



Government of Nunavut

FANS SUMMARY POLICY MANUAL

Department of Family Services

Last Updated - November 2, 2018



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About This Manual

This manual is a summary of relevant legislation, regulations, policies, directives and administrative procedures intended to better explain to Nunavummiut how the Financial Assistance for Nunavut Students (FANS) works in practice.

Although every attempt has been made to ensure that this manual is consistent with all official documents, it is possible that it may contain errors. Where this manual differs from official documents, the official documents contain the correct information.



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definition of actually resident.

Acknowledgement Letter

The acknowledgement letter you receive in response to your FANS application providing a letter confirming your application was received and listing any information or documents from you that is needed before your application can be processed. You will not be approved until the information and/or documents are received, assessed and verified.

Assess or Assessment

The procedure that FANS undertakes to determine your funding entitlement or student loan payment.

Assistance

Funding you may be eligible to receive from the FANS Program.

Audit

Verification of the information submitted in your application form.

Bankruptcy

The term used for a person who declares that his/her financial resources are exhausted and is, therefore, unable to pay his/her debts.

The Government of Canada has new rules for student loans and bankruptcy. If you claim bankruptcy within 10 years after the end of your studies, your student loan will not be automatically forgiven or written off. The amount you owe – interest and principal – and the monthly payments you are required to make will remain the same until your loan is paid out.

Benefit

Funding you may be eligible to receive from the FANS Program.

Borrower

A person who is receiving, or has received, a student **loan** from the FANS Program.

Bursary

A sum of money provided for educational purposes, which does not have to be repaid under normal conditions. A bursary is also known as a grant.

Calendar Month

- a) Actually residing in NUNAVUT for 12 continuous months or more (not in full-time postsecondary studies),
- b) The person, or his/her spouse, is temporarily posted in a place of employment outside of NUNAVUT, where the place of business is in NUNAVUT. (There is no definition of temporary. Our current practice is 2 years or less. As well, we are also applying a medical condition untreatable in NUNAVUT as a temporary absence – acceptable proof must be included.),
- c) The person, or his/her spouse, is in full-time approved postsecondary studies and was considered actually or ordinarily resident before they left NUNAVUT, and/or
- d) The person is in K-12 outside of NUNAVUT where the parent who ordinarily resides with the person is actually a resident of Nunavut under a), b) or c).

If you have been out of NUNAVUT for more than 12 continuous months, but you have not resided in one specific province, territory or country for 12 continuous months, you are still considered ordinarily resident of NUNAVUT.

Overpayment

Financial assistance issued above and beyond your eligible entitlement. It is important to be aware that administrative errors will be corrected.

Parent(s)

A student's caregiver(s) is/are considered (a) parent(s), if biological, adoptive, step, sponsor or legal guardian.

Part-time Employment

A person who receives wages for working 29 hours per week or less.

Permanent Disability

A person with either physical or mental impairments that significantly restrict his/her ability to perform daily living activities and medical treatment **would not** remove or heal his/her disability and because of these restrictions, limits their full participation in postsecondary studies.

Permanent Residence

The community where you have been living and considered to be your home community.

Permanent Resident

SECTION 2

MANDATE AND SERVICES

Our Mandate

The GN's Department of Family Services provides direct financial assistance, through its Financial Assistance for Nunavut Students (FANS) program, to eligible Nunavummiut to help them with their post-secondary education-related expenses.

A goal of the FANS program is to make sure that a lack of finances is not a barrier to post-secondary education.

A Shared Responsibility

A basic principle of the FANS Program is that the cost of postsecondary education is a shared responsibility between the GN and Nunavummiut. The assistance received through FANS is meant to supplement an individual's resources. It is not intended to be the only means of financial support. Financial planning is essential and key to student success. Students are encouraged to plan carefully before they start their program.

Our Services

Assistance is provided for eligible full-time postsecondary students as follows:

- Basic Grant
- Supplementary Grant
- Primary Loan (Remissible)
- Secondary Loan (Repayable)
- Needs Assessed Loan (Repayable)
- Travel benefits for eligible students and their dependents from their Nunavut home community to four gateway cities nearest to their institution;
- Study Grant for Students with Permanent Disabilities;
- Debt forgiveness in the event of death of the borrower or the borrower becoming permanently disabled, barring him/her from ever working; and
- Nunavut Scholarships based on academic merit.

Assistance is provided for eligible part-time distance correspondence post-secondary students through course reimbursement as follows:

- Reimbursement for long-distance studies taken from a designated institution; and
- Study Grant for Students with Permanent Disabilities.

FANS can also guide you towards an agency that can help with other types of assistance, such as:

- Adult Learning and Training Supports (ALTS)
- Inuit Organizations such as Kakivak, KPID etc.
- Income Assistance
- Student Child Care User Subsidy
- Hamlet
- Other provincial SFA office

Our Staff Responsibilities

When you have questions about the FANS program, you will work through the FANS Officer's. The FANS officer's will be your primary contact. However, there is a team of staff to process your application from the time it reaches our office until the time you receive your assistance. Together they:

- Provide information on all available programs and services
- Respond to questions from you and educational institutions
- Assess financial need for each application
- Process travel and accommodation for eligible students and their dependents
- Authorize and process funding for qualifying residents
- Review entitlement to financial assistance upon request
- Process appeals
- Perform audits on files to ensure the information provided is correct and current
- Ensure that all information is kept confidential
- Provide information on repaying a loan
- Collect repayment of loans and any overpayments
- Ensure that loan information is up to date and available, and
- Provide assistance and offer options to you to help keep your loans in good standing

Our Staff Commitment

- We will return all telephone messages within two working days
- We will return all electronic mail within two working days
- We will respond to all incoming mail and faxes within three working days
- We will process your funding within 10 working days from receipt of the last required document, but not before the first day of classes
- Your monthly living allowance will be deposited directly into your bank account by or on the 1st (70%) and 15th (30%) day of every month, even if it's a weekend or a holiday

Primary Loan

Provides assistance with tuition, books, travel and living expenses.

Eligible Student Categories:

- Nunavut Resident with Nunavut Schooling
- Nunavut Resident with no Nunavut Schooling

Secondary Loan

Provides assistance with tuition, books, travel and living expenses.

Eligible Student Categories:

- Nunavut Resident with Nunavut Schooling
- Nunavut Resident with no Nunavut Schooling

Needs Assessed Loan

Provides assistance with financial needs not covered by the other FANS benefits.

