

# FANS

## Funded Student 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**

# TABLE OF CONTENTS:

<b>FANS Program Overview</b> .....	3
<b>Student Responsibilities</b> .....	4
<b>Payments</b> .....	5
<b>Travel</b> .....	6
How to Book your Travel.....	6
Hotel/Accommodations.....	7
Cancelled/Delayed Flight.....	7
Extended Layover.....	7
Lost and/or Stolen Items.....	7
FANS Travel on Call Cell.....	7
FANS Travel Policy.....	8
Travel FAQ.....	10
Studying Outside of Nunavut.....	11
<b>Scholarships</b> .....	11
<b>Disability Benefits</b> .....	11
<b>Withdrawal</b> .....	12
<b>Needs Assessed Loan</b> .....	13
<b>Online/Correspondence Courses</b> .....	13
<b>Consolidation of Loans</b> .....	13
Loan Consolidation Process.....	14
<b>Repayment</b> .....	15
<b>Contact Us</b> .....	16

# FANS PROGRAM OVERVIEW:

## Government Funding:

The FANS program receives funding from the Federal government through the Government of Nunavut's Department of Family Services Career Development Division. The program is governed by an Act and Regulations that must be followed. FANS in turn provides eligible residents of Nunavut with student financial aid for post-secondary education in the form of grants and loans. Students are only approved for 1 academic year at a time and need to re-apply each new academic year in order to be considered for FANS funding.

You can only receive funding from one student aid office. If you have been living outside of Nunavut for more than 12 consecutive months you must apply for funding from the province or territory you currently reside in. If you are unsure about your residency please contact the FANS office for assistance.

The purpose of Nunavut's funding program is to supplement the cost of post-secondary education expenses, not to cover all expenses.

## Hours of Operation:

Monday to Friday, 8:30am to 12:00pm and 1:00pm to 5:00pm CST

Phone: 1-877-860-0680

If you are having problems while you are travelling and the FANS office is closed, you can call or text:

1-867-857-6950

If your question can wait a few days to be answered, please email:

[fans@gov.nu.ca](mailto:fans@gov.nu.ca)

[fansloans@gov.nu.ca](mailto:fansloans@gov.nu.ca)

[fanstravel@gov.nu.ca](mailto:fanstravel@gov.nu.ca)

# STUDENT RESPONSIBILITIES:

You have responsibilities as a student in receipt of government funding. These include:

- ◆ Booking your travel 1 week in advance
- ◆ Paying your tuition directly to your institution on time
- ◆ Finding a place to rent and paying your rent on time
- ◆ Maintaining good attendance and satisfactory academic standing
- ◆ Contacting the FANS office if you would like to travel more than 2 weeks before or after your school start and end dates
- ◆ Contacting your hotel if your flight is delayed or cancelled (any no show fees will be invoiced to the student)
- ◆ Notify the FANS office as soon as possible if you withdraw from school or if there is a change in your situation

## A change in your situation means:

- ◆ Withdrawal from school
- ◆ Change of contact information address/phone/email
- ◆ Change of bank accounts
- ◆ Marital status
- ◆ Employment status of your spouse
- ◆ Number of dependants
- ◆ Other financial circumstances such as receipt of other funding

***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.***

# PAYMENTS:

You must submit your Student Enrolment Forms (SEF) each semester to the FANS office in order to start your payments. Send it to [fans@gov.nu.ca](mailto:fans@gov.nu.ca) for processing. If you have a loan please send in your signed loan agreement along with your SEF to [fansloans@gov.nu.ca](mailto:fansloans@gov.nu.ca) for processing.

Processing time:	FANS requires up to 3-5 business days to process payments
First deposit:	<p>Your first deposit will depend on what type of benefits you were approved to receive.</p> <p><b>Basic Grant and Supplementary Grant:</b></p> <ul style="list-style-type: none"> <li>◆ Tuition, books and fees</li> <li>◆ 70% of your living allowance</li> </ul> <p><b>Basic Grant and Primary Loan:</b></p> <ul style="list-style-type: none"> <li>◆ Tuition, books and fees</li> <li>◆ Half of your loan</li> </ul> <p><b>Primary or Secondary Loan:</b></p> <ul style="list-style-type: none"> <li>◆ Half of your loan</li> </ul>
Living Allowance Payments:	<p>FANS will automatically deposit your monthly living allowance payments into your bank account</p> <ul style="list-style-type: none"> <li>◆ 1<sup>st</sup> of the month: 70%</li> <li>◆ 15<sup>th</sup> of the month: 30%</li> </ul> <p>Example of a single student: \$1032/month</p> <ul style="list-style-type: none"> <li>◆ 1<sup>st</sup> of the month 70%= \$722.40</li> <li>◆ 15<sup>th</sup> of the month 30%= \$309.60</li> </ul>
Needs Assessed Loan:	<p>NAL are paid out in instalments per semester during the school year. Payments start at the beginning of each term. You must fill out the FANS Needs Assessed Loan 2nd Instalment Form to receive your second term loan payment.</p>

