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

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.

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

**Find a list of designated Canada Post outlets on studentaid.alberta.ca, or**

- visit CanLearn.ca
- call 1-888-815-4514

**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

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

As of June 23, 2014
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.

1. Until such time as the 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, the Student agrees:
   a. to use the Alberta Student Loan exclusively for the purposes of obtaining Necessities;
   b. 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;
   c. 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 in the Student Aid Alberta website, studentaid.alberta.ca;
   d. to abide by all applicable provisions of the Alberta Student Finance Acts. If any of the provisions of this MSFAA-Alberta conflict with any of the Alberta Student Finance Acts, then the provisions of the applicable Alberta Student Finance Act will apply;
   e. 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.

2. The Student declares that:
   a. 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
   b. 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 required, 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 interest will be charged.

Name and Address of Financial Institution: [Name]

Bank ID

Account Number (Refer to bottom of personal cheque):

OR ATTACH A VOID CHEQUE

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.

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.

Signature

Date (dd-mmm-yyyy)

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

Mississauga Stn A
1 855 606-2096 (toll free from anywhere in North America)
1 855 306-2240 (TTY for the hearing impaired)
800 2 529-9242 (outside North America – add the appropriate CANADA POST STAMP
2 pieces of government issued ID (one photo ID PLUS a proof of SIN) are needed.

Signature

Date (dd-mmm-yyyy)

CANADA POST STAMP

Signature

Date (dd-mmm-yyyy)

COPY 1 – SAAASC COPY

June 2014
PART A YOUR INFORMATION

<table>
<thead>
<tr>
<th>Student's First Name, Last Name and Mailing Address</th>
<th>Date of Birth (dd-mmm-yyyy)</th>
<th>Social Insurance Number</th>
</tr>
</thead>
</table>

Is your personal information correct?

<table>
<thead>
<tr>
<th>Check your SIN.</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Area Code and Telephone Number</th>
</tr>
</thead>
</table>

PART B TERMS AND CONDITIONS

1. Agreement: This Master Student Financial Assistance Agreement is between you ("you" or "your"); as identified in Part A, and Her Majesty the Queen in Right of Canada, as represented by the Minister of Employment and Social Development ("Canada"). made pursuant to the CSFAA and called the Master Student Financial Assistance Agreement for Canada ("MSFAA-Canada").

In consideration of Canada providing Financial Assistance under this MSFAA-Canada, and, by signing Part D below, you agree to the Terms and Conditions of this loan contract.

This MSFAA-Canada 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: Definitions; Part F: Additional Terms and Conditions.

2. Agreement to Repay: You promise to pay your total Outstanding Loan Balance in accordance with the Terms and Conditions of this MSFAA-Canada.

3. Certification: You certify that all information provided in your application(s) for Financial Assistance and on this MSFAA-Canada is true and complete to the best of your knowledge.

4. Authorization: Where required by law, you authorize Canada to collect, use and disclose information related to any of your Canada Student Loan(s) or Student Grant(s), as applicable, (i) for the purposes of carrying out the administration and enforcement of the CSFAA or CSLA, or (ii) in accordance with sections F.10(c) and F.10(d) of this MSFAA-Canada.

5. Ratification of Terms and Conditions: At any time, Canada may amend the Terms and Conditions of the MSFAA-Canada. You should review the Terms and Conditions at: CanLearn.ca/MSFAA upon each application for Financial Assistance. You acknowledge that your acceptance of any disbursement made under this MSFAA-Canada will ratify your acceptance of any revised