

# Saskatchewan Student Aid Instructions



## Important Steps in Planning and Financing your Post-Secondary Education

2026-27

## Contents

<b>Important Information</b> .....	<b>1</b>
New Students - Electronic Master Student Financial Assistance Agreement (MSFAA) .....	1
Confirmation of Enrolment .....	1
Repayable Loan and Non-Repayable Grant .....	2
<b>Let's Get Started!</b> .....	<b>2</b>
Apply Online! .....	2
Who Can Apply?.....	2
Your Responsibilities .....	3
Deadlines .....	4
Completing Your Application.....	4
<b>Applicant Instructions</b> .....	<b>4</b>
Marital Status .....	5
Applicant Dependants.....	5
Single Students Without Dependants .....	7
Ward in Government Care .....	7
Citizenship .....	7
Saskatchewan Residency .....	7
Indigenous and Visible Minority Status .....	9
Students with Disabilities.....	9
Program Information .....	9
Education History and Saskatchewan Advantage Scholarship .....	10
Accommodation .....	10
Applicant Study Income.....	11
Additional Allowances .....	12
<b>Appendix B - Instructions for Parents, Guardians, or Sponsors</b> .....	<b>14</b>
Parental Information .....	14
Parental Income .....	14
Parental Dependants.....	15
<b>Appendix C - Instructions for Spouse</b> .....	<b>16</b>
Spouse Study Period Information .....	16
Spouse Study Income.....	16
<b>Supplementary Forms</b> .....	<b>17</b>
Program Information Form .....	17
Practicum/Internship Information.....	17
<b>Verification and Audit</b> .....	<b>17</b>
<b>Student Aid Documents, Forms and Links</b> .....	<b>18</b>
<b>Contact Information</b> .....	<b>19</b>
Audit Services Unit.....	19
Student Service Centre Ministry of Advanced Education.....	19
National Student Loans Service Centre (NSLSC) .....	19

## Important Information

### **New Students - Electronic Master Student Financial Assistance Agreement (MSFAA)**

If you are eligible to receive student aid and this is your first application, you will receive your Assessment Summary Letter, a 10-digit Master Student Financial Assistance Agreement (MSFAA) number and instructions on how to complete the Agreement.

The MSFAA is a multi-year, legally binding contract that requires a one-time signature. It outlines your responsibilities and terms and conditions of accepting and repaying your provincial and federal student loans.

**You must complete the agreement yourself. School officials and other third parties are not allowed to complete the MSFAA for you.**

After you receive your Assessment Summary Letter and MSFAA number, the NSLSC will process your MSFAA. You will receive an email from the NSLSC with the subject line, "Action Required: Complete your MSFAA to Get Your Student Funding" with directions on your next steps.

You need a My Service Canada Account (MSCA) to access your NSLSC account. Avoid delays in receiving your funds by registering for an MSCA early to ensure you have enough time to access your NSLSC account and sign your MSFAA.

Once you have your MSCA set up and have received your Assessment Summary Letter and MSFAA number, log into your MSCA portal and select the NSLSC tile. To confirm your loan/grant approval, you will need to:

1. **Confirm your personal and contact information.** Ensure all your details are accurate.
2. **Complete your communication preferences.** Choose how you would like to receive updates and notifications.
3. **Provide your bank account information** so that your student funding can be deposited directly into your account and avoid any delays.

4. **Review and accept the terms and conditions of the MSFAA.** For this step, you will need your MSFAA number.

You must complete the MSFAA process to receive your student aid. By signing the MSFAA, you agree to accept responsibility for all funding you receive from that date forward. You will not have to sign another agreement for future funding.

For questions about the MSFAA process, visit NSLSC FAQ and refer to the MSFAA section:

<https://www.csnpe-nslsc.canada.ca/en/frequently-asked-questions>.

### **Returning Students**

If you are a returning student and have already signed an MSFAA, you do not need to complete the process again unless you leave full-time study for two years, establish residency in a new province or territory, or your previous MSFAA was for different funding (e.g., switching from full-time to part-time student aid).

If you do not need a new MSFAA, the NSLSC will notify you when your student loan/grant funds are disbursed (usually by email, but depends on the communication preferences you specified in your NSLSC account).

Keep your contact information (address, phone number, email) up-to-date on your NSLSC account.

If any of your personal information changes (e.g., name, SIN, date of birth), contact the NSLSC directly to update it.

Contact Information is listed on the last page.

### **Confirmation of Enrolment**

Most schools will confirm your enrolment automatically every time you receive new student aid funding. The NSLSC will contact your school directly to confirm your enrolment provided you have submitted a completed MSFAA.

If you enter a study period without student aid funding, you still need to confirm your enrolment to avoid entering repayment. You can confirm your

enrolment through your [NSLSC account](#), or by having your school submit a paper copy of the Confirmation of Enrolment to the NSLSC.

### Repayable Loan and Non-Repayable Grant

When you apply for Saskatchewan Student Aid, you will be considered for student aid from both the Government of Canada and the Government of Saskatchewan. Your application will be assessed for a mix of repayable loans and non-repayable grants.

**Loans** – A student loan is funding borrowed to assist you in covering the costs of attending school. You must repay your loan, with interest on the provincial portion (the rate charged for borrowing money), within a defined period of time.

**Grants** – A grant is funding that you don't have to pay back. However, if you switch from full-time to part-time studies or withdraw from school within 30 days of your start date, or if you commit fraud or misrepresentation, your grant will be turned into a loan that you must repay.

## Let's Get Started!

This document reflects information and policies for the 2026-27 loan year.

You should also check the [Student Aid Handbook](#) for more details, such as:

- program eligibility;
- how your financial need will be calculated; and
- the amount of student aid available to you.

### Apply Online!

The [Saskatchewan Student Aid website](#) is available to help you with your application, whether you are applying online or filling out a print application.

