers who enter into a bankruptcy-related event may be eligible for the Repayment Assistance Plan; and
- borrowers who have received RAP-D assistance will be restricted from further loans until their loan is paid in full.

**Severe Permanent Disability Benefit**

If a student borrower with a severe permanent disability is or will be unable to comply with the repayment provisions of his or her loan agreement, the lender shall offer to amend the repayment provisions of the loan agreement so as to enable

the student borrower to better meet his or her repayment obligations.

Following this, if the student is still unable to repay his or her loan without exceptional hardship, the student borrower may apply to the Canada Student Financial Assistance Program for the Severe Permanent Disability Benefit (forgiveness of Canada and Saskatchewan Student Loan debt(s)). The [Severe Permanent Disability Benefit Application](#) is available from the NSLSC, and the completed form is to be forwarded to the NSLSC. The completed form will then be forwarded to the federal government for processing.

If the application is denied, the student borrower may apply for a review of the denial at a future time if his or her circumstances change. The borrower may also be eligible for the Repayment Assistance Plan for Borrowers with Disabilities.

A severe permanent disability means any impairment including a physical, mental, intellectual, cognitive, learning, communication or sensory impairment – or functional limitation – that prevents a person from performing the daily activities necessary to participate in the labour force in a manner that is substantially gainful, as defined in section 68.1 of the Canada Pension Plan Regulations, and is expected to remain with the person for their expected life.

Borrowers who receive the Severe Permanent Disability Benefit after August 1, 2009 are restricted from receiving new loans or interest-free status.

### Tax Credits

Borrowers in repayment are able to claim the interest portion of their payments during the tax year as a tax credit. The NSLSC provides a statement to each borrower in repayment indicating the total amount of interest the borrower paid on loans during the tax year.

Borrowers cannot claim interest paid in respect to a judgement obtained upon the borrower for failing to pay back their loan.

## Saskatchewan Loan Forgiveness for Nurses and Nurse Practitioners

Nurses and nurse practitioners may receive up to \$4,000 per year in Saskatchewan Student Loan forgiveness, to a maximum of \$20,000 over five years.

### Saskatchewan Student Loan Forgiveness Eligibility

- started employment in a designated community by the following dates:
  - on or after April 1, 2012 including all communities with a population of 10,000 or less, plus Weyburn, Estevan, Lloydminster and Saskatchewan;
  - on or after January 1, 2023, including Prince Albert, Moose Jaw, Swift Current, Yorkton and The Battlefords;
- employment may include multiple designated communities in Saskatchewan;
- been employed for 12 consecutive months in a designated community;
- provided in-person services for a minimum of 400 hours in that community;
- has a Saskatchewan Student Loan in repayment and in good standing (payments are up to date); and
- submitted an application form within 90 days of completing their year of service.

### Eligible Nursing Professions

- Registered Nurse
- Registered Psychiatric Nurse
- Licensed Practical Nurse
- Nurse Practitioner

### Loan Forgiveness Period

A loan forgiveness period is a period of 12 consecutive months during which borrowers must have been employed or in practice in a designated community (or communities) and have provided in-person services in that community (or communities) for a minimum of 400 hours.

Borrowers must complete a full 12-month loan forgiveness period before applying for Saskatchewan Student Loan forgiveness and a subsequent loan forgiveness period may only begin after an approved period has ended.

### Application

Once borrowers have completed their loan forgiveness period, they have 90 days to [apply for this benefit](#). Their loan balance will then be reduced as of the day after the end of their loan forgiveness period. In the event the borrower applies more than 90 days after the end of their 12-month period of practice, the 12-month period will be adjusted forward when possible.

### Attestation

Applicants must have their employer attest to the employment commencement date as well as the start and end date of the 12-month loan forgiveness service period, and the associated number of hours completed over that period. The applicant's immediate supervisor is required to sign and date the attestation.

### Calculation of Loan Forgiveness

Nurses are eligible for loan forgiveness (LF) on their Saskatchewan Student Loans for up to a maximum of \$20,000 over a maximum five-year period.

The approval amount will be calculated as follows:

If  $P/5 > \$4,000$ ,  $LF = \$4,000$ , else  $LF = P/5$

In the above formulas:

- P: Represents the outstanding principal on all Saskatchewan Student Loans as of the first day the borrower is in eligible employment. The value of P would remain constant for subsequent loan forgiveness periods.
- The first day the borrower is in eligible employment is represented by the 'Start Date' on the borrower application.
- LF: Refers to the total loan forgiveness amount (Maximum amount to be applied).

The calculated amount is considered the maximum loan forgiveness amount. The benefit is limited to the outstanding principal balance as of the last day of the approved employment period. The benefit is applied on the day following the last day of the employment period.

### Restrictions

Borrowers who have restrictions on any of their Saskatchewan Student Loans, as of the date of when the forgiveness is effectively applied on their outstanding loan balance, are not eligible.