Eligible Student Categories:

- All categories

SECTION 5

APPLICATION PROCESS AND DEADLINES

How to Apply

We review FANS eligibility one academic year at a time so you must reapply for assistance for each new academic year.

If you have any questions, first try to get the information you need from The FANS Funded Handbook or from our website at <http://www.gov.nu.ca/family-services/programs-services/financial-assistance-nunavut-students-fans> you can also telephone us through our toll free number at 1-877-860-0680. All of these sources are easy to use and have lots of information.

Steps of the Application Process

A. Full-time Students

You can apply by:

- Visiting <http://www.gov.nu.ca/family-services/programs-services/financial-assistance-nunavut-students-fans> and:
 - Printing and completing the downloadable version of the application for full-time Financial Assistance for Nunavut Students, or
- Requesting an application form by emailing fans@gov.nu.ca
- Picking up an application for full-time Financial Assistance for Nunavut Students from:
 - Financial Assistance for Nunavut Students Program office in Arviat
 - Career Development Officer in your community
 - Local high school, or
 - Nunavut Arctic College

Note: Ensure to fill out all sections on the application. If a section does not apply to you, you must put a N/A for “non-applicable”, or draw a line through the section.

Please print your name on each page of the application and always provide supporting documentation and other required information and/or forms with your application.

B. Part-time Students (Course Reimbursement)

You must complete the application for course reimbursement if you are applying for reimbursement as a part-time student at a distance learning

course in an approved post-secondary institution.

You can apply by:

- Visiting <http://www.gov.nu.ca/family-services/programs-services/financial-assistance-nunavut-students-fans> and:
 - Printing and completing the downloadable version of the application for course reimbursement
- Requesting an application form by emailing fans@gov.nu.ca
- Picking up an application for correspondence reimbursement from:
 - Financial Assistance for Nunavut Students Program office in Arviat
 - Career Development Officer in your community
 - Local high school, or
 - Nunavut Arctic College

The deadline to apply for a course reimbursement is within one year of the course(s) start date. You must submit all required documentation within that time. Example: course start date is November 5, 2018; you need to apply for course reimbursement before November 5, 2019.

C. Complete the Correct Application Form

You will need to apply on the correct application form. Whether you are applying for the first time, reapplying after a break or applying for course reimbursement, FANS will require certain documents along with your application.

1. **First time students**

If applying for FANS for the first time, you must submit the following documents:

1. Application for full-time Financial Assistance for Nunavut Students
2. Letter of acceptance from your educational institution

2. **Continuing from a previous year**

If you are continuing your studies from the previous year, you must submit the following documents:

1. Application to continue for full-time Financial Assistance for Nunavut Students
2. Official transcript(s) from the previous academic year
3. Letter of acceptance from your educational institution if you are changing programs and/or institutions, and

3. **Confirmation of continuation if your transcripts do not show the courses you are enrolled in for the upcoming academic year Students returning after a**

break of an academic year or more

If you are returning after a break of one year or more, you must complete and submit the following documents:

1. Application for full-time Financial Assistance for Nunavut Students
2. Letter of acceptance from your institution
3. Official transcript from the last academic year in which you received FANS

4. **Part-time students (Course Reimbursement)**

If you have successfully completed a distance education course at an approved institution, you must complete and submit the following documents:

1. Application for course reimbursement, and
2. Official transcript
3. Receipts (examples: tuition, fees, books, child care expenses, postal fees, etc.)

5. **Travel Reimbursement**

If you qualify for travel assistance under the Basic Grant, and you plan on traveling at your own expense then request reimbursement later, you will need to submit your receipts to the FANS office once you have completed your travel. FANS has negotiated special rates for travel and will only reimburse you up to the amount of these set rates.

Pre-Authorized Airline Reservations

1. If you qualify for travel assistance under the Basic Grant, you must be approved for FANS funding before FANS can authorize you to travel. You can travel to your school up to two weeks before your start date and travel home up to two weeks after your end date. You must make airline reservations at least one week before the date you want to travel. See Section 6 - Basic Grant for more information.

Note: If you receive the travel benefit and do not provide proof of enrollment at a school, you automatically forfeit the right to FANS for that semester and must reimburse the Government of Nunavut for the cost of the FANS travel benefit. (This travel benefit is not for local transportation while you are in school.)

6. **Consent for the Release of Information**

You may want to send FANS a **Consent for the Release of Information form** signed by the student to allow FANS staff to release information about you to other people. For example, you are in class all day and can't make it to a phone, you can ask someone you have allowed access to your file to contact us and get the answer for you.

7. Student Enrollment Form

You are required to send a **Student Enrollment Form** to FANS for each semester you are in school. You can send this form in up to one calendar month before each semester begins. The form must be completed in full and signed by you and your institution.

Personal Information

It is your responsibility to provide us with personal information updates such as financial status, change of address, change in school enrollment, phone number and banking information to ensure that your application is completed accurately and truthfully.

Note: You can download any of the forms from our website at <http://www.gov.nu.ca/family-services/programs-services/financial-assistance-nunavut-students-fans> or you can call us and we'll email or fax you one.

D. Return Your Application to the FANS Office by the Deadline

All applications must be returned to the FANS office in Arviat. If you are having trouble finding a place to scan and email or fax your forms, the local Career Development Officer or Nunavut Arctic College educator can fax or scan the application and send it by the applicable deadline. You can drop it off, mail it or fax it.

Drop it off at:

Financial Assistance for Nunavut Students Program office
Pana Building upstairs (Blue building)
Arviat, Nunavut

Email it to: fans@gov.nu.ca

Mail it to:

Financial Assistance for Nunavut Students
Program Department of Family Services, Career
Development Government of Nunavut
Box 390
Arviat, NU X0C 0E0

Any questions, phone:

Toll Free: 1-877-860-0680

E. What Happens Once You've Submitted Your Application?

1. If you apply in person, by mail, or email, always keep a record, which provides proof of delivery.
2. If you applied with a paper application, your application is data entered.
3. If your application is incomplete, it will be put on hold and you will be contacted, in writing, about the additional information you need to provide.
4. The FANS officers will assess your completed application and you will receive a letter within five weeks from the date we received your application.
5. If you receive a letter that indicates “acknowledgement”, this means the FANS office requires more information from you. Once all of the information is received, verified and approved, you will be approved to receive FANS.
6. If you receive a denial letter, you may ask the FANS office to reassess your application. If you are still not satisfied and believe the FANS Act, Regulations and Policies have been applied incorrectly, you may appeal the decision using the appeal form enclosed with your denial letter within 30 days of receiving the denial letter.
7. Once we have received all of the information and documents required (such as the completed application form(s), official transcript(s), acceptance letter(s), outstanding payments, **Student Enrollment Form**, loan agreement(s), etc. and you are approved, your FANS funds will be paid within ten working days of receiving the last required document, but not before your official first day of school.
8. If you have applied for course reimbursement, and once we have received all of the information and documents required and you are eligible, your FANS reimbursement will be paid within ten working days.
9. The Government of Nunavut will electronically deposit your FANS funds into your bank account.

