



Northwest Territories
Student Financial Assistance

Student Handbook

2017–18

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

- Full-time Assistance
- Part-time Assistance
(Course Reimbursement)
- Repaying your Student Loan

BringitNorth.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 has loan remission (forgiveness) and repayment programs for students who received loans.
- Complete information about SFA can be found in the *Student Financial Assistance Act*, Regulations, and Policies at www.nwtsfa.gov.nt.ca or by phoning our office toll-free at 1-800-661-0793 or 1-867-767-9355 in Yellowknife.
- Our guarantee to students:
 - We will:**
 - provide courteous, quality service;
 - see you within 15 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; and
 - conduct periodic customer satisfaction surveys to ensure optimum service.



Applying for SFA

Eligibility Requirements for SFA

General

To qualify for SFA, you must:

- be a Canadian citizen or a permanent resident 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 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 program with full-credit courses that is at least 12 continuous weeks in length and leads to a license, certificate, diploma, or degree;
 - a spring or summer program 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:
 - 40% of a 100% full course load as a student with a permanent disability; or
 - 60% of a 100% full course load; and
- submit all required documents. These may include:
 - completed application form (or online application) each year;
 - letter of acceptance;
 - Form D - Student Enrollment Form (for each semester);
 - Form E - Payments and Financial Transaction Authorization 'Individual';
 - official transcript indicating you successfully completed your previous academic year at the SFA required percentage.

Part-time Assistance (Course Reimbursement)

To qualify for part-time assistance, you must:

- meet the general eligibility requirements;
- have attended a designated post-secondary institution and approved program with full-credit courses that leads to a license, certificate, diploma or degree;
- during your coursework you must be enrolled in:
 - less than 40% of a 100% full course load if you have a permanent disability; or
 - less than 60% of a 100% full course load; and
- submit all required documents within one year of starting the course(s). These may include:
 - completed application form;
 - all applicable receipts;
 - official transcript verifying successful completion of the course(s) taken;
 - Form E - Payments and Financial Transaction Authorization 'Individual'.

Handy Hint

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



Student Categories

Northern Indigenous Aboriginal Resident

In this category, you can receive up to 12 semesters of the Basic Grant and Supplementary Grant or Remissible Loan funding if you are Dene, Métis, Inuvialuit, or Inuit and 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 Permanent Disabilities.

Criteria

To be considered a Northern Indigenous Aboriginal 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 Aboriginal descent;
- person, or a descendant of a person who is enrolled, or eligible to be enrolled, as a beneficiary under the amended Inuvialuit Final Agreement;
- person who is enrolled or eligible to be enrolled as a Tłı̨chó citizen under Chapter 3 of the Land Claims and Self-Government Agreement among the Tłı̨chó, the GNWT and the Government of Canada signed on August 25, 2003; or
- person who is enrolled, or is eligible to be enrolled, in the amended Nunavut Inuit Enrollment List, and was *ordinarily resident* on March 31, 1999, other than as a full-time student, in that part of Canada that on April 1, 1999, comprised the NWT and from and including April 1, 1999, has continued to reside in the NWT.

Northern Resident Schooled in the NWT

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

The type and amount of assistance you receive in this category depends on the above.

Northern Resident Not Schooled in the NWT

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

Criteria

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

- were not considered *ordinarily resident* while attending grades 1 through 12; or
- are not considered to be a Northern Indigenous Aboriginal Resident.



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 (not in full-time post-secondary studies);
- b) 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;
- c) The person, or his/her spouse, is in full-time approved postsecondary studies and was considered ordinarily resident before they left the NWT; and/or
- d) 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) or c) above.

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

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.

Full-time Students

You can apply by:

- Visiting www.nwtsfa.gov.nt.ca and:
 - applying online; or
 - printing and completing the downloadable version of the application for full-time assistance.
- Picking up an application for full-time assistance from:
 - the SFA office;
 - a local ECE Service Centre;
 - a local high school; or
 - Aurora College.

Part-time Students (Course Reimbursement)

You must complete the application for course reimbursement if you have completed a post-secondary course at an approved post-secondary institution on a part-time basis.

