



University College of the North

## Financial Aid & Awards - FAQs & ANSWERS

### **FAQ 1. Who are the Financial Aid & Awards staff at UCN and how do I contact them?**

Students attending at The Pas Campus or at a Post-Secondary Access Centre location contact:

Michelle Ballantyne, Financial Awards Officer  
Box 3000, The Pas, Manitoba, R9A 1M7  
Phone: (204) 627.8517  
Fax: (204) 627.8514  
Toll-free: 1.866.627.8500 Extension: 8517  
Email: mballantyne@ucn.ca  
Office location: The Pas Campus Enrolment Services (main office)  
Office hours: Monday to Friday 8:30 a.m. to 4:30 p.m.

Students attending at Thompson Campus contact:

Emerald McKay, Learners' Assistance Centre Coordinator  
55 UCN Drive, Thompson, Manitoba, R8N 1L7  
Phone: (204) 677.6402  
Fax: (204) 677.6416  
Toll-free: 1.866.677.6450 Extension: 6402  
Email: emmckay@ucn.ca  
Office location: Thompson Campus Room 107A - located in the library  
Office hours: Monday to Friday 8:30 a.m. to 4:30 p.m.

### **FAQ 2. I'm planning on attending school at UCN, what options do I have to fund my education?**

Students planning on taking a post-secondary program at UCN can do a payment plan option through UCN Finance, apply for a bank or student loan, or seek sponsorship through their local Manitoba Jobs and Skills Development Centre. Indigenous students have the option to seek sponsorship through the Congress of Aboriginal Peoples, Métis Employment and Training or the Education Authority in their community. Students should keep in mind that when applying for sponsorship, some conditions may apply and consultation with the potential sponsor is highly recommended. Check out the full list of funding opportunities online at: [www.ucn.ca/funding](http://www.ucn.ca/funding). Students can also apply for awards, bursaries and scholarships; although this is not an immediate source of funding, applying for awards throughout the academic year can help alleviate some financial stress.

**FAQ 3.****Who do I contact at UCN to discuss and/or setup a payment plan?**

Students wanting more information on payment plan options can see Bonnie Needham, Finance Officer – Revenue/Receivables in Office 122. Bonnie can also be contacted via email at: [bneedham@ucn.ca](mailto:bneedham@ucn.ca) or by telephone at: (204) 627.8522.

**FAQ 4.****When can I apply for a student loan?**

The Manitoba Student Aid online application for UCN students becomes available the second week in July. Students planning on attending full-time (60% of course load in each term/40% for students with permanent disabilities as approved by Manitoba Student Aid) can apply online at: [www.manitobastudentaid.ca](http://www.manitobastudentaid.ca).

**FAQ 5.****What types of questions will I be asked when filling out my student loan application?**

Students wanting to know the types of questions they will be asked or what they will need before filling out their Manitoba Student Aid application, can go online at: <https://www.edu.gov.mb.ca/msa/applying-for-student-aid/what-information-do-i-need.html> to download a checklist of the information required to submit an application. Students can also see the Financial Awards Officer responsible for their Campus/Post-Secondary Access Centre to get a copy.

**FAQ 6.****What does course load mean and how do I calculate my course load to know if I'm considered a full-time student?**

Course load refers to the number of registered course credit hours. For a student to be considered full-time, they must be registered/enrolled in at least 60% of a full course load in a term. To do the calculation, see the following two examples:

***Example 1: Bachelor of Arts Student***

Total Registered Course Credit Hours for Fall Term: 9

Maximum Program Credit Hours for Fall Term: 15

Calculation: (9 divided by 15) multiplied by 100 = 60%

Bachelor of Arts student is enrolled in a 60% course load for the Fall term.

***Example 2: Office Assistant Student***

Total Registered Course Credit Hours for Winter Term: 17

Maximum Program Credit Hours for Winter Term: 17

Calculation: (17 divided by 17) multiplied by 100 = 100%

Office Assistant student is enrolled in a 100% course load for the Winter term.

Students can view their program cost sheet to see the course credit hours for their program by going to the UCN website online at: [www.ucn.ca](http://www.ucn.ca), and looking under the Current Students tab, then selecting → Cost Sheets. Program cost sheets can also be viewed online [here](#).

