



Government of  
Northwest Territories

Northwest Territories  
Student Financial Assistance

# Student Handbook

**Use this handbook  
for information  
relating to:**

- Full-time Assistance
- Course Reimbursement
- Repaying your Student Loan

**Student Financial Assistance  
Application Deadlines:**

Program Begins	Deadline
August 1 - September 30	June 30
December 1 - January 31	October 31
All Other Months	One Calendar Month Prior

[www.gov.nt.ca/sfa](http://www.gov.nt.ca/sfa)

K'áhshó got'jne xádá k'é hederí Ɂedjhtl'é yeriniwé ni dé dúle.  
Dene Kadá

Ɂerihtl'ís Dëne Sųłiné yati t'a huts'elkér xa beyáyatı theɂą ɬat'e, nuwe ts'ën yólti.  
Dëne Sųłiné

Edí gondí dehgáh got'je zhatié k'éé edat'léh enahddhę níde naxets'é edahfí.  
Dene Zhatié

Jii gwandak izhii ginjik vat'atr'ijahch'uu zhit yinohthan jí', diits'at ginohkhii.  
Dinjii Zhu' Ginjik

Uvanittuaq ilitchurisukupku Inuvialuktun, ququaqluta.  
Inuvialuktun

Ć'ídá Ɂɬɬábádá Ɂɬɬáɬádá Ɂɬɬáɬádá, Ɂɬɬáɬádá Ɂɬɬáɬádá.  
Inuktitut

Hapkua titiqqat pijumagupkit Inuinnaqtun, uvaptinnut hivajarlutit.  
Inuinnaqtun

Kispin kí nitawihtin é nihiyawiħk öma ācimōwin, tipwāsinān.  
nēhiyawēwin

Tłı̨chǫ yati k'èè. Dí wegodi newq dè, gots'o gonede.  
Tłı̨chǫ

**Indigenous Languages**  
request\_Indigenous\_languages@gov.nt.ca

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# Overview

- The Department of Education, Culture and Employment (ECE) offers full-time and part-time assistance to Northwest Territories (NWT) residents attending accredited, post-secondary institutions and programs through NWT Student Financial Assistance (SFA).
- The purpose of SFA is to assist with the cost of obtaining a post-secondary education, not to cover all expenses.
- SFA provides financial assistance through a variety of grants and loans.
- SFA offers loan remission (forgiveness) and repayment programs for eligible students who received loans.
- Complete information about SFA can be found in the *Student Financial Assistance Act, Regulations, and Policies* at [www.gov.nt.ca/sfa](http://www.gov.nt.ca/sfa) or by phoning our office toll-free at 1-800-661-0793 or 1-867-767-9355 in Yellowknife.

## Our guarantee to students:

- provide courteous, quality service;
- see you within 10 minutes of an appointment;
- return your telephone and e-mail messages within 2 business days;
- provide a written response to your application for funding within 25 business days of receipt;
- conduct periodic customer satisfaction surveys to ensure optimum service; and
- process your funding within 10 business days after we receive the last required document, but not before the first day of classes.

# Applying for SFA

## Eligibility Requirements for SFA

### General

*To qualify for SFA, you must:*

- be a Canadian citizen, a permanent resident of Canada or a protected person of Canada;
- be a resident of the NWT according to program criteria;
- study at an approved designated institution;
- be enrolled in an approved, post-secondary program or course as defined by SFA;
- ensure your previous SFA student loans are up-to-date;
- make arrangements to repay any outstanding Government of the Northwest Territories (GNWT) debts; and
- not be receiving student financial aid from another provincial, territorial or federal program.

### Full-time Assistance

*To qualify for full-time assistance, you must:*

- meet the general eligibility requirements;
- be enrolled in an approved post-secondary program that is at least 12 continuous weeks in length and leads to a licence, certificate, diploma, or degree;
  - a spring or summer semester can be less than 12 continuous weeks in length if you attended either a fall and/or winter semester during the academic year;
- maintain enrollment during each semester in at least:
  - 60% of a 100% full course load; or
  - 40% of a 100% full course load as a student with a disability;
- submit all required documents. These may include:
  - completed application form each year;
  - letter of acceptance from your institution;
  - Form D - Student Enrollment Form (for each semester);
  - Form E - Payments and Financial Transaction Authorization 'Individual';
  - official transcript indicating you maintained your full course load enrollment during a previous academic year; and/or
  - documentation outlining any third party funding you may be receiving.

## NWT Residency



SFA considers you to be 'ordinarily resident' if you meet one of the following criteria:

- a) you are physically residing in the NWT for 12 continuous months or more while not in full-time post-secondary studies;
- b) you are physically residing in the NWT for 12 continuous months or more while attending full-time studies in an approved NWT institution (not receiving assistance from another jurisdiction);
- c) you, or your spouse, are temporarily posted in a place of employment outside of the NWT, where the place of business is in the NWT;
- d) you, or your spouse, are in full-time upgrading or post-secondary studies and were considered ordinarily resident before you left the NWT; and/or
- e) you are in K-12 outside of the NWT where the parent with whom you normally reside is considered a resident of the NWT under a), b), c) or d) above.

If you have been out of the NWT for more than 12 continuous months, but you have not resided in one specific province or territory for 12 continuous months, you are still considered ordinarily resident of the NWT.

## Course Reimbursement

*To qualify for course reimbursement, you must:*

- meet the general eligibility requirements;
- have attended a designated post-secondary institution;
- be enrolled in an approved post-secondary course(s);
- not be receiving benefits as a full-time student, during the semester the course begins;
- upon completion of your course(s), submit all required documents within one year of your course start date. Documents include:
  - completed application form;
  - all applicable receipts;
  - official transcript verifying successful completion of the course(s) taken; and
  - Form E - Payments and Financial Transaction Authorization 'Individual'.

