

## Countdown Calendar

### **1– 2 years in advance:**

- Q Examine goals and priorities. Read the [Learning Plan](#), and check out some of the links. Arrange career counselling. What school and program will meet your goals?
- Q Review admissions criteria. Apply for admission (there may be a waiting list).

### **6 - 12 months before school starts:**

- Q Complete the [Budget Worksheet](#) to get a sense of what your costs will be.
- Q Discuss plans with important others (family). Review the Budget Worksheet with them.
- Q Apply for subsidized housing, if appropriate (there may be waiting lists).
- Q Apply for institutional awards (note the deadlines).
- Q Keep a complete copy of your most recent income tax return (and your spouse's too).

### **4 – 6 months before school starts:**

- Q Have dental/medical checkups.
- Q Begin budgeting and saving for school year.
- Q Open a bank account, if you don't already have one. You must have a **Canadian** bank account to cash your Manitoba Student Loan, even if you are studying outside of Canada.
  - Q When cashing your loan, be sure to take photo identification (such as driver's licence, passport, banking card).

### **2 – 4 months before school starts:**

- Q Complete your applications for funding: Student Aid, Manitoba Shelter Benefit (MSB), Manitoba Child Benefit Program, and Daycare. Submit them before the deadlines to avoid penalties.
  - Q You can apply to Student Aid even if you haven't been accepted yet by your school. However, you will need to know which school you are planning to attend and which program you are planning to take in order to apply. Apply online at [www.manitobastudentaid.ca](http://www.manitobastudentaid.ca) for a faster response.
  - Q **Students studying out of province:** Apply early! Apply online if your school has been designated for Manitoba Student Aid purposes.
  - Q **If your program and school have not been approved (designated for Student Aid funding)** you must complete a paper application, and it will take up to six weeks for the designation process to be completed. Gather all required information and forward the completed application to Student Aid.
  - Q Start a Student Aid file folder to keep all of your important information together.
- Q Submit all required forms and documents to school and to Student Aid. Start keeping copies of your (and your spouse's) bank statements.
- Q **Start your part-time or full-time work so you can contribute to your studies.**

- Q Check with your school that all required documentation is adequate, if your letter of acceptance hasn't been received yet.
- Q Check results on all funding applications. Go to [MySAO](#) to see the status of your Student Aid application.

## **2 – 8 weeks before school starts:**

- Q Re-examine your household schedule, allowing adequate time for study and other responsibilities.
- Q Obtain your book and supply list.
- Q Obtain your bus schedules.
- Q Confirm your child care arrangements.
- Q Review your budget and savings and make necessary adjustments.
- Q Confirm travel/moving arrangements if relocating to study.
- Q Did you get your Notice of Assistance from Student Aid yet?
- Q **Complete all forms Student Aid requested on your Notice (or get them completed), and provide any other requested information, and return them to Student Aid. Your assessment can't be completed without them.**

## **1 week before school starts:**

- Q If you're leaving to attend school out-of-province, complete a File Information Release Declaration (available from Student Aid) which will authorize someone else to act on your behalf on Student Aid matters, while you are away.
- Q Pick up your Canada Student Loan Authorization from your school (unless your Notice gives different instructions). Remember to take your Notice of Assistance letter with you.
- Q If your loan authorization is not preauthorized by your school, have your school sign it, confirming your enrolment.
- Q Take the Canada Student Loan Authorization to the Canada Post Office and negotiate it. Keep your copy in a safe place. Bring photo identification, and bank account information.
- Q Pay your tuition fees. Some schools request a full year's tuition at the start of classes.
- Q Purchase your books and supplies.

## **First 2 months of school:**

- Q Review your budget and household schedule.
- Q Seek financial counseling, if needed.
- Q Attend to concerns before they become major problems (study habits, time management, budgeting).

## **Midpoint of Studies:**

- Q Your Manitoba Student Loan Authorization will be available if you submitted all required documentation for processing, which takes 4 – 6 weeks.

## **2 months before the end of your current year of study:**

- Q **Deadline for review** of any Student Aid award is **2 months before the end of your current year of study**. Submit **all** information by that date.

### **Start date of next year's classes:**

- Q If you are continuing school without further loans, complete a Schedule 2 (for your Canada Student Loan), and a Continuation/Reinstatement form (for your Manitoba Student Loan) at the start of the next session.
  - o Submit them to your lenders to remain in interest-free status. **If you don't do this, you will be expected to start repaying your loans.**

### **After June 1:**

- Q **Apply for Student Aid for next year.** Apply online for a faster response.
- Q **If you are attending out-of-province, apply online. If your school is not designated for Manitoba Student Aid purposes yet,** contact Student Aid early to request an application.
- Q **Paper applications for in-province students are available in July.**