



Northwest Territories  
Student Financial Assistance

# Student Handbook

## 2022-2023

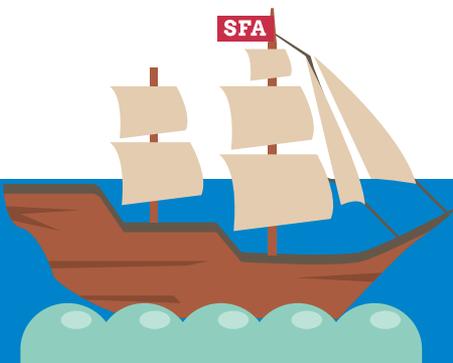
**Use this handbook  
for information  
relating to:**

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

**Student Financial Assistance  
Application Deadlines:**

<b>Academic Year Begins</b>	<b>Deadline</b>
August 1 - September 30	June 30
December 1 - February 1	October 31
All Other Months	One Calendar Month Prior

Une version française de ce document est disponible.



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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 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 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:
  - 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 from your institution;
  - 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; and/or
  - documentation outlining any third party funding you may be receiving.

### Course Reimbursement

*To qualify for course reimbursement, you must:*

- meet the general eligibility requirements;
- have attended a designated post-secondary institution and approved program that leads to a license, certificate, diploma or degree;
- 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 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 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 the amended Inuvialuit Final Agreement;
- person who is enrolled, or eligible to be enrolled, as a Tłı̄cho citizen under Chapter 3 of the Land Claims and Self-Government Agreement among the Tłı̄cho, 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 Déłjı̄ne citizen under chapter 5 of the Déłjı̄ne Final Self-Government Agreement among the Sahtu Dene and Métis of Déłjı̄ne, the Government of the Northwest Territories and the Government of Canada signed on February 18, 2015.



## 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 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.

### Northern Resident Not Schooled in the NWT

In this category, you can apply 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 Not Schooled in the NWT, if you:*

