

# Online Student Loan Application

## Need Help - 2017-18 Parental Instructions

### Parent Dependents

Include all of your parents' dependent children, not including yourself. For the purposes of determining family size in assessing the parental contribution, a dependent child is:

- a child, including an adopted child, a step-child or a wholly dependent person;
- 18 years or younger;
- wholly dependent on your parents for support; and
- in the custody and control of your parents, in law or in fact.

A child over the age of 18 is also considered dependent if they:

- have never been married or lived in a long-term common-law relationship (at least 12 months); and
- do not have any dependent children; and
- have not been out of secondary school for four years (48 months) or more; or
- have not been in the work force for two periods of 12 consecutive months.

You may consider a person wholly dependent on your parents if the person resides with your parents, is related to your parents, and is either 18 years of age or younger or is dependent by reason of a mental or physical infirmity. To prove dependency, Canada Revenue Agency (CRA) must have accepted the person as wholly dependent on your parents, or you must provide proof of legal guardianship.

If your parents have two or more dependent children in full-time post-secondary education, the parental contribution is divided accordingly.

## Parent Demographics

Completion of this section of the application does not mean parents are co-signing for your student loans. You are responsible for the repayment of all student loans issued.

Information about expected contributions from parents can be found in the Student Loan Handbook in the *How Assistance is Calculated* section.

If you wish to have your parents contact the Student Service Centre about your application please submit the Consent to Release Information Form.

If your parents do not have a valid Social Insurance Numbers (SIN), you may submit a paper application.

If your parents do not reside in Canada and you are a sponsored permanent resident, your sponsors should complete the parental section.

Make sure your parents review the information you have entered, read and sign the declarations. You will print this information when you are finished entering your application.

In a two-parent family, Parent 1 and Parent 2 information is to be entered separately for each parent. It does not matter which parent's information is entered first. When you have completed the information for Parent 1, press "**next**" to save the information and begin entering Parent 2.

**If your parents are separated or divorced**, the parent with whom you normally live, or the parent who provides for the majority of your living costs, will be the parent information you will enter in this section. If your step-parent has legally adopted you, the step-parent information must also be entered in this section.

Step-parents who have not adopted their step-child(ren) and do not consider themselves financially responsible for their step-child are not required to provide a parental contribution. In these cases, the step-parent must provide a letter indicating that they are not financially responsible. The parental contribution will then be assessed using only the natural parent's income.

**Each parent's previous year's income will be obtained directly from CRA.**

**If your parents did not file an income tax return**, indicate the total of all income received in the previous year from all sources. This includes child benefits, Social Assistance, Employment Insurance, disability and pension benefits, investment income, dividends, employment income, Workers' Compensation, Aboriginal Affairs and Northern Development Canada funding, child support, maintenance, training allowances, etc.

**If you check the box indicating that your parents' income for this year will be substantially lower than the income from last year**, you will be mailed a Reduced Income Statement. Your parents' income from the previous year will be used to calculate your initial contributions. When you receive the Reduced Income Statement from the Student Service Centre, have your parents complete and return it. The contributions will be reviewed using their reduced income. This information will be verified with CRA the following year.