## Student Categories

### Northern Indigenous Resident

In this category, you can receive the Basic Grant and Supplementary Grant or Remissible Loan funding if you meet any one of the following criteria. You may also be eligible for a needs-assessed Repayable Loan and/or the Study Grants for Students with Disabilities.

#### Criteria

*To be considered a Northern Indigenous Resident for the purpose of the SFA program, at least one of the following conditions must be met. You are a:*

- member of, or eligible to become a member of, an NWT Dene Band;
- person, or a descendant of a person who, on or before December 31, 1921, resided in that part of Canada that on April 1, 1999, comprised the NWT and is of Indigenous descent;
- person, or a descendant of a person who is enrolled, or eligible to be enrolled, as a beneficiary under section 5 of the Inuvialuit Final Agreement;
- person who is enrolled, or eligible to be enrolled, as a Tłı̨chǫ citizen under Chapter 3 of the Land Claims and Self-Government Agreement among the Tłı̨chǫ, the Government of the Northwest Territories and the Government of Canada signed on August 25, 2003; or
- person who is enrolled, or eligible to be enrolled, as a Dél̨j̨n̨e citizen under Chapter 5 of the Dél̨j̨n̨e Agreement as defined in section 2 of the Dél̨j̨n̨e Final Self-Government Agreement Act (Canada).



## Handy Hint

You can apply for full-time Student Financial Assistance before being accepted into a program at a post-secondary institution.

### Northern Resident Schooled in the NWT

In this category, you may qualify for one semester of the Basic Grant for each grade between 1 and 12 that you successfully completed as ordinarily resident of the NWT. You may also be eligible for a Remissible Loan, needs-assessed Repayable Loan and/or the Study Grants for Students with Disabilities.

#### Criteria

*You are considered to be a Northern Resident Schooled in the NWT if you have:*

- successfully completed one or more of grades 1 through 12 in the NWT; or
- completed one or more years of schooling outside the NWT where the parent(s) with whom you normally reside were ordinarily residents of the NWT according to program criteria.

### Northern Resident Not Schooled in the NWT

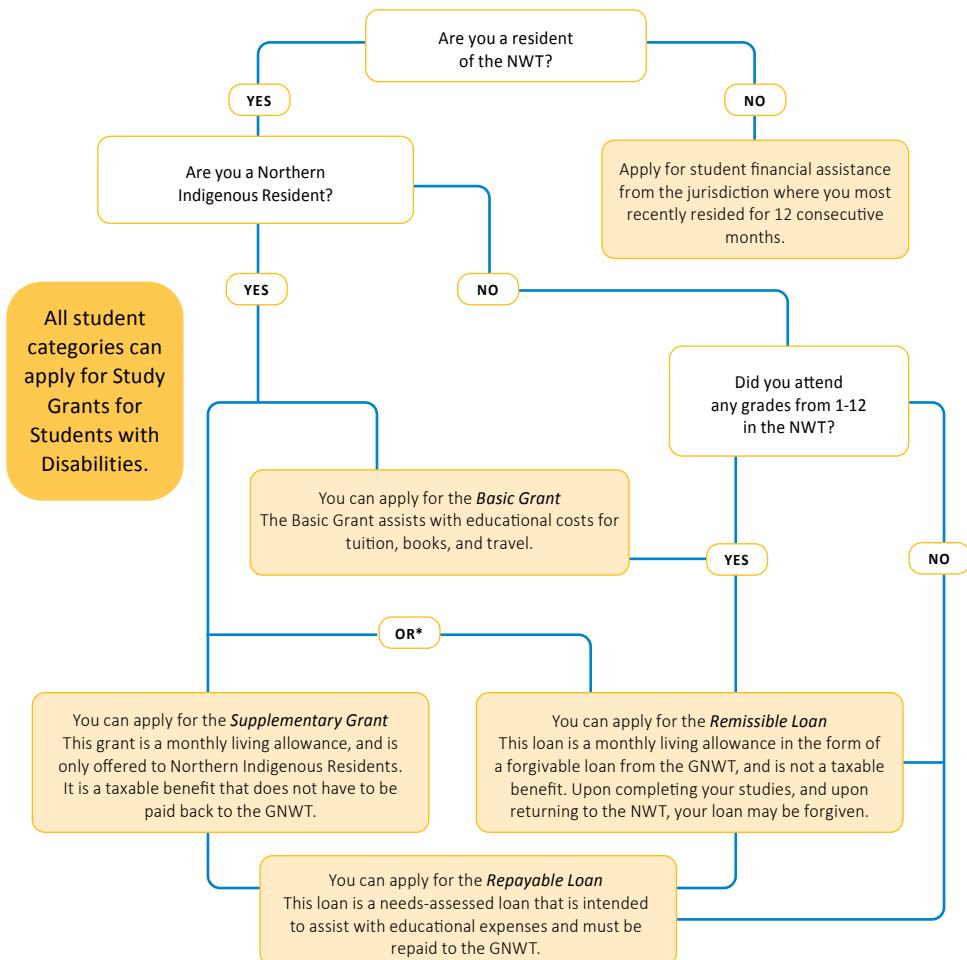
In this category, you can apply for a Remissible Loan, needs-assessed Repayable Loan and/or the Study Grants for Students with Disabilities.

#### Criteria

*You are considered to be a Northern Resident Not Schooled in the NWT, if you:*

- you have been ordinarily resident in the NWT for 12 consecutive months prior to the start date of your program; or
- are not considered to be a Northern Indigenous Resident.

