



Post-Secondary Information

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Overview:

- Tools for Students/Parents/Guardians to help with post-secondary planning
- Review of post-secondary options
- Getting ready to apply –what you need to know
- Application Process
- Financing

Planning for after High School

<https://myblueprint.ca/>

Simple student portfolios and career education resource
Students have direct access to this through their
GNSPES launch page

Options for After High School

- University (Dal, SMU, Acadia etc...)
- Community College ([NSCC](#))
- Apprenticeship (a formal on-the-job training program) <https://www.nsapprenticeship.ca/>
- Military Training and Employment (<https://forces.ca/en/careers>)
- Private Career College: (https://pcc.ednet.ns.ca/By_Category-Location)

A private career college is a private business which offers occupational training programs. These schools are privately owned and operated businesses.

- Direct entry to full-time work
- Gap year experience –travel/volunteerism/academic upgrading

Difference between University and College

Colleges have career-oriented programs that take three years or less to earn a certificate or diploma. Universities offer research-based education that takes three to 10 years to earn undergraduate or graduate degrees.

Overview of Colleges in Canada

Approach

Practical and career-oriented

Types of Programs

Diploma

Certificate

Bachelor's Degrees (less common)

Disciplines

Health Care

Technology

Business

Arts

Course Duration

<1 to 3 years

Average Tuition (Per Year)

\$13,000 to \$22,000 (Private)

\$4000 (NSCC) (But, extra fees and cost can raise the overall cost)

Example: [Business Admin for year 2](#) (NSCC)

Overview of Universities in Canada

Approach

Research-based and analytical

Types of Programs

Undergraduate

Graduate

Doctorate

Disciplines

Medicine

Sciences

Engineering

Business

Law

Arts

Humanities

Psychology

Course Duration

3 to 10 years

Average Tuition (Per Year)

<https://www.dal.ca/admissions/cost-and-payment.html#view-costs-by-program>

Pros of College

- Shorter courses
- Hands-on career training
- Focused on building specific skills
- Smaller class sizes
- Stackable credentials (individual achievements that are combined over time to improve a learner's employability or skill set)
- Articulation agreements
- Apprenticeship Hours
- Student awards, scholarships and bursaries

Cons of College

- More intensive courses
- May not be able to make your own schedule
- Not focused on building a wide knowledge base

Pros of University

- Make your own schedule
- Option to study part time or full time
- Broader areas of study
- Scholarship opportunities
- Ability to choose a major and minor (dependent on program)

Cons of University

- Longer courses
- Course requirements that might not be specific to the major
- Larger class sizes (particularly in the early part of your undergrad/dependent on university)
- Longer time before starting your career
- More expensive tuition **

Both Colleges and Universities...



- ✓ Use **exams** as their primary testing method
- ✓ Have **student union groups** to hold events and advocate for students
- ✓ May require students complete **apprenticeships** or **internships**
- ✓ Offer sports and **extracurricular activities** to students

Pathways to Apprenticeship

Youth Apprenticeship (<https://www.nsapprenticeship.ca/youth-apprenticeship>)

Students in high school can register as youth apprentices if they are at least 16 years old and working part-time in a designated trade. A youth apprenticeship allows students to work toward both their high school diploma and certification in their trade at the same time. Youth apprenticeships are formal apprenticeships completed under the supervision of a certified journeyperson. The cost to register as a youth apprentice is under \$20, and there are no additional fees or paperwork required upon graduating high school.

Pathways to Apprenticeship

Direct Entry

Individuals may enter directly into an apprenticeship upon graduating high school.

No requirement to attend college or a skilled trades pre-apprenticeship training program before registering as an apprentice. To enter through direct entry, an employer in the designated trade must be secured, followed by registration as an apprentice. The Connector Program can link students interested in apprenticeship to potential employers.

Pre-Apprenticeship

After graduating high school, individuals can attend a pre-apprenticeship program, which offers foundational, entry-level skills into a designated trade. These programs can be completed through unions or sector councils and range from 8 to 20 weeks. Alternatively, pre-apprenticeship programs can be taken through NSCC, lasting one or two years.