## TRAVEL:

**Students are responsible for making their own travel arrangements.**

### How to book your travel:

FANS travel can only be paid between Monday 8:30 and Friday 12:00pm CST. Any travel reservations received after 3pm on a Friday will not be paid for until the next working day. Some reservations are time limited and may expire if no payment is made within the same day so please make sure you book your travel during the hours listed above and book one week early in order to get the dates you want to travel.

- ◆ **Booking with one airline** - If your travel requires only one of the airlines listed below, please call the airline directly. Make sure you identify yourself as a FANS approved student and ask the agent to send the reservation to your email address and a copy to [fanstravel@gov.nu.ca](mailto:fanstravel@gov.nu.ca) to ensure that FANSTravel pays your ticket on your behalf.

**Calm Air 1800-839-2256**  
**Canadian North 1800-661-1505**  
**First Air 1800-267-1247**

- ◆ **Booking with connecting airlines** - If your travel requires connection to another airline not listed above, please contact [fanstravel@gov.nu.ca](mailto:fanstravel@gov.nu.ca) for assistance in making travel arrangements.

**FANS Travel contact**  
Email [fanstravel@gov.nu.ca](mailto:fanstravel@gov.nu.ca)  
Toll free number 1877 860 0680  
On Call after hours cell number 1867 857 6950

## Hotel/Accommodation:

- ◆ **Hotel** - If your travel requires a hotel accommodation on route to your destination please contact [fanstravel@gov.nu.ca](mailto:fanstravel@gov.nu.ca) and the FANS office will make your hotel reservation for you. FANS will pay for 1 night stay. However, FANS does not pay for layovers at or beyond your gateway city or allow extra layover stays on route to or from your school location.
- ◆ **Billet** - If you would like to stay with family or friends during your layover, FANS can arrange to pay your billet for the one night stay. Please contact [fanstravel@gov.nu.ca](mailto:fanstravel@gov.nu.ca) to submit your request for a billet.

## Cancelled/Delayed Flight:

If for some reason your **flight is cancelled or delayed** the airline will rebook you at no cost make sure you to talk to the agent at the counter. FANS will pay for any necessary additional accommodation due to the cancelation/delayed flight. If it will affect your hotel stay, you must contact your hotel immediately and let them know your flight is cancelled or delayed. Let them know if you need to change your hotel date due to the cancelled/delayed flight. **Failure to do so may result in no show fees that will be invoiced to the student.** Contact the FANS office for any assistance.

## Extended Layover:

If you wish to stay longer at a layover, you must pay for your own travel (airline tickets and hotel) and once the travel has been completed you can send your receipts to [fanstravel@gov.nu.ca](mailto:fanstravel@gov.nu.ca) for reimbursement (only eligible costs will be reimbursed).

## Damaged and/or Stolen Items:

Any hotel charges due to damaged and/or stolen items will be invoiced to the student and/or deducted from your funds.

