

# Helping students go to school, repay debt, earn money

## Nova Scotia's Student Assistance program is among the best in the country.

More than \$65 million is invested every year to help make it easier for students to go to school in Nova Scotia and graduate with less debt. That's on top of the more than \$35 million issued in Nova Scotia student loans. And Student Assistance is more accessible than ever through a suite of online tools and improvements.

### Students can get thousands of dollars in provincial assistance to help them pay for school

- Students now get more provincial financial assistance in grants – money they don't have to repay – than they have before (up from 20% to 40% of their provincial assistance since 2011)
- About 20,000 Nova Scotia students studying here at home automatically receive a \$1,283 bursary from government – it appears as a deduction on their tuition invoice
- Students who work while they study can earn \$100/week – or \$3,400 during the academic year – without it affecting their student assistance
- An allowance of \$1,500 helps cover books and other academic supplies for school
- Students with disabilities can access additional assistance and services to go to school
- Students can qualify for provincial student assistance while they complete co-op work terms

### Graduates can have thousands of dollars erased from their Nova Scotia student loans

- Nova Scotia graduates who study here at home could have their provincial loan completely wiped out through the Nova Scotia Loan Forgiveness Program, saving them up to \$15,000
- Many disabled students take longer to complete their studies, and take on larger student loans to finish school. A new Permanent Disability Loan Forgiveness Program takes that into account and could completely forgive their Nova Scotia student loan
- Graduates who either stay in – or come back to – Nova Scotia no longer pay interest on their provincial student loans, saving them about \$800 over the lifetime of the loan
- Government has a range of tools to help students struggling to repay their loans

### Online tools make it quicker and easier for students to access information and money for school

- The MyPATH portal makes it easier for students to apply for loans and access their loan information anytime, from anywhere, on their computers, smartphones or tablets
- A refreshed website gives students, counsellors and families the information they need on student assistance and financing their education
- Active Facebook and Twitter accounts let us communicate quickly and easily with students
- Updated and improved electronic services mean students get their funding faster

### New and expanded employment programs can help students gain experience and earn money

- Graduates can find a sample letter to encourage employers to hire them, with help from government's new Graduate to Opportunity program
- Students and graduates can find out more about Graduate to Opportunity at [novascotia.ca/econ/gto](http://novascotia.ca/econ/gto) and other student employment programs at [novascotia.ca/econ/sep](http://novascotia.ca/econ/sep)