Exceptions which will NOT restrict a borrower from receipt of SSL forgiveness include:

- borrower has received RAP Stage 2;
- borrower has received Debt Reduction in Repayment (DRR); and
- borrower has received RAP-D.

### Multiple Periods of Loan Forgiveness

Borrowers may receive Saskatchewan Student Loan forgiveness for non-consecutive periods of practice, provided they meet all the eligibility criteria, and:

- have not exceeded the total amount of Saskatchewan Student Loan forgiveness available for their occupational group, and
- have not exceeded the five-year maximum.

Borrowers who change occupational groups from approved nursing or nurse practitioner professions may receive additional periods of Saskatchewan Student Loan forgiveness (up to a new maximum of five years for each occupational category).

### Other Borrower Responsibilities

During a borrower's year of service, their Saskatchewan Student Loan remains in repayment status and they must continue to make regular monthly payments. Once their application for loan forgiveness has been approved, their Saskatchewan Student Loan balance will be reduced. Their monthly payments will also be reduced unless they opt out on the application form.

### Overpayments

A loan payment will only be considered an overpayment when the payment is received during the 90-day application period following the completion of the 12-month loan forgiveness period and the available Saskatchewan Student Loan forgiveness amount would have extinguished the balance of the loan on the effective day of the loan forgiveness.

## Saskatchewan Loan Forgiveness for Veterinarians and Veterinary Technologists

Veterinarians and veterinary technologists may receive up to \$4,000 per year in Saskatchewan Student Loan forgiveness to a maximum of \$20,000 over five years.

### Saskatchewan Student Loan Forgiveness Eligibility

- practice as a veterinarian or veterinary technologist in a designated rural community or provide services to livestock clients from a designated rural community;
- started their employment (full-time, part-time or casual) as a veterinarian or veterinary technologist in a designated rural community on or after January 1, 2021;
- been employed for 12 consecutive months in a designated community;
- provided services for a minimum of 400 hours in that community;
- all veterinary services for livestock are eligible, which may include mobile/ambulatory service delivery;
- has a Saskatchewan Student Loan in repayment and in good standing (payments are up to date); and
- submitted an application form within 90 days of completing their year of service.

### Eligible Professions

- Veterinarian
- Veterinary Technologist

### Designated Communities

To be eligible for Saskatchewan Student Loan forgiveness, borrowers must be working in a designated rural community in Saskatchewan with a population of less than 10,000, plus Estevan, Weyburn, and Lloydminster (Saskatchewan), which are also designated communities for this program. It is also acceptable to work in multiple designated communities in Saskatchewan.

### Loan Forgiveness Period

A loan forgiveness period is a period of 12 consecutive months during which borrowers must have been employed or in practice in a designated community (or communities) and have provided services in that community (or communities) for a minimum of 400 hours.

Borrowers must complete a full 12-month loan forgiveness period before applying for Saskatchewan Student Loan forgiveness and a subsequent loan forgiveness period may only begin after an approved period has ended. The first loan forgiveness period cannot have started before January 1, 2021.

### Application

Once borrowers have completed their loan forgiveness period, they have 90 days to [apply for this benefit](#). Their loan balance will then be reduced as of the day after the end of their loan forgiveness period. In the event the borrower applies more than 90 days after the end of their 12-month period of practice, the 12-month period will be adjusted forward when possible.

### Attestation

Applicants must have their employer attest to the employment information, as well as the start and end date of the 12-month loan forgiveness service period, and the associated number of hours completed over that period. The applicant's immediate supervisor is required to sign and date the attestation.

For self-employed borrowers, supporting documentation may be requested.

### Calculation of Loan Forgiveness

Veterinarian or veterinary technologists are eligible for loan forgiveness (LF) on their Saskatchewan Student Loans for up to a maximum of \$20,000 over a maximum five-year period.

The approval amount will be calculated as follows:

If  $P/5 > \$4,000$ ,  $LF = \$4,000$ , else  $LF = P/5$

In the above formulas:

- P: Represents the outstanding principal on all Saskatchewan Student Loans as of the first day the borrower is in eligible employment. The value of P would remain constant for subsequent loan forgiveness periods.
- The first day the borrower is in eligible employment is represented by the 'Start Date' on the borrower application.
- LF: Refers to the total loan forgiveness amount (Maximum amount to be applied).

The calculated amount is considered the maximum loan forgiveness amount. The benefit is limited to the outstanding principal balance as of the last day of the approved employment period. The benefit is applied on the day following the last day of the employment period.

### Restrictions

Borrowers with restrictions to any of their Saskatchewan Student Loans, as of the date of when the forgiveness is effectively applied on their outstanding loan balance, are not eligible. Exceptions which will NOT restrict a borrower from receipt of SSL forgiveness:

- borrower has received RAP Stage 2;
- borrower has received Debt Reduction in Repayment (DRR); and
- borrower has received RAP-D.

