

All about the Canada Student Loans Program (CSLP)

Presented by: Lori Russell, Manager Client Services at Ryerson University

Hosted by: Bianca Marryshow, Assistant Manager, Student Financial Assistance at Ryerson University

Q&A by: Chris Rocha, Director of Financial Aid at Durham College

This session will begin at 1 p.m. sharp.

**Ryerson
University**



“Loan Five:” Webinar Series

The new “Loan Five” webinar series is a just in time collection of training, resources, and panels for the OASFAA membership to foster ongoing learning and development.

Three session types:

- OSAP 101: Catered to newer financial aid staff
- Dive Deep: Digging deep into specific parts of OSAP
- General Sessions

Sessions will be recorded and posted onto the OASFAA website.

Upcoming sessions:

- **November 18th:** Mastering the ONe-Key Portal
- **December 9th:** Dive Deep: Appeals & Reviews

"Loan Five" Webinar Series

Learn more about our new “Loan Five” webinar series - a just in time collection of training, resources and panels for the OASFAA membership to foster ongoing learning and development.

[Learn more](#)

Agenda

1. **Glossary**
2. **Section One**
Who is Employment and Social Development Canada?
What is the Canada Student Loans Program?
3. **Section Two**
Loans and Grants
4. **Section Three**
Restrictions
5. **Section Four**
Reports and Statistical Reviews



Glossary

CSLP: Canada Student Loans Program

ESDC: Employment and Social Development Canada

Grants: Funding that does not need to be paid back

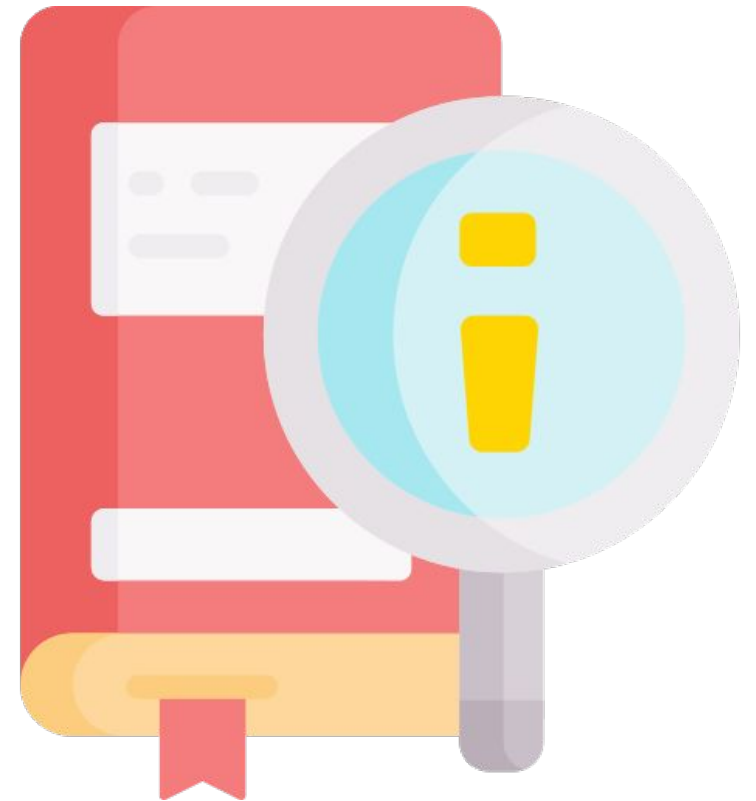
Loans: Funding that does need to be paid back

FY: Fiscal year (reports)

LY: Loan year (reports)

CASFAA: Canadian Association of Financial Aid Advisors

NAGSFA: National Advisory Group for Student Financial Aid



Section One: Who is the Employment and Social Development Canada (ESDC) and Canada Student Loan Program?

The role of the ESDC



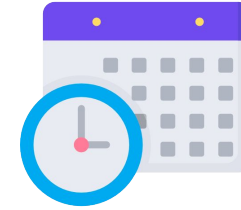
Who they are

Employment and Social Development Canada (ESDC) works to improve the standard of living and quality of life for all Canadians. They do this by promoting a labour force that is highly skilled. They also promote an efficient and inclusive labour market.



