

Equipping people for effective service and witness for Christ

Financial Aid Handbook 2019-2020



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FUNDING YOUR EDUCATION

Figuring out how to fund your education can be scary BUT it doesn't have to be. It all begins by making wise decisions. How do you do this?

First, understand that your education is an investment. Like all investments, there will be some initial cost but it is well worth it. Your education is one of the few investments that you will reap benefits from for the rest of your life. At Alberta Bible College, we consider your time of studying and equipping a low cost /high return investment. What we mean by that is that we have intentionally kept our tuition one of the lowest in the country while still maintaining high quality Christian education. We understand the challenges that come with paying for your education and, through the generous financial assistance of our supporters, have done what we can to make both your education and ministry upon completion of your training affordable and

accessible. In fact, it might surprise you to know that most students completing programs at Alberta Bible College do it with no, or little, actual debt.

As with any investment, you still must determine what you WANT to afford. While it may seem that a college education is out of your financial reach, you might be surprised at all the ways to bridge the gap between what you have and what you need.

Here are a few suggestions to help you out...



SCHOLARSHIPS

Unless otherwise stated, all scholarships are listed in Canadian dollars and will be administered in compliance with the following scholarship procedure and policies:

- Applied over two semesters
- Maintenance of a minimum 2.0 G.P.A. in all semesters of study to which the scholarship funding is applied or the scholarship is repayable
- May be used for up to two years from the date of receipt
- Applied only to tuition (not fees or books)
- Non-transferable
- To a maximum of 75% of tuition per semester

STUDENT REFERRAL SCHOLARSHP

- Available to all new and returning students who recommend a new prospective student to ABC
- The recommended prospective student cannot be an existing student in the Enrollment database; this can be confirmed by simply referencing the database at the time ABC receives the name of the prospective student
- ❖ Amount: \$100 per 3-credit class that the new student registers and pays for, to a maximum of 10 classes (e.g. if a student registers for a full year of classes, the amount of the scholarship would be \$1,000)

INCOMING STUDENTS

Scholarships are awarded by the Director's Cabinet. Contact the Enrollment Office for further information. Application deadline for all scholarships for incoming students is August 15.

EXCELLENCE IN ACADEMICS AND MINISTRY ENTRANCE SCHOLARSHIP

A tuition scholarship of \$2,000 is available to an incoming student in the College program showing superior academic achievement and ministry promise.

- Recipient must be enrolled in full-time classes (12 or more credits), including Field Experience, for the fall semester.
- Recipient must have at least a 90% average in the last two semesters of study (based on official transcript evaluation).
- Contact the President for further information.

ATHLETIC SCHOLARSHIP

- One tuition scholarship of \$1,000 available to a new applicant.
- Competitive.
- Recipients must demonstrate athletic excellence during high school.
- Application requires an essay demonstrating the integration of athletics and the Christian faith.
- Applicants must complete an interview with ABC's Student Development Team.

BENOIT LEADERSHIP SCHOLARSHIP

- A tuition scholarship of \$1,000 is available to first year applicants.
- Competitive.
- Application requires an essay and three references.

LEADERS IN TRAINING SCHOLARSHIP (Formerly 'Camp Scholarship')

- A \$500 scholarship is available to accepted students in Grade 11 or 12 who demonstrate exemplary service or leadership.
- Camp Administration to nominate in writing (email acceptable).
- Contact finance@abccampus.ca.

INCOMING STUDENTS (continued)

CHURCH LEADERSHIP SCHOLARSHIP

- A scholarship is available to accepted students who demonstrate exemplary service or ledership within the church. .
- Alberta Bible College will match the church's contribution up to \$1,000.
- Recommendation and reference letter to be made by appropriate pastoral leadership.
- Contact finance@abccampus.ca for further information.

RETURNING STUDENTS

Scholarships are awarded by the Director's Cabinet by April 15. Contact the President for further details.

EARL BERGMAN SCHOLARSHIP

- A tuition scholarship of up to \$1,500 is offered to students consistently involved in the evangelistic ministry of a local congregation.
- Alberta Bible College will match the church's contribution up to \$1,000.
- Recommendation and reference letter to be made by appropriate pastoral leadership.
- Contact <u>finance@abccampus.ca</u> for further information.