What Happens If You Miss The Application Deadline?

You must fill out an **Application for Full-time Financial Assistance for Nunavut Students** form by your applicable deadline for every academic year you attend school. Your academic year is a period of 12 continuous months beginning on the start date of your semester as indicated in your application.

If you miss the applicable deadline for full-time applications, you may still qualify to receive funding for the semester. FANS has a 30 days grace period for late applications where applications are still accepted up to 30 days past the deadline.

Late applications are a low-priority and will be assessed only once all students that applied by the deadline have been processed. This process can take up to 90 days and you will be responsible for all expenses that you incur during this time. You may also need to start your program without any assurance of eligibility for Financial Assistance for Nunavut Students.

Note: If you apply for and receive benefits from another source during the semester, you are required to submit a letter to FANS from the organization that states the amount of funding you are receiving. A student cannot receive funding from another source that duplicates or is intended for the same or similar purpose; therefore, FANS will assess your eligibility based on this information.

Full-time Application Deadline Table

| Deadlines for Full-time Students | |
|----------------------------------|----------------------|
| Academic Year Begins | Application Deadline |
| August - September | July 15 |
| January | November 15 |
| All Other Months | 6 Weeks Prior |

Note: If you start school anytime in September, your deadline is July 15th. If you want to continue on for another academic year, you will have to keep applying every year by July 15th.

If your academic year starts on March 1st, you will have to apply one calendar month before your start date, which would be February 1st. Other students may not have the same applicable deadline as you because their academic year started in a different month. But all students need to apply once per academic year.

| Deadlines for Course Reimbursement | |
|------------------------------------|----------------------|
| Course Begins | Application Deadline |
| October 2, 2018 | October 3, 2019 |
| June 22, 2018 | June 21, 2019 |

Note: If you are applying for course reimbursement, the application deadline is within one calendar year of the course(s) start date (see table below for examples).

Your Personal Information

Every effort is made to protect the confidentiality of your personal information. As such, we will not release it to anyone without your written consent. However, there are times when you may want others to access your personal information (your parents, spouse or other individual or organization). You may also want us to release information about you to employers, government departments for the purpose of being kept up to date about employment, training opportunities or other financial assistance that may be available to you. We

would be pleased to provide your information to the people you authorize. Simply notify us by submitting **Consent for the Release of Information form**.

As further evidence of our commitment to protect your personal information, we verify any request that we receive over the phone for your information by asking the caller to answer several personal questions to which only you would know the answers. For example, we might ask for your date of birth and your health care number. We would require the same level of verification for requests that we receive over the fax machine.

Tell Us If Things Change

It is important to contact your FANS officer as soon as possible if:

- Your financial status changes
- You are thinking of dropping a class or withdrawing from school, and/or
- You are thinking of changing programs or institutions

Any of these changes may mean you will no longer be eligible to receive the benefits you were originally assessed.

Note: If the cost of your tuition, books and fees expenses exceeds the maximum amounts noted above, you may be eligible for a needs assessed Repayable Loan.

Expenses Not Eligible

Receipts for book purchases will not be considered if you have already received your maximum book allowance.

Note: If you do not attend school or you drop a class(es) and get reimbursed for your tuition, you will have to return the money to the FANS Program. We will routinely check to see if you are receiving the benefits you are entitled to receive.

Travel Benefit:

The Basic Grant assists with travel as outlined below:

- If you are a student with no dependents, you are eligible for one return trip per year to go to, and from your home community in Nunavut to the nearest approved institution offering your program. If you are taking two or more consecutive semesters, you qualify for another return trip to Nunavut during Christmas break.
- If you are a Inuit Beneficiary student with dependents, you are eligible for one return trip per academic year for you and your dependents to go to and from your home community in Nunavut to the nearest approved institution offering your program

Note: The travel benefit cannot be used at any other time or for any other purpose. Only one parent can claim travel for their dependents when both parents are receiving assistance from FANS.

To maintain fairness and consistency for all applicants, no exceptions are made to travel assistance eligibility. The Basic Grant travel benefit does not:

- Apply to reading weeks, spring break or returning from school early so that you may seek employment
- Provide travel to a practicum that is not on route to or located in your home community
- Apply to travel outside of your home community to do a practicum, an internship or training-on-the-job in your program of study. Even if a practicum is a requirement for your program you are still ineligible for travel benefits under the Basic Grant. You may be able to receive a needs assessed Repayable Loan for these types of expenses and can request to be assessed for the loan.

Travel dates normally fall within two weeks of your school start and end date. If you wish to travel earlier, you will need approval from the FANS office. FANS will not pay your return travel if you stay later than two weeks after school ends, unless you are

staying because of summer employment. You must notify FANS as soon as possible, if this is the case.

Gateway cities are:

| | | | |
|---------------|-------------|----------------------|---------------|
| Whitehorse | Yellowknife | Vancouver | Victoria |
| Prince George | Kamloops | Edmonton | Calgary |
| Lethbridge | Saskatoon | Regina | Winnipeg |
| Brandon | Thompson | Thunder Bay | Sudbury |
| North Bay | London | Hamilton | Toronto |
| Ottawa | Montreal | Quebec City | Fredericton |
| Moncton | Halifax | Sydney | Charlottetown |
| St. John's | Cornerbrook | Happy Valley / Goose | |

Travel Reimbursement:

FANS has negotiated special rates for travel. If you pay your own airfare upfront, FANS will only reimburse you up to the amount of these set rates. You are required to submit your receipts for reimbursement. FANS will pay for your hotel if you are required to stay overnight in the North or in a gateway city while travelling.

****FANS will not pay for excess baggage fees or change fees to airline tickets.***

****Unfortunately FANS cannot pay for emergency travel. Many airlines have special fares for emergency travel. Call the airline directly to explain your situation.***

Christmas Travel:

It is important to note that FANS will cover your airfare to travel home during the winter holidays ONLY if your family did not receive the travel benefit under the supplementary grant. If your dependents and/or spouse or common-law spouse are already with you at school, you do not qualify for the winter holiday travel benefit.