What they do

- Responsible for developing, managing and delivering social programs and services.
- They deliver a range of programs and services that affect Canadians throughout their lives. The Department provides seniors with basic income security, supports unemployed workers, **helps students finance their post-secondary education** and assists parents who are raising young children.



What Happens

- Students apply through their provincial student aid.
- Canada Student Loans determines the amount of funding (loans and grants) students are eligible for.
- Federal amounts may be supplemented by provincial grants and loans.

The role of the CSLP



Who they are

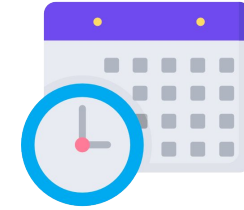
The CSLP provides grant and loan funding to eligible students to help them access and afford post-secondary education.

All provinces and territories participate in CSLP except Quebec, Northwest Territories, and Nunavut, who receive alternative payments from the Government of Canada to administer their own student financial aid.



What they do

- Provides grant and loan funding to eligible students to help them access and afford post-secondary education.
- Offers repayment assistance to borrowers who have difficulty repaying their student loans.



What Happens

Each academic year, CSLP collects data to provide to Employment and Social Development Canada (ESDC). There are two forms of data:

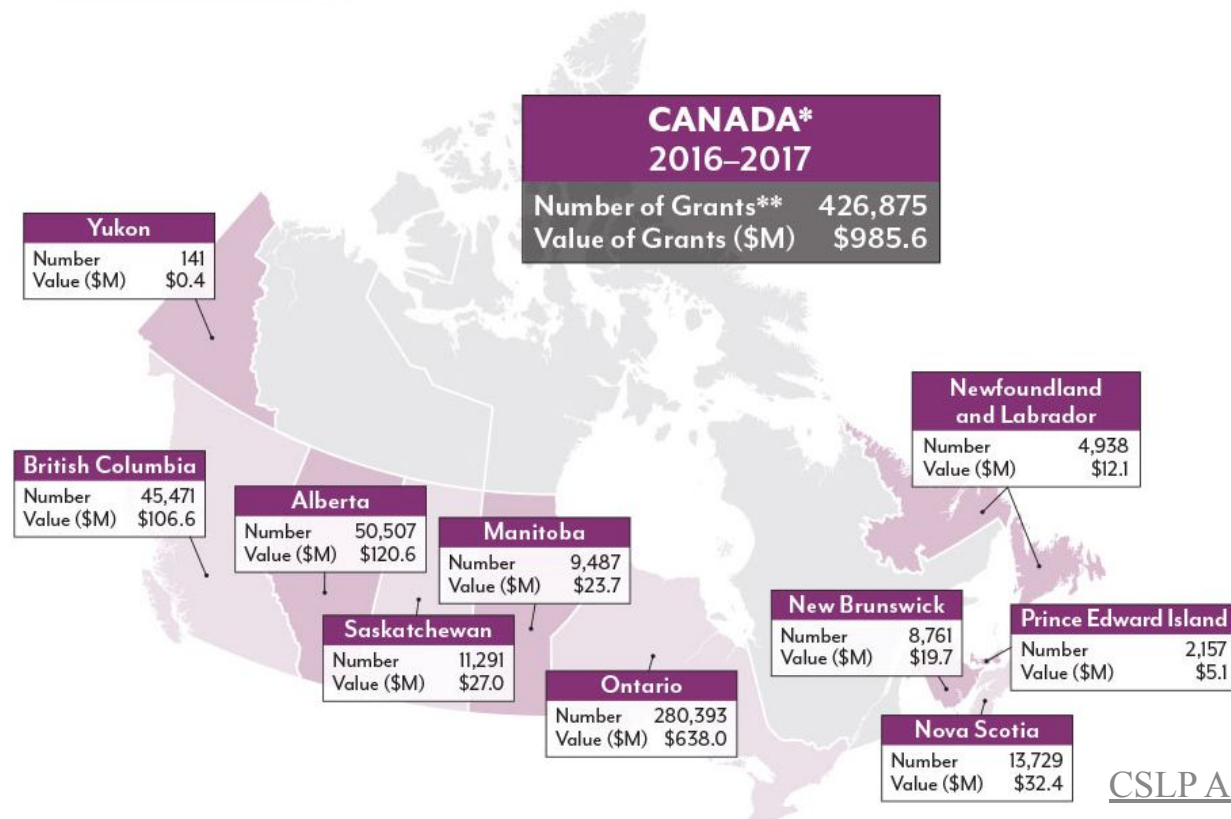
- **Annual reports:** Focus on the program's progress and achievements throughout the reporting year
- **Statistical reviews:** A comprehensive view of the program, with detailed data on federal student financial assistance