### Multiple Periods of Loan Forgiveness

Borrowers may receive Saskatchewan Student Loan forgiveness for non-consecutive periods of practice, provided they meet all the eligibility criteria, and:

- have not exceeded the total amount of Saskatchewan Student Loan forgiveness available for their occupational group, and
- have not exceeded the five-year maximum.

Borrowers who change occupational groups from approved veterinarian or veterinary technologist professions may receive additional periods of Saskatchewan Student Loan forgiveness (up to a new maximum of five years for each occupational category).

### Other Borrower Responsibilities

During a borrower's year of service, their Saskatchewan Student Loan remains in repayment status and they must continue to make regular monthly payments. Once their application for loan forgiveness has been approved, their Saskatchewan Student Loan balance will be reduced. Their monthly payments will also be reduced unless they opt out on the application form.

### Overpayments

A loan payment will only be considered an overpayment when the payment is received during the 90-day application period following the completion of the 12-month loan forgiveness period and the available Saskatchewan Student Loan forgiveness amount would have extinguished the balance of the loan on the effective day of the loan forgiveness.

## Canada Revenue Agency Income Tax Set-Off Program

Before any loan is considered to be in default, a client would have been offered, or has been given access to, many options to manage their loan. Once a loan is considered to be in default, Canada begins collection efforts on both the federal and provincial portion of the loan. One method of collection is the Canada Revenue Agency (CRA) Income Tax Set-Off (ITSO) Program.

The ITSO Program enables the Canada Student Financial Assistance Program (CSFAP) to collect on defaulted student loan accounts through income tax set-off. The Program is designed to automatically apply a portion of an individual's income tax refund or tax credits towards their defaulted student loan.

If seven years pass with no borrower acknowledgment of the debt, the CRA returns the defaulted federal and provincial student loans to CSFAP. At that point, CSFAP's "statute-barred policy" takes effect and the federal student loan is submitted for write-off, ceasing collection activities.

CSFAP may allow federal student loan borrowers to rehabilitate the federal portion of their debt by paying all outstanding interest and making two monthly payments towards the principle. Once rehabilitated, the account may then be eligible for federal student loans and RAP.

However, inactive Saskatchewan student loans do NOT adhere to the same "statute-barred policy" as federal loans. Students can make voluntary payments in full or incrementally to the Saskatchewan office via cheque or money order at any time, and their account balance will be updated.

A borrower with a defaulted account must pay the account in full before becoming eligible for further provincial student loan funding.

The CRA ITSO Program applies to all student loans, including Canada-Saskatchewan Full-Time Student Loans, Canada Part-Time Student Loans, and Saskatchewan Lender-Financed Student Loans.

## Insolvencies

See Undischarged Bankruptcies for eligibility of undischarged and discharged bankrupts for Saskatchewan Student Aid.

## Repayment Reminder Letters

Borrowers who miss loan payments receive a series of reminder letters at their most recent mailing address: a one-month overdue letter after one missed payment, a two-month overdue letter after two missed payments, followed by a "Final Notice" and a "Default Notice." Eventually, a "Demand for Payment" letter is sent if all previous letters continue to go unanswered.

## Application of Payments

A minimum monthly payment or greater amount as selected by the borrower is due on the first day of every month while the borrower is in repayment.

Payments on accounts that are actively in repayment are applied in the following order:

- service charges;
- interest; and
- principal balances.

## Loan Write-Offs

Uncollectible Saskatchewan Student Loans are written off according to criteria and procedures outlined in the Government of Saskatchewan's Financial Administration Manual, Sections 3715 and 3725.

A borrower whose defaulted loan has been approved for write-off is not eligible for any provincial student assistance benefits relating to this loan (e.g. interest relief) or for additional loan assistance until the written off account is paid in full.

Once loans have been recommended for write-off, no more interest will be added, except if a judgement has been made against the borrower. In that case, interest will accrue at a rate of five per cent.

## Investigation

### General Policies

The Ministry of Advanced Education (the ministry) is responsible for the integrity of its student aid program. To meet this responsibility, a collaborative approach among branches in the ministry is used to conduct client investigations when necessary. The ministry also enhances integrity through third-party verification.

Audit Services will conduct investigations consistent with the ministry's policy concerning allegations of needs-based program fraud.

Investigations are initiated by written or oral referral to ministry staff, by emailing [audit.services@gov.sk.ca](mailto:audit.services@gov.sk.ca) or by calling the TIPS Line at 1-800-597-8278 (option #3).

In an investigation, ministry staff may require documentation and verification deemed necessary to determine the accuracy and completeness of information submitted by the student/parents/spouse for the purposes of obtaining student loans and grants. This information may be requested from the student and/or third-party sources.

