After I'm finished my studies...

Is there help available if I am unable to find a job after my studies and can't make payments on my student loans?

There are debt management programs to help you if you are having difficulty making payments on your student loan.

These include:

Repayment Assistance Plan for Borrowers with a Permanent Disability

Severe Permanent Disability Benefit Program

For more information on these programs visit www.StudentAidBC.ca



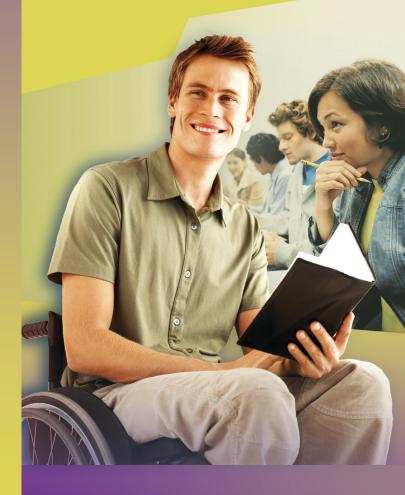
Ministry of Advanced Education, Innovation and Technology

www.StudentAidBC.ca

This brochure is a general introduction to StudentAid BC. The information in this brochure is only part of the policy and regulations governing student financial assistance and is in no way intended to replace the information bund at www.StudentAidBC.ca or in the current policy and procedures manual or relevant legislation.

STUDENTS WITH PERMANENT DISABILITIES

Are you a student with a permanent disability?





Nov 2012

Available programs for students with permanent disabilities



What is a permanent disability

A "permanent disability" means a functional limitation caused by a physical or mental impairment that restricts the ability of a person to perform the daily activities necessary to participate in studies at a post-secondary school level or in the labour force and is expected to remain with the person for the person's expected life.



StudentAid BC

StudentAid BC is a joint program between the federal and provincial governments. As a needs-based program, StudentAid BC exists to supplement, not replace, funds available to students through work, savings/assets and family resources/income. The following grants are for students with permanent disabilities and you do not have to repay them however you will be issued a T4A.

Available funding for students with permanent disabilities

Canada Student Grant for Persons with Permanent Disabilities (CSGP-PD)

Provides \$2,000 per program year for full-time or part-time students with permanent disabilities. You do not have to repay this money.

Canada Student Grant for Services and Equipment for Persons with Permanent Disabilities (CSGP-SEPD)

Designed to offset full-time and part-time students exceptional education related costs associated with permanent disabilities. Up to a maximum of \$8,000 per program year is available for exceptional education related equipment and services such as tutors, interpreters, note-takers and personal care attendants. Assistive technology such as digital recorders, laptops, FM systems are also available. (Students may not purchase equipment directly then receive reimbursement.) Services and equipment requests must be directly related to the student's disability.

Assistance Program for Students with Permanent Disabilities

Designed to assist students with permanent disabilities who are enrolled in developmental program/courses (upgrading, ESL or ASE), and therefore not eligible for Canada Student Grants to access adaptive services and/or equipment. It is also designed to provide top-up funding for students at the post-secondary level who have exhausted all available CSGP-SEPD funding.

Learning Disability Assessment Bursary (LDAB)

This once in a lifetime grant of up to \$1,800 assists students with the up front costs of a learning disability assessment to establish they have a permanent disability. Contact the Disability Coordinator at your public postsecondary school in B.C. for more information.

BC Supplemental Bursary for Students with a Permanent Disability

Provides \$800 per program year for full-time students (40% course load or greater) or \$400 per program year for part-time students (20 to 39% course load). You do not have to repay this money.

BC Access Grants for Students with a Permanent Disability

Replaces approximately \$1,000 per program year, of B.C. student loan funding.

BC Access Grant for Deaf Students

Provides funding in addition to Student Financial Assistance to allow deaf and hard of hearing students to attend specialized post-secondary institutions that deliver curriculum in American Sign Language. You do not have to repay this money.

Disability Services available at public post-secondary institutions

Disability Services

Disability Service Coordinators are available in 25 public post-secondary institutions and provide direct supports and services for students with disabilities, including transition services (orientation, instructor-student liaison, exit planning), support services (tutors, interpreters, accommodation planning) and access to special equipment and resources.

College and Institute Library Services

Provides alternate format information access services to post-secondary students with visual or learning disabilities.

Post Secondary Communication Access Services

Assists institutions in the hiring of interpreters and captioners and in the provision of support to students with hearing disabilities.

Program for Institutional Loans of Adaptive Technology

Provides adaptive equipment to institutions for students with disabilities to use on-site.