You can apply by:

- Visiting www.nwtsfa.gov.nt.ca and completing the downloadable version of the application for course reimbursement; or
- Picking up an application for course reimbursement from:
 - the SFA office;
 - a local ECE Service Centre;
 - a local high school; or
 - Aurora College.

Handy Hint

To avoid delays in receiving your funding, email, mail, fax, or drop off the completed and signed application before the deadline.



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 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.

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.

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 (i.e. Aboriginal Skills and Employment Training Strategy (ASETS), employer, etc.), as this may change your eligibility for financial assistance from SFA.

Eligibility Chart

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

Eligibility Chart			
Assistance Type	Northern Aboriginal	Northern Schooled	Northern Resident
Basic Grant	✓	✓	
Supplementary Grant	✓		
	or		
Remissible Loan	✓	✓	
Repayable Loan	✓	✓	✓
Study Grant for Students with Permanent Disabilities	✓	✓	✓
Study Grant for Services and Equipment for Students with Permanent Disabilities	✓	✓	✓
Course Reimbursement Grant	✓	✓	✓

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 for you and your eligible dependant(s) to go to and from your home community in the NWT to the nearest approved institution offering your program. 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. If you are booking your own airfare or travelling by motor vehicle, you must submit **Form A – Travel Claim** for reimbursement, along with all the required documents after you have travelled.

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

Supplementary Grant or Remissible Loan

To assist with living expenses, Northern Indigenous Aboriginal residents can choose to receive their living allowance in the form of a Supplementary Grant or a Remissible Loan, for up to 12 semesters.

Northern residents schooled in the NWT can receive one semester of Remissible Loan funding to assist with their living expenses, for each year of grades 1 to 12 successfully completed in the NWT.

Eligible Expenses

Both the grant and the 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.

The amount you receive depends on the size of your family. If your spouse has an income of \$500 or more per month, they are not considered a dependant for the purposes of SFA.



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, if you meet certain eligibility criteria.

Repayable Loan

Eligible Expenses

This loan is 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 amount of the Repayable Loan is based on:

- the maximum allowable monthly rate as defined in the SFA Regulations;
- 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 income you earn while in school.

You can apply for this 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 before applying for repayable loans.



Qualifying for a Half Month or Full Month of Funding

You may only receive a portion of your monthly living allowance during the first or last month of your academic year depending on how many calendar days you are expected to be in school that month.

Days in School	Funding Amount
0 – 4 days	0%
5 – 14 days	50%
15 + days	100%

Study Grants for Students with Permanent Disabilities

Eligible Expenses

The Grant for Students with Permanent Disabilities is \$2,000 per academic year, disbursed in \$1,000 increments over two semesters. Assists with the additional costs of:

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

The Grant for Services and Equipment for Students with Permanent Disabilities is available for up to \$8,000 reimbursed per academic year. Assists with the costs associated with:

- 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 disability, or other professional assessment describing the way your disability limits your full participation in post-secondary studies.

You may be eligible for grants of up to \$10,000 per academic year if you are a full-time student and up to \$1,000 for each full credit course if you are a part-time student.

Benefit Amounts for Full-time Students

Types of Assistance	Amounts			
Basic Grant	Up to \$2,400 for Tuition and Fees per Semester Up to \$550 for Books per Semester Travel to the Nearest Institution			
Supplementary Grant / Remissible Loan	Single	Single Parent	Spouse, no Income	Spouse, with Income
Single Student	\$ 850	N/A	N/A	N/A
0 Dependants	N/A	N/A	\$ 1,050	\$ 850
1 Dependant	N/A	\$ 1,250	\$ 1,250	\$ 1,050
2 Dependants	N/A	\$ 1,450	\$ 1,450	\$ 1,250
3 Dependants	N/A	\$ 1,650	\$ 1,650	\$ 1,450
Each Additional Dependant	N/A	\$ 50	\$ 50	\$ 50
Repayable Loan	Up to \$1,400 per month			
Study Grant for Students with Permanent Disabilities	\$ 2,000 per academic year (\$1,000 per semester)			
Study Grant for Services and Equipment for Students with Permanent Disabilities	Up to \$8,000 per academic year			

Course Reimbursement

As a part-time student, you may be eligible to receive reimbursement for certain post-secondary educational expenses, such as tuition, admission or enrollment fees, postage, required books, child care expenses, and internet fees. Apply within one year from the date you start your course along with official transcripts and proof of payment/receipts.