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

## NWT Residency

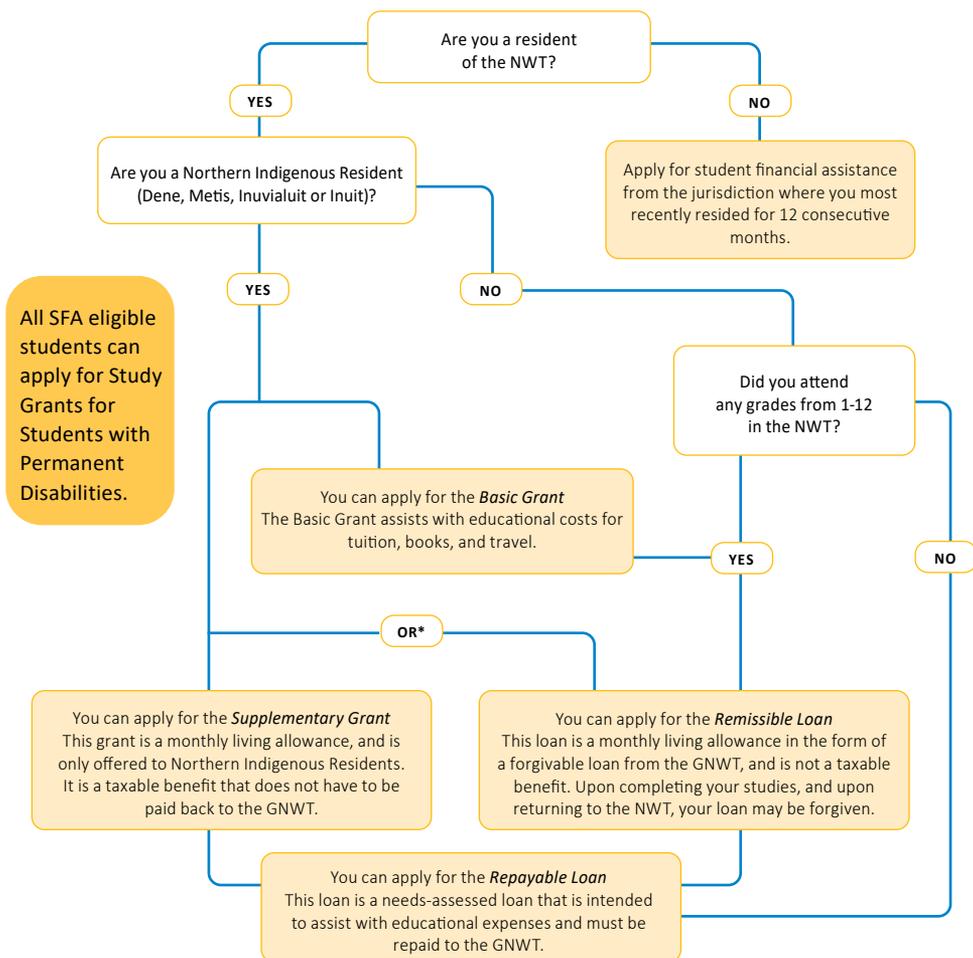


SFA considers you to be 'ordinarily resident' if you meet one of the following criteria:

- a) you are physically residing in the NWT for 12 continuous months or more 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 approved post-secondary 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.

# 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.

### Full-time Students

#### You can apply by:

- Visiting [www.gov.nt.ca/sfa](http://www.gov.nt.ca/sfa) and:
  - applying online; or
  - printing an application for full-time assistance from our website.
- Request a call-back; or
- Picking up an application for full-time assistance from:
  - the SFA office;
  - a local ECE Service Centre;
  - a local high school; or
  - an Aurora College campus.

### Course Reimbursement

You can complete an application for course reimbursement if you have completed a post-secondary course(s) at an approved post-secondary institution.

#### You can apply by:

- Visiting [www.gov.nt.ca/sfa](http://www.gov.nt.ca/sfa) 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
  - an Aurora College campus.

*SFA benefits are not available for upgrading or professional development.*

## Handy Hint

You can apply for SFA online or submit your completed application by email, mail, fax or in person. To avoid delays, submit your 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, 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:

Eligibility Chart			
Assistance Type	Northern Indigenous	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	✓	✓	✓
COVID-19 Technology Grant	✓	✓	✓
COVID-19 Support 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 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.

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

## 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 SCO 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.

## Supplementary Grant or Remissible Loan

To assist with living expenses, Northern Indigenous 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 may be eligible for 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 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.

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 and 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, up to \$1,400, 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 full-time income you earn or additional funding you receive 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, 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 Permanent Disabilities

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

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

*The Grant for Services and Equipment for Students with Permanent Disabilities is eligible expenses up to \$8,000 per academic year. 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 Disability Assessment form. Other professional assessment(s) or supporting documentation describing your disability can also be submitted.

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 services and equipment for each approved course if you are accessing Course Reimbursement.

## Benefit Amounts for Full-time Students

Types of Assistance	Amounts			
<b>Basic Grant</b>	Up to \$2,400 for Tuition and Fees per Semester Up to \$550 for Books per Semester Travel to the Nearest Institution Offering the Program in the NWT or Edmonton, AB.			
<b>Supplementary Grant / Remissible Loan</b>	<b>Single</b>	<b>Single Parent</b>	<b>Spouse, no Income</b>	<b>Spouse, with Income</b>
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
<b>Repayable Loan</b>	Up to \$1,400 per month			
<b>Study Grant for Students with Permanent Disabilities</b>	\$ 2,000 per academic year (\$1,000 per semester)			
<b>Study Grant for Services and Equipment for Students with Permanent Disabilities</b>	Up to \$8,000 per academic year			
<b>COVID-19 Technology Grant</b>	One time payment of \$750			
<b>COVID-19 Support Grant</b>	\$100 per month			

### COVID-19 Grants

*The COVID-19 Technology Grant is one-time payment of \$750 intended to assist with the purchase of a computer, printer, scanner, etc. to ensure you have the technology required to fully participate in post-secondary studies in an online/virtual learning environment.*

*The COVID-19 Support Grant provides you with an additional \$100 per month for the duration of the academic year to assist with additional expenses, such as Internet fees.*

You can apply for these grants any time during the academic year. If you did not select the grants at the time of application, please contact your Student Case Officer.

