

THE
CANADIAN
PODIATRY
EDUCATION
FOUNDATION
STUDENT
ASSISTANCE
PROGRAM



INFORMATION
AND GUIDE TO
APPLICATION

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retain this guide for future reference

PART I - Introducing the CPEFSAP

A. What is the CPEFSAP?

The CANADIAN PODIATRY EDUCATION FOUNDATION STUDENT ASSISTANCE PROGRAM (CPEFSAP) was established to fulfill one of the goals of the Canadian Podiatry Education Foundation (CPEF).. "to provide assistance to students studying Podiatric Medicine.

It is funded by donations, contributions and membership dues to the Canadian Podiatry Education Foundation and is administered by the Financial Awards Officer of the CPEF. Funds are awarded to students based on financial needs rather than academic merit however students must meet certain academic standards.

B. HOW TO APPLY

1. Application forms and appendices are available from the Financial Awards Officer, The CPEF, #203-2309 West 41st Avenue, Vancouver, B.C., V6M 2A3
2. Complete all relevant sections of the application form referring to the step-by-step guide in Part IV of this booklet. Ensure that all required documentation and appendices are included.

NOTE: If you are applying as a Single Independent Group B, you must show proof of financial independence (Refer to part II-A of this guide)

3. Check the application carefully for accuracy and completeness. You will delay the assessment of your request if you make errors or omit information. It is important that your correct S.I.N. is entered on your application.
4. Submit your application for assessment to:
Financial Awards Officer, The CPEF, #203-2309 West 41st. Ave. Vancouver, B.C. V6M 2A3

NOTE: All applicants must have a copy of Appendix VI (Program Information Appendix) completed by the registrar of their chosen institution. The completed Appendix VI must be included with your application.

5. Submit only one application. Your award can be transferred if you decide to change institutions.
6. Apply early, at least ten weeks prior to the beginning of the term semester.

Applications will, however still be accepted for full assessment up until the mid-point of the educational period for which assistance is required. Final deadline for application is ten weeks before the end of the educational period.

C. WHAT WILL HAPPEN TO THE APPLICATION?

1. The financial awards office of the CPEF will do an initial assessment of your application. If clarification or more information is required, you will be contacted at the postal address indicated on the application.
2. You will be notified in writing once your application has been processed.
3. If an award is approved, official documents will be forwarded. An instructions sheet included with the documents will explain the procedure to follow in negotiating your award.

D. OBLIGATIONS ASSUMED UPON RECEIPT OF ASSISTANCE

- (a) Read carefully the "Instructions to Student" and "Terms and conditions" printed on the reverse of your document. Failure to comply with these obligations may result in loss of eligibility for future aid.
- (b) You must maintain enrolment in 80% of a full course load, at a designated institution for the entire period covered by the application. Consult your financial awards office before dropping courses.
- (c) You should keep in touch with your financial awards office at all times, advising them of any change of name or address.
- (d) During each academic year/semester in which you are enrolled as a full-time student (80% of a full course load), you must provide the CPEF with proof of your full-time status. This is done by having your educational institution complete Appendix VI.

E. SIGNIFICANCE OF APPROVAL FOR ASSISTANCE

Notification that funds have been awarded by the CPEF for student assistance should not be interpreted to mean that the CPEF recognizes the institution concerned or the specific course of study as having special significance, other than eligibility for student assistance.

PART II - POLICIES AND DEFINITIONS

A. Determining Your Status as Dependent or Independent

All students who apply for aid must be classified as either Group A (dependent) or Group B (independent). This classification plays an important role in the assessment of your eligibility for assistance in that it determines who (parents, spouse, sponsor) is expected to help you financially with your education. You will note reference to Group "A" and Group "B" throughout this booklet. Please read carefully the definitions below in order to determine your group status.

1. Group A

Students in this group are considered by the program to be dependent upon their parents, legal guardian or sponsor. A permanent resident is considered to be dependent upon his/her sponsor only when his/her parents are not residing in Canada. Hence, the income declaration on Appendix 1A must be completed by the student's parents, legal guardian, official sponsor, or assisting relative. This information is taken into account in the standard need assessment.