# Decision Tree for Application Process



**\*Northern Indigenous Residents can make a once in a lifetime choice between receiving either the Supplementary Grant or the Remissible Loan as their monthly living allowance.**

## Applying for SFA

You must complete the application for:

- full-time SFA if you are attending full-time post-secondary studies at an approved post-secondary institution.
- course reimbursement if you completed a post-secondary course at an approved post-secondary institution.

### You can apply by:

- Visiting [www.gov.nt.ca/sfa](http://www.gov.nt.ca/sfa) and:
  - downloading the application online and emailing it to [nwtsfa@gov.nt.ca](mailto:nwtsfa@gov.nt.ca); or
  - printing an application for full-time assistance or course reimbursement from our website.
- Picking up an application from:
  - the SFA office;
  - a local ECE Regional or Community Service Centre;
  - a local high school; or
  - an Aurora College campus.

### You can submit your application by:

#### Dropping it off at:

Student Financial Assistance Program office or drop-box outside of:  
1st Floor Lahm Ridge Tower  
4501 – 50th Avenue, Yellowknife, Northwest Territories  
Or to your Local ECE Regional or Community Service Centre

#### Faxing it to:

Toll Free: 1-800-661-0893  
Yellowknife Area: 1-867-873-0336

#### Mailing it to:

NWT Student Financial Assistance Program  
Department of Education, Culture and Employment  
Government of Northwest Territories  
Box 1320  
Yellowknife, NT X1A 2L9

#### Emailing it to:

[nwtsfa@gov.nt.ca](mailto:nwtsfa@gov.nt.ca)

## Handy Hint

You can apply by submitting your completed application by email, mail, fax or in person. To avoid delays, submit your application before the deadline!



*SFA benefits are not available for upgrading, bridging, continuous education, or professional development.*

## Funding

### Notice of Eligibility

SFA will provide you with a written response within 25 business days of receiving your completed application and include details about how much funding you can receive, what is needed from you or the reason(s) you have been denied.

### Amount of Funding

The funding you get is based on the personal and academic information you provide and is meant to add to your own financial resources. You can contribute financially to your education through summer employment, part-time employment, savings, and planning.

### Accessing Other Student Funding

If you receive funding from SFA, you are not eligible for funding from another provincial, territorial or federal government student financial aid program.

You are required to report any funding you receive from another agency or organization (e.g. Indigenous Skills and Employment Training Program (ISETP), employer, scholarships, bursaries, etc.), as this may affect your eligibility for financial assistance from SFA.

### Handy Hint

A business day is Monday through Friday and does not include weekends, statutory holidays or mandatory office closures.

### Handy Hint

Money is easily spent and tough to pay back. It is a good idea to explore all other financial resources so you only borrow what you need.

## Eligibility Chart

The following chart summarizes the benefits you may be eligible to receive based on your Student Category:

Assistance Type	Northern Indigenous	Northern Schooled	Northern Resident
<b>Basic Grant</b>	✓	✓	
<b>Supplementary Grant</b>	✓		
	or		
<b>Remissible Loan</b>	✓	✓	✓
<b>Repayable Loan</b>	✓	✓	✓
<b>Study Grant for Students with Disabilities</b>	✓	✓	✓
<b>Study Grant for Services and Equipment for Students with Disabilities</b>	✓	✓	✓
<b>Course Reimbursement Grant</b>	✓	✓	✓

### Basic Grant

#### Eligible Expenses

*The Basic Grant is intended to help you with the following expenses when you are in school:*

- tuition and mandatory fees;
- textbooks; and
- travel.

## Travel Benefit

The travel benefit provides travel to you and your eligible dependant(s) to go to and from your home community to:

- the nearest approved institution in the NWT; or
- Edmonton, AB.

SFA provides assistance for the basic airfare, if travelling by plane, or the current government rate for mileage if travelling by land/water.

Contact SFA for the current reimbursement rate per kilometre.

You are responsible for making your own travel arrangements by contacting a travel agency within the NWT at least two weeks prior to your travel date. If you are booking and paying for your own airfare or travelling by motor vehicle, you must submit **Form A – Travel Claim** for reimbursement, along with all the required documents, including itinerary and receipts, after you have travelled.

All travel claims must be submitted within the academic year, and can only be submitted after the travel date.

You may be eligible for up to 2 return trips per academic year. The travel benefit can be used at the beginning and/or end of your academic year and during intersession.

## Handy Hint

Intersession Travel can only be used for a break in between semesters, such as Christmas. If you are not sure if your travel will be eligible, contact your Student Case Officer before booking.

## Handy Hint

Not all travel expenses are covered by SFA, such as, but not limited to: food, beverages, accommodations, fee changes, air mile reimbursement, selection of seats, baggage fees and upgrades. Contact SFA for more information.

*\* Travel during a semester, such as spring break or reading week, is not eligible for intersession travel.*

## Supplementary Grant or Remissible Loan

To assist with living expenses, all Northern residents may be eligible for Remissible Loan funding.

Northern Indigenous Residents can choose to receive their living allowance in the form of a Supplementary Grant or a Remissible Loan. This is a once in a lifetime decision.

The amount you receive depends on the size of your family.

### Eligible Expenses

*Both the Supplementary Grant and the Remissible Loan are a living allowance intended to assist you with the following expenses when you are in school:*

- rent and/or mortgage;
- food;
- utilities; and
- local transportation.

## ★ Grant vs. Loan

A Supplementary Grant is a territorially subsidized, non-repayable grant to assist you with your monthly living expenses.

The Remissible Loan is a form of financial assistance to help you with your monthly living expenses. It is a loan that can be forgiven if you return to the NWT after ceasing full-time studies and meet certain eligibility criteria.

