

MANITOBA STUDENT AID FINANCE YOUR FUTURE



The Manitoba Student Aid Program provides supplemental financial assistance for post-secondary educational purposes to Manitobans with limited finances.

More than just loans!

When you apply for financial assistance in Manitoba, you deal with only one office – Manitoba Student Aid – and use only one form to apply for loans, most grants, bursaries, and other awards from both the provincial and federal government. Manitoba Student Aid staff are available to answer any questions you may have.

You and your immediate family are expected to contribute towards your educational costs. In the long run, the lower the amount of your student loans, the better. So make sure you take advantage of all other sources of funds before considering student loans. When it is time for repayment, you'll be glad you did!

Apply Early

You can apply for student aid even before you know if you've been accepted into your program. However, you need to know the name of your school, your program, and your study period start and end dates.

An online application is easy to use and only takes two weeks to process. Paper applications can take up to five weeks to process. You can check the status of your application at any time by logging into your MySAO account at www.manitobastudentaid.ca.

To be eligible you must:

- be a Canadian citizen, Permanent Resident (landed immigrant), or Protected Person
- be a Manitoba resident (generally, you are a resident if Manitoba is where you lived for the last 12 consecutive months before your study period, not including time spent in post-secondary studies)
- study at an approved institution that is designated or is eligible to be approved for Manitoba Student Aid purposes
- study in an approved program that is a minimum of 12 weeks in length, within a period of 15 consecutive weeks and leads to a certificate, diploma or degree
- maintain satisfactory progress and attendance
- not be in default of previous federal or provincial student aid
- not have a poor credit history
- maintain the minimum required course load for the entire academic year. In order to remain eligible for assistance as a full-time student, you must be enrolled in at least 60% of a full course load (30% in each term) over the entire academic period. Students who require a reduced course load due to a permanent disability may be considered eligible for full-time assistance at a 40% course load with proper verification. (Note: Private Vocational Institutions career college or private training provider students must be enrolled in 100% of the program of studies, and maintain satisfactory progress and attendance.)
- have an assessed financial need.

For additional information, visit www.manitobastudentaid.ca

Repaying Your Loans

When you finish your studies or if your course load drops below minimum, you have six months before you have to start paying back your Canada and Manitoba Student Loans.

Canada Student Loans: Your first payment will be due at the end of the seventh month.

Manitoba Student Loans: Your first payment will be due at the beginning of the eighth month.

Contact Information

Manitoba Student Aid

Room 401-1181 Portage Avenue
Winnipeg MB R3G 0T3
Phone: 1-204-945-6321
Fax: 948-3421

Office hours: Monday - Friday 8:30 a.m. – 4:30 p.m.

Westman Regional Office

3rd Floor, 340-9th Street
Brandon MB R7A 6C2
Phone: 1-204-726-6592

Toll-free

Canada and the USA
1-800-204-1685

Websites

Manitoba Student Aid – www.manitobastudentaid.ca

Canada Student Loans – www.canlearn.ca

The following chart gives a brief description of the loans, grants, bursaries and awards available. Most are administered through, or in conjunction with, Manitoba Student Aid. For more in-depth descriptions, please visit www.manitobastudentaid.ca.

Financial Assistance	Amount of Assistance	Specifics
Canada Student Loan (CSL)	\$210/week of study	Interest-free while you are in school. Interest begins once you cease to be a full-time student. Repayment begins 6 months after the program ends.
Manitoba Student Loan (MSL)	\$140/week of study	Interest-free while you are in school. They remain interest-free and payment-free until repayment begins 6 months after the program ends.
Canada Student Grant for Persons from Low-Income Families	\$250/month up to a maximum of \$3,000	Available to eligible students whose family income (according to family size) falls within the "low-income" level as defined by the Canada Student Loans Program.
Canada Student Grant for Persons from Middle-Income Families	\$100/month up to a maximum of \$1,200	Available to eligible students whose family income (according to family size) falls within the "middle-income" level as defined by the Canada Student Loans Program.
Canada Student Grant for Persons with Permanent Disabilities	Up to \$2,000/year	Helps full-time and part-time permanently disabled students with the costs of accommodation, tuition and books.
Canada Student Grant for Services and Equipment for Persons with Permanent Disabilities	Up to \$8,000/year	Requires a separate application and is available to eligible students who are faced with exceptional education-related expenses for specialized equipment and services.
Canada Study Grant for Persons with Dependants	\$200/month for each dependant	Available to full-time students with dependants under the age of 12 (as of the start of the study period).
Rural/Northern Bursary	\$600/year	Students who live more than 50 km (one way) away from their school are eligible to receive this award.
Part-time Canada Student Loan	Up to \$10,000 at any one time	Loans accumulate interest while you are in school. You can make interest-only payments while in school or make no payments until six months after your studies end.
Canada Student Grant for Part-time Persons with Dependants	Up to \$40/week for 1-2 dependants, \$60/week for 3 or more dependants	Available to part-time students with dependants under the age of 12 (as of the start of the study period).
Canada Student Grant for Part-time Studies	\$1,200/ year	For students studying part-time whose family income falls within the "low-income" level as defined by the Canada Student Loans Program.
ACCESS Bursary	Balance of assessed need - replaces Manitoba Student Loan	Available to eligible ACCESS students. It replaces the Manitoba Student Loan portion and tops up to the balance of the assessed need.
Prince of Wales/Princess Anne Award	\$250/year	Available to Canadian Aboriginal students, with an assessed need of \$1 or more, who are studying in Canada.
Aboriginal Education Award	Up to \$3,000 for university Up to \$1,500 for college	Helps Aboriginal students with the costs of tuition, books and supplies. Visit: www.businesscouncilmb.ca/Initiatives/AboriginalEducationAwards/index.html
Medical Student/Resident Financial Assistance Program Grant	\$15,000 - \$50,000	These are return-of-service conditional grants. Grant amount depends on year of schooling. For more information visit: www.manitoba.ca/health/msrfap
Aboriginal Medical Student Financial Assistance Program Grant	\$7,000	This is a return-of-service conditional grant available to Aboriginal students. For additional information visit: www.manitoba.ca/health/msrfap
Youth Transition: From Work To Post-Secondary Education Bursary	\$3,000 bursary	Provides eligible high school graduates with 12 months of paid work experience and a \$3,000 bursary. www.edu.gov.mb.ca/youth/employers/youthtransition.html
Manitoba Bursary	Loan remission program used to reduce Manitoba Student Loan debt	Students are automatically considered for this program when they submit their application for Canada and Manitoba Student Loans.