2. Group B

You will be considered to be independent (Group B) if:

- a) you are married, divorced, separated, widowed, a single parent or have along standing common-law relationship. If you are claiming common-law status, you must submit with your application, an affidavit testifying you have lived common-law with the same person, for at least two years as of the first month of classes. Affidavits are available at your institution's Financial Awards Office. If you will be married by the end of the first month of classes, apply as a married student.
- b) You have completed two 12-consecutive month periods in the full-time labour force and are financially independent of parents/guardian/sponsor as defined below.
- c) You have been out of secondary school for 4 calendar years and are financially independent of parents/guardian/sponsor as defined below.
- d) You have no parent or legal guardian and are financially independent of a sponsor as defined below.

Financial Independence

To be considered financially independent of parents/guardian's/sponsor you must not:

- 1) have lived for more than 6 weeks during the educational period in a home owned or rented by your parents/guardian/sponsor
OR

- 2) have been declared as a dependent on parents/guardian's/ sponsor's income tax return for the most recent tax year previous to the year in which classes begin.

NOTE: Under exceptional circumstances, when a student can provide satisfactory documentation of a breakdown in his/her relationship with parents or legal guardian, modified Group B status may be granted. Please contact your financial awards office for information.

B. FULL-TIME STUDENT

To be considered a full-time student for student assistance, you must maintain enrollment in at least 80% of a full program of study as defined by the educational institution you attend.

Failure to maintain the minimum course load may result in a request for repayment of funds and may affect funds and may affect eligibility for future assistance. Always check with your financial awards office before dropping courses.

C. ELIGIBILITY FOR THE CPEFSAP

1. Residency:

To be eligible for assistance through the CPEFSAP, you must be a Canadian Citizen, or a permanent resident at the time of application.

a) Residency of Group A Applicants

If you are a Group A applicant, your official residency will be determined by that of your parents, guardian, sponsor or assisting relative. In order for you to receive aid through the CPEFSAP, your parents, guardian, sponsor, or assisting relative must reside in Canada at the time of application.

b) Residency of Group B Applicants

As a group B applicant, you establish residency in your own right. You will be eligible for aid through the CPEFSAP, Canada is the country in which you most recently spent twelve consecutive months, EXCLUDING PERIODS OF FULL-TIME POST-SECONDARY STUDIES.

c) Of Special Interest to Permanent Residents

As a Group A permanent resident you are considered to be a resident of Canada in which your parents reside. As a Group B permanent resident you establish residence in your own right. If you have not resided in Canada in any one province for twelve months, you are eligible to apply for financial assistance requesting special consideration for exemption.

2) Course of Study and Educational Institution

To qualify for aid through the CPEFSAP, you must enroll in a post-secondary course of studies at an educational institution designated as eligible by the CPEF. Currently, your course must be a minimum of hundred (100) weeks of study and lead to a degree.

Assistance will normally be awarded to eligible students enrolled in all Colleges of Podiatric Medicine providing a four year program leading to the degree of Doctor of Podiatric Medicine.

D. Verification

Each year, the financial Awards Office asks a certain percentage of applicants to substantiate statement which they have made in requesting aid. In case of Group A applicants, information provided by parents, guardians, assisting relatives, etc. is also subject to verification. Your applications may be verified at any time after submission. Many cases are verified before processing while other are investigated later in the educational year.

If your application is verified after you have received your documents and it is found that you have received an overaward, you may be requested to repay the excess funds received.

If your application is selected for verification you (and or your parents if you are Group A) will be asked to provide documentation which will substantiate statements regarding such subjects as work history, annual wages, value of assets, car ownership, place of residence, etc. Failure to respond to a verification request may result in loss of eligibility for future aid.

You should note that anyone who knowingly makes a false statement of misrepresentation with respect to an application to a loan will result in permanent loss of eligibility for future aid.

E. Documentation

Generally, we use the word "documentation" to refer to third-party testimony which will stand as evidence to support a claim for special expenses, independent status, declaration of income, etc. Please forward only photocopies of important documents.

In any instance where you or your parents wish exceptional expenses to be taken into consideration in the assessment of an application or an appeal, you must ensure that these expenses are fully documented. If, for example, your parents have claimed emergency repairs to the roof of their house, they should submit copies of invoices and receipts showing the work completed and the amount paid out.

It is to your advantage to provide full documentation of any unusual circumstances.

6. Withdrawal

Please consult the financial awards officer of the CPEF before dropping courses. Failure to follow this procedure may result in loss of eligibility for future assistance.

PART III--Determining Financial Need

Principles Governing recognized Costs and Resources

The amount of your award is based on a standard need assessment which compares the financial resources which the program considers as available to you against allowable educational costs.