Applying online is the fastest and most convenient way to apply for student aid. With the online application you can:

- Apply quickly and easily through a secure method of sending your personal information.
- Reduce application errors. The online

application tells you what documentation is required and if you missed answering a question.

- Have your application processed faster. Online applications are typically processed in two business days once you send in the Consents, Authorizations and Agreements and other forms.
- Upload documents directly to the Student Service Center using your [Advanced Education Student Portal](#) account. Simply log in to your portal account and access the "Upload Document" feature.
- If you do not have an Advanced Education Student Portal account, or you need to submit documents on behalf of the applicant, you can upload completed applications, supporting documents and receipts using the [Post-Secondary Document Uploader](#).

### Who Can Apply?

You are eligible to apply for full-time or part-time Saskatchewan Student Aid if you meet all of the following requirements. Applicants must:

- be a Canadian citizen, permanent resident or protected person;
- be a Saskatchewan resident as defined by the Saskatchewan Student Aid program;
- have financial need according to program criteria;
- be enrolled or qualified to enroll at a [designated post-secondary institution](#) in an approved program leading to a degree, diploma or certificate;
- For full-time, be enrolled in a program that is at least 12 weeks in length. If your program is between six and 11 weeks, you may be eligible if the shorter study period is part of a longer program;
- have not defaulted on previous student loans (be in good standing);

- have met the scholastic standard for any previous student aid received;
  - For full-time student aid, this means successfully completing a minimum of 60% of a full course load (or 40% for students with a disability) in each study period; or
  - For part-time student aid, this means successfully completing all courses for which funding was issued;
- be under the program duration limit (normal duration of the program plus one additional year; students with disabilities are exempt from this criteria); and
- be under the lifetime maximum assistance limit. (See the [Saskatchewan Student Aid Handbook](#) for more details).

Your course load may determine whether you are eligible for full-time or part-time Saskatchewan Student Aid and what the eligible amounts may be.

- Full-time students are required to take at least 60% of a full course load.
- Part-time students are required to take between 20% and 59% of a full course load.
- Students with a disability can choose to be considered full-time or part-time if they are taking between 40% and 59% of a full course load.

If you are unsure whether you are taking a full-time or part-time course load, contact your institution to find out.

More details about each of these eligibility criteria can be found within the [Student Aid Handbook](#).

### Your Responsibilities

You are responsible for the following.

- **Understand and answer every application question that applies to you.** If you have any questions, contact the Student Service Centre.

- **Complete all application steps.** Fill out your application correctly and completely, provide all required supporting documents; and correct any invalid or missing information.
- **Read and understand the Consents, Authorizations and Agreements before you sign your application.** This section explains how information about your application will be collected, used and shared.
- **Read and understand your MSFAA before you sign it** (see MSFAA section, page 1). This legal agreement sets out the terms and conditions of your loans and grants, including how your personal information will be collected, used and shared. Make sure you understand the terms and conditions about repaying your loan and any overpayments.
- **Advise the Student Service Center promptly of any changes during your study period.** Updates may result in a reassessment of your application (which can take up to four weeks). A reassessment can result in more, less, or the same amount of student aid. Advise the Student Service Center immediately of the following changes:
  - name;
  - mailing and/or permanent address;
  - marital status or family size;
  - course load, program costs or program length;
  - income or educational expenses;
  - parental, spousal or dependant information; and
  - e-mail.
- **Promptly update your address.** An outdated address could delay receiving your funding or affect the interest-free status of your loans. You must update your address with all three of the following:
  - your school;
  - Student Service Centre; and
  - NSLSC (can be updated through your NSLSC account).

Note: You can find contact details for the Student Service Center and NSLSC at the end of this document.

## Deadlines

- Apply early to ensure your funding is in place at the start of your study period. The new student aid application is available in June of each year. It is recommended that you apply at least two months before the start of your study period. You may apply for student aid before you are officially accepted into your program as long as you know the school and dates of study.
- It is also possible to apply during your program study period provided that your application and any changes to information are received at least 30 days before your study period end date to allow time for processing.
- If you are required to complete a Master Student Financial Assistance Agreement (MSFAA), you must complete the MSFAA at least two weeks prior to the study period end date to ensure there is sufficient time for your institution to confirm your enrolment.

## Completing Your Application

Basic points to remember:

- Accuracy is important. Errors cause delays.
- Make sure you have your Social Insurance Number (SIN).
- If you are married, you will need your spouse's SIN, birth date, and for full-time applications, information about what they will be doing during your study period.
- If you have dependant children, you will need each child's Saskatchewan Health Services Number (HSN) and birth date.
- If you are a Dependent Student (see Single Students Without Dependants section for definition), you will need your parents' SINS, birth dates, and information about their marital status including the date their marital status began (e.g., date of marriage, date of separation, etc.).
- Use blue or black ink when filling out and signing the application form or any other forms. Do not use pencil.
- For the print application, refer to the 'Helpful Tips' in the right margin of the application for help to complete your application.
- When entering dates, use the two-digit date

followed by the three-letter abbreviation for the month and the four-digit year. For example, August 9, 2024 would be 09 Aug 2024.

- Enter dollars only, not cents, in Canadian currency. For example, \$2,455.82 should be shown as 2456.
- The information you report must be current as of the date of your application.
- You must call the Student Service Centre to cancel or make changes to a submitted application. Some changes require the submission of a [reassessment form](#).
- Changes to your application information must be submitted and updated at least 30 days prior to your period of study end date, and your application will be reassessed accordingly.
- Be sure your application is complete and legible to avoid delays in processing. Ensure that you (and your parents or spouse as applicable) read and sign the Consents, Authorizations and Agreements.
- Keep a photocopy or printout of your completed application form for your records.
- You may be asked to confirm the information you declare on the application. Make sure you keep all documents related to the information you provide about yourself (and your spouse or parents). If you apply online, these documents will be stored in your portal account.
- If you are not sure how to answer any of the questions on the application or associated forms, contact the Student Service Centre for help. Contact Information is listed at the end of this document.