Individuals receive hours and/or technical training level credit for completing a pre-apprenticeship program.

Pre- Apprenticeship Continued

An individual is not required to attend a pre-apprenticeship program, but if they do then once the program is complete, individuals must find an employer and register online with the Nova Scotia Apprenticeship Agency (NSAA).

Pre-Apprenticeship Opportunities in High School

How can students in high school receive apprentice credit hours?

students who complete a skilled trade-related course or program in high school may be eligible to receive apprenticeship credit hours. To qualify, the course or co-op placement must be completed under the supervision of a certified journeyperson. These credit hours are granted once an individual officially registers as an apprentice and can be applied toward any trade.

Pre-Apprenticeship Opportunities in High School

High School Courses

Skilled trade course: 110 credit hours per course

Cooperative education course: 80 credit hours per course

Pre-Apprenticeship Opportunities in High School

Summer Sector Programs

The Summer Sector Programs are paid summer co-ops that give students hands-on experience working in the skilled trades. Each co-op consists of 200 hours of paid summer work. Upon successful completion of the program, students will receive 3 high school co-op credits and 300 apprenticeship credit hours.

Summer Sector Programs: Continued

To be eligible for a Summer Sector Program, students must be in Grade 10 or 11 and 16 years of age by May 1. Program applications are due on the last day of school before the holiday break in December and must include a résumé and cover letter. Reference letters are due on the last day of school before exams in January.

Students who meet both deadlines will be invited to an interview in March or April, after which final selections for the program will be made.

Summer Sector Programs: Continued

- **Building Futures for Youth Construction Sector**
- **Serve it Up! Red Seal Cook and Baker Trade**
- **TestDrive Motive Power Sector**

Benefits of Apprenticeship

Earn money while you learn! As an apprentice, you receive a salary from the employer that hires you. This salary increases as each stage of the program is successfully completed.

Little to no student debt

Another big benefit of apprenticeship training is that debt loads after completion of apprenticeships are much lower, since apprentices “earn while they learn”. You may also be eligible for taxable financial awards and tax credits. Click [HERE](#) for more information.

Job opportunities

Skilled workers are in demand in Nova Scotia and across the country. A good work ethic, a can-do attitude and a Certificate of Qualification will provide you with the tools to find a job when you finish your apprenticeship training program.

Mentorship and hands-on training:As an apprentice, you will have an opportunity to learn high level skills through personal, on-the-job training from a highly qualified journeyperson.

Skills to last a lifetime

As an apprentice, the skills you learn will not only last a lifetime, they will also open doors to other opportunities. You can take advanced training to continue developing your talent and work your way into challenging and rewarding careers in management or teaching. Many tradespeople start their own businesses.

Post secondary Before Applying. What Information is Needed?

- Student's skills and interests
- Programs that match those skills & interests
- Requirements for programs
- Institutions that offer the programs
- Location/size of institution, cost of program

In other words: **Research

Grade 12 Check-List

Explore occupations based on the high school subjects you're good at and interested in.

Find out when schools that interest you have Open House days and arrange to visit

Even if you checked the admission requirements last year, check again. Sometimes entrance requirements change.

Apply for a **Social Insurance Number (SIN)** if you don't already have one. (* student loans, employment perhaps)

Create your own checklist of deadlines for:

- Admissions applications, which will vary with each post-secondary school
- Financial aid applications
- Tuition
- Housing
- Materials you will need to submit
- Where to send your **high school transcripts** and to whom**

Tip: Not sure where to start? Check out the post-secondary school's website or contact them directly.

High School Transcript:

A transcript is a credit summary that indicates the courses and grades each individual student has attempted and obtained throughout high school (Grades 10-12)

It is required by post-secondary institutions for acceptance

In-Progress versions are used during the school year for applying to post secondary programs before the final marks are available

My Transcripts:

“MyTranscripts” is a system that allows many local universities/colleges to directly pull electronic copies of student transcripts

NS High School students can provide their Provincial Student Number (found on their PowerSchool account) along with their date of birth on applications for admission to NS universities.

This provides the institution with permission to create an electronic request for these students’ records.

