FANS Benefits Handbook



Financial Assistance for Nunavut Students

Department of Family Services Career Development

All students must re-apply for FANS funding each new academic year. The FANS deadlines are:

Fall start date: July 15th

Winter start date: November 15th

Spring/Summer start date: March 1st

Non-traditional start date: 6 weeks before the program start date

THINKING OF GOING TO SCHOOL?

Things to consider:

- Apply for FANS funding as soon as you can. You don't need to be accepted into a school to apply, you can always cancel your FANS application if you need to. Late applications will be accepted up to 30 days after the deadline, but will not be processed until after all on-time applications are completed. No applications will be accepted after the 30 days grace period.
- Carefully consider how you will budget your money
- Gather information on how much your tuition, books, housing, bus passes/transportation etc. might cost and put together a budget of what your total needs are and compare it to what FANS can cover. This will give you an idea of how much you will need to save in order to cover all your needs for the year.

Please remember that this program is not intended to cover all of the costs of your education.

ELIGIBILITY:

- Be a Canadian citizen or have permanent resident status
- Be a Nunavut resident (living in Nunavut for at least 12 months before applying to FANS)
- Enroll in a program that is at least 12 weeks in length at a designated post-secondary institution
- Be a full-time student (at least 60 % of a full course load as defined by the institution you are attending)
- Be working on a degree, diploma or certificate

Money is easy to spend and hard to pay back. Carefully consider how you will budget your money. Make sure you look at all your financial resources/ options to make sure you have enough money to cover all your costs.

STUDENT CATEGORIES:

Nunavut Beneficiaries: If you are a Beneficiary under the Nunavut Land Claim Agreement, you are eligible for basic and supplementary grants, which you do not have to pay back. You are also eligible for needs assessed loan, loan must be paid back.

Nunavut Residents with Nunavut Schooling: If you are a Nunavut resident with some or all of your elementary or secondary schooling in Nunavut, you qualify for one year of a basic grant for each three years of school that you successfully completed in Nunavut, which you do not have to pay back. You are also eligible for primary, secondary and/or needs assessed loans.

Nunavut Residents without Nunavut schooling: If you are a resident of Nunavut, but have not attended school in the territory or have fewer than three years of schooling in the territory you are eligible for loans only. You are entitled to a primary loan to cover one year of post-secondary education for each three years that you have been a resident of Nunavut. You must return to live and work in Nunavut to have these loans forgiven. Secondary loans must be repaid in full.

BASIC GRANT:

Eligibility: Nunavut Beneficiary OR Nunavut Residents with Nunavut Schooling

Up to \$6855.00 PER YEAR for tuition, books and fees

Depending on your program needs, students may choose from the following tuition options:

- 2 semesters at \$3428.00/semester
- 3 semesters at \$2285.00/semester

Airfare to and from the closest gateway city or NAC campus

SUPPLEMENTARY GRANT:

Eligibility: Nunavut Beneficiary under the Nunavut Land Claims Agreement

The supplementary grant includes a monthly living allowance and travel for your spouse and children. The living allowance is to help cover daily living costs. The monthly living allowance is calculated by the number of dependents in a family.

FANS Monthly Living Allowances for Students Who Receive the Supplementary Grant					
	Married Student with Employed Spouse	Married Student with Non- Employed Spouse	Single Student with Dependents	Married Students, Both Full-Time	
Student	\$1,032	\$1,600	\$1,032	\$1,032	
With 1 dependent	\$1,344	\$1,850	\$1,600	\$1,600	
With 2 dependents	\$1,469	\$2,100	\$1,850	\$1,850	
With 3 dependents	\$1,594	\$2 <i>,</i> 350	\$2,100	\$2,100	
With 4 dependents	\$1,719	\$2,600	\$2,350	\$2,350	
With 5 dependents	\$1,844	\$2,850	\$2,600	\$2,600	
Additional dependents	\$125 for each additional dependent	\$250 for each additional dependent	\$250 for each additional dependent	\$250 for each additional dependent	

PRIMARY LOAN:

Eligibility: Nunavut Residents who have lived in Nunavut for three or more years

The Primary loan is a forgivable loan provided to students to help with costs associated with rent, food and clothing. It is issued annually to eligible students. You must return to live and work in Nunavut to have these loans forgiven.