JOHN AND LILLIAN BERGMAN SCHOLARSHIP

• Two or more scholarships of \$1,500 per year are available to students who demonstrate financial need, and throughout the course of their studies, have shown a consistent interest and engagement in pastoral ministry, both in formal programming and/or informal initiative.

BOYD LAMMIMAN SCHOLARSHIP

 One tuition scholarship of \$1,200 available to a person doing or aspiring to do intercultural ministry.

DOROTHY CHAPMAN SCHOLARSHIP

• A tuition scholarship of \$1,200 is available to a female student who demonstrates commitment to children's or women's ministry.

JIM CHAPMAN SCHOLARSHIP

• A tuition scholarship of \$1,200 is available to a student enrolled at Alberta Bible College who is actively preaching and ministering in an under-served congregation.

EDNA HUNT SCHOLARSHIP

• A tuition scholarship of up to \$1,200 per year is available to a returning student who demonstrates consistent interest and engagement among people of other cultures.

RETURNING STUDENTS (continued)

GATEWAY YOUTH SCHOLARSHIP

• A tuition scholarship of up to \$1,500 per year is available to a student showing consistent interest in working with youth,

OUTSTANDING STUDENT SCHOLARSHIP

• A scholarship, equivalent to one semester's tuition, is awarded to the full-time student who demonstrates Christian character, academic excellence, student body involvement and Christian service in balance over the course of a full year of their program

SUMMER SERVICE SCHOLARSHIP

- Tuition scholarship is available to current ABC students who provide satisfactory leadership through the Summer Ministry component of Field Experience.
- Must be used in the academic year immediately following the period of summer ministry.
- Application to be made through the Field Experience Coordinator by April 15.

VARIOUS ABC AWARDS

ATHLETIC EXCELLENCE AWARD

- Awarded annually for excellence in athletics
- A sports gift card

AMBASSADOR FINE ARTS AWARD

- Awarded to the student who best demonstrates personal growth and initiative, as well as a consistent pursuit of excellence in the development of their abilities in Fine Arts
- \$100 gift certificate for books

BEYOND BORDERS AWARD

- ❖ The Beyond Borders Award is given to a student from a developing country, or non-English speaking country, who travels to Canada as an international student to attend ABC.
- ❖ The award acknowledges the extra levels of adaptation required to successfully belong to a community that is 'far removed' and 'foreign' to the comforts of living within one's own borders, even prior to making a positive influence or contribution to it
- \$100 gift certificate for books

CHRISTIAN MINISTRY AWARD

- This award is provided through the Alberta Bible College Scholarship Fund for excellence in Christian Ministry. It is presented to a graduating student demonstrating character, academic excellence, and a passion for Christian Ministry
- \$100 gift certificate for books

CHRISTIAN SCHOLAR AWARD

- Awarded to the graduate who over the course of their program maintains the highest G.P.A. over 3.5 and who maintains their ministry commitment
- \$100 gift certificate for books

CHURCH GROWTH AWARD

- Awarded in conjunction with the National Church Growth Research Centre, Washington, D.C., to the graduate who exhibits zeal in reaching people evangelistically
- Books

EXCELLENCE IN READING AWARD

The Canadian Bible Society provides this award of a Bible reference work to the student who

VARIOUS ABC AWARDS (continued)

FACULTY LEADERSHIP AWARD

- ❖ Awarded to the student who best exemplifies leadership skills during the previous year, with special emphasis on pioneer spirit, initiative, and example of servanthood
- \$100 gift certificate for books

GRADUATING SENIOR AWARD

- Awarded to the graduate who, throughout their years of study, demonstrates academic and leadership excellence
- \$100 gift certificate for books

PI ALPHA MU AWARDS

❖ Pi Alpha Mu is the Honour Society of the Association of Canadian Bible Colleges. It exists to promote "the ability to shepherd, moral excellence, and disciplined learning." Appointment to the society is an honour conditioned upon academic achievement, Christian character and leadership, over the duration of the student's program

SERVANT AWARD

- Awarded to the first-year student who exemplifies three foundational qualities of a Christian servant: dependability, teachability, and selflessness
- \$100 gift certificate for books

STUDENT BODY LEADER AWARD

- Awarded to the student in formal leadership in the student body who models positive initiative, integrity, and teamwork
- \$100 gift certificate for books

