

# FINANCIAL AID

The Office of the Registrar provides guidance and information for students who are in need of financial assistance to attend Keyano College. To obtain information, students can telephone, or drop by in person to the Office of the Registrar. Financial Aid information can also be found at the College website: [keyano.ca](http://keyano.ca).

## FUNDING OPTIONS GOVERNMENT STUDENT LOANS

The federal and provincial governments of Canada provide financial aid to help Canadian citizens or permanent residents pursue post-secondary education. This aid is provided in the form of loans (and grants if the student is deemed eligible) on the basis of demonstrated financial need. The level of financial assistance received will depend on evidence of financial need and on personal circumstances. Students must apply through the province in which they are considered a resident (the last province in which they spent twelve consecutive months and were not a full-time student). All Alberta residents who apply for a student loan will be considered for Alberta and Canada student loans as well as grants and bursaries.

Government student loans are interest-free while students are in full-time attendance at a post-secondary institution. A confirmation of enrollment form must be completed for previous loans to maintain their interest-free status. Copies of these forms are available online & must be signed by, the Office of the Registrar to confirm full-time study. Repayment of student loans begins six months after you are no longer a full-time student. The interest rate and terms of repayment are set at the time of consolidation.

Students who need to apply for a loan should apply early as processing can take four to six weeks and must be completed prior to the start of the program.

Alberta residents can apply online at: [studentaid.alberta.ca](http://studentaid.alberta.ca). Residents of most provinces can apply electronically.

Links to Provincial websites can be found at [keyano.ca/Admissions/FinancialAid/GovernmentStudentLoans](http://keyano.ca/Admissions/FinancialAid/GovernmentStudentLoans).

After the loan application is processed a Notice of Assessment will be sent to explain the details of how the loan will be distributed for the academic year (amount of loan, amount of grants/bursaries and scheduled release dates). It is possible to appeal your assessment if you feel additional information should be considered. Contact the Office of the Registrar or Student Aid Alberta Service Centre 1-855-606-2096.

Any loan documents received by the student must be signed by the Office of the Registrar to confirm full-time study (unless it is signed electronically). Program and period of study will also be verified. Once signed, the student must take the loan documents (along with two government issued identification documents) to the post office to be processed.

## STUDENTS WITH A DOCUMENTED DISABILITY Student Loan – Schedule 4:

Completing the Schedule 4 allows students to access additional supports and funding. There are two options for funding:

1. *Canadian Access Grant for Student with Permanent Disabilities*: a grant of up to \$2000 each year to help students meet education and living costs.
2. *Canadian Study Grant for the Accommodation of Students with Permanent Disabilities*: used to help students receive the appropriate supports and allows them to obtain the adaptive technology that they require.

Any student with a disability applying for a student loan may contact Accessibility Services for assistance completing Schedule 4.

## PERSONAL BANK STUDENT LOANS

Most major banks offer loans or lines of credit for full-time students. Although interest is charged and payable while attending school, this is an option for students who are not eligible for government student loans.

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## **SPONSORSHIPS**

The agencies listed below may provide financial assistance towards educational costs. It can take several months to obtain approval for sponsorship so it is recommended that students begin the process well in advance so it's in place by the start of their studies.

### **FIRST NATION EDUCATION AUTHORITY**

Individuals may qualify for funding through their First Nation education authority. Contact your First Nation Education Counsellor for further information.

### **FREEHORSE FAMILY WELLNESS SOCIETY**

Bill C-31 and Status Indians whose bands do not administer training funds may be eligible for sponsorship for post-secondary or UCEP training. Call the Freehorse office in Edmonton at 780-944-0172 or further information can be found at their website: [www.freehorse.org](http://www.freehorse.org)

### **MÉTIS NATION OF ALBERTA**

Individuals who are members of the Métis Nation and are enrolled in career programs may be eligible for funding. Contact the Project Development Officer at your nearest Region Office; in Edmonton office at 1-800-252-7553.