### Course Reimbursement

You may be eligible to receive reimbursement for certain post-secondary educational expenses, such as tuition, fees and books for credited 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 full credit 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:

Academic Year Begins	Application Deadline
August 1 - September 30	June 30
December 1 - February 1	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 your SFA benefits.

## Handy Hint

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

### 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 each year, even if your banking has not changed. 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>

## 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.);
- Indigenous governments and organizations (e.g. "Indigenous Skills and Employment Training (ISET) Program);
- Employment Insurance;
- Labour Market Programs;
- corporations;
- unions;
- churches and religious institutions;
- foundations that offer scholarships and/or bursaries; or
- family.

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;
- review Section 28 of the SFA Policy Manual for more information on appeals; 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 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 an external 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 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 and their income.

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

## 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.

<b>Ceased full-time studies in</b>	<b>Interest will begin on the 1st of</b>	<b>Payment due on the 1st of</b>
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;
- live in the NWT for at least three continuous months, and continue to reside in the NWT;
- provide official transcripts showing you successfully completed the required percentage of a 100% full course load in each semester; 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 Ndilo and Dettah)
\$8,000/ year	Zone 2 – Fort Simpson, Fort Smith, Hay River, K’at’odeeche, Inuvik and Norman Wells
\$12,000/ year	Zone 3 – Aklavik, Behchokò, Colville Lake, Délı̄ne, Enterprise, Fort Good Hope, Fort Liard, Fort McPherson, Fort Providence, Fort Resolution, Gamètì, Jean Marie River, Kakisa, Łutselk’e, Nahanni Butte, Paulatuk, Sachs Harbour, Sambaa K’e, Tsiigehtchic, Tuktoyaktuk, Tulita, Ulukhaktok, Wekweètì, Whatì and Wrigley

## **Reduced Payment Program**

Reduced loan payments are available to assist borrowers who are having financial difficulties and are unable to make the minimum monthly payments on their loan.

Depending on your income level and your monthly SFA repayment obligations, you may qualify for reduced payments for up to a lifetime maximum of 36 months.

The amount of time that you are eligible for reduced payments will NOT extend the length of your loan repayment period; you are still required to repay your student loan within the original repayment period.

## **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 up to a lifetime maximum of \$10,000 to put towards your student loan debt. The Northern Bonus is 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. 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](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 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](http://www.hss.gov.nt.ca) for a list of health centre contacts.

## 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 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

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 the polling day; and
- have lived in the NWT for 6 months immediately before the polling 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 and make application to receive 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. Paper ballots must be returned to the Office of the Chief Electoral Officer by 8:00 pm on October 1<sup>st</sup>. Online ballots must be used by 8pm on October 1<sup>st</sup>.

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).

## Handy Hint

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

## 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 Human Resources Recruitment Unit by e-mail at [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).

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



## Handy Hint

If you are interested in any of these opportunities, be sure to sign Section 9 of the Application for Full-time Student Financial Assistance.

## 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 / 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	1-867-777-7365 / 1-855-283-9311 (toll-free)
Norman Wells	1-867-587-7157 / 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.gov.nt.ca/sfa](http://www.gov.nt.ca/sfa) and Facebook page [www.facebook.com/nwtsfa](http://www.facebook.com/nwtsfa).