They send the request to the NS Department of Education and Early Childhood Development (EECD) via secure channels through the [My Transcripts system](#).

Students will not need to send a paper copy of their transcript at any point in the process. More information:

MyNSFuture.ca/MyTranscripts

Credit Checks & Grad List

- The registrar and school counsellors regularly conduct credit checks throughout the year to determine the graduation status of students. One check was already completed in September. Another will be completed in February. Furthermore, school counsellors (when providing academic counselling with individual students), will complete credit checks. However it remains the responsibility of students and parents to ensure that all graduation requirements are being met.
- The Grad List shows what we have on record as the full name in order to prepare graduation diplomas. **It must be the correct full legal name.**

Do you have what you Need?

•Post-secondary admission requirements vary from one post secondary institution to the other. For EACH of the post-secondary schools being considered, students must know:

- which courses they require
- what final grades they need in these courses
- Go to the college/university website and check under “Future Students” or “Admission Requirements”
- The word “program” refers to a set of courses that leads to a particular certificate, diploma or degree.
- This can be reviewed at any time with a counsellor.

Example: [Admissions: Acadia](#)

NSCC Admission Requirements:

- Minimum grade 12 or equivalent for most programs.
- Some technology programs may require Math 12, Physics 12, and/or Chemistry 12.
- Resumes and Portfolios may also be required.
- It is important to check the requirements on the NSCC website. • Course space is limited.

Apply now!

Example: [NSCC: Programs](#)

[Combining College and University](#)

Typical Requirements for University Admission in Atlantic Canada **

- English 12 (a mark of 70 or higher) and four other acceptable Grade 12 academic courses (some programs may require specific Math or Science courses depending on desired program)
- Typically, 70+% in each of the required courses, and about a 70+% average in the five courses with no mark below 65% (Note: some cut-off averages can be higher or lower)
- Math is not necessarily a requirement for some programs.
- Deadlines can vary from province to province and can be as late as the summer, except for limited-enrolment programs.
- Deadlines are typically earlier for scholarships (often March 1)

Finding Post-Secondary Information

- View books in Student Services
- Institution websites • Lunch time visits by post-secondary representatives
- AARAO Tour
- Open houses at institutions
- Sometimes Application Fees are waived at these events if they are offering on-the-spot admissions, so students are advised to bring an official transcript with them.
- Visit your Counsellor or Guidance website: <https://sites.google.com/gnspes.ca/shs-guidance/home>

U.S. and other Foreign Institutions:

Students typically need to apply before Christmas. Fees required. Outside North America, deadlines may be as early as October. U.S. institutions require SAT or ACT scores:

The ACT and SAT are two standardized tests used for college admissions decisions and awarding merit-based scholarships. The main differences between the two tests::

- The SAT is a skill test that is focused more on problem-solving or reasoning abilities, while the ACT is more on curriculum-based examination that covers everything you have learned in high school.
- The SAT relies more on evidence and content-based questions and multi-step problem-solving than the ACT does.
- The ACT has a science section, while the SAT does not.
- Apply by late October to write in early December or apply in mid November to write in late January
- It's recommended that students write in grade 11

The Common App: Applying to Universities in the US and Abroad

What Is the Common App?

- The Common Application, or Common App, is an online platform used to apply to multiple universities.
- It simplifies the application process by allowing students to submit one main application to several institutions.
- It is primarily used by US universities, but some universities in other countries also accept it.

How Does it Work?

- Create an account at commonapp.org.
- Complete your personal information, academic history, extracurricular activities, and personal essay.
- Select universities and submit any additional essays or documents they require.
- Pay application fees, if applicable, and track deadlines.

What Do You Need

- Academic transcripts and school information.
- A personal statement or essay.
- Letters of recommendation, when required.
- Standardized test scores, if required by the university.
- Additional essays and application fees, depending on the institution.

Applying to US and Other Foreign Universities

- **United States:** Many universities use the Common App as their main application platform.
- **Other countries:** Some universities in countries such as Canada and the UK accept the Common App, but many use their own application systems.
- **Important:** Always check each university's official admissions website for application requirements and deadlines.