Included as allowable expenses are costs which reflect a reasonable standard of living for students. For example, the basic room and board allowance for students residing away from the parental home are based upon the average cost of shared living accommodation. (The program will not normally provide sufficient funds for single students to reside alone in a one bedroom apartment.) Similarly, the basic transportation allowances reflect the cost of public transit (where available), not the expense of maintaining an automobile.

If you are able to reside with your parents, legal guardian, sponsor, or assisting relative, you will not be entitled to the same expenses as students who are prevented from doing so by distance or an impossible home situation.

1. Completing the Budget Pages

The budget pages of the application form asks you to state all anticipated income and expenses for the period covered by the application.

All applicants must complete a budget for two consecutive but distinct periods:

a) A budget for the "pre-term period" (items 1001 - 1008)

Note: The pre-term is defined differently for single students than it is for those classified as married (including single parents).

For a single student with no dependents the pre-term is always defined as the four months immediately preceding the month in which classes begin.

For married students and single parents, the pre-term is defined as a number of months preceding the first month of classes which, when added to the educational period, will make total of twelve months.

e.g. Educational Period	Pre-Term Period
4 months	8 preceding months
6 months	4 preceding months
10 months	2 preceding months
12 months	0 preceding months

b) A budget for the educational period(s) for which assistance is requested (items 1009 -1011).

2. Pre-Term Contribution

All students who were available for employment during the pre-term period will be assessed a minimum contribution towards their educational costs. The required contribution may be adjusted in cases where you provide satisfactory evidence of an inability to save the expected amount (e.g. documented medical disability).

Explain fully in comments section of the application any periods of unemployment which are reported in items 501 to 504.

3. Earnings During Educational Period

You will not be required to work part-time during the educational period. If you are prepared to undertake a part-time employment, however, you must declare all earnings anticipated for the educational period. A basic exemption will be subtracted from any wages declared before the remaining earnings (if any) are included in the need assessment.

4. Income From Other Government Agencies

You may be receiving or about to receive other forms of government funding such as Canada Manpower allowances, social assistance or assistance from the Department of Indian Affairs. You must declare any such income in your budget.

5. Scholarships and Bursaries

You must include in your budget any scholarships or bursaries you will receive during the educational period. Scholarships include awards based on the principle of merit, while bursaries are allocated on the basis of need. Please differentiate between scholarships and bursaries when declaring any income from these sources. Do not declare at this time awards for which you have applied but which have not yet definitely been assigned to you.

Still, you should note your obligation to inform your awards office of any scholarships or bursaries which are awarded subsequent to submitting your CPEF application.

6. Assets

Where you or your spouse possess investments or assets which could be liquidated or used as an indicator of financial strength in obtaining private financing for your educational costs, a contribution may be expected from the value of such possessions.

Some examples are given below. This list is not intended to be all-inclusive.

a) Motor Vehicles

In principle, CPEF does not provide funds for the purchase and operation of a motor vehicle. The local transportation allowance covers only the cost of public transportation, where available.

b) Liquid Assets

Examples of liquid assets are savings, stocks, bonds, term deposits. Registered Retirement Savings Plan, Registered Home Ownership Savings Plans. You must declare such assets and the annual income which they yield. Under normal circumstances, you will be expected to utilize liquid assets and accumulated interest toward the financing of your education.

c) Non-Liquid Assets

This term refers to real estate, boats, campers, and luxury items valued at over \$1000. The manner in which such possessions are assessed will depend on the purpose of ownership, purchase date, age of applicant, marital status, and payment commitments during the educational period.

7. Determining Parental, Sponsor, Assisting Relative Contribution

a) If you are Group A applicant, the Appendix 1A must be completed by your parents, legal guardian, sponsor or assisting relative. This section asks for information with respect to their gross income from all sources during the last taxation year. The submission of this information will not automatically result in the assessment of an expected contribution.

b) Group A students who are permanent residents whose parents do not reside in Canada, are required to have the parental income Appendix 1A completed by their official sponsor or assisting relative. If you are a Group A student whose parents reside in Canada, you are required to have the parental information section completed by your parents.

c) i) Calculation of Gross Income

All funds received by your parents, guardian, etc., during the most recent taxation year are totalled to determine the gross income of the head of household and spouse. Included as income are gross wages, commissions, unemployment insurance benefits, pensions, family allowances, social assistance, child support payments, interest, rental profits, profits from self-employment, etc. If parental income will be considerably different in the current year, please provide details with accompanying documentation.

ii) Net Effective Income

After allowable deductions are subtracted, we are left with a figure called the net effective income.

