

# Helping refugee students apply for Canadian student loans for college and university

*A general guide for school counsellors,  
parents and the refugee-supporting  
community*

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In 2003 Canadian law changed to allow refugee students – all protected persons – to be eligible for federal student loans and most provincial student loan programs. That means that refugee students may now have the means to go to college, university or technical school.

This guide lays out:

- √ who is a protected person
- √ what steps those students need to take to apply for student loans
- √ other resources available

The Getting Landed Project  
Eliminating the barriers that cause limbo for refugees

# Helping refugee students apply for Canadian student loans for college and university

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As of 2003, refugee students are eligible for federal student loans and most provincial student loan programs. That opens the door to university, college and technical school for more of these students. However, refugee students need special documents and applications in order to access these student loans. As well, as with any new system or change in procedure, there are bugs and delays. The regulations and processes around student loans are still catching up to the change in law. This is frustrating to you and to your students. This brochure helps you understand who is a protected person, so you can advise students on eligibility and minimize delays and frustrations. Accompanying brochures for each province, entitled *Applying for Canadian student loans: a guide for refugee students*, lay out the procedures and timelines for students to follow. They are available on our website ([www.cpj.ca/studentloans](http://www.cpj.ca/studentloans)).

## **Who are refugee students?**

Every year Canada welcomes tens of thousands of refugees to this country. Refugees are those who have had to leave their home country because of civil strife, fear of persecution or like causes. Under the Geneva Convention they are entitled to safety and to creating a new life in Canada. They undergo a process of first being recognized as valid refugees or protected persons, and then of becoming permanent residents (and later citizens if they so choose). This can go quickly but usually the process takes a few years and, sometimes, much longer. Over the years Canada has come to see recognized refugees undergoing the permanent resident process as “Canadians-in-waiting.” We extend opportunities like access to student loans to them to help them get on with their lives and integrate into our society.

Recognised refugees fall under the category of protected persons and are therefore eligible for student loans. Refugee claimants and asylum seekers (those who have not yet been determined to be refugees by Canada) are not eligible for student loans.

**All protected persons are now eligible for Canada Student Loans and most provincial student loan programs.** Protected persons (including refugees) are those who have been recognized to be so by the Immigration and Refugee Board and who possess a letter of

determination from the board (IRB) *or* Citizenship and Immigration Canada (CIC). (All information contained in both this and the accompanying student documents concern this group only. Other newcomers are listed here for clarification purposes only.)

Refugees who have been selected overseas by the government or sponsored by churches and community groups are eligible for student loans as permanent residents or immigrants. They will possess a Confirmation of Permanent Residence form or a permanent residence card.

Canada also welcomes immigrants – those who voluntarily choose to leave their country and who apply to Canada for residence. Most of the time we speak about immigration broadly and equate immigrants and refugees. For application to university and for student loans, however, protected persons (including refugees) are in a special category and need to follow special processes.

### **Provincial and territorial student loans**

Access to the federal student loan program is currently available across the country. As of June 2004, all provinces (except Quebec) have also declared that protected persons are eligible for their provincial student loan programs. Please refer to the appropriate guides for each province (found at [www.cpj.ca/studentloans](http://www.cpj.ca/studentloans)) for more details on how to apply. Quebec has indicated that it intends to change its policies soon, while Nunavut, Yukon and the Northwest Territories run their own student loan programs and protected persons are not currently eligible for these programs. You can monitor the [www.cpj.ca/studentloans](http://www.cpj.ca/studentloans) website for news.

### **Fees**

Students, including refugees, can receive student loans from their province of residence to attend a school in their own or another province. Most Canadian colleges, universities and technical schools are used to having protected persons apply to attend, but different schools and provinces have different policies regarding the tuition refugees will be asked to pay. Some will require them to pay domestic fees and some will charge the higher international fees. Policies regarding who pays what kind of fee can be set by either the school itself, or sometimes by the provincial government. For instance, in Nova Scotia and Saskatchewan, each school has its own guidelines for tuition. In Alberta, on the other hand, the province has set a set fee structure for universities to follow. The Ontario government has established that recognised refugees do not have to pay international tuition fees. You may need to look at the international student portion of the calendar or web site of a school to find out its policies for protected persons.

No matter what the school's calendar says, it is always worth asking them to consider the applicant as a domestic student for the purposes of paying tuition.

A guide with further information on provincial fee policies is posted at [www.cpj.ca/studentloans](http://www.cpj.ca/studentloans).

## **For more information:**

### ***Copies***

Copies of this brochure can be found online at [www.cpj.ca/studentloans](http://www.cpj.ca/studentloans). They are in PDF format and can be downloaded and printed. Provincial guides entitled *Applying for Canadian student loans for college and university: a guide for refugee students* can also be found there.

### ***Help***

If you have trouble understanding what is required, making applications, or if your students have trouble getting access to student loans, you are welcome to contact The Getting Landed Project. Email [studentloans@cpj.ca](mailto:studentloans@cpj.ca) and we will get back to you.

### ***Who are we?***

The Getting Landed Project was created to eliminate barriers that keep refugees in Canada in a state of limbo, unable to get on with their lives. Creating access to student loans removes one of those barriers. The project is managed by Citizens for Public Justice ([www.cpj.ca](http://www.cpj.ca)) and the Public Justice Resource Centre ([www.publicjustice.ca](http://www.publicjustice.ca)).