

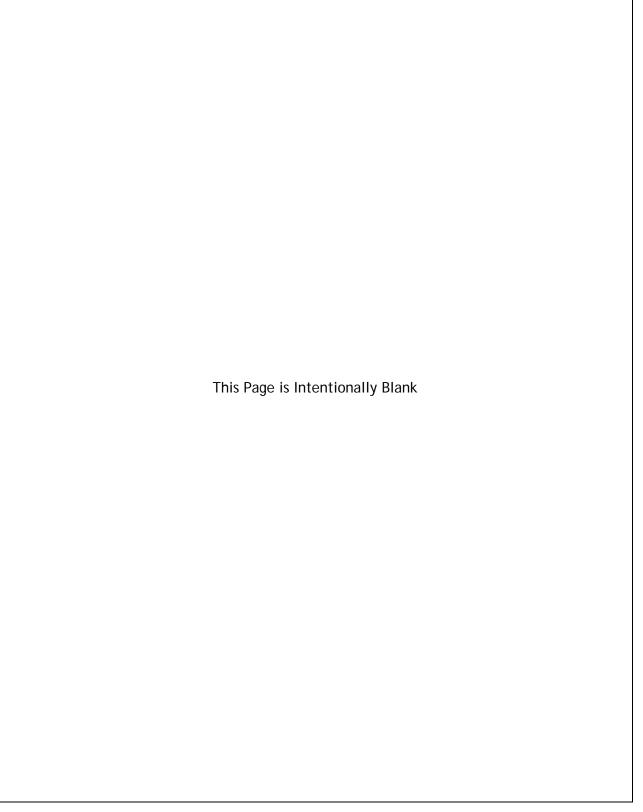
Government of Nunavut

# FANS SUMMARY POLICY MANUAL

Department of Family Services

Last Updated - November 2, 2018





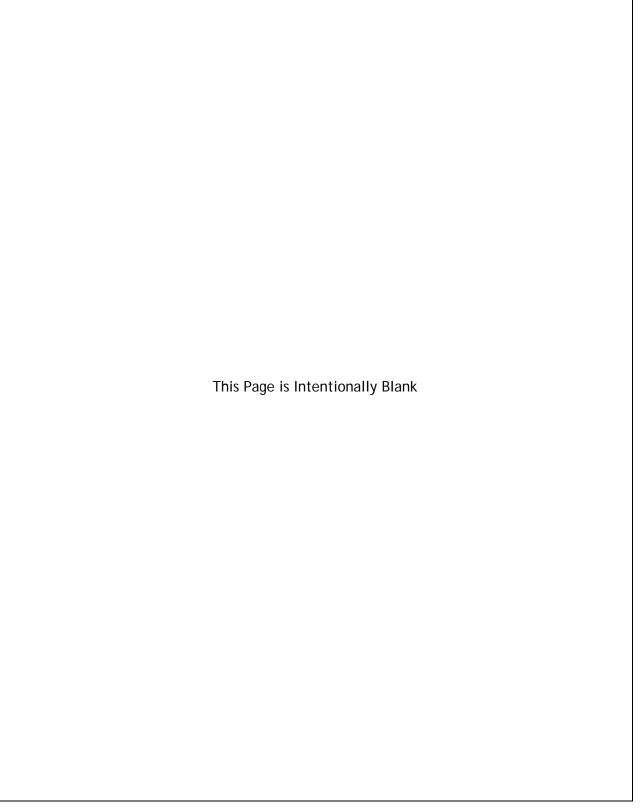


## About This Manual

This manual is a summary of relevant legislation, regulations, policies, directives and administrative procedures intended to better explain to Nunavummiut how the Financial Assistance for Nunavut Students (FANS) works in practice.

Although every attempt has been made to ensure that this manual is consistent with all official documents, it is possible that it may contain errors. Where this manual differs from official documents, the official documents contain the correct information.







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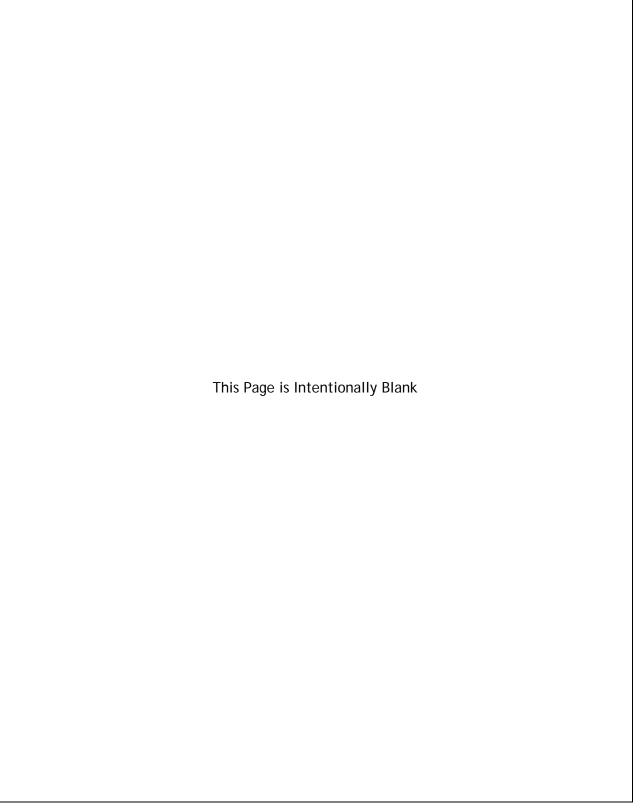


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## **SECTION 1** DEFINITIONS

#### What Does It All Mean?

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The following are definitions of words and terms about the Financial Assistance for Nunavut Students (FANS) Program used in this Policy Manual. If you don't understand exactly what the word or term means, ask one of the FANS Officers to explain.

#### **Academic Year**

For the purposes of postsecondary education, an academic year is a period of 12 continuous months beginning on the first day of a program of studies of a student. For instance, September 6, 2014, to August 31, 2015, or November 4, 2014, to November 3, 2015, are examples of 12 continuous months.

According to FANS, an academic year cannot have more than one type of semester within the period. For example, you cannot have two winter semesters within one academic year.

#### **Actually Resident**

A student will be considered to be actually resident in Nunavut by physically living, eating, sleeping and carrying his or her normal activities in Nunavut.

Occasional absences totaling not more than a maximum of 3 months in a calendar year are permitted and do not need to be reported. Absences beyond 3 months in a calendar year will result in remission ineligibility. However, absences beyond a maximum of 3 months are permitted in certain circumstances at the discretion of the Deputy Minister. Specifically, absences relating to work obligations that require an individual to work outside NUNAVUT for periods beyond 3 months in a calendar year will be assessed on a case by case basis and may be eligible for remission if the applicant maintains their residence in NUNAVUT. Absences for medical treatment not available in Nunavut and for periods beyond 3 months in a calendar year will be assessed by the Deputy Minister on a case by case basis.

To establish actual residency after any absence, a borrower must physically live, eat, sleep and carry on normal activities in NUNAVUT for a continuous period of 3 months. A borrower must sign a statutory declaration declaring his or her residency in NUNAVUT and must provide adequate proof of residency as outlined in the Statutory Declaration and Authorization Form in order to meet the



definition of actually resident.

#### Acknowledgement Letter

The acknowledgement letter you receive in response to your FANS application providing a letter confirming your application was received and listing any information or documents from you that is needed before your application can be processed. You will not be approved until the information and/or documents are received, assessed and verified.

#### **Assess or Assessment**

The procedure that FANS undertakes to determine your funding entitlement or student loan payment.

#### Assistance

Funding you may be eligible to receive from the FANS Program.

#### Audit

Verification of the information submitted in your application form.

#### Bankruptcy

The term used for a person who declares that his/her financial resources are exhausted and is, therefore, unable to pay his/her debts.

The Government of Canada has new rules for student loans and bankruptcy. If you claim bankruptcy within 10 years after the end of your studies, your student loan will not be automatically forgiven or written off. The amount you owe – interest and principal – and the monthly payments you are required to make will remain the same until your loan is paid out.

#### Benefit

Funding you may be eligible to receive from the FANS Program.

#### Borrower

A person who is receiving, or has received, a student **loan** from the FANS Program.

#### Bursary

A sum of money provided for educational purposes, which does not have to be repaid under normal conditions. A bursary is also known as a grant.

#### **Calendar Month**



The same numerical day from one month to the next. For example, August 3rd to September 3rd or January 7th to February 7th.

#### **Canadian Citizen**

A person born in Canada or someone who as has been granted citizenship under the Citizenship Act.

#### **Child Care Subsidy**

The funding provided to a caregiver (example, child care, private sitter) to look after your child(ren) while you are attending school.

#### **Christmas Travel**

Travel benefit under the basic grant used between the fall and winter semesters, allowing eligible students to return to their home community in NUNAVUT during the Christmas holidays. Only students without dependents or students who travelled alone and their dependents did not travel are eligible for Christmas travel.

#### **Consolidation of Loans**

Combining all your FANS student loan(s).

#### Credit Rating/Report

A measure of how dependable you are in repaying your debts. The measurement is established by you, not governments or financial institutions, and is tracked and rated by credit agencies that provide your rating in the form of a report to all lenders.

#### Deadlines

The date your application must be received in order to be processed prior to starting full-time studies for the semester in which you are requesting FANS.

#### Default

Not meeting your loan repayment terms and conditions.

#### Dependent

A spouse or a child aged 18 or younger, stepchild, adopted child or a child you have legal custody or guardianship of (legal documentation signed by the parents is required), where they are financially dependent upon you and are living with you at least 50% of the time in each semester you are receiving assistance. FANS considers a person to be a child until they are 18 years of age. However, if



the child is 21, for example attending secondary school full-time, or permanently disabled, FANS may consider them to still be a dependent (supporting documents required).

#### **Designated Institution**

Under the Canada Student Loans Act subsection 3(1), a designated educational institution means an institution of learning designated by an appropriate authority within the province that includes specified educational institutions within or outside the province that offers courses at a postsecondary level.

#### Eligible Course, Program or Institutions

A postsecondary course, program and/or institution listed on the CanLearn.ca website as designated.

#### **Expected Contribution**

The funding you are expected to contribute towards your postsecondary studies.

#### Expenses Covered (Eligible Expenses)

The educational, postsecondary costs the FANS Program considers eligible for assistance. For example, tuition and fees, book, etc.

#### Expenses Not Covered (Ineligible Expenses)

The costs the FANS Program does not recognize as an eligible expense, for example, pocket money, damage deposit, long distance phone calls, entertainment, vehicle expenses (including monthly payments), pet expenses, lottery tickets, tobacco, alcoholic beverages, etc.

#### Forty Percent (40% of a 100% full course load)

To be considered eligible for the FANS disability benefit you must be enrolled in at least 40% of a 100% full course load. For example, if your institution considers 5 courses to be equal to 100%, then you must be enrolled in 2 of those 5 courses to be considered 40%.

#### Full-time Student

A person, currently and/or previously, enrolled in a postsecondary program taking 60% of a 100% full course load and as a student with a permanent disability, taking 40% of a 100% course load.

#### Full-time Employment

A person who receives wages for working 30 hours per week or more, or 120



hours per month or more.

#### Garnishee of Wages

Withholding up to 30% of your net wages if your account is in default and you are not making voluntary payments.

#### Grant

A sum of money provided for educational purposes, which does not have to be repaid under normal conditions. A grant is also known as a bursary.

#### Incarcerated

Imprisoned in a correctional facility or at home (house arrest). Students who are incarcerated at any time during their program are not eligible for FANS. A student is not considered to be incarcerated if he or she is in a halfway house, or sentenced to serve only weekends.

#### Interest

Interest is the fee or charge for borrowing money from the FANS Program.

Interest for the repayment of NUNAVUT student loans is set at 1% below the Bank of Canada's prime rate as of January 1st in the year you ceased studies.

#### **Interest Free Period**

A time period where the interest fees are waived.

#### Loan

The money you borrow, either remissible or repayable, from the Government of Nunavut.

#### Monthly Living Allowance

The financial assistance you receive every month you are considered to be a full-time student. It is intended to assist you with the cost of your daily eligible educational expenses such as rent, food and utilities.

#### Need

A need is your total household income less your total educational expenses.

#### **Ordinarily Resident**

The term "ordinarily" is used for residency and determines if a person is eligible for FANS. Our current definition of ordinarily resident is:



- a) Actually residing in NUNAVUT for 12 continuous months or more (not in fulltime postsecondary studies),
- b) The person, or his/her spouse, is temporarily posted in a place of employment outside of NUNAVUT, where the place of business is in NUNAVUT. (There is no definition of temporary. Our current practice is 2 years or less. As well, we are also applying a medical condition untreatable in NUNAVUT as a temporary absence – acceptable proof must be included.),
- c) The person, or his/her spouse, is in full-time approved postsecondary studies and was considered actually or ordinarily resident before they left NUNAVUT, and/or
- d) The person is in K-12 outside of NUNAVUT where the parent who ordinarily resides with the person is actually a resident of Nunavut under a), b) or c).

If you have been out of NUNAVUT 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 NUNAVUT.

