How to apply for government student grants and loans for full-time Open Learning students

Get started!
Have you been admitted to a certificate, diploma or degree program that is eligible for funding?

- Yes
- No

Check this list to confirm your program is eligible.
Only students who are enrolled in a designated credential, such as a certificate, diploma or degree program are eligible for government student loans and grants.
Would you like to apply for full-time government student loans and grants?

Yes

No
How to register for Open Learning Courses:

• Register and pay online with a credit card. It’s just as easy as shopping online! Choose your courses, place them in your cart, and pay here: https://www.tru.ca/distance/register.html

• Register and pay by phone with a credit card at 1-800-663-9711
The more rigid student loan requirements mean much of the flexibility of Open Learning is not possible. If you would like to qualify for full-time student loans and grants, your study period will be over **17 weeks** instead of the maximum 30 weeks.

To be eligible for full-time funding, you **must complete a minimum of three 3-credit courses over the 17 week study period**, for a total of 9 credits (students with a designated permanent disability are required to complete a minimum of two 3-credit courses over the 17 week study period)**.

It is estimated that each course will require a study commitment of **10-15 hours per course** per week (for a total of 30-45 hours) over the 17 week study period.

Are you prepared to complete your courses in **17 weeks**?

**Yes** | **No**

**Full-time is defined as a 60% course load for most provinces, except with a designated permanent disability, where a 40% course load (6 credits) is defined as full-time for most provinces.**
A full-time commitment can be a challenge for students, especially those unfamiliar with studying online. It may be best to start with part-time studies until you become familiar with the new method of taking classes before committing to full-time studies.

Part-time studies require completion within a 17 week study period.
Choose your study period. We recommend choosing a study period that allows at least **two months** time for processing your loan application, fee deferral**, and documents.

For example, a student who would like to start their classes in February should begin the loan and grant application process at the beginning of December.

Does your chosen study period allow two months for processing your loan application, fee deferral and documents?

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**A fee deferral allows you to register for classes before your tuition is paid (while you wait to receive your student loans/grants).
Student loans and grants take time to process, as does the fee deferral application. Any delays may cause you to be late in registering and starting your classes, which may shorten the already condensed 17 week study period further. We recommend choosing a study period that allows more time to process your loan application, fee deferral application and documents.
Apply for student loans and grants on the StudentAid BC website (studentaidbc.ca or click on the logo below), or click on the “Other Provinces” button to learn more about funding options from your home province.
Once you have received approval for your government student loans and/or grants, your next step is paying the tuition and fees for your courses. Paying by credit card is a great way to ensure there are no delays in starting your courses. You will be reimbursed by your student loans and/or grants, normally within the first week or so of your study period.

Paying online is just as easy as online shopping! Choose your courses, add them to your cart, and pay!

Choose from the following payment options:
- Pay online by credit card
- Pay by phone with a credit card at 1-800-663-9711
If you have received approval for your government student loans and/or grants, but you do not have access to a credit card to pay your tuition and fees, download and complete the Full-Time Fee Deferral Application. **Completed applications must be emailed to olfinaid@tru.ca on or before the 15th day of the month before your study period begins**.

For example, a student starting their study period on April 1 must have their fee deferral application submitted no later than March 15.

**If the 15th day of the month falls on a Saturday, Sunday or statutory holiday, please submit your application prior to this date to avoid delays.**
All Open Learning students using government student loans to fund their studies must read, complete and sign the Study Contract for Full-Time Distance Education Students. **Completed study contracts must be emailed to olfinaid@tru.ca by the 15th day of the month before your study period begins**.

For example, a student starting their study period on April 1 must have their fee deferral application submitted no later than March 15.

**If the 15th day of the month falls on a Saturday, Sunday or statutory holiday, please submit your application prior to this date to avoid delays.**
Once your fee deferral has been approved, your registration will be forwarded for processing.