

Application
inside...

StudentAid BC

Loan Remission Program Application and Instructions



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Loan Remission Application:

stapled into centre of this book

What are the Changes to the Loan Remission Program?

For those students with British Columbia Student Loans (BCSL) negotiated prior to August 1, 2000 (Guaranteed and Risk-Sharing Agreements) the Loan Remission Program may assist in the reduction of their student loan debt. All current loan remission policies will continue to apply to these loans, such as, the Timely Completion Factor and the Loan Remission Qualifier.

If a student also has a BCSL negotiated on or after August 1, 2000 (Direct Lend Agreement), this loan may be included when calculating a student's total debt, but will not be eligible for loan remission. The Timely Completion Factor will be applied to Direct Lend loans, but students will not be required to submit a Loan Remission Qualifier for loans negotiated on or after August 1, 2000. The maximum amount of loan remission a student may receive is the combined total of their Guaranteed and Risk-Sharing BC Student Loans.

Note: Students are not eligible for loan remission consideration if they have Direct Lend BCSL only.

Purpose and Intent

The British Columbia Loan Remission Program is designed to help reduce your British Columbia Student Loan debt to a more manageable level upon graduation.

Payments are made only on the amount of the BC Student Loan principal outstanding as at your study end date.

Loan Remission is not applied to outstanding Canada Student Loans or provincial student loans from other provinces.

Program Goals

- to encourage personal responsibility,
- to encourage students to successfully complete a program, and
- to encourage completion of a program of studies in the shortest time possible, which reduces the amount borrowed by students.

All Loan Remission Program policies, including minimum debt levels, are subject to change without notice.

Basic Eligibility

1. Student:

- you must have graduated from a public or an accredited private training school (see page 5); and
- you must have received BC Student Loans, Canada Student Loans and student loans from other provinces (if applicable) that, when combined, are above the minimum debt levels, (see page 5).

2. Loans:

- only loans cashed within a “*Timely Completion*” (see page 6) are eligible; and
- the Loan Remission Qualifier (see page 7) must be met for each study period in which loan funding was received, prior to August 1, 2000.

Students are encouraged to apply for loan remission after each credential earned.

CONTACT INFORMATION BC STUDENT LOAN LENDERS

If you have a Guaranteed and Risk Sharing BC Student Loan they should be held with one lender. The participating BC Student Loan lenders include:

Bank of Nova Scotia

Government Student Loan
Administration Centre
P.O. Box 9, STN U
Etobicoke ON M8Z 5M4
Telephone: 1 888 284-3044

Royal Bank

Personal Service Centre
5104 Donnelly Crescent
Regina SK S4P 2Z6
Telephone: 1 888 359-4770

Canadian Imperial Bank of Commerce

CIBC National Student Centre
P.O. Box 5055
Burlington ON L7R 4P3
Telephone: 1 800 443-7843

Obtaining Additional Information

The information in this book will help you to understand the Loan Remission Program. The questions on your application are numbered by section. Before answering a question on the application, refer to the corresponding section in this book and read the information given.

This will help you answer questions correctly, so your application will be processed quickly.



Loan Remission and Management Unit
Student Services Branch
Ministry of Advanced Education

Mailing Address:

PO Box 9173 Stn Prov Govt
Victoria, BC V8W 9H7

Courier Address:

2nd Floor, 1106 Cook Street
Victoria, BC



If you are calling from Victoria call **387-6100**.

If you are calling from the Lower Mainland, call **660-2610**.

If you are calling from anywhere in Canada or the USA,
you can call toll-free **1 800 561-1818**.

TTY line for deaf and hearing impaired is **(250) 952-6832**.



General information about the Loan Remission Program and other student assistance programs is also available on the internet. Our address is **www.bcsap.bc.ca**.



The Fax number is **(250) 356-5440**.

This year, the Student Services Branch expects to receive approximately 3,500 applications for Loan Remission. If all questions on your application are answered correctly, your application can be processed quickly. Therefore, we urge you to ***read and follow the directions carefully***. If you want to make sure that you have answered questions correctly, contact the Loan Remission and Management Unit of the Student Services Branch.