Where Audit Services has determined that a student/parent/spouse has misrepresented the information submitted, a recommendation is made to reassess student eligibility based on the revised information, and to amend any outstanding disbursements appropriately.

Based on the results of an investigation, the following actions may be taken:

- Where an investigation has determined that an authorized award is incorrect, the award may be amended or nullified.
- If the result is a decreased award, any outstanding disbursements are reduced or cancelled. If inadequate monies remain to be disbursed to the student, an "overpayment" is calculated for the excess. In some instances, the Canada or Saskatchewan student grants may be converted to loans.
- Overpayment amounts will be deducted from any future assistance, in line with overpayment recovery policies, unless proof of repayment is provided.
- The ministry will authorize additional assistance if the investigation determines the student is eligible, provided there is enough time to complete a reassessment before the actual period of study end date has passed.
- The ministry may refer the file to policing authorities for further investigation and possible prosecution. The referral to a policing authority is based upon the collection of evidence which suggests a violation of the *Criminal Code of Canada* and/or the *Canada Student Loans Act/Canada Student Financial Assistance Act* and/or *The Student Assistance and Student Aid Fund Act, 1985*.
- Where a conviction is obtained on a charge against the student under the *Canada Student Loans Act/Canada Student Financial Assistance Act* and/or *The Student Assistance and Student Aid Fund Act, 1985* and/or the *Criminal Code of Canada*, the student's name is placed on the Canada Restricted List and they must fulfil the rehabilitation measures required before they can obtain further student aid funding.
- Where consolidation of Canada Student Loans and Saskatchewan Student Loans has occurred prior to the detection of misrepresentation and/or fraud, a re-consolidation of amounts owing may be required.

### Non-Compliance to Investigation Requests

Applicants are allowed a period of time to submit requested documentation for investigation purposes. Extension of compliance time may be granted upon formal request.

Failure to respond to a request for information during an investigation may result in the cancellation of outstanding disbursements, the creation of an overpayment, or grant to loan conversion. In some instances, the student may be restricted from receiving any future aid.

## Required Documents for Investigation

Applicants, along with their parents or spouse, may be required to provide any of the following documents, if applicable:

- income tax return;
- marriage certificate;
- birth certificate;
- separation or divorce documents which note the division of property, maintenance payments, and custody arrangements;
- third-party confirmation letter;
- utility statements;
- Child Tax Benefit statements;
- rent receipts;
- lease agreement; and
- any other document deemed necessary to complete the investigation.

# Canada Part-Time Student Loans

## General

### Authority

The authority for the federal loan program for part-time students is provided by the *Canada Student Financial Assistance Act* and its accompanying *Regulations*.

Details of the program are outlined in the Canada Student Financial Assistance Program Policy Manual.

Eligibility for part-time student aid is determined based on income levels and allowable educational costs.

## Assessment

### General

#### Maximum Assistance Level

The total principal amount of part-time student loans a student can carry at any time is \$10,000. For example, if a student has an existing \$3,000 part-time loan balance from previous years, the maximum amount of part-time student loans they could receive for the current year would be \$7,000.

#### Period of Study

There is no minimum length requirement for a period of study.

### Eligibility Criteria

#### Residency

Residency criteria for part-time students is the same as the criteria for full-time students.

#### Enrolment

Students are considered to be part-time when enrolled in at least 20 per cent and less than 60 per cent of a full course load.

Students with disabilities that are enrolled in at least 20 per cent and less than 40 per cent of a full course load are considered to be part-time, while those enrolled in at least 40 per cent and less than 60 percent of a full course load are considered part-time unless they elect to be considered full-time.

To be eligible for part-time student aid, students must be enrolled in programs that have a full-time equivalent.

**Please note:** Students who repeat a study period solely to improve their grades are not eligible for student aid.

Students enrolled in programs that are delivered through online correspondence, distance education, or other non-traditional methods may be eligible for Saskatchewan Student Aid if the program meets all eligibility criteria and the educational institution is designated for student aid purposes.

#### Restricted List

The Canada Restricted List includes students in default on their part-time or full-time federal loans. Students on this list must rehabilitate their loans before they can receive new funding. Additional information, including rehabilitation measures, is detailed in the Canada-Saskatchewan Full-Time Student Loans section.

#### Satisfactory Scholastic Standard

The requirements for maintaining a satisfactory scholastic standard include continued enrolment and the successful completion of all courses for which funding was issued.

#### Duration of Assistance

There is no maximum duration of assistance.

#### Canada and Saskatchewan Part-Time Student Grants

The Canada Student Grant for Part-Time Studies (CSG-PT) provides low- and middle-income part-time students with non-repayable financial assistance to help cover the costs of their education.