## Repayable Loan

### Eligible Expenses

*This is a need-assessed loan intended to assist you with the following expenses when you are in school:*

- tuition and fees;
- textbooks;
- travel;
- rent and/or mortgage;
- food;
- utilities; and
- local transportation.

The maximum allowable amount you can receive is up to \$1,400, as defined in the SFA Regulations. The amount of Repayable Loan that you may be eligible for is based on:

- the number of eligible dependants you have;
- the information you provide about your income and your spouse's income prior to starting school; and
- any full-time income you earn or additional funding you receive while in school.

You can apply for the Repayable Loan at any time during your academic year as long as you have submitted an application for that year.

### Handy Hint

Consider all possible resources, such as scholarships, before applying for a Repayable Loan as this will need to be repaid once you are done full-time studies.

## Study Grants for Students with Disabilities

*The Grant for Students with Disabilities is \$4,000 per academic year, disbursed in \$2,000 increments over two semesters. It is intended for students enrolled in full time studies to assist with the additional costs of:*

- tuition;
- books;
- travel; and
- accommodation.

*The Grant for Services and Equipment for Students with Disabilities provides up to \$20,000 per academic year, for eligible expenses. It is intended to assist with the additional costs of:*

- tutor;
- interpreter – oral, sign, note taker;
- reader;
- transportation – to and from school daily depending on circumstance;
- attendant care (while in school);
- special equipment – such as a braille writer, alternative keyboard and alternate formats such as large or braille print or voice activated programs; and/or
- one-time medical assessment – 75% of the cost up to a maximum of \$1,000.

You can apply for this benefit at any time during your academic year. You must provide a completed **Form G - Disability Assessment Form**. Other professional assessment(s) or supporting documentation describing your disability can also be submitted.

You may be eligible for grants up to \$1,000 for services and equipment for each approved course if you are accessing Course Reimbursement.

## Benefit Amounts for Full-time Students

Basic Grant	Northern Indigenous Resident	Northern Resident, Schooled in NWT
Tuition and Fees per Semester	Up to \$3,320	Up to \$2,655
Books Per Semester	\$875	\$700
Travel	Travel to an Institution offering the program in the NWT or Edmonton, AB.	

Supplementary Grant or Remissible Loan	All Residents
Single, 0 Dependents	\$1,000 per month
Spouse, 0 Dependents	\$1,400 per month
1 Dependant	\$1,700 per month
2 Dependents	\$1,950 per month
3 Dependents	\$2,200 per month
Each additional Dependant	\$200 per month

Repayable Loan	All Residents
	Up to \$1,400 per month

Study Grants for Students with Disabilities	All Residents
Grant for Students with Disabilities	\$4,000 per academic year (\$2,000 per semester)
Grant for Services and Equipment	Up to \$20,000 per academic year

## Course Reimbursement

You may be eligible to receive reimbursement for certain post-secondary educational expenses, such as tuition, fees and books for approved post-secondary courses. Apply within one year from the date you start your course along with official transcripts and proof of payment/receipts.

*Course Reimbursement can be accessed by full or part-time students. Each approved post-secondary course can be reimbursed up to \$880, to a lifetime limit of \$8,800. Your course reimbursement application will be assessed within 25 business days. Once all documents are received, payment will be processed within 10 business days.*

## Application Deadlines

You must apply by your application deadline to receive SFA funding on time for your first semester. Late applications for full-time studies are accepted but payment is not guaranteed for your program start date.

Determine your application deadline for full-time studies in the table below:

Program Begins	Application Deadline
August 1 - September 30	June 30
December 1 - January 31	October 31
All Other Months	One Calendar Month Prior

*Applications for Course Reimbursement along with supporting documentation must be received within one year from the course(s) start date.*

Remember that you are required to fill out an application for every academic year you attend school. Your academic year is a period of 12 continuous months beginning on the start date of your first semester, as indicated on your application.



## Handy Hint

Make informed decisions. Know the application deadlines and make sure you have your financial resources in place before you pack your bags.

## Timing of Payments (Full-time)

### Make the Deadline

If you apply by the application deadline, your initial SFA payment is deposited within 10 business days of the SFA office receiving the last required document, but not before your first day of school. All payments for the remainder of your semester are deposited by the first business day of each month. The SFA office requires that you submit **Form D – Student Enrollment Form** for each semester you attend full-time studies in order to continue to receive funding during the academic year.

### Missed the Deadline?

If you miss the application deadline, you may still qualify to receive funding for the semester. SFA will accept applications submitted prior to the last day of your semester. Late applications are assessed only after all students who applied by the deadline have been evaluated and paid. This process may take up to 90 days. This means that if you choose to attend school for that semester, you will start classes without knowing if you qualify for SFA.

Please keep in mind that whether you make or miss the deadline, you are responsible for all of your school expenses until you receive notice you qualify for SFA benefits.

### Banking Information

You must complete **Form E – Payments**

**and Financial Transaction Authorization 'Individual'**, so our SFA office can electronically deposit your monthly assistance into your bank account or mail a cheque to your permanent address in the NWT. This form must be provided if your banking information has changed or you are continuing studies. The SFA office provides funding directly to students and does not submit payments to educational institutions.

If you do not have a bank in your community, contact the bank of your choice to find out how you can open a bank account:

Bank of Montreal	1-877-225-5266	<a href="http://www.bmo.com">www.bmo.com</a>
Canadian Imperial Bank of Commerce	1-800-465-2422	<a href="http://www.cibc.com">www.cibc.com</a>
First Nations Bank of Canada	1-888-454-3622	<a href="http://www.fnbc.ca">www.fnbc.ca</a>
Royal Bank of Canada	1-800-769-2511	<a href="http://www.rbc.com">www.rbc.com</a>
Scotiabank	1-800-472-6842	<a href="http://www.scotiabank.com">www.scotiabank.com</a>
TD Canada Trust	1-800-983-8472	<a href="http://www.tdcanadatrust.com">www.tdcanadatrust.com</a>

### Handy Hint

Students are responsible for making tuition, book and fee payments to their educational institutions.