#### Overpayment

Financial assistance issued above and beyond your eligible entitlement. It is important to be aware that administrative errors will be corrected.

#### Parent(s)

A student's caregiver(s) is/are considered (a) parent(s), if biological, adoptive, step, sponsor or legal guardian.

#### Part-time Employment

A person who receives wages for working 29 hours per week or less.

#### **Permanent Disability**

A person with either physical or mental impairments that significantly restrict his/her ability to perform daily living activities and medical treatment **would not** remove or heal his/her disability and because of these restrictions, limits their full participation in postsecondary studies.

#### **Permanent Residence**

The community where you have been living and considered to be your home community.

#### Permanent Resident



A person who has been granted permanent residence (also known as a landed immigrant) in Canada. The document called "Record of Landing" provides proof of permanent residency.

#### **Personal Information**

The information that relates to you such as your marital status, number of eligible dependents, income, identification numbers, residency, etc.

#### Postsecondary

Education beyond secondary studies, leading towards a license, certificate, diploma, degree, masters or doctorate. Postsecondary does not include adult basic education, transitional/bridging or English as a second language.

#### Pre-Authorized Payments (PAP)

Automatic scheduled withdrawals you have authorized to be taken from your bank account.

#### **Pre-Study Period**

The four months immediately before the month your postsecondary studies begin.

#### Principal

The original amount of money borrowed from the Government of Nunavut before the interest is calculated and added.

#### Reassessment

A review of the procedure that determines your funding entitlement or student loan payment.

#### **Remissible Loan**

A borrowed sum of money forgiven by the Government of Nunavut at a rate of \$750.00 for every three months after all of the following conditions have been met: physically reside in NUNAVUT, successfully complete at least 60% of all courses and provide all required documents.

#### **Repayable Loan**

A borrowed sum of money that must be repaid to the Government of Nunavut.

#### **Residency Requirement**

A person who is considered ordinarily resident of NUNAVUT for a period of 12 continuous months and is not considered a resident of another territory, province



or country.

#### Semester

The period of time, during which your postsecondary program is provided. A semester can be as short as 12 continuous weeks or as long as 26 continuous weeks, with the exception of a spring and/or summer semester. The first semester in your academic year must always be at least 12 continuous weeks in length.

#### Sixty Percent (60% of a 100% full course load)

To be considered at least 60% with FANS, you must be enrolled in 60% of a 100% full course load. For example, if your institution considers 5 courses to be equal to 100%, then you must be enrolled in 3 of those 5 courses to be considered 60%.

#### Spouse

A person to whom a student is married or a person with whom a student has lived within a marriage-type (conjugal) relationship (common-law), for a period of 12 continuous months.

<u>In addition</u>, an individual immediately becomes your common-law partner if you previously lived together in a conjugal relationship for at least twelve continuous months and you have resumed living together in such a relationship.

Reference to "12 continuous months" in this definition includes any period that you were separated for less than 90 days because of a breakdown in the relationship.

#### Student Enrollment Form

The **Student Enrollment Form** is a document that proves that a student is enrolled in postsecondary studies. Named **Student Enrollment Form**, it must be completed, signed and dated by both the student and the institution for each semester of enrollment. It is used by FANS for payment initiation of certain assistance and/or the suspension of repayment obligations.

#### Student Category

Nunavut resident group you belong to which determines the assistance you are eligible for under the FANS Program. There are two categories, Nunavut Resident Inuit and Nunavut Resident Non-Inuit.

#### Successful Completion



Successful completion has two meanings: The grade your institution considers a pass for a course; or, the percentage (60% or 40%) of a course load you were required to be enrolled in and pass. For example, you must pass 2 courses/40% or 3 courses/60%, if 5 courses are considered 100%.

#### Suspension

All financial assistance from the FANS Program have been temporarily stopped for a period of time, usually up to three years; or until all funds owed are returned FANS,

#### Transcripts

The official document, labeled official transcript, from an educational institution noting your course marks.

#### Transfer

To change, or move from one institution and/or program and/or course to another.

#### Tuition

A fee specifically for instruction at a postsecondary educational institution.

#### **Tuition Fees**

A fee for additional educational costs such as dental or medical insurance, student union, athletic club, etc.

#### Withdrawal

When a student prematurely ceases to be a full-time student.

#### Years of Schooling

Elementary or secondary school completed (in attendance or through approved correspondence courses) in NUNAVUT while being considered an ordinarily resident.

The number of days attended during the year must not be less than 133 and only the grades passed are considered. (This includes the elementary or secondary schooling completed in the territory now known as Nunavut prior to April 1, 1999.)

A year failed does not count as an additional year. A year skipped counts as a grade attended.



## SECTION 2

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## MANDATE AND SERVICES

#### Our Mandate

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The GN's Department of Family Services provides direct financial assistance, through its Financial Assistance for Nunavut Students (FANS) program, to eligible Nunavummiut to help them with their post-secondary education-related expenses.

A goal of the FANS program is to make sure that a lack of finances is not a barrier to post-secondary education.

#### A Shared Responsibility

A basic principle of the FANS Program is that the cost of postsecondary education is a shared responsibility between the GN and Nunavummiut. The assistance received through FANS is meant to supplement an individual's resources. It is not intended to be the only means of financial support. Financial planning is essential and key to student success. Students are encouraged to plan carefully before they start their program.

#### **Our Services**

Assistance is provided for eligible full-time postsecondary students as follows:

- Basic Grant
- Supplementary Grant
- Primary Loan (Remissible)
- Secondary Loan (Repayable)
- Needs Assessed Loan (Repayable)
- Travel benefits for eligible students and their dependents from their Nunavut home community to four gateway cities nearest to their institution;
- Study Grant for Students with Permanent Disabilities;
- Debt forgiveness in the event of death of the borrower or the borrower becoming permanently disabled, barring him/her from ever working; and
- Nunavut Scholarships based on academic merit.

Assistance is provided for eligible part-time distance correspondence post-secondary students through course reimbursement as follows:

- Reimbursement for long-distance studies taken from a designated institution; and
- Study Grant for Students with Permanent Disabilities.



FANS can also guide you towards an agency that can help with other types of assistance, such as:

- Adult Learning and Training Supports (ALTS)
- Inuit Organizations such as Kakivak, KPID etc.
- Income Assistance
- Student Child Care User Subsidy
- Hamlet
- Other provincial SFA office

#### **Our Staff Responsibilities**

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When you have questions about the FANS program, you will work through the FANS Officer's. The FANS officer's will be your primary contact. However, there is a team of staff to process your application from the time it reaches our office until the time you receive your assistance. Together they:

- Provide information on all available programs and services
- Respond to questions from you and educational institutions
- Assess financial need for each application
- Process travel and accommodation for eligible students and their dependents
- Authorize and process funding for qualifying residents
- Review entitlement to financial assistance upon request
- Process appeals
- Perform audits on files to ensure the information provided is correct and current
- Ensure that all information is kept confidential
- Provide information on repaying a loan
- Collect repayment of loans and any overpayments
- Ensure that loan information is up to date and available, and
- Provide assistance and offer options to you to help keep your loans in good standing

#### Our Staff Commitment

- We will return all telephone messages within two working days
- We will return all electronic mail within two working days
- We will respond to all incoming mail and faxes within three working days
- We will process your funding within 10 working days from receipt of the last required document, but not before the first day of classes
- Your monthly living allowance will be deposited directly into your bank account by or on the 1<sup>st</sup> (70%) and 15<sup>th</sup> (30%) day of every month, even if it's a weekend or a holiday



- Upon request we will provide you with a detailed statement of your loan account, the outstanding principal amount of the loan, the interest rate, the advances and the principal payments
- We will let you know about the status of your appeal within 5 working days
- We will verify your identity when we hear from you so that we do not give out information about your personal situation to others, and
- FANS staff will attend Customer Service Training once every two years to ensure we provide you with the best service possible

#### Providing Us with Feedback

We want to know what you think about our services and materials - the good and the bad. If you have a comment or suggestion, let your FANS officer know by:

- 1. First talking to the individual concerned, then
- If the issue is not resolved to your satisfaction, contact the FANS Program Manager at 1-867-857-3063 or toll free 1877-860-0680 or send an e-mail to <u>fans@gov.nu.ca</u>

We guarantee that any comments or complaints you make <u>will not</u> affect the level of service you receive from FANS staff.



## SECTION 3

## ARE YOU ELIGIBLE FOR FANS?

### General Eligibility for All Applicants

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- You must be a Canadian citizen or a permanent resident
- You must be considered "Ordinarily Resident ", of NUNAVUT for at least 12 continuous months before the start of your program
- Any previous FANS loan payments must be up to date and you must not have any outstanding debts with FANS/ALTS
- You must submit all required documents (see Section 5 Applying for FANS Process and Deadlines), and
- You must apply with the correct application by your applicable deadline (see Section 5 Applying for FANS Process and Deadlines)

#### Conditions Which May Make You Ineligible

- If you are receiving assistance from another source that is intended for the same purpose as your FANS, such as a travel benefit or living allowance (excluding scholarships/bursaries)
- If you receive employer or other government benefits
- If you are not considered "ordinarily resident" for the 12 continuous months before your program starts
- If your course and/or program is not a designated (Private Pilot's License, apprenticeship programs etc.) or post-secondary (upgrading programs)
- If your institution is not recognized under the Canada Student Loans Act subsection 3(1)

#### Eligibility Requirements for Full-time Studies

- You must be enrolled as follows to be considered eligible for FANS:
  - 40% of a 100% full course load if you have a permanent disability; or
  - 60% of a 100% full course load
- You must provide proof of enrollment in a approved program and postsecondary institution, which will lead to a license, certificate, diploma, undergrad, masters or doctoral degree
- Each semester of studies must be at least 12 continuous weeks long, but no longer than 26 continuous weeks
- If you are attending a spring or summer semester which is less than 12



continuous weeks, you must have already attended a semester which was at least 12 continuous weeks in length during the prior 12 months

- You must submit an official transcript from the last time you received FANS indicating you successfully completed the required percentage of a full course load as noted previously (students attending full-time studies year round can submit an unofficial transcript/statement of grades approved by a school official in order to release a student's first payment in lieu of an official transcript, however an official is required for continued funding past the first month).
- If you audit a course, that course cannot be considered as part of your course load of 40% or 60% of 100%, and
- If you repeat a course which has already been funded by FANS that course cannot be considered as part of your full-time status of 40% or 60%, unless a better mark is required to continue in your program of studies (official documentation from your institution would be required)

**Note:** The educational institution you attend will verify that you meet the course load requirement by completing a **Student Enrollment Form**. Given that your institution determines what is considered to be a 100% full course load, it will also determine what is considered to be 40% or 60% of a 100% full course load. For example, you would be enrolled in 60% of a full course load if you were enrolled in three, 3-credit courses (9 credits) at an institution that considers five, 3-credit courses (15 credits) to be a 100% full course load (9/15=60%).

#### **Requirements for Course Reimbursement**

- You must have been "ordinarily resident" in Nunavut 3 years before the date of acceptance to the course
- You must be attending an approved program at a designated postsecondary institution
- You are either a part-time student
- Your studies must be leading to a license, certificate, diploma, undergraduate, masters or doctoral 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
- You must submit an official transcript(s), which indicates you have successfully completed the course according to the institution's requirements
- You must submit applicable receipts

#### Requirements for Graduate Work

If you are pursuing a graduate degree, you will be recognized as a graduate student as long as you are still considered a full-time student by your institution and you continue to meet the full-time eligibility criteria of the FANS Program.





## **SECTION 4**

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## IN WHICH STUDENT CATEGORY DO YOU BELONG?

#### Nunavut Beneficiary (Inuit Resident)

A student qualifies as an Inuit student if they are:

✓ A Nunavut Land Claim Beneficiary residing in Nunavut

#### Nunavut Resident with Nunavut Schooling (Non-Inuit)

- ✓ If you have attended some or all of elementary and/or high school in Nunavut, you gualify for one year of the basic grant for each three years of school that you successfully completed in Nunavut, which you do not have to pay back, as well as primary, secondary and needs assessed loans. For example:
  - If you went to school from Grade 1 to Grade 12 in Nunavut, you are eligible for four years' worth of the basic grant, as well as four years of a primary loan.
  - If you moved to Nunavut in Grade 9 and graduated high school here, you are eligible for one year of the basic grant, as well as primary loans. The rest of your FANS funding would come in the form of secondary loans.

#### Nunavut Resident with No Nunavut Schooling (Non-Inuit)

- ✓ If you are a resident of Nunavut, but have not attended school 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 in Nunavut to have these loans forgiven. Secondary loans are for new residents of Nunavut and must be re-paid in full. For example:
  - If you have been a resident of Nunavut for 10 years, you gualify for three years' worth of primary loans. These primary loans do not have to be repaid IF you come back to Nunavut to work for the required amount of time.
  - If you have lived in Nunavut for two years, you qualify for a secondary loan, which must be re-paid in full.

Note: The student falls short of meeting the Nunavut residency requirement but their family has already settled in Nunavut and have demonstrated that he/she is not eligible for funding from the last province or territory of residence. (FANS will require a letter from that jurisdiction verifying that the student did not qualify).