ZONDERVAN GREEK AWARD

- Awarded to the program student who achieves the highest grade over two semesters in Greek
- A product supplied by Zondervan

TIPS ON HOW TO APPLY FOR AWARDS, LOANS AND OTHER FINANCIAL ASSISTANCE TUDENT LOANS AND GRANTS

Like most students, you are looking for ways to make your education more affordable. Unfortunately, information on external loans, scholarships and other financial assistance can be difficult to find. We've gathered the following websites to help you out:

- www.scholarshipscanada.com
- www.uc411.com
- www.aucc.ca
- www.studentawards.com
- www.cmsf.ca
- www.campusaccess.com

- www.fastweb.monster.com
- www.christianconnector.com
- www.schoolfinder.com
- www.canlearn.ca
- www.alis.gov.ab.ca/scholarships/
- www.finaid.org/otheraid/canadian.phtml

ADDITIONAL SCHOLARSHIPS

ALBERTA HERITAGE FUND SCHOLARSHIPS/ALEXANDER RUTHERFORD SCHOLARSHIPS

- Qualified Alberta students may also apply for an Alberta Heritage Fund Scholarship
- Forms are available from Alberta Heritage Scholarship Fund, Students' Finance Board, 10th Floor, Baker Centre, 10025 -106 St., Edmonton, Alberta T5J 1G7

OTHER

- Many community organizations, banks, businesses, and churches offer scholarships of their own
- Check with the guidance counsellor of your local high school for scholarships, grants, and bursaries in your local community

The information contained in this document is for general information purposes only and is provided by Alberta Bible College. While we endeavor to keep the information up to date and correct, we make no representations or warranties of any kind, express or implied, about the completeness, accuracy, reliability, suitability or availability with respect to the website or the information, products, services, or related graphics contained on the website for any purpose. Therefore, any reliance you place on such information is strictly at your own risk.

ADDITIONAL OPTIONS TO FINANCE YOUR EDUCATION

SUMMER WORK

Working even part-time during your high school years and the summer prior to attending college can be a huge help in financing your education. It has been said that "it's not how much you make, it's how much you SAVE" in your time of working that makes the difference. While there are always fun things to spend your money on, you must decide what your priorities are and spend — or save—your money accordingly.

LOCAL EMPLOYMENT

Many of our students work part-time throughout their time of study to help pay for their education and living expenses. Calgary's economy has numerous jobs available for students in the city. In addition, public transportation, including a bus stop on one of Calgary's major bus routes just outside of the building, provides access to a wide variety of opportunities for student employment beyond the immediate area of the college.

Classes are held Tuesday through Friday mornings, Tuesday and Thursday afternoons, and Monday through Wednesday evenings. This permits those who are employed during the day to take evening classes. It also allows most full-time students to accept part-time employment for Mondays, Saturdays, and most afternoons.

The following guideline is designed to help you balance work commitments and academic load.

If your weekly academic load is:	Your weekly outside work load may be:
15–17 hours	14 hours or less
12-14 hours	14-20 hours
10–12 hours	20-30 hours
6–10 hours	30 hours or more

FAMILY CONTRIBUTION

It is important to note that the Canadian government expects that families will contribute to their children's education. In the eyes of the government, students are considered dependent on their families until they have been out of high school for four years, are married, or have spent significant time in the workforce full-time.

This is important to consider when planning your finances, especially if you are considering student loans. Know that your family's income will be considered in your loan application if you are still considered a dependent.

STUDENT LOANS AND GRANTS

Alberta Bible College is recognized as an eligible institution for student loans. Other provincial governments acknowledge Alberta Bible College as a qualified institution under the Canada Student Loans Plan. You apply each year you are studying by filling out an application in your home province. These loan programs are intended to supplement the financial resources of the students and their families. Approval for financial assistance is not guaranteed.

Note: These loans must be paid back.

Alberta student loans (http://studentaid.alberta.ca/)

"There is no interest on your loans for the first six months from your last date of study. This is called your "grace period". At the end of your six month grace period, interest will begin to accumulate on your Alberta student loan and you will be expected to make your first payment" (http://studentaid.alberta.ca/repaying-your-loan/interest-rates/).