Key Takeaways

The Common App makes applying to multiple universities easier, but it does not replace every application system worldwide. Research each university carefully, prepare your documents early, and tailor your application to your goals.

Ontario Universities:

Applying to Universities in Ontario is a different process:

Ontario has one central application center (OUAC) (Ont Universities Application Centre)

<http://www.ouac.on.ca/>

Students may apply to as many as 3 universities with one application

BUT transcripts must be sent directly to the universities themselves.

Understand the Process

Before applying, research:

- **Universities:** Consider location, campus life, residence, costs, and student supports.
- **Programs:** Compare course content, career pathways, co-op options, and experiential learning.
- **Admission requirements:** Check prerequisite subjects, grade expectations, supplementary applications, portfolios, or interviews.
- **Backup options:** Include programs with different admission requirements that you would genuinely be happy to attend.

Useful resource: [OUIInfo — Ontario university program information](#)

Apply Through OUAC

The Ontario Universities' Application Centre (OUAC) processes applications to Ontario universities. It sends applications to the universities, but each university makes its own admission decisions.

Ontario Universities' Application Centre

- Visit [OUAC](#).
- Select the undergraduate application for the appropriate admission year.
- Create an account and follow the instructions for your applicant category.
- Search for programs and enter the correct program choices.
- Review everything, pay the application fee, and submit.

Important for Nova Scotia students: You generally apply as a Canadian high school student from outside Ontario (often called a *Group B applicant*), rather than following the Ontario high school applicant process. Confirm your category using the [OUAC application guide](#).

Check Your Courses and Grades

Ontario universities assess Nova Scotia applicants using their high school academic records and the requirements for the specific program.

- **Work toward your Nova Scotia high school graduation requirements.**
- **Check the required Grade 12 courses for each program.**
- **Aim for competitive grades; the minimum eligibility average is not necessarily the average needed for an offer.**
- **Confirm how each university calculates admission averages and treats repeated or upgraded courses.**
- **Check whether the program requires extra materials, such as a portfolio, personal statement, audition, or interview.**

Example: Engineering, business, science, and arts programs may have very different prerequisites. Never assume that meeting one program's requirements means you qualify for another.

Documents

As an out-of-province applicant, you may need to arrange your academic records differently from an Ontario student.

- **Provide accurate high school and course information.**
- **Follow OUAC and university instructions for submitting official transcripts.**
- **Ask your guidance counsellor or school office how your current and final grades will be sent.**
- **Send any required supplementary forms or supporting documents directly through the specified process.**
- **Check each university's applicant portal and email for missing documents or requests.**

Official transcript rules for Group B applicants are explained in the [OUAC transcript guide](#) .

Do not assume your grades will automatically transfer just because you submitted your OUAC application.

Know Your Deadlines

For students applying for September 2027 entry, use this planning timeline:

- 1. Fall 2026: Research programs, check prerequisites, and begin your application.**
- 2. Fall 2026–winter 2027: Submit applications and arrange transcripts and supplementary materials early.**
- 3. Before each program's deadline: Make sure the application and all required materials are received.**
- 4. Winter–spring 2027: Monitor application portals, submit updated grades as required, and respond to university requests.**
- 5. Spring–summer 2027: Compare offers, confirm your choice, and arrange housing and finances.**

Crucial: January 15, 2027 is the OUAC deadline for Group A Ontario high school applicants, not a universal deadline for Nova Scotia students. Group B deadlines vary by university and program, so check each one directly.

Review Offers and Accept One

When universities make decisions:

- **Check each applicant portal and email regularly.**
- **Read the conditions of each offer, including required final grades and prerequisite completion.**
- **Compare tuition, scholarships, residence, travel costs, and student services.**
- **Accept your chosen offer through the method specified by the university and by its deadline.**
- **Arrange residence separately if required and review deposit deadlines.**
- **Ensure final transcripts and any outstanding requirements are submitted.**

Do not assume all offers have the same response date. The applicable deadline for an out-of-province applicant is determined by the university and the offer.