To be eligible for the CSG-PT, students must:

- meet part-time student aid eligibility criteria;
- be pursuing part-time post-secondary studies leading to a degree, certificate, or diploma at a designated educational institution, including studies beyond the undergraduate level;
- have total family income for the previous calendar year (January 1 to December 31) that is less than the income cut-off amounts below; and
- if awarded a CSG-PT in a previous student aid loan year, have successfully completed all courses they enrolled in during that student aid loan year.

Eligible students enrolled in part-time studies may receive up to a maximum \$2,520 per student aid loan year (from August 1 to July 31).

The exact amount awarded is determined according to a single progressive threshold under which the size of the grant gradually decreases as income increases, with the rate of reduction varying by family size.

The grant amount awarded shall NOT exceed a student’s assessed need. For example, if a student has \$1,200 of assessed need then the student should receive a grant of no more than \$1,200.

Family Size	Gross Annual Family Income Eligibility for Maximum CSG-PT	Previous Year’s Gross Annual Family Income Cut-off
1	\$37,701	\$69,214
2	\$53,318	\$96,923
3	\$65,302	\$115,978
4	\$75,405	\$128,222
5	\$84,304	\$139,451
6	\$92,351	\$150,043
7+	\$99,751	\$159,275

If there is still unmet need after the full amount of the CSG-PT has been awarded, the student may be eligible for a part-time Canada Student Loan.

The Saskatchewan Student Grant for Part-Time Students (SSG-PT) provides students with a grant up to a maximum of \$800 up to assessed need. This grant is not calculated weekly; it is up to \$800 regardless of study period length.

To be eligible for the SSG-PT, students must meet the eligibility criteria stated above and have assessed provincial need that is greater than what can be met with Canada Student Grants.

This grant is not progressive; it is provided to students whose income is less than the income cut-off amount. See table above.

The Canada Student Grant for Part-Time Students with Dependents (CSG-PTDEP) provides non-repayable financial assistance to low- and middle-income students to assist with the costs of caring for dependants while pursuing post-secondary studies on a part-time basis. There is no Saskatchewan dependent grant for part-time students with dependants.

To be eligible for the CSG-PTDEP, students must meet all of the following criteria:

- meet the eligibility criteria for part-time student aid;

- be pursuing part-time post-secondary studies leading to a degree, certificate, or diploma at a designated educational institution, including studies beyond the undergraduate level;
- have remaining federal need that has not been met by the CSG-PT; and
- have total family income for the previous tax year (January 1 to December 31) that is less than the income cut-off amounts.

Eligible students with one or two dependants may receive up to \$56 per week of part-time study, up to a maximum of \$2,688. Eligible students with

three or more dependants may receive up to \$84 per week of part time study, up to a maximum of \$2,688.

Note: Financial assistance provided to eligible part-time students shall be disbursed in the following order: CSG-D, CSG-PT, CSG-PTDEP, SSG-PT, CSL-PT. Part-time students eligible for the CSG-D shall receive \$2,800 during the 2025-26 loan year, and this can exceed assessed need. For part-time students, it is important that the total of all the remaining elements of their part-time student aid package does not exceed their assessed need.

Family Size	Previous Year's Gross Annual Family Income for Maximum Grant	Previous Year's Gross Annual Family Income Cut-off
1	N/A	N/A
2	\$53,318	\$96,923
3	\$65,302	\$115,978
4	\$75,405	\$128,222
5	\$84,304	\$139,451
6	\$92,351	\$150,043
7+	\$99,751	\$159,275

\*Students with gross annual family income above the cut-off threshold are not eligible to receive the CSG-PTDEP.

#### Part-Time Assistance Stacking Order

- CSG-D: Full amount not based on income or weeks, can exceed federal need.
- CSG-PT: Progressive amount based on income, not based on weeks, cannot exceed federal need.
- CSG-PTDEP: Progressive amount based on income, based on weeks and children, cannot exceed federal need.
- SSG-PT: Not progressive, below high income cut off not based on weeks, cannot exceed provincial need.
- CSL-PT: Based on federal need, income up to high income cut off, not based on weeks cannot exceed federal need. Cannot exceed \$10,000 outstanding principal.

Note: Students who request an amount on their

application form will be provided with all the grants they are entitled to even if the amount exceeds the amount they requested. The amount provided cannot exceed their assessed need. If their assessed need exceeds the grants amount the loan will not be provided if the requested amount is already provided/exceeded.

#### Assessment Criteria

##### Allowable Costs

The list of costs considered in the needs assessment for part-time assistance is shown in the table below.

##### Overpayments

Full-time and part-time Canada Student Loan overpayments (referred to as "over awards" by the Canada Student Financial Assistance Program) will not be recovered from any subsequent part-time assistance authorized.