SECONDARY LOAN:

Eligibility: Nunavut Residents who have lived in Nunavut for less then three

This loan is made to residents of Nunavut who are not eligible for a grant or a Primary Loan. It is to help with the costs of living associated with rent, food and clothing. A Secondary Loan must be repaid in full.

Primary and Secondary Loan Amounts PER YEAR				
	Students who HAVE received a basic grant	Students who HAVE NOT received a basic grant		
Single Student	\$3,200	\$4,400		
With 1 dependent	\$4,000	\$5,200		
Each additional dependent	\$500	\$500		

NEEDS ASSESSED LOAN:

Eligibility:

Any FANS funded student that demonstrates financial need beyond what has already been approved by FANS

This loan must be repaid in full.

The maximum amount for each academic year that can be approved is \$165 for each week you are in school.

You may apply for a NAL at an time during the school year but you cannot receive a NAL for past semesters/years of study. You must apply before the end of the current semester.

DISTANCE COURSE REIMBURSEMENT:

Eligibility:

- Be 16 years of age or older
- be a Nunavut resident for three years before course registration
- Taken the course from a designated institution
- Not be receiving or be eligible for reimbursement from an employer or other source
- Provide official transcripts

FANS will reimburse for the cost of:

- Tuition and fees
- Books/software
- Postage

For courses taken after September 1, 2016, reimbursement is set a the new rate of up to a maximum of \$1000 per course with a maximum lifetime limit of \$10,000 of reimbursed expenses.

For courses taken before September 1, 2016, reimbursement is set at the old reimbursement rate of \$250 per course plus cost of postage, books, fees.

DISABILITY GRANT:

- This grant is intended to help with the extraordinary costs associated with post-secondary studies for those with permanent disabilities
- You must provide a medical or learning ability assessment by a certified medical professional describing the manner in which your disability impacts on your ability to participate in post-secondary studies
- This grant allows up to \$8,000.00 for equipment and services directly related to your training or up to \$1,000.00 for each full credit distance/correspondence course

SCHOLARSHIPS:

The Government of Nunavut recognizes academic excellence of Nunavut residents. The following scholarships are awarded to FANS recipients who are enrolled as a full-time student. Scholarship awards are in the form of direct deposit.

Students must submit their final transcripts to the FANS office for assessment at the end of their academic year.

- Grade 12 scholarship \$500 (80% or higher average)
- Undergraduate Scholarship \$750 ("A" average)
- Master's scholarship \$1,000 ("A" average)
- Doctorate scholarship \$1,500("A" average)

HOW FANS WORKS:

Apply:	submit your application to FANS before the deadline.
Assessment:	FANS will send an Acknowledgement letter - this will confirm that your application has been received and request any additional documentation that is still missing from your file.
Submit:	your missing information to FANS ASAP.
Notification:	FANS Approval letter - official notification that you have been approved to receive FANS benefits.
Travel:	You will need to call an airline and book your travel. See details in your approval package.
Go to School!	Once at school get your school admissions office to fill out your Student Enrollment Form.
Payment:	Submit your Student Enrollment Form (SEF) - this will confirm that you are at school and ready for your payments to start.

CONTACT US:

The best way to contact FANS is by **email**; this ensures that there is a paper trail for all communication between you and FANS. If you need to send documents to the FANS office please scan and email them. If you do not have access to a scanner, you may take photos of your documents and email them to our office.

The FANS office is moving to an electronic notification system:

- · FANS will no longer send out paper copies by mail
- Please ensure you provide us with your correct email address so there are no delays in receiving your documents
- Check your *"junk"* folder to make sure our email to you did not end up there

If you decide to fax any documents to the FANS office please make sure to follow up to see if we have received your fax. The fax machine may be busy and often faxes do not come through.

FANS website: <u>FANS</u> or http://gov.nu.ca/family-services/ programs-services/financial-assistance-nunavut-students-fans

