



## Financial Aid and Awards Office

### Study Abroad & Student Loans

Have you been accepted to Study Abroad in **2012-13** by TRU World? Your exchange agreement must be approved prior to applying for student loan so that you are funded for the correct study period dates. These dates will be confirmed with TRU World before your new student loan application or interest free documents are processed.

If you are applying for funding through StudentAid BC, use the program code **XKT3** only for your Study Abroad semester(s). You will be using the regular program codes for your TRU campus semester(s).

If you are not applying for new funding but do not wish to make student loan payments, apply for interest free status at [www.studentaidbc.ca](http://www.studentaidbc.ca). For other provinces, complete a paper Schedule 2 (Canada), and the appropriate provincial interest free document. You might need separate documents for each semester depending on the start/end dates of your studies. Financial Aid & Awards staff can fax the documents to the student loan service centre for you at the beginning of your semester.

New student loan applications can be done online for all provinces. If you are a BC resident, apply at [www.studentaidbc.ca](http://www.studentaidbc.ca) using "Study Abroad" as your program. The year of program is the year of your regular program (e.g. 2 of 4). Apply as a TRU student but do not click on the regular TRU semester dates. Enter the actual start/end dates of your exchange institution. This will generate a notice that an Appendix 3 is required. The Appendix 3 will be completed online by TRU Financial Aid & Awards staff and you may continue with your loan application on the next business day (Mon - Fri).

If you have already done a two-semester loan application for Sept – April and then are accepted for Study Abroad in the winter semester, contact Financial Aid & Awards right away. You will probably have to re-assess your existing loan to a shorter study period which will put your loans into *over awards*. A Student Finance Advisor will explain the process during your meeting. You should still be eligible for further funding for your new study period.

Someone in Canada should have Power of Attorney for your financial affairs (including student loans) while you are out of the country. Usually, the person would be your parent or close relative. Phone the National Student Loan Service Centre (1-888-815-4514) to find out what information they require to allow another person to handle your student loan funding. They will probably require a certified true copy of your picture ID (passport, BC ID card, or driver's licence). A void personal cheque or bank information is also necessary. Make sure you also name this person as the Contact Person and Release of Information person on your student loan application. If you choose to not appoint Power of Attorney, any documents requiring a signature will have to be mailed directly to you wherever you are studying. Please ensure your student loan application reflects your correct mailing address.

Ensure that your previous student loans will not be going into repayment status before you receive your new funding. If there are interest or loan payments outstanding, the student loan centre will not process new loans until payments are up-to-date.

Apply for TRU bursaries, awards or scholarships online at [www.tru.ca/finaid/awards](http://www.tru.ca/finaid/awards). Remember to check deadlines as they will not be extended.

**TRU Financial Aid and Awards**

900 McGill Road  
Kamloops, BC V2C 0C8  
Phone: 250-828-5024  
Fax: 250-371-5668

**National Student Loans Service Centre**

Public Institutions Division  
P.O. Box 4030  
Mississauga, Ontario L5A 4M4  
Phone: 1-888-815-4514 (North America)  
Fax: 1-888-815-4657 (North America)

Phone: 1-800-2-225-2501 (Outside North America, plus country code)  
Web: <https://nslsc.canlearn.ca>