**FAQ 7.****I'm planning to attend school part-time, can I still apply for a student loan?**

Yes, students attending part-time need to print and fill out a part-time paper based student loan application. Part-time applications can be found on the Manitoba Student Aid website online at: <http://www.edu.gov.mb.ca/msa/answers-for-parents.html>. Students are required to fill in their portion of the application before forwarding it to the Financial Awards Officer responsible for their Campus/Post-Secondary Access Centre. The Financial Awards Officer will fill in the school's portion of the application, and then submit it to the appropriate student financial assistance office. Part-time students need to maintain between 20% and 59% of a full course load for the entire academic year/20% to 39% for students with permanent disabilities as approved by Manitoba Student Aid.

**FAQ 8.****Can I apply for a student loan before I'm accepted in a program?**

Yes, students do not need to be accepted in a program before they apply for a student loan, however, they need to know the name of the school they are attending, the program they plan on taking and the start and end dates of their program.

**FAQ 9.****I'm sponsored, can I apply for a student loan?**

Yes, students who are sponsored can still apply for a student loan. Students must indicate on their online student aid application that they are seeking financial support from another funding source.

**FAQ 10.****Why would I apply for a government student loan as opposed to a bank loan?**

Government student loans are interest and payment free as long as a student is attending full-time (60% of course load in each term/40% for students with permanent disabilities as approved by Manitoba Student Aid). Also, Government student loans offer additional assistance that does not have to be paid back such as grants, bursaries and awards.

**FAQ 11.****I live outside of Manitoba, can I apply for a student loan?**

Yes, students who have not lived in Manitoba for 12 consecutive months prior to the start of their study period, would apply for a student loan through their home province or territory. Students needing Program Information forms filled out, are to fill in their portion of the form and then contact the Financial Awards Officer responsible for their Campus/Post-Secondary Access Centre.

**FAQ 12.****I'm halfway through my 1st term or I'm starting my 2nd term and I haven't applied for a student loan yet, can I still apply?**

Yes, students can apply for a student loan up to 2 months before the end date of their program. The process can take a few weeks so everyone is encouraged not to leave it until the last minute.

**FAQ 13. I have a disability, I've been approved for a student loan, and I will be requiring specialized equipment that's being covered by the Canada Student Grant; I'm worried my paperwork won't get filled out.**

There is no need to worry. The Financial Awards Officer responsible for The Pas Campus and Post-Secondary Access Centre locations, works along with the Academic/Accessibility Resource Officer at each main campus, to ensure the Canada Student Grant paperwork is filled out for all UCN students at all locations.

**FAQ 14. I received a student loan in my first year and I will not be applying for a student loan in my second year, do I have to start repaying my loan?**

No, students who are returning to school full-time (60% of course load in each term/40% for students with permanent disabilities as approved by Manitoba Student Aid), who have received a student loan for a prior year of studies and who will not be applying for a student loan for the current academic year, are required to see the Financial Awards Officer responsible for their Campus/Post-Secondary Access Centre. The Financial Awards Officer will assist with the necessary paperwork for a student to maintain an interest-free/payment-free status.

**FAQ 15. I'm receiving a student loan and I want to drop a course, what happens if I drop a course?**

Students planning to drop a course are recommended to contact the Financial Awards Officer responsible for their Campus/Post-Secondary Access Centre. The Financial Awards Officer will review the student's situation and let them know if dropping a class would impact their student loan.

**FAQ 16. I got approved for a student loan for the whole academic year and I didn't tell student aid I was seeking another form of funding as I was positive I wouldn't get sponsorship. I ended up getting approved for sponsorship for my second term, what should I do?**

Students are required to contact their provincial or territorial student financial assistance office to let them know there has been a change in their financial situation.

**FAQ 17. Who at UCN confirms my enrolment for my student aid loan?**

Depending on which UCN location a student is attending, the Financial Awards Officer responsible for their Campus/Post-Secondary Access Centre will be the person who confirms their enrolment with the provincial or territorial student financial assistance office for which they have applied.

**FAQ 18. When my student loan is confirmed, I want a portion of my loan monies sent directly to UCN to cover my tuition. Who do I speak with to make sure this happens?**

Students wanting their tuition deducted from their student loan, and sent directly to UCN to cover their tuition must speak with the Financial Awards Officer responsible for their Campus/Post-Secondary Access Centre to make these arrangements.

