

What you need to know about government student aid: How to apply and changes for 2020-21 due to COVID-19

Canada Emergency Student Benefit (CESB) is now live

Visit <https://www.canada.ca/en/revenue-agency/services/benefits/emergency-student-benefit.html>.

Government student loans, grants, bursaries

Students who receive government student aid have access to grants and bursaries (non-repayable) and loans (repayable) from both Federal Provincial and Governments. Applications are based on province of residence and are available to Canadian citizens, permanent residents, and protected persons.

How to apply

1. Follow this link to find a list of websites for provincial/territorial student aid offices:
<https://www.canada.ca/en/services/benefits/education/student-aid/grants-loans/province-apply.html>

Follow this link to the National Student Loans Service Centre (NSLSC), which is where you will manage the federal portion of your student aid: <https://www.csnpe-nslsc.canada.ca/en/home>.
2. Find out if you are eligible (yes, Canadian Mennonite University is an approved educational institution)
3. Work ahead to avoid delays to receiving funding:
 - Find out if you can set up an account ahead of time
 - Read up about the process, expectations, how you will receive funding, etc.
 - Many of the websites have sections of what information to collect prior to applying—for example, Manitoba Student Aid has a checklist: https://www.edu.gov.mb.ca/msa/pdfs/required_information.pdf.
4. Try to do as much financial planning as you can before the beginning of the academic year, when you will be busy with other things:
 - Fill out a budget worksheet to see how much the next year will cost.
<https://www.cmu.ca/future.php?s=undergrad&p=calculator>
 - Set up a separate account at the bank for your student aid money, so it doesn't get lost with the rest of your money.

Changes for 2020-21 due to COVID-19

The Federal Government has proposed several changes for the 2020-21 academic year because of the pandemic.

Loans

Increasing the cap on Canada Student Loans

For the 2020-21 school year, the weekly maximum loan limit will increase from \$210 to \$350.

As a result, students could receive up to \$11,900 in Canada Student Loans to help meet the rising cost of post-secondary education this coming school year.

<https://www.canada.ca/en/services/benefits/education/student-aid/notice-covid-19.html>

Grants

Doubling of Canada Student Grant amounts

In response to increased need for the coming 2020 to 2021 school year, the maximum amount of Canada Student Grants will be doubled.

The Canada Student Grant for full-time students will increase up to a maximum of \$6,000 and the grant for part-time studies to \$3,600. The Canada Student Grants for students with permanent disabilities and students with dependants will also be doubled.

Find more information on the [Canada Student Grants and Loans](https://www.canada.ca/en/services/benefits/education/student-aid/notice-covid-19.html).

<https://www.canada.ca/en/services/benefits/education/student-aid/notice-covid-19.html>

Student and spousal earnings

Exemption from student and spousal contribution

For the 2020 to 2021 school year, students will not be required to make their fixed student contribution; no spousal contribution would be required either.

<https://www.canada.ca/en/services/benefits/education/student-aid/notice-covid-19.html>

Parental income changes due to pandemic

Provincial student aid bodies have different ways to report if parental income will be different in 2020 than in 2019.

Here are some examples of forms to submit:

- **Alberta:** "Section 1 Parental Info" form found under the section "Changes to Your Application"
<https://studentaid.alberta.ca/resources/applications-and-forms/>
- **British Columbia:** "Appeal Request for Parent, Step-Parent, Sponsor or Legal Guardian Contribution"
<https://studentaidbc.ca/help-centre/loan-appeals/ask-appeal>
- **Manitoba:** "Request to Review Expected Parental Contribution"
<https://www.edu.gov.mb.ca/msa/forms.html>
- **Ontario:** "OSAP Application Update: Parental Information"
https://osap.gov.on.ca/OSAPPortal/en/PostsecondaryEducation/OSAP/Forms/index.htm?fragment10_NextRow=11&ssUserYear=2019-2020&ssUserFormName=&ssUserKeyword=
- **Saskatchewan:** "Reduced Income Statement for Parents"
<https://www.saskatchewan.ca/residents/education-and-learning/student-loans/printable-applications>