Eligible Expenses

Each full credit course can be reimbursed up to \$500, to a lifetime limit of \$5,000. Your course reimbursement payment will be deposited within 10 business days of the SFA office receiving the last required document.



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:

Academic Year Begins	Application Deadline
January	November 15
August 16 to September 30	July 15
All Other Months	One Calendar Month Prior

If you are studying on a part-time basis, you must submit an Application for Course Reimbursement within one year from the course(s) start date.

Remember that you are required to fill out an application form 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 in your application.

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.



Handy Hint

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

Miss 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 your SFA benefits.

Banking Information

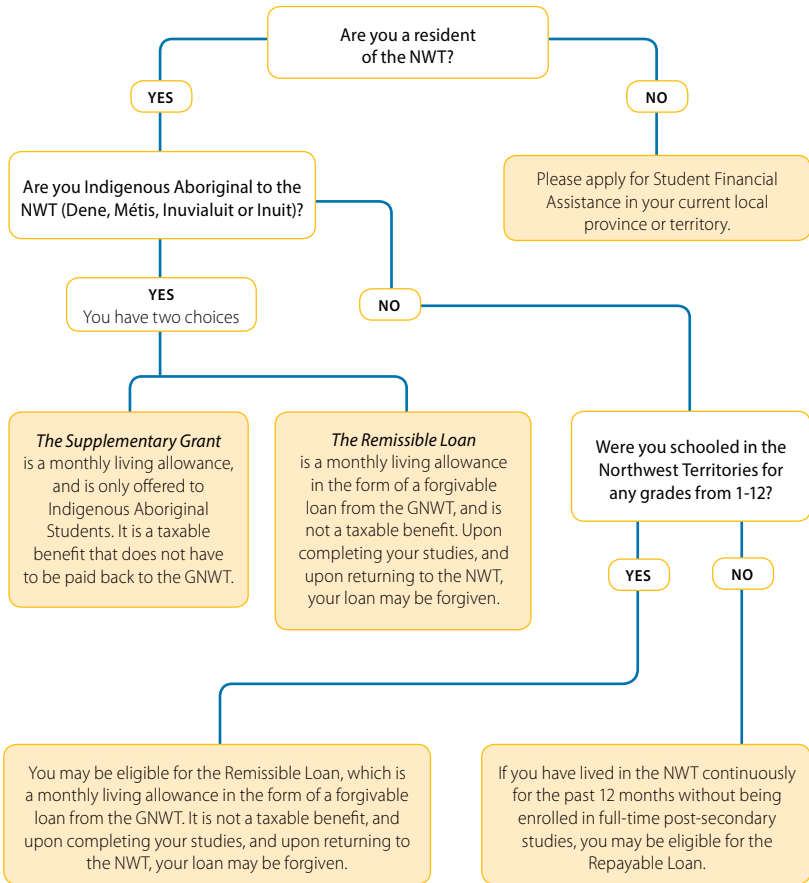
You must complete **Form E – Payments and Financial Transaction Authorization ‘Individual’**, so our SFA office can either electronically deposit your monthly assistance into your bank account or mail a cheque to your permanent address in the NWT. The SFA office provides funding directly to students 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	www.bmo.com
Canadian Imperial Bank of Commerce	1-800-465-2422	www.cibc.com
First Nations Bank of Canada	1-888-454-3622	www.fnbc.ca
Royal Bank of Canada	1-800-769-2511	www.rbc.com
Scotiabank	1-800-472-6842	www.scotiabank.com
TD Canada Trust	1-800-983-8472	www.tdcanadatrust.com



Decision Tree for Application Process



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:

- employers (e.g. education leave, salary, etc.);
- Aboriginal governments and organizations (e.g. Aboriginal Skills and Employment Training Strategy [ASETS]);
- Employment Insurance/Labour Market Development;
- corporations;
- unions;
- churches and religious institutions;
- family; or
- foundations that offer scholarships and/or bursaries.