**FAQ 19. I asked for my tuition to be deducted from my student loan and I received an invoice from UCN which indicates I still owe for my tuition, what should I do?**

Students should first check their online student loan account to make sure the “paid to institution” amount shows on their account. Students are asked to print a copy of this record, and provide it to the Financial Awards Officer responsible for their Campus/Post-Secondary Access Centre so proper follow-up can be done. Students are asked to keep in mind that it takes a while for their tuition payment to be issued by the provincial or territorial student financial assistance office and received on their student account at UCN; this process is not immediate and UCN may have just not received their tuition monies yet.

**FAQ 20. I didn't register for my classes yet, will this impact my student loan confirmation of enrolment?**

Yes, the Financial Awards Officers cannot complete a student loan confirmation of enrolment for a student if the student is not registered for classes. Student loan students are encouraged to make sure they are registered in all their classes early, so there is no delay in confirming their enrolment and receiving their student loan monies.

**FAQ 21. I'm taking a few courses through another institution on a letter of permission, will this impact my student loan?**

Yes, students taking a course through another institution on a letter of permission, are required to provide the Financial Awards Officer responsible for their Campus/Post-Secondary Access Centre with the following:

- name of institution
- name of course
- course code
- credit hours
- textbook costs
- total tuition/course related fees

**FAQ 22. Can't I just get a confirmation of enrolment letter from UCN to confirm my enrolment for my student loan?**

No, the Financial Awards Officers receive paperwork generated by each provincial or territorial student financial assistance office for student loan confirmation of enrolments. This specific paperwork is what is required to be filled out by the Financial Awards Officers to confirm enrolment.

**FAQ 23. I'm having trouble with my student loan application and/or logging into my online student loan account?**

Students needing help with their student loan application and/or who are experiencing technical difficulties with their online student loan account, are to contact their provincial or territorial student financial assistance office. Students, who are not sure

how to find their provincial or territorial student financial assistance office contact information, can find it online at: <https://www.canada.ca/en/employment-social-development/services/student-financial-aid/provincial-offices.html>.

Students applying for a student loan through Manitoba Student Aid can email [manitobastudentaid@gov.mb.ca](mailto:manitobastudentaid@gov.mb.ca) or contact Manitoba Student Aid via telephone at:

In Winnipeg: (204) 945.6321

In Brandon: (204) 726.6592

Toll-free (Canada and the USA) 1.800.204.1685

Students who are having trouble getting help and cannot resolve their issue after contacting their student financial assistance office, should see the Financial Awards Officer responsible for their Campus/Post-Secondary Access Centre. Students are asked to bring with them any correspondence they may have between themselves and the student financial assistance office.

**FAQ 24. I went online to apply for my student loan and the program I'm currently taking is not listed as an option, what should I do?**

Students should first contact the Financial Awards Officer responsible for their Campus/Post-Secondary Access Centre to find out if their program has been approved for student aid. Depending on the type of program a student is enrolled in, the program may not be eligible to be approved for students to get a loan.

**FAQ 25. Can I get a student loan to take upgrading?**

No, student loans are not available for Adult Education and/or Career Preparation programs.

**FAQ 26. I noticed there are a lot of documents posted on my online student loan account, what do I do?**

Students are asked to printout the documents and contact the Financial Awards Officer responsible for their Campus/Post-Secondary Access Centre. The Financial Awards Officer will provide assistance in filling out the documents, and will also assist in forwarding the documents to the appropriate student financial assistance office.

**FAQ 27. How will I know if I've been approved for a student loan?**

Students who have applied for a student loan are required to keep checking their online student loan account, this is where students are notified of the status of their application and/or if they have qualified for a loan.

**FAQ 28.**

**I will not receive my student loan monies in time for the start of the school year. How will I be able to pay for my books and tuition, and will I still be able to attend class?**

Yes, students who have been approved to receive student aid, can print out their notice of assistance/assessment from their online student loan account, and provide a copy to the Financial Awards Officer responsible for their Campus/Post-Secondary Access Centre. A deferral form will be filled out to allow the student to start classes without having to pay their tuition at the start of the term, and students will be allowed to get their textbooks from the UCN Bookstore.