Enhancing Student Financial Assistance for Fall 2020

- With more than 700,000 students currently benefiting from these grants and loans, it has the broadest reach of federal student programs.

DIAGRAM 1

Grants for full-time students by province and territory



Enhancing Student Financial Assistance for Fall 2020

To address additional financial needs of students caused by the COVID-19 pandemic, the federal government made changes to the Canada Student Loan Programs eligibility requirements:

- increased the weekly amount from \$210 to \$350 for the 2020-21 academic year;
- removed the expected student and spousal contributions in 2020-21 (federal only, not provincial);
- doubled the Canada Student Grant (CSG) for eligible full-time students up to \$6,000, and up to \$3,600 for part-time students in 2020-21; and
- increased CSG for students with a permanent disability from \$2,000 to \$4,000, and doubled CSG for students with dependants

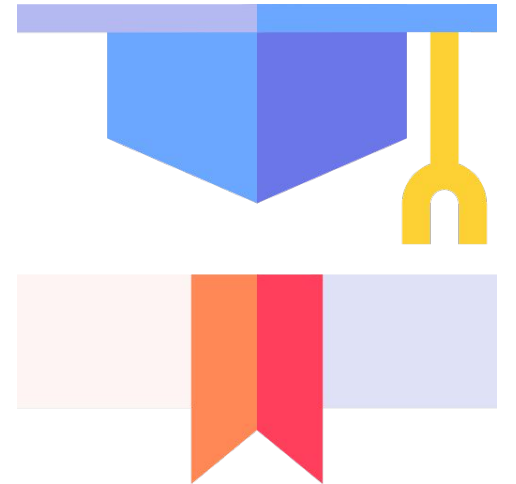
These measures are expected to expand the reach of the program and benefit more than 760,000 students at an estimated cost of approximately \$1.9 billion over two years starting in 2020-21

Section Two: Loans and Grants

Grants and loans for full-time and part-time students

The Government of Canada offers grants and/or loans to eligible full-time and part-time students. Grants and loans help students pay for their post-secondary education.

- Students can apply for grants and loans in one application, directly with their province of residence.
- Typically, students do not need to repay grants they receive.
 - a. May be eligible for more than one type of grant - when students apply to their province, eligibility for all available grants is assessed.
- Loans are repaid upon completion of studies, with interest.



Federal Student Grants

- Grant for full-time students
- Grant for part-time students
- Grant for full-time students with dependants
- Grant for part-time students with dependants
- Grant for students with permanent disabilities
- Services and Equipment for Students with Permanent Disabilities



Grant for full-time students

This grant is available to low and middle-income students who are in school full-time.

Eligibility

- have financial need
- are a full-time student in a qualified program at a designated school
- total family income is less than the income threshold
- can receive this grant for each year of undergraduate studies, as long as student is in school full-time

Funding

- up to \$3,000 per school year; or
- up to \$375 per month of study



Grant for part-time students

This grant is available to low and middle-income students who are in school part-time.