**Travel issues after working hours?  
Call or text: 1 867 857 6950**

## FANS Travel Policy:

- ◆ **Round Trip** - FANS provides round trip travel from your home community directly to the gateway city closest to your school location. FANS will only cover travel costs for the approved locations listed on your approval letter. Travel benefits are time limited; students must travel within 2 weeks of their start date and return home within 2 weeks of their end date or their travel benefit will be forfeited unless the FANS Manager has given approval for early or late travel. Travel benefits cannot be transferred to another academic year. Any unused travel will be forfeited.
- ◆ **Travel Dates** - Students are allowed to travel to school up to 2 weeks before your school start date and travel home up to 2 weeks after your school end date. If you require more than the 2 weeks you **MUST** submit your request via email to [fanstravel@gov.nu.ca](mailto:fanstravel@gov.nu.ca)  
**Please note** that students who are approved for late or early travel will not receive additional funding. Funding will start and stop according to the start and end dates of the program. **For example:** A student's start date is September 5, but the student has been approved to travel early on August 5.  
The student's payments will not start until September 5. Same with late travel. A student stays late to allow their children to finish school. The student's end date is April 20, but does not travel home until June 25. Student's payments will end on April 20. No additional funds will be paid after the school end date.
- ◆ **Date Changes** - FANS does not permit changes to travel dates, unless authorized by the FANS Manager.
- ◆ **Christmas Travel** - Only students who travel to school alone are eligible for Christmas travel to be home with family during the holiday. Christmas travel cannot be used for spring break or reading weeks. Christmas travel is from school location to home community only.
- ◆ **Layover Stay** - If for some reason you cannot get to your destination within one day, FANS will pay for 1 night layover stay except for layovers at or beyond your gateway city. FANS does not allow extra layover stays on route to or from your school location. Any hotel charges due to damaged and/or stolen items will be invoiced to the student and/or deducted from your funds. If you wish to stay longer at a layover, you must pay for your own travel and once the travel has been completed you can send your receipts to [fanstravel@gov.nu.ca](mailto:fanstravel@gov.nu.ca) for reimbursement (only eligible costs will be reimbursed).



- ◆ **Cancelled flight** - The airline should rebook you on the next available flight. If you have a hotel booked you must contact them to cancel or change the date. If you don't and a no show fee is charged to FANS the total amount will be invoiced to you.
- ◆ **Missed flight** - If you miss your flight due to any reason other than a documented illness/injury you are responsible to cover all the costs associated with your missed flight. If you cannot cover the cost, FANS will pay for it, but the full cost will be invoiced to you.
- ◆ **Reimbursement** - If eligible, FANS will reimburse travel receipts up to the amount that FANS would have paid for the student's travel. Reimbursement cost is calculated from the most direct route from the student's home to the gateway city closest to the school location. If the travel required a layover stay, FANS will reimburse the hotel accommodation for only the required night(s).
- ◆ **Dependant Travel** - All approved dependants that are listed on the approval letter must travel with the student or the approved spouse. If you wish for your dependant(s) to travel alone you must pay for the travel yourself and after the travel has been completed send the receipts to [fanstravel@gov.nu.ca](mailto:fanstravel@gov.nu.ca) for reimbursement (only eligible costs will be reimbursed).
- ◆ **Extra Fees** - FANS does not cover excess baggage, cargo, change/upgrade fees, meal costs or taxi fares.
- ◆ **Practicum Travel** - A student may apply to use their return travel benefit to travel early or to another community if their practicum placement is on route to or in their home community. Students must provide a letter of confirmation from their school and practicum placement including the location, start and end dates of the placement. Requests must be submitted to the FANS Manager two weeks before the start of the practicum placement.

***Basic Grant Travel: 1 return ticket for the student to travel to school and back home. Christmas travel home and back to school for single students.***

***Supplementary Grant Travel: 1 return ticket for each approved dependent to travel to school and back home with the student.***

## Travel FAQ:

- ◆ **I am going to school in the south. Why does FANS only fly me part way?** FANS must operate within the money granted to it by the Nunavut Government. In order to help control travel costs, travel is only approved between the student's home community and the gateway city.
- ◆ **Will FANS cover my practicum travel?** Unfortunately the FANS travel benefit does not cover travel for practicums or Internships unless it is in your home community or on route to your home community. You can apply for a Needs Assessed Loan if you do not have the money to cover this cost. Needs Assessed Loans must be repaid.
- ◆ **Will FANS pay for my ticket home for a family medical emergency or death?** Unfortunately FANS cannot pay for emergency travel. Many airlines have special fares for emergency travel. Call the airline and explain your situation.
- ◆ **Can my boyfriend/girlfriend join me?** FANS only covers travel costs for a married spouse or common-law spouse. A person is considered a common-law spouse if you have lived as a family for at least a year before application to FANS was received.
- ◆ **If I pay for my own travel to school will FANS reimburse my ticket?** Yes, if you are eligible for the travel benefit FANS will reimburse your ticket according to the FANS travel reimbursement guidelines once the travel has been completed.
- ◆ **If I get a summer job in another community in Nunavut can I travel there instead of home?** Possibly, you have to contact the FANS Manager within 2 weeks of your school end date to request to travel to another community. You will need to provide a copy of the signed offer of employment for review.
- ◆ **If I stay at school for work during the summer can I go home for a short visit during the summer?** You will have to submit a special travel request to the FANS Manager. Student travel benefit is time limited and is only to be used within the academic year. If you are approved for late travel, FANS would pay for a one way ticket home, but your return travel would be dependent on your FANS application for the next academic year. Once your FANS application for the next academic year (fall) has been approved you would have to request for early travel.

