

Completing your Master Student Financial Assistance Agreements

Now that your application for student aid has been approved, you need to do a few things to receive your funds. You must complete and submit both of the enclosed Master Student Financial Assistance Agreements (MSFAA) for your Alberta and Canada student loans. *If you receive one MSFAA, you only need complete one Agreement.

Tip! View **sample MSFAA Agreements** below.

1. Review Your Agreements

✓ Part A – Your Information

Check your personal information to make sure it's correct:

- Name, Mailing Address
- Area Code and Telephone Number
- Date of Birth, Social Insurance Number

Has your information changed?
Call the Student Aid Alberta
Service Centre at 1-855-606-2096.

✓ Part B – Terms and Conditions

The Master Student Financial Assistance Agreements are binding legal Agreements. Review the terms of your student loan and grants.

2. Fill in Your Banking Information

✓ Part C – Electronic Funds Transfer

Give us your banking information or attach a void cheque and your money will be directly deposited into your bank account. Your funds may also be forwarded to your school. You'll need to fill in:

- **Transit Number/ Bank ID / Account Number (Refer to bottom of your cheque)**
- **Name and Address of Financial Institution**

If you don't provide your bank account information, your funds may be delayed.

Remember to attach 2 void cheques - one for each of your Alberta and Canada MSFAAs.

3. Sign and Date Your Agreements

✓ Part D – Acknowledgement and Signature

The MSFAA is a legal document that outlines your responsibility related to your student loans and grants.

- Sign and date both of your Agreements
- You must sign and date your Alberta MSFAA in two places

4. Submit Your Agreements - Right Away to Avoid Delays!

✓ Bring your signed Alberta and Canada MSFAAs to a designated Canada Post outlet along with:

- A government **photo ID** – a driver's license, passport or citizenship card.
- Your **Social Insurance Number** card, or a Canada Revenue Agency Notice of Assessment, a Canada Pension Plan Statement of Contributions or other confirmation of SIN from Service Canada.
- Your **2 void cheques OR completed banking information.**

Find a list of designated Canada Post outlets on studentaid.alberta.ca, or
• visit CanLearn.ca
• call 1-888-815-4514

Note: Submit Copy 1 and retain Copy 2 and Borrower Pages for your records for both your Agreements.

Can't Get to a Canada Post Outlet?

You may mail **legible photocopies of both sides of your 2 pieces of government photo ID and proof of SIN** along with your Copy 1 for both your Alberta MSFAA and Canada MSFAA and other applicable documents to:

Student Aid Alberta Service Centre
PO Box 4050, Mississauga STN A
Mississauga, ON L5A 4M9

Tip: Ensure your photocopies are legible.
Otherwise, you can expect delays!

Your signed MSFAAs must be received at the Student Aid Alberta Service Centre at least two weeks before your current study period ends.

5. Need More Information?

Call the Student Aid Alberta Service Centre:

- 1-855-606-2096 toll free in North America
- international access code + 800-2-529-9242 toll free outside North America
- 1-855-306-2240 TTY for hearing impaired

MASTER STUDENT FINANCIAL ASSISTANCE AGREEMENT FOR ALBERTA

AB	MSFAA #
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PART A YOUR INFORMATION

Student's First Name, Last Name and Mailing Address Has your information changed? Call the Student Aid Alberta Service Centre at 1-855-606-2096.	Date of Birth (dd-mmm-yyyy)	Social Insurance Number Check your SIN.
	Area Code and Telephone Number	

PART B TERMS AND CONDITIONS

1. This Master Student Financial Assistance Agreement – Alberta (MSFAA-Alberta) is between the applicant for financial assistance, as identified in Part A (“Student”) and Her Majesty the Queen in right of Alberta as represented by the Minister of Innovation and Advanced Education (“Minister” or “Innovation and Advanced Education”), made pursuant to the *Student Financial Assistance Act* (Alberta).

In consideration of the Minister providing an Alberta Student Loan under this MSFAA-Alberta, and by signing Part D below, the Student agrees to the Terms and Conditions of this loan agreement.

This MSFAA-Alberta is comprised of: Part A: Your Information; Part B: Terms and Conditions; Part C: Electronic Funds Transfer; Part D: Your Acknowledgement and Signature; Part E: Additional Terms and Conditions.

