



# Financial Aid & Awards

[www.camosun.ca/services/financialaid](http://www.camosun.ca/services/financialaid)



<b>Lansdowne Campus</b> 1 <sup>st</sup> Floor, Dawson Building	<b>Interurban Campus</b> 2 <sup>nd</sup> Floor, Campus Centre Building
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<b>Tel:</b> 250-370-3549 <b>Fax:</b> 250-370-3661	<b>Tel:</b> 250-370-4862 <b>Fax:</b> 250-370-3750
<b>Hours:</b> Tuesday 9:00 am-4:00 pm Thursday 9:00 am-5:30 pm Mon/Wed/Fri closed	<b>Hours:</b> Monday 9:00 am-4:00 pm Wednesday 9:00 am-4:00 pm Tues/Thur/Fri closed
<b>Email:</b> <a href="mailto:financialaid@camosun.bc.ca">financialaid@camosun.bc.ca</a>	

## **Picture identification required for all Financial Aid & Awards visits!**

Plan for success - you need enough money to attend College!

Financial Aid Advisors are available to assist you with information, financial planning and applying for funds.

## **General Information:**

### **ABESAP (Adult Basic Education Student Assistance Program)**

- ◆ Provincially funded, non-repayable grant program for upgrading (it is a taxable benefit)
- ◆ "...designed to provide direct educational costs for students enrolled in (most) Academic Upgrading courses: Foundations (FDN), Better Employment Strategies & Techniques (BEST), College Preparatory (PREP), Employment Training & Preparation (ETP) and English Language Development (ELD). Applications available at Financial Aid & Awards Office or print at: [www.aved.gov.bc.ca/studentaidbc/specialprograms/documents/ABESAP.pdf](http://www.aved.gov.bc.ca/studentaidbc/specialprograms/documents/ABESAP.pdf)
- ◆ Please bring your completed ABESAP application, social insurance card, photo identification and permanent resident card or citizenship card (if applicable) in person to the Financial Aid & Awards Office before you register (ABESAP will not repay you once you have paid your fees)
- ◆ If eligible, ABESAP may pay for your tuition, fees and required textbooks- it does **not** cover living costs
- ◆ Successfully complete your course(s) in the time you are given in order to be considered for further funding - remember to submit a new application for each study term
- ◆ For more information go to: [www.aved.gov.bc.ca/adulteducation/abesap.htm](http://www.aved.gov.bc.ca/adulteducation/abesap.htm)

### **StudentAid BC (student loans and grants)**

- ◆ "...designed to supplement the resources of those who could not otherwise continue their education..."
- ◆ You may apply if you are in an eligible program, are a Canadian citizen or permanent resident and meet BC residency requirements (eligibility is based on provincial and federal government policies)
- ◆ You may apply **before** you register in classes
- ◆ **Apply on-line** at [www.StudentAidBC.ca](http://www.StudentAidBC.ca) (Contact Financial Aid & Awards if unable to apply on-line)
- ◆ Processing may take 4 to 6 weeks (You are still required to pay fees by payment deadlines)
- ◆ Loan documents and agreements are mailed to you at the address you provide on your application
- ◆ BC loan agreement may be sent to you early. Take to a designated postal outlet. Funds will be deposited in your bank account once you are enrolled in enough classes & not before first day of school
- ◆ Your Canada loan document is mailed to you **after** you are enrolled in required number of classes. Take it to a designated postal outlet. Funds will be deposited in your bank account within 7 to 10 business days but not before the first day of classes. List of designated postal outlets: [www.canadapost.ca](http://www.canadapost.ca)
- ◆ **You need to maintain minimum course load for your program throughout your period of study**
- ◆ Report all changes to Financial Aid & Awards including income, assets, program & start/end dates
- ◆ In extenuating circumstances you may appeal your student loan amount – see a Financial Aid Advisor
- ◆ **Update address** at [www.StudentAidBC.ca](http://www.StudentAidBC.ca) or call **387-6100** (Victoria) or **1-800-561-1818** in Canada
- ◆ Six months after completing your studies you will begin paying back both interest and loan principal – if you have problems repaying visit: [www.StudentAidBC.ca](http://www.StudentAidBC.ca) or ask for more information

