

Careers Ahead Fact Sheet 2017–2018

Nova Scotia Student Assistance

The Nova Scotia Student Assistance office administers loans and grants. Grants do not need to be repaid.

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 Repayment Assistance Program
- Nova Scotia Loan Forgiveness

Federal

- Canada Student Loan
- Canada Study Grant
- 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
- Canada Student Loan for Part-Time Study
- Various repayment assistance programs

Office Address

Department of Labour and Advanced Education
Student Assistance Office
The Thompson Building, 4th Floor
1256 Barrington 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/studentassistance

Who can apply?

You must be a Canadian citizen, landed immigrant or protected person, and a resident of Nova Scotia (according to our residency policy).

Which institutions are approved (designated)?

You can apply for a student loan to attend only designated programs that lead to a degree, diploma, or certificate. These programs must be at least 12-weeks long within a 15-week period and be offered by approved institutions such as:

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

A complete list of these institutions/programs and designation criteria can be found on the Student Assistance Website: novascotia.ca/studentassistance

What is the definition of a full-time student?

University/College: Students need to study at least 60% of a full course load each term to qualify as full-time. A full course load is normally five courses per term, so 60% is at least three courses per term. If you qualify as a student with a permanent disability, full-time is 40% (two courses) or more 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 family/other contributions. A student loan is not intended to cover the entire cost of your education and living expenses. The formula to calculate your need is:

Allowable Costs – Your Resources = Calculated Need

Student Loans are limited by maximum dollar amounts and other lifetime funding limits. For 2017-2018, maximum Canada Student Loan is \$210/week of study. Nova Scotia Student Assistance is \$200/week (\$120 of loan and \$80 of grant). Medicine (MD), law (LLB) and dentistry (DDS) students may qualify for an additional \$140/week.