Making Travel Arrangements:

You are responsible for making your travel arrangements.

- If you are only traveling to a GATEWAY CITY or within NUNAVUT, please call the airline directly.
- You will need to identify yourself as a student funded by the FANS Program to make a reservation and ask them to send a copy of the itinerary to both your email address and the FANS email address fans@gov.nu.ca for payment.
- FANS will check to see if the reservation you have made corresponds to your travel entitlement.
- If FANS does not receive the reservation we will not be able to pay for it.

To find out if you will need ID to travel, it is best to contact your air carrier.

What Is the Maximum Number of Basic Grants You Can Receive?

Nunavut Beneficiaries (Inuit Resident)

There is currently no limit as to how many years an Inuit student can receive FANS funding.

Nunavut Resident with Nunavut Schooling

If you are a Northern Resident Schooled in Nunavut, you are entitled to receive one year of Basic Grant for each year 3 years of Grades 1 to 12 that you successfully completed in Nunavut. For example, if you completed Grades 1 to 12 in Nunavut, you would be entitled to 4 years of Basic Grant. If you completed Grades 6 to 12, you would be entitled to 2 years of Basic Grant.

Note: If your institution does not have a semester system, you would have to make arrangements with your institution to break the study timeframe into terms of 12 to 26 continuous weeks to comply with FANS requirements. If this applies, you can determine which semester configuration is the most financially advantageous.

What Is The Maximum Amount Available?

For each year that qualifies for a Basic Grant, you could receive up to \$6855.00 for tuition, books and fees. For travel it is identified in the previous Travel Assistance section.

If you end up not going to school or if you drop one class and receive reimbursement for tuition, you have to return any reimbursements you receive to the FANS Program.

Note: If the cost of tuition and fees is more than \$3428.00 a semester, you may be eligible for a needs assessed Repayable Loan.

If You Audit a Course?

Courses that you audit cannot be considered toward the minimum course load requirement to maintain your eligibility as a full-time student.

If You Repeat a Course to Get A Better Mark?

Courses that you repeat in order to obtain a better mark that have already been funded by FANS cannot be considered toward the minimum course load requirement to maintain your eligibility as a full-time student, unless it is a requirement to continue in your program of studies (supporting documentation from your institution would be required).

Fast Track Programs

Some institutions offer programs that combine a number of years into one or two years. For example, some institutions offer a continuous 18-month program, which is, in fact, a condensed version of a normal 2-year program. If you take a fast track program, additional benefits are not offered from the FANS Program. In other words, if you complete two years in one, you will only receive the FANS assistance equivalent to one year.

More Than a Full Course Load

Some institutions allow you to take more than a full course load during a semester. If you take more than a full course load, you will not receive additional benefits from the FANS Program. In other words, you can only receive up to \$6855.00 for tuition, fees and books per academic year.

Co-op Programs/Practicum

You may be enrolled in or required to participate in a co-op program or practicum. FANS will recognize you as a student as long as you are still considered a full-time student by your institution and by FANS. FANS may provide financial assistance for eligible expenses. Eligible expenses are those already considered under FANS Grants and Loans.

Graduate Work

The FANS Program will recognize you as a full-time graduate student as long as your institution considers you a full-time student, and you continue to meet the full-time eligibility criteria of the FANS Program.

Tax Implications

If you receive a Basic Grant, a T4A federal income tax information slip will be issued to you. Please see Section 17 - Students and Income Tax for further information.

Audit of Your File

We routinely audit files to verify student information. As part of this process, you may be asked to submit additional information confirming your eligibility for the benefits you are receiving.

How Will You Get The Money?

Payment for Tuition, Tuition Fees and Books

Your Basic Grant is paid directly to you and it is your responsibility to pay your

Do Spring/Summer, Intersession Semesters Qualify?

When a spring/summer semester is less than 12 continuous weeks, you must have completed a semester of 12 or more continuous weeks in the 12 months before your semester begins. For example, if you were in school for a winter semester of 17 weeks, you can continue to a spring session of 6 weeks, if you were receiving funding from FANS.

What Does FANS Require From You?

In addition to your completed application form, the following is a list of forms FANS requires for travel benefits to be approved and/or reimbursed:

- Letter of Acceptance for your first year, and if you change institutions or programs
- Official transcript(s) from your first and any subsequent years of receiving FANS
- **Student Enrollment Form** for each semester
- **Travel Receipts** for all travel reimbursement requests
- Receipts for accommodations if you had to overnight because you could not reach your approved destination by plane in one day
- Any other documentation, as required

All forms are available on our website at <http://www.gov.nu.ca/family-services/programs-services/financial-assistance-nunavut-students-fans> or you can contact our office and we can fax or email a form to you.

SECTION 7

SUPPLEMENTARY GRANT

What Is It?

A Supplementary Grant is a territorially subsidized, non-repayable grant to assist you with your monthly living expenses and dependent travel.

Which Student Categories are Eligible?

An Inuit Resident is eligible to apply.

What Are The Requirements?

- You must meet all of the applicable eligibility requirements under Section 3 - Eligibility
- You must apply by your applicable deadline

What Costs Does The Supplementary Grant Assist With?

Expenses Covered

The Supplementary Grant assists you with the following expenses while you are a full-time student:

- Rent
- Utilities
- Local transportation
- Food, and
- Personal care
- Dependent Travel

Is There a Maximum That I Can Receive?

Maximum Years

Currently there are no maximum limits as to how many years a student can receive a supplementary grant or basic grant from FANS.

Maximum Monthly Rate

The amount of your monthly living allowance will vary based on the number of dependent's you claim. Check the table in Section 10 - Living Allowance, to see how much you could be receiving.

If You Audit a Course?

Courses that you audit cannot be considered toward the minimum course load

requirement to maintain your eligibility as a full-time student.

If You Repeat a Course to Get A Better Mark?

Courses that you repeat in order to obtain a better mark that have already been funded by FANS cannot be considered toward the minimum course load requirement to maintain your eligibility as a full-time student, unless it is a requirement to continue in your program of studies (supporting documentation from your institution would be required).

Fast Track Programs

Some institutions offer programs that combine a number of years into one or two years. For example, some institutions offer a continuous 18-month program, which is, in fact, a condensed version of a normal 2-year program. If you take a fast track program, additional benefits are not offered from the FANS Program. In other words, if you complete two years in one, you will only receive the FANS assistance equivalent to one year.

