

# Applying for Student Aid

Alberta Student Aid recommends that you apply for student aid at least two months prior to your program start date. All loan applications must be submitted at least 30 days prior to the end of study date.

- **Program start date before July 31, 2018:**  
Use 2017-2018 application
- **Program start date after August 1, 2018:**  
Use 2018-2019 application

## Step 1 - Create an account

- If you have not created a [SIAMS Account](#), you will need to do so
- If you have applied for school through ApplyAlberta, you already have an account. Use the same username and password to access your student aid account

## Step 2 - Verify your identity

- Verify your identity by providing at least one of the following documents:
  - » Two Alberta high school diploma-level official school marks
  - » Alberta or Canada Master Student Financial Assistance agreement number
  - » Alberta or Canada cashed loan certificate number (loans prior to 2013)

## Step 3 - Complete the application

- View the **Student Loans & Grants Funding Guide** for assistance, through the following link:  
[studentaidalberta.cld.bz/funding-guide-2017-18](http://studentaidalberta.cld.bz/funding-guide-2017-18)
- You will require the following information:
  - ✓ Social Insurance Number (SIN)
  - ✓ Alberta Student Number (ASN)
    - Your ASN can be found on your Alberta high school transcript
    - You can also look up your ASN, or request one if you have recently moved to Alberta or have never attended school in Alberta, through the following link: [learnerregistry.ae.alberta.ca/](http://learnerregistry.ae.alberta.ca/)
  - ✓ Program Information
    - Start and end dates
    - Tuition and fees
    - Books and supplies, including PPE requirements
  - ✓ Financial Information
    - Line 150 from last year's income tax return or;
    - Line 150 of a parent/guardian's income tax return for dependants

**For more information, please visit**

[studentaid.alberta.ca/applying-for-funding/how-to-apply.aspx](http://studentaid.alberta.ca/applying-for-funding/how-to-apply.aspx)

### **Am I eligible?**

- Students enrolled in full-time programs may be eligible for both provincial and national student loans. To be eligible you must be:
  - ✓ A Canadian citizen or;
  - ✓ Have permanent resident status or;
  - ✓ Are protected under the *Immigration and Refugee Protection Act*

### **How long does it take to get approved?**

- If you have applied for a full-time student loan through the province of Alberta
  - » A paper application could take four-six weeks for approvals
  - » Online applications could see results almost immediately. If your applications require further review, Alberta Student Aid will contact you within four weeks

### **How much funding will I receive?**

- **Allowable expenses - resources = your assistance**
- Submitting an application is the best way to find out how much funding you may be eligible for

### **How to get my money**

Along with your Notice of Assessment, you will receive two Master Student Financial Aid Agreement (MSFAA) forms—one for Alberta Student Loans and one for Canada Student Loans.

You will need to sign and date your MSFAA forms and take them to an authorized Canada Post outlet for processing. Make sure to bring your government-issued photo identification, proof of your Social Insurance Number (SIN), and your personal banking information, such as a void cheque.

Loans are generally received through direct deposit into your personal banking account.

### **How to pay my tuition with my student loan**

If you applied online through Student Aid Alberta and are approved for a student loan before the tuition payment deadline, CLAC Career Development College Inc. will confirm your enrolment and request that payment be sent directly from Student Aid Alberta. This means that your tuition payment deadline will be deferred until your loan disbursement date. If your loan does not cover the entire amount owing, you are responsible for paying the difference on or before the tuition payment deadline.

If your Student Aid has been deposited directly into your personal banking accounts, you will owe the full tuition balance prior to the tuition payment deadline. Payment can be made with a Visa or MasterCard over the phone, or with cash, debit or credit in person prior to the tuition payment deadline.