This figure is taken to a Parental Contribution Table to determine the amount which should be available to help with your educational costs. A contribution is required from parents/guardians/sponsors directly related to their income, assets and number of dependents, items such as income tax payable, additional housing costs for larger families, retirement and UIC premium allowance and allowances for dependent children have been included in the calculations of the parental contribution tables.

iii) **Assessment of Parental Assets**

If your parents have extensive funds invested in businesses or in other income producing assets, an additional parental contribution may be assessed. The amount of this contribution will be based on the net value of all income-producing assets.

Note: If your parents have self-employed earnings they must complete Appendix 1B. If they have declared income arising from rental properties or income over \$1000 from investments an Appendix II must be submitted.

PART IV--Step-by-step guide to completing the application

SECTION ONE--To be Completed By all Applicants

- 100 Print year applying for student assistance.
- 101 Print your surname(Family Name) in
- 102 101, and your given names in 102.If your surname has changed for any reason, your previous name will be inserted in 109.
- 103 Ensure that you insert your correct Social Insurance Number.Your application cannot be processed unless you have a Social Insurance Number. If you do not have one, applications are available at any post office or offices of Employment and Immigration Canada.
- 104- Insert your permanent mailing address, including the
- 107 postal code. All correspondence will be sent to this address unless you subsequently notify your financial awards office of any change.
- 108 Enter the telephone number at your permanent address.
- 109 Insert Previous surname
- 110 State the name and address of the educational institution you will most likely attend during the period covered by the application.
- 111 If you know the student registration number assigned to you by your institution, insert it here.
- 112-Your application cannot be processed without the name and
- 119 permanent address of your next of kin, excluding your spouse and children. The person you indicate as your next of kin must have a permanent address in Canada.

For the purposes of CPEF, the next of kin is defined as:
-your parent or legal guardian, if you are a single or married student OR
-your official sponsor or assisting relative if you are a permanent resident (landed immigrant).OR
-a close relative or friend living in Canada if the two preceding categories do not apply.

SECTION TWO-- To be Completed By all Applicants

- 201 State your sex
- 202 and birthdate
- 203 Indicate your marital status as of the last day of the month in which classes will begin for your current program of study.If you will be married by the end of the first month of classes supply information as to your spouse's income and assets during the pre-term and educational periods. If you expect to be married at some time during the educational period, please provide details in comments section.
- 204 Indicate whether you are a Canadian citizen or a permanent resident (landed immigrant). If the latter is the case, you application will not be processed unless you include a photocopy of your Canadian Immigration Record.
- 205 Indicate whether or not you have resided in Canada since birth (other than brief absences for holidays).
- 206 If you answered "no" in items 205, please supply a complete residence history.If the space provided here is insufficient, continue your resume in comments section of the application and note this for the assessor's attention. You must clearly establish that you qualify to apply for aid through Canada under the residency criteria explained in Part II-C, of this guide.
- 207 State the current place of residence of your parents, legal guardian, or official relative.Be sure to include the date on which your parents, etc., took up their current address.
- 208 If your parents, etc., do not at present reside in Canada, please indicate any previous periods during which they lived in Canada. Continue in comments section if necessary and mark for the assessor's attention.

SECTION THREE--To Be Completed by All Applicants.

- 301 State the name of the program which you will be taking during the application period.
- 302 Indicate where this year of study fits into the current degree for which you are working. Are you in the second year of a four-year program?
- 303 Define the educational period for which you are applying by checking the appropriate box.
- 304 Indicate the starting and ending dates of your current educational period. Consult your institution's calendar if in doubt.
- 306 State the province or country in which you received your secondary education.
- 307 Indicate the number of years of postsecondary education (university,college, etc.) you have completed.
- 308 Provide a complete history of your fulltime postsecondary studies to date. Single courses taken on a part-time basis should not be included in this history. Remember that this section may be important to your claim for Canadian residency. Complete it carefully.
- 309- Please indicate the length of time which you have spent
- 310 in the labour force. If you have been in the labour force for one or more consecutive 12 month periods, complete item 310 since this section is critical to your claim for Group status and Canadian residency.