## Applicant Instructions

These instructions are designed to help you correctly complete questions on your application, including appendices B and C (as applicable).

Things to note:

- The information you provide regarding your marital status and dependants determines your level of student aid and your eligibility for grants.

- The information must be current as of the date of your application.
- If your marital status or the number of dependants living with you full-time changes at any time during your study period, you must notify the Student Service Centre immediately. Your application will be reassessed accordingly.

### Personal Information

Students are assessed into different student categories: Married, Single Parent, Single Independent, or Single Dependent (this last category is only for full-time applicants). Financial needs as well as any benefits are based on the applicant's student category.

### Marital Status

- All references to "spouse" refer to legal or common-law spouse/partner. Completion of this section of the application does not mean your spouse is co-signing for your student loan. You are responsible for repayable student loans issued as a result of this application.
- If you wish to have your spouse contact the Student Service Centre and/or the NSLSC about your application please submit the [Consent to Release Information Form](#).
- Make sure your spouse reviews the information you have entered. Your spouse is responsible for reading and signing the declarations. You will print this information when you are finished entering your application and are required to submit the signed declaration to the Student Service Centre if this is your first application.
- If your spouse does not have a valid SIN, you may submit a paper application. Applications are available at [saskatchewan.ca/student-aid](http://saskatchewan.ca/student-aid).
- If you are married, but your spouse is a resident of another country and does not live with you, apply as "single" for marital status.
- If you are living common-law and you have been residing with your partner for at least 12 consecutive months prior to your study period start date, check the common-law box and state the date you started living together.

- If your common-law relationship began less than 12 months before your study period start date, do not check common-law. Indicate your marital status prior to the common-law relationship.
- If you previously applied for student aid as married or common-law and you are no longer in that relationship, indicate your current marital status (separated, divorced, or widowed) and provide the date your marital status changed (for example, the date of separation, divorce, or death of your spouse).
- If your marital status changes during your study period, notify the Student Service Centre promptly and your application will be reassessed. For divorces or separations, you must submit a legal separation agreement or other third-party documentation stating the date of separation, and any child custody arrangements.

### Applicant Dependants

Dependants are any children (including adopted, step, or children being fostered) under your or your spouse's care as of the date of your application.

Note: If you or your spouse have been fostering a child that has been living with you full-time for at least one year, you must declare foster care or sufficient care income.

List all dependants on your Saskatchewan Health Services record living with you full-time (defined as at least 50 per cent of the time). This information will be verified with the Ministry of Health. If you have more than three dependants to list on a paper application, attach an extra sheet with their information.

You can include dependant children not listed on your Saskatchewan Health Services record if you provide one of the following:

- income tax return from the previous year claiming the dependant;
- Canada Child Tax Benefit statement showing the dependant;
- legal custody agreement outlining custody of the dependant; or
- statutory declaration with third-party declaration of full-time custody.

Include dependants over the age of 18 if they live with you, are full-time students, and they:

- have never been married or lived in a long-term common-law relationship (at least 12 months); and
- do not have any dependant children; and
- have not been out of secondary school for four years (48 months) or more; or
- have not been in the workforce for two periods of 12 consecutive months.

### **Applicant Dependants with a Permanent Disability**

You may also include dependant(s) over the age of 18 who are dependent on you and/or your spouse by reason of a disability. They must reside in Canada, either with you or in a health care facility, and be related to you or your spouse.

To include dependants with a permanent disability that are **12 years of age or older**, you must supply documentation to confirm your dependant's disability when you apply for student aid. This documentation only needs to be submitted once and will not be required for subsequent applications.

- For dependants **aged 12 to 18**: upload either a doctor's note, or most recent tax documents showing CRA approval of this person being wholly dependent on you and/or your spouse (e.g., Dependent Tax Credit, Caregiver Tax Credit, Disability Tax Credit).
- For dependants **18 and over**: upload your most recent tax documents showing CRA approval of this person being wholly dependant on you and/or your spouse (e.g., Dependent Tax Credit, Caregiver Tax Credit, Disability Tax Credit).

### **Eligible Dependants**

Eligible dependants that live with you full-time (defined as at least 50 per cent of the time) will be included in your family size and your assessment of need.

Full-time students with eligible dependants aged 11 years or younger (or 12 years or older with a permanent disability), may qualify for both the Canada Student Grant for Students with Dependants,

and the Saskatchewan Student Grant for Low-Income Students with Dependants.

Part-time students with eligible dependants may qualify for the Canada Student Grant for Part-time Students with Dependants.

### **Daycare/Care Expenses**

You can claim full-time and/or incidental daycare expenses for eligible dependants aged 11 years and younger that live with you full-time (defined as at least 50 per cent of the time).

You can also claim care expenses for eligible dependants aged 12 years or older that have a permanent disability.

For eligible dependants aged 11 years and younger, daycare expenses for the study period are based on average subsidized or unsubsidized amounts. Daily attendance at before and/or after school care by school-aged children is considered full-time daycare.

An incidental daily allowance may be allowed upon written request for the following reasons:

- regular incidental daycare (e.g., two full days per week or two after school days per week);
- daycare for children while unemployed spouse is looking for work; or
- daycare for school-age children for professional development days and school breaks of less than two weeks.

A written request for incidental daycare allowance is required including the number of days the children need the incidental care.

### **Part-Time Custody**

If you do not have full-time (at least 50 per cent) custody of your child, allowances will be provided for the time the child actually lives with you. You must attach a letter stating:

- how many days per month the child lives with you;
- the child's name;
- the child's date of birth; and
- the child's Saskatchewan Health Services Number.