Don't throw this guide away after completing your application. Keep it. You may need to refer to it later.

Eligibility Criteria

1. Post-Secondary School and Program Eligibility

Students are encouraged to apply for Loan Remission after each credential earned. You may apply to receive Loan Remission if you meet the following conditions:

- a) You must have graduated from a public post-secondary or an accredited private school.

Note: Only those private school students who completed their program of study at an accredited private school on or after August 1, 2000 may be eligible for loan remission.

- b) You have graduated from a program outside BC and received BC Student Loans that were approved for loan remission purposes.

2. Minimum Debt Levels*

Minimum debt levels for students completing their studies between August 1, 2002 and July 31, 2003:

\$20,000 after earning a 1st certificate, diploma or degree

\$25,000 after earning a 2nd certificate, diploma or degree or 1st professional degree

\$30,000 after earning a 3rd certificate, diploma or degree or 2nd professional degree

\$45,000 after earning a 4th certificate, diploma or degree or 3rd professional degree

The outstanding principal of your eligible BC Student Loans and Canada Student Loans, and provincial student loans from other provinces, (if applicable), at the time of your study end date are used.

The Loan Remission calculated will be paid by the Provincial Government towards your outstanding **BC Student Loan(s)**. You remain responsible for repaying all other outstanding student loan debts.

* *Minimum debt levels may change each year. Check to see that you have the most current information*

Eligibility Criteria

continued from page 5

3. Timely Completion

“Timely Completion” is completion of a certificate, diploma or degree within the normal program length (as determined by the school), plus a grace period of one educational year or two semesters/terms, depending on your program of study.

Only loans cashed within Timely Completion may be considered eligible for Loan Remission. Loans cashed after the Timely Completion limit are not eligible for Loan Remission.

Students who were single parents* for at least 50% of the program last completed and who completed the program on or after August 1, 1997, have a grace period of two educational years or four semesters/terms depending on the program of study/credential.

In determining how long you took to complete your program, all periods of post-secondary study will be considered including:

- those for which transfer credit was not accepted, and
- those which were not funded at a public institution, and
- part-time studies (5 part-time courses equals 1 semester), and
- study periods from which you may have withdrawn, and
- those taken which are not applicable to a particular program, will be counted in Timely Completion.

Examples:

a) Glen received loans to take a four-year (eight semesters/terms) Computer Science program. After his third year, he took a year off to work and then returned to complete his degree. Although his **four-year** program took **five calendar years** to complete, he is still eligible for full Loan Remission consideration for all of his semesters because he completed his degree **within eight actual semesters** of study.

b) Helen received loans to take a four-year degree program (eight semesters/terms) in Tourism. Timely Completion for this program is eight semesters, **plus** a two-semester grace period for ten semesters/terms in total. However, because she took **twelve** semesters/terms to complete the degree, she exceeded Timely Completion by two semesters. Therefore, the loans cashed during her last two semesters are not eligible for loan remission.

	\$7,500	Total BC Student Loans
+	\$18,000	Total Canada Student Loans
=	\$25,500	Total Student Loans
-	\$4,000	Total ineligible Student Loans where Helen exceeded Timely Completion
=	\$21,500	Total Eligible Student Loans
-	\$20,000	Helen's Debt Level (1st degree)
=	\$1,500	Loan Remission towards BC Student Loans

* Single Parent – students who have legal and/or physical custody and responsibility for supporting their own child(ren) at least two days per week during the entire study period.



Ministry of Advanced Education

British Columbia Student Assistance Program Loan Remission Application

- Complete in *ink*
- Follow the instructions
- Answer *all* questions in Sections 1, 2, 3, 6
- Attach the required documents
- Allow 8 – 10 weeks for processing

Section 1 – Personal Information

See page 9

01 Social Insurance Number

02 Last Name

03 First Name and Middle Initial(s)

All correspondence will be sent to this address

04 Apartment or Box No.

05 Street Address

06 Street Address (Continued)

07 City or Town

08 Province/State

09 Postal/Zip Code

10 Country

11 Area Code

12 Telephone No.

13 Were you a "single parent" as defined by the BC Student Assistance Program (see page 6) for at least 50% of your last program of study?

