

Chapter 3: Assessment of Income

(v) Student Aid

Intent:	The purpose of this section is to clarify the relationship between the Income Support Program and the Canada - Newfoundland & Labrador Integrated Student Loans Program for recipients of Income Support benefits who lack adequate financial resources to pursue a post-secondary education.
Act: (if applicable)	N/A
Regulations:	<p>2. In these regulations,</p> <p>(c.1) "dependent" means a dependent of an applicant or recipient who is a child under the age of 18 years or a dependent student;</p> <p>(d) "dependent student" means a person who is 18 years of age or older but under 21 years of age who lives with a relative and attends high school;</p> <p>Definitions</p> <p>8. In this Part</p> <p>(a) "exempt income" means income received by an applicant or recipient which is not considered in determining eligibility for income support, provided that the income is obtained by means of</p> <p>(ix) payments received by an applicant or recipient with dependents under the Canada-Newfoundland and Labrador Student Loan Program or successor program,</p> <p>(c) "non-exempt income" means income received by an applicant or recipient for which no exemption applies and which is used in determining eligibility but does not include partially exempt income, and which may be obtained by means of</p> <p>(vii) payments received by an applicant or recipient without dependents under the Canada-Newfoundland and Labrador Student Loan Program or successor program;</p> <p>(d) "partially exempt income" means income to which an exemption under section 12 applies and includes</p> <p>(vi) incentive allowances as approved by the minister</p>

Overview:
(if applicable)

- The Canada - Newfoundland & Labrador Integrated Student Loans Program is a needs based program designed to assist with educational, shelter and living costs of students who lack adequate financial resources to pursue post-secondary education. When individuals decide to pursue post-secondary education, they can apply for assistance to offset these costs through this program. In addition, various other financial resources may be available i.e. Skills Development funding, scholarships, and parental contributions. Canada-Newfoundland and Labrador Student Financial Assistance.
 - The Integrated Loan Program includes a federal Canada Student Loan/Grant and a provincial NL Student Loan/Grant.
 - Eligibility for student financial assistance requires that the student:
 - be a Canadian citizen, have permanent resident status, or considered to be protected persons within the meaning of subsection 95(2) of the Immigration and Refugee Act;
 - be a resident of the Province of Newfoundland and Labrador,
 - have insufficient financial resources to meet their assessed need,
 - not be in default on previous federal and/or provincial student loans,
 - pass a credit check (this criterion applies only to students who are 22 years of age or older and are applying for a student loan for the first time), and
 - be enrolled as a full-time student in a program of study of at least 12 weeks in duration, at a designated Education Institution(EI), leading to a degree, diploma, or certificate.
 - Both public and private institutions as well as some distance programs may be designated for Student Loan purposes.
 - To be eligible for Canada Student Loan (CSL), students must be enrolled in at least 60% of a full course load. To be eligible for a NL Student Loan/Grant, students normally must be enrolled in at least 80% of a full course load.
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- Applicants with permanent disabilities may be eligible for both a federal and provincial student loan/grant if enrolled in at least 40% of a full course load.
 - The financing of the student aid program is provided 60% through the Canada Student Loans Program while the remaining 40% is provided by the Provincial Student Aid Program.
 - In the need assessment process of determining the amount a student may be eligible for, the following costs are included:
 - tuition /fees
 - books /computer cost
 - local transportation
 - return transportation from the home community
 - day care costs
 - miscellaneous allowances
 - food and shelter
 - Student Aid exempts the first \$1,800 of scholarships per year. The amount above \$1,800 is considered a resource in the need assessment process.
 - Based on their financial ability, parents of dependent students are expected to contribute to their child(ren)'s education.
 - The amount of all income, including tuition vouchers, must be reported in a student's pre-study period when completing the student aid application.
 - Students may be entitled to have a portion of the Provincial Student debt forgiven through Newfoundland and Labrador Student Debt Reduction Program.
 - For recipients of Income Support benefits with dependents, Student Aid considers the Income Support benefits received during the study period as a provincial contribution towards their assessed need, meaning it is taken into consideration before a Provincial Student Loan or Grant is awarded. If a student's need has been met through the Canada Student Grant and Loan Program and the amount of Income Support benefits, there will be no provincial loan/grant awarded.
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Policy: General

- Income Support recipients who move to another jurisdiction or country to attend a post-secondary institution are not eligible for Income Support while outside the province.
- Income Support recipients, who receive tuition vouchers through other federal and provincial programs in the form of a contribution towards tuition costs, are required to apply to the Student Loan Program for assistance to meet other additional education costs.
- If Student Health Insurance is available (e.g., Memorial University and College of the North Atlantic), students must purchase it unless they have other private insurance.