You will be assessed as a single student without dependants but additional costs will be allowed.

### **Single Students Without Dependants**

If you are single with no children or you are single and have children but they live with you less than 50 per cent of the time, you must complete the “Single Students without Dependants” section of the application. If none of the statements apply to your situation, then you are considered a dependent student and must provide information about your parents.

### **Single Dependent Student**

A student who is single without children and has been out of high school for less than four years or has been in the workforce less than two years (two periods of 12 consecutive months – the two periods do not need to be consecutive) is considered a single dependent student.

### **Single Independent Student**

A student who is single, without children, and has been out of high school for more than four years or has been in the workforce for at least two years (two periods of 12 consecutive months – the two periods do not need to be consecutive), is considered a single independent student. Students who are not in full-time study are considered to be in the workforce (e.g., time spent actively seeking employment, or being in receipt of Employment Insurance or Social Assistance is considered to be time in the workforce).

### **Ward in Government Care**

Check (✓) “yes” if you have ever been a child or youth in the care of government (i.e., Ward). This includes foster care, as well as care provided by Indigenous agencies. Current or former wards are exempt from making a fixed student contribution towards their education.

### **Citizenship**

To be eligible to apply for Saskatchewan Student Aid, you must be a Canadian Citizen, permanent resident or protected person.

### **Permanent Resident of Canada**

If you are a sponsored Permanent Resident who is a single dependent student, and your parents do not

reside in Canada, your sponsor must complete [Appendix B - Parents, Guardians or Sponsor of Single Dependent Applicant](#).

### **Protected Person**

Protected persons cannot apply online; they must apply on paper and submit proof. Protected Persons must submit both proof of identity (Refugee Protection Document) and proof of status through a Notice of Decision (as issued by the Immigration and Refugee Board) or a Verification of Status document (as issued by Citizenship and Immigration) and a temporary 900 series SIN card/letter. Protected Persons include Convention Refugees, Country of Asylum Class and Source Country Class. Note: The SIN must not expire within the study period.

### **Saskatchewan Residency**

Your residency is determined by your parents if you are a dependent student; determined by yourself if you are an independent or single parent student; and determined by you or your spouse if you are married or common-law.

In general, if you lived in Saskatchewan and were in the workforce for the 12-month period before the first day of your study period, you are considered a resident. Applicants who are not in full-time study are considered to be in the workforce (e.g., time spent actively seeking employment, or being in receipt of Employment Insurance or Social Assistance, is considered to be time in the workforce).

If none of the statements in the Saskatchewan residency section applies to your situation, you may need to apply to another province or territory for Saskatchewan Student Aid. For other provincial and territorial student aid offices, visit [www.canada.ca/student-financial-assistance](http://www.canada.ca/student-financial-assistance).

#### **DO NOT APPLY TO MORE THAN ONE PROVINCE.**

Read the Saskatchewan Residency questions on the application and contact the Student Service Centre if you require additional help.

## **Single Dependent Student**

You are considered a Saskatchewan resident:

- If your parents/guardians/sponsors most recently resided in the province for the 12-month period before the first day of your study period, even if one of them worked in another province.
- If your parents are separated or divorced, and if the parent with whom you normally reside has lived in the province for the 12-month period.
- If you do not live with either parent, but the parent who provides you with your principal financial support, or who primarily provided this support during your upbringing, resided in Saskatchewan for the 12-month period.
- If you are a dependant student, your parents reside outside of Canada, and Saskatchewan was the last province your parent(s) resided in for 12 consecutive months before leaving Canada.
- If your parents left Saskatchewan within the 12-month period before the first day of your study period, but you stayed in the province to begin or continue your study. In this case, select “No other box applies to you, and you have always lived in Saskatchewan.”

## **Single Independent or Single Parent Student**

You are considered a Saskatchewan resident if:

- you lived in the province for the 12-month period before the first day of your study period, excluding time spent as a full-time student in a post-secondary program;
- you originally lived in Saskatchewan and you have moved to another province or territory, but have not been in the workforce in that province or territory for 12 consecutive months. In this case, indicate that you have always lived in Saskatchewan; or
- you are a Saskatchewan resident attending school full-time in another province. (Note: after you have completed four years of study in another province, that province may accept you as a resident for your fifth year of study.)

## **Married or Common-Law**

You are considered a Saskatchewan resident:

- If you and your spouse have lived in Saskatchewan for the 12-month period before the first day of your study period, excluding any time spent as a full-time student at a post-secondary institution.

If you are a married student, your province of residence may be affected by your spouse’s residency. If you are attending school in another province, and your spouse has been employed in that province for the 12-month period before the first day of your study period, you may be considered a resident of that province for Saskatchewan Student Aid purposes. The same would apply to a married student from another province whose spouse worked in Saskatchewan. If this situation applies to you, please contact the Student Service Centre for guidance by calling 1-800-597-8278.

If you and your spouse are both students and require student aid, it is desirable for one province to support both of you. In situations where you were supported by different provinces before marriage, your province of residency should be the province where you are enrolled or planning to enroll in post-secondary studies provided it is the original province of residence of one of you. If you and your spouse are attending school in a third province which is not one of your original provinces of residence, each of you will continue to be considered a resident of your original province.

## **Permanent Resident or Designated Protected Person**

You are considered a Saskatchewan resident if you are a permanent resident, or designated protected person, and Saskatchewan is the only province/territory you have lived since arriving to Canada less than 12 months ago.

## **Four Consecutive Years of Post-Secondary Education in Saskatchewan**

Saskatchewan considers students coming to Saskatchewan from another province as in-province residents in their fifth consecutive year of study in Saskatchewan.