#### Available Funding by Student Category

There are two types of financial assistance through the FANS program:

- grants or scholarships that are not normally repayable, and
- loans, which are remissible or repayable

The type of financial assistance available varies by student category.

#### **Grants and Scholarships**

Grants and scholarships are not repayable unless the award was issued to an ineligible student or the student prematurely withdrew or was dismissed from attending a post-secondary program

#### **Basic Grant**

Provides assistance for tuition, books, fees and travel benefits. Eligible Student Categories:

- Nunavut Beneficiary; OR
- Northern Resident with Nunavut Schooling

#### **Supplementary Grant**

Provides a monthly living allowance and travel benefits for the students dependents: Eligible Student Categories:

• Nunavut Beneficiary

#### Study Grant for Students with Permanent Disabilities

Provides assistance for tutoring, special assistants, and special equipment. Eligible Student Categories:

• All categories

#### **Course Reimbursement**

Provides assistance for tuition, admission or enrollment fees, textbooks, child care, and internet fees.

Eligible Student Categories:

• All categories

#### **FANS Scholarships**

Provides grants between \$500 and \$1,500 depending on the level of postsecondary studies (high school, undergraduate, masters, or doctorate).

Eligible Student Categories:

• All categories.

#### Loans

Loans are either repayable or remissible.



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## FANS SUMMARY POLICY MANUAL

#### **Primary Loan**

Provides assistance with tuition, books, travel and living expenses.

Eligible Student Categories:

- Nunavut Resident with Nunavut Schooling
- Nunavut Resident with no Nunavut Schooling

#### Secondary Loan

Provides assistance with tuition, books, travel and living expenses.

Eligible Student Categories:

- Nunavut Resident with Nunavut Schooling
- Nunavut Resident with no Nunavut Schooling

#### **Needs Assessed Loan**

Provides assistance with financial needs not covered by the other FANS benefits. Eligible Student Categories:

• All categories



#### Benefit Tables

## Full-time Students

FANS Benefits for Full-time Students				
Basic Grant	Up to \$	Up to \$6855 for Tuition, Books, Fees per		
Primary and Secondary	With A Basic Grant Without A Basic Grant			
Loans	\$3,200		\$4,400	
With 1 dependent	\$4,000		\$5,200	
Each Additional		:00	¢500	
dependent	\$500		\$500	
Needs Assessed Loan	Up to \$165 per week while you are in school			
Students with	Up to \$8000 for equipment and services directly			
Permanent Disabilities	related to training per year			
Supplementary Grant	Single	Employed	Non-	Both
Living Allowance		Spouse	Employed	Students
Student	\$1,032	\$1,032	\$1,600	\$1,032
With 1 dependent	\$1,600	\$1,344	\$1,850	\$1,600
With 2 dependents	\$1,850	\$1,469	\$2,100	\$1,850
With 3 dependents	\$2,100	\$1,594	\$2,350	\$2,100
With 4 dependents	\$2,350	\$1,719	\$2,600	\$2,350
With 5 dependents	\$2,600	\$1,844	\$2,850	\$2,600
Each Additional	\$250	\$250	\$250	\$250
dependent				

#### **Course Reimbursement**

FANS Benefits for Course Reimbursement				
Reimbursement	Up to \$1000 per course with a lifetime limit of \$10,000 of reimbursed expenses			
Students with Permanent Disabilities	Up to \$1000 for equipment and services for each full credit course			



## **SECTION 5**

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## APPLICATION PROCESS AND DEADLINES

#### How to Apply

We review FANS eligibility one academic year at a time so you must reapply for assistance for each new academic year.

If you have any questions, first try to get the information you need from The FANS Funded Handbook or from our website at http://www.gov.nu.ca/familyservices/programs-services/financial-assistance-nunavut-students-fans vou can also telephone us through our toll free number at 1-877-860-0680. All of these sources are easy to use and have lots of information.

#### **Steps of the Application Process**

**A.** Full-time Students

You can apply by:

- Visiting <u>http://www.gov.nu.ca/family-services/programs-services/financial-</u> assistance-nunavut-students-fans and:
  - Printing and completing the downloadable version of the application for full-time Financial Assistance for Nunavut Students, or
- Requesting an application form by emailing fans@gov.nu.ca
- Picking up an application for full-time Financial Assistance for Nunavut Students from:
  - Financial Assistance for Nunavut Students Program office in Arviat
  - Career Development Officer in your community
  - Local high school, or
  - Nunavut Arctic College

Note: Ensure to fill out all sections on the application. If a section does not apply to you, you must put a N/A for "nonapplicable", or draw a line through the section.

Please print your name on each page of the application and always provide supporting documentation and other required information and/or forms with your application.

**B.** Part-time Students (Course Reimbursement)

You must complete the application for course reimbursement if you are applying for reimbursement as a part-time student at a distance learning



course in an approved post-secondary institution.

You can apply by:

- Visiting <u>http://www.gov.nu.ca/family-services/programs-services/financial-assistance-nunavut-students-fans\_and:</u>
  - Printing and completing the downloadable version of the application for course reimbursement
- Requesting an application form by emailing <u>fans@gov.nu.ca</u>
- Picking up an application for correspondence reimbursement from:
  - o Financial Assistance for Nunavut Students Program office in Arviat
  - o Career Development Officer in your community
  - o Local high school, or
  - o Nunavut Arctic College

The deadline to apply for a course reimbursement is within one year of the course(s) start date. You must submit all required documentation within that time. Example: course start date is November 5, 2018; you need to apply for course reimbursement before November 5, 2019.

#### **C.** Complete the Correct Application Form

You will need to apply on the correct application form. Whether you are applying for the first time, reapplying after a break or applying for course reimbursement, FANS will require certain documents along with your application.

#### 1. First time students

If applying for FANS for the first time, you must submit the following documents:

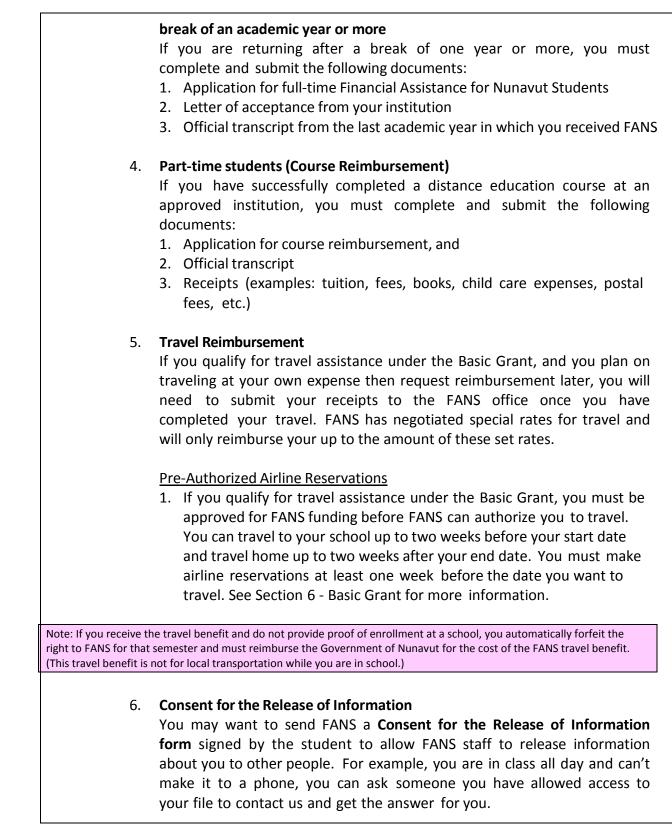
- 1. Application for full-time Financial Assistance for Nunavut Students
- 2. Letter of acceptance from your educational institution

#### 2. Continuing from a previous year

If you are continuing your studies from the previous year, you must submit the following documents:

- 1. Application to continue for full-time Financial Assistance for Nunavut Students
- 2. Official transcript(s) from the previous academic year
- 3. Letter of acceptance from your educational institution if you are changing programs and/or institutions, and
- 3. Confirmation of continuation if your transcripts do not show the courses you are enrolled in for the upcoming academic year Students returning after a







#### 7. Student Enrollment Form

You are required to send a **Student Enrollment Form** to FANS for each semester you are in school. You can send this form in up to one calendar month before each semester begins. The form must be completed in full and signed by you and your institution.

#### **Personal Information**

It is your responsibility to provide us with personal information updates such as financial status, change of address, change in school enrollment, phone number and banking information to ensure that your application is completed accurately and truthfully.

**Note:** You can download any of the forms from our website at <u>http://www.gov.nu.ca/family-</u> <u>services/programs-services/financial-assistance-nunavut-students-fans</u> or you can call us and we'll email or fax you one.

D. Return Your Application to the FANS Office by the Deadline

All applications must be returned to the FANS office in Arviat. If you are having trouble finding a place to scan and email or fax your forms, the local Career Development Officer or Nunavut Arctic College educator can fax or scan the application and send it by the applicable deadline. You can drop it off, mail it or fax it.

#### Drop it off at:

Financial Assistance for Nunavut Students Program office Pana Building upstairs (Blue building) Arviat, Nunavut

#### Email it to: fans@gov.nu.ca

#### Mail it to:

Financial Assistance for Nunavut Students Program Department of Family Services, Career Development Government of Nunavut Box 390 Arviat, NU XOC 0E0

#### Any questions, phone:

Toll Free: 1-877-860-0680



E. What Happens Once You've Submitted Your Application?

- 1. If you apply in person, by mail, or email, always keep a record, which provides proof of delivery.
- 2. If you applied with a paper application, your application is data entered.
- 3. If your application is incomplete, it will be put on hold and you will be contacted, in writing, about the additional information you need to provide.
- 4. The FANS officers will assess your completed application and you will receive a letter within five weeks from the date we received your application.
- 5. If you receive a letter that indicates "acknowledgement", this means the FANS office requires more information from you. Once all of the information is received, verified and approved, you will be approved to receive FANS.
- 6. If you receive a denial letter, you may ask the FANS office to reassess your application. If you are still not satisfied and believe the FANS Act, Regulations and Policies have been applied incorrectly, you may appeal the decision using the appeal form enclosed with your denial letter within 30 days of receiving the denial letter.
- 7. Once we have received all of the information and documents required (such as the completed application form(s), official transcript(s), acceptance letter(s), outstanding payments, **Student Enrollment Form**, loan agreement(s), etc. and you are approved, your FANS funds will be paid within ten working days of receiving the last required document, but not before your official first day of school.
- 8. If you have applied for course reimbursement, and once we have received all of the information and documents required and you are eligible, your FANS reimbursement will be paid within ten working days.
- 9. The Government of Nunavut will electronically deposit your FANS funds into your bank account.

#### What Happens If You Miss The Application Deadline?

You must fill out an **Application for Full-time Financial Assistance for Nunavut Students** form by your applicable deadline for every academic year you attend school. Your academic year is a period of 12 continuous months beginning on the start date of your semester as indicated in your application.

If you miss the applicable deadline for full-time applications, you may still qualify to receive funding for the semester. FANS has a 30 days grace period for late applications where applications are still accepted up to 30 days past the deadline.



Late applications are a low-priority and will be assessed only once all students that applied by the deadline have been processed. This process can take up to 90 days and you will be responsible for all expenses that you incur during this time. You may also need to start your program without any assurance of eligibility for Financial Assistance for Nunavut Students.

**Note:** If you apply for and receive benefits from another source during the semester, you are required to submit a letter to FANS from the organization that states the amount of funding you are receiving. A student cannot receive funding from another source that duplicates or is intended for the same or similar purpose; therefore, FANS will assess your eligibility based on this information.

Full-time Application Deadline Table

Deadlines for Full-time Students		
Academic Year Application		
Begins	Deadline	
August - September	July 15	
January	November 15	
All Other Months	6 Weeks Prior	

Note: If you start school anytime in September, your deadline is July 15th. If you want to continue on for another academic year, you will have to keep applying every year by July 15th.

If your academic year starts on March 1st, you will have to apply one calendar month before your start date, which would be February 1st. Other students may not have the same applicable deadline as you because their academic year started in a different month. But all students need to apply once per academic year.

Deadlines for Course Reimbursement		
Course Begins	Application Deadline	
October 2, 2018	October 3, 2019	
June 22, 2018	June 21, 2019	

Note: If you are applying for course reimbursement, the application deadline is within one calendar year of the course(s) start date (see table below for examples).

#### Your Personal Information

Every effort is made to protect the confidentiality of your personal information. As such, we will not release it to anyone without your written consent. However, there are times when you may want others to access your personal information (your parents, spouse or other individual or organization). You may also want us to release information about you to employers, government departments for the purpose of being kept up to date about employment, training opportunities or other financial assistance that may be available to you. We



would be pleased to provide your information to the people you authorize. Simply notify us by submitting **Consent for the Release of Information form**.

As further evidence of our commitment to protect your personal information, we verify any request that we receive over the phone for your information by asking the caller to answer several personal questions to which only you would know the answers. For example, we might ask for your date of birth and your health care number. We would require the same level of verification for requests that we receive over the fax machine.

