

Careers Ahead

Fact Sheet 2014/2015

Nova Scotia Student Assistance

The Nova Scotia Student Assistance office administers:

Provincial

- Nova Scotia Student Loan
- Nova Scotia Student Grant
- Nova Scotia Dependent Grant
- Nova Scotia Supplemental Loan
- Nova Scotia Provincial Access Grant for Students with Permanent Disabilities
- Nova Scotia Debt Reduction Program
- Nova Scotia Repayment Assistance Program
- Nova Scotia Debt Cap

Federal

- Canada Student Loan
- Canada Student Grant for Students from Low-Income Families
- Canada Student Grant for Students from Middle-Income Families
- Canada Student Grant for Students with Permanent Disabilities
- Grant for Services and Equipment for Students with Permanent Disabilities
- Canada Student Grant for Students with Dependents
- Canada Student Grant for Part-Time Studies
- Grant for Part-Time Students with Dependents
- Part-time Loan

Office Address

Department of Labour and Advanced Education
Brunswick Place
4th Floor. – 2021 Brunswick Street
Halifax NS B3J 3C8

Office Hours

Monday-Friday 8:30 a.m. - 4:30 p.m.

Mailing Address

Department of Labour and Advanced Education –
Student Assistance
PO Box 2290, Halifax Central
Halifax NS B3J 3C8
Tel (902) 424-8420 (in metro)
1-800-565-8420 (toll-free in Canada)
(902) 424-2058 (TDD)
Fax: (902) 424-0540
Website: novascotia.ca/student assistance

Who can apply?

You must be a Canadian citizen, landed immigrant or protected person, and a resident of Nova Scotia.

What institutions are approved?

You can apply for a student loan to attend only approved programs that lead to a degree, diploma, or certificate. These programs must be at least 12 weeks long and be offered by an approved institution. Approved Designated Institutions include

- universities and colleges
- technical institutions
- community colleges
- private career colleges

A complete list of designated institutions can be found on the Student Assistance Website: novascotia.ca/student assistance

What is the definition of a full-time student?

University/College Student: need to have at least 60 percent of a full course load each term. A full course load is normally five courses per term. To be a full-time student, you need at least three courses per term. If you are a student with a disability, full time is 40% of a full course load.

Private Career College Student: You are considered a full-time student if you receive at least 20 hours of instruction per week.

How much can I borrow?

Student loans are based on need. The federal and provincial governments offer loans to supplement your own earnings and contributions from your family and other sources. A student loan is not intended to cover the entire cost of your education and living expenses. The formula to calculate your need is simple:

Allowable Costs-Resources=NEED

Note: There are maximum loan amounts available. For the current academic year, the maximum Canada Student Loan is \$210 per week of study, Nova Scotia Student Loan is \$180 per week, which includes \$108 of loan and \$72 of grant. There is an additional \$140 per week of study for medicine (MD), law (LLB) and dentistry (DDS).