SECTION FOUR--To be Completed by all Applicants.

401 Re-read Part II-A of this booklet. If you do not meet any of the Group B criteria, you must be classified as a Group A (dependent) applicant under the policies governing CPEF SAP. Put a check in the box beside "Group A". Ensure that the appendix IA is completed. Note that, if you are orphaned without a legal guardian or have been made a ward of the court, you may be granted Group B status. Include documentation.

402 Re-read Part II-A of this booklet. If you meet one or more of the Group B criteria, you will be classified as independent under the policies governing CPEF. Put a check beside the point which qualifies you for Group B status. Remember that the information which you have already given regarding marital status, employment history, and post-secondary education must demonstrate your claim for Group B status. You may be asked at any time to submit documentation which will substantiate your claim.

SECTION FIVE -- To Be completed By all Applicants

501-List the months which are included in your pre-term period
504 (see Part III-1). Beside each month state your occupation, your employer or educational institution during that month and gross income received. Estimate wages if you are completing your application early. Any periods of unemployment must be fully explained and documented in Section 1202.
Indicate where you resided during the pre-term period.

SECTION SIX -- To be Completed By all Applicants

601 Indicate where you will reside during the educational period covered by this application. Your response determines the maximum accommodation allowances which can be given by CPEF. Your response may be verified at any time. Do not indicate that you will be living separately from your parents unless you are sure that you will be maintaining an independent residence. Indicate how far your residence is from the institution that you will be attending.
602 Indicate whether or not your parents, legal guardian, official sponsor, or assisting relative reside in the vicinity of the educational institution. What is the actual distance of their residence from your institution in kilometres? If exceptional circumstances exist which prevent you from living at home, they must be fully explained and documented.

SECTION SEVEN--To Be Completed By All Applicants

701 Indicate whether you or your spouses are the registered owner of a motor vehicle.
702 Even if you do not own a motor vehicle, do you use one in a car pool or on a regular basis? Indicate the number of days you will drive per week.

703 If you regularly drive a motor vehicle which you do not own yourself, please supply the name of the registered owner of the vehicle you use. In addition, state this person's relationship to you.

704 Whether you drive your own vehicle(s) or one belonging to someone else, provide pertinent information about the vehicle(s) as requested. If both you and your spouse own motor vehicles, both vehicles must be declared.

SECTION EIGHT --To be completed By All Applicants

801 Enter name and address of lending institution(s) which holds your account(s). List all account numbers.
802 Check the appropriate box to indicate whether or not you or your spouse possess any income-producing investments or monetary assets. If yes, you must list them in the space provided.
803 Check the appropriate box to indicate whether or not you or your spouse possess any other assets of a fixed nature, individually valued in excess of \$1,000. If yes, these assets must be declared in the section.

SECTION NINE--To Be Completed By All Applicants Who are Married, or Have Dependents.

901 Print your spouse's name and Social Insurance Number. If you are divorced or legally separated and cannot obtain the Social Insurance Number, that space may be left blank.
902 Will your spouse's address be the same as yours during the educational period? If not, state what his/her address will be.
903 State the date of your marriage and if applicable, the date of your divorce or separation. Note that the term "separated" refers to situations where the partners are living apart because of marriage breakdown. Partners who must temporarily live in different towns because of work or study are not separated under the terms of this program.
904 State your spouse's occupation during your pre-term. If your spouse is employed, indicate the approximate number of hours that he/she works each week. If your spouse is a student, indicate whether he/she will be a full-time or part-time student during your educational period. (Full-time indicates taking at least 80% of a full course load in any one program). Insert the name of the institution to be attended.
905 State your spouse's occupation during your educational term. If he/she is employed, indicate the number of hours worked each week. If your spouse is a student indicate whether full or part-time. (Full-time indicates taking at least 80% of a full course load in any one program). Insert the name of the institution to be attended.

- 906 Indicate whether your spouse will apply for student aid, naming the province through which he or she will be submitting an application. If your spouse will be a full-time student, it is assumed that you both will be requesting student assistance. The need assessment will reflect the fact that you have both declared total family income and total family maintenance expenses. Half of any deficit in expenses or any excess in resources will be assigned to each of you. If your spouse is not eligible to apply for student aid, please attach a note giving an explanation.
- 907 List all dependents in your custody, excluding your spouse. If this list includes dependents other than your own children, you must include an explanation describing the extent of your financial responsibilities towards these dependents. Wherever possible, the actual costs for maintaining dependents over the age of 21 years must be documented or explained.