## Studying outside of Nunavut:

- ◆ **Health Care:** In order to continue receiving FANS funding you need to maintain your Nunavut Health care coverage. You are still a resident of Nunavut therefore you do not need to switch over your health care coverage. You can contact the **Nunavut Health Insurance Programs Office at 1800-661-0833** for more information.
- ◆ **Driver's License:** Depending on which province you are studying in you may not need to transfer over your driver's license. Check with the province vehicle registration and insurance office for more information.
- ◆ **Voting in Territorial Election:** You can still vote! Contact **Elections Nunavut at 1800-267-4394** for more information.

## 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, "B" average for Inuit)
- ◆ Doctorate scholarship - \$1,500("A" average, "B" average for Inuit).

## DISABILITY BENEFITS:

If you have an permanent disability you can apply for this grant at any time during the academic year.

- ◆ You must provide a medical or learning ability assessment from a qualified professional describing the way your disability limits your ability to participate fully in post-secondary studies.
- ◆ The grant is up to a maximum of \$8000.00 for equipment and services directly related to training per year.

## WITHDRAWAL:

You **must** notify FANS if you withdrawal or have been dismissed from your institution and **provide FANS with a copy of your withdrawal / dismissal form.**

- ◆ Try to complete the semester (if you can) to avoid owing money back to the FANS office.  
Students who do not complete their current semesters will have to payback a portion of the funds that was provided to them for that semester.
- ◆ If you are attending school and withdraw early in the semester, you may be entitled to a reimbursement of a portion of your tuition and/or books by your institution. Contact the admissions office for more information.
- ◆ If you do not notify FANS that you withdrew and continue to receive a living allowance from FANS, you will be required to reimburse FANS any living allowance you received after the date of your withdrawal. For example if you withdrew on October 9th but do not contact FANS until December 20th, you will owe FANS for October 15th payment and full month payments for November and December.
- ◆ If you withdrew for medical or an extraordinary circumstance you will need to provide a medical note or a letter from a professional explaining your extraordinary situation.
- ◆ If you withdrawal you will need to provide FANS with a copy of your withdrawal form before your travel home can be paid for.
- ◆ Debt is calculated based on what the student received during the semester they withdrew in.
  - ◇ **Tuition, books and fees:** Full amount
  - ◇ **Living Allowance:** the payment received during the withdrawal and any payments made after the withdrawal date.

***Example of a single student's debt due to a withdrawal between the 1st and 14th of the month:***

***Tuition, books and fees: up to \$3428.00***

***Living Allowance: \$722.40 (1st of the month payment)***

***Total: up to \$4150.40***

## NEEDS ASSESSED LOAN:

All FANS funded students that demonstrates financial need beyond what FANS has already approved is eligible to apply for a Needs Assessed Loan (NAL). **This loan must be repaid in full.**

- ◆ The maximum amount for each academic year that can be approved is \$165 per each week you are in school.
- ◆ You can apply for an NAL at any time during the school year, but you cannot receive an NAL for past semesters or years of study.
- ◆ You must apply before the end of the current semester.
- ◆ New applications must be made each academic year.
- ◆ Email [FANSLoans@gov.nu.ca](mailto:FANSLoans@gov.nu.ca) for an application.

## ONLINE/CORRESPONDENCE COURSES:

FANS does not provide up front funding for online or correspondence courses. If you will be taking online courses please contact the FANS office immediately. This will affect your funding.

- ◆ You will have to pay for the tuition, books and fees yourself and once you have completed your course(s) submit your receipts and official transcript for reimbursement. See the FANS website for an application for correspondence/online course reimbursement.
- ◆ [www.gov.nu.ca/family-services/programs-services/financial-assistance-nunavut-students-fans](http://www.gov.nu.ca/family-services/programs-services/financial-assistance-nunavut-students-fans)

## CONSOLIDATION OF LOANS:

Once you have completed your education and will not be returning to school, you will need to enter into a consolidated loan agreement with the Commissioner before the 6th month after your school end date.