Eligibility

- are a part-time student in financial need
- are in school as a part-time student in a qualified program at a designated school
- have successfully completed the courses for which student was given a grant for in the past; and
- total family income is less than the income threshold

Funding

- up to \$1,800 for each school year
- the amount of the grant will not exceed the assessed need
 - e.g. If an assessed need is \$1,200, the student will receive a \$1,200 grant



Grant for full-time students with dependents

This grant is available to low and middle-income students with dependants who are in school full-time. It is offered in order to help with the costs of caring for dependants.

Eligibility

- have financial need
- are a full-time student in a qualified program at a designated school
- have a dependant under 12 years old at the beginning of the study period, or over 12 years old with a permanent disability; and
- total family income is less than the income threshold

Funding

- For each dependant, student could receive up to \$200 for each month in school, or up to \$1,600 per year.
- This is on top of the full-time student grant of \$3,000 or \$375 for each month in school.

Note: Changes for 2020-2021 are not reflected.

Grant for part-time students with dependents

This grant is available to low and middle-income students with dependants who are going to school part-time.

Eligibility

- have financial need not met by the grant for part-time students
- are a part-time student in a qualified program at a designated school
- have a dependant under 12 years old at the beginning of the study period, or over 12 years old with a permanent disability; and
- total family income is less than the income threshold

Funding

- could receive up to \$1,920 each school year
- can get this grant for each year of your studies as long as they still qualify
- will receive assessed need:
 - assessed need of \$1,920, they will receive a \$1,920 grant.

Note: Changes for 2020-2021 are not reflected.

Grant for students with permanent disabilities

The Canada Student Grant for Students with Permanent Disabilities is available for each year of study as long as the student still qualifies.

Eligibility

- apply and qualify for full-time or part-time student financial assistance (have at least a \$1 of assessed financial need)
- are enrolled in a full-time or part-time program at a designated post-secondary institution
- meet the definition for students with permanent disabilities:
“a functional limitation caused by a physical or mental impairment that restricts the ability of a person to perform the daily activities necessary to participate in studies at a post-secondary school level or the labour force; and is expected to remain with the person for the person’s expected life”;
and
- include one of the following with your loan application as proof of your disability:
 - a medical certificate, a psycho-educational assessment, or documents that prove you have received federal or provincial permanent disability assistance

Funding

- could receive \$2,000 each school year (August 1 to July 31) of your studies (including undergraduate and graduate levels)

Note: Changes for 2020-2021 are not reflected.

Services and Equipment for Students with Permanent Disabilities

If a student requires exceptional education-related services or equipment, they may be eligible to receive the Canada Student Grant for Services and Equipment for Students with Permanent Disabilities (CSG-PDSE).

The assistance provided under this grant is determined apart from their assessed need.

Eligibility

- apply and qualify for full-time or part-time student financial assistance (have at least a \$1 of assessed need)
- are in a full-time or part-time program at a designated post-secondary institution
- meet the definition for students with permanent disabilities:
“a functional limitation caused by a physical or mental impairment that restricts the ability of a person to perform the daily activities necessary to participate in studies at a post-secondary school level or the labour force; and is expected to remain with the person for the person’s expected life”
- include one of the following with your loan application as proof of your permanent disability (unless already provided for a Canada Student Grant for Students with Permanent Disabilities):
 - a. a medical certificate
 - b. a psycho-educational assessment, or
 - c. documents that prove you have received federal or provincial permanent disability assistance
- provide written confirmation that you are in need of exceptional education-related services or equipment from a person qualified to determine such need; and
- provide written confirmation of the exact cost of the equipment and services

Services and Equipment for Students with Permanent Disabilities

Funding

- A student could receive up to \$20,000 each school year (August 1 to July 31) for each year of studies (including undergraduate and graduate levels) as long as you still qualify.