## Tell Us If Things Change

It is important to contact your FANS officer as soon as possible if:

- Your financial status changes
- You are thinking of dropping a class or withdrawing from school, and/or
- You are thinking of changing programs or institutions

Any of these changes may mean you will no longer be eligible to receive the benefits you were originally assessed.



## **SECTION 6 BASIC GRANT**

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#### What Is It?

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The Basic Grant is a territorially subsidized, non-repayable grant to be used for these educational expenses: tuition, books, fees and travel. To qualify, you must be considered a full-time student by your institution and by FANS.

The Basic Grant assistance is taxable. You will receive a T4A to include with your annual income tax return (see Section 18 - Other Available Assistance).

#### Which Student Categories Are Eligible?

If you are an Inuit Resident or a Northern Resident Schooled in Nunavut, you are eligible to apply.

#### What Are The Requirements?

- You must meet all of the applicable eligibility requirements under Section 3 - Eligibility
- You must apply by your applicable deadline date
- Travel assistance must be used only for the study period for which you are receiving funds. You cannot accumulate your travel benefit from one year or from semester to semester, and
- If you receive the travel benefit and do not provide proof of registration and attendance at a school, you will automatically forfeit your right to FANS for that semester and must reimburse the Government of Nunavut for the cost of the ticket.

#### What is Covered?

#### The Basic Grant will provide a maximum of:

- Tuition, books and fees \$6,855 per YEAR depending on your program needs, student may choose how they wish to receive their tuition payments from the options below
  - 2 semesters at Up to \$3428.00/semester
  - 3 semesters at Up to \$2285.00/semester
- Travel Eligible travel expenses for you from your home community to the nearest gateway city closest to your approved institution offering your program.



Note: If the cost of your tuition, books and fees expenses exceeds the maximum amounts noted above, you may be eligible for a needs assessed Repayable Loan. **Expenses Not Eligible** Receipts for book purchases will not be considered if you have already received your maximum book allowance. Note: If you do not attend school or you drop a class(es) and get reimbursed for your tuition, you will have to return the money to the FANS Program. We will routinely check to see if you are receiving the benefits you are entitled to receive. **Travel Benefit:** The Basic Grant assists with travel as outlined below: If you are a student with no dependents, you are eligible for one return trip per year to go to, and from your home community in Nunavut to the nearest approved institution offering your program. If you are taking two or more consecutive semesters, you qualify for another return trip to Nunavut during Christmas break. If you are a Inuit Beneficiary student with dependents, you are eligible for one return trip per academic year for you and your dependents to go to and from your home community in Nunavut to the nearest approved institution offering your program Note: The travel benefit cannot be used at any other time or for any other purpose. Only one parent can claim travel for their dependents when both parents are receiving assistance from FANS. To maintain fairness and consistency for all applicants, no exceptions are made to travel assistance eligibility. The Basic Grant travel benefit does not: Apply to reading weeks, spring break or returning from school early so that you may seek employment Provide travel to a practicum that is not on route to or located in your home community • Apply to travel outside of your home community to do a practicum, an internship or training-on-the-job in your program of study. Even if a practicum is a requirement for your program you are still ineligible for travel benefits under the Basic Grant. You may be able to receive a needs assessed Repayable Loan for these types of expenses and can request to be assessed for the loan.

Travel dates normally fall within two weeks of your school start and end date. If you wish to travel earlier, you will need approval from the FANS office. <u>FANS will not pay</u> your return travel if you stay later than two weeks after school ends, unless you are



staying because of summer employment. You must notify FANS as soon as possible, if this is the case.

Gateway cities are:			
Whitehorse	Yellowknife	Vancouver	Victoria
Prince George	Kamloops	Edmonton	Calgary
Lethbridge	Saskatoon	Regina	Winnipeg
Brandon	Thompson	Thunder Bay	Sudbury
North Bay	London	Hamilton	Toronto
Ottawa	Montreal	Quebec City	Fredericton
Moncton	Halifax	Sydney	Charlottetown
St. John's	Cornerbrook	Happy Valley / Goose	

#### Travel Reimbursement:

FANS has negotiated special rates for travel. If you pay your own airfare upfront, FANS will only reimburse you up to the amount of these set rates. You are required to submit your receipts for reimbursement. FANS will pay for your hotel if you are required to stay overnight in the North or in a gateway city while travelling. **\*FANS will not pay for excess baggage fees or change fees to airline tickets. \*Unfortunately FANS cannot pay for emergency travel. Many airlines have special fares for emergency travel. Call the airline directly to explain your situation.** 

## Christmas Travel:

It is important to note that FANS will cover your airfare to travel home during the winter holidays ONLY if your family did not receive the travel benefit under the supplementary grant. If your dependents and/or spouse or common-law spouse are already with you at school, you do not qualify for the winter holiday travel benefit.

## Making Travel Arrangements:

You are responsible for making your travel arrangements.

- If you are only traveling to a GATEWAY CITY or within NUNAVUT, <u>please call the</u> <u>airline directly</u>.
- You will need to identify yourself as a student funded by the FANS Program to make a reservation and ask them to send a copy of the itinerary to both your email address and the FANS email address <u>fans@gov.nu.ca</u> for payment.
- FANS will check to see if the reservation you have made corresponds to your travel entitlement.
- If FANS does not receive the reservation we will not be able to pay for it.



- Once FANS has authorized the travel, the travel airline will confirm your reservation by sending a receipt.
- The approved costs will be paid directly to the travel agency on your behalf.
- If you have CONNECTING FLIGHTS, please contact <u>fanstravel@gov.nu.ca</u> for assistance.
- Arrange for travel as soon as possible. Travel must be arranged at least one week in advance of the travel date. The telephone numbers are:

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

Stranded while traveling:

If you become stranded while traveling and require assistance please call our toll free number for assistance **1877 860 0167**. If it is after working hours please call or text the afterhours on call cell number is **1 867 857 6950**.

Travel Accommodation:

If you are required to overnight because you are not able to reach your destination in one day, FANS can reserve your hotel and pay for eligible costs directly. For example: if you are travelling from Arviat to Cambridge Bay and require a layover in Yellowknife, FANS will cover one night hotel stay in Yellowknife.

If you have to pay for the accommodation yourself because the FANS office is closed, we will reimburse you for your eligible portion of the accommodation costs after you have submitted receipts. FANS will not reimburse food or additional room charges.

FANS does not cover hotel costs at or beyond gateway cities, nor will FANS cover any expenses beyond what is approved, such as other stay-over costs, meals, damage and/or stolen items, change fees, excess baggage or cargo fees. Any hotel charges due to damage or stolen items from the hotel that are charged to the FANS account will be invoiced to the student and deducted from the students funds.

**Note:** Transport Canada regulations require anyone who is travelling on a screened flight who appears to be over 12 years of age to produce government issued identification before boarding. The identification provided must have the person's name, date of birth and gender and the name on the ID must match the name listed on the boarding card. **Things you should know:** 

Anyone who appears to be 18 or older will be required to provide one piece of government issued photo ID or two pieces of government issued ID. A list of acceptable pieces of ID can be found on the web at <a href="http://www.passengerprotect.gc.ca">http://www.passengerprotect.gc.ca</a>
 Passports are required for travel to the United States.



To find out if you will need ID to travel, it is best to contact your air carrier.

#### What Is the Maximum Number of Basic Grants You Can Receive?

#### Nunavut Beneficiaries (Inuit Resident)

There is currently no limit as to how many years an Inuit student can receive FANS funding.

#### Nunavut Resident with Nunavut Schooling

If you are a Northern Resident Schooled in Nunavut, you are entitled to receive one year of Basic Grant for each year 3 years of Grades 1 to 12 that you successfully completed in Nunavut. For example, if you completed Grades 1 to 12 in Nunavut, you would be entitled to 4 years of Basic Grant. If you completed Grades 6 to 12, you would be entitled to 2 years of Basic Grant.

**Note**: If your institution does not have a semester system, you would have to make arrangements with your institution to break the study timeframe into terms of 12 to 26 continuous weeks to comply with FANS requirements. If this applies, you can determine which semester configuration is the most financially advantageous.

#### What Is The Maximum Amount Available?

For each year that qualifies for a Basic Grant, you could receive up to \$6855.00 for tuition, books and fees. For travel it is identified in the previous Travel Assistance section.

If you end up not going to school or if you drop one class and receive reimbursement for tuition, you have to return any reimbursements you receive to the FANS Program.

**Note:** If the cost of tuition and fees is more than \$3428.00 a semester, you may be eligible for a needs assessed Repayable Loan.

#### If You Audit a Course?

Courses that you audit cannot be considered toward the minimum course load requirement to maintain your eligibility as a full-time student.

#### If You Repeat a Course to Get A Better Mark?

Courses that you repeat in order to obtain a better mark that have already been funded by FANS cannot be considered toward the minimum course load requirement to maintain your eligibility as a full-time student, unless it is a requirement to continue in your program of studies (supporting documentation from your institution would be required).



#### **Fast Track Programs**

Some institutions offer programs that combine a number of years into one or two years. For example, some institutions offer a continuous 18-month program, which is, in fact, a condensed version of a normal 2-year program. If you take a fast track program, additional benefits are not offered from the FANS Program. In other words, if you complete two years in one, you will only receive the FANS assistance equivalent to one year.

#### More Than a Full Course Load

Some institutions allow you to take more than a full course load during a semester. If you take more than a full course load, you will not receive additional benefits from the FANS Program. In other words, you can only receive up to \$6855.00 for tuition, fees and books per academic year.

#### **Co-op Programs/Practicum**

You may be enrolled in or required to participate in a co-op program or practicum. FANS will recognize you as a student as long as you are still considered a full-time student by your institution and by FANS. FANS may provide financial assistance for eligible expenses. Eligible expenses are those already considered under FANS Grants and Loans.

#### **Graduate Work**

The FANS Program will recognize you as a full-time graduate student as long as your institution considers you a full-time student, and you continue to meet the full-time eligibility criteria of the FANS Program.

#### **Tax Implications**

If you receive a Basic Grant, a T4A federal income tax information slip will be issued to you. Please see Section 17 - Students and Income Tax for further information.

#### Audit of Your File

We routinely audit files to verify student information. As part of this process, you may be asked to submit additional information confirming your eligibility for the benefits you are receiving.

#### How Will You Get The Money?

#### Payment for Tuition, Tuition Fees and Books

Your Basic Grant is paid directly to you and it is your responsibility to pay your



institution for tuition, fees and books.

The funding will be deposited into your bank account within 10 working days of the FANS office receiving the last document we need from you, but not before the first day of classes. Documents we require may be a **Student Enrollment Form**,

Your Basic Grant cannot be paid to you before the first day of school. If the FANS Program made an error and did not provide your tuition and book money by that date, FANS may pay the overdue interest charge.

#### Payment for Travel

You must be approved for funding by the FANS Program before your travel can be authorized – refer to the list below:

If you make your reservation directly through an approved travel agency (refer to list previously noted in this section under Approved Travel Agencies), FANS will pay the eligible costs to the airline company directly. If you pay for the ticket yourself, you will have to submit your receipts for reimbursement.

If you are required to overnight because you are not able to reach your destination in one day, FANS can reserve your hotel and pay for eligible costs directly. If you have to pay for the accommodation yourself because the FANS office is closed, we will reimburse you for your eligible portion of the accommodation costs after you have submitted receipts. FANS will not reimburse food or additional room charges, with the exception of GST.

**Note:** If you decide to go to school and pay for your own tickets before you have handed in your letter of acceptance or your official transcript(s), and it turns out that the institution and/or your program is not approved, or you did not pass the prior year and have now been suspended from FANS, FANS will not reimburse you for your travel now or at a later date.

## How Will the Money Continue Each Semester?

You must provide a Student Enrollment Form (SEF) for each semester within your academic year. When you continue to a new semester within your academic year, your payment for living allowance will continue on the first and fifteenth of the month, uninterrupted, instead of the first day of classes. For example, your January 1<sup>st</sup> payment will not be delayed even if one semester ends on December 14<sup>th</sup> and the next starts on January 4<sup>th</sup> as long as you submit the SEF early in December.



#### Do Spring/Summer, Intersession Semesters Qualify?

When a spring/summer semester is less than 12 continuous weeks, you must have completed a semester of 12 or more continuous weeks in the 12 months before your semester begins. For example, if you were in school for a winter semester of 17 weeks, you can continue to a spring session of 6 weeks, if you were receiving funding from FANS.

#### What Does FANS Require From You?

In addition to your completed application form, the following is a list of forms FANS requires for travel benefits to be approved and/or reimbursed:

- Letter of Acceptance for your first year, and if you change institutions or programs
- Official transcript(s) from your first and any subsequent years of receiving FANS
- Student Enrollment Form for each semester
- Travel Receipts for all travel reimbursement requests
- Receipts for accommodations if you had to overnight because you could not reach your approved destination by plane in one day
- Any other documentation, as required

All forms are available on our website at <u>http://www.gov.nu.ca/family-</u> <u>services/programs-services/financial-assistance-nunavut-students-fans</u> or you can contact our office and we can fax or email a form to you.



## SECTION 7 SUPPLEMENTARY GRANT

#### What Is It?

A Supplementary Grant is a territorially subsidized, non-repayable grant to assist you with your monthly living expenses and dependent travel.