**More information on other side →**

## **Interest-Free Status (putting your loans on hold while you are full time)**

- ◆ If you have had student loans in the past but don't plan to apply for one this term, you may apply for interest-free status to keep your loans from going into repayment.
- ◆ Please see Financial Aid & Awards to check if you are eligible. You can apply online at [www.aved.gov.bc.ca/studentaidbc/interestfree/welcome.htm](http://www.aved.gov.bc.ca/studentaidbc/interestfree/welcome.htm)

## **Out-of-Province Student Assistance Programs**

- ◆ Students from other provinces or territories need to apply to the home province/ territory for assistance
- ◆ Visit Financial Aid & Awards or [www.canlearn.ca](http://www.canlearn.ca) for links to provincial/territorial aid programs

## **Students with Disabilities**

- ◆ A number of programs provide assistance for full-time and part-time students with permanent disabilities...for more information, please contact the Disability Resource Centre at your campus or visit: [www.aved.gov.bc.ca/studentervices/student/sp/dis](http://www.aved.gov.bc.ca/studentervices/student/sp/dis)

## **CSG-HNPT (Canada Student Grant for High Need Part-time students)**

- ◆ If you have income below a certain threshold and plan to study part-time (20% to 59% course load), you may apply for this program to cover the costs of tuition, fees, books and supplies--CSG/HNPT does **not** cover living costs
- ◆ The limit for one academic year is \$1,200.00 and is non-repayable...for more information visit: [www.aved.gov.bc.ca/studentaidbc/specialprograms/cangrant\\_highneedparttime.htm](http://www.aved.gov.bc.ca/studentaidbc/specialprograms/cangrant_highneedparttime.htm)

## **CAG-PD (Canada Access Grant for Students with Permanent Disabilities)**

- ◆ If you have a documented permanent disability and are in part-time or full-time post-secondary studies, you may be eligible for up to \$2,000 grant per academic year
- ◆ If already approved for Permanent Disability status by StudentAid BC, it is not necessary to provide documentation again...see a Financial Aid Advisor for more information

## **PT-CSL (Part-time Canada Student Loans)**

- ◆ For part-time post-secondary students who have income below a certain threshold or have received maximum funding through Canada Student Grant for High Need Part-time students
  - ◆ Maximum of \$10,000.00 as a repayable loan (if you choose, you may pay interest while attending)
  - ◆ Six months after completing your studies, you begin paying back both interest and principal
- For more information visit:  
[www.aved.gov.bc.ca/studentaidbc/specialprograms/cangrant\\_highneedparttime.htm](http://www.aved.gov.bc.ca/studentaidbc/specialprograms/cangrant_highneedparttime.htm)

## **Camosun College Foundation Bursaries**

- ◆ Bursary funds are donated to the Camosun College Foundation by individuals and organizations
- ◆ To apply, you must be a Canadian citizen or landed immigrant, enrolled in an eligible full-time post-secondary program, and be able to demonstrate financial need
- ◆ Application forms are available from Financial Aid & Awards Offices each September and January
- ◆ Check the Camosun College calendar and website for more information and a listing of available bursaries. Applications may be printed from: [www.camosun.ca/services/financialaid/bursaries](http://www.camosun.ca/services/financialaid/bursaries)
- ◆ Application deadlines are the second Tuesday in October for Fall semester and the second Tuesday in February for Winter semester. Submit applications to the Financial Aid & Awards office

## **External Bursaries, Scholarships, and Awards**

- ◆ Many organizations and associations such as community service organizations, charities, professional associations, businesses and unions offer assistance in the form of bursaries, scholarships, or awards
- ◆ The Internet is an excellent source of information. Visit the Financial Aid & Awards website (Scholarship section) for links to the external award list below and for other award sites that may be of interest to you:

[camosun.ca/services/financialaid/documents/externalawards.pdf](http://camosun.ca/services/financialaid/documents/externalawards.pdf)

## ***Any further questions?***

**Please visit a Financial Aid & Awards Office to speak to a Financial Aid Advisor**