SECTION TEN--To Be Completed By All Applicants

Before completing this section re-read Part III of this guide. You should be as accurate as possible in stating your income and expenses for the periods covered by your budget. Remember that many expenses (such as dental costs, medical insurance premiums for single students, emergency home repairs, alimony payments, etc.) must be documented before they can be considered in your need assessment. Do not hesitate to attach a note of explanation covering any points which you feel should be clarified.

Note: A working copy of the budget is included, to be completed and retained for your records.

- 1001 For easy reference indicate the starting and ending dates of the period which will be covered by your pre-term budget. If you are a single student with no dependents, your pre-term will always be the four months immediately preceding the month in which classes begin.

If you are a married student or a single parent, your pre-term will depend on the length of your course of studies. For married students, the pre-term plus the educational period should always equal twelve months. Hence, if your educational period is six months long, the pre-term will be the six months long. The pre-term will be the six months immediately preceding the month in which classes begin. Similarly, if the educational period is eight months, the pre-term will be the four months immediately preceding the month in which classes begin. Indicate the starting and ending dates of the period covered by your courses of studies. This is the period which will be covered by your educational term budget. If unsure of course dates, consult your institution's calendar or contact your financial awards office.

- 1002 Indicate the total amount in all your bank accounts as of the beginning of the pre-term, as listed in 801.

- 1003 List your gross income from all sources during the pre-term period. Do NOT add in your bank balance as of the beginning of the pre-term. This has been counted in 1002. After totalling your gross income, deduct any income taxes and UIC pension-plan premiums, etc., at source. This will leave you with a net income figure.
- 1004 If you are married, list your spouse's gross income from all sources during the pre-term period. Subtract deductions at source to obtain a net income figure.
- 1005 Add your net income to your spouse's gross income from all sources during the pre-term period. Subtract deductions at source to obtain a net income figure.
- 1006 List your expenses (including spouse's if married) for the entire pre-term period. Amounts inserted under "Extended Travel" and "Other" should be fully explained. Document any exceptional expenses.
- 1007 Total all pre-term expenses and insert in this blank
- 1008 Subtract your total pre-term expenses from your total pre-term income. This will leave you with an estimated contribution towards costs to be incurred during the educational period. Insert this amount in the blank entitled the beginning of pre-term (A) with your savings from the pre-term (F). This will indicate your total savings. If your calculations result in little or no contribution, an explanation should be included in the Comments Section of the application. Attach any relevant documentation, such as proof of medical disability. If your pre-term budget shows a large deficit (over \$200), explain how you were able to meet basic living costs during this period.
- 1009 List all the income which will be received by you and your spouse during the educational period specified in item 1001. Remember to distinguish between scholarships (merit) and bursaries (need) which may be awarded to you. Do not forget to declare financial contributions from your parents, guardian, sponsor, etc. In indicating "Other Financial Resources", please specify what you have included under this heading. e.g. bonds, investments, term deposits. When all financial resources have been declared, total the amounts and insert the total in the blank after "Total Educational Term Income". Then add your savings prior to pre-term, your pre-term income and your total educational term income and insert the final total in the blank marked (D).
- 1010 List all basic living expenses which will be incurred by you and your spouse (if applicable) during the educational period. Document any exceptional expenses (e.g. alimony, uninsured medical/dental premiums/costs, etc.) If your parents are providing you with free room and board, leave rent and food blank. Total all educational period living costs and insert in the blank marked (H). Then add total pre-term expenses to total educational period costs to obtain a final total of all living costs for the entire period. Print the total in the blank marked (I).

- 1104 State the total of all Canada Student Loans which you have borrowed to date, including loans which were issued by other provinces. Indicate the name(s) of the province(s) which authorized previous loans.
- 1105 State the total amount of CPEFSAP received.
- 1106 Read the conditions of assistance very carefully and make sure you understand them. If you have questions, do not hesitate to contact your financial awards office.
- 1107 When you have completed all applicable sections of the application, write your signature IN INK. Your signature indicates that you agree to the conditions under which aid is awarded. In addition you are testifying that all information in the application is true and complete to the best of your knowledge. Without your signature, your application cannot be processed.
- 1108 Print the date on which you signed the application.