#### Which Student Categories are Eligible?

An Inuit Resident is eligible to apply.

What Are The Requirements?

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- You must meet all of the applicable eligibility requirements under Section 3 Eligibility
- You must apply by your applicable deadline

#### What Costs Does The Supplementary Grant Assist With?

#### **Expenses Covered**

The Supplementary Grant assists you with the following expenses while you are a full- time student:

- Rent
- Utilities
- Local transportation
- Food, and
- Personal care
- Dependent Travel

#### Is There a Maximum That I Can Receive?

#### **Maximum Years**

Currently there are no maximum limits as to how many years a student can receive a supplementary grant or basic grant from FANS.

#### **Maximum Monthly Rate**

The amount of your monthly living allowance will vary based on the number of dependent's you claim. Check the table in Section 10 - Living Allowance, to see how much you could be receiving.

#### If You Audit a Course?

Courses that you audit cannot be considered toward the minimum course load



requirement to maintain your eligibility as a full-time student.

#### If You Repeat a Course to Get A Better Mark?

Courses that you repeat in order to obtain a better mark that have already been funded by FANS cannot be considered toward the minimum course load requirement to maintain your eligibility as a full-time student, unless it is a requirement to continue in your program of studies (supporting documentation from your institution would be required).

#### Fast Track Programs

Some institutions offer programs that combine a number of years into one or two years. For example, some institutions offer a continuous 18-month program, which is, in fact, a condensed version of a normal 2-year program. If you take a fast track program, additional benefits are not offered from the FANS Program. In other words, if you complete two years in one, you will only receive the FANS assistance equivalent to one year.

#### More Than a Full Course Load

Some institutions allow you to take more than a full course load during a semester. If you take more than a full course load, you will not receive additional benefits from the FANS Program. In other words, you can only receive up to \$1,850 for tuition and fees and up to \$200 for books, per semester.

#### **Co-op Programs/Practicum**

You may be enrolled in or required to participate in a co-op program or practicum. FANS will recognize you as a student as long as you are still considered a full-time student by your institution and by FANS. FANS may provide financial assistance for eligible expenses. Eligible expenses are those already considered under FANS Grants and Loans.

#### **Graduate Work**

The FANS Program will recognize you as a full-time graduate student as long as your institution considers you a full-time student, and you continue to meet the full-time eligibility criteria of the FANS Program.

#### **Tax Implications**

You will receive a tax slip called a T4A from the Government of Nunavut for the year in which FANS benefits were paid to you. This form will indicate the total amount of funding you received during the year. The T4A must be included on your tax return as income for the year when you file your income tax.



#### Audit of Your File

We routinely audit files to verify student information. As part of this process, you may be asked to submit additional information confirming your eligibility for the benefits you are receiving.

#### How Will You Get the Money?

Your Financial Assistance for Nunavut Students will be directly deposited into your bank account that you provided FANS with on your application form.

#### How Will the Money Continue Each Semester?

You must provide a **Student Enrollment Form** (SEF) for each semester within your academic year. When you continue to a new semester within your academic year, your payment for living allowance will continue on the first and fifteenth of the month, uninterrupted, instead of the first day of classes. For example, your January 1<sup>st</sup> payment will not be delayed even if one semester ends on December 14<sup>th</sup> and the next starts on January 4<sup>th</sup> as long as you submit the SEF early in December (actual December due date is provided in the Fall Newsletter each year).

#### Do Spring/Summer, Intersession Semesters Qualify?

When a spring/summer semester is less than 12 continuous weeks, you must have completed a semester of 12 or more continuous weeks in the 12 months before your semester begins. For example, if you were in school for a winter semester of 17 weeks, you can continue to a spring session of 6 weeks.

#### What Does FANS Require From You?

In addition to your completed application form, the following is a list of forms FANS requires:

- Letter of Acceptance for your first year, and if you change institutions or programs
- Official transcript(s) from your first and subsequent years of receiving FANS
- Student Enrollment Form for each semester
- Other documentation as requested



## SECTION 8 LIVING ALLOWANCE

#### Living Allowance Rates

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The amount of your monthly living allowance under the Supplementary Grant will vary based on the number of dependents you claim are residing with you while you are attending full-time studies.

Your dependent(s) must be living with you at least 50% of the time while you are in school in order for you to receive a living allowance for them. If both parents are in receipt of FANS, only one parent can claim the child/ren.

The table below provides an overview of how much you could be eligible to receive.

Monthly Living Allowance Rates				
	Single	Employed Spouse	Non- Employed Spouse	Both Students
Student	\$1,032	\$1,032	\$1,600	\$1,032
With 1 dependent	\$1,600	\$1,344	\$1,850	\$1,600
With 2 dependents	\$1,850	\$1,469	\$2,100	\$1,850
With 3 dependents	\$2,100	\$1,594	\$2 <i>,</i> 350	\$2,100
With 4 dependents	\$2,350	\$1,719	\$2,600	\$2,350
With 5 dependents	\$2,600	\$1,844	\$2 <i>,</i> 850	\$2 <i>,</i> 600
Each Additional dependent	\$250	\$250	\$250	\$250

**Note:** If you are going to school for 9 months, but will only have full custody of your children for 3 of those months, the FANS Program will give you a living allowance for you and your children for those 3 months. For the other 6 months, you would get a living allowance as a single student.



### Living Allowance Monthly Rates

Living allowance rates are based on the calendar days you are attending fulltime studies. Please refer to the following chart to determine the amount you will receive.

Calendar Days Considered in School	Monthly Living Allowance
0 - 15	Half a Month
15 - 31	Full Month

#### **Receiving Assistance between Semesters**

If you are a full-time student going to school for both the fall and winter of the same academic year, your living allowance will continue as a full-time student. For example, if you go to school from September until December 14 and then start again on January 4, we will give you a full living allowance for the months of December and January.

#### Living Allowance for Dependent Children

The Supplementary Grant monthly entitlement for students who have dual custody of their child/children at least 50%, but less than 100% of the time qualify for funding based on the number of days the student has their child/ children each month.

**Note:** If you are going to school for 9 months, but will only have full custody of your children for 3 of those months, the SFA Program will give you a living allowance for you and your children for those 3 months. For the other 6 month, you would get a living allowance as a single student.



# SECTION 9

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## PRIMARY LOAN – REMISSIBLE

#### What Is It?

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The Primary Loan is a remissible loan in a form of financial assistance to help you with your monthly living expenses. It is a loan that can be forgiven when you return to Nunavut after school, if you meet certain eligibility criteria.

**Note**: If you do not qualify to have the Remissible Loan forgiven, you will be required to repay the loan following the same guidelines and interest rates as with the Repayable Loan. See Section 12 - Repaying Your Loan for more information.

#### Which Student Categories are Eligible?

Northern Residents Schooled in Nunavut are eligible to apply for the Remissible Loan.

#### What Are The Requirements?

- You meet all of the applicable eligibility requirements under Section 3 Eligibility, and
- You must apply by your applicable deadline

#### What Costs Does The Primary Loan Assist With?

#### **Expenses Covered**

The Remissible Loan assists you with the following expenses while you are a full-time student:

- Rent
- Utilities
- Local transportation
- Food, and
- Personal care

#### What Is The Maximum Number of Primary Loans You Can Receive?

If you have been a long time resident in Nunavut, you are entitled to receive one year of Remissible Loan for each 3 years of Nunavut Residency. For example, if you lived in Nunavut for 6 years, you would receive 2 years of Remissible Loan, or if you lived in Nunavut for 12 years, you would be entitled to 4 years of a Remissible Loan.

#### Lifetime Primary Loan Limit



The lifetime loan limit is \$26,000 if you have a Basic Grant and \$36,000 if you do not qualify for a basic grant. The entire \$26,000 or \$36,000 is not accessible to you all at once. The loan is available to you based on your personal information. For example, if you are a single student, with no dependents, the maximum you could receive for the year, if eligible, would be \$3,200 in Remissible Loans if you qualify for a grant and \$4,400 if you don't qualify for a grant.

Once you reach your loan limit of \$26,000, you will no longer be able to receive loans from FANS, though you may still be eligible for other assistance types. We will let you know each year how close you are getting to your loan limit.

Primary and Secondary	With A Basic Grant	Without A Basic Grant
Loans	\$3,200	\$4,400
With 1 dependent	\$4,000	\$5,200
Each Additional dependent	\$500	\$500

#### If You Audit a Course?

Courses that you audit cannot be considered toward the minimum course load requirement to maintain your eligibility as a full-time student.

#### If You Repeat a Course to Get A Better Mark?

Courses that you repeat in order to obtain a better mark that have already been funded by FANS cannot be considered toward the minimum course load requirement to maintain your eligibility as a full-time student, unless it is a requirement to continue in your program of studies (supporting documentation from your institution would be required).

#### Fast Track Programs

Some institutions offer programs that combine a number of years into one or two years. For example, some institutions offer a continuous 18-month program, which is, in fact, a condensed version of a normal 2-year program. If you take a fast track program, additional benefits are not offered from the FANS Program. In other words, if you complete two years in one, you will only receive the FANS assistance equivalent to one year.

#### More Than a Full Course Load

Some institutions allow you to take more than a full course load during a semester. If you take more than a full course load, you will not receive additional benefits from the FANS Program. In other words, you can only receive up to



\$1,925 for tuition and fees and up to \$400 for books, per semester.

#### **Co-op Programs/Practicum**

You may be enrolled in or required to participate in a co-op program or practicum. FANS will recognize you as a student as long as you are still considered a full-time student by your institution and by FANS. FANS may provide financial assistance for eligible expenses. Eligible expenses are those already considered under FANS Grants and Loans.

#### **Graduate Work**

The FANS Program will recognize you as a full-time graduate student as long as your institution considers you a full-time student, and you continue to meet the full-time eligibility criteria of the FANS Program.

#### **Tax Implications**

See Section 17 - Students and Income Tax for more information.

#### **Audit of Your File**

We routinely audit files to verify student information. As part of this process, you may be asked to submit additional information confirming your eligibility for the benefits you are receiving.

#### How Will You Get the Money?

Your Financial Assistance for Nunavut Students will be directly deposited into your bank account that you provided on your application form.

It is important that you keep track of how much money you receive from us in the event that you have to repay it. It would be the same as a car loan or a mortgage for a home. Even if you receive a grant, you may have to repay if you do not meet the necessary conditions. See Section 12 - Repaying Your Loan for more information.

#### How Will the Money Continue Each Semester?

You must provide a **Student Enrollment Form** (SEF) for each semester within your academic year. When you continue to a new semester within your academic year, your loan payment will continue on the first day of classes.

#### Do Spring/Summer, Intersession Semesters Qualify?

Your loan payments are usually split into 2 payments per academic year, the Fall



and Winter semester. If you will be taking a spring/summer semester and would like your loan payment split into 3 payments instead of 2 please let the FANS office know ASAP when you apply for funding.

For example: if you are receiving \$3,200.00 for the year it would normally be split into 2 payments \$1,600.00 in the fall and \$1,600.00 in the winter. If you want 3 payments it will be \$1,066.66 per semester.

#### What Does FANS Require From You?

In addition to your completed application form, the following is a list of forms FANS requires:

- Letter of Acceptance for your first year, and if you change institutions or programs
- Official transcript(s) from your first and subsequent years of receiving FANS
- Student Enrollment Form for each semester
- Other documentation as requested



## SECTION 10 SECONDARY LOAN – REPAYABLE

#### What Is It?

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The Secondary Loan is a repayable loan. It is a form of financial assistance to help you with the cost of tuition, tuition fees, books, travel and monthly living expenses. It is a loan that must be paid back.

The FANS Program will assess your financial need and the amount of assistance you are entitled to receive by taking into consideration the allowable educational costs.

#### Which Student Categories Are Eligible?

Nunavut Residents (Non-Inuit)

#### What Are The Requirements?

- You must meet all of the applicable eligibility requirements under Section 3 Eligibility, and
- You must apply by your applicable deadline

#### What Costs Does The Secondary Loan Assist With?

#### **Expenses Covered**

The FANS Program assists you with the following expenses while you are a full-time student:

- Tuition and Tuition Fees
- Books
- Rent
- Utilities
- Local transportation
- Food, and
- Personal care

Note: The Repayable Loan must be repaid. See Section 12 - Repaying Your Loan for more information.

#### Including your Dependent Children in the Secondary Loan

The expenses claimable for dependent children are based on your student category and whether you have full care and control of your children (at least 50% of the time in each semester) or if you have your children for a portion of the year under a joint custody arrangement. You will need to provide your FANS officer with the appropriate legal documentation if the custody is shared.



If you are eligible for the Repayable Loan and have custody 100% of the time, you can include the costs of supporting the dependent(s) with your own expenses.

## What Is the Maximum Number of Secondary Loans You Can Receive?

A maximum of \$36,000 in loans.

## What Is The Maximum Amount Available?

See table below for the maximum limit per academic year.