Where a borrower fails to enter into a consolidated loan agreement within 6 months of ceasing to be a student, the balance of the outstanding loan will become due and payable on the first day of the 7th month after the students school end date.

## Loan Consolidation Process

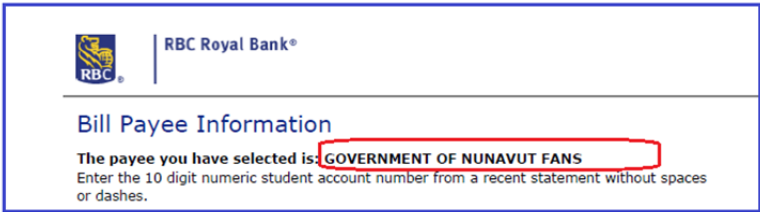
Request consolidation:	Once you are done school and will <b>Not</b> be returning, send a request to consolidate your loans to the Loans Officer at <a href="mailto:FANSLoans@gov.nu.ca">FANSLoans@gov.nu.ca</a>
Consolidation Agreement:	After you submit the request, you will receive a loan agreement to consolidate all your loans. It will indicate: <ul style="list-style-type: none"> <li>◆ The principal amount owed</li> <li>◆ The date you completed school</li> <li>◆ The monthly payment amount</li> <li>◆ The date of the first payment due</li> <li>◆ The length of the set repayment</li> <li>◆ If eligible, the amount for remission</li> </ul>
Sign Agreement:	You will need to sign it and send it back to <a href="mailto:FANSLoans@gov.nu.ca">FANSLoans@gov.nu.ca</a> for processing.
Repayment:	For loans only we accept major credit card authorization payments OR FANS offers 3 types of repayment options. See next page for more information.
Loan Remission:	<p>Eligibility:</p> <ul style="list-style-type: none"> <li>◆ Had a Primary Loan</li> <li>◆ Successfully completed 60% of your program of studies</li> <li>◆ Returned to live in Nunavut</li> </ul> <p>Remission rate: For every 3 months you live in Nunavut \$750 will be remised.</p> <p>Contact the Loans Officer for more information on how to start your loan remission.</p>

# REPAYMENT:

FANS offers 3 types of repayment options for both loans and grant overpayments. If you have a grant overpayment, this is a debt to the Government of Nunavut and must be repaid. You will not be eligible to receive FANS funding until you have repaid the grant debt in full.

## Online Banking:

1. Enrol as a first time user (this is a one-time process), you need to provide your FANS ID number (10 digit numeric) listed on your invoice or contact our office for your number.
2. You are now registered to make online payments to the FANS office.
3. On the Bill Payment screen (see example below) select the Payee "GOVERNMENT OF NUNAVUT FANS" (make sure it says FANS at the end or it will not go to the FANS account)
4. Make payment



RBC Royal Bank®

---

**Bill Payee Information**

The payee you have selected is: **GOVERNMENT OF NUNAVUT FANS**

Enter the 10 digit numeric student account number from a recent statement without spaces or dashes.

## Through a Bank Teller:

1. Inform the teller that you are making a BILL PAYMENT (NOT a deposit transaction)
2. Give the name of the registered bill: Government of Nunavut FANS (make sure it says FANS at the end or it will not go to the FANS account)

## Cheque or Money Order:

1. Address it to Government of Nunavut FANS
2. Send it to **FANS Box 390 Arviat, NU X0C-0E0** (Please note that mail can take up to 2 weeks to arrive)

---

## 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 the FANS office. 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

**FANS website:** [FANS](http://gov.nu.ca/family-services/programs-services/financial-assistance-nunavut-students-fans) or <http://gov.nu.ca/family-services/programs-services/financial-assistance-nunavut-students-fans>

## Good luck with your studies!

Toll Free Phone: **1877 860 0680**

On call travel issues call/text: **1 867 857 6950**

[fans@gov.nu.ca](mailto:fans@gov.nu.ca)  
[fansloans@gov.nu.ca](mailto:fansloans@gov.nu.ca)  
[fanstravel@gov.nu.ca](mailto:fanstravel@gov.nu.ca)

---

---