Applications

- Income Support applicants who are currently enrolled in a post-secondary institution and experience difficulties during their study period are not normally eligible for Income Support benefits until the end of the study period/semester.
- Income Support applicants who have received a student loan and/or grant, but due to extenuating circumstances apply for and are approved for Income Support benefits during the study period, will have their Income Support benefits considered as a provincial contribution towards their assessed need for the current study period. Consequently, a reassessment of their Student Loan and/or grant will be completed and an over award may result. Over awards are recovered in full from the next student loan/grant entitlement and could result in recipients not being able to continue with their studies.
- Applicants who move to NL from another province/country to attend a post-secondary institution and have received a student loan or financial support from their home jurisdiction are not eligible for Income Support benefits while a student in this province.

Recipients without Dependents

- Recipients without dependents are not eligible to receive Income Support benefits during their study period and must apply to the student aid program for financial aid. Where these recipients enroll in high cost tuition courses leaving inadequate funding for living expenses, they do so at their own risk as they are not eligible to continue to receive Income Support benefits during the study period.
- E.I. eligible or reach back recipients without dependents may be eligible to receive Newfoundland & Labrador Skills Development benefits, which would cover the cost of training as well as living expenses during training. They would not be eligible for continued Income Support benefits as their Skills Development funding should exceed Income Support amounts. Recipients with no dependents receiving partial funding through NL Skills Development benefits must apply to the Canada - Newfoundland & Labrador Integrated Student Loans Program to meet other educational costs and living expenses as Income Support benefits will not be provided.
- When student loans are approved for current Income Support recipients with no dependent children/students, the following should occur:
 - the next Income Support cheque is automatically held,
 - letters are automatically sent to the recipients advising them of the status of their next Income Support cheque,
 - eligibility for Income Support benefits terminates at the beginning of the study period,
 - any Income Support provided while awaiting a loan during the study period, is considered an overpayment; and
 - a case note is automatically generated indicating the semester start date.
- Recipients with no dependents who accept their student loan/grant and then drop out of school are still considered to be ineligible for Income Support benefits for the remainder of their study period, as a living allowance for that period would have been included with their student loan/grant. Where a loan has been returned or partially returned, consideration can be given for Income Support benefits once the loan portion has expired (e.g. a student who returned 50% of the

loan can reapply for Income Support after 50% of the study period has passed).

- Recipients with no dependents who obtain financial support through outside sources (e.g. parents) to meet their educational costs, must apply to the Canada - Newfoundland & Labrador Integrated Student Loans Program to obtain financial resources to meet their living costs, as there is no eligibility for Income Support.
- Recipients without dependents attending a post-secondary institution on a part-time basis are required to apply for a federal part-time loan through the Student Aid Division, as there is no eligibility for Income Support during their study period.
 - As recipients without dependents will no longer qualify for Income Support benefits, requests for the listed health benefits should be handled as follows:
 - If no health insurance is available, students can apply for prescription drug coverage under the Access or Assurance Plans provided through the Newfoundland and Labrador Prescription Drug Program. Those who have high drug costs can submit an appeal to Student Aid to consider the additional expenses. Additional assistance may be awarded if the appeal has been approved and the student has not received the maximum student loan/grant available.
 - Those who require medical supplies and/or equipment because of a special health need may apply to the Special Assistance Program through their Regional Health Authority.

Recipients with Dependents

- Recipients with dependents are eligible to continue to receive Income Support benefits during the study period; however, the full amount of the Income Support benefits provided is considered a provincial contribution towards their Assessed Need.