Allowable Cost	Amount
Tuition and Compulsory Fees	All tuition and compulsory fees of the school attended, including mandatory membership fees for professional organizations or student societies related to the student's course of study, are included.
Books and Supplies	Actual costs will be allowed (includes computer and computer-related costs).
Miscellaneous Allowance	An amount of \$10 per week of study per course will be allowed to cover incidentals.
Local Transportation	The amount of local transportation allowance is updated annually. This amount will be allowed for commuting to and from classes.
Child Care Allowance	Flat rates for child care may be provided and are based on whether the care is subsidized or non-subsidized.

## Disbursement and Repayment

### Payment of Award

Please see the section entitled Receiving Your Funds in the [2025-26 Student Aid Handbook](#) for important information on what students can expect once their application has been approved, including next steps and how to register an account with the National Student Loans Service Centre (NSLSC).

### Confirmation of Enrolment

Before any funding is disbursed, the student's enrolment must be confirmed. To this end, the ministry sends an electronic file to the NSLSC containing information to be confirmed by the student's post-secondary institution. The NSLSC forwards that information to the post-secondary institution electronically. The post-secondary institution confirms that the student is enrolled and returns the file electronically to the NSLSC.

There may be cases where the post-secondary institution is not able to confirm enrolment electronically. In these instances, the NSLSC will confirm enrolment with the school by way of a paper process.

### Loan Repayment

Part-Time Canada Student Loans are repaid through the NSLSC.

The repayment terms and conditions for Part-Time Canada Student Loans are as follows:

- While the student borrower is studying and for six months after completing their studies, they are not required to make monthly loan payments.
- Beginning in the seventh month after completing or discontinuing their studies, the borrower will need to start making loan payments.
- The borrower has the right to repay any or all the principal, as well as any interest that accrued on their loan before interest accrual was permanently eliminated on April 1, 2023, without any penalties or bonuses.

Borrowers with previous Part-Time Canada Student Loans are required to continue repayment of those loans to the lender where they were negotiated.

### Repayment Assistance Plan and Repayment Assistance Plan for Borrowers with Disabilities

Borrowers with Part-Time Canada Student Loans are eligible for the Repayment Assistance Plan and the Repayment Assistance Plan for Borrowers with Disabilities.

# Canada-Saskatchewan Student Grants

## General

### Authority and Background

The authority for the provision of Saskatchewan student grants is provided by *The Student Assistance and Student Aid Fund Act, 1985*, and *The Saskatchewan Student Direct Loans Regulations*. The authority for Canada grants is provided by the *Canada Student Financial Assistance Act* and its accompanying *Regulations*.

Canada-Saskatchewan Student Grants are designed to address accessibility to post-secondary education. Grants are offered to students from low- and middle-income families, students with dependants, part-time students and students with disabilities.

The grants do not need to be paid back and students may be eligible to receive more than one grant simultaneously.

Each student who is awarded a student grant will receive a T4A slip for income tax purposes. The Government of Canada will provide T4As for the:

- Canada Student Grant;
- Canada Student Grant for Part-Time Studies;
- Canada Student Grant for Students with Dependants;
- Canada Student Grant for Part-Time Students with Dependants; and
- Canada Student Grant for Students with Disabilities.

The Ministry of Advanced Education will provide T4As for the:

- Saskatchewan Student Grant;
- Canada-Saskatchewan Student Grant for Services and Equipment for Students with

Disabilities;

- Saskatchewan Student Grant for Part-Time Studies; and
- Saskatchewan Student Grant for Low-income Students with Dependants

## Assessment

### Saskatchewan and Canada Student Grants

The Government of Saskatchewan and the Government of Canada have introduced progressive grants for students from low- and middle-income families where the amount of the grant gradually decreases as family income increases. These two grants, the Saskatchewan Student Grant (up to a maximum of \$1,000 for eight months) and the Canada Student Grant (up to a maximum of \$4,200 for eight months), are awarded at the beginning/mid-point of the study period for programs that are 17 weeks or longer. To be eligible for these grants, a student must:

- apply and qualify for Saskatchewan Student Aid;
- pursue full-time post-secondary studies that lead to an undergraduate, graduate or post-graduate degree, certificate or diploma at a designated post-secondary institution (students enrolled in programs beyond the undergraduate level or in programs less than two years are not eligible for Canada Student Grants); and
- have a family income less than or equal to the income cut-off thresholds (see table below).

In the case of both the Canada Student Grant and Saskatchewan Student Grant, the amount awarded gradually reduces to zero as income increases; however, to ensure a minimum grant is provided to all eligible students, grant amounts of less than \$100 per period of study will be rounded up to \$100.

Income and family size thresholds used to determine the Saskatchewan Student Grant and the Canada Student Grant amounts are outlined in the table below.