Application

- One application to be considered for the following:
 - up to \$2,000 from the Ontario Bursary for Students with Disabilities (BSWD);
 - up to \$20,000 from the Canada Student Grant for Services and Equipment for Persons with Permanent Disabilities (CSG-PDSE)

Eligibility for both programs (based on disability status)

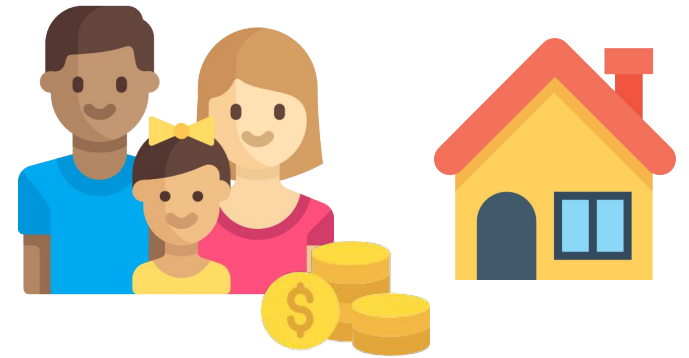
- For the BSWD, student must have either a permanent or a temporary disability.
- For the CSG-PDSE, student must have a permanent disability



How much funding can a student receive?

The amount a student can receive depends on several factors, including:

- province or territory of residence
- family income
- dependents
- tuition fees and living expenses
- disability



The amount a student can receive in grants and loans is calculated when they apply to their province or territory.

For full-time university or college students, CSLP provides approximately 60% of assessed financial need through federal funding. The weekly maximum CSLP limit is \$210.

With the effects of the recent pandemic on the economy, the federal government offers additional financial support to students, increasing the limit to \$350 for the 2020/2021 academic year.

How much funding can a student receive - Assessment

Assessment - Current Entitlement					
Total	Loans	Federal Grants	Provincial Grants	Date/Time	Actions
\$26370 (-1782)	Fed:\$9428 (-1069)	CSG-FT: \$5885	OSG: \$7126 (-642)	Sep. 08, 2020 8:10 PM	DETAILS > ELIGIBILITY >
		CSG-PD: \$0			
	Prv:\$792 (-71)	CSG-Dep: \$3139	LLG: \$0		
		SB CSG-FT: \$0			

[Previous Assessments >](#)

How much funding can a student receive - Details

Assessment Details		
Study Period	September 08, 2020 to May 01, 2021	34 weeks
Assessment Type	Federal and Provincial	

Costs			
Component	Federal	Provincial	Actions
Tuition	3734	3734	
Compulsory Fees	532	532	
Book & Computer	1382	1082	
Living Costs	25105	25105	VIEW LIVING CHART >
Child Care	0	0	
Return Travel	N/A	N/A	
Costs (Reviews)	0	0	
Total Costs	30,753	30,453	

Resources			
Component	Federal	Provincial	Actions
Student Fixed	0	0	
Study Period Income	0	483	
RRSP (asset)	0	0	
Other Assets	0	0	
Parental	N/A	N/A	
Partner	0	3600	
Federal Resource	N/A	18452	
Total Resources	0	22,535	

Financial Need			
Total	30,753	7,918	

Assessment Values					
Total	Loans	Federal Grants	Provincial Grants	Date/Time	Actions
\$26370	Fed: \$9428	CSG-FT: \$5885	OSG-Need: \$7126	Sep. 08, 2020 8:10 PM	ELIGIBILITY >
		CSG-PD: \$0	OSG-TRV: \$0		
	Prv: \$792	CSG-Dep: \$3139	OSG-COM: \$0		
		SB CSG-FT: \$0	LLG: \$0		

How much funding can a student receive - View Living Chart

CANADA STUDENT LOANS PROGRAM

TABLE 3: STUDENT LIVING ALLOWANCES

Regional Distribution -> Actual Monthly Budget (Loan Year 2020-2021)