Yes No

14 Do you have a Direct Lend BCSL and/or CSL?

If so, the Student Services Branch will obtain that information on your behalf.

Yes No

Ministry Use Only

Level/LR

Recommended

Approval

Date

Date

Degree Level

B.C.S.L.

Interest

Payment Date

YYYY MM DD

Entered by

Date

Study End Date

Level/LR

Recommended

Approval

Date

Date

Degree Level

B.C.S.L.

Interest

Payment Date

YYYY MM DD

Entered by

Date

Date Stamp of Student Services Branch

Date Completed Application Received

Date Appeal Received

LOAN REMISSION PROGRAM

APPLICATION FORM

S.I.N.

Section 2 – Program Information

See page 9

15 Most recent level of post-secondary study attained:

- certificate
- diploma
- undergraduate degree
- graduate degree
- professional degree (LLB, MD, DMD)

16 Study end date

YYYY MM

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17 Other levels of post-secondary study attained and date completed:

- certificate
- diploma
- undergraduate degree
- graduate degree
- professional degree (LLB, MD, DMD)

YYYY MM

18 Do you have an outstanding provincial student loan debt received from another province?

- No
- Yes (refer to section 5)

If yes, forward this application to the lender in the applicable province currently holding the loan debt.

Section 3 – Post-Secondary History

See page 9

Provide a detailed history of your post-secondary attendance. List each academic year separately. (See






example.) Include years enrolled in post-secondary schools located outside of B.C., if any. Answer all

questions in full. Attach another page if necessary.

School Name	Program of Study	Annual Dates		Did You Receive Student Loans?		Ministry Use Only	
		From YYYY/MM	To YYYY/MM	Yes	No		
Camosun College	Business Admin.	1994 09	to 1995 04	X			
B.C.I.T.	Forestry	1998 09	to 1999 08		X		
B.C.I.T.	Forestry	2001 09	to 2002 08	X			
		Y Y Y Y M M	to	Y Y Y Y M M			
		Y Y Y Y M M	to	Y Y Y Y M M			
		Y Y Y Y M M	to	Y Y Y Y M M			
		Y Y Y Y M M	to	Y Y Y Y M M			
		Y Y Y Y M M	to	Y Y Y Y M M			
		Y Y Y Y M M	to	Y Y Y Y M M			
		Y Y Y Y M M	to	Y Y Y Y M M			
		Y Y Y Y M M	to	Y Y Y Y M M			
		Y Y Y Y M M	to	Y Y Y Y M M			
		Y Y Y Y M M	to	Y Y Y Y M M			
		Y Y Y Y M M	to	Y Y Y Y M M			
		Y Y Y Y M M	to	Y Y Y Y M M			
		Y Y Y Y M M	to	Y Y Y Y M M			
		Y Y Y Y M M	to	Y Y Y Y M M			

Avoid delays!

5 ways to make sure your application is processed quickly.

-  1. Make sure all questions are answered **neatly** and **in ink**.
-  2. Check that your Social Insurance Number is **correct**.
-  3. Check that applicable areas have been **completed** by the bank(s) or credit union(s) holding your student loan accounts.
-  4. Attach **transcripts** for **all** post-secondary institutions attended, regardless of funding, time period or relevancy to the program of study.
-  5. Read and sign the **Declaration** on the previous page.

Incomplete applications will *not* be processed.

Allow at least 8 weeks for processing and an additional 4 – 6 weeks for any payment to be received by your bank.

Mailing address:

Loan Remission and Management Unit
Student Services Branch
Ministry of Advanced Education
PO Box 9173 Stn Prov Govt
Victoria BC V8W 9H7

Eligibility Criteria

continued from page 6

Under the Loan Remission Program, Helen's bank will receive a Loan Remission payment of \$1,500 that will be credited towards her BC Student Loans. Helen must pay back the balance of her BC Student Loan (\$6,000 plus interest) and all of her Canada Student Loan (\$18,000 plus interest).