# Other Funding Opportunities

The assistance provided by SFA is just one option to consider when deciding how to finance your education. There are other funding sources available to you, such as:

- corporations;
- employers (e.g. education leave, salary, etc.);
- Employment Insurance;
- family;
- foundations that offer scholarships and/or bursaries; or
- Indigenous governments and organizations (e.g. Indigenous Skills and Employment Training (ISET) Program);
- Labour Market Programs;
- unions.

For a list of third-party scholarships, employment and internship opportunities, and other financial aid available to post-secondary students, please visit the SFA website at [www.gov.nt.ca/sfa](http://www.gov.nt.ca/sfa).

## Handy Hint

Let SFA know if you receive any additional funding including scholarships, fellowships, bursaries, Employment Insurance and top-ups.

Some types of funding may impact your eligibility for SFA.

# Appeals

If you believe the *Student Financial Assistance Act*, Regulations or Policies were incorrectly applied when determining your eligibility for benefits, questions or concerns can often be solved with a call to SFA.

There are a few things you can do:

- contact your Student Case Officer and ask for a reassessment;
- review the SFA Policy Manual to determine which sections are applicable to your concerns; or
- review the SFA Regulations to determine which section you believe was misapplied.

If you are still not satisfied, you have the right to appeal the decision through two levels of appeal:

## **First Level Appeal**

**First Level** appeals are heard through an Internal Review. The Internal Review Committee's mandate is to ensure that staff have applied the *Student Financial Assistance Act*, Regulations and Policies correctly.

## **Second Level Appeal**

**Second Level** appeals are heard by an external SFA Appeal Board. The Appeal Board's mandate is to ensure the Internal Review Committee has applied the *Student Financial Assistance Act*, Regulations and Policies correctly.

If you wish, you may attend the **Second Level** appeal, obtain legal representation, or have someone speak on your behalf, such as an advocate, parent, or friend.

Please remember that the Internal Review Committee and/or the Appeal Board cannot rule outside of the SFA legislation.

The *Student Financial Assistance Act* does not allow for appeals regarding loan repayment/remission.

If you are still not sure about the appeal process, contact our office toll-free at 1-800-661-0793 or 1-867-767-9355 in Yellowknife.

# While you are in School

## When to report changes to SFA?

Eligibility for benefits is based on all of the personal and academic information you provide in your application. Changes to that information may affect the benefits you receive. Ensure you contact SFA in writing, before making any changes during your academic year, including:

- withdrawing from a course or program;
- dropping to part-time studies;
- an increase or decrease in household income if you are receiving a Repayable Loan;
- any additional funding received from other sources;
- changes to the number of dependants in your care and control;
- changes to your address, phone number, or e-mail address;
- switching institutions during your academic year;
- changes in banking information; or
- adding or removing a spouse.

*Is your institution suggesting you drop a course to save your GPA? Contact SFA before making any changes as this may impact your eligibility for SFA benefits.*

## Deferring your Loan Repayment Obligations

While attending an approved institution as a full-time student as defined by SFA, you are not required to make payments on your student loan. In order to suspend your loan repayment obligations, you are required to ensure your loans are in good standing and submit a completed

**Form D – Student Enrollment Form**  
each semester you are enrolled as a full-time student.

### Handy Hint

Contacting SFA in writing is encouraged to ensure there is always a record of the communications for your file.

# When you are out of School

## Repaying your Student Loan

Once you cease full-time studies for a period of six months or longer, you must make arrangements for the repayment and/or remission of your student loans. Once your six month interest-free period expires, interest will commence on the first day of the seventh month.

Refer to the following table to determine when interest will commence and when your first payment is due.

Ceased full-time studies in	Interest will begin on the 1st of	Payment due on the 1st of
January	August	September
February	September	October
March	October	November
April	November	December
May	December	January
June	January	February
July	February	March
August	March	April
September	April	May
October	May	June
November	June	July
December	July	August

## Loan Repayment Incentives

You need to submit an **Application for Loan Repayment Incentives** by April 15 and October 15 of each year to receive the following loan repayment incentives:

- Loan Remission (forgiveness)
- 0% interest rate

### Loan Remission (Forgiveness)

#### Criteria

*Your Remissible Loans may be forgiven if you:*

- cease full-time studies for a period of six months or longer;
- live in the NWT for at least three continuous months, and continue to reside in the NWT;
- provide official transcripts;
- complete all required paperwork, including the [Application for Loan Repayment Incentives](#) by April 15 and October 15 of each year.

Students who received Remissible Loans up to and including the 2022-2023 academic year, and did not successfully complete the required percentage of a full course load in a semester(s), may receive one semester of loan remission under the grace period. For more information regarding the grace period, contact the SFA office.

Loan Remission Rate	Zones and Communities
\$6,000/ year	Zone 1 – Yellowknife (including Ndilq and Dettah)
\$8,000/ year	Zone 2 – Fort Simpson, Fort Smith, Hay River, Kátł'odeeche First Nation, Inuvik and Norman Wells
\$12,000/ year	Zone 3 – Aklavik, Behchokǫ, Colville Lake, Délı̨ne, Enterprise, Fort Good Hope, Fort Liard, Fort McPherson, Fort Providence, Fort Resolution, Gamètì, Jean Marie River, Kakisa, Łutséł K'e, Nahanni Butte, Paulatuk, Sachs Harbour, Sambaa k'e, Tsiigehtchic, Tuktoyaktuk, Tulita, Ulukhaktok, Wekweètì, Whatì and Wrigley

### **Interest Rate**

SFA offers a 0% interest rate to students who return to and reside in the NWT after the 6 month interest-free period. Contact the SFA office for more information. If you remain outside of the NWT after the 6 month interest-free period, the interest rate on your student loans is determined in the year you cease to be a full-time student. It is calculated at 1% below the Bank of Canada's Prime Business Rate as of January 1st of that year.

