

Need money to go to school?

Maybe **Student Aid** can help!

With a combination of loans and grants available, funding may be available to help cover the costs of your schooling.

Here is how it works

With one application, you will be assessed to determine if you qualify for any funding.

You need to:

1. Set up an account at www.gov.nl.ca/studentaid;
2. Complete the online application; and
3. Submit all required forms and documentation.

Once everything is submitted, you will be assessed to determine funding eligibility.

More detailed information on funding and the application process is available on our website - www.gov.nl.ca/studentaid.

Eligibility

You are eligible for student financial assistance if you meet all of these basic eligibility criteria:

- Canadian citizen, permanent resident, or protected person
- Resident of Newfoundland and Labrador
- Valid Canadian social insurance number
- Have demonstrated financial need
- Previous student loans in good standing
- Pursuing studies at a designated educational institution and enrolled in a program of study leading to a degree, diploma or certificate that is at least 12 weeks long

Note: You can only receive funding from one province.

Repayment

Starts six months after you finish school. Any funds you receive as a grant generally does not have to be paid back. You only have to pay back the loan portion. **Both provincial and federal loans are now interest free.**

Have a previous student loan?

If so, your previous loan needs to be in “good standing” to be eligible for more student aid funding.

To determine the status of previous loans, log into your National Student Loan Service Centre account at <https://www.csnpe-nslsc.canada.ca/en/home> or call 1-888-815-4514 (or your lender if your loan was prior to July 31, 2000) to speak with an agent.

For additional information, please visit our website at www.gov.nl.ca/studentaid

Phone 1-888-657-0800 or 1-709-729-5849, fax 709-729-2298

Questions: email studentaidenquiry@gov.nl.ca

Document submission: studentaidmailbox@gov.nl.ca

Student Financial Services Division, Department of Education and Early Childhood Development

P.O. Box 8700, St. John's, NL A1B 4J6



Funding Available For the 2025-2026 Academic Year

Full-time Students (if registered in a course load of at least 80% you may qualify for Provincial funding; a 60% course load is required for eligibility for federal funding. Students with a disability may carry a 40% course load to be eligible for **both** Federal and Provincial funding. The educational institution determines course load percentage).

Federal Assistance – Canada Student Grant for...

- **Full-Time Students**
 - up to \$4,200 per standard 8-month academic year
- **Full-Time Students with Dependents:**
 - up to \$280 per month for each dependent under 12 years of age
- **Students with Disabilities:**
 - \$2,800 per academic year
- **Services and Equipment for Students with Disabilities:**
 - up to \$20,000 per year for education-related costs
- **Loans:**
 - up to a maximum of \$300 per week of study

Provincial Assistance

- **NL Student Loan:**
 - up to a maximum of \$120 per week of study
- **NL Student Grant:**
 - up to a maximum of \$120 per week of study
- **Tuition Relief Grant (MUN students only)**
 - up to \$420 per course each semester for qualifying students
- **Grant for High Need Students with Disabilities:**
 - as needed and verified by educational institution

Part-time Students (if registered in a course load of at least 20%-59%)

Federal Assistance

- **Loans for Part-Time Studies:**
 - based on your assessed financial need (lifetime limit of \$10,000)
- **Grant for Part-Time Students:**
 - up to a maximum of \$2,520 per loan year (from August 1 to July 31)
- **Grant for Part-Time Students with Dependents:**
 - \$56 per week of study for students with up to two dependents; \$84 per week of study for students with three or more dependents
- **Grant for Part-Time Students with Disabilities:**
 - \$2,800 per academic year
- **Grant for Services and Equipment for Students with Disabilities:**
 - up to \$20,000 per year for education-related costs

Provincial Assistance

- **NL Part-time Incentive Grant:**
 - up to \$500 per semester
- **Grant for High Need Students with Disabilities:**
 - as needed and verified by educational institution

Note: Students with disabilities registered in a 40-59% course load can apply for full-time or part-time assistance.

**Depending on the cost of your program,
Student Aid may not be enough to cover all your costs during school.**

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