Primary and Secondary	With A Basic Grant	Without A Basic Grant	
Loans	\$3,200	\$4,400	
With 1 dependent	\$4,000	\$5,200	
Each Additional dependent	\$500	\$500	

## Lifetime Loan Limit

The lifetime loan limit is \$36,000. The entire \$36,000 is not accessible to you all at once. The \$36,000 is available to you based on your personal information. For example, if you are a single student, with no dependents, the maximum you could receive per academic year is \$4,400.

Once you reach your loan limit of \$36,000 you will no longer be able to receive loans from FANS. We will let you know each year how close you are getting to your loan limit.

## Can I Get More if I Repay?

\$36,000 in secondary loans is the most anyone can ever receive. Repaying a portion of or your entire loan does not mean you can access more funding in the future.

#### Fast Track Programs

Some institutions offer programs that combine a number of years into one or two years. For example, some institutions offer a continuous 18-month program, which is, in fact, a condensed version of a normal 2-year program. If you take a fast track program, additional benefits are not offered from the FANS Program. In other words, if you complete two years in one, you will only receive the FANS assistance equivalent to one year.



#### More Than a Full Course Load

Some institutions allow you to take more than a full course load during a semester. If you take more than a full course load, you will not receive additional benefits from the FANS Program.

#### **Co-op Programs/Practicum**

You may be enrolled in or required to participate in a co-op program or practicum. FANS will recognize you as a student as long as you are still considered a full-time student by your institution and by FANS. FANS may provide financial assistance for eligible expenses. Eligible expenses are those already considered under FANS Grants and Loans.

#### **Graduate Work**

The FANS Program will recognize you as a full-time graduate student as long as your institution considers you a full-time student, and you continue to meet the full-time eligibility criteria of the FANS Program.

#### **Tax Implications**

See Section 17 - Students and Income Tax for more information.

#### **Audit of Your File**

We routinely audit files to verify student information. As part of this process, you may be asked to submit additional information confirming your eligibility for the benefits you are receiving.

#### **Repaying Your Loan**

See Section 12 - Repaying Your Loan for more information.

#### How Will You Get the Money?

Your Financial Assistance for Nunavut Students will be directly deposited into your bank account you provided on your application form.

It is important that you keep track of how much money you receive from us in the event that you have to repay it. It would be the same as a car loan or a mortgage for a home. Even if you receive a grant, you may have to repay if you do not meet the necessary conditions. See Section 12 - Repaying Your Loan for more information.

#### How Will the Money Continue Each Semester?

You must provide a **Student Enrollment Form** (SEF) for each semester within your academic year. When you continue to a new semester within your academic year,



your payment will be deposited within 5-7 business days from receiving your SEF, but not before your semester start date.

## Do Spring/Summer, Intersession Semesters Qualify?

Your loan payments are usually split into 2 payments per academic year, the Fall and Winter semester. If you will be taking a spring/summer semester and would like your loan payment split into 3 payments instead of 2 please let the FANS office know ASAP when you apply for funding.

For example: if you are receiving \$4,400.00 for the year it would normally be split into 2 payments \$2,200.00 in the fall and \$2,200.00 in the winter. If you want 3 payments it will be \$1,466.66 per semester.

#### What Does FANS Require From You?

In addition to your completed application form, the following is a list of forms FANS requires:

- Letter of Acceptance for your first year, and if you change institutions or programs
- Official transcript(s) from your first and subsequent years of receiving FANS
- Student Enrollment Form for each semester
- Other documentation as requested

All forms are available on our website at <u>http://www.gov.nu.ca/family-services/programs-services/financial-assistance-nunavut-students-fans</u> or you can contact our office and we will fax or mail a form to you.



## SECTION 11 NEEDS ASSESSED LOAN – REPAYABLE

#### What Is It?

The Needs Assessed Loan (NAL) is a fully repayable loan that is determined by your financial need.

#### Which Student Categories Are Eligible?

All Categories.

#### What Are The Requirements?

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• Needs Assessed Loans are available to students who currently receive FANS benefits.

#### When is the deadline to apply?

You may apply for a NAL at any time during the school year but you cannot receive a NAL for past semesters/years. You must apply before the end of the semester. A new application must be made for each academic year that you wish to receive an NAL.

#### What Costs Does The Needs Assessed Loan Assist With?

#### **Expenses Covered**

The FANS Program assists you with the following expenses while you are a fulltime student:

- Tuition and Tuition Fees
- Books
- Rent
- Utilities
- Local transportation
- Food, and
- Personal care

#### What Is The Maximum Amount Available?

The maximum amount is \$165 per week while you are in school; it is based on the need determined by your application.



#### How Will You Get the Money?

NAL are paid out in one installment per semester during the school year. Payments start at the beginning of each term. Your NAL will be directly deposited into your bank account you provided on your application form.

It is important that you keep track of how much money you receive from us in the event that you have to repay it. It would be the same as a car loan or a mortgage for a home. Even if you receive a grant, you may have to repay if you do not meet the necessary conditions. See Section 12 - Repaying Your Loan for more information.

#### How Will the Money Continue Each Semester?

You must fill out the FANS Needs Assessed Loan 2nd Installment Form to receive your second semester loan payment.

#### What Does FANS Require From You?

A completed NAL application form.

All forms are available on our website at <u>http://www.gov.nu.ca/family-</u> <u>services/programs-services/financial-assistance-nunavut-students-fans</u> or you can contact our office and we will fax or mail a form to you.



## SECTION 12 REPAYMENT

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#### How Can I make A Repayment to FANS?

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:**

 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 Loan Consolidation package. If you do not have it you can contact our office for your number.
 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:**

Inform the teller that you are making a BILL PAYMENT (NOT a deposit transaction)
 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)



When Do You Begin Repaying or Remitting Your Loan? You must begin repaying your loan six months after you cease being a full-time student. During the six-month interest free period, you must contact our office to make arrangements to begin repaying or having your loan forgiven. Ceasing full-time studies means that you: Are finished your program of studies Are enrolled part-time Withdrew, or are withdrawing from school Wanting to take a semester off, or Dropping a class or two, which puts you below the course load of a full-time student at your institution and according to FANS Example: If you were to become less than a full-time student in November, your 6-month interest free period would expire in May 31 and your first payment would be due on June1<sup>st</sup>. During the six-month interest free period, the Government of Nunavut will not charge interest on your outstanding loan(s). The six-month interest free period gives you a chance to a get a job, begin budgeting and make plans to prepare for your loan payments. It is important that you keep track of the total amount of loan money you receive from FANS because you will have to repay it just as you would a car loan or a mortgage. If you have a Remissible Loan, you will have to repay it if you do not meet the necessary conditions. What Are The Interest Rates? The interest rate on your student loan 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 rate at January 1<sup>st</sup> of that year. Can I Pay My Loan Off With My Credit Card? You may repay your student loan by pre-authorized credit card payments such as VISA, MasterCard, American Express etc. Students wanting to make payment using their credit card can do so only by submitting a credit card authorization form by email, fax, or visiting the 2<sup>nd</sup> Floor of the Pana Building at the following address: Financial Assistance for Nunavut Students Pana Building 2<sup>nd</sup> floor



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## Arviat, NU XOC 0E0 Tel: 1877-860-0680 Fax: 1877-860-0167

## How Much Time Do You Have To Pay Off The Loan?

The table below shows the maximum amount of time you will have to repay your loan. If, for example, you have an outstanding student loan between \$10,400 and \$15,600, you will have a maximum of 7 years to repay it.

Loan Repayment Timelines			
Repayment Period	Loan Amounts		
3 Years (36 months)	\$0-\$5,200		
5 Years (60 months)	\$5,200-\$10,400		
7 Years (96 months)	\$10,400-\$15,600		
8 Years (96 months)	\$15,600-\$20,800		
9.5 Years (114 months)	\$20,800-\$26,000		
10.5 Years (128 months)	\$26,000-\$31,200		
11.5 Years (138 months)	\$31,200-\$36,000		

You may decide to repay all or part of any loan before the end of the repayment term and you may do so without penalty. Please keep in mind that interest on loans is calculated according to the number of days that lapse between receipts of payment on the principal balance outstanding. The larger the payment or the more often payment are submitted, the less interest you will pay during the term of your loan.

## What Happens If You Return To School While You Are Repaying Your Loan?

If you plan to return to full-time studies, you may be able to have your loan repayment obligations suspended providing:

- Your account is up to date
- Your loan is in good standing, and
- You provide documentation confirming your full-time student status

You do not have to be receiving FANS benefits to have your loan payments put on hold. However, you must be enrolled as a full-time student at an accredited institution.

If you are considered "ordinarily resident" and are returning to full-time studies, your payment obligations and ability to have your remissible loan remitted are



suspended until you are no longer considered full-time for a continuous 6-month period.

If you plan to return to full-time studies, you may be able to continue to have your remissible loan remitted providing:

- You have elected to continue your payment obligations during your period of full- time studies
- You are not receiving FANS benefits
- You qualify for remission under the *Financial Assistance for Nunavut Students Regulations*
- You are actually resident in Nunavut during your full-time studies
- You remain enrolled as a full-time student in an approved institution located in Nunavut or in a distance learning program
- Your account is up to date, and
- Your loan is in good standing

#### **Consolidating a Loan**

If you have several NUNAVUT student loans, you are required to consolidate them into one simple payment. When loan consolidation takes place, your old interest rate and the new rate are averaged. This can be to your advantage depending on the interest rate. Program staff can assist you with consolidating your loans.

This table provides some examples of a consolidated loan.

Examples of Loan Consolidation				
Repayment Calculations	Interest Rate	Loan Amount		
From Previous Consolidation	A) 4%x	B) \$15,00	C) \$600	
New Advances	D) 11%x	E) \$8,000	F) \$880	
Total	G) 6.375%	H) \$23,000	I) \$1,480	
Divide i by h to get the interest rate in g. Round interest rate to the nearest 8th. Nearest 8th: .125, .250, .375, .500, .750, .875				

## What Happens If You Default On Your Loan?

If you do not meet your loan obligations, your file will go into what we call "default". This can have serious consequences to you. Your credit rating may be



affected and you may not be able to receive further funding from us or banking institutions. Talk to program staff to ensure that you are always up to date with your loan obligations. We may have options available, such as Interest Relief or a Reduced Payment Plan, if you are temporarily unable to meet your minimum monthly payments.

If you default on your loan, you may lose the right to an interest free period if you return to full-time studies.

## What Are The Penalties For Not Repaying Your Loan?

If you do not make arrangements to repay your loan within 6 months of finishing full- time studies, you will have to pay the entire amount of the loan plus the interest that should have been paid, on the first day of the 7th month after the date you finished your studies.

If you fail to make payments for more than 3 months, your account may be transferred to a collection agency, which may result in the garnisheeing of wages, a poor credit rating and legal action.

## Non-Sufficient Funds

For each cheque that is returned NSF (non-sufficient funds), we will add a NSF charge of \$25 to a subsequent payment. Always make sure you have enough money in your account to pay your student loan. Please contact program staff if you encounter financial difficulties.

## **Interest Relief**

If you are a resident in Nunavut and are temporarily unable to repay your student loan(s), your payments could be reduced depending on your household income level and your monthly FANS repayment obligation, for a period of up to a lifetime maximum of 36 months.

You could be eligible for Interest Relief if you:

- Are physically residing in Nunavut and are available for work when applying for and/or while receiving interest relief
- Have agreed to the terms and conditions of your loan repayment/remission
- Are unable to make full payments on your loans(s) due to low income
- Have not been granted more than 36 months of interest relief, and
- Do not exceed the allowable level of monthly household family income



### **Reduced Payment Plan**

If you are not a resident of Nunavut and are temporarily unable to repay your student loan(s) due to low income, you can have your payments temporarily reduced. Under this program, your monthly loan obligations could be reduced if your monthly payments exceed a given percentage of your total family income. Depending on your income level and your monthly FANS repayment obligations, reduced payments could be granted for a period of up to a lifetime maximum of 36 months.

You could be eligible for a Reduced Payment Plan if you:

- Have agreed to the terms and conditions of your loan repayment/remission
- Are unable to make full payments on your loans(s) due to low income
- Have not been granted more than 36 months of Reduced Loan Payments, and
- Meet the financial needs test based on your monthly total household income

#### What Happens If You Go Bankrupt?

Student loans and education related invoices survive bankruptcy. If you file for bankruptcy, your student loan will not be written off or forgiven and you will still need to make monthly payments.