Canada student loans (http://studentaid.alberta.ca/)

"Interest on your Canada student loan starts accumulating immediately after you stop studying full-time. You will not be required to make any payments until six months from your last date of study" (http://studentaid.alberta.ca/repaying-your-loan/interest-rates/)

Some key features of government student loans are:

- These loans are interest free while you are in school, but interest starts to accrue when you are done school.
- Repayment of your loans starts six months after you complete your studies or drop below a 60% full course load.
- Depending on your situation, you may be eligible for interest relief and/or debt reduction assistance after you have completed your studies

For more information on Federal student loans, check out www.canlearn.ca

STUDENT LOANS AND GRANTS (continued)

Are you eligible for a Canadian government loan?

Students enrolled in at least 9 credit hours per semester and who are Canadian citizens or permanent residents of Canada are eligible to apply for a Federal loan.

Let the application process begin...

Some tips for applying:

- All applications require at least 4-6 weeks to process. Make sure you apply early!
- If you use the on-line system for any information, be sure to make note of important information such as usernames and passwords.
- Paper applications for Alberta Residents are available from the Alberta Bible College admissions
 office. Students from other provinces must apply to the province in which they reside. Applications are
 .also available at most local high schools, colleges and universities.
- When contacting your province's student aid office, be sure to ask for information about any other awards, bursaries, etc. that may be granted for post-secondary education.
- Be prepared to provide photo ID for every loan application transaction.
- Be specific in naming the program in which you are enrolled (i.e. Certificate in Christian Foundations, rather than The Rock; Bachelor of Theology or Religious Education rather than counselling, youth ministry, etc.) so that it will be recognized as an official program.

•	Codes are required for loan applications. The codes for Alberta Bible College are as follows:
	□ BPBT (2295) Alberta Institution Code
	□ 536 Alberta Program Code for Alberta Bible College Degree Programs

STUDENT LOANS AND GRANTS (continued)

Most provinces have their information and loan applications available online. Contact information is listed below:

British Columbia

www.aved.gov.bc.ca/studentaidbc 1-800-561-1818

Manitoba

www.studentaid.gov.mb.ca 1-800-204-1685 or 204-945-2313

New Brunswick

www.studentaid.gnb.ca 1-800-667-5626

Newfoundland

www.gov.nf.ca/studentaid 1-888-657-0800

Nova Scotia

www.studentloans.ednet.ns.ca 1-800-565-8420 or 902-424-8420

Ontario

osap.gov.on.ca 1-807-343-7260

Prince Edward Island

www.studentloan.pe.ca 1-902-368-4640

Quebec*

www.afe.gouv.qc.ca 1-888-345-4505 or 418-646-4505

Saskatchewan

www.student-loans.sk.ca 1-800-597-8278 or 306-787-5620

Northwest Territories*

www.nwtsfa.gov.nt.ca 1-800-661-0793 or 867-873-7190

Nunavut*

http://www.edu.gov.nu.ca/ 1-877-860-0680

Yukon

www.education.gov.yk.ca/advanceded 1-800-661-0408 ex. 5929 or 867-667-5929

^{*}Quebec, Northwest Territories and Nunavut operate their own student financial assistance programs. Students should contact their student financial assistance offices for further information.

ALBERTA BIBLE COLLEGE STUDENT FINANCIAL OPTIONS

A Student Aid Fund, made possible by friends of the College, provides minimal amounts to students who qualify. Information and rules governing these loans may be secured from the President. Alberta Bible College's mission is to *equip people for effective service and witness for Christ*. Accessibility is a key component of encouraging people to take advantage of the opportunity to be equipped. In addition to very competitive tuition, ABC provides three sources of financial aid:

- Scholarships
- Student Aid
 - a. Emergency loans (Student Aid Fund): This fund is made possible by friends of the College and provides minimal amounts of temporary loan assistance to qualifying students. Rules governing these loans may be secured from the President.
 - b. Communal food bank: This is food provided by faculty, staff, and students for students who are lacking food provision.