### **Loan Default**

If you do not meet your loan repayment obligations, your file will go into default. Contact a Finance Officer, Revenue and Collections to determine how this affects your loan, and to see what options are available.

# Other Planning

## Career Planning

ECE staff can help you with career counselling, information on budgeting, managing your time, peer pressure, and coping with stress. The career development staff also provide information, resources, and advice to help you successfully plan for your future. Contact your local ECE Regional Service Centre to make an appointment:

Fort Simpson	1-867-695-7338	/	1-833-995-7338 (toll-free)
Fort Smith	1-867-872-7425	/	1-833-926-2110 (toll-free)
Hay River	1-867-874-5050	/	1-833-926-2110 (toll-free)
Inuvik	1-867-678-8065	/	1-855-283-9311 (toll-free)
Norman Wells	1-867-587-7159	/	1-866-814-9840 (toll-free)
Yellowknife	1-867-767-9356	/	1-866-768-8145 (toll-free)

## Child Care

As a student, you may also be eligible for assistance towards your child care costs from the Income Assistance (IA) program if you are studying in the NWT. For more information, contact your local ECE Regional Service Centre.

If you are studying outside the NWT, contact the Student Services office at your institution.

## Dental

You may still be covered under your parents' dental insurance while attending post-secondary studies. You can also look into other dental insurances through your school or a private company.

## Driver's Licence, Vehicle Registration and Insurance

While you are a full-time student, you are still considered to be a resident of the NWT, even if you are attending school outside the NWT.

- Contact the province/territory where you will be studying, as you may not need to change your address or transfer your licence.
- Check your driver's licence and vehicle registration to ensure it does not expire while you are away at school.
- Inform your car insurance company that you are studying outside the NWT.

## Health Care

If you are planning to study outside the NWT for a period of 90 days or more and plan to return to the NWT when you complete your studies:

- To keep your NWT Health Care Card active, you need to notify the Department of Health and Social Services (HSS) each school year by completing a Temporary Absence Form found at [www.hss.gov.nt.ca](http://www.hss.gov.nt.ca). The form can be sent in by mail, email or fax.
- You would only have to transfer your health care coverage to the province where you are studying if you are a dependant and your parent(s) do not reside in the NWT, or you cannot prove that you live in the NWT on your own.
- Contact HSS, toll-free at 1-800-661-0830, if you have any questions about your health care coverage.
- The Chief Public Health Officer recommends that all students leaving to attend post-secondary school ensure their immunizations are up to date. Please contact your local public health unit or health centre to book an appointment. Your health care provider will review your records and discuss these immunizations with you. Visit [www.hss.gov.nt.ca](http://www.hss.gov.nt.ca) for a list of health centre contacts.

## Handy Hint

Get on track and be on time.  
Find out what you need to know for your post-secondary educational planning.

## Internship Program

Through the Internship Program, departments recruit post-secondary northern graduates into positions related to their field of study. For the most up-to-date information and how to apply, please visit [www.gov.nt.ca/careers/en/internships](http://www.gov.nt.ca/careers/en/internships) or email [northernstudents@gov.nt.ca](mailto:northernstudents@gov.nt.ca).

### Some features of this program are:

- career development;
- job placement support; and
- jobs for graduates in education and health related fields;
- paid internships that last up to two years.

## **Northern Employer Connection**

Section 10 of the SFA application gives consent for ECE to connect them with all employers in the NWT for the purpose of scholarship and employment opportunities.

## **Other Student Supports**

There are many other types of support that can help you succeed at school, such as counsellors, medical staff, school staff, and Indigenous liaison coordinators. Check your high school, college, or university website or calendar.

## **Summer Student Employment Program**

If you are interested in summer employment and you are returning to a college or university program in the fall or winter and have proof of registration, the GNWT may have a summer job for you. The Summer Student Employment Program runs from April 15 to August 15. For more information, contact: [summerstudents@gov.nt.ca](mailto:summerstudents@gov.nt.ca) or phone 1-867-767-9154

For the most up-to-date information and how to apply, please visit [www.gov.nt.ca/careers/en/summer-student-employment-program](http://www.gov.nt.ca/careers/en/summer-student-employment-program).

### **Handy Hint**

If you are interested in any of these employment and/or financial assistance opportunities, be sure to sign Section 10 of the Application for Full-time Student Financial Assistance.

## Voting in a Territorial Election

Students who are away from their community to attend school may vote in a Territorial General Election if you are an eligible elector.

### You are eligible to vote if:

- you are a Canadian citizen;
- are 18 years of age or older on or before **election** day; and
- you are a resident of the NWT for 6 months immediately before **election** day.

If you are temporarily living away from home during a Territorial General Election, you may request an **absentee ballot** and vote by mail or online. Applications for absentee ballots must be requested from the Office of the Chief Electoral Officer.

You must be registered on the voters' list in order to receive an absentee ballot and vote in your home electoral district. To register **on the voters' list** and **apply for** an absentee ballot visit [www.electionsnwt.ca](http://www.electionsnwt.ca).

You may request a paper ballot to be mailed to you or choose to vote online. If you choose to vote by mail a paper write-in ballot will be mailed to you. If you choose to vote online you will receive an email with a PIN.