SECTION TWELVE--ADDITIONAL INFORMATION

- 1202 Do not hesitate to use this section whenever you run out of space in the main body of the application or whenever further clarification is required. If an item in the main body of the application is continued in Section 1202, please indicate this clearly after the specific item.

PART V -- Guide To Application A Appendices

A. Appendix 1A--Must Be Completed if you are a Group A Applicant

If you are a Group A applicant, you must have this Appendix completed by your parents, legal guardian, official sponsor, or assisting relative. Refer to Part III of this booklet and items I to XII on the appendix using the information below as a guide.

- I The person completing this section should indicate his/her marital status by checking the appropriate box.
- II The person completing this section should indicate his/her relationship to the applicant. Note that the terms "sponsor" and "assisting relative" refer to individuals who have assumed official responsibility for the applicant under Canada's Immigration Act. Normally, the official sponsor or assisting relative will be listed on the applicant's Canadian Immigration Record. Please see Part III-7. If you are a Permanent Resident and your parents reside in Canada, your parents are to complete the Appendix 1A. If you are a Permanent Resident and your parents do not reside in Canada, your official sponsor must complete the Appendix 1A.
- III The head of household should state his/her occupation in the year student application for assistance and then check the box which best describes that occupation (wage earner, self-employed, retired, not employed).

- 1011 List direct educational costs for yourself only (not your spouse). If unsure of the tuition costs for your program of studies, consult your institution's calendar. Estimate the cost of prescribed books and supplies. Often, the institution's calendar gives an outline of costs incurred for books and supplies in specialized courses. Total all direct educational costs and insert in the blank marked <J>. Finally add your total living costs for the application period <I> to the total of direct educational costs <J>. This will give you the total of all expenses claimed for the entire application period. Print this total in the blank marked <K>.

- 1012 This item is to be completed by all applicants, except married students whose spouse will also be a full-time student during the educational period. Subtract your total of all income <D> from your total of all expenses <K> in order to ascertain your need.

Do not forget to print the amount you are actually requesting in the blank provided. REMEMBER THAT YOUR BUDGET MUST SUPPORT YOUR REQUEST FOR AID. Hence, you will not receive an award which exceeds the need factor established by your own calculations. It is also important to note that this program may not be able to recognize all of the expenses which you have claimed. Thus, the amount of the award which you actually receive may be less than the amount which you have requested in your budget.

- 1013 This item is to be completed only by married students whose spouse will be a full-time student during the educational period. Add one-half of your family's total living costs <I> to the total of your own direct educational costs <J> This will tell you your total expenses for the entire application period. Carry the total over the blank marked "Applicant's Total Costs". then subtract one-half of your family's total income <D> to ascertain your need factor. Finally, insert the amount you are actually requesting in the blank provided. SINCE YOUR BUDGET MUST SUPPORT YOUR REQUEST FOR AID, you will not receive an award which exceeds the need factor established by your own calculations.

SECTION ELEVEN -- To be Completed By All Applicants

- 1101 Indicate by checking the appropriate box, if you have previously applied for assistance under the CPEF Student Assistance Program.
- 1102 indicate if you have at any time declared bankruptcy. If you have declared bankruptcy, please indicate the year. Section 1202 may be used to provide details.
- 1103 Indicate by checking the applicable boxes whether you have previously been assisted by either a Canada Student Loan, or Provincial Grant. If yes to any, indicate the years received.

- IV If the head of household was unemployed the source of income to basic living expenses must be indicated.
- V If "Married" was checked in item I, the occupation of the head of household's spouse must be shown in the blank. Then the box which best describes that occupation should be checked (wage earner, self-employed, retired, not employed).
- VI. If the spouse was unemployed, then the source of income used to meet his/her basic living costs must be indicated.
- VII. This item requires the head of household and spouse to list their gross income from all sources during the last income tax year. Income is broken down into various categories. It will be easier to fill out this item if reference is made to the last income tax return. Note that specific line numbers from the tax form are quoted for the sake of convenience.

Use gross figures for both head of household and spouse. The standard need assessment makes allowances for all usual deductions. Be accurate. Rounding off figures can make a significant difference to the assessment.

Note: The Appendix IB (reverse of Appendix IA) must be completed in addition to IA. If either the head of household or spouse is self-employed. The business' most recent financial statement and statement of income and expenses must be included and the net worth of the business clearly indicated. The application will not be processed without this information.