## Indigenous and Visible Minority Status

This information is for statistical and research purposes. In addition, Indigenous students are exempt from making a fixed student contribution towards their education.

## Students with Disabilities

If you are a student with either a permanent, OR a persistent or prolonged disability that restricts your physical or mental ability to perform the daily activities necessary to participate fully in post-secondary studies or the labour force, you may be eligible for additional supports. See [Supports for Students with Disabilities](#) for more information.

You will automatically be assessed for the Canada Student Grant for Students with Disabilities along with your student aid application. In addition, students with disabilities are exempt from making a student contribution towards their education.

To be considered for disability supports, you must provide, with your full- or part-time student aid application, proof of your disability in the form of a medical certificate (or the [Verification of Disability Form](#)) completed by a qualified medical practitioner, or a Learning Disability Assessment (e.g., psycho-educational assessment) or a document proving that you receive federal and/or provincial disability assistance.

Disability documentation must state the functional limitations of your disability, whether it's permanent, persistent, or prolonged, and how it affects your studies.

Documentation only needs to be submitted once for students with a disability. Students with a persistent or prolonged disability will be required to confirm (self-declare/attest) to their disability status in subsequent years and may be required to provide further documentation.

If you require exceptional education-related services and equipment such as tutors, note-takers, interpreters, brailers or technical aids you may be eligible to apply for the [Canada-Saskatchewan Grant for Services and Equipment](#) for Students with Disabilities. To be eligible for this grant, you must first apply for either full-time or part-time student aid and then submit a **separate application** for the grant. Visit the [Grant for Services and Equipment for Students](#)

[with Disabilities](#) for the application and to learn more information.

## Program Information

To apply for assistance, you must have applied for admission as a full- or part-time student to an approved post-secondary program at a designated school anywhere in the world. While you do not have to be officially accepted into a program of study when you make your application, we need to know the name of the school, the name of the program and the start and end dates of your study period.

For full-time students, complete the questions in this section if you are enrolling in a program at the University of Regina or the University of Saskatchewan, any of their federated or affiliated colleges, or any Saskatchewan Polytechnic program.

You can apply for one or both semesters, depending on your individual circumstances.

To be eligible for full-time student aid, you must be enrolled full-time in each period of study for which you apply. Full-time is at least 60 per cent of a full course load (40 per cent for students with disabilities). Consult with your school about the number of classes/credit hours/credit units you need to be considered full-time.

If you are taking 20 to 59 per cent of a full course load, you can submit a part-time student aid application. If you are a student with either a permanent, or a persistent or prolonged disability, you can choose to be considered full-time or part-time if you are taking 40 to 59 per cent of a full course load.

You will not be eligible for full-time student aid if your study period is less than six weeks.

## Have your school complete the [Program Information Form](#) if you are attending:

- as a part-time student;
- any program at any school located outside Saskatchewan;
- any program that is not at the University of Regina, University of Saskatchewan or Saskatchewan Polytechnic;

- any program at a private school located in Saskatchewan (e.g., private vocational schools, private religious schools); and
- any program at a Saskatchewan College, with the exception of university programs.

The [Program Information Form](#) is available online and it can be submitted with your application, or you can have your school submit it directly.

### Applying for Spring/Summer Classes

If you are enrolled in spring/summer classes at one of the Saskatchewan universities or Saskatchewan Polytechnic, you must complete and submit a new student aid application. You are not eligible for full-time student aid if your program is less than six weeks in length. In some circumstances when your study period is less than six weeks, it may be possible to extend your previous application so long as there is less than a 3-week break in study, and your extension does not overlap the dates of your spring/summer application. Contact your school if you are unsure of your program information.

### Special Situations

If one of the following situations applies to you, follow these instructions to ensure your application is complete:

- If you are taking classes from more than one school, you must make arrangements with the school that will issue your certificate, diploma or degree to confirm that your combination of classes is the equivalent of full-time registration. It is your responsibility to contact the school. Your school will tell you how to complete the student aid application or they will complete a [Program Information Form](#).
- If you are enrolling in university classes provided off-campus (for example, at a Saskatchewan Regional College), use the main campus of the university where you are registered as a full-time student. Check with your college counselor if you are unsure.
- If you are enrolled in a co-op program at the University of Regina or Saskatchewan Polytechnic, you are eligible to apply for student aid for both the in-study and work term periods.

- For the University of Regina, when applying for the work term period, state the program name followed by “co-op work term”. If you are applying for the in-study period, use the program name (e.g., Arts, Science, Business Administration, and Engineering).
- If you are in an in-study term of your co-op program at Saskatchewan Polytechnic, Moose Jaw Campus the program name that includes “co-op” when applying for the in-study term.
- If you are taking the majority of your post-secondary studies through correspondence or online studies, indicate this on your application within the Program Information section.
- If you are a student participating in an approved International Student Exchange, consult the student exchange coordinator at your school for information about completing your application.

### Education History and Saskatchewan Advantage Scholarship

Enter information on high school completion, the name of the school and the location. If you are unsure of the exact last day you attended high school, use the last day of the month you attended. If you completed ABE or another equivalent credential, do not use that as your high school completion date. Use the date in which you last attended K-12 system.

This section is used to determine your eligibility for the Saskatchewan Advantage Scholarship.

### Accommodation

#### Family Home

The questions regarding where you will be residing during your study period determine the living allowances provided in your assessment. Family home is determined as follows:

- If you are single with no children, family home means living with your parents.
- If you are married or common-law, family home means living with your spouse.
- If you are a single parent, family home means living with your children.

## Kilometre Distance

Kilometre distance enables us to determine if you are eligible for a commuting allowance or a return transportation allowance to your family home.

If the post-secondary institution you are attending is within 25 kilometres of the family home and you are a dependent or married/common-law student, you will be assessed as living at your family home.