4. The Loan Remission Qualifier

During each four-month period before classes start (pre-study), you must have:

- worked at least 360 hours for at least minimum wage (180 hours for high school students directly out of high school), or
- looked for work while volunteering at least 10 hours a week at an organization (other than a political party) that requires volunteers to fulfill its mandate, or
- studied full-time (minimum 60 percent of a full course load, 40 percent for students with permanent disabilities), or
- cared for your child(ren) age 11 or under, or
- been unable to work or volunteer due to a permanent disability, or
- a combination of the above.

If you do not meet your Loan Remission Qualifier, any loans cashed during the loan period which your Loan Remission Qualifier was not met, will not be eligible for Loan Remission.

A Loan Remission Qualifier form would have been sent to you with each Notification of Assessment letter issued.

Example:

Brian received loans to take a four-year degree program (eight semesters) in Mathematics. Brian did not meet the Loan Remission Qualifier for the 1999/2000 loan period. As a result, the student loans he received for that loan period are not eligible for Loan Remission. Brian met Timely Completion by completing his program within eight semesters.

\$10,000 Total BC Student Loans
+ \$19,000 Total Canada Student Loans
= \$29,000 Total Student Loans
- \$6,000 Total Student Loans cashed during 1999/2000 when Brian did not meet the Loan Remission Qualifier
= \$20,000 Minimum Debt Level (1st degree)
*= \$3,000 **Loan Remission towards BC Student Loans***

Under the Loan Remission Program, Brian's bank will receive a Loan Remission payment of \$3,000 that will be credited towards his BC Student Loans. Brian must pay back the balance of this BC Student Loan (\$7,000 plus interest) and all of his Canada Student Loan (\$19,000 plus interest).

Eligibility Criteria 5. Deadline

continued from page 7

You must apply for Loan Remission within **one year** from your study period end date (the last day of your studies required to earn your credential — not your date of convocation).

You will not be eligible to receive Loan Remission unless you apply within this time limit.

6. Application Process

To prevent processing delays of your Loan Remission Application, you are encouraged to apply as soon as you are able to submit a **completed** application form, with the necessary documentation.

Applications are not complete until all required information is received. Incomplete applications will not be considered. A request outlining what missing information is required will be issued and, if necessary, the application returned. Missing information is required within 60 days from the date of the request from the Student Services Branch, or your one year deadline, whichever is earlier.

- a) Complete your application, then send it to the bank or credit union holding your student loan(s) accounts for completion. Your bank or credit union will return the completed application to you.
- b) Include an official, sealed **transcript** indicating a credential was granted. Photocopies of official transcripts from any previous post-secondary schools attended are also required.
- c) Send your completed application and all required documents to the Student Services Branch.

You will not be eligible for Loan Remission if your completed application is received after the one year deadline.

Note: If you have an undergraduate degree (other than a Bachelor of Education) and a Professional Teaching Certificate, or completed the requirements for a Standard Teaching Certificate, a notarized copy of the teaching certificate must be provided.

Eligibility Criteria 7. Repayment Difficulties

continued from page 8

While your Loan Remission application is being processed by the Student Services Branch, you are required to make monthly payments as per the agreement set by the bank/credit union or service bureau.

If you are having difficulties making your monthly payments, contact your bank/credit union or service bureau. You may be eligible for Federal and Provincial interest relief.

8. Defaulted Loans

If you have defaulted on repaying your student loans, the steps below are to be followed:

Canada Student Loans: If your defaulted loan account is held by Federal officials in Ottawa, the Loan Remission application should be submitted to federal officials in Ottawa for completion of section 4. Otherwise, forward the application to the bank holding the account.

Mailing address: Canada Student Loans Program
Human Resources Development Canada
Learning and Literacy Directorate
PO Box 2090, Stn "D", Ottawa, Ontario K1P 6C6
Phone: Toll-free 1-888-432-7377

BC Student Loans: If your defaulted loan account is held by the Collection and Loan Management Branch, Ministry of Provincial Revenue, the Loan Remission application should be submitted to the Student Services Branch. Otherwise, forward the application to the bank or credit union holding the account.

The Application form for Loan Remission is stapled into the middle of this Book.

Section 1 – Personal Information

We need this information to contact you if we have questions and to notify you when your loan remission application has been processed.

Do you have a Direct Lend BCSL or CSL? If so, Student Services Branch will obtain that information on your behalf.