More Than a Full Course Load

Some institutions allow you to take more than a full course load during a semester. If you take more than a full course load, you will not receive additional benefits from the FANS Program. In other words, you can only receive up to \$1,850 for tuition and fees and up to \$200 for books, per semester.

Co-op Programs/Practicum

You may be enrolled in or required to participate in a co-op program or practicum. FANS will recognize you as a student as long as you are still considered a full-time student by your institution and by FANS. FANS may provide financial assistance for eligible expenses. Eligible expenses are those already considered under FANS Grants and Loans.

Graduate Work

The FANS Program will recognize you as a full-time graduate student as long as your institution considers you a full-time student, and you continue to meet the full-time eligibility criteria of the FANS Program.

Tax Implications

You will receive a tax slip called a T4A from the Government of Nunavut for the year in which FANS benefits were paid to you. This form will indicate the total amount of funding you received during the year. The T4A must be included on your tax return as income for the year when you file your income tax.

SECTION 8

LIVING ALLOWANCE

Living Allowance Rates

The amount of your monthly living allowance under the Supplementary Grant will vary based on the number of dependents you claim are residing with you while you are attending full-time studies.

Your dependent(s) must be living with you at least 50% of the time while you are in school in order for you to receive a living allowance for them. If both parents are in receipt of FANS, only one parent can claim the child/ren.

The table below provides an overview of how much you could be eligible to receive.

| Monthly Living Allowance Rates | | | | |
|----------------------------------|---------|-----------------|---------------------|---------------|
| | Single | Employed Spouse | Non-Employed Spouse | Both Students |
| Student | \$1,032 | \$1,032 | \$1,600 | \$1,032 |
| With 1 dependent | \$1,600 | \$1,344 | \$1,850 | \$1,600 |
| With 2 dependents | \$1,850 | \$1,469 | \$2,100 | \$1,850 |
| With 3 dependents | \$2,100 | \$1,594 | \$2,350 | \$2,100 |
| With 4 dependents | \$2,350 | \$1,719 | \$2,600 | \$2,350 |
| With 5 dependents | \$2,600 | \$1,844 | \$2,850 | \$2,600 |
| Each Additional dependent | \$250 | \$250 | \$250 | \$250 |

Note: If you are going to school for 9 months, but will only have full custody of your children for 3 of those months, the FANS Program will give you a living allowance for you and your children for those 3 months. For the other 6 months, you would get a living allowance as a single student.

Living Allowance Monthly Rates

Living allowance rates are based on the calendar days you are attending full-time studies. Please refer to the following chart to determine the amount you will receive.

| Calendar Days Considered in School | Monthly Living Allowance |
|------------------------------------|--------------------------|
| 0 - 15 | Half a Month |
| 15 - 31 | Full Month |

Receiving Assistance between Semesters

If you are a full-time student going to school for both the fall and winter of the same academic year, your living allowance will continue as a full-time student. For example, if you go to school from September until December 14 and then start again on January 4, we will give you a full living allowance for the months of December and January.

Living Allowance for Dependent Children

The Supplementary Grant monthly entitlement for students who have dual custody of their child/children at least 50%, but less than 100% of the time qualify for funding based on the number of days the student has their child/ children each month.

Note: If you are going to school for 9 months, but will only have full custody of your children for 3 of those months, the SFA Program will give you a living allowance for you and your children for those 3 months. For the other 6 month, you would get a living allowance as a single student.

The lifetime loan limit is \$26,000 if you have a Basic Grant and \$36,000 if you do not qualify for a basic grant. The entire \$26,000 or \$36,000 is not accessible to you all at once. The loan is available to you based on your personal information. For example, if you are a single student, with no dependents, the maximum you could receive for the year, if eligible, would be \$3,200 in Remissible Loans if you qualify for a grant and \$4,400 if you don't qualify for a grant.

Once you reach your loan limit of \$26,000, you will no longer be able to receive loans from FANS, though you may still be eligible for other assistance types. We will let you know each year how close you are getting to your loan limit.

| Primary and Secondary Loans | With A Basic Grant | Without A Basic Grant |
|-----------------------------|--------------------|-----------------------|
| | \$3,200 | \$4,400 |
| With 1 dependent | \$4,000 | \$5,200 |
| Each Additional dependent | \$500 | \$500 |

If You Audit a Course?

Courses that you audit cannot be considered toward the minimum course load requirement to maintain your eligibility as a full-time student.

If You Repeat a Course to Get A Better Mark?

Courses that you repeat in order to obtain a better mark that have already been funded by FANS cannot be considered toward the minimum course load requirement to maintain your eligibility as a full-time student, unless it is a requirement to continue in your program of studies (supporting documentation from your institution would be required).

Fast Track Programs

Some institutions offer programs that combine a number of years into one or two years. For example, some institutions offer a continuous 18-month program, which is, in fact, a condensed version of a normal 2-year program. If you take a fast track program, additional benefits are not offered from the FANS Program. In other words, if you complete two years in one, you will only receive the FANS assistance equivalent to one year.

More Than a Full Course Load

Some institutions allow you to take more than a full course load during a semester. If you take more than a full course load, you will not receive additional benefits from the FANS Program. In other words, you can only receive up to

and Winter semester. If you will be taking a spring/summer semester and would like your loan payment split into 3 payments instead of 2 please let the FANS office know ASAP when you apply for funding.

For example: if you are receiving \$3,200.00 for the year it would normally be split into 2 payments \$1,600.00 in the fall and \$1,600.00 in the winter. If you want 3 payments it will be \$1,066.66 per semester.

What Does FANS Require From You?

In addition to your completed application form, the following is a list of forms FANS requires:

- Letter of Acceptance for your first year, and if you change institutions or programs
- Official transcript(s) from your first and subsequent years of receiving FANS
- **Student Enrollment Form** for each semester
- Other documentation as requested

More Than a Full Course Load

Some institutions allow you to take more than a full course load during a semester. If you take more than a full course load, you will not receive additional benefits from the FANS Program.

Co-op Programs/Practicum

You may be enrolled in or required to participate in a co-op program or practicum. FANS will recognize you as a student as long as you are still considered a full-time student by your institution and by FANS. FANS may provide financial assistance for eligible expenses. Eligible expenses are those already considered under FANS Grants and Loans.

Graduate Work

The FANS Program will recognize you as a full-time graduate student as long as your institution considers you a full-time student, and you continue to meet the full-time eligibility criteria of the FANS Program.

Tax Implications

See Section 17 - Students and Income Tax for more information.