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.nwtsfa.gov.nt.ca.



Handy Hint

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



Appeals

If you believe staff incorrectly applied the *Student Financial Assistance Act*, Regulations or Policies when determining your eligibility for benefits, contact our office and ask to have your application reassessed. 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 Group'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 the SFA Appeal Board. The Appeal Board's mandate is to ensure the Internal Review Group 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 and/or the Appeal Board cannot act 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

Updating your Information

Eligibility for benefits is based on all the personal and academic information you provide in your application. Changes in that information may affect the benefits you receive. Ensure you inform SFA right away in writing of 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;
- 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;
- changes in banking information; or
- adding or removing a spouse and their income.

Deferring your Loan Repayment Obligations

While attending an approved institution as a full-time student 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 submit a completed **Form D – Student Enrollment Form** each semester you are enrolled as a full-time student.



Handy Hint

Explore scholarships, grants and awards.



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

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. You need to submit an Application for Loan Repayment Incentives by April 15 and October 15 of each year to continue to receive 0% 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 Remission (Forgiveness)

Criteria

Your Remissible Loans may be forgiven if you:

- cease full-time studies for a period of six months or longer;
- provide official transcripts showing you successfully completed the required percentage of a 100% full course load in each semester;
- live in the NWT for at least three continuous months, and continue to reside in the NWT; and
- 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 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 N’dilo and Dettah)
\$8,000/ year	Zone 2 – Fort Simpson, Fort Smith, Hay River, Hay River Reserve, Inuvik and Norman Wells
\$12,000/ year	Zone 3 – Aklavik, Behchokò, Colville Lake, Déljine, Enterprise, Fort Good Hope, Fort Liard, Fort McPherson, Fort Providence, Fort Resolution, Gamètì, Jean Marie River, Kakisa, Łutselk’e, Nahanni Butte, Paulatuk, Sachs Harbour, Trout Lake, Tsiigehtchic, Tuktoyaktuk, Tulita, Ulukhaktok, Wekweètì, Whatì and Wrigley



Reduced Payment Program

You may be eligible for reduced loan payments if you are temporarily unable to repay your student loan because of low income. Your loan repayment term varies depending on the total amount you borrowed.

Depending on your household income level and your monthly SFA repayment obligation, you may qualify for Reduced Payments for up to a lifetime maximum of 36 months.

Interest Relief Program

If you are a resident in the NWT and are temporarily unable to repay your student loans, you can apply for the Interest Relief Program. Under this program interest is not charged on your loan if your monthly income is below the threshold for your family size. Any payments you do make will be applied to the principal balance.

Depending on your household income level and your monthly SFA repayment obligation, you may qualify for Interest Relief for up to a lifetime maximum of 36 months.

For additional information, please refer to the SFA Policy Manual at www.nwtsfa.gov.nt.ca.

Northern Bonus

If you received a student loan from NWT SFA, or another province or territory within Canada, you may be eligible for the annual Northern Bonus of up to \$2,000 to put towards your student loan debt. Effective September 1, 2015, the Northern Bonus will be available to eligible residents who physically reside in the NWT for 12 consecutive months without being enrolled in full-time post-secondary studies. For more information about this benefit, contact the SFA office.

Loan Default

If you do not meet your loan repayment obligations, your file will go into default. This may have serious consequences to you. Your credit rating may be affected and you may not be able to receive further funding from SFA or other financial institutions.

Talk to SFA staff to ensure that you are always up-to-date with your loan obligations.

Other Planning

Student 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 Service Centre.

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

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. 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 the Department of Health and Social Services (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 for a list of health centre contacts.

Dental

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



Driver's License, 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 license.
- Check your driver's license 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.

Voting in a Territorial Election

As a student, you may vote in a territorial general or by-election while studying away from your home community, if you are an eligible voter.

An eligible voter must:

- be a Canadian citizen;
- be 18 years of age or older on or before the polling day; and
- have lived in the NWT for 12 months immediately before the polling day.