See http://www.abccampus.ca/financialaid for more details about financial aid

ALBERTA BIBLE COLLEGE

635 Northmount Drive NW Calgary, Alberta Canada T2K 3J6 Phone: 403.282.2994

> Toll Free: 1.877.542.9492 <u>admissions@abccampus.ca</u> www.abccampus.ca

SCHOLARSHIP INFORMATION TABLE

INCOMING STUDENTS

SCHOLARSHIP	DATE	REQUIREMENTS	APPLY TO
Excellence in Academics and Ministry Entrance Scholarship (\$2000)	July 15	Grade 11 or 12 student 90% average in the last two semesters of high school	President president@abccampus.ca
Athletic Scholarship (\$1000)		Student who meets criteria of athletic excellence and integration of athletics and Christian faith through essay and interview	Student Development Team studentdevelopment@abccampus.ca
Benoit Leadership (\$1000)	July 15	Application (essay plus 3 references)	President president@abccampus.ca
Leaders in Training Scholarship (formerly CAMP SCHOLARSHIP) (\$500)	August 15	Grade 11 or 12 students showing exemplary service and leadership Camp Admin to nominate in writing	To apply contact finance@abccampus.ca
Church Leadership Scholarship (matching)	July 15	Students who demonstrate exemplary service and leadership within the church ABC will match church contribution up to \$1,000 Recommendation and reference from pastoral leadership	For more information contact finance@abccampus.ca

SCHOLARSHIP INFORMATION TABLE

RETURNING STUDENTS

SCHOLARSHIP	DATE	REQUIREMENTS	APPLY TO
Boyd Lammiman (\$1200)	March 31	Student committed to intercultural ministry	President president@abccampus.ca
Dorothy Chapman (\$1200)	March 31	Female student committed to children's or women's ministry	President president@abccampus.ca
Gateway Youth Scholarship (\$1500)	March 31	Student committed to youth ministry	President president@abccampus.ca
Edna Hunt (up to \$1200)	March 15	Student(s) interested and committed to engagement with other cultures, including Indigenous peoples	President president@abccampus.ca
Outstanding Student (one semester's tuition)	N/A	Full-time student who demonstrates Christian character, academic excellence, student body involvement, and Christian service in balance	The ABC Cabinet determines candidate
Summer Service (20%, 40%, or 60% off next year's tuition)	April 15	Current ABC students with GPA of 2.0+, who work a minimum of 30 hours/week in a designated/approved summer service ministry with appropriate supervision and mentoring (eg. YAIC)	Field Experience Coordinator academics@abccampus.ca
Earl Bergman Scholarship (up to \$1500)	March 31	Students consistently involved in the evangelistic ministry of a local congregation	President president@abccampus.ca
John and Lillian Bergman Scholarship (\$1500)	March 31	Demonstrated financial need, and engagement in pastoral ministry both in formal programming and/or informal initiative	President president@abccampus.ca
Jim Chapman Preaching Scholarship (up to \$1200)	March 31	Students who actively preach and minister in an under-served congregation	President president@abccampus.ca

SCHOLARSHIP APPLICATION POLICY AND FORM (College Program)

Policies and Procedure:

Unless otherwise stated, all scholarships are listed in Canadian dollars and will be administered in compliance with the following scholarship procedure and policies:

- Used over two semesters
- Maintain a minimum 2.0 G.P.A. in all semesters of study to which the scholarship funding is applied, or scholarship is repayable
- May be used for up to two years from the date of receipt
- Applied only to tuition
- Non-transferable
- To a maximum of 75% of tuition per semester

Application can be made through the Enrollment Officer unless otherwise stated. See ABC Calendar for description of all the scholarships.

Scholarships for All Students:

Student Referral Scholarship (Note: This is by far the easiest, most flexible scholarship, and can be applied at any time. Please ask for a different form for this scholarship.)

Scholarships for Incoming Students:

Excellence in Academics and Ministry Entrance Scholarship	Apply by July 15
Athletic Scholarship	Apply by July 15
Benoit Leadership Scholarship	Apply by July 15
Leaders in Training Scholarship (formerly Camp Scholarship)	Apply by August 15
Church Leadership Scholarship	Apply by July 15

Scholarships for Returning Students:

Earl Bergman Scholarship	Apply by March 31
John and Lillian Bergman Scholarship	Apply by March 31
Boyd Lammiman Scholarship	Apply by March 31
Dorothy Chapman Scholarship	Apply by March 31
Jim Chapman Preaching Scholarship	Apply by March 31
Edna Hunt Scholarship	Apply by March 31
Gateway Youth Scholarship	Apply by March 31
Outstanding Student Scholarship (Cabinet chosen)	N/A
Summer Ministry Scholarship	Apply by April 15

