

Applying for Canadian student loans for college and university

A guide for refugee students in New Brunswick

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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 loan programs. That means that refugee students may now have the means to go to college, university or technical school.

Protected persons are eligible for funding for both New Brunswick and Canada Student Loans.

However, certain documents are required before you can apply.

This guide lays out:

- √ what documents you need
- √ how to get them
- √ how to apply for student loans

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All protected persons are now eligible for federal student loans and most provincial student loan programs. However, the process is new and can be frustrating. This guide will walk you through the steps you need to take to apply for student loans in New Brunswick (the New Brunswick Student Financial Assistance Program) in order to go to college, university or technical school. Please follow it carefully. This guide contains the most complete information on the necessary steps – when in doubt, trust this guide over websites or other sources of information.

Who this guide is for:

This guide was created specifically for protected persons. Protected persons (including refugees) are those who have been recognized as such by the Immigration and Refugee Board and who possess a letter of determination from the board (IRB) **or** Citizenship and Immigration Canada (CIC). Refugee claimants and asylum seekers are not eligible for student loans.

1. Getting documents

Before you apply for student loans, you need copies of a couple of documents. You may not have these documents already. Even if you are not sure whether you will continue to college, university or technical school, apply for these documents today. That will make the process smoother if you do apply for student loans.

The first step is to apply for these documents. This step can take longer for refugee students than for Canadian citizens so there could be delays. That is why you should apply for them as soon as possible, even before you're in Grade 12.

You will need two documents:

- a) Protected Person Status Document (PPSD).
- b) Social Insurance Number (SIN)

Sometimes a Protected Person Status Document (PPSD) is referred to as a number. Ignore the numbers. Most numbered documents are used for more than one purpose so the numbers are not always helpful. It is the name of the document that is crucial.

a) PROTECTED PERSON STATUS DOCUMENT (PPSD)

This document verifies that you are a protected person in Canada. You will only have it if you applied for it already because it is not granted automatically. It is different from the *Letter of Determination* you already have. There is no cost to obtaining this document.

How to apply:

i) There may have been an application form included with the *Letter of Determination* you received from the Immigration and Refugee Board.

ii) if you do not have this form and the guide on how to fill out this form, you can get them from the Internet www.cic.gc.ca/english/applications/ppstatus.html

Timing: It takes a minimum of 50 days to receive your PPSD after applying.

Duration: If you already have a PPSD it must be valid for the entire period of study. For example, if your school year ends in April 2004, your PPSD needs to be valid until at least the end of April 2004. If it is not valid for the entire period of study, request an extension.

Help: If you have questions about your application, telephone the Citizenship and Immigration call centre at 1-888-242-2100.

Keep a copy of any application you submit.

b) SOCIAL INSURANCE NUMBER (SIN)

You must also have a Social Insurance Number to access student loans as a protected person. You will be issued a *temporary* SIN, one that begins with the number nine (9). That is sometimes called a "900 series number." When you become a permanent resident you can apply for a permanent Social Insurance Number. There is no cost to obtaining this document.

How to apply:

i) Like the PPSD, your temporary SIN card must be valid for the entire period of study. If it expires part way through, you have to renew it to be eligible for student loans for the rest of your period of study.

If your temporary card was issued before April 1, 2003, it will not have an expiry date printed on it. These cards will automatically expire on April 1, 2004.

If your temporary card was issued on or after April 1, 2003, it will have an expiry date for your reference. Make sure that if your school year continues past the expiry date (for example, until April 1, 2004) that you apply to have it renewed. Only the expiry date will change; the actual temporary number will remain unchanged.

If you have a SIN card that is going to expire during your period of study, you may visit your local Human Resources Centre of Canada (HRCC) office or contact the Social Insurance Registration office by calling 1-800-206-7218 or visiting their website: www.sdc.gc.ca/en/gateways/topics/sxn-gxr.shtml

ii) If you don't have a temporary SIN card, you must obtain one before you can apply for a Canada Student Loan.

iii) To receive a SIN, you will need what is called a "primary document" establishing your identity and your status in Canada. In June 2003 the government changed what documents it would accept as a primary document.

If you have a **work permit / employment authorization** then you can apply for your SIN right away.

If you do not have a work permit, you can try bringing your Canada Student Loans application with your Letter of Determination and applying *in person* for a SIN number at a Human Resources Development Canada office. This might work or it might not.

If you do not have success that way, you must apply for a work permit, and when you have a work permit, then apply for a SIN. You can apply for a work permit online at: www.cic.gc.ca/english/pdf/kits/forms/IMM1249E.PDF. There is also a guide online to help you fill out the form. You do not need to have a job, or even be offered a job, to get a work permit. As well, as a refugee, you do not need to pay the fee. Once you have this document, you may apply for a SIN.

Timing: It will take at least 30 days to receive a work permit (often it takes a few more weeks).

It will take at least three weeks to receive your SIN card.

2. Applying for college, university or technical school

Your guidance counsellor can help you apply to the schools of your choice. You can receive student loans from your province of residence to attend a school in your own province or in 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 you will be asked to pay. Some will ask you to pay domestic fees and some will charge you 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 created 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 school calendar or web site to find out its policies for protected persons.

No matter what your school's calendar says, it is always worth asking your school to consider you 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.

3. Applying for federal & provincial student loans in New Brunswick

Protected Persons are eligible for funding from both New Brunswick and Canada student loans. You do not apply for these separately: once you submit your New Brunswick Student Financial Aid (NBSFA) application, you will automatically be considered for the federal student loan program.

Once you have your PPSD and SIN you are eligible to apply.

How to apply:

- i) You may not be able to apply online. You can use a paper copy of the NBSFA application to apply. You can get the paper copy of the NBSFA application and the instructions for filling it out from your guidance counsellor, or by writing to the address found in step v).
- ii) Parts of the NBSFA website and some printed information says that you (a protected person) are not eligible for student loans and that only Canadian citizens and permanent residents are eligible. *This is wrong. Ignore this.* The law has been changed only recently and forms and websites are not yet up-to-date.
- iii) You may read that a person with a temporary SIN number beginning with a nine (9) cannot apply for student loans. *This is wrong. Ignore this.* Again, the law has only recently been changed and forms and websites are not yet up-to-date.
- iv) Protected persons, like other students, must meet the other criteria of NBSFA. For example, you must meet a residency requirement. You must have lived 12 consecutive months in New Brunswick before beginning a period of study, not including time spent attending a post-secondary institution as a full-time student. That means, if school begins in September 2004, you must have lived in New Brunswick at least from August 2003 to August 2004 to qualify for NBSFA student loans. You will find these requirements, the exceptions to the requirements, and other useful information, at the NBSFA website, www.studentaid.gnb.ca/
- v) Send your completed application and copies of the supporting documents directly to this address: (This office will determine if you are eligible and the amount you will receive.)

Student Financial Services
Department of Education
P.O. Box 6000
Fredericton, NB E3B 5H1

**Keep a copy of any
application you submit.**

Deadlines:

Once you have been accepted to a college, university or technical school, you can apply for NBSFA student loans. For a program that is one term only, you have 30 days after school begins to submit your supporting documentation. For a longer program, you have 45 days after your study period begins to submit your supporting documentation. That means that if you apply to university today, for a program beginning in September 2004, you have until October 2004 to submit the documents outlined in this guide. **Please apply early for the documents you need so that you can apply for your student loan.**

Extra copies

Copies of this brochure can be found online at www.cpj.ca/studentloans. They are in PDF format and can be downloaded and printed.

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) and the Public Justice Resource Centre (www.publicjustice.ca).