



**Australian
Education
Connection**

Student Loans Program

A GUIDE FOR CANADIAN STUDENTS

(For more information call 1-800-565-9553)

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This document has been produced by the AEC for students that are applying for entry to degree programs at Australian/New Zealand universities through the AEC Program. Content in this document is copyright to the AEC.

USA:

Australian Education Connection (AEC)

Address: 5722 S. Flamingo Rd #303, Ft Lauderdale FL 33330, USA. *Email:* Enquiries@mystudyaustralia.com

Tel: 1-954-680-0453 *Fax:* 1-954-680-0597 *Toll Free Student Line:* 1-800-565-9553

Web Address: www.mystudyaustralia.com

AUSTRALIA:

Australian Education Connection (AEC) *Address:* GPO Box 1424, Canberra City, ACT 2601, Australia

Email: enquiries@mystudyaustralia.com *Tel:* 61-2-62417974

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Basic Information that you need to know and/or understand:

- ***This Guide has been prepared for students who intend going abroad to undertake full degrees (such as Bachelors, Masters and Doctoral/PhDs). The procedure for Canadian students in terms of loans is as listed in this document.***
- **The AEC program (toll free 1-800-565-9553 or 1-954-680-0453) will assist you with questions related to studying in Australia and New Zealand and provide any advice we can on your student loan process. However, we are hopeful that the information we provide here will be sufficient for you to access your loan information and application in Canada. There is no additional charge for the AEC administering your application as AEC works as an outpost of partner universities; therefore, it is the partner universities that pay the AEC to provide this service. You pay exactly the same fees as you would normally have paid had you applied direct to the university.**
- **If you would normally qualify for your Canadian loans then you need to access this information NOW – refer next page.**
- **As you begin the process of applying for admission to an Australian/New Zealand university through the AEC Program, remember that you also need to begin the process of applying for your study loans in Canada. Therefore, both processes need to commence as early as possible.**
- **Information on applying for entry to the Australian/New Zealand university is at www.mystudyaustralia.com/StudyinAustralia/degree.htm - follow the instructions about downloading application forms from the university specific web site, complete forms and mail in with all required documents to the AEC in Ft Lauderdale. If in doubt, phone 1-800-565-9553 or 1-954-680-0453.**
- **If you would normally qualify for Canadian loans, no one can ensure that you get more or less funding! You will receive whatever funding you are normally entitled to. Therefore, whether you apply direct or through a program or a manager, you will be generally entitled to the same amount of loans. All overseas schools (universities) are aware that they need to include an approximate 'living costs' amount in any invoicing materials that you will require for your student loans program. These processes are explained to you by the AEC as you go through the process of applying for admission).**

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Information about *Canadian Student Loans*

Currently Canadian Students wanting to undertake their degrees abroad are able to access aid through funding programs that are administered through Commonwealth, State or Provincial funding programs.

There are loans and grants available through the Canada Student Loans Program, commonly referred to as the CSLP. The CSLP is a joint undertaking of the Federal, Provincial and Territory governments in Canada with nine territories and provinces participating in the scheme. The exceptions are Quebec, the Northwest Territories and Nunavut who operate their own Student Assistance Programs and have other arrangements with the Government of Canada to administer such financial aid to student programs.

The provinces and territories in Canada that do administer the CSLP are the organizations that determine a student's eligibility, assess need based on the federal guidelines and then award aid by issuing a Loan Certificate (of eligibility).

Once a Canadian student begins the process of application for loan/aid through the CSLP or other agency, the AEC will arrange for the Australian/New Zealand university to provide verification of enrolment at the university and provide any other details required to complete your loan process. It is therefore, important that once you have received general information about your financial aid eligibility, you then immediately ensure that you apply for admission to the Australian or New Zealand university. **Again, remember that the AEC Program does not charge you any additional fees to undertake your admission process and assist you through from point of application right through to arrival and beyond in Australia/New Zealand – this is, because under negotiated arrangements with the Australian and New Zealand partner universities, it is the Australian/New Zealand university that pays the AEC Program administrative fees for management applications.**

Organizations that will provide you general information on both government and private financial assistance for Canadian students:

<http://www.canlearn.ca/cgi-bin/gateway/canlearn/en/home.asp>

You should also read the following link to the National Student Loans Service Centre (NSLSC) which provides information about Integrated Student Loans.

http://www.canlearn.ca/en/shared/pay/school/gov_stu_loans/what_nslsc.shtml

Private student loans are also administered by the following organization

<http://www.internationalstudentloan.com/canhelpl/>

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Please be aware that the AEC has no direct links to the above organizations other than investigating possibilities for your government funding through Canadian Government sources.