Section 2 – Program Information

Provide information on all post-secondary credentials granted.

Indicate your most recent level of post-secondary study, the numbers of years taken to complete this program and the study end date of the program. If you have completed other post-secondary studies, indicate the credentials you received.

Do you have an outstanding student loan debt from another province? If so, please forward this application to the bank/credit union in the applicable province currently holding the loan debt.

Section 3 – Post-Secondary History

Provide a detailed history of all your post-secondary attendance.

List each academic year separately. Indicate the school, program of study, dates of study and indicate if you received student loans for each academic year. In addition, include all years that you were enrolled in post-secondary schools located outside of BC.

Instructions for Completing the Application Form

Instructions for Completing the Application Form

continued from page 9

Section 4 – British Columbia Student Loans Loan History

This section is to be **completed by the bank(s)/credit union** holding your non-risk sharing and risk sharing BC Student Loan accounts.

Non-Risk Sharing Loan – any BC Student Loan issued prior to August 1, 1995. These loans can be held at any participating BC bank or credit union.

Risk Sharing Loan – any BC Student loan issued after August 1, 1995. These loans can only be held at the Royal Bank of Canada, the Bank of Nova Scotia or the Canadian Imperial Bank of Commerce.

Section 5 – Canada Student Loans and Other Provincial Student Loans Loan History

This section is to be **completed by the bank(s)/credit union** holding your Canada Student Loan account(s).

If you have outstanding provincial student loans from a province other than BC, please forward your application to the bank/credit union holding your student loan account for completion.

Section 6 – Release of Information

This section is optional and can be left blank. The **Freedom of Information and Protection of Privacy Act** prevents Student Services Branch staff from releasing any information pertaining to this loan remission application to anyone other than yourself unless you provide written permission.

If you want to authorize another person to obtain information on your behalf about this loan remission application form, or your loan remission award details, complete this section. If you authorize someone to access information on your behalf by completing this section, they must provide **your** SIN, and date of birth to access any information from Student Services Branch staff.

Note: *Information can be shared with the persons/organizations identified in the Declaration (Section 7) based on your signature, regardless of whether Section 6 is completed.*

Section 7 – Declaration

The Declaration is a legal document, and by signing it, you agree with what the declaration says, and that the information you have given is correct. The declaration also tells you with whom the Student Services Branch may share your application information.

- Read the declaration carefully.
- Make sure you understand it fully. If you do not understand it, do not sign it. Call the Student Services Branch for an explanation. The branch address and phone numbers are listed on page 4.
- When you understand the declaration, sign and date it **in ink**. Your signature indicates that you read and agree with everything it says. *Without your signature, your application will not be processed.*

Before mailing your application, make sure all required transcripts are attached. Read the checklist at the back of your application.

Allow at least 8 weeks for processing.

Loan Remission Program Questions & Answers

1. How is Loan Remission Calculated?

Loan Remission is calculated by totalling all eligible loans, minus the appropriate debt level, and comparing the balance to the outstanding BC Student Loan amount.

The outstanding principle of your BC Student Loans, Canada Student Loans and if applicable, student loans from other provinces at the time of your study end date (your last day of studies required for your certificate, diploma or degree — not your date of convocation), are added together and used to calculate your debt. However, Loan Remission is only paid towards BC Student Loans.

Examples:

a) After graduating with her Law Degree (professional degree) Alison had \$12,000 in BC Student Loans and \$20,000 in Canada Student Loans to pay back.

$$\begin{array}{r} \$12,000 \text{ Eligible BC Student Loans} \\ + \$20,000 \text{ Eligible Canada Student Loans} \\ = \$32,000 \text{ Total Eligible Student Loans} \\ - \$25,000 \text{ Alison's Minimum Debt Level (1st professional degree)} \\ = \$7,000 \text{ Loan Remission towards BC Student Loans} \end{array}$$

Under the Loan Remission Program, Alison's bank will receive a Loan Remission payment of \$7,000 that will be credited towards her BC Student Loans. Alison must pay back the balance of her BC Student Loan (\$5,000 plus interest) and all of her Canada Student Loan (\$20,000 plus interest)

b) After graduating with his Bachelor of Arts, Gordon had combined loans of \$27,000. Gordon had \$7,000 in BC Student Loans and \$20,000 in Canada Student Loans to pay back.