Audit of Your File

We routinely audit files to verify student information. As part of this process, you may be asked to submit additional information confirming your eligibility for the benefits you are receiving.

Repaying Your Loan

See Section 12 - Repaying Your Loan for more information.

How Will You Get the Money?

Your Financial Assistance for Nunavut Students will be directly deposited into your bank account you provided on your application form.

It is important that you keep track of how much money you receive from us in the event that you have to repay it. It would be the same as a car loan or a mortgage for a home. Even if you receive a grant, you may have to repay if you do not meet the necessary conditions. See Section 12 - Repaying Your Loan for more information.

How Will the Money Continue Each Semester?

You must provide a **Student Enrollment Form (SEF)** for each semester within your academic year. When you continue to a new semester within your academic year,

your payment will be deposited within 5-7 business days from receiving your SEF, but not before your semester start date.

Do Spring/Summer, Intersession Semesters Qualify?

Your loan payments are usually split into 2 payments per academic year, the Fall and Winter semester. If you will be taking a spring/summer semester and would like your loan payment split into 3 payments instead of 2 please let the FANS office know ASAP when you apply for funding.

For example: if you are receiving \$4,400.00 for the year it would normally be split into 2 payments \$2,200.00 in the fall and \$2,200.00 in the winter. If you want 3 payments it will be \$1,466.66 per semester.

What Does FANS Require From You?

In addition to your completed application form, the following is a list of forms FANS requires:

- Letter of Acceptance for your first year, and if you change institutions or programs
- Official transcript(s) from your first and subsequent years of receiving FANS
- **Student Enrollment Form** for each semester
- Other documentation as requested

All forms are available on our website at <http://www.gov.nu.ca/family-services/programs-services/financial-assistance-nunavut-students-fans> or you can contact our office and we will fax or mail a form to you.

How Will You Get the Money?

NAL are paid out in one installment per semester during the school year. Payments start at the beginning of each term. Your NAL will be directly deposited into your bank account you provided on your application form.

It is important that you keep track of how much money you receive from us in the event that you have to repay it. It would be the same as a car loan or a mortgage for a home. Even if you receive a grant, you may have to repay if you do not meet the necessary conditions. See Section 12 - Repaying Your Loan for more information.

How Will the Money Continue Each Semester?

You must fill out the FANS Needs Assessed Loan 2nd Installment Form to receive your second semester loan payment.

What Does FANS Require From You?

A completed N A L application form.

All forms are available on our website at <http://www.gov.nu.ca/family-services/programs-services/financial-assistance-nunavut-students-fans> or you can contact our office and we will fax or mail a form to you.

Arviat, NU X0C 0E0
 Tel: 1877-860-0680
 Fax: 1877-860-0167

How Much Time Do You Have To Pay Off The Loan?

The table below shows the maximum amount of time you will have to repay your loan. If, for example, you have an outstanding student loan between \$10,400 and \$15,600, you will have a maximum of 7 years to repay it.

| Loan Repayment Timelines | |
|--------------------------|-------------------|
| Repayment Period | Loan Amounts |
| 3 Years (36 months) | \$0-\$5,200 |
| 5 Years (60 months) | \$5,200-\$10,400 |
| 7 Years (96 months) | \$10,400-\$15,600 |
| 8 Years (96 months) | \$15,600-\$20,800 |
| 9.5 Years (114 months) | \$20,800-\$26,000 |
| 10.5 Years (128 months) | \$26,000-\$31,200 |
| 11.5 Years (138 months) | \$31,200-\$36,000 |

You may decide to repay all or part of any loan before the end of the repayment term and you may do so without penalty. Please keep in mind that interest on loans is calculated according to the number of days that lapse between receipts of payment on the principal balance outstanding. The larger the payment or the more often payment are submitted, the less interest you will pay during the term of your loan.

What Happens If You Return To School While You Are Repaying Your Loan?

If you plan to return to full-time studies, you may be able to have your loan repayment obligations suspended providing:

- Your account is up to date
- Your loan is in good standing, and
- You provide documentation confirming your full-time student status

You do not have to be receiving FANS benefits to have your loan payments put on hold. However, you must be enrolled as a full-time student at an accredited institution.

If you are considered “ordinarily resident” and are returning to full-time studies, your payment obligations and ability to have your remissible loan remitted are

suspended until you are no longer considered full-time for a continuous 6-month period.

If you plan to return to full-time studies, you may be able to continue to have your remissible loan remitted providing:

- You have elected to continue your payment obligations during your period of full-time studies
- You are not receiving FANS benefits
- You qualify for remission under the *Financial Assistance for Nunavut Students Regulations*
- You are actually resident in Nunavut during your full-time studies
- You remain enrolled as a full-time student in an approved institution located in Nunavut or in a distance learning program
- Your account is up to date, and
- Your loan is in good standing

Consolidating a Loan

If you have several NUNAVUT student loans, you are required to consolidate them into one simple payment. When loan consolidation takes place, your old interest rate and the new rate are averaged. This can be to your advantage depending on the interest rate. Program staff can assist you with consolidating your loans.

This table provides some examples of a consolidated loan.

| Examples of Loan Consolidation | | | |
|--|---------------|-------------|------------|
| Repayment Calculations | Interest Rate | Loan Amount | |
| From Previous Consolidation | A) 4%x | B) \$15,00 | C) \$600 |
| New Advances | D) 11%x | E) \$8,000 | F) \$880 |
| Total | G) 6.375% | H) \$23,000 | I) \$1,480 |
| Divide i by h to get the interest rate in g. Round interest rate to the nearest 8th. Nearest 8th: .125, .250, .375, .500, .750, .875 | | | |

What Happens If You Default On Your Loan?

If you do not meet your loan obligations, your file will go into what we call "default". This can have serious consequences to you. Your credit rating may be

affected and you may not be able to receive further funding from us or banking institutions. Talk to program staff to ensure that you are always up to date with your loan obligations. We may have options available, such as Interest Relief or a Reduced Payment Plan, if you are temporarily unable to meet your minimum monthly payments.

If you default on your loan, you may lose the right to an interest free period if you return to full-time studies.

What Are The Penalties For Not Repaying Your Loan?

If you do not make arrangements to repay your loan within 6 months of finishing full-time studies, you will have to pay the entire amount of the loan plus the interest that should have been paid, on the first day of the 7th month after the date you finished your studies.

If you fail to make payments for more than 3 months, your account may be transferred to a collection agency, which may result in the garnisheing of wages, a poor credit rating and legal action.