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How do I get started? When do I apply for Financial Aid?

It is important you understand the STEPS you need to follow in order to get to the point of admission to an overseas university and obtaining US financial aid.

STEP ONE: *Check ALL YOUR Study and Loan Options*

- **Talk to the organizations listed on Page 3 of this document. (Note: for the purpose of degree programs, the AEC works only with accredited foreign schools in Australia and New Zealand.)**
- **Prepare a budget. All foreign schools have differing tuition rates and living costs based on the city they are located in. For example, major capital cities will possibly be more expensive than a smaller city in terms of living costs. Nevertheless, of vital importance is that you choose a university that truly meets your needs. Whilst prices on university web sites for tuition and approximate living costs are in local currencies, it is easy enough to check current rates of exchange and figure out the approximate cost of your study overseas. You may be surprised that often the overall cost of studying at a university in Australia or New Zealand (when you add tuition, medical and living costs together) is cheaper than the cost of studying at comparable universities in other countries. You need to also include the cost of your international airfare to your budget and any incidentals. (If you are intending to work part time whilst abroad then you need to consider this in the context of your budget. Australia and New Zealand do allow options for international students to work up to 20 hrs per week whilst studying and full time during the term breaks and holidays. Employment is not restricted to campus.)**
- **Consider which university in Australia meets your needs in terms of:**
 - **Degree on offer**
 - **Location**
 - **Cost of study**
 - **Overall living costs**

Information about universities is at:

www.mystudyaustralia.com/StudyinAustralia/degree.htm

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STEP TWO: APPLY for entry to your study program

Usually, you cannot proceed to apply for your financial aid without knowing which Australian/New Zealand university will admit you and what the overall cost of your study are. Your financial aid paperwork will require you to list your cost.

The process of admission to an Australian/New Zealand university is quite simple.

- Read the `university' information at:
www.mystudyaustralia.com/StudyinAustralia/degree.htm
- Download the university specific application(s) for the universities that interest you.
- Complete the application forms and return to the AEC with the information requested in the application(s). Applications and supporting documentation must be sent to:

Australian Education Connection (AEC)
5722 S. Flamingo Road #303
Ft Lauderdale, FL 33330

(There is no fee payable to the AEC for your admission as the AEC acts as the university's outpost in North America for North American students. You must however, pay the university's application fees which are non-refundable and a \$100 tuition deposit to the AEC which is essentially a tuition deposit which will be sent to the university after you commence your studies. It is however, non-refundable if the AEC gets you your admission and you don't go. This safeguards the integrity of our program and ensures that our time is not taken up processing applications that are not genuine. *If you are not offered admission, the \$100 tuition deposit is fully refunded to you.*)

***STEP THREE: You are offered admission and now need to apply for your loan/
aid***

So you have an offer of admission from an Australian/New Zealand university through the AEC Program.

First

- If you have multiple offers, decide WHICH offer you want to accept.

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Things to remember about financial aid/loans once you are abroad

You must check the requirements listed on your student loan/financial aid documents and/or check online with the source providers about specifics related to your aid.

Generally, financial aid/loan arrangements require you to:

- **Maintain your full time status at your foreign school – in other words, make sure you maintain your enrolment.**
- **Ensure that you do not breach any aspect of your international student visa status because if you jeopardize your studies and have to return back to your home country, you will still have your loan burden to pay. (Tuition fees are not refundable for the semester once you begin your classes for that semester, except for exceptional circumstances – these are listed on individual university web sites.) So, it is your responsibility to ensure you meet all requirements to maintain your international student status at the foreign school.**
- **Maintain your grades at the foreign school so you do not jeopardize your financial aid/loans.**
- **Ensure that you complete any documentation required of you to continue receiving financial aid/loans for the duration of your degree program whilst overseas.**

Now that you have made the decision to go abroad, we at the AEC look forward to assisting you with your application for admission to an Australian/New Zealand university! We also look forward to assisting you with financial aid, housing, visa and travel arrangements!

www.mystudyaustralia.com