# 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 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 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 Verification**

*submit with your first SFA application*

## **Request for Appeal**

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

## **Medical Assessment Form**

*submit when applicable or with your Level 1 Appeal information*

## **Disability Assessment Form**

*submit one-time with your first SFA application, or at anytime 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 Loan Repayment Incentives NWT Students**

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

## **Application for Northern Bonus - Non-NWT Students**

*submit as of September 1st 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

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 / Social Media

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

[www.facebook.com/nwtsfa](https://www.facebook.com/nwtsfa)

[www.twitter.com/SFANWT](https://www.twitter.com/SFANWT)

[www.instagram.com/sfanwt](https://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
Expenditure 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**

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

# Mental Health Checklist

## Make your Mental Health a Priority

- Find a Mental Health App that works for you. There are many options, but here are some suggestions:
  - MindShift;
  - Mood Tracker;
  - Mood GYM;
  - Recovery Record;
  - What's Up; and/or
  - Breathing App.
- Establish health habits by finding a system that works for you:
  - Use a planner or an app to stay organized and proactive about your health and well-being;
  - Start using a mindfulness journal; this can help you ground yourself in times of stress or feeling overwhelmed. A mindfulness journal can also assist you with time management, task prioritization and organization;
  - Find a new hobby or skill to pursue. Find a productive pursuit that you can devote your passion to;
  - Spend time outdoors and in nature;
  - Spend time socializing with friends, a new club or team;
  - Find a positive social/work/life balance;
  - Get connected with a primary care nurse practitioner, physician or counsellor. Find out what supports are offered on campus;
  - Schedule physical activity, healthy eating, regular breaks and stress reduction like you schedule your classes;
  - Set self-realistic goals and keep things in perspective; and/or
  - Get as much rest as possible. Have a routine before bed. Wake up at the same time every day and try to go to bed at the same time every night. Avoid naps during the day.

## 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.

## Why Mental Health is Important

- Did you know that 1 in 5 Canadians suffer from a Mental Illness at least once in their lifetime?
- Mental health is important at every stage of life, from childhood and adolescence through adulthood. Mental health is not a matter of avoiding illness, positive mental health allows a person to realize their maximum potential.
- 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.

# Mental Health Supports

The NWT Health and Social Services Authority promote several eMental health supports that can be found at [www.gov.nt.ca/wellness](http://www.gov.nt.ca/wellness):

- 7 Cups;
- Breathing Room;
- Edgewood Health Network Outpatient Services – Addictions Virtual Aftercare;
- Root'd;
- Stronger Minds by Beacon; and
- Wellness Together Canada.

## 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:

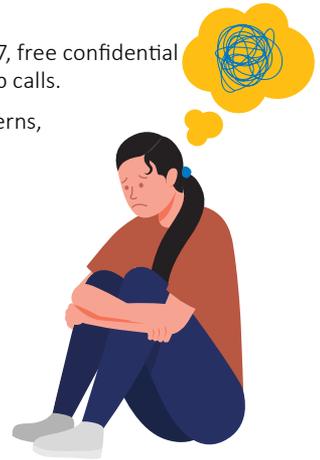
- call 1-800-668-6868;
- to text with counsellor, text the word CONNECT to 686868;
- to live chat, visit [www.kidshelpphone.ca/live-chat](http://www.kidshelpphone.ca/live-chat) and click the “chat” button OR download the Always There app;
- for additional resources and information, visit [www.kidshelpphone.ca](http://www.kidshelpphone.ca); and
- the Kids Help Phone has also expanded their services to include an adult texting service. Text the word WELLNESS to 741741.

## NWT Help Line – 1-800-661-0844

If you're located in the NWT, the NWT Help Line offers 24/7, free confidential support. The NWT Helpline also has an option for follow-up calls.

Trained responders can help you with any number of concerns, including:

- stress management;
- suicidal thoughts;
- abuse;
- sexual assault;
- depression and anxiety;
- grief and loss;
- substance use;
- addictions; and
- quitting tobacco.



# Tips for Succeeding in Online 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 spouse or 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 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.

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Government of Northwest Territories  
Department of Education,  
Culture and Employment  
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