For more information about student voting, contact Elections NWT toll-free at 1-844-767-9100 or visit [www.electionsnwt.ca](http://www.electionsnwt.ca).

# Applications and Forms

The following is a list of applications and forms available at the SFA office, online at [www.gov.nt.ca/sfa](http://www.gov.nt.ca/sfa), and at all ECE Regional Service Centres:

## **Application for Full-time Student Financial Assistance**

*submit by your application deadline*

## **Application for Course Reimbursement**

*upon completing your course(s) you must submit all required documents within one year of starting the course(s)*

## **Form A – Travel Claim**

*submit after travelling and include applicable travel itineraries, or receipts*

## **Form B – Consent for the Release of Information**

*submit yearly if you would like to have someone request information about your SFA file on your behalf (e.g. parent, spouse)*

## **Form D – Student Enrolment Form**

*submit no earlier than 30 days prior to the start of each semester*

## **Form E – Payments and Financial Transaction Authorization 'Individual'**

*submit with your first SFA application. This form must be provided if your banking information has changed or you are continuing studies*

## **Form F – Indigenous Indigenous Verification**

*submit with your first SFA application*

## **Form G - Disability Assessment Form**

*you are required to submit a new Form G each year if your disability is considered persistent or prolonged. If your disability is classified as permanent, you only need to submit Form G once.*

## **Request for Appeal**

*submit within 30 days of notification of the decision you are appealing*

## **Loan Repayment Forms**

### **Application for Loan Repayment Incentives NWT Students**

*submit by April 15 and October 15 of each year*

### **Application to Reduce Payments**

*submit every 6 months that you would like to receive the benefit*

### **Credit Card Authorization Form**

*submit to have payments withdrawn from your credit card. You will need to submit again if your credit card information changes*

### **Pre-authorized Payment Form**

*submit to have payments withdrawn from your bank account. You will need to submit again if your banking information changes*

# Contact Information

## **Mail**

Student Financial Assistance  
Income Security Programs Division  
Department of Education, Culture and Employment  
Government of Northwest Territories  
P.O. Box 1320  
Yellowknife, NT X1A 2L9

## **Street Address**

1<sup>st</sup> Floor, Lahm Ridge Tower  
4501 – 50<sup>th</sup> Avenue  
Yellowknife, Northwest Territories

## **E-mail**

[nwtsfa@gov.nt.ca](mailto:nwtsfa@gov.nt.ca)

## **Website**

[www.gov.nt.ca/sfa](http://www.gov.nt.ca/sfa)

## **Phone**

Toll-free:	Toll-free:
1-800-661-0793	1-800-661-0893
Yellowknife:	Yellowknife:
1-867-767-9355	1-867-873-0336

## **Fax**

The toll-free numbers are accessible from anywhere in Canada. You can leave us a message 24 hours a day, 7 days a week.



## **Handy Hint**

Telephone and email  
messages will be returned  
within two business days.

SFA Front Desk.....	1-867-767-9355 ext. 71331
Student Case Officer A – D.....	1-867-767-9355 ext. 71328
Student Case Officer E – K.....	1-867-767-9355 ext. 71332
Student Case Officer L – P.....	1-867-767-9355 ext. 71329
Student Case Officer Q – Z.....	1-867-767-9355 ext. 71330
Manager, SFA.....	1-867-767-9355 ext. 71327
Expenditure Officer Travel/ Payables .....	1-867-767-9355 ext. 71313
Finance Officer, Revenue & Collections A – G.....	1-867-767-9355 ext. 71310
Finance Officer, Revenue & Collections H – M.....	1-867-767-9355 ext. 71311
Finance Officer, Revenue & Collections N – Z.....	1-867-767-9355 ext. 71312
Manager, Divisional Financial Services.....	1-867-767-9355 ext. 71305

### Travel Agency Contact Numbers

<b>Aurora TPI Travel, Fort Smith</b> <a href="mailto:bmcARTHUR@northwestel.net"><u>bmcARTHUR@northwestel.net</u></a>	1-867-872-2462
<b>Okpik Travel TPI, Inuvik</b> <a href="mailto:okpiks@tpi.ca"><u>okpiks@tpi.ca</u></a>	1-867-678-0180
<b>Top of the World Travel, Hay River</b> <a href="mailto:sfa@topoftheworldtravel.com"><u>sfa@topoftheworldtravel.com</u></a>	1-867-874-3711
<b>Top of the World Travel, Inuvik</b> <a href="mailto:sfa@topoftheworldtravel.com"><u>sfa@topoftheworldtravel.com</u></a>	1-877-777-3316 (toll-free) / 1-877-277-6325 (toll-free)
<b>Top of the World Travel, Yellowknife</b> <a href="mailto:sfa@topoftheworldtravel.com"><u>sfa@topoftheworldtravel.com</u></a>	1-800-837-8922 (toll-free) / 1-867-766-6000
<b>YYZ Travel, Yellowknife</b> <a href="mailto:gnwt@yyztravel.com"><u>gnwt@yyztravel.com</u></a>	1-867-988-3160 / 1-800-667-2949 (toll-free)
<b>Wintergreen Travel, Fort Smith</b> <a href="mailto:service@wintergreentravel.com"><u>service@wintergreentravel.com</u></a>	1-888-675-4955

# Mental Health Matters

## Make your Mental Health a Priority

Tips for Healthy Habits:

- Try journaling, this can help you ground yourself in times of stress or feeling overwhelmed, assist with time management, task prioritization and organization;
- Find out where you can participate in your favorite hobby or try something new;
- Spend time outdoors and in nature;
- Spend time socializing with friends, a new club or team;
- Do your best to establish a healthy school / social life balance;
- Find out what supports are offered on campus;
- Do your best to establish healthy eating habits and stay hydrated;
- Do your best to move your body every day, whether it be a walk, run, bike ride or participation in your favorite sport;
- Set self-realistic goals and keep things in perspective; and/or
- Get as much rest as possible. Do your best to establish a healthy bedtime routine and stick with it!