## Applicant Study Income

Your resources (i.e., study income) will be considered in the assessment of your financial need. Information about the expenses and resources used in your student aid assessment can be found in the [Student Aid Handbook](#) (*How Student Aid is Calculated*).

## Previous Year's Income

Your income from the previous tax year will be obtained directly from Canada Revenue Agency (CRA). Processing your application may be delayed if you did not file an income tax return.

If you did not file an income tax return, indicate the total of all income received in that year from all sources. This includes employment income, child benefits, Social Assistance, Employment Insurance, disability and pension benefits, investment income (such as dividends), Workers' Compensation Benefits, Indigenous Services Canada assistance, child support, maintenance, training allowances, etc.

If you have been out of school for 10 or more years and your income this year will be less than the previous tax year, you can report your estimated total gross income for the current year. Make sure you do not underestimate your income because it will be verified with CRA next year. Significant discrepancies will cause your application to be reassessed, possibly causing overpayments to be deducted from your future student aid and/or grant funding you received converted into repayable loans.

## Scholarships/Bursaries

Report the total of all scholarships and bursaries you will receive during your study period including but not limited to entrance scholarships, merit-based scholarships, and need based scholarships and bursaries. The Saskatchewan Advantage Scholarship and the Scholarship of Honour are exempt, and should not be reported.

Remember to advise the Student Service Centre immediately if any of the educational funding or scholarships/bursaries declared in the application changes.

## Educational Funding

Report funding that you will receive that is provided to help with specific educational costs (e.g., tuition, books) during your study period. This funding can come from municipal, provincial or federal governments, or the private sector, and may be paid directly to you or to your institution (for instance, to cover tuition).

Examples of Educational Funding to report:

- training allowances from the skills development portion of Employment Insurance benefits;
- social assistance payments intended to cover education-related costs; and
- sponsorship or training allowances provided by an employer to attend post-secondary studies.

**Do not report** educational funding from the following.

- Post-Secondary Student Support Program (band funding)
- Métis Nation Post-Secondary Education Strategy
  - For funding from the Gabriel Dumont Institute (GDI), check with GDI whether to report your funding. The Métis Nation University Sponsorship Program is exempt, but other GDI funding should be reported.
- Inuit Post-Secondary Education Strategy
- Federal and provincial student aid
- Student loans or lines of credit from private lenders
- Registered Education Savings Plans (RESP) or Canada Learning Bond
- Global Skills Opportunity
- Stipends, fellowships or honorariums
- Any tax credits or compensation payments

## Grants-Only Option

- When applying for student aid, students are assessed for a mixture of Canada and Saskatchewan non-repayable grants and repayable loans. You have the ability to request grants-only funding and decline the loans.
- If you choose to receive only grant funding and, in the future, you need to access loan funding, you can contact the Student Service Centre and seek a reassessment, in order to receive the loan funding you are eligible for. This request must be made at least 30 days before your period of study end date.

## Additional Allowances

You may have exceptional education expenses that cannot be declared within the application. To have these expenses considered, you can send a letter to the Student Service Centre outlining your circumstances after you apply. Make sure to include appropriate documentation. If you applied online, you can upload your letter and documentation through the uploader feature of your Advanced Education Student Portal.

Other expenses that may be considered include:

- **Child Support Payments** - actual amount paid by you and/or your spouse, up to the maximum of the children's total monthly living allowance during the study period (e.g., see amount for each child listed in the [Saskatchewan Student Aid Handbook](#), under How Full-time Student Aid is Calculated – Living Allowance).
- **Alimony Support** - actual amount paid by you and/or your spouse, up to the maximum of the children's total monthly living allowance during the study period.
- **Student Loan Payments** - actual expense of payments for you and/or your 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 your living allowance may be allowed if receipts are provided and the costs are not covered by any health or insurance plan.

- **Relocation Expenses** – up to \$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. Submit the Practicum/Internship Form or provide a letter advising of your move from your home community.
- **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 you had not received student aid for these costs.
- **Parental Contribution** - if your dependant(s) is receiving student aid during your study period and their assessment included a parental contribution, that parental contribution may be included as a cost in your student aid assessment.
- **Other Exceptional Expenses** – other expenses might be considered. Submit a letter explaining the expense along with paid receipts or estimates.

## Applicant Consents, Authorizations and Agreements

Read all parts of the document and make sure you understand your obligations and consents. Your student aid application will not be processed unless you check the box which confirms that you understand and agree to the terms and conditions of the student aid. This authorization is valid for the taxation year prior to the year of signature of consent, the current taxation year and any other subsequent taxation year for which the applicant requests student aid.

## Consent to Release Information – Optional Release

*The Freedom of Information and Protection of Privacy Act* regulates all personal information compiled by the Government of Saskatchewan and all of its

related agencies. This Act protects the privacy of individuals by regulating the collection, use and disclosure of personal information held by the provincial government. To protect your privacy, we will not release information to a third party such as your parents or spouse unless we receive your written consent through the [Consent to Release Information Form](#) for each student aid application.

## Appendix B - Instructions for Parents, Guardians, or Sponsors

If the applicant is a single dependent student, you (as the applicant student's parent) must complete this section. All references to "parents" apply to the applicant's parents, step-parents, legal guardians, or official sponsor (if the applicant is a sponsored permanent resident, and his or her parents do not live in Canada).

**Completion of this Appendix does not mean you are co-signing the applicant's student loans. The applicant is solely responsible for repaying the student loans issued.**

Information about expected contributions from parents can be found in the [Student Aid Handbook](#) in the *How Student Aid is Calculated* section.

If the applicant's parents do not reside in Canada and the applicant is a sponsored permanent resident, the sponsors should complete the parental section.

If the applicant would like you to be able to contact the Student Service Centre or the NSLSC about their application, they must complete the [Consent to Release Information Form](#) and submit a copy to both the Student Service Center and the NSLSC.