## **LEARNER INCOME SUPPORT PROGRAM**

Learner Income Support Program enables students to pursue part-time and full-time studies while being funded by the Alberta Government. This program is designed to help people develop their employability skills so they are able to secure full time employment. You must be at least 18 years of age, have no previous training, be a resident of Alberta, be a Canadian citizen or permanent resident and show financial need. In some cases, Employment Insurance recipients may be eligible.

The Learner Income Support Program is available for Academic Upgrading only.

For more information see a Student Advisor at the Office of the Registrar.

## **EMERGENCY STUDENT LOAN**

Funds are available to students who experience emergency costs that are beyond their control. Depending on the situation the student can receive a loan to cover the emergency cost or a voucher. Please contact Wellness or Accessibility Services in person or by phone for more information: 780-791-8934.

# STUDENT AWARDS

**Keyano College's Student Awards program** provides financial support to eligible students in recognition of their academic achievement and financial need. The program is made possible through generous gifts from individual and business donors, community organizations, matching grants from the provincial government and the continuing efforts of the Keyano College Advancement Services.

## VALUE OF AWARDS

The value of Keyano College's endowed awards is dependent upon the amount of interest earned each year. Therefore, the award amount is approximated. The College reserves the right to make any changes deemed necessary, without notice, including the cancellation of specified awards.

## AWARDS, BURSARIES & SCHOLARSHIPS EXCELLENCE SCHOLARSHIPS

Students with an 80% average or higher (with no individual mark below a score of 70%) in five core Grade 12 courses will be granted an Excellence Scholarship. The scholarship is valued to the maximum tuition amount of \$3,986 for 2018/19. Scholarship recipients are responsible for paying associated fees (students' association, wellness & athletic, registration, health and dental, books, materials, and lab).

To be eligible for the Excellence Scholarship students must:

- Graduate from a high school within the Municipality of Wood Buffalo.
- Achieve an average of 80% or higher (with no individual mark below a score of 70%) in five core Grade 12 courses.
- Be accepted and registered as a full-time student before August 15.
- Ensure Keyano College receives official transcripts from Alberta Education no later than August 15.

Average calculation will be based on five core Grade 12 subjects that are applicable to the program for which the student has applied. For further information please contact the Financial Aid & Student Awards Coordinator at 780-791-4894.

**ENTRANCE AWARDS** are for local high school students entering first-year, full-time studies in a Keyano College post-secondary program in the fall semester.

**EXITING AWARDS** are awards for students who are required to leave Keyano College in order to complete their program of studies (which is not available at Keyano College), at another post-secondary institution.

## FALL AWARDS REVIEW

**SCHOLARSHIPS** are cash awards given primarily in recognition of excellence in academic achievement. Keyano College scholarship recipients must have completed at least 80% of a full course load in their programs for the year the scholarship is assessed. International (Visa) students are eligible to receive scholarships.

**BURSARIES** are cash awards given to students on the basis of financial need and satisfactory academic achievement (minimum GPA of 1.7 or equivalent). Secondary requirements such as community/College involvement may also be considered. International (Visa) students are not eligible to receive awards based on financial need.

**PRIZES** are awards given in recognition of noteworthy accomplishments in a designated area of study. Prizes may be in the form of books, plaques, medals, or other gifts provided by the donor.

**Deadline to apply for Fall Awards:**  
September 30, 2018

## ATHLETIC AWARDS

Athletic awards are awarded to students who participate in ACAC and league sports. Please contact the Athletic Director for more information.

## STUDENT ATHLETE ENROLLMENT BURSARY

Athletes on Keyano College volleyball, basketball, cross country and soccer teams may qualify to receive a Student Athlete Enrollment Bursary upon successful completion of each full time academic term.

**All Awards, Scholarships & Bursaries can be viewed on our website at [keyano.ca/awards](http://keyano.ca/awards).**