

# Financial Aid and Awards **INFORMATION** FOR ALBERTASTUDENTS WITH PERMANENT DISABILITIES

#### WELCOME!

Whether you are entering your first year of university or graduating with a degree, we realize financial matters are important to you. Concordia University of Edmonton (CUE) is committed to helping you develop a financial plan so you can realize your academic goals. Each year our CUE Financial Aid and Awards Office works with students and their families to help make their CUE education more affordable. We can assist you in navigating through the financial aid process and work with you to identify grants, loans and scholarship opportunities.

### WHAT IS A STUDENT LOAN?

A student loan is government funding designed to help students pay for university tuition, books, and living expenses. This financial assistance comes in the form of loans and grants to post-secondary students who demonstrate financial need. Loans are repayable forms of assistance. Grants are nonrepayable forms of assistance.

#### WHAT IS A BURSARY?

A bursary is a non-repayable monetary award based on financial need.

### WHAT IS A SCHOLARSHIP?

A scholarship is a non-repayable monetary award based on academic merit and/or non-academic criteria such as community service and leadership.

# WHAT IS A STUDENT LINE OF CREDIT?

A line of credit is a loan set up with your banking institution to help cover the cost of tuition, books and living expenses. Contact your banking institution for full details.

#### **HOW TO REACH US**

We are dedicated to your success! Our financial aid advisors are here to help. We encourage you to talk to us about any questions or concerns you may have.

We are conveniently located on the main floor of the Hole Academic Centre in Student & Enrolment Services, HA 120, just down the hall from the Bookstore.

In-Person: Monday–Friday, 10:00 am to 4:00 pm

**CLOSED WEDNESDAY AFTERNOONS** 

Email: finaid@concordia.ab.ca

Phone: 780.479.9220 or toll-free 1.866.479.5200

Book a Google Meet Virtual Advising Appointment at: finaid@concordia.ab.ca

financialaid.concordia.ab.ca

Concordia University of Edmonton reserves the right to make whatever changes circumstances may require, including suspension or cancellation of particular awards. Financial awards may not be conferred every year if there is a lack of suitable candidates, or if expected returns from the investment of endowed funds or gifts from donors are not realized.

#### STUDENTS WITH PERMANENT DISABILITIES MAY BE ELIGIBLE FOR THE FOLLOWING GOVERNMENT STUDENT AID:

- Canada Student Grant for Students with Permanent Disabilities
- Canada Student Grant for Services & Equipment
- Canada Student Grant for Full-Time Students
- Federal and/or Provincial Student Loans

Students receiving government student aid from another province or territory should contact their province or territory to learn more about the disability-related programs that may be available. Students receiving government student aid from another province or territory should contact their province or territory to learn more about the disability-related programs that may be available.

#### THINGS TO KNOW

#### **Applying for Funding**

To apply for funding, visit **www.studentaid.alberta.ca**. Need help? Visit a financial aid advisor!

- Students can ask for grant funding only; you do not have to take student loans.
- Once you are approved for funding as a student with a permanent disability, you are automatically considered for permanent disability grants in your future applications.
- The first time you apply for funding our Learning Accommodations Services Advisor must submit a completed Schedule 4 form along with your supporting medical documentation for the Canada Student Grant for Students with Permanent Disabilities.

#### **Getting Your Money**

Once your application is processed, you will receive a Student Award letter which tells you if you are eligible for funding and how much you can expect to receive in student loans and/or grants. Funding will be issued when these 3 conditions are met:

- You have completed your loan agreement (Federal and/or Provincial)
- Your school has confirmed your registration (CUE may remit from your funding)
- You are within 1 week of school starting (the earliest funding can be issued each term)

## Receipts for Services (Reconciliation for Service & Equipment Grant only)

If you receive funding towards assistive services & equipment, Alberta Student Aid will mail you information about the amount of your grant and its purpose.

- You must submit receipts for your purchases of assistive services and equipment before the end of your current study period showing the funds received were used as intended.
- A Reconciliation Worksheet is available at www. studentaid.alberta.ca to help you track and reconcile your receipts.

#### **DID YOU KNOW?**

## Scholarship opportunities are also available for students with permanent disabilities

Visit **financialaid.concordia.ab.ca** to view our Scholarship & Awards Listings or, visit **DisabilityAwards.ca**, the website created by the National Educational Association for Disabled Students (NEADS). DisabilityAwards.ca was created to help post-secondary students search hundreds of scholarships available across Canada specifically for students with disabilities.

NEADS - Since its founding in 1986, the National Educational Association of Disabled Students (NEADS), has had the mandate to support full access to education and employment for post-secondary students and graduates with disabilities across Canada.

Here are a just a few scholarship examples:

- Chopnick Hilliard Scholarship DisabilityAwards.ca
- Kevin Collins Abilities Scholarship We Care website
- Kirby Rowe Scholarship https://sci-can.ca/ application-scholarship to learn more
- Mattinson Scholarship Program for Students with Disabilities - DisabilityAwards.ca
- The Sun Life Financial Scholarship https://sci-can.ca/ application-scholarship

Concordia's financial aid advisors are here to answer your funding questions and help you apply!

For complete award details and application procedures visit CUE's Financial Aid website at financialaid@concordia.ab.ca.