

Have questions?

Contact us!

NOVA SCOTIA STUDENT ASSISTANCE OFFICE

The Thompson, 4th Floor
1256 Barrington Street
PO Box 2290
Halifax Central
Halifax, Nova Scotia B3J 3C8

www.novascotia.ca/studentassistance

902-424-8420 (metro)

or

1-800-565-8420 (Toll free in Canada)

or



Nova Scotia Student Assistance



@NSStudentAssist



How to get Nova Scotia Student Assistance Working for you.

A STEP-BY-STEP GUIDE THROUGH THE PROCESS.



HOW

ONE: To apply, you'll need:

- A **Social Insurance Number (SIN)**.
- Information about the **school program** you are most likely to be attending (including number of credits or class hours).
- **Total income information**, from last year's completed Revenue Canada tax returns – for yourself, and for your parents/step-parents or spouse.
- A **bank account** in your own name.

TWO: Get started:

www.novascotia.ca/studentassistance

As soon as the application goes online in **May**:

- Use **MyPATH** to create a Student Assistance account, with a password, at novascotia.ca/studentassistance.
- Complete your application. Call us if you need help answering any questions. Local: **902-424-8420** or toll-free: **1-800-565-8420**.
- Don't forget to press **SUBMIT**.
- Watch for **email notices** and log in to **MyPATH** regularly. Check your application status to make sure we have everything we need to get you your money as soon as possible.
- Use **MyPATH** to upload or send us any **additional information** we requested to process your application.

THREE: Get it in on time:

Once your Assessment is completed (2-6 weeks):

- Check **MyPATH** to review your Assistance Amounts, and to be sure your school, program details, number of weeks of study, etc. are correct.
- Take note of the 10-digit Master Student Financial Assistance Agreement (MSFAA) number we've created for you inside MyPATH. Follow the National Student Loan Service Centre's email instructions to set up an online account and complete your MSFAA.
- Submit any other information/forms we request, or upload them to your **MyPATH** account.
- Contact us to report any changes (change of school program, change of address, change in income, etc.).

FOUR: Get money:

As soon as school starts:

- If you've completed your application early enough, **you'll receive your first amount 5-10 business days after school starts**. Your school will take any amounts you owe to them first, and the rest will be deposited in your bank account.
- **Complete your Pre-Study Report** on our website to report your actual pre-study income. We may request your banking info for any provincial loans or grants.
- Submit your Pre-Study Report to become **eligible for any tentative Nova Scotia Loan and Grant amounts**. These are deposited halfway through your study period.

Top Questions

[What if the maximum amounts are not enough?](#)

Our program maximums might not give you all you need, especially if your program is expensive. You may have to work summer jobs, work while you attend school, or explore other ways to finance your education to make up the difference.

[What is the cut-off family income to receive Student Loans?](#)

There truly is no qualifying family income cut-off, because each student's situation is different and can even change from year to year: different family sizes, different school and living costs, different summer jobs, or an additional family member going to school can all change your assessment.

[What about my car or savings?](#)

We determine your need by looking at the resources that are available to you. This includes your and your family's financial assets (RESPs, any investments or trusts in your name, recent income amounts) but does not include physical assets (cars, property). We assume you will save some of your pre-study income, and we don't consider any expenses that are unrelated to school, such as car payments or cell phone bills.

[What if I'm estranged from a parent / under guardianship / otherwise unable to get income tax information?](#)

If you are in foster care or you are a ward of a government agency, you can apply as a single independent student. Otherwise, you should apply as a single dependent student, giving as much information as possible. You can call our financial aid counsellors for advice and if needed, appeal your student status.

[What if my parents refuse to help pay for school?](#)

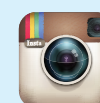
You can only apply as a single independent student if one or more of the following applies to you:

- you have no parent, guardian, sponsor or other supporting relative.
- you have been out of high school for four years.
- you have had two periods of 12 consecutive months (each) when you were not a full-time student.
- you are widowed, separated or divorced and are not the custodial parent of any children.
- you are in foster care or you are a ward of a government agency.

Call our financial aid counsellors for advice if you have another reason why you should be assessed as an independent student. For more information on determining your student category visit www.novascotia.ca/studentassistance.

[How do I appeal my assessment?](#)

If you are not satisfied with your assessment, and believe you have a good reason to appeal, contact us for advice or learn more about how to appeal at: novascotia.ca/studentassistance.



MORE

How we can help

- You could get student loans from both the Nova Scotia government and the Government of Canada, plus some non-repayable grants that you can't get anywhere else.
- **Studying in Nova Scotia?** Then your Nova Scotia funding will be 40% Upfront Grant, and the Loan Forgiveness Program could eliminate your entire Nova Scotia Student Loan at graduation.
- You are charged no interest and make no payments until six months after you leave school. Our loans have low interest rates.
- We have a Repayment Assistance Program to help you manage student debt if you need it.
- You don't need a co-signer, and dependent students don't need a credit check.
- **Staying in Nova Scotia?** While you live here, you can pay 0% interest on any Nova Scotia Student Loan.

Just one application

Nova Scotia Government

Student Loan:
\$200/week (max)

Grants:
(Non-repayable)

High Need with Dependents:
\$20/family/week

40% Upfront Grant:
When you study at a Nova Scotia school, 40% of Nova Scotia funding will be a non-repayable grant.

Government of Canada

Student Loan:
\$210/week (max)

Grants:
(Non-repayable)

Canada Study Grant:
Variable: depends on need

Permanent Disabilities:
\$2,000/year

Permanent Disabilities Services and Equipment:
up to \$20,000/year

Low Income & Dependents:
\$200/month/child under age 12



Myth busting

My sister/cousin didn't get any student assistance, so I won't either.

FACT: Each student's case is different. Different family income and size, different tuition, and different need.

I don't want any school debt, so I won't apply.

FACT: Applying gives you access to loans AND non-repayable grants, plus other programs that can reduce debt and help you manage repayment.

I can get a better 'deal' by borrowing somewhere else.

FACT: Government student assistance has very good borrowing terms that stay the same even after you leave school, and you don't have to pay interest or start paying back as long as you're in school full-time.

I can't apply because I'm going to school out of province or out of the country.

FACT: If you're a Nova Scotia student, you can get Student Assistance for schools all over the world, but studying in Nova Scotia has its advantages.

I can't apply now, because I haven't been accepted to my program yet.

FACT: You can apply as soon as the application goes live, usually early in May. If your plans change, just let us know.