

FBA education fund

BRITISH COLUMBIA STUDENT ASSISTANCE PROGRAM (BCSAP)

WHAT IS BCSAP?

BCSAP offers several student loan and grant programs for post-secondary training.

The loan programs – **Canada Student Loans** and **BC Student Loans** – each have criteria for funding, and loan repayment begins six months after completion of studies.

Grants are generally based on financial need and do not have to be repaid. Two of the grants under BCSAP include the **Canada Study Grants for Students with Dependents** and the **Canada Access Grants for Students from Low-Income Families**.

HOW MUCH WILL I RECEIVE FROM BCSAP?

The amount of funding that you receive depends on your financial and personal situation. For example, a single student with dependent children may be eligible for more funding than a single student without children or a student with a partner who is working.

If you have personal assets, such as a vehicle, house, cabin, or boat, you are unlikely to qualify.

There is a lifetime limit on the total amount of funding you receive from student loans and grants. If you have previously been given student loans and grants, this will be taken into account. Also, if you have not repaid a student loan, you will most likely not be eligible for another loan. However, there is an appeal process you can follow.

HOW DO I GET APPLICATION FORMS AND INFORMATION ON BCSAP?

Detailed information, including a [budget worksheet](#) and an online application, can be found at www.bcsap.bc.ca.

HOW LONG DOES THE BCSAP PROCESS TAKE?

Once you've applied for a grant or loan, it takes about six weeks for the full approval process.

HOW DO I GET STARTED?

Talk to staff in the Financial Aid Office at the public college/institute where you want to take your training. They will ensure you apply for the appropriate funding, and offer you information on internal bursary programs (if available).