Non-Sufficient Funds

For each cheque that is returned NSF (non-sufficient funds), we will add a NSF charge of \$25 to a subsequent payment. Always make sure you have enough money in your account to pay your student loan. Please contact program staff if you encounter financial difficulties.

Interest Relief

If you are a resident in Nunavut and are temporarily unable to repay your student loan(s), your payments could be reduced depending on your household income level and your monthly FANS repayment obligation, for a period of up to a lifetime maximum of 36 months.

You could be eligible for Interest Relief if you:

- Are physically residing in Nunavut and are available for work when applying for and/or while receiving interest relief
- Have agreed to the terms and conditions of your loan repayment/remission
- Are unable to make full payments on your loans(s) due to low income
- Have not been granted more than 36 months of interest relief, and
- Do not exceed the allowable level of monthly household family income

year are permitted and do not need to be reported. Absences beyond 3 months in a calendar year will result in remission ineligibility. However, absences beyond a maximum of 3 months are permitted in certain circumstances at the discretion of the Deputy Minister.

If you accept any employment (full-time or part-time) while vacationing, remission will not be earned and you will be required to make monthly payments.

See definition of Actually Resident for further information.

Does The Summer Break Count Towards Your Remissible Loan?

Remission cannot be earned for this time period. To apply for remission, you must enter into a Consolidated Loan Agreement and in order to do so, you must be out of school for at least 6 continuous months.

- Special equipment – such as a Braille writer, alternative keyboard and alternate formats such as large or Braille print or voice activated program

Expenses Not Eligible

Nunavut Study Grant does not cover:

- Capital costs such as a wheelchair, hearing aids, computer, printer, monitor, glasses, etc.
- Repairs or modifications to capital equipment
- Vehicle related expenses such as parking, insurance or registration
- Ongoing costs such as a medication, catheters, etc.

Note: The FANS Program only provides your education-related costs. For example, this means that if you have a personal care attendant, we can only provide you with funding for the costs incurred while you are in school, not for when your attendant provides you with services at home.

How to Apply

Check the “yes” box on the application where it asks if you have a permanent disability. The FANS officers will provide you with the disability forms. Include all educational expenses related to your disability. For more information, contact your FANS officer.

What Timeframe Does The Grant Cover?

There is no limit to the number of years you can qualify for this Grant while attending postsecondary studies.

What Is The Maximum Amount Available?

As an eligible student attending school full-time, you may receive up to \$8,000 in an academic year. If you are applying as a full-time student, you must enroll in courses that represent at least 40% of a 100% full course load.

If you are applying for course reimbursement less than 40%, you may qualify for up to \$1,000 per full credit course. To qualify, you must be enrolled in courses that represent at least 20% of a full-time course load.

Please keep in mind that Grants can be taxable. See Section 17 - Students and Income Tax for more information.

SECTION 14

COURSE REIMBURSEMENT

What Is It?

Course Reimbursement is a territorially subsidized, non-repayable grant. You will be reimbursed for expenses you already paid based on your eligibility. Reimbursement takes place after you have successfully completed the course.

Which Student Categories Are Eligible?

All categories.

What Are The Requirements?

- You must have been ordinarily resident in Nunavut for a continuous period of three years immediately before registering for the correspondence course
- You must apply within one year from the start date of your courses
- You have successfully complete the course
- You must submit an official transcript, which indicates you have successfully completed the course(s), applicable receipts, and
- You are not eligible for reimbursement from any other source(s) such as your employer

You may not be eligible for a reimbursement if you receive assistance from another source that duplicates or is intended for the same purpose as your FANS benefits. Your FANS officer will assess your file based on the information you have provided in the application form.

Note: In order to be considered for a course reimbursement, all required documents, including your application for course reimbursement, official transcripts and applicable receipts are required to be submitted within one year from the start date of your course(s).

What Costs Are Eligible?

Reimbursement is provided for:

- Courses taken from an approved postsecondary institution

Expenses Covered

- Tuition costs
- Admission or enrollment fees

Will FANS still pay for my travel home after being suspended?

Yes, FANS will still pay for your travel home. You will have 2 weeks from your suspension date to book your travel home. If you require more time you may submit a written request to the FANS manager. For more information on Travel see the Basic Grant section where the Travel benefit is listed.

SECTION 16

SUSPENSION AND RECOVERIES

Reasons for Suspension

You can be suspended from the FANS Program for not fulfilling prior year(s) and/or current year FANS eligibility requirements. When you are suspended from the FANS Program, it means you can no longer receive funding for up to a period of three years or longer, and may have to repay some or all of the benefits that have already been provided to you.

You can be suspended from the FANS Program by:

- Not passing the required FANS percentage of a full course load during your academic year
- Being considered part-time by your institution
- Withdrawing or being asked to withdraw from your studies
-

Length of Suspension

A typical academic suspension lasts for up to three years if you do not owe any money to FANS. Your suspension begins on the day you became part-time, withdrew, or the last day of a semester in which you did not successfully complete the required course load.

Note: If your semester starts on January 6, 2018, and ends on April 28, 2018, and you withdraw on January 31, 2018, you would be suspended from January 31, 2018, until January 30, 2021.

If You Dropped a Few Classes

If you applied for and received assistance as a full-time student and you decide to drop a class(es), you may fall below the FANS Program's full-time student course load requirement. **** Please contact your FANS officer if you are thinking about reducing the number of classes you are enrolled in. ****

Recovery of Financial Assistance for Nunavut Students

If you applied for and received assistance as a full-time student and you decide to drop a class or stop attending your classes full-time, the FANS Program will stop funding you. If this occurs during your semester, you will no longer be eligible to receive future monthly living allowance payments. If you withdrew from your classes, but continued to receive your monthly living allowance payments, you may owe the FANS Program the money you received after you withdrew.

Note: If you are attending school and withdraw early in the semester, you may be entitled to a reimbursement of a portion of your tuition, and/or books by your institution. If you receive a reimbursement, you will have to repay the portion you got back from your institution to the FANS Program. If you do not notify FANS office that you withdrew and continue to receive a living allowance from FANS, you will be required to reimburse FANS any living allowance you received.

How Will I Know I Owe The Government Money?

FANS will first send a suspension letter to you outlining your suspension and how much you owe and for what reasons. Then FANS will start to send you monthly official invoice reminders until your debt is paid in full.

Are You Eligible For Student Financial Assistance If You Owe Money To The Government?

If you have an outstanding debt to the Government of Nunavut, such as an overpayment of FANS you will not be eligible to receive FANS funding until you have repaid the debt in full.