Note: Family income (based on previous year’s income from CRA or declared income if taxes were not filed) is defined one of three ways depending on student category:

1. Single independent and single parent - student income only
2. Single dependent - parental income only
3. Married/common law - student and spouse income

Family size	Previous Year’s Gross Annual Family Income for Maximum Grant Amount	Previous Year’s Gross Annual Family Income Cut-off
1	\$37,701	\$69,214
2	\$53,318	\$96,923
3	\$65,302	\$115,978
4	\$75,405	\$128,222
5	\$84,304	\$139,451
6	\$92,351	\$150,043
7+	\$99,751	\$159,275

## Canada Student Grant for Students with Dependants

This program provides a Canada progressive grant of up to \$65 per week of study per dependant to full-time students. To be eligible, students must:

- apply and qualify for Saskatchewan Student Aid;
- be pursuing full-time post-secondary studies leading to a degree, certificate, or diploma at a designated educational institution, including studies beyond the undergraduate level;
- have a dependent child under the age of 12 and/or a disabled dependent child who is 12 years of age or older at the period of study start date; and

- have family income less than or equal to the income cut-off thresholds in the table below.

The value of the grant may exceed a student's assessed federal need.

The grant will be disbursed at the beginning and middle of the period of study for programs that are 17 weeks or longer. Students in programs that are less than 17 weeks will receive the entire grant amount at the beginning of their period of study.

- The minimum grant disbursement is \$100.
- The post-secondary institution determines the duration of a period of study.

Family Size	Previous Year's Gross Annual Family Income for Maximum Grant	Previous Year's Gross Annual Family Income Cut-off
1	N/A	N/A
2	\$53,318	\$96,923
3	\$65,302	\$115,978
4	\$75,405	\$128,222
5	\$84,304	\$139,451
6	\$92,351	\$150,043
7+	\$99,751	\$159,275

\*Students with gross annual family income above the cut-off threshold are not eligible to receive the CSG-PTDEP.

## Saskatchewan Student Grant for Low-income Students with Dependants

The Saskatchewan Student Grant for Low-income Students with Dependants (SSG-FTDEP) is awarded to full-time students who qualify for Saskatchewan Student Aid and, as of their study period start date, have a dependent child under the age of 12, or a dependant who is 12 or older with a permanent disability.

For each eligible dependant, students may receive up to \$28 per week or \$950 per eight months of study.

Like with the federal grant for full-time students with dependants, the exact amount awarded varies according to one's income level, and students whose income is above a certain threshold are not eligible for this grant.

See table above for all income thresholds according to family size.

## Canada Student Grant for Students with Disabilities

This program provides a grant of \$2,800 per student aid loan year to full- or part-time students with either a permanent, or a persistent or prolonged disability who have a demonstrated federal need of at least \$1.

- The grant is available for all weeks of post-secondary study including studies beyond the undergraduate level.
- The value of the grant may exceed a student's assessed federal need.
- The grant will be disbursed at the beginning and middle of the period of study for programs that are 17 weeks or longer. Students in programs that are less than 17 weeks will receive the entire grant amount at the beginning of their period of study.
- The post-secondary institution determines the duration of a period of study.

To be eligible for this grant, the following criteria must be met:

- apply and qualify for Saskatchewan Student Aid (a separate application form is not required for this grant); and
- have a permanent, or a persistent or prolonged disability (see Students with Disabilities) and have supplied documentation verifying the disability.

## Canada-Saskatchewan Student Grant for Services and Equipment for Students with Disabilities

This program provides grants of up to \$22,000 per student aid loan year to full- or part-time students with either a permanent, or a persistent or prolonged disability to cover exceptional education-related costs directly related to the student's disability. Under this Canada-Saskatchewan Student Grant, need is met first by federal funding to a maximum of \$20,000 followed by provincial funding to a maximum of \$2,000.

For more details about this grant, refer to the [Canada-Saskatchewan Grant for Services and Equipment for Students with Disabilities Guidelines for Educational Institutions](#).

To be eligible for this grant, the following criteria must be met:

- apply and qualify for Saskatchewan Student Aid;
- submit an application for full-time or part-time assistance and a separate application for this particular student grant.
- provide documentation supporting the student's disability (if not already submitted);
- provide a detailed cost estimate for the services and/or equipment from suppliers; and
- provide a letter from a qualified person confirming the student needs the services and/or equipment. This person could be a vocational case worker, a representative of a student centre for students with disabilities, an equipment/guidance counsellor or a financial aid administrator at the student's school.

Note: Any assistance authorized as a result of this application process does not have to be negotiated.

A Confirmation of Enrolment - Canada - Saskatchewan Grant for Services and Equipment for Students with Disabilities Form, included in the [application](#), must be completed and returned before this grant will be provided.

The following equipment and services **may be** claimed:

- tutoring;
- note taking;
- reading;
- oral or sign language interpretation;
- attendant care required for studies;
- special transportation to and from school;
- technical aides, such as a braille or computer;
- alternate format materials, such as large print or Braille format books or audio reading materials; and
- reimbursements for learning disability assessments.