"Student loan debt will be eligible for discharge in bankruptcy if seven years have passed since the former student has terminated his/her studies. In addition, in cases of undue hardship, a bankrupt may apply to the Court to obtain the discharge of the student loans after five years. For the Court to discharge on hardship grounds, it must be satisfied that the debtor has acted in good faith and is expected to continue to experience financial difficulties."

http://www.bankruptcycanada.com/studentloans1.htm

#### What If Your Loan Is Remissible?

With the Remissible Loan, you could be eligible to have part, or all, of your loan from FANS forgiven (you do not have to pay it back) once you have ceased to be a full-time student for a period of three months or longer. The remission process is not automatic and in order to qualify for forgiveness, you must:

- Successfully complete the required 60% of a 100% full course load of studies during each semester your received a Remissible Loan
- Physically reside in Nunavut for a period of at least three continuous months, and
- Provide adequate proof of your residency in Nunavut



For every 3 months you live in Nunavut \$750.00 will be deducted from your Primary Loan. Applying for Remission 1) Once you are no longer considered a full-time student for a period of 6 months or more, you must provide the FANS Office with a copy of your most recent official transcripts. 2) The FANS office will send you an Application for Remission. 3) Your FANS file is subject to audit. For auditing purposes, you may be required to submit at least two (2) third party documents. Acceptable documents substantiating proof of residency include: Formal rental/lease agreement or mortgage statement; Property Tax assessment Utility bills in your name (electricity, cable, heat, power, telephone); Bank statements (including credit card statements • A signed letter on letterhead from your employer verifying the start and end date of employment, or pay stubs; Employment Insurance Statements; Income Assistance financial case reports; Statutory declaration form; • Alternative documentation must be approved by the Manager of Audit and Finance. Students who are audited and do not submit supporting documentation verifying NUNAVUT residency may lose remission credits for the time period their Application applies. What Happens If You Fail One Semester? The FANS Program offers a grace period to students who received a Remissible Loan and did not successfully complete a semester. If you were unsuccessful and did receive a Remissible Loan, you may be eligible to receive remission for that semester. The grace period is valid for one semester during your lifetime. You must ask your FANS Officer to apply the grace period to a semester in an academic year. If two or more semesters were unsuccessful during the academic year, the grace period will apply to the first semester. What Happens With A Remissible Loan If You Go Away On Holidays? Occasional absences totaling not more than a maximum of 3 months in a calendar 66



year are permitted and do not need to be reported. Absences beyond 3 months in a calendar year will result in remission ineligibility. However, absences beyond a maximum of 3 months are permitted in certain circumstances at the discretion of the Deputy Minister.

If you accept any employment (full-time or part-time) while vacationing, remission will not be earned and you will be required to make monthly payments.

See definition of Actually Resident for further information.

#### Does The Summer Break Count Towards Your Remissible Loan?

Remission cannot be earned for this time period. To apply for remission, you must enter into a Consolidated Loan Agreement and in order to do so, you must be out of school for at least 6 continuous months.



# SECTION 13

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## STUDY GRANT FOR STUDENTS WITH PERMANENT DISABILITIES

#### What Is It?

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If you have a permanent disability, Nunavut Study Grant for Students with Permanent Disabilities can provide you with additional financial assistance. You do not have to repay Nunavut Study Grant under normal circumstances, but you must apply and be eligible.

#### What is the Definition of a Permanent Disability?

A functional limitation caused by a physical or mental impairment that restricts the ability of a person to perform the daily activities necessary to participate in studies at a postsecondary level and is expected to remain with the person throughout their life.

#### Which Student Categories are Eligible?

All categories.

#### What Are The Requirements?

- You must meet all of the applicable eligibility requirements under Section 3 Eligibility
- You may apply any time during your school year
- Applications for Nunavut Study Grant require medical or other assessment documentation of your permanent disability and the way in which it limits your ability to participate fully in postsecondary studies

#### What Costs Are Eligible?

#### **Expenses Covered**

The Study Grant may be used to cover exceptional educational-related expenses such as the cost of:

- A tutor
- An interpreter oral, sign, note taker
- A 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 program

#### **Expenses Not Eligible**

Nunavut Study Grant does not cover:

- Capital costs such as a wheelchair, hearing aids, computer, printer, monitor, glasses, etc.
- Repairs or modifications to capital equipment
- Vehicle related expenses such as parking, insurance or registration
- Ongoing costs such as a medication, catheters, etc.

Note: The FANS Program only provides your education-related costs. For example, this means that if you have a personal care attendant, we can only provide you with funding for the costs incurred while you are in school, not for when your attendant provides you with services at home.

#### How to Apply

Check the "yes" box on the application where it asks if you have a permanent disability. The FANS officers will provide you with the disability forms. Include all educational expenses related to your disability. For more information, contact your FANS officer.

#### What Timeframe Does The Grant Cover?

There is no limit to the number of years you can qualify for this Grant while attending postsecondary studies.

#### What Is The Maximum Amount Available?

As an eligible student attending school full-time, you may receive up to \$8,000 in an academic year. If you are applying as a full-time student, you must enroll in courses that represent at least 40% of a 100% full course load.

If you are applying for course reimbursement less than 40%, you may qualify for up to \$1,000 per full credit course. To qualify, you must be enrolled in courses that represent at least 20% of a full-time course load.

Please keep in mind that Grants can be taxable. See Section 17 - Students and Income Tax for more information.



### How Will You Get The Money?

FANS funding is issued directly to you. You are then responsible for paying the expenses relating to your permanent disability. The FANS office will direct deposit the funding to your account after receiving the proper paperwork.



## SECTION 14 COURSE REIMBURSEMENT

#### What Is It?

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> Course Reimbursement is a territorially subsidized, non-repayable grant. You will be reimbursed for expenses you already paid based on your eligibility. Reimbursement takes place after you have successfully completed the course.

#### Which Student Categories Are Eligible?

All categories.

#### What Are The Requirements?

- You must have been ordinarily resident in Nunavut for a continuous period of three years immediately before registering for the correspondence course
- You must apply within one year from the start date of your courses
- You have successfully complete the course
- You must submit an official transcript, which indicates you have successfully completed the course(s), applicable receipts, and
- You are not eligible for reimbursement from any other source(s) such as your employer

You may not be eligible for a reimbursement if you receive assistance from another source that duplicates or is intended for the same purpose as your FANS benefits. Your FANS officer will assess your file based on the information you have provided in the application form.

Note: In order to be considered for a course reimbursement, all required documents, including your application for course reimbursement, official transcripts and applicable receipts are required to be submitted within one year from the start date of your course(s).

#### What Costs Are Eligible?

#### **Reimbursement is provided for:**

• Courses taken from an approved postsecondary institution

#### **Expenses Covered**

- Tuition costs
- Admission or enrollment fees



Postage

#### • Required textbooks

#### **Expenses Not Eligible**

You cannot receive tuition reimbursement from the FANS Program if you are receiving benefits from "another source". The only exception to this rule is if the "other source" is topping up the maximum amount FANS will reimburse you.

**Example:** If your tuition for a part-time course is \$1700 and you qualify to get \$1000 from the FANS Program, it is okay if your "other source" provides you with the remaining \$700.

#### How to Apply

You must apply for reimbursement of expenses within 1 year of your starting the course.

**Example:** If you started a course on July 3, 2007, you would have until July 2, 2008, to request a reimbursement from the FANS Program.

To get reimbursed for your course, you must complete and submit an application for course reimbursement, receipts to substantiate your allowable expenses, as well as other supporting documentation as outlined on the previous page.

#### What Is The Maximum Amount Available?

The Course Reimbursement grant provides up to \$1000 per course with a lifetime limit of \$10,000 of reimbursed expenses.

#### How Will You Get The Money?

The grant is a reimbursement for expenses. This means that you first have to pay for the course yourself, and then FANS would reimburse you if you qualify.



# SECTION 15 PROBATION

#### **Reasons for Probation**

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One of the requirements for continuing to receive student financial assistance is that you continue to make satisfactory progress in your studies. FANS defines satisfactory performance as passing at least 60% of a full course load. If your school defines a full course load as 5 courses, you must pass least 3 courses to meet this requirement. The definition of a full course load varies. It is your responsibility to determine what your school considers a full course load.

**Note:** For FANS sponsorship you must enroll in at least 60% of a full course load. If you enroll in a 60% course load, you must pass all your courses to remain sponsored. If you withdraw from a course, make sure you do not drop below the 60% requirement. You will be suspended if your course load drops below 60%.

Length of Probation

One semester

#### How will this affect my funding?

You will receive funding for your first semester, but your second semester funding will be put on hold until you submit your first semester transcript. If your fail to meet the 60% pass grade, you're funding will be suspended for three years.

#### Getting the Probation Removed

Students must submit an official transcript after the first semester in order for FANS to evaluate your progress. You must pass 60% of a full course load in your current semester in order for the probation to be removed. When a student successfully passed the 60% of a full course load a letter indicating the probation has been removed will be sent to the student and your FANS funding will resume upon the submission of an SEF.

#### What Happens if I don't meet the Probation requirements?

A FANS sponsored student is suspended if he/she does not meet the Satisfactory Progress requirement. The FANS officers will send you a letter outlining your suspension in detail. See next section for suspension information.



Will FANS still pay for my travel home after being suspended?

Yes, FANS will still pay for your travel home. You will have 2 weeks from your suspension date to book your travel home. If you require more time you may submit a written request to the FANS manager. For more information on Travel see the Basic Grant section where the Travel benefit is listed.



# **SECTION 16** SUSPENSION AND RECOVERIES

# **Reasons for Suspension**

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You can be suspended from the FANS Program for not fulfilling prior year(s) and/or current year FANS eligibility requirements. When you are suspended from the FANS Program, it means you can no longer receive funding for up to a period of three years or longer, and may have to repay some or all of the benefits that have already been provided to you.

You can be suspended from the FANS Program by:

- Not passing the required FANS percentage of a full course load during your academic year
- Being considered part-time by your institution
- Withdrawing or being asked to withdraw from your studies

#### Length of Suspension

A typical academic suspension lasts for up to three years if you do not owe any money to FANS. Your suspension begins on the day you became part-time, withdrew, or the last day of a semester in which you did not successfully complete the required course load.

Note: If your semester starts on January 6, 2018, and ends on April 28, 2018, and you withdraw on January 31, 2018, you would be suspended from January 31, 2018, until January 30, 2021.

#### If You Dropped a Few Classes

If you applied for and received assistance as a full-time student and you decide to drop a class(es), you may fall below the FANS Program's full-time student course load requirement. \*\* Please contact your FANS officer if you are thinking about reducing the number of classes you are enrolled in. \*\*

#### **Recovery of Financial Assistance for Nunavut Students**

If you applied for and received assistance as a full-time student and you decide to drop a class or stop attending your classes full-time, the FANS Program will stop funding you. If this occurs during your semester, you will no longer be eligible to receive future monthly living allowance payments. If you withdrew from your classes, but continued to receive your monthly living allowance payments, you may owe the FANS Program the money you received after you withdrew.



**Note:** 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. If you receive a reimbursement, you will have to repay the portion you got back from your institution to the FANS Program. If you do not notify FANS office that you withdrew and continue to receive a living allowance from FANS, you will be required to reimburse FANS any living allowance you received.

#### How Will I Know I Owe The Government Money?

FANS will first send a suspension letter to you outlining your suspension and how much you owe and for what reasons. Then FANS will start to send you monthly official invoice reminders until your debt is paid in full.

Are You Eligible For Student Financial Assistance If You Owe Money To The Government?

If you have an outstanding debt to the Government of Nunavut, such as an overpayment of FANS you will not be eligible to receive FANS funding until you have repaid the debt in full.

#### Getting "Unsuspended"

Once you are suspended, there are three options available to become eligible for FANS again:

- 1. If you are suspended with no amount owing: Successfully complete one semester of at least 60% of a full course load at no cost to FANS or wait out the three years
- 2. If you are suspended and owe money to FANS: Repay the full amount
- 3. If you withdrew due to extraordinary circumstances: Provide an assessment from a qualified, acceptable professional stating that your performance was significantly affected because of illness, physical injury or extraordinary circumstances.

FANS considers the following when assessing an extraordinary circumstances - was it something beyond the student's control, unpredictable, significant, was it the student's choice and a poor choice, and would the average person be successful under these current circumstances, or

Although you are under suspension, you must continue to meet the FANS application deadlines. You can appeal the decision to suspend you from the FANS Program. Please refer to the next section, Section 19 - Appeals.

#### **Reinstating a Semester of Funding**

If you received FANS to attend a semester, but decided to withdrawal and after a



short period of time decided to go back to school to finish the semester, you may be eligible to reinstate your semester of funding. To reinstate the semester you must:

- Contact FANS as soon as possible to see what your options are
- FANS will need confirmation from your institution that you are allowed back into the program

Note: Your living allowance payments and or travel benefits may be affected by the changes

#### **False Information**

If the information you have provided in your application and/or supporting documentation are false, and you are reassessed or audited, you may be reported to the Audit Bureau as a student suspected of defrauding the Government. Depending on the amount of money received, you may be reported to the RCMP for formal investigation, which could result in charges under the Criminal Code of Canada.



# SECTION 17 APPEALS

#### **Appealing a Decision**

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The FANS Program makes every effort to be fair to all students. However, there are instances where you may feel the rules have been misapplied or that the criteria do not adequately reflect your particular circumstances. You may appeal decisions made by the FANS Program by following the approved appeal procedures.

You cannot appeal decisions regarding the repayment/remission of principal and/or interest of loans

#### **The Appeal Period**

The 30-day appeal period starts from the day you are notified, that is when you get a letter, e-mail or call from the FANS office regarding your FANS file.

If we notify you by letter, FANS allows 10 days for you to receive the letter.

If you are notified by e-mail, FANS allows 2 days for you to check your e-mail. The appeal process begins 2 days after the e-mail was sent.

If we notify you by telephone (includes leaving a message on your answering machine/voice mail), the appeal period starts from the day the call is made.

