



INSTRUCTIONS FOR COMPLETING THE 2009-10 APPLICATION

Canada - Newfoundland and Labrador Integrated Student Loans Program

(version française disponible sur demande)

Before you start:

Please read the information guide carefully prior to completing your application. It contains a wealth of information you need to know when borrowing Canada-Newfoundland and Labrador Integrated Student Loans.

You will need to gather the following information before completing your application:

- Your Social Insurance Number;
- Your income (and parental or spousal income, if applicable) from line 150 of the 2008 Income Tax Notice of Assessment
- Parents' dates of birth, Social Insurance Numbers and postal codes (for dependant students only); and
- Your employment/education history for the past five years.

The following instructions are meant to assist in guiding you through the completion of the application.

SECTION A - PERSONAL DATA

- Ensure you enter your full name as it appears on your Social Insurance Card
- Provide complete mailing address - this is where we will send all correspondence

SECTION B - PROGRAM INFORMATION

- Where you study is important - please ensure the name of the institution, location, program of study and the year of study is completed
- You are encouraged to enroll in a 100% course load as this will provide maximum benefits for reducing your debt upon graduation – see Debt Reduction Grants in the Information Guide for complete details
- If you are unable to enroll in a 100% or 80% course load, review the information on acceptable conditions to receive assistance – see Reduced Course Load, in the Information Guide for complete details
- You may need a Program Cost Form to verify associated costs and other relevant information - see Program Cost Form in the *Information Guide* for complete details

SECTION C - STUDENT CATEGORY

- Check all items which apply
- If no items apply, then you are a dependant student and must provide your parents' information in section D and signatures in sections K and M

SECTION D - PARENTAL INFORMATION (FOR DEPENDANT STUDENTS ONLY)

- This is where you will need parental income information from line 150 of the 2008 Income Tax Notice of Assessment
- For each parent you will also need dates of birth, Social Insurance Numbers and postal codes
- Be sure to include yourself in the list of dependants
- If applying online, you will need to submit a Parents' Declaration, Consent and Signature Form

SECTION E - RESIDENCY STATUS

- Check the appropriate items that apply
- In order to receive student financial assistance from Newfoundland and Labrador, you must be a resident of the province – see Residency in the *Information Guide* for complete details

SECTION F - EMPLOYMENT/EDUCATION HISTORY

- The year and month that you left high school is required
- If you completed the Adult Basic Education program, please include start and end dates in the detailed requirements table
- If you have been in post-secondary for the past two or more years, this can be indicated on one line only. Just include the initial start date and your most recent end date
- Be sure to include your employment history - special attention to the summer periods and the 12 months preceding your original start date of post-secondary education

SECTION G - PRE-STUDY INFORMATION

- If you have earnings immediately preceding the start date of your study period, you are expected to save a portion of these earnings - see related information in the *Information Guide* for complete details. This is where you will need your income information (and spousal, if applicable) from line 150 of the 2008 Income Tax Notice of Assessment.

SECTION H - STUDY INFORMATION

- All earnings while you are attending school must be reported - see related information in the *Information Guide* for complete details

SECTION I - MARRIED/Common-Law/SINGLE PARENT STUDENTS

- Read the declaration information carefully
- Do not include your spousal information in this section
- Only include those persons dependant upon you during your study period
- If applying online, and if applicable, you will need to submit a Spouse's Declaration, Consent and Signature Form

SECTION J - STUDENT'S DECLARATION, CONSENT AND SIGNATURE

- Read the declaration information carefully
- You must sign and print your name
- If applying online, you will need to submit a Student's Declaration, Consent and Signature Form

SECTION K - PARENTS' DECLARATION, CONSENT AND SIGNATURE

- Read the declaration information carefully
- If you are dependant (see section C), your parent(s) must sign and print their names
- If applying online, you will need to submit a Parents' Declaration, Consent and Signature Form

SECTION L - SPOUSE'S DECLARATION, CONSENT AND SIGNATURE

- Read the declaration information carefully
- If you are married/common-law, your spouse must sign and print his/her name
- If applying online, you will need to submit a Spouse's Declaration, Consent and Signature Form

SECTION M - CANADA REVENUE AGENCY AUTHORIZATION

- You, and, if applicable, your parent(s) or spouse must sign and print their names

SECTION N - STUDENT'S CONSENT TO RELEASE PERSONAL INFORMATION

- We will need your authorization to speak to people on your behalf. Please indicate the name(s) of the person(s) for whom you are providing this authorization

Check *Final Documentation Checklist* on the back inside cover for a list of important documents we may require to process your application