Note: The Appendix II in the application packet must be completed if either the head of the household or spouse has declared income or losses from rental properties or income over \$1000 from investments. The application will not be processed, unless all applicable sections of the appendix are filled in.

- VIII The family's exceptional expenses for the year should be listed here. Use item 1202 of the application if more room is required. Exceptional expenses would include uninsured medical/dental costs, daycare charges, funeral expenses, emergency home repairs (not remodelling), and expenses arising from court orders. All such costs must be documented to influence the assessment.
- IX The person completing this section should indicate the value of all assistance which he or she will provide to the applicant during the period of study. Will the student receive free room and board? Will the student receive a cash donation towards educational costs? Will specific costs (e.g. tuition) be paid for the applicant? If free room and board is being provided by the parents, the student should not show rent and food cost in his/her budget.

- X. The person completing this section should list all dependents, including Group A applicants under this program. Note that students who are applying for aid as Group B (independent) applicants should NOT be included. In addition, children who are non-students over the age of 19 should not be listed.

Note: Mentally or physically handicapped children 21 years of age or under, who are totally dependent on parents may be included in this section.

- XI. The person completing this section should name all dependents over the age of 21, EXCLUDING spouse and group B applicants under this program.
- XII. The person completing this section should clearly print surname and given names in the space provided. The signature must appear on the next line to testify that all information given in items I to XII is true and complete. Note that this information is subject to verification. Finally, the person completing the form should fill in his/her complete mailing address and telephone number.

APPENDIX IB -- Self-Employed Earnings

This appendix should be completed by applicants and, where applicable, their spouse, parents, legal guardian, or sponsor who have declared income or losses from self-employment. Students or their spouses should complete this form for the period actually covered by the application for aid. Parents, guardians, etc., should complete the appendix for their business' most recent fiscal year. In addition, a complete copy of the most recent financial statement must be included.

Please print clearly in ink. Check for completeness. If pertinent information is missing, the processing of the application will be delayed.

Part I of the appendix requests identifying information regarding the person completing the form and the applicant.

Part II of the appendix asks for the source of self-employed earnings and the percentage of the business actually controlled or owned by the person completing the form and/or spouse.

Part III requires a statement of the business' total income and expenses, usually over a twelve-month period.

Part IV requests an estimate of NET worth of the business. Net worth is calculated by subtracting all liabilities (mortgages, outstanding loans, etc.) from the total market value of land, buildings, equipment, stock, inventory on hand, etc. This figure should reflect the percentage of ownership indicated in Part II. Without a statement of net worth, the student's application cannot be processed.

Part V requires information relating to self-employed earnings from the most recent financial statements.

Part VI requires date and signature. The appendix must be dated and signed before it is submitted.

B. APPENDIX II--Declaration of Assets and Investment/Other Income

Parents, legal guardians, official sponsors, etc., must complete Appendix II if they have declared income or losses from rental properties, or income over \$1000 from investments.

Part I of the appendix requests basic identifying information.

Part II requires a declaration of interest and dividend income from all sources. Total net income from these investments is inserted in the box marked (A). If additional space is required, refer to Part VI explanatory notes and additional information on the reverse side of this appendix.

Part III requires a statement of real estate rentals. State the address of each property, declare its current market value, subtract the amount owing on loans or mortgages taken out to purchase or maintain the property, and insert the resulting net value figure in the NET WORTH column. For all property, indicate first, the gross rents, second, total expenses allowed for income tax purposes, and third, if applicable, your Capital cost allowance for depreciation. Subtract your total deductions (allowable expenses plus depreciation allowance) from the gross rents, to arrive at the net income from real estate, total all net income in box (B). If additional space is required, refer to Part IV, explanatory notes and additional information, on the reverse side of this appendix.

Part IV requires a summary of total investment income from interest and dividends (box (A)) and from total rental income (box (B)). Indicate total investment income ((A)+(B)) and transfer this amount to the appropriate section of the Appendix IA.

Part V contains the declaration. Read this declaration carefully before affixing your signature and the date.

Part VI, on the reverse side of this appendix provides space for additional information and explanatory notes.

C. APPENDIX VI--Program Information

You must have this appendix completed by an official of your institution. Basically, this form provides assessors with accurate information regarding program length, tuition, book expenses, and residence costs at your chosen institution. YOUR APPLICATION WILL NOT BE PROCESSED UNTIL A CORRECTLY COMPLETED APPENDIX VI AND APPLICATION FORM ARE RECEIVED.