

This document contains important details for students seeking StudentAid BC (SABC) financial assistance. We strongly recommend reviewing this document and the SABC website prior to submitting a loan application.

Eligibility for Financial Assistance

To be eligible for full-time SABC financial assistance, students must be a resident of BC and enrolled in a minimum of 60% of a 100% full-time course load, or 40% for students with disabilities. To be eligible for part-time financial assistance, students must be enrolled in a minimum of 20% of a 100% full-time course load. For SABC eligibility information, visit <https://studentaidbc.ca/apply/eligibility>.

Online Delivery Eligibility

Live-online Canadian students are eligible to apply for Canada Student Loans until August 2025 under a temporary extension of the COVID-19 exception for online approval introduced in 2020. Student aid policies are currently being reevaluated and we expect eligibility requirements to change in the future, permitting permanent eligibility for our live-online programs.

Disability Assistance

For a list of StudentAid BC grants and support services for students with disabilities, please visit <https://studentaidbc.ca/help-centre/applying-loans/i-have-disability-full-time-studies>. Students can access these supports through the forms on this page and via the StudentAid BC loan application. To be eligible, students must complete the [Appendix 8 – Disability Programs Application](#) and provide medical documentation that verifies permanent disability. For more details please contact SABC and submit applicable forms to admissions@pacificrimcollege.com.

Auditing, Non-matriculating, and Pacific Rim College Online Eligibility

Auditing, non-matriculating, and Pacific Rim College Online courses are not eligible for financial aid, only courses taken for credit through PRC.

Dual Diploma Students

Students enrolled in a dual diploma program must apply for funding under the *first program only* until the required credits for that program are completed. Once those credit requirements are met, students may apply for funding under the second program until completion.

StudentAid BC Attendance Policy

Students should not confuse Pacific Rim College's attendance policy with SABC's attendance requirements to maintain full-time funding eligibility, which are as follows:

If you stop attending classes or fail to maintain the minimum number of weekly instructional hours for your study period you will be considered withdrawn from student financial assistance. **You will be considered withdrawn if:**

- You miss two consecutive weeks of study (no attendance), or
- Your weekly attendance drops below 60% of a full-time course load (40% for students with disability status or 20% for part-time funded students) for three consecutive weeks of study, or
- You miss enough classes that school officials feel you cannot successfully complete the program

If you fail to maintain eligibility as per these criteria, you will be withdrawn from your entire study period, and you will be required to submit a new application for future semesters. If you fail to maintain eligibility two times while receiving SABC financial assistance, you will be denied further funding by SABC. **The College will make reasonable efforts to inform students of SABC processes, monitor attendance records, and provide email reminders to students at risk of losing funding, however, it is ultimately the student's responsibility to know SABC policies and maintain their eligibility.**

Calculating Course Load Percentage

SABC calculates course load as *hours per week*. To be eligible for full-time financial assistance, SABC funded students must be enrolled in a minimum of 15 hours per week (60% course load) or 10 hours per week (40% course load) for students with disability status. To be eligible for part-time financial assistance, SABC funded students must be enrolled in a minimum of 5 hours per week (20% course load). Please note that while students will still receive funding for them, short-duration workshops, courses, and clinics will reduce the minimum weekly course load on the weeks they are not running, and therefore typically do not count toward weekly course load.

	Diploma and Natural Health Certificate minimum hours per week	Permaculture and Certificate minimum hours per week
100% Full-Time	26	20
80% Full-Time	21	16
60% Full-Time*	15	12
40% Full-Time (for disability status only)	10	8
Part-time	5	N/A

Study Period Selection

Full-time students may apply for a study period of 1, 2, or 3 consecutive semesters. To apply for two consecutive semesters, full-time students may use the SABC automated system and select their desired study period start and end dates from the options provided. To apply for one or three semesters, students may select “my dates aren’t shown”, which will prompt the submission of an Appendix 3 where the preferred start and end dates may be entered. For full-time application information, please visit <https://studentaidbc.ca/apply/how-to-apply#full-time>.

Part-time students may only apply for one semester at a time and must submit the downloadable application form. For part-time application information, please visit <https://studentaidbc.ca/apply/how-to-apply#part-time>.

Course Load Selection

Students must declare one course load percentage per study period, which must be maintained throughout all semesters within that study period. **Please note that students applying through the full-time automated system will be automatically funded at a 100% course load regardless of the course load indicated.** Students who prefer to study at a lesser course load than 100% may select “my dates aren’t shown”, which will prompt the submission of an Appendix 3 where the preferred course load may be entered.

Changes to an Application

If a student would like to increase or decrease their study period, if they register in more or fewer courses in any semester during their study period than indicated on their application, and if there are any changes to their personal information indicated on their application, it is the student’s responsibility to update SABC of these changes via submission of an *Appendix 7 Request for Reassessment* for full-time students (due no later than 6 weeks before the study period end date) or a *Part-Time Studies Request for Reassessment* for part-time students (due before application confirmation). For information on making changes to an application, please visit <https://studentaidbc.ca/maintain/circumstances>.

Financial Aid for Summer Semesters

The summer schedule is divided into Summer One (May/June) and Summer Two (July/August). Some courses run every week through both terms and others are condensed into just Summer One or Just Summer Two. The minimum SABC study period length is 12 weeks, so students applying for summer financial aid must apply for both terms and maintain the required minimum course load and attendance in both terms. Students who received full-time Winter semester loans may extend their loan period into just Summer One by submitting an *Appendix 7 Request for Reassessment* and indicating June 30th as their new study period end date.

Financial Aid Repayment

Students have six months from their study period end date before loan payments commence. Starting your repayment early will reduce your debt load after graduation because payments are applied directly to the outstanding principal balance. Contact the lender(s) holding your student loans to discuss your options if you:

- are continuing studies but not receiving loans
- have finished your program
- have transferred to part-time studies
- are taking time off
- withdrew from school completely
- want to make payments while still in school

Please visit the StudentAid BC repayment page for more information <https://studentaidbc.ca/repay>.

Questions?

For more detailed information relating to StudentAid BC funding and programs, please view the links below and contact admissions@pacificrimcollege.com or SABC directly.

[What is StudentAid BC?](#)

[What do I need to know before I apply to StudentAid BC?](#)

[How can I create my StudentAid BC account?](#)

[How much student funding I can get?](#)

[How does repayment work for StudentAid BC loans?](#)

[How do I access support for disabilities?](#)

StudentAid BC

w. <https://studentaidbc.ca/>

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