Where to Get Help

- [OUAC — Apply to Ontario universities](#)
- [OUAC Undergraduate Application Guide](#)
- [OUInfo — Explore Ontario universities](#)
- [OUAC — Application deadlines](#)
- Your high school guidance counsellor
- Each university's undergraduate admissions office

Example application walkthrough: Nova Scotia to Ontario

We'll follow a fictional Grade 12 student from Halifax through the application process, using the official OUAC instructions for the 2027 admission cycle.

Meet Alex: A Grade 12 Student in Halifax

Alex's plan

- **Interested in computer science and engineering.**
- **Wants to study in Ontario.**
- **Is completing Nova Scotia Grade 12 courses.**
- **Has not applied to university before.**

Step 1: Research Programs

Alex checks the specific program pages because prerequisites, supplementary applications, and admission averages may differ substantially.

Alex starts by comparing programs, admission requirements, costs, and campus locations.

University of Ottawa

Computer science or engineering programs.

Website: [uOttawa admissions](#)

Carleton University

Computer science or engineering programs.

Website: [Carleton admissions](#)

University of Waterloo

Computer science or engineering programs.

Website: [Waterloo future students](#)

Step 2: Open the OUAC Application

Website: ouac.on.ca

1. Open the undergraduate application for September 2027 entry.
2. Create an account and provide the requested personal details.
3. Enter educational history, including the Nova Scotia high school Alex attends.
4. Answer the questions that determine the correct applicant category.

Important: applicant category

A student studying in Nova Scotia and not working toward an Ontario Secondary School Diploma will generally be a Group B applicant. Alex should follow the category and instructions determined by the application, rather than selecting a group based on guesswork.

Step 3: Enter University Program Choices

Alex searches for programs and adds the intended choices to the application.

Choice 1: University of Ottawa

Example: Computer Science, undergraduate

Choice 2: Carleton University

Example: Computer Science, undergraduate

Choice 3: University of Waterloo

Example: Computer Science, undergraduate

Step 4: Submit and Save the Reference Number

Before submitting, Alex checks the spelling of their name, contact information, school details, and program selections.

Alex records the actual reference number provided by OUAC after submission and uses it when contacting OUAC or universities.

Alex pays the required application fees and saves the confirmation. The application is now submitted, but the admissions process is not finished.

Step 5: Arrange High School Transcripts

This is a particularly important step for Nova Scotia students.

- 1. Alex contacts the guidance counsellor or school office to ask how official transcripts are issued.**
- 2. Alex checks each university's transcript instructions for applicants educated outside Ontario.**
- 3. The school sends the official transcript directly to the university or through an accepted electronic process, following the institution's instructions.**
- 4. Alex ensures the OUAC reference number is included as directed and checks each applicant portal for receipt.**
- 5. Alex arranges for updated and final grades to be sent when required.**

Step 5: Arrange High School Transcripts (Continued)

Do not send transcripts to OUAC by default.

OUAC says Group B applicants generally need to arrange for transcripts to go directly to their university choices. Follow the university's official procedure; do not assume Nova Scotia grades are automatically forwarded.

Official instructions: [OUAC transcript guide for Group B applicants](#) .

Step 6: Complete Any Extra Requirements

Alex checks their email and each university's applicant portal regularly.

- **Complete any required supplementary application.**
- **Submit essays, portfolios, or other requested documents if applicable.**
- **Complete interviews or other assessments if required.**
- **Respond to requests for additional information.**
- **Monitor application status and confirm that documents have arrived.**

Step 7: Track Deadlines and Offers

Alex creates a spreadsheet to track each university.

For fall 2027, OUAC states that Group B applicants do not have one universal application deadline. Deadlines vary by university and sometimes by program, including deadlines for transcripts and supplementary materials.

Alex checks the official OUAC key dates and each university's admissions website.

Step 8: Accept an Offer

Imagine Alex receives two offers.

Offer A: Computer Science

University of Ottawa · Hypothetical offer

Alex checks the conditions, tuition, residence options, scholarships, and response deadline.

Offer B: Computer Science

Carleton University · Hypothetical offer

Alex compares the programs and student experience, then accepts the preferred offer using the university's specified process.

Alex then checks whether residence applications, deposits, final grades, or other conditions must be completed separately.