The following items **may not be** claimed:

- vehicle modifications;
- prescription drug costs;
- alterations for schools or residences; and
- other capital costs.

## Verification of Disability

The student must provide proof of their disability in the form of:

- [Verification of Disability form](#) developed by the ministry; or
- a medical certificate; or
- a psychoeducational assessment (for a learning disability); or

- documentation proving receipt of federal or provincial disability assistance.

Students are required to submit this documentation to the ministry once in their academic career. If they have submitted the documentation for student loan purposes, they do not have to submit it again. However, students with a persistent or prolonged disability lasting at least 12 months must self-declare/attest every year. If the disability is no longer present, access to benefits will cease.

The preferred document is the [Verification of Disability Form](#) that the ministry has developed. No further documentation is required when this form is used.

Any other documentation must:

1. Describe the nature of the disability.
2. Confirm whether or not the disability is permanent, or if it is a persistent or prolonged disability.
3. Confirm whether or not the functional limitation restricts the student's ability to perform daily activities necessary to participate in studies.

The documentation/form may be completed by a physician, nurse practitioner, audiologist, optometrist, ophthalmologist, psychologist or psychiatrist registered to practice in the province where the assessment is undertaken. While other medical practitioners, including physician assistants, are not permitted to complete the form, their assessment may be included by the student as supporting documentation.

Verification from officials of organizations such as the Canadian National Institute for the Blind (CNIB), Saskatchewan Deaf and Hard of Hearing Services, or the Learning Disabilities Association of Saskatchewan is also acceptable.

A letter or report from a qualified practitioner providing the same information as that listed above is also accepted.

Benefit statements verifying Canada Disability Benefits or Saskatchewan Assistance for Individuals with Disabilities do not require further explanation of the disability. The receipt of the benefits is adequate proof.

#### Exception for Students with Learning Disabilities

Students applying for Canada Student Financial Assistance Program disability supports and benefits on the basis of a learning disability diagnosis are not required to complete the Verification of Disability Form. They must submit instead a psychoeducational assessment (or summary report) completed by a registered psychologist which was completed when the student was 18 years or older or when the student was in high school.

Students who sought a psychoeducational assessment to confirm a learning disability, but whose assessment confirms a different permanent OR persistent or prolonged disability, are also eligible for reimbursement. Students who are unable to afford the assessment may be provided with the funds in advance to pay for the assessment.

#### Payment

Students are to provide a void cheque or their bank information for the direct deposit of funds.

Students who require an alternate payment schedule, such as monthly payments or other frequency, will require a letter from the institution's disability advisor. This letter should be submitted with the grant application.

No overpayments on previous federal or provincial loans are recovered from this grant.

There is no general policy requiring the recovery of a Canada-Saskatchewan Student Grant for Services and Equipment for Students with Disabilities. However, on a case-by-case basis, full or partial repayment of this grant may be requested when:

- the grant was issued in error;
- the student ceases to meet the eligibility criteria for the grant during the study period; or
- the grant was not used for the intended purposes.

Failure to comply with the request to return any amount of grant funding may result in the denial of future grants.

Students should submit receipts as soon as the equipment is purchased and every month for other services. Record services on the [Receipt for Support Services Form](#). Receipts must be submitted to verify that the Canada-Saskatchewan Student Grant for Services and Equipment for Students with Disabilities was fully utilized for the intended purpose. If the grant was not fully utilized by the end of the loan year for which it was approved, the unused portion must be returned by e-transfer to [pdgrantrepayment@gov.sk.ca](mailto:pdgrantrepayment@gov.sk.ca). Failure to submit receipts and/or return any unused portion will result in overpayments calculated and the student will be ineligible to receive future grants unless the unused portion is repaid.

Students receiving a Canada-Saskatchewan Student Grant for Services and Equipment for Students with Disabilities may also qualify for and receive other student grants and disability funding.

In the event that a student is approved for a Canada-Saskatchewan Student Grant for Services and Equipment for Students with Disabilities and purchases equipment and/or services and then subsequently withdraws from school before the grant is issued, the grant may still be released to the individual in the event that not doing so may result in extreme hardship.

# Saskatchewan Student Aid Administrative Guidelines

Canada-Saskatchewan Full-Time Student Loans  
Canada Part-Time Student Loans  
Canada-Saskatchewan Student Grants

2025-26

Need More information?

## Student Service Centre

Ministry of Advanced Education

Telephone: Outside Regina call toll-free: 1-800-597-8278  
Regina area (or outside Canada): 306-787-5620

Business Hours: 8:00 a.m. to 5:00 p.m., Monday to Friday

Mailing Address: Student Service Centre, Ministry of Advanced Education  
1120 - 2010 12<sup>th</sup> Avenue  
Regina, Saskatchewan S4P 0M3

[saskatchewan.ca/studentloans](https://saskatchewan.ca/studentloans)

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