If you are temporarily living away from home during a territorial election, you may request a special ballot from your Returning Officer. The ballot is mailed to you, completed and sent back to the Returning Officer. You must be registered to vote in your home electoral district in order to receive a special ballot.

For more information about registering to vote and student voting, contact Elections NWT toll-free at 1-800-661-0796 or visit www.electionsnwt.ca.

Other Student Supports

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

Handy Hint

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

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 Human Resources Recruitment Unit by e-mail at summerstudents@gov.nt.ca or phone 1-867-767-9154.

For the most up-to-date information and how to apply, please visit

www.gnwtjobs.ca/students.

Northern Graduate Employment Program

The Northern Graduate Employment Program helps NWT graduates find that all-important first job and gain work experience and skills in or outside the public service. For the most up-to-date information and how to apply, please visit

www.gnwtjobs.ca/graduates or email northernstudents@gov.nt.ca.

Some features of this program are:

- career development;
- Graduate Transition Program (one-year Internship Program);
- job placement support; and
- jobs for graduates in education and health related fields.



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 Service Centre to make an appointment:

Fort Simpson	1-867-695-7338
Fort Smith	1-867-872-7425
Hay River	1-867-874-5050
Inuvik	1-867-777-7365 / 1-855-283-9311 (toll-free)
Norman Wells	1-867-587-7161 / 1-866-814-9840 (toll-free)
Yellowknife	1-867-767-9356 / 1-866-768-8145 (toll-free)

Northern Employer Connection

The SFA application has been updated so that students can easily give consent for ECE to connect them with all employers in the NWT for the purpose of scholarship and employment opportunities. These opportunities will also be available on the SFA website www.nwtsfa.gov.nt.ca and Facebook page www.facebook.com/nwtsfa.

Applications and Forms

The following is a list of applications and forms available at the SFA office, online at www.nwtsfa.gov.nt.ca, and at all ECE 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

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 one month prior to the start of each semester

Form E – Payments and Financial Transaction Authorization ‘Individual’

submit with your first SFA application. You will need to submit again if your banking information changes

Form F – Indigenous Aboriginal Verification

submit with your first SFA application

Level 1 Appeal – Internal Review

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

Level 2 Appeal – SFA Appeal Board

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

Medical Assessment Form

submit with your Level 1 Appeal information

Disability Assessment Form

submit one-time with your first SFA application, or if your circumstances change

Pre-authorized Payment Form

submit once you start repaying your loans. You will need to submit again if your banking information changes

Application to Reduce Payments

submit every 3 months that you would like to receive the benefit

Application for Interest Relief

submit every 3 months that you would like to receive the benefit

Application for Loan Repayment Incentives

submit by April 15 and October 15 of each year



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

1st Floor, Lahm Ridge Tower
4501 – 50th Avenue
Yellowknife, Northwest Territories

E-mail

nwtsfa@gov.nt.ca

Website / Social Media

www.nwtsfa.gov.nt.ca
www.facebook.com/nwtsfa
www.twitter.com/SFANWT
www.instagram.com/sfanwt/

Phone

Toll-free:
1-800-661-0793

Yellowknife:
1-867-767-9355

Fax

Toll-free:
1-800-661-0893

Yellowknife:
1-867-873-0336

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

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
Finance Officer Travel/ Payables	1-867-767-9355 ext. 71313
Finance Officer A – G	1-867-767-9355 ext. 71310
Finance Officer H – M	1-867-767-9355 ext. 71311
Finance Officer N – Z	1-867-767-9355 ext. 71312
Senior Finance Officer	1-867-767-9355 ext. 71309
Manager, Divisional Financial Services	1-867-767-9355 ext. 71305

Travel Agency Contact Numbers

Aurora TPI Travel, Fort Smith	1-867-872-2462
Top of the World Travel, Hay River sfa@topoftheworldtravel.com	1-867-874-3711
Top of the World Travel, Inuvik sfa@topoftheworldtravel.com	1-877-777-3316 (toll-free) / 1-877-277-6325 (toll-free)
Top of the World Travel, Yellowknife sfa@topoftheworldtravel.com	1-800-837-8922 (toll-free) / 1-867-766-6000



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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 your local ECE 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.

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

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1-867-767-9355
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