Universities in Quebec:

- There are 18 universities in Quebec.
- Separate French and English universities exist.
- Only three universities have English as the language of instruction:(McGill, Concordia,and Bishop's.) Other universities (i.e. Sherbrooke), may offer bilingual programs or certain courses in English.

Universities in Quebec (Continued)

- If you have never researched Quebec's education system it can appear confusing at first glance. For example you will come across terms and acronyms such as CEGEP and "R" scores. (What???)
 - Don't give this any more thought because if you are relocating to Quebec from another Canadian province or US state and have completed grade 12 and/or 13, then CEGEP is not necessary to attend and you can apply directly to a university with your high school transcript from NS. You must meet the requirements set for applicants from outside Quebec. Some programs may require additional preparation.
 - [Gouvernement du Québec](#)
- * If you are interested in knowing more about CEGEP and "R" scores visit [Here](#)

Quebec
McGill Admissions

[https://www.mcgill.ca/undergraduate-
admissions/apply/requirements/canadian
?utm_source=chatgpt.com](https://www.mcgill.ca/undergraduate-admissions/apply/requirements/canadian?utm_source=chatgpt.com)

Universities in Quebec (Continued)

Admission Information:

Example: Concordia

[Admissions](#)

Complete the application

Visit the university website

Find the undergraduate admissions page and select the correct applicant category for a Canadian high school student outside Quebec.

2. Fill out the online application

Enter personal information, educational history, intended program and term of entry.

3. Submit required documents

Follow instructions for transcripts, interim grades, final grades and any supplementary documents.

4. Pay the application fee

Check the current fee and payment instructions on the university's website.

Students normally apply directly through each university's admissions website. For example, Concordia has specific application instructions for students attending high school in provinces other than Quebec and Ontario.

Plan for tuition and living expenses

- Plan for tuition and living expenses

Check the cost for your specific program and Canadian out-of-province status.

- **Housing and food**

Compare residence fees with the cost of renting an apartment and preparing meals.

- **Other expenses**

Include books, transportation, phone service, personal expenses and travel between Nova Scotia and Quebec.

- Students should also investigate entrance scholarships, bursaries, student loans and university financial aid. Canadian students moving from another province should not assume they qualify for Quebec-resident tuition rates.

Language and student life

Before choosing a university, consider:

- Language: McGill and Concordia offer many English-language programs; Université de Montréal is primarily French-language. Specific program requirements vary.
- French skills: Even if studying in English, French can help with daily life, employment and community activities.
- Housing: Apply for student residence early or research off-campus housing.
- Travel: Plan transportation between Nova Scotia and Quebec for holidays and school breaks.
- Student support: Look for academic advising, clubs, counselling and newcomer support services.

Accept your offer and prepare (Quebec Continued)

Once accepted, students should:

- 1. Read the admission offer and confirm the acceptance deadline.**
- 2. Accept the offer and pay any required deposit.**
- 3. Send final transcripts and proof of graduation when requested.**
- 4. Register for courses and arrange housing.**
- 5. Confirm financial aid and make a budget.**
- 6. Review orientation dates and prepare for the move.**

If an offer is conditional, students must meet the conditions to keep their admission.

Completing the Application: Following High School Graduation (Atlantic Canada)

- Graduates are given two official copies of their transcript at the grad ceremony (one sealed & one open)
 - It is the student's responsibility to ensure the final transcript is sent to the institution
 - Students pick post-secondary courses and schedules in the late spring or summer, online or at the institution
 - A few of the local universities come to high schools and schedule individual appointments with accepted students to set up their first-year schedule of courses.
- I will inquire if we have ever pursued this option at Sackville High

Typical Tuition:

- Community College: approximately \$3000 +/-yr for most programs. Programs are usually 2 yrs. in length
- University: \$7000 +/-yr. Commonly 4 years for first degree. Add more years for additional degrees, e.g. teaching, medicine, law, dentistry, vet, masters degree.
- Private Career College: \$5000 to over \$20,000/yr. 1 or 2 years.
- There are costs above and beyond tuition –usually these are itemised on the institution's website under “Tuition and Fees”

Monetary Awards:

- There are monetary awards based on academic achievement, financial need, leadership, volunteerism, etc.
- Local awards -provided by local service clubs, foundations and businesses (may be based on affinity and/or need, as well as grades)
- Community/Corporate awards –typically administered by the corporation (some are based on affinity or are specifically for students who identify as African Nova Scotian, Indigenous, etc.)
- SHS specific awards -administered by the school (students must complete a Google form and attach a resume)
- Institution specific awards

Entrance Scholarships:

- Awarded by practically all universities, and by some private colleges.
- Intended to attract the top academic students
- Values typically \$500 to \$8000. May be renewable. At least 80% admissions average needed. Averages of mid-to upper-90's typically needed for largest.
- Typically, the scholarship amount awarded is based on grades received at the end of Semester 1, using an average of the required courses for program admission.
- For some universities, students are automatically considered for entrance scholarships when they apply. For other universities, there is a separate "Scholarship Application." Be sure to check each university website to find out whether a separate application for scholarships is required.

Student Loans:

Every May 1st, students may begin to apply online for Canada Student Loans at the following website:

<http://novascotia.ca/studentassistance/>

Prior to this May 1st activation date, students can get the following materials ready:

- When You Apply, You'll Need: Your Social Insurance Number (SIN) and your own email address.
- Information about your school program, including how many class hours/credits you'll be taking, expected start and end dates.
- Your bank account information and information about any RESP's or other investments in your name
- If applicable, any Custody/Separation/Divorce agreements or similar records that explain your family's living and financial support arrangements

Financing Continued:

- If applicable, receipts for any exceptional, unavoidable expenses to your family.
- Medical documentation about your permanent disability, if you have one
- Your income tax return, and income tax returns for your parents/step-parents/spouse (if applicable)
- Scholarship information/amounts (or submit these as soon as you can)
- An estimate of your earnings for the pre-study period (usually the 8 weeks before school starts) and how much you expect to earn while you're in school.
- Documents/statements to validate any other sources of funding you will receive while studying (For example: government pensions/payments, any disability income, EI, retraining program funding, spousal/child support payments, etc.).

Why Student Assistance?

Student-friendly Loans AND Grants and much more.

Government student assistance is very different than a traditional bank loan. It's **a set of programs and funding that are tailored just for students.**

- Your application is also assessed for **non-repayable government grants** that you can't get anywhere else.
- You could get **Loans** from both the Nova Scotia government and the government of Canada. Both have great borrowing terms:
 - When it's time to repay, pay low or even zero interest on provincial loans **(for qualifying students)** and pay zero interest on federal loans
 - No payments as long **as long as you are a full-time student** nor for six months after leaving school.
 - **Repayment assistance programs** can help you manage your student debt when you leave school.
 - **Dependant students** don't need a co-signer or a credit history to get a student loan.
- **Nova Scotia Loan Forgiveness** or **Loan Forgiveness – Disabilities** could significantly reduce the Nova Scotia Student Loan portion of your student debt after graduation.
- You could pay **0% Interest on NS Student Loans** after you leave school.
- Nova Scotia Student Assistance partners with other government organizations (like **Employment Nova Scotia**) to help you coordinate multiple funding sources.
- Student Assistance is available for **most post-secondary school programs.**
- Student Assistance can supplement **other sources of funding.**

Loan Forgiveness:

Please Visit:

<https://novascotia.ca/student-loan-forgiveness/>

Designation 101

Schools are evaluated to be sure they meet the criteria for student assistance programs and whether they are a good or poor return on investment for students. Certain kinds of programs are never eligible for designation, but most typical programs ARE (or can become) designated. Students can only use government student loans to attend designated programs at designated schools, but even designated programs may not give you the outcome you are expecting. .

List of Designated Post Secondary Institutions:

<https://tools.canlearn.ca/cslgs-scpse/cln-cln/reea-mdl/reea-mdl-1-eng.do?nom-name=NS>

Loan Repayment Rates:

Canada Student Loan Repayment Rates

MyNSFuture.ca

<https://www.mynsfuture.ca/>

Questions:

Please reach out to your School Counsellor

Pop by Student Services to set up an appointment or send them an email