**FAQ 29.**

**If I'm receiving a student loan and I have to do a deferral to cover my books and tuition until I receive my student loan monies, will I be charged late payment fees?**

No, the Financial Awards Officers provide UCN Finance with an up-to-date list of confirmed student aid students. UCN Finance uses this list to ensure student loan students are not charged any late payment fees. Students are asked to keep an eye on their UCN student account, if they are charged a late payment fee in error, they are to immediately notify the Financial Awards Officer responsible for their Campus/Post-Secondary Access Centre.

**FAQ 30.**

**Do I have to apply for a student loan each year/term?**

Yes, students will need to submit a new application at the start of each academic year. Students enrolled in a university program, who are wanting to take spring term courses, will have to submit a new application for the spring term as well. Students, who are unsure if the program they are taking will require them to apply for a spring term loan, should consult with the Financial Awards Officer responsible for their Campus/Post-Secondary Access Centre.

**FAQ 31.**

**If I received a student loan will I be getting a T4A?**

Yes, students who have received a student loan and were eligible for additional assistance such as grants, bursaries and awards through their student loan, will be issued a T4A. Students are required to check their online student loan account in February to print a copy of their tax slip, as T4A tax slips are issued every year for income tax purposes. In some cases, T4A tax slips are mailed to the address your student loan provider has on file.

**FAQ 32.**

**Who at UCN confirms apprenticeship loans?**

The Financial Awards Officer responsible for The Pas Campus and Post-Secondary Access Centre locations confirms apprenticeship loans for all UCN students at all locations.

**FAQ 33. I received an award/bursary/scholarship from an external organization and/or the high school I graduated from, who would I speak with at UCN to ensure the proper paperwork is completed, and the monies are transferred to my UCN student account?**

Students needing help to complete external award requirements and/or to collect their high school awards for their post-secondary studies, can speak with the Financial Awards Officer responsible for their Campus/Post-Secondary Access Centre. The Financial Awards Officers are available to assist students with this process, and to ensure monies are released to students or their UCN student account to pay for their post-secondary studies.

**FAQ 34. What type of awards, bursaries and scholarships can I apply for while I'm attending school at UCN?**

There are various types of awards, bursaries and scholarships available to UCN students throughout the academic year. All award, bursary and scholarship criteria and application forms can be found online at: [www.ucn.ca/awards](http://www.ucn.ca/awards). Hard copy award applications are also available in Enrolment Services (main office) at The Pas Campus and in Room 107A - located in the library at Thompson Campus. Since some awards have very specific criteria, students are encouraged to read the award information carefully.

**FAQ 35. I'm worried that once I get busy with school, that I will miss an award deadline.**

In addition to displaying award, bursary and scholarship criteria and applications on the awards webpage, the Financial Awards Officers do their best to make sure UCN students are notified of upcoming award deadlines. All UCN students are notified via their UCN student email account and regular posts are made on the UCN Awards, Bursaries & Scholarships Facebook page online at: <https://www.facebook.com/universitycnawards/>.

**FAQ 36. I want to apply for an award, but I'm confused about the terminology used in the criteria?**

Students having difficulty understanding award, bursary and/or scholarship criteria are encouraged to contact the Financial Awards Officer responsible for their Campus/Post-Secondary Access Centre. The Financial Awards Officers are also available to assist all students with filling out their award applications.

**FAQ 37. I'm applying for a UCN award and the criteria says I have to be enrolled full-time, what does that mean?**

For a student to be considered full-time for a UCN award, students must be enrolled in at least 60% of a full course load per term.



**FAQ 38. The UCN award I'm applying for requires me to submit my UCN unofficial transcript, how do I get a copy?**

Students needing a copy of their unofficial transcript, can get the instructions on how to access it online [here](#). Students can also access the instruction sheet, by going to the UCN website online at: [www.ucn.ca](http://www.ucn.ca) and looking under the Future Students tab, then selecting → Apply for Admission → Student Records → How to Get Student Transcripts → How To Access My Unofficial Transcript Online.

**FAQ 39. I'm taking the Bachelor of Nursing Program at UCN and I'm applying for a UCN award, do I have to submit my unofficial transcript(s) from the U of M, as well as my unofficial transcript(s) from UCN with my application?**

Yes, students are required to provide a copy of **ALL** unofficial transcripts when they are applying for UCN awards.

