



**SIX KEY STEPS TO GET A STUDENT LOAN WITH
THOMPSON RIVERS UNIVERSITY, OPEN LEARNING**
For Distance Education Programs

- ① **READ** *The Hidden Danger of Loans and Self-Study* on page 3. Are you sure that self-paced study and highly structured full-time loans will work for you?
- ② **SELECT** your study period from the chart on page 2. Select your program code from the online application at www.studentaidbc.ca. (Steps 2, 3 and 6 vary for students applying out-of-province.)
- ③ **APPLY** to the StudentAid BC Program online at www.studentaidbc.ca. Record your application number.
- ④ **REGISTER** full-time (nine new credits—normally three courses) before the registration deadline:
 - (a) On the web at www.tru.ca/distance using a credit card (select *REGISTER NOW*), or
 - (b) By phone at 1-800-663-9711 ext 1 or 250-852-7000 using a credit card, or
 - (c) By mailing a *Course Registration* form with a cheque for your full fees, or
 - (d) By faxing a completed *Fee Deferral Application and Registration* form to 250-371-5668 after your loan has been approved but before the paper Fee Deferral deadline (see next page).
- ⑤ **MAIL** or fax a *Study Contract* to TRU-OL Financial Aid after selecting a study period, reading and signing the form.
- ⑥ **WAIT** at least four weeks after submitting your loan application online (and mailing your Declaration page and if applying for the first time, your Master Student Financial Assistance Agreement) to receive notice of your award from the Ministry of Advanced Education.

TO CHECK YOUR STUDENT AID BC APPLICATION STATUS (with your S.I.N. and application number):

- (a) Look on the web at www.studentaidbc.ca, or
- (b) From Vancouver, phone 604-660-2610, or
- (c) From Victoria, phone 387-6100, or
- (d) From elsewhere in BC, phone 1-800-561-1818

If you have questions about using student loans at TRU-OL or have general questions about Financial Aid, please phone us toll-free in Canada at **1-800-663-9711 ext 2**, or 250-852-6802.

Financial Aid and Awards Office
Thompson Rivers University, Open Learning
900 McGill Road
Kamloops, BC V2C 0C8

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FINANCIAL AID TERMS

Term	Registration Opens for TRU-OL Courses ‡	Deadline for Receipt of Fee Deferral Registration ✓	Late Deadline for Credit Card Registration ✓	Term Start Date	Term End Date
September ‡	August 1	August 31	September 10	September 1	December 31
October	September 1	September 30	October 10	October 1	January 31
November	October 1	October 31	November 10	November 1	February 28
December	November 1	November 30	December 10	December 1	March 31
January ‡	December 1	December 31	January 10	January 1	April 30
February	January 1	January 31	February 10	February 1	May 31
March	February 1	February 28	March 10	March 1	June 30
April	March 1	March 31	April 10	April 1	July 31
May ‡	April 1	April 30	May 10	May 1	August 31
June	May 1	May 31	June 10	June 1	September 30
July	June 1	June 30	July 10	July 1	October 31
August	July 1	July 31	August 10	August 1	November 30

‡ Most consortium course registrations open two months before the start date. Registration periods for TRU-OL paced courses may vary – see www.tru.ca/distance

✓ **TO GET YOUR COURSES AND LOANS ON TIME . . .**

we strongly recommend registering and submitting your study contract to TRU-OL Financial Aid three to four weeks before this date.

Registrations received after the late deadline can only be used for the following term in order to comply with Canada Student Loans Program policy. There are no exceptions.

A Warning Regarding Lifetime Limits on Student Loans

If you are a student who completes only nine credits per term (a 60% load) and borrows close to the maximum loan per term (especially if you have dependents), you will reach the lifetime maximum on BC Student Loans before you complete a degree and will be cut off from further funding before graduating. You will not be advised of this danger until you have reached the maximum, and then your only hope of continued funding will lie in a difficult appeal with the provincial Appeals Unit. Please contact the TRU-OL Financial Aid Office for information and advice if you feel this may apply to you (phone 250-852-6802 or 1-800-663-9711 ext 2).

The Hidden Danger of Loans and Self-Study

— Read this before you sign on the line and borrow —

If you have read the *Study Contract*, you realize that Thompson Rivers University, Open Learning's various distributed learning courses lose much of their flexibility when student loans are involved. What are normally continuous enrolment courses must now fit into one of the twelve predefined loan periods, and you must complete the assignments and coursework at an accelerated rate. Within these restrictions, the benefit is that the only deadline is at the end of your loan period. Within the four months loan period you have flexibility to increase or decrease your pace in any given week.

Students new to this format often do not see the hidden danger in this flexibility. Unlike classroom studies, there are no assignment deadlines, no professors holding you accountable, and often no visible classmates to help keep you disciplined and "on track." Yet if you do not maintain the accelerated assignment pace (approximately 35–45 hours per week for 9 credits) for any one term, your future loan eligibility may be reduced or eliminated.

Therefore we strongly recommend, where possible, that new TRU-OL students begin this self-study format on a part-time basis without going into debt. Part-time grants to cover only educational costs are available for students demonstrating financial need. See if self-study works for you before you borrow. Once you cash a student loan, your only options are to continue full-time until you graduate or go into repayment after the six-month grace period.

**Financial Aid and Awards Office
Thompson Rivers University, Open Learning**