**Example:** If we mailed a letter to you on February 10, we would start counting the 30 days from February 20, and you would have until March 20 to seek an appeal. If we notified you by e-mail on September 27, we would start counting the 30 days from September 29 and you would have until October 28 to seek an appeal.

#### **Appeal Levels**

The first step in an appeal process is to talk to a FANS officer. Even if you feel your FANs officer is part of the problem, there may have been some confusion or misunderstanding that can be easily rectified. If discussions with your FANS officer leave you dissatisfied, you can then consider taking the next step in the appeal process as noted below.

#### Level 1 - FANS Internal Review

If you have been denied financial assistance by your FANS officer, or feel that you are entitled to a higher level or different type of assistance, you may appeal the decision to Nunavut Financial Assistance for Nunavut Students Internal Review (IR).



The steps in the process are as follows:

- 1. Appeal in writing to the FANS Program office.
- 2. Appeal within 30 days of notification of the decision you are appealing.
- 3. The IR will review your appeal and determine if the *Financial Assistance for Nunavut Students Act and Regulations* and Policies were correctly applied to your situation.

Students are not invited to participate at this level. Decisions on appeals will be based on approved legislation, regulations and policies. Rulings will be verified at each level to ensure that they have been applied correctly for your situation.

#### Level 2 – Director of Career Development

If you disagree with the IR's decision, you may appeal that decision to Financial Assistance for Nunavut Students Director.

The steps in the process are as follows:

- 1. Appeal in writing to the FANS Program office.
- 2. Appeal within 30 days of notification of the decision you are appealing.
- 3. The Director will review your appeal to determine if the *Financial Assistance for Nunavut Students Act and Regulations* and Policies were correctly applied to your situation.

The Director will base its decision on approved legislation.

#### Level 3 – Minister of Family Services

If you disagree with the Director's decision, you may appeal that decision to the Minister of Family Services.

The steps in the process are as follows:

- 1. Appeal in writing to the FANS Program office.
- 2. Appeal within 30 days of notification of the decision you are appealing.
- 3. The Minister will review your appeal to determine if the *Financial Assistance for Nunavut Students Act and Regulations* and Policies were correctly applied to your situation.

The Director will base its decision on approved legislation and the decision will be final.



#### Supporting Documentation for an Appeal

You may be required to provide documentation that supports your request for an appeal. Your FANS officer can tell you what documentation is required in your particular situation.

Supporting documentation may include:

- A letter from you explaining your situation
- Detailed documentation from a professional third party who was directly involved with your situation (court reports, letters from police, social workers, counselors, children's shelters and/or doctors)
- Proof of payment for the costs you are claiming
- Certificate from a physician outlining the nature of illness or permanent disability, the care required and the period of time
- Documentation from your employer confirming employment, and/or
- Budget outlining estimated educational and/or living expenses

You can contact the FANS Program office at 1- 877-860-0680 for more information.



# **SECTION 18**

# STUDENT REPOSNSIBILITIES AND OTHER INFORMATION

#### **Paying Tuition Fees**

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In most cases, you are responsible for paying tuition fees to your postsecondary institution and for purchasing your own books. Your tuition and book benefits will be deposited into your bank account.

#### **Repaying Your Loan**

While you are considered a full-time student by the FANS Program at an approved institution, your student loan repayment/remission obligations will be suspended. When you are no longer considered a full-time student for a period of 6 continuous months, you must start repaying and/or remitting your loans. During this 6-month period, the government waives the interest on your loan.

It is up to you to contact your FANS Finance Officer to arrange for loan repayment/remission before the 6 months are up.

#### **Keep Copies of Your Documents**

Keep copies of your application(s), any form(s), official transcript(s), fax confirmation sheet(s) and anything else you submit to the FANS Program in the event that some, or all, of your documentation is not received.

#### **Provide Accurate Information**

FANS determines your eligibility for benefits based on all the personal information you provide. You must ensure your application for assistance is completed accurately and truthfully. It is your responsibility to provide us with personal information updates such as a change of income, address, phone number, banking information, etc.

#### Tell Us if Things Change

It is your responsibility to provide us with personal information updates such as a change of income, address, phone number, banking information, etc. It is also your responsibility to provide us with the income you and/or your spouse, if applicable, will be receiving at any time during your FANS sponsorship. Changes may mean an increase to your current benefits or that you are no



longer eligible to receive the benefits you were originally assessed for. In some cases, you may be entitled to receive additional assistance or are required to return some or all of the assistance you've received. In severe cases, you may be suspended from the FANS Program.

#### Health Care

You are generally not required to change your health care coverage to the province or territory you are studying in, as long as you plan to return to Nunavut when you complete your studies. You must contact Nunavut Health to inform them that you will be studying outside of Nunavut. They can be reached at

Nunavut Health Insurance Programs Office Department of Health Box 889 Rankin Inlet, NU XOC 0G0 Phone: (867) 645-8001 Fax: (867) 645-8092 Toll Free: (800) 661-0833

#### Dental

If you are under 21 years of age and your parents have a dental plan, you may still be covered. Some institutions offer a dental insurance plan, which can be included in the fees. Not all of these fees are mandatory. Ask your institution for information on dental insurance.

## Driver's License and Vehicle Registration

You are considered a resident of Nunavut while you are a student. You should **not** change your address or transfer your driver's license or car registration to another province or territory. This policy is standard across Canada. All jurisdictions in Canada maintain the same reciprocal regulation statement.

## Postsecondary Strike

Although a postsecondary strike is beyond a student's control, FANS must follow the legislations and policies.

If you remain a full-time student until the strike has been resolved, you may continue to receive FANS benefits throughout that semester. If the strike is not resolved by the end of the semester you will not receive any future payments or be suspended



from receiving FANS due to unsuccessful completion. Additionally, you will not be invoiced for payments issued during the strike time period.

The semester of funding you received during a postsecondary strike will count against your lifetime limits, and you will still be required to meet eligibility criteria for the forgiveness of Remissible Loans. You will not receive any further payments for future semesters if the strike has not been resolved.

If you choose to withdraw from full-time studies due to strike action, you will not be suspended from the FANS program.

## Changing Programs/Institutions Partway Through the Academic Year

If you are planning on changing institutions and/or programs partway through your academic year, and you wish to be approved for continued funding, you will need to inform the FANS Program office. Changing partway through the year can be approved by FANS as long as FANS has official documentation indicating the transfer will be approved by your institutions(s). An example of approval would be an acceptance letter from the new school and a favorable departure letter from your original school.

If you are changing institutions, you will need to provide an official transcript from the original school before your continued funding can be approved.

## **Extending a Semester**

The length of your semester determines whether or not you are a full-time student. To be full-time, you must be enrolled in a semester that is a continuous length of 12 to 26 weeks. A semester's length is also a reflection of how long an institution has determined a student should take to complete a program.

If you request FANS to extend your semester, it can only be done for extenuating circumstances, such as a postsecondary strike. FANS would require official documentation from your school outlining the extenuating circumstances before approval to extend the semester could be granted.

## Audits of Student Files

The FANS Program makes routine audits of files. You may be asked to provide us with certain documents so we can ensure you are receiving the benefits you are entitled to receive. See Section 19 – Reassessment and Verification for more information.



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# FANS SUMMARY POLICY MANUAL

# SECTION 19 STUDENTS AND INCOME TAX

#### Financial Assistance for Nunavut Students and Your Income Tax

Grants and bursaries can be taxable depending on your student category.

The Government of Nunavut will send your T4A taxation form to the permanent address you provide to FANS office on your application form. If you have questions about the amount indicated on the T4A, you will need to contact the FANS office.

#### **Loans and Interest Deductions**

Benefits from FANS in the form of a Remissible or Repayable Loan are not taxable. (However, once you complete your education and begin repayment, you will receive a letter stating the amount of interest paid on your loan during the year. This interest payment can be claimed as a deduction on your income tax.)

#### **Grant Students**

A T4A will be issued from the Government of Nunavut in late-February each year to students who received grant funding. The T4A will outline the total amount received in the prior year and must be included with your income tax return. If you received grants from the FANS Program, you may have to pay taxes on those grants.

All grants can be taxable under federal taxation rules and regulations. Consult your income tax guide or seek advice from an accountant for more information.



# SECTION 20 OTHER AVAILABLE ASSISTANCE

# Other Sources of Funding

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You cannot receive student aid from more than one province or territory at the same time, nor can you receive student aid from another source that duplicates, or is intended for the same or similar purposes as the funding you receive from the FANS Program.

**Example:** You cannot receive student assistance from the Ontario Government and the FANS Program at the same time.

There are often other potential options to financing your education in addition to or in place of FANS and they include:

- Employers
- Aboriginal organizations
- Corporations
- Unions
- Churches and religious institutions
- Service groups
- Government, and
- Foundations



# SECTION 21

# REASSESSMENT AND VARIFICATION

#### **Common Reasons for Reassessment**

You must advise the FANS Program in writing if any of the information on your application changes after you have submitted it. The changes may require a reassessment of your FANS entitlement. Depending on what those changes are, your assistance may change.

Some of the most common reasons for a reassessment are changes to:

- Relationships with your spouse, parent(s), step-parent, sponsor or legal guardian
- Your banking information
- The information provided about your dependents
- Your program of study or study period and/or
- Your institution
- •

#### Reassessments Are Conducted In the Current School Year Only

The FANS Program may only assist with your educational expenses in the current school year. You may ask for a reassessment at any time during your current academic year.

#### Verification and Audit

All files are subject to verification and audit.

Each year a percentage of FANS files are audited to verify the accuracy of information. Information provided by you must also be verified with other federal and provincial/territorial student aid programs, government agencies, ASETS groups, employers, banks, etc.

If your file is verified or audited, you may be required to provide documentation to confirm that information you and your spouse have submitted is correct. Keep all receipts and supporting documentation that may be needed for audit purposes, such as rent receipts, child support/alimony payment receipts, income statements, etc. Also, keep your birth certificate, land claim beneficiary card, etc. on hand as we may require a copy.



If you are audited you will be advised that you need to send us certain documents by a certain date. If you do not get back to us, processing of your FANS may be withheld until the audit is completed. Your prompt reply to an audit request will help prevent delays.

Please read carefully the conditions of FANS Program funding, as noted in the **Applicant Declaration and Consent on your Application for Full-time Financial Assistance for Nunavut Students** or **Application for Course Reimbursement**. If you and your spouse fail to meet these conditions:

- You may not be eligible for assistance, and/or
- You may be required to immediately repay funds already released

You must be truthful with all documentation. The following may be considered fraud:

- False or misleading statements
- Failure to fully disclose information, and/or
- Tampering with documents or forgery

Files identified as fraud may be transferred to the Government of Nunavut' Audit Bureau for further investigation and may be referred to the RCMP for a formal investigation which could result in charges under the Criminal Code of Canada.



# SECTION 22

# ACCESS TO INFORMATION AND CONFIDENTIALITY

#### Access to Information and Confidentiality

All information is collected under the authority of the Access to Information and Protection of Privacy (ATIPP) Act, Section 41.(1)(g) and Nunavut Financial Assistance for Nunavut Students Act and Regulations. The information will be used to determine your initial and continued eligibility for FANS and for the general administration and enforcement of this program. The privacy provisions of the ATTIP Act protect your information, and all applicants have the right to examine and request correction of his or her records and to request a review by the Information and Privacy Commissioner.



# SECTION 23 CONTACTING US

Mail

Financial Assistance for Nunavut Students Program Department of Family Services, Government of Nunavut Box 390 Arviat, Nunavut XOC 0E0

#### **Telephone System**

Toll free: 1-877-860-0680 Arviat: 1-867-857-3085 On call: 1-867-857-6950

#### Fax

Toll free: 1-877-860-0167

#### E-mail

fans@gov.nu.ca fanstravel@gov.nu.ca fansloans@gov.nu.ca

#### Website

https://www.gov.nu.ca/family-services/programs-services/financial-assistancenunavut-students-fans

## Communicating With Financial Assistance for Nunavut Students

The FANS Program office receives many telephone calls each day and it can sometimes be difficult for your telephone call to be returned or answered the same day. We recommend that you e-mail your inquiries to the address above. You can also leave a message on our voicemail. We will get back to you as soon as possible. We do check our voice mail regularly throughout the day.

When you are leaving a message for us to return your call, please leave a phone number where we can contact you directly or get a message to you. If you do not



have voice mail or an answering machine, suggest another place for us to contact you such as your parents or the Student Union. If you tell us why you are calling when you leave a message, we can get back to you with the answer or leave a message.

If you choose to phone, try calling when it's not so busy in our office. Those times tend to be from 8:30 am - 10:00 am or from 1:00 pm - 3:00 PM, Monday to Friday. We would like to thank you in advance for your patience. We will continue to reply as quickly and effectively as possible to all your questions.

#### **Career Planning**

If you're not sure what direction you want to take, where to go or how much it will cost, contact your local Career Development Officer in your community. Career Development Officers can help you research different careers, programs of study and educational institutions.

Telephone numbers in your region are:

Qikiqtani – 1800-567-1514

Kivalliq - 1800-953-8516

Kitikmeot – 1800-661-0845