2. Until such time as the Alberta Student Loan, together with interest and any other amounts to be paid by the Student to the Minister are paid in full, the Student agrees:

- that this Alberta Student Loan, together with any and all funds or other financial assistance received by the Student from the Minister pursuant to the Alberta Student Finance Acts shall be subject to, governed by and form part of this MSFAA-Alberta, as amended from time to time, entered into between the Student and the Minister.
- to use the Alberta Student Loan exclusively for the purposes of obtaining Necessities;
- that the Minister may pay a portion or all of the Alberta Student Loan directly to the educational institution listed on the Student's Application for payment of the Student's tuition and any mandatory fees;
- to provide notice of any changes to the Student's name, address, marital or common law partner status, financial circumstances, academic status or study period, any change in the address or financial circumstances of the Student's spouse/partner, or to any other information contained in the Application, in accordance with the instructions relating to changes of information found on the Student Aid Alberta website, studentaid.alberta.ca;
- to provide all information requested by the Minister which, in the Minister's sole discretion, is required to verify any statements made in this MSFAA-Alberta;
- to abide by all applicable provisions of the Alberta Student Finance Acts. If any of the terms of the MSFAA-Alberta conflict with any of the Alberta Student Finance Acts, then the provisions of the applicable Alberta Student Finance Act will apply;
- to repay the full amount of the Alberta Student Loan, together with interest and any other amounts to be paid by the Student to the Minister, in accordance with the provisions of this MSFAA-Alberta; and
- that this MSFAA-Alberta shall revoke and replace all previous agreements that the Student may have entered into with the Minister pursuant to any of the Alberta Student Finance Acts.

3. The Student declares that:

- all information provided in this MSFAA-Alberta and in all other forms and communications submitted by the Student to the Minister is true and complete and the Student understands that the information is subject to review and assessment by the Minister in accordance with the *Student Financial Assistance Act* (Alberta); and
- the Student has read, understood, and agrees to be bound by all the terms and conditions of this MSFAA-Alberta including those in Part E, which form part of this MSFAA-Alberta, and acknowledges having retained a copy of this MSFAA-Alberta.

PART C ELECTRONIC FUNDS TRANSFER

The approved amount of any Alberta Student Loan disbursed under this MSFAA-Alberta will be electronically deposited into your Canadian bank account that you currently hold or jointly hold, as entered below. Electronic withdrawals may also be made from this bank account when payment is triggered, as per section 16, subject to your right of revocation, as per section 22. If you fail to provide your bank account information, disbursement of your Alberta Student Loan will be delayed and may not proceed.

Transit Number	Bank ID	Account Number (Refer to bottom of personal cheque):
_____	_____	_____

OR ATTACH A VOID CHEQUE

Name and Address of Financial Institution: **Attach a void cheque for your Alberta MSFAA, OR fill in your banking information.**

PART D YOUR ACKNOWLEDGEMENT AND SIGNATURE

This MSFAA-Alberta does not specify the actual amount(s) that will be disbursed to you or the amount(s) you will be required to repay. The amount(s) that will be disbursed to you under this MSFAA-Alberta will be determined based on needs assessment(s) of your Application(s) for financial assistance in accordance with federal and provincial legislation and policies. You will be responsible under this MSFAA-Alberta for paying your Alberta Student Loan. By signing Part D, you freely provide your consent(s), certification(s) and ratification(s) and you agree to all the Terms and Conditions set out in the MSFAA-Alberta. You understand that if you fail to sign this MSFAA-Alberta, you will not receive any financial assistance.

X **Sign and date here.**

Signature _____ Date (dd-mmm-yyyy) _____

For the purpose of verifying the data provided in the Application and the Master Student Financial Assistance Agreement - Alberta, I hereby consent to the release, by Canada Revenue Agency to an official of Innovation and Advanced Education, of information from my income tax returns and, if applicable, other required taxpayer information about me, whether supplied by me or by a third party. The information will be relevant to and used solely for the purpose of determining and verifying my eligibility, entitlement for and the general administration and enforcement of the student financial assistance programs under the *Canada Student Loans Act*, the *Canada Student Financial Assistance Act*, the *Students Finance Act* (Alberta), the *Student Loan Act* (Alberta) and the *Student Financial Assistance Act* (Alberta). This authorization is valid for the taxation year prior to the year of signature of this consent, the year of signature of this consent and any other subsequent taxation year for which assistance is requested.

X **Sign and date here.**

Signature _____ Date (dd-mmm-yyyy) _____

Student Aid Alberta Service Centre
 PO Box 4050 1 855 606-2096 (toll free from anywhere in North America)
 Mississauga Stn A 1 855 306-2240 (TTY for the hearing impaired)
 Mississauga ON 800 2 529-9242 (outside North America – add the appropriate
 L5A 4M9 International Access Code)

CANADA POST STAMP
2 pieces of government issued ID (one photo ID PLUS a proof of SIN) are needed.