LIVING SITUATIONS	NL	PE	NS	NB	QC	ON	MB	SK	AB	BC	YT	NT	NU
SINGLE STUDENT AWAY FROM HOME													
· Shelter (2 bedroom apt. inc. utilities shared by two)	569	514	522	476	439	625	514	565	500	910	627	864	866
· Food (Purchased from Stores)	278	253	256	255	282	282	263	269	293	292	318	323	323
· Miscellaneous (Personal & health care, clothing, H/H cleaning, communications)	244	268	258	247	330	302	315	323	351	357	332	341	342
· Local Public Transportation	71	69	71	73	50	90	104	78	76	113	62	74	74
Total Monthly Allowance	1,162	1,104	1,107	1,051	1,101	1,299	1,196	1,235	1,220	1,672	1,339	1,602	1,605
SINGLE PARENT (no dependent considered)													
· Shelter (1 bedroom apartment including utilities)	995	891	880	829	735	1,009	722	936	793	1,306	1,139	1,360	1,363
· Food (Purchased from Stores)	278	253	256	255	282	282	263	269	293	268	318	323	323
· Miscellaneous (Personal & health care, clothing, H/H cleaning, communications)	244	268	258	247	330	302	315	323	351	374	332	341	342
· Local Public Transportation	71	69	71	73	50	90	104	78	76	103	62	74	74
Total Monthly Allowance	1,588	1,481	1,465	1,404	1,397	1,683	1,404	1,606	1,513	2,051	1,851	2,098	2,102
MARRIED STUDENT & SPOUSE (no dependent considered)													
· Shelter (2 bedroom apartment including utilities)	1,138	1,028	1,048	941	876	1,247	938	1,129	998	1,841	1,252	1,726	1,730
· Food (Purchased from Stores)	498	506	512	507	501	512	477	489	531	539	639	517	518
· Miscellaneous (Personal & health care, clothing, H/H cleaning, communications)	486	533	516	494	523	550	604	615	671	551	659	554	555
· Local Public Transportation	144	146	142	147	98	175	208	166	155	207	124	148	148
Total Monthly Allowance	2,266	2,213	2,218	2,089	1,998	2,484	2,227	2,399	2,355	3,138	2,674	2,945	2,951
EACH DEPENDENT PERSON													
· Shelter	177	190	216	175	160	268	201	193	178	271	189	371	373
· Food (Purchased from Stores)	198	206	208	206	233	220	204	209	228	222	261	258	259
· Miscellaneous (Personal & health care, clothing)	108	79	77	73	124	113	144	147	160	131	99	118	119
· Local Public Transportation	71	69	71	73	50	90	104	78	76	103	62	74	74
Total Monthly Allowance	554	544	572	527	567	691	653	627	642	727	611	821	825
SINGLE STUDENT LIVING AT HOME													
· Shelter	0	0	0	0	0	0	0	0	0	0	0	0	0
· Food (Purchased from Stores)	198	250	256	255	233	220	204	209	228	274	318	258	259
· Miscellaneous (Personal & health care, clothing)	209	204	189	175	233	232	252	257	281	301	219	276	277
· Local Public Transportation	71	69	71	73	50	90	104	78	76	129	62	74	74
Total Monthly Allowance	478	523	512	503	516	542	560	544	585	704	599	608	610

How much funding can a student receive - Eligibility Details

Eligibility Details	
Funding Instrument	Reason not eligible
CSG-PD	Student does not have permanent disability during this time period
SB CSG-FT	Not out of High School for 10 years
OSG-COM	Permanent Address too close to school
OSG-TRV	Student's status is not dependent
LLG	Not an ECM/Adoption recipient

How much funding can a student receive - Impacts

Assessment - Current Entitlement					
Total	Loans	Federal Grants	Provincial Grants	Date/Time	Actions
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		CSG-PD: \$0			
	Prv:\$792 (-71)	CSG-Dep: \$3139	LLG: \$0		
		SB CSG-FT: \$0			

[Previous Assessments >](#)

There are several factors that can impact a student's funding assessment, including but not limited to:

- Dropping courses.
- Dropping to part-time status during the year.
- Withdrawing from a program.
- Increases in income, awards, or other resources.
- Reporting incorrect income information (student, parents, or spouse) on the original application.
- Receiving more OSAP aid than entitled to in two academic years.
- Failing courses.