$$\begin{array}{r} \$7,000 \text{ Eligible BC Student Loans} \\ + \$21,500 \text{ Eligible Canada Student Loans} \\ = \$28,500 \text{ Total Eligible Student Loans} \\ - \$20,000 \text{ Gordon's Minimum Debt Level} \\ = \$8,500 \text{ in excess of minimum debt level} \end{array}$$

Under the Loan Remission Program, Gordon's bank will receive a Loan Remission payment of \$7,000. Gordon's BC Student Loan will now be paid off. However, Gordon only receives loan remission towards his BC Student Loan. Therefore, Gordon will still be required to pay all of his Canada Student Loan (\$21,500 plus interest). Although Gordon exceeded the minimum debt level by \$8,500, his outstanding BC Student Loan was only \$7,000. The loan remission applied is to the outstanding amount. Gordon is not eligible to receive the \$1,500 difference.

Loan Remission Program: Questions & Answers

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2. What's Next?

You will receive a written notice of the amount of Loan Remission to be paid towards your BC Student Loan. You will also receive written notice if your application is denied.

The Loan Remission towards your BCSL will be paid by the Provincial Government. Payments will be made directly to the British Columbia Student Loan Service Bureau and/or to the bank or credit union holding your BCSL account. If your loan is in default, payments will be made to the Collection and Loan Management Branch.

Payments will be made only on BC Student Loans. No payment will be applied to Canada Student Loans or provincial student loans from other provinces.

3. Who will Not Receive Loan Remission?

You are not eligible for Loan Remission if you:

- do not have student loans in excess of the minimum debt levels outlined on page 5; or
- have a calculated amount of remission eligibility of \$50 or less; or
- do not receive a certificate, diploma or degree eligible for loan remission purposes (contact the Student Services Branch directly if you are unsure if your credential will qualify), e.g. University Transfer course; or
- are not considered to have been a BC resident in the final year of your program, as defined by BC Student Assistance Program; or
- graduate from a private training school that is not accredited; or
- do not provide all required documentation.

The Student Services Branch will not process a Loan Remission application if there is an outstanding audit on a student loan application. You will be required to respond to the audit letter sent by the Verification Unit of the Student Services Branch. Once the audit has been concluded, your Loan Remission application will be processed. Any student loan overawards will not be eligible for loan remission consideration.

4. Do I Still Have To Pay Off My Loans?

Yes. You remain responsible for paying off your loans. You must make all student loan payments when they are due, even if you have applied for or submit a request for review for Loan Remission. You remain responsible for paying off all remaining BC Student Loans, any outstanding Canada Student Loans and other Provincial Student Loans obtained elsewhere in Canada.

Loan Remission Program: Questions & Answers

continued from page 12

You will also be responsible for any loans considered ineligible for loan remission due to exceeding Timely Completion, not meeting your Loan Remission Qualifier or having been assessed a student loan overaward(s).

5. Can I Request a Review of a Loan Remission Decision?

You can request a review if:

- you feel a policy should be set aside because extenuating circumstances were not considered in calculating your Loan Remission; or
- you were assessed as not meeting your Loan Remission Qualifier and you feel that you did meet the Loan Remission Qualifier based on **extenuating circumstances**; or
- you exceeded the Timely Completion Factor and you feel that policy should be set aside due to extenuating circumstances.

You must provide a detailed explanation of the circumstances and supporting documentation (e.g. information from your doctor).

Your review will be considered by the Student Services Branch. If it is denied, you can request in writing that it be referred to an Independent Review Committee. The Committee members considering your request for a review have the right to uphold or set aside policy. The recommendations of the Independent Review Committee are subject to approval by the Deputy Minister.

Request for review forms are available from your Financial Aid Office or the Student Services Branch. Reviews must include documentation supporting your situation and must be received by the Student Services Branch no later than six months from your Loan Remission notification letter.

Note* The one-year deadline to submit your loan remission application is not subject to appeal. Extenuating circumstances cannot be considered when applying this policy.

Notes

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