### Parental Information

In a two-parent family, Parent 1 and Parent 2 information is to be answered separately by each parent. It does not matter which parent completes the Parent #1 and Parent #2 sections. In a one-parent family, respond to the questions in the Parent #1 section.

If you are separated or divorced, the parent with whom the applicant normally lives with or who provides the majority of the applicant's living costs, or whom the applicant lived with and provided the majority of living costs during their upbringing, must complete this section.

If the applicant's step-parent has legally adopted the applicant, the step-parent must complete this section as the second parent.

Step-parents who have not adopted their step-child(ren) and do not consider themselves financially responsible for their step-child are not required to provide a parental contribution. In these cases, the step-parent must provide a letter indicating that they are not financially responsible. The parental contribution will then be assessed using only the primary parent's income.

### Parental Income

The information provided will determine the expected financial contribution, if any, of the parents, guardians or sponsor towards the applicant's education.

### 2025 Income

Parental income for 2025 will be obtained directly from CRA to calculate parental contribution and evaluate the applicant's eligibility for student aid. Processing may be delayed if your previous year's income tax return was not filed with CRA.

If you did not file an income tax return for 2025, indicate the total amount of income you received from all sources during that year. This includes employment income, child benefits, Social Assistance, Employment Insurance, disability and pension benefits, investment income (such as dividends), Workers' Compensation Benefits, Indigenous Services Canada assistance, child support, maintenance, training allowances, etc.

### Reduced Income Statement

If your income for 2026 will be substantially lower than your income for 2025, check the box indicating your income will substantially decrease and your applicant child will be mailed a [Reduced Income Statement](#). The Reduced Income Statement must be submitted and least 30 days prior to your applicant child's period of study end date. The parental contribution will be reviewed using your reduced income, and your applicant child's eligible loan and grant amounts will be reassessed accordingly.

Your income may be verified with the CRA the following year and depending on the discrepancy, your applicant child's student aid application may be reassessed. This could result in overpayments to be deducted from your applicant child's future student

aid funding, and/or conversion of some of the grant funding they received into repayable loans.

### **Parental Dependants**

***Do not include the applicant in the number of dependant children.***

For the purposes of determining family size in assessing the parental contribution, a dependant child is:

- a child, including an adopted child, a step-child, foster child or a wholly dependent person;
- 18 years or younger;
- wholly dependent on you or your spouse for support; and
- in the custody and control of you or your spouse, in law or in fact.

A child over the age of 18 is also considered a dependant if they are in full-time attendance at secondary school or at a post-secondary institution, and:

- has never been married or lived in a long-term common-law relationship (at least 12 months); and
- does not have any dependant children; and
- has not been out of secondary school for four years (48 months) or more; or
- has not been in the workforce for two periods of 12 consecutive months.

If you have two or more dependants in full-time post-secondary education, the parental contribution is divided accordingly.

You may also include individuals over the age of 18 who reside with you, are related to you/your spouse, and are dependent by reason of a disability. The CRA must have accepted the person as wholly dependent on you. In order for this person to be included, provide a copy of you/your spouse's most recent tax documents showing proof of receiving the Dependent Tax Credit, Caregiver Tax Credit, or Disability Tax Credit.

### **Declaration by Parents, Guardians, or Sponsor**

Read the declaration and release and make sure you understand what you are signing. Two signatures are required from each parent; one for the Declaration and one for the CRA release. Each parent must enter the date the declaration was signed. A parent with no income must also sign the declaration and consents in both places. Be aware that you are signing a legal document. It is an offence under *The Canada Student Financial Assistance Act* and *The Saskatchewan Student Assistance and Student Aid Fund Act, 1985* to knowingly give false or misleading information on this application. Offences may also be punishable under *The Criminal Code of Canada*. All information submitted on this application is subject to audit and verification. This authorization is valid for the taxation year prior to the year of signature of this consent, the current taxation year and any other subsequent taxation year for which the applicant requests student aid and continues to be a dependant.

## Appendix C - Instructions for Spouse

To be classified as married/common-law, you are either legally married or have lived in a common-law relationship with the applicant for at least 12 consecutive months before their program start date. All references to “spouse” refer to the applicant’s legal or common-law spouse/partner. Completion of this appendix does not mean you are co-signing for your spouse/partner’s student loans. **The applicant is solely responsible for repaying the student loans issued.**

If you do not have a valid SIN, your spouse/partner may submit a paper application. Applications are available at [saskatchewan.ca/student-aid](https://saskatchewan.ca/student-aid).

If the applicant would like you to be able to contact the Student Service Centre or the NSLSC about their application, they must complete the [Consent to Release Information Form](#) and submit it to both the Student Service Center and the NSLSC.

### Spouse Study Period Information

If you will be attending full-time studies and applying for student aid anytime during your applicant spouse’s study period, please provide your study period start and end dates on [Appendix C - Spouse of Married/Common-Law Applicants section](#).

If you are making government student loan payments (i.e., Canada-Saskatchewan Student Loans) you can send a letter to the Student Service Centre advising of the total amount of the government student loan payments during the study period.

If any of the answers to any of the questions (including study period and income) change during your applicant spouse’s study period, you or your spouse should contact the Student Service Centre immediately to update the information.

### Spouse Study Income

Your income from 2025 is used to calculate your expected contribution towards your spouse’s studies and evaluate your applicant spouse’s eligibility for student aid. This information will be obtained directly from CRA. Processing of the application may be delayed if your previous year’s income tax return was not filed with CRA.

If you did not file an income tax return for 2025, indicate the total of all income you received in that year from all sources. This includes employment income, child benefits, Social Assistance, Employment Insurance, disability and pension benefits, investment income (such as dividends), Workers’ Compensation Benefits, Indigenous Services Canada funding, child support, maintenance and training allowances. If you did not have any income from any source in 2025, enter ‘0’.

