

Tips for Applying for Full-time Government Student Loans for 2011-2012



Full-time Studies Information

- Do not abbreviate information in this section. Write out the full name of your program, institution and major (if applicable) i.e. Red Deer College, Bachelor of Education, Elementary.
- **Program Outcome:** 1 year program = Certificate; 2 year program = Diploma.
- **Start and End dates:** If you will be attending for the full academic year, use the EXACT start and end dates from the Program Cost Estimates.
- If you plan to attend for only one term use the Individual Term Start & End dates.

Term	Start	End
Fall	September 07, 2011	December 17, 2011
Winter	January 10, 2012	April 20, 2012
Spring	May 01, 2012	June 22, 2012

Education Costs for 2011/2012

Tuition & Fees:

- If you are registered use your actual tuition & fees. You can access this information on the Loop at www.rdc.ab.ca.
- If you are not registered, use the information in the Cost Estimates online at www.rdc.ab.ca to determine your fees. If you will be taking less than the maximum number of courses, calculate your tuition and fees as follows:
Tuition: \$108.00/billing credit SA Fees: \$4.50/billing credit FTS Fees: \$5.00/billing credit

Student's Association Health & Dental Fees

- These fees are mandatory unless you are covered under another plan (ie. Blue Cross). Make sure to add these amounts to your Fees if you are not opting out of the plan: Health: \$128 Dental: \$128

Books & Supplies:

- If you will be taking the maximum number of courses for your program, refer to the Cost Estimates online at www.rdc.ab.ca.
- If you will be taking less than the maximum number of courses, estimate \$170/course for your books and supplies.

Living Costs: Compare your costs with the government budgets (listed on reverse)

If your actual costs are higher than the government figures and you wish to request funding for your extra costs:

- **DO NOT** apply online. You must submit a paper application.
- You must attach supporting documentation (ie. receipts) to your application form. See Checklist on reverse.

If your actual costs are higher but you do not wish to request funding for your extra costs:

- You may apply either online or on a paper application.
- You are not required to submit any additional documentation with your application.

What's Next?

- ✓ Check the status of your application at www.alis.alberta.ca or call 1-800-222-6485.
- ✓ **Tuition for Fall 2011 is due August 15th.** Visit our website for information on paying your tuition with your student loan.
- ✓ Maintain full-time status to keep your student loans. Check with Student Funding & Awards before making changes to your registration.
- ✓ If you have previous student loans be sure to let your lenders know you are back in school so you do not have to start making payments. Visit us for details.

QUESTIONS?

**Student Funding & Awards,
Rm 1101**

Phone: 403.342.3254

Fax: 403.342.3262

E-mail: financialaid@rdc.ab.ca

Website: www.rdc.ab.ca

2011 – 2012 STUDENT LOAN APPLICATION CHECKLIST



SINGLE BUDGET CHART

EXPENSES	Single at home	Single not at home	One Child	Two Children	Three Children
Rent & Utilities	\$0	\$429	\$840	\$1035	\$1230
Food, Clothing, Personal Care & Transportation	\$432	\$512	\$870	\$1124	\$1378
TOTAL	\$432	\$941	\$1710	\$2159	\$2608

MARRIED BUDGET CHART

EXPENSES	No Children	One Child	Two Children	Three Children
Rent & Utilities	\$812	\$1007	\$1202	\$1397
Food, Clothing, Personal Care & Transportation	\$1192	\$1446	\$1700	\$1954
TOTAL	\$2004	\$2453	\$2902	\$3351

IF YOUR COSTS ARE HIGHER THAN THE CHARTS ABOVE, YOU MUST ATTACH THE FOLLOWING DOCUMENTS TO YOUR APPLICATION FORM FOR THE GOVERNMENT TO CONSIDER YOUR HIGHER EXPENSES.

TYPE	DOCUMENTATION	MAXIMUM ALLOWABLE FUNDING
Additional Rent/Mortgage	<ul style="list-style-type: none"> • Copy of rent/lease agreement or mortgage agreement • Proof of payment for previous 3 months (ie. rent receipts, cancelled cheques, bank statements) • Property tax statement and home insurance policy • Condo fee statement 	<ul style="list-style-type: none"> • Maximum additional funding for rent and utilities is \$400/month • Maximum additional funding for mortgage, property tax, home insurance and utilities is \$600/month over the standard budget
Additional Utilities	<ul style="list-style-type: none"> • Copies of recent standard utilities bills (power, natural gas, water, sewer, garbage) • An estimate from the utility companies based on the previous year's consumption can be provided if moving into a new accommodation 	<ul style="list-style-type: none"> • Maximum additional funding for rent and utilities is \$400/month • Maximum additional funding for mortgage, property tax, home insurance and utilities is \$600/month over the standard budget
Additional Childcare Costs	<ul style="list-style-type: none"> • Provide receipts or a letter from caregiver if your costs exceed this basic amount • Married/common-law students whose partner is earning more than \$800/month, do not need to provide receipts 	<ul style="list-style-type: none"> • \$75.00 per month per child is allowed without receipts • Maximum \$530/month/child
Additional Travel Costs	<ul style="list-style-type: none"> • Provide cover letter with the number of kilometers roundtrip from home to school • Submit letter from insurance company showing cost of monthly PL/PD premiums • Proof of payment of insurance for 3 months (i.e. bank statements) 	<ul style="list-style-type: none"> • \$.25/km plus basic cost of PL/PD • Additional travel costs for single students should not exceed the total single away from home budget • Additional travel costs for married/common-law students should not exceed allowable second residence cost (\$429/month)
Vehicle Payment	<ul style="list-style-type: none"> • Copy of vehicle loan/lease agreement. Must indicate that loan is specifically for purchase of vehicle. • Proof of payment for previous 4 months (i.e. cancelled cheques, bank statements) • Cover letter with explanation as to why vehicle is essential for school (ex: students commuting from out of town, students who have children in daycare) 	
Child Support	<ul style="list-style-type: none"> • Copy of payment report from Maintenance Enforcement Program OR • Copy of court order or legal separation agreement and proof of payment (ie. cancelled cheques, bank statements) for the previous 4 consecutive months. Handwritten receipts will not be accepted OR • Proof of payment and signed statements from both parties explaining the child support arrangements 	
Waive/Reduce Parental Contribution	<ul style="list-style-type: none"> • Consideration is provided only where parents have experienced significant financial loss (job loss, retirement, reduced income) and cannot afford to contribute this year OR are experiencing short term financial difficulties • Exceptional parental expenses such as weddings, funerals, home repairs, legal expenses may be considered to reduce the parental income • Provide letter from parents documenting parental expenses and monthly net earnings along with receipts and supporting documentation • If you do not have a relationship with your family due to family breakdown you may be eligible to be considered an "independent" student. Please see the Student Funding & Awards staff for assistance with this process. 	