Maximum Lifetime Limit for Student Aid

There are lifetime limits on the number of weeks a student can receive student aid. This includes interest-free periods while they are in school. Once a lifetime limit has been reached, interest starts to accumulate. They will also have to start paying back the loan six months after they graduate or finish studies.

Full-time students can receive student aid for no more than 340 weeks, except:

- students enrolled in doctoral studies can receive student aid for up to 400 weeks
- students with permanent disability can receive student aid for up to 520 weeks



Section Three: Restrictions

Restrictions

If a student defaults on their student loan by missing payments for 270 days or more (nine months), their loan will be sent to the Canada Revenue Agency (CRA) or their Province and/or Territory for collection.

- once in collection, students are no longer able to get student aid.
- to be able to get student aid again, they must bring their loan up to date.



Rehabilitating Canada Student Loan

- follow steps to see if eligible
- make payments equal to two regular monthly payments and one of the following options:
 - pay off all outstanding interest on their loan, or
 - Add all unpaid interest to the balance of their loan. They will receive a new payment schedule for the new balance.

Note: The option to add the unpaid interest to the balance of their loan can only be done once.

Federal only Restriction

Students who have failed to maintain their obligations with respect to federal student assistance debts must seek clearance through the Government of Canada (Human Resources and Social Development Canada (HRSDC) – Canada Student Loans Program (CSLP)).

Steps:

- Student should contact HRSDC-CSLP via the proper channels:
 - NSLSC - publicly funded institutional assistance - 1-888-815-4514
 - NSLSC - publicly funded institutional assistance - 1-886-587-7452 or
 - Canada Revenue Agency - 1-866-864-5823
- Student must clearly articulate that they need to contact HRSDC-CSLP to ensure they are directed to the correct department.
- If the student receives federal clearance and is approved for additional federal funding, they will receive a written clearance decision, known as a **Clearance Letter**.
- Students who have been issued a clearance letter can request a review of their situation to determine their eligibility for further federal funding to be considered by OSAP.

Federal only Restriction -continued

Required Supporting Documentation

- a letter from the student requesting a review of their current situation
- a copy of the Clearance Letter, as issued by HRSDC-CSLP

Notes

- a copy of the Clearance Letter must be received by the Ministry within one year of its date of issue.
- a letter from a lender (e.g., a bank, financial institution or the NSLSC) indicating the student's federal assistance is in good standing will not be accepted in lieu of the Clearance Letter from HRSDC-CSLP.
- If the student only has a federal restriction, federal clearance will allow the OSAP application to process for full funding, depending upon all other eligibility factors.
- If the student only has a provincial restriction, then federal clearance is not required. However, the student must make a written request to the Financial Aid Office to have their OSAP application processed for federal funding only.

Federal and Provincial Restriction

If the student has a federal and a provincial restriction

- with receipt of proof of federal clearance from the student, the ministry will release the current OSAP application for processing for federal funding only.
- additional provincial funding will be provided once two conditions have been met:
 - proof of federal clearance
 - completion of a successful review to remove the provincial restriction.

Note: It is recommended that if a student has both a federal and provincial restriction, they pay the federal restriction first. Federal funding can be released without provincial clearance but provincial funding cannot be released without federal clearance.

Section Three: Reports and Statistical Reviews

CSLP annual reports

These reports focus on the program's progress and achievements throughout the reporting year.

- [CSLP annual report for 2016 to 2017](#)
- [CSLP annual report for 2015 to 2016](#)
- [CSLP annual report for 2014 to 2015](#)

CSLP statistical reviews

The Statistical Review is a supplementary report to the Canada Student Loans Program Annual Report, which serves to inform Parliament and Canadians about student financial assistance for post-secondary education through the Canada Student Loans Program (CSLP).

These reports provide a comprehensive view of the program and contain detailed data on federal student financial assistance.

- [CSLP statistical review for 2018 to 2019](#)
- [CSLP statistical review for 2017 to 2018](#)
- [CSLP statistical review for 2016 to 2017](#)
- [CSLP statistical review for 2015 to 2016](#)
- [CSLP statistical review for 2014 to 2015](#)

Thank you for joining us!