If your income in 2026 will be substantially less than your income in 2025, report your estimated gross income from all sources for the entire current calendar year, on [Appendix C - Spouse of Married/Common-Law Applicants](#).

Your spouse should make sure not to underestimate their income as it will be verified with the CRA the following year. Depending on the discrepancy between the reduced income reported in your application, and the income reported by the CRA, your student aid application may be reassessed. This could result in overpayments to be deducted from your future student aid funding, and/or conversion of some of the grant funding you received into repayable loans.

## Supplementary Forms

### Program Information Form

You must be enrolled or planning to enroll at a designated school in an approved program of study to be eligible to apply for student aid. Check with your school to ensure it is designated or visit the [Government of Canada's list of designated educational institutions](#).

If the program is not at a Saskatchewan University or Saskatchewan Polytechnic you must have an official at your school complete the [Program Information Form](#).

Information and instructions are provided for the school official on the back of the Program Information form. The completed form must be submitted to the Student Service Centre. This can be done electronically through your Advanced Education Portal account, or through the [Post-Secondary Document Uploader](#).

### Practicum/Internship Information

The [Practicum/Internship Information](#) form is to be completed and submitted when you know the dates and locations of your practicum or internship. This form must be submitted at least 30 days before the end date of your study period. By submitting this form, you are requesting an allowance of up to \$600 to complete a practicum/internship. You can also apply for full-time student aid for your practicum/internship if your school considers you full-time.

If you are required to attend a practicum/internship program/field trip out of province or out of country as a mandatory part of your program where air fare is the most reasonable form of transportation, you will be required to provide verification of the cost and have your school official complete the back of the form.

## Verification and Audit

Saskatchewan Student Aid is dedicated to providing loans and grants to support students seeking post-secondary education under the terms of federal and provincial student aid legislation and policy.

Each year, a number of student files are selected for audit. If your application form is selected, the information you supplied will be checked for completeness and accuracy. You may be asked to submit documentation that would help verify the information in your application.

If you do not comply with a request within the allowed time, your student aid may be cancelled, overpayments may be calculated, and you may be restricted from receiving further student aid.

It is an offence under *The Canada Student Financial Assistance Act* and *The Saskatchewan Student Assistance and Student Aid Fund Act, 1985* to knowingly give false or misleading information on your application or other forms. Offences may also be punishable under *The Criminal Code of Canada*. All of the information submitted on your application is subject to audit and verification.

### Report Student Aid Fraud

Fraudulent activity related to Saskatchewan Student Aid may include:

- providing false or misleading information, including by omission, related to a student aid application;
- using another person's information to apply for student aid; or
- receiving student aid while not attending a post-secondary institution.

If you are aware of any of the above scenarios or other suspicious activity regarding student aid, please contact the Audit Services Unit at 1-800-597-8278 Option #3 or at [audit.services@gov.sk.ca](mailto:audit.services@gov.sk.ca). Allegations are serious and all referrals will be investigated. We assure you that you will remain anonymous.

# Student Aid Documents, Forms and Links

## More information about Saskatchewan Student Aid

- [Student Aid Handbook](#) - learn more about eligibility and how your financial need will be calculated, grants, part-time assistance, repaying your student loan and more.
- [Student Aid Administrative Guidelines](#) – Detailed information about Student Aid Policy.
- [Student Aid Fact Sheets](#)

## Submit Documents Electronically

- [Advanced Education Student Portal](#) - Upload documents directly to the Student Service Center using your Advanced Education Student Portal account. Simply log in to your portal account and access the “Upload Document” feature.
- [Post-Secondary Document Uploader](#) - If you do not have an Advanced Education Student Portal account, or you need to submit documents on behalf of the applicant, you can upload completed applications, supporting documents and receipts using the Post-Secondary Document Uploader.

## Forms

- [Consent to Release Information Form](#)
- [Practicum/Internship Information](#)
- [Full-Time Program Information Form 2026-27](#)
- [Full-Time Student Appendix B - Parents, Guardians, or Sponsors of Dependent Applicants 2026-27](#)
- [Full-Time Student - Appendix C Spousal Section 2026-27](#)
- [Full-time Student Aid Reassessment forms](#)
- [Part-Time Program Information Form 2026-27](#)
- [Part-Time Appendix C Spousal Section 2026-27](#)

## Students with Disabilities

[Verification of Disability Form](#)

[Grant for Services and Equipment for Students with Disabilities](#)

## Contact Information

### Report Student Aid Fraud

#### Audit Services Unit

Telephone: 1-800-597-8278, Option #3  
E-mail: [Audit.Services@gov.sk.ca](mailto:Audit.Services@gov.sk.ca)

### For information on the status of your application, contact:

#### Student Service Centre Ministry of Advanced Education

Telephone: 1-800-597-8278 (outside Regina, within Canada) or  
306-787-5620 (inside Regina, outside Canada)

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

E-mail: [studentservices@gov.sk.ca](mailto:studentservices@gov.sk.ca)

Website: [saskatchewan.ca/student-aid](http://saskatchewan.ca/student-aid)

### For information about disbursements and repayment of your Canada-Saskatchewan Integrated Student Loan, contact:

#### National Student Loans Service Centre (NSLSC)

Telephone: 1-888-815-4514 or  
800-2-225-2501 outside North America plus country code

TTY: 1-888-815-4556

Mailing Address:

P.O. Box 4030  
Mississauga, Ontario L5A 4M4

Web site: <https://www.csnpe-nslsc.canada.ca/en/home>

**We are online! Follow us:**

 [facebook.com/SaskatchewanStudents](https://facebook.com/SaskatchewanStudents)

 [@SkStudents](https://www.instagram.com/SkStudents)