## Why Mental Health is Important

We all have personal strengths and strategies that contribute to our wellness. Taking care of our Mental Health is no different than taking care of our other areas of health.

Early warning signs you can watch for:

- eating or sleeping too much or too little;
- pulling away from people and usual activities;
- having low or no energy;
- feeling numb or like nothing matters;
- having unexplained aches and pains;
- feeling helpless or hopeless;
- smoking, drinking, or using drugs more than usual;
- feeling unusually confused, forgetful, on edge, angry, upset, worried, or scared;
- yelling or fighting with family and friends;
- experiencing severe mood swings that cause problems in relationships;
- having persistent thoughts and memories you can't get out of your head;
- hearing voices or believing things that are not true;
- thinking of harming yourself or others; and/or
- inability to perform daily tasks like taking care of your kids or getting to work or school.

### Accessing your Benefits

- Understand your insurance coverage before accessing care.
- Did you know, most students are still covered under their parents' insurance plans?
- Many post-secondary institutions include health insurance to full and part-time students in the price of tuition and administration.
- If you are receiving treatment, have your counsellor provide a referral.

## Mental Health, Addictions Recovery Supports

When it comes to mental wellness, substance use, and addictions recovery, everyone has unique and changing needs. We encourage you to explore your options to see which support or combination of supports works for you!

Options include 24/7 helplines, counselling via the Northwest Territories [Community Counselling Program](#), and a variety of eMental health supports, including:

- **Strongest Families Institute** – Distance/telephone-based support for individual adults and children/youth and their families experiencing mild to moderate mental health or behavioural concerns.
- **EHN Outpatient Services Addictions Virtual Aftercare** – Flexible 24/7 aftercare support for individuals 18+ which includes an interactive app, individual counselling and therapeutic groups.
- **BreathingRoom™** – A program for youth and young adults to explore new ways to manage stress, create happiness, cope, and find meaning.
- **7 Cups** – A free and confidential peer support app that connects you with trained and active listeners and peers. Available 24/7 with access to chat rooms and forums on a variety of topics, including depression, anxiety, relationships, LGBTQ2+, and more.

For more information on how to access these supports, visit [www.gov.nt.ca/wellness](http://www.gov.nt.ca/wellness).

## **Kid's Help Phone**

Kid's Help Phone is available to all kids, teens and young adults across Canada to provide support services.

If you need someone to talk to, you can call, text or live chat:

- Call 1-800-668-6868;
- To text with a counsellor, text the word CONNECT to 686868;
- To live chat, visit [www.kidshelpphone.ca/live-chat](http://www.kidshelpphone.ca/live-chat) and click “chat”;
- For more resources and information, visit [www.kidshelpphone.ca](http://www.kidshelpphone.ca).

## **811**

811 is more than just general health advice. If you’re in the NWT, registered nurses are available to provide medical advice, mental wellness support or information on how you or someone you know can get support to quit smoking or vaping. The call is confidential, you can ask to remain anonymous, and the service is available 24/7.

You can call 811 to talk about anything that is bothering you, this includes things like:

- |                         |                                  |  |
|-------------------------|----------------------------------|--|
| • How to manage stress  | • Grief and loss                 | • Feelings of being overwhelmed            |
| • Suicidal thoughts     | • Substance use                  | • Non-urgent medical questions or concerns |
| • Abuse                 | • Addictions                     |  |
| • Sexual assault        | • Help to quit smoking or vaping |  |
| • Depression or anxiety |                                  |  |

## **988 – Suicide Crisis Helpline**

988 is a national suicide crisis helpline. If you or someone you know is thinking about suicide, call or text 9-8-8. Support is available 24/7.

# Tips for Succeeding in Classes

- Have a schedule and manage your time:
  - Schedule your weekly time and work for important/upcoming deadlines.
  - Review how your time was used after deadlines and improve your schedule.
  - Create a schedule that works around your family, giving you time to focus on work.
- Hold yourself accountable:
  - Set goals at the start of a semester and every week.
  - Find someone, like a classmate, to help keep you accountable.
- Create a regular study space and stay organized:
  - Prepare a consistent location to boost your productivity.
  - Experiment to find what works best for you, try to eliminate distractions like family, cellphones, or the internet.
- Actively participate:
  - Knowing the concerns of the instructor and students will keep you informed and prepared for deadlines, classwork, and exams.
  - Confirm what you do know, learn what you do not.
- Leverage your network:
  - Know what resources your University and class offer.
  - Establish relationships with peers, get feedback on exams and assignments, and form study groups.

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**The information contained in the Handbook was accurate at the time of printing. For the most up to date information about the programs and services offered by the Department of Education, Culture and Employment, please contact the SFA office, or your local ECE Regional Service Centre.**

**Where there are differences between the information contained in this Handbook and the Acts, Regulations, Policies and Guidelines governing Student Financial Assistance, the government legislation will prevail.**

**Student Financial Assistance**  
**Income Security Programs Division**  
**Government of Northwest Territories**  
**Department of Education,**  
**Culture and Employment**  
**Student Financial Assistance**  
**P.O. Box 1320**  
**Yellowknife, NT X1A 2L9**

**Phone:**  
**1-867-767-9355**  
**1-800-661-0793 (toll-free)**  
**Fax:**  
**1-867-873-0336**  
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**Government of  
Northwest Territories**