**FAQ 40. I'm applying for an external scholarship and I'm asked to provide a confirmation of enrolment letter, returning student letter and/or official transcript with my application. How do I go about getting these documents?**

Students needing a confirmation of enrolment letter, returning student letter and/or official transcript can see the receptionist at The Pas or Thompson Campus; direction will be provided as to how to obtain these documents. The receptionists in The Pas and Thompson can be contacted via telephone at:

The Pas Campus: (204) 627.8500 or Toll-free: 1.866.627.8500

Thompson Campus: (204) 677.6450 or Toll-free: 1.866.677.6450

**FAQ 41. The award I'm applying for requires me to provide a copy of the course costs for the post-secondary program I'm taking. How do I go about getting this information?**

Students wanting proof of program costs for an award or for sponsorship purposes, can get a copy of their program cost sheet online [here](#). Students can also access their program cost sheet by going to the UCN website online at: [www.ucn.ca](http://www.ucn.ca), and looking under the Current Students tab, then selecting → Cost Sheets.

**FAQ 42. I have my UCN award application completed and I only need to attach a few letters of recommendation, can I hand in what I have for right now, and then forward the rest of my documents to the Financial Awards Officer when I get them?**

No, students are required to hand in complete award applications; this includes all required supporting documentation as outlined in the award criteria.

**FAQ 43. How will I know if I won an award, bursary or scholarship I applied for at UCN?**

The Financial Awards Officers post award winners on the UCN award, bursary and scholarship bulletin boards located at The Pas and Thompson Campuses. Award winners are also announced on the UCN Awards, Bursaries & Scholarships Facebook page which can be viewed online at: <https://www.facebook.com/universitycnawards/>. Student award winners are announced/identified by their student numbers. If an award cheque is not claimed within a certain time frame, the Financial Awards Officer

responsible for the award winner's Campus/Post-Secondary Access Centre will contact the student via email or telephone to make arrangements to have the cheque mailed, delivered or picked up. Current and/or past award winner pictures are also posted on the UCN Awards, Bursaries and Scholarships Facebook page. This option is available to all UCN students at all locations. Students who have won awards and would like their picture posted, are encouraged to contact the Financial Awards Officer responsible for their Campus/Post-Secondary Access Centre so that the necessary arrangements can be made.

**FAQ 44. Who decides award, bursary and scholarship winners for UCN awards?**

All award, bursary and scholarship applications for UCN are reviewed and winners are selected by the UCN Awards Committee. The Committee is comprised of a maximum of thirteen members and includes college faculty members, university faculty members, the Financial Awards Officers, a student member, two members at large, the Dean of Students and one Elder. Committee members are from various UCN locations.

**FAQ 45. I received an award, bursary or scholarship from UCN, will I be issued a T4A?**

Yes, students who have won awards, bursaries and/or scholarships from UCN will be issued a T4A tax slip. T4A's are mailed to award winners at the end of February for income tax purposes. Students are encouraged to make sure UCN has their up-to-date mailing address to ensure tax slips are mailed to the correct address.

**FAQ 46. I'm sponsored, who do I speak with at UCN to make sure my sponsor filled out the necessary paperwork to have my tuition and/or books covered for the year/term?**

Sponsored students, wanting to ensure their sponsorship paperwork has been filled out, can see the Accounts Receivable Clerk in Office 122. The Accounts Receivable Clerk can also be contacted via email at: [accountsreceivable@ucn.ca](mailto:accountsreceivable@ucn.ca) or by telephone at: (204) 627.8570.

**FAQ 47. I have Trust Fund, Registered Education Savings Plan, Survivors Benefit, and/or bank loan documents, etc., I need filled out to confirm my enrolment at UCN. Who do I contact?**

Students needing a confirmation of enrolment or paperwork filled out for their Trust Fund, Registered Education Savings Plan, Survivor Benefit, and/or bank loan, etc., are required to contact the Associate Registrar at UCN in The Pas or Thompson. Students are expected to fill in their portion of the paperwork before they forward their documents to the Associate Registrar for signing. Students wanting to be transferred to the Associate Registrar in The Pas or Thompson can call:

The Pas Campus: (204) 627.8500 or Toll-free: 1.866.627.8500

Thompson Campus: (204) 677.6450 or Toll-free: 1.866.677.6450

IF YOU HAVE SUGGESTIONS OR TO REPORT ANY ERRORS, PLEASE EMAIL [mballantyne@ucn.ca](mailto:mballantyne@ucn.ca).