- The Income Support Program will provide financial support for recipients of Income Support who have dependent children/students during their study period, only if they were in receipt of Income Support benefits prior to the beginning of the study period.
 - In order to be considered a recipient with dependents, the dependents must be living in the same residence as the parent.
 - Parents who move to a centre and are enrolled in post-secondary education leaving their dependent children/students in the care of a person in the home community, are considered recipients with no dependents and not eligible for Income Support.
 - To avoid an over-award with the Student Loan Program, recipients with dependents who received an Income Support supplement to their income (e.g. earnings or E.I.) prior to enrolling in a post-secondary institution, should contact the Student Aid Division if that source of income terminates. This must be done before their Income Support benefits are adjusted.
 - E.I. Eligible or Reach Back recipients with dependents may also be eligible to receive the NL Skills Development benefits which could cover the cost of training as well as living expenses during training.
 - If private child care is required, recipients may be eligible for a contribution for child care through the Income Support program (see [Private Child Care](#) policy). If there is an unemployed spouse in the home, private child care should not be provided.
 - Where student health insurance is available (e.g. through Memorial University or the College of the North Atlantic), recipients with dependents must purchase the Student Health Insurance for themselves and may elect to purchase the health insurance for their dependents.
 - The Income Support Program can only provide support to recipients with dependents to obtain their first university
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	<p>degree, professional certificate or diploma; unless a recipient requires a degree/certificate/diploma as a prerequisite to further study. Supporting documentation from Employment Services staff is required.</p> <ul style="list-style-type: none"> Recipients who are ineligible for a Canada - Newfoundland & Labrador Integrated Student Loan due to payments being in arrears or being in default on previous student loans, must contact their lender or the financial institution holding their loan to begin the process of bringing the loan back to good standing.
<p>Procedure:</p>	<p>General</p> <ul style="list-style-type: none"> Client Services Officers must: <ul style="list-style-type: none"> refer E.I. eligible and reach back recipients to Employment Services as they may be eligible to receive NL Skills Development benefits which would cover the cost of training and living expenses during training; refer Income Support applicants who are currently post-secondary students to the Student Aid Division; and/or when post-secondary students apply for Income Support benefits during their study period, determine if an emergency situation exists. Where a CSO determines that extenuating or emergency circumstances exist, the CSO should: <ul style="list-style-type: none"> refer all requests for approval to the Client Services Manager (CSM) or Regional Income Support Manager. where benefits are approved by the CSM, advise the Student Aid Division of the decision to provide Income Support benefits, the amount being provided and the effective date. <p>Recipients without Dependents</p> <ul style="list-style-type: none"> Where recipients without dependents are in receipt of both Income Support benefits and a Canada – Newfoundland & Labrador Integrated Student Loan, the following should occur: <ul style="list-style-type: none"> Review the held cheque list to identify all cases where a cheque is being held due to a student loan;

- Determine if the single recipient is still pursuing post-secondary studies and if so, return the cheque to Provincial Office for cancellation and ensure that the allowance is suspended;
- Refer these individuals to Employment Services for career planning;
- Determine when the study period began and if Income Support benefits were provided after the start date. If applicable, any overlap of Income Support and student loans must be set up as an overpayment and/or;
- If the recipient is not pursuing post-secondary studies, advise the recipient to provide verification that the student loan was returned or cancelled before reinstating Income Support benefits and removing the hold order.
- Refer all recipients in part-time studies to Employment Services to explore employment opportunities to meet their living expenses.
- Advise these applicants that:
 - any Income Support provided during the current study period will result in a reassessment by the Student Aid Division
 - the reassessment by the Student Aid Division may result in an over award; and
 - that any Income Support provided is simply to address an emergency need only and there will be no eligibility for continued Income Support benefits in the future while they are receiving a Student Loan/grant.
- Record all information concerning such requests in the case notes.

Recipients with Dependents

- When there are recipients with dependents, the Client Services Officer must:
 - update the recipient's record in CAPS to indicate the recipient and dependents (if insurance has also been purchased for them) have private health insurance while attending Memorial University/CNA;
 - refer recipients with dependents to Employment Services for career planning services; and
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- notify the Student Aid Division if the Income Support entitlement changes during the study period. This may alter the amount of provincial student assistance to which a person is entitled.

Childcare

- If private child care is requested, the number of hours the recipient is in school must be determined in order to evaluate the amount of child care required. If there is an unemployed spouse, private child care should not be considered.
- If the recipient is in part-time studies, evaluate the need taking into consideration the school and study times.
- If an emergency situation arises, and an applicant is being considered for Income Support benefits, they should be advised in writing that:
 - the Student Aid Division will be notified of all Income Support issued during the study period which will result in a reassessment by Student Aid; and
 - the Income Support provided during the study period will be considered as a provincial contribution towards their assessed need and could result in an over award.

Role of Client Services Managers & Regional Income Support Managers

- There are situations when the Client Services Manager and/or the Regional Income Support Manager will:
 - review the CAPS Interface Queue (NT 1000) and select Student Aid to identify all cases that have been approved for a student loan/grant;
 - ensure these cases are addressed by the Client Services Officer to make certain the appropriate action is taken;
 - review the held cheque list to identify all cases where a cheque is being held due to a Student Loan/grant to ensure the appropriate action is taken; and
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	<ul style="list-style-type: none"> ○ review new requests from applicants, with or without dependents, who are applying for Income Support but already attending school.
Authority Level:	<p>Client Services Officer</p> <p>Client Services Manager/Regional Income Support Manager – exceptions for applicants with dependents who apply for Income Support benefits during their study period.</p>
Date revised:	<p>June 20, 2023</p>