Getting "Unsuspected"

Once you are suspended, there are three options available to become eligible for FANS again:

1. If you are suspended with no amount owing: Successfully complete one semester of at least 60% of a full course load at no cost to FANS or wait out the three years
2. If you are suspended and owe money to FANS: Repay the full amount
3. If you withdrew due to extraordinary circumstances: Provide an assessment from a qualified, acceptable professional stating that your performance was significantly affected because of illness, physical injury or extraordinary circumstances.

FANS considers the following when assessing an extraordinary circumstances - was it something beyond the student's control, unpredictable, significant, was it the student's choice and a poor choice, and would the average person be successful under these current circumstances, or

Although you are under suspension, you must continue to meet the FANS application deadlines. You can appeal the decision to suspend you from the FANS Program. Please refer to the next section, Section 19 - Appeals.

Reinstating a Semester of Funding

If you received FANS to attend a semester, but decided to withdrawal and after a

short period of time decided to go back to school to finish the semester, you may be eligible to reinstate your semester of funding. To reinstate the semester you must:

- Contact FANS as soon as possible to see what your options are
- FANS will need confirmation from your institution that you are allowed back into the program

Note: Your living allowance payments and or travel benefits may be affected by the changes

False Information

If the information you have provided in your application and/or supporting documentation are false, and you are reassessed or audited, you may be reported to the Audit Bureau as a student suspected of defrauding the Government. Depending on the amount of money received, you may be reported to the RCMP for formal investigation, which could result in charges under the Criminal Code of Canada.

Supporting Documentation for an Appeal

You may be required to provide documentation that supports your request for an appeal. Your FANS officer can tell you what documentation is required in your particular situation.

Supporting documentation may include:

- A letter from you explaining your situation
- Detailed documentation from a professional third party who was directly involved with your situation (court reports, letters from police, social workers, counselors, children's shelters and/or doctors)
- Proof of payment for the costs you are claiming
- Certificate from a physician outlining the nature of illness or permanent disability, the care required and the period of time
- Documentation from your employer confirming employment, and/or
- Budget outlining estimated educational and/or living expenses

You can contact the FANS Program office at 1- 877-860-0680 for more information.

SECTION 19

STUDENTS AND INCOME TAX

Financial Assistance for Nunavut Students and Your Income Tax

Grants and bursaries can be taxable depending on your student category.

The Government of Nunavut will send your T4A taxation form to the permanent address you provide to FANS office on your application form. If you have questions about the amount indicated on the T4A, you will need to contact the FANS office.

Loans and Interest Deductions

Benefits from FANS in the form of a Remissible or Repayable Loan are not taxable. (However, once you complete your education and begin repayment, you will receive a letter stating the amount of interest paid on your loan during the year. This interest payment can be claimed as a deduction on your income tax.)

Grant Students

A T4A will be issued from the Government of Nunavut in late-February each year to students who received grant funding. The T4A will outline the total amount received in the prior year and must be included with your income tax return. If you received grants from the FANS Program, you may have to pay taxes on those grants.

All grants can be taxable under federal taxation rules and regulations. Consult your income tax guide or seek advice from an accountant for more information.

SECTION 21

REASSESSMENT AND VARIFICATION

Common Reasons for Reassessment

You must advise the FANS Program in writing if any of the information on your application changes after you have submitted it. The changes may require a reassessment of your FANS entitlement. Depending on what those changes are, your assistance may change.

Some of the most common reasons for a reassessment are changes to:

- Relationships with your spouse, parent(s), step-parent, sponsor or legal guardian
- Your banking information
- The information provided about your dependents
- Your program of study or study period and/or
- Your institution
-

Reassessments Are Conducted In the Current School Year Only

The FANS Program may only assist with your educational expenses in the current school year. You may ask for a reassessment at any time during your current academic year.

Verification and Audit

All files are subject to verification and audit.

Each year a percentage of FANS files are audited to verify the accuracy of information. Information provided by you must also be verified with other federal and provincial/territorial student aid programs, government agencies, ASETS groups, employers, banks, etc.

If your file is verified or audited, you may be required to provide documentation to confirm that information you and your spouse have submitted is correct. Keep all receipts and supporting documentation that may be needed for audit purposes, such as rent receipts, child support/alimony payment receipts, income statements, etc. Also, keep your birth certificate, land claim beneficiary card, etc. on hand as we may require a copy.

If you are audited you will be advised that you need to send us certain documents by a certain date. If you do not get back to us, processing of your FANS may be withheld until the audit is completed. Your prompt reply to an audit request will help prevent delays.

Please read carefully the conditions of FANS Program funding, as noted in the **Applicant Declaration and Consent on your Application for Full-time Financial Assistance for Nunavut Students** or **Application for Course Reimbursement**. If you and your spouse fail to meet these conditions:

- You may not be eligible for assistance, and/or
- You may be required to immediately repay funds already released

You must be truthful with all documentation. The following may be considered fraud:

- False or misleading statements
- Failure to fully disclose information, and/or
- Tampering with documents or forgery

Files identified as fraud may be transferred to the Government of Nunavut' Audit Bureau for further investigation and may be referred to the RCMP for a formal investigation which could result in charges under the Criminal Code of Canada.

SECTION 22

ACCESS TO INFORMATION AND CONFIDENTIALITY

Access to Information and Confidentiality

All information is collected under the authority of the *Access to Information and Protection of Privacy (ATIPP) Act*, Section 41.(1)(g) and *Nunavut Financial Assistance for Nunavut Students Act and Regulations*. The information will be used to determine your initial and continued eligibility for FANS and for the general administration and enforcement of this program. The privacy provisions of the *ATIPP Act* protect your information, and all applicants have the right to examine and request correction of his or her records and to request a review by the Information and Privacy Commissioner.

have voice mail or an answering machine, suggest another place for us to contact you such as your parents or the Student Union. If you tell us why you are calling when you leave a message, we can get back to you with the answer or leave a message.

If you choose to phone, try calling when it's not so busy in our office. Those times tend to be from 8:30 am - 10:00 am or from 1:00 pm - 3:00 PM, Monday to Friday. We would like to thank you in advance for your patience. We will continue to reply as quickly and effectively as possible to all your questions.

Career Planning

If you're not sure what direction you want to take, where to go or how much it will cost, contact your local Career Development Officer in your community. Career Development Officers can help you research different careers, programs of study and educational institutions.

Telephone numbers in your region are:

Qikiqtani – 1800-567-1514

Kivalliq - 1800-953-8516

Kitikmeot – 1800-661-0845