SCHOLARSHIP APPLICATION FORM

(For each scholarship, a separate form is required)

APPLICANT'S INFOR	RMATION	
Applicant's Name:		
Application Date:		
Address:		
Phone:	Ema	il:
Program Study:		
	Incoming Students: ☐ Excellence in Academics Entrance Scholarship ☐ Athletic Scholarship ☐ Benoit Leadership Scholarship	☐ Leaders in Training Scholarship (formerly Camp Scholarship)☐ Church Leadership Scholarship
Scholarship applied for (Check one only):	Returning Students: Earl Bergman Scholarship John and Lillian Bergman Scholarship Boyd Lammiman Scholarship Dorothy Chapman Scholarship Jim Chapman Preaching Scholarship	□ Edna Hunt Scholarship□ Gateway Youth Scholarship□ Summer Ministry Scholarship
Reasons why I qualify j	for this scholarship:	
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	for this scholarship:	
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SCHOLARSHIP APPLICATION POLICY AND FORM (PACE Program)

Policy for PACE Access to ABC's Scholarship Program:

In order to access ABC's Scholarship Program, a PACE student must meet the following criteria:

- 1. The general requirements of the scholarship program:
 - a. an ABC's program student;
 - b. maintaining a 2.0 GPA;
 - c. used over two semester's (10 courses);
 - d. applies only to tuition, non-transferrable, to a maximum of 75% of tuition.
- 2. The particular scholarship requisites (e.g. student must have consistent involvement in evangelistic ministry to be awarded the ABC Evangelism Scholarship, etc.)
- 3. Demonstrated financial need (household income of less than \$50,000/year, as per employer letter or T-4's)
- 4. May not apply for "Entrance Scholarships" or "Summer Ministry Scholarships".

Procedure:

Administration of the Scholarship Program will continue as is with one exception (see Student Aid Handbook). Where there are equally qualified recipients in both the Regular Program and the PACE Program, and sufficient funding exists, every attempt will be made to provide full scholarship funding for both. Where there is insufficient funding, the scholarships shall be awarded to the student with the greater financial need, usually the Regular Program student.

The following scholarships ARE available to PACE students. See ABC Calendar for description:

Student Referral Scholarship (Note: This is by far the easiest, most flexible scholarship, and can be applied at any time. Please ask for a different form for this scholarship.)

Earl Bergman Scholarship

John and Lillian Bergman Scholarship

Boyd Lammiman Scholarship

Dorothy Chapman Scholarship

Jim Chapman Preaching Scholarship

Edna Hunt Scholarship

Gateway Youth Scholarship

Apply by March 31

The following Scholarships are **NOT** available to PACE students:

Excellence in Academics Entrance Scholarship
Athletic Scholarship
Benoit Leadership Scholarship
Leaders in Training Scholarship (formerly Camp Scholarship)
Church Leadership Scholarship
Summer Ministry Scholarship (does not apply in a year around program)

PACE SCHOLARSHIP APPLICATION FORM

(For each scholarship, a separate form is required)

APPLICANT'S INFORMA	ATION		
Applicant's Name:	Application Date:		_
Address:			
			_
Phone:			_
Email:			_
	☐ Earl Bergman Scholarship	☐ Church Matching Scholarship	_
Scholarship applied for (Check one only):	 □ John and Lillian Bergman Schola □ Boyd Lammiman Scholarship □ Edna Hunt Scholarship □ Gateway Youth Scholarship 		
Reasons why I qualify for	this scholarship:		
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APPENDIX 1

ALBERTA BIBLE COLLEGE STUDENT LOAN WORKSHEET

Student Name:			
Alberta Student Number (ASN):			
My Alberta Digital ID Username: Password: Student Aid Alberta – 1.877. 606.2096	What you need to fill out your online application: Social Insurance Number (SIN) Income Tax Line 150 Spouse's Tax line 150 (if applicable) Living expenses estimate All sources of income (scholarships, savings,		
Alberta Loan Log-in Username:	etc.)		
Password: Security Questions/Answers: 1. 2. 3.	Academic Year: Tuition: Fees: Books: Program:		
Alberta Loan Number:	Federal Loan Username: Password: Master Student Financial Assistance Agreement (MSFAA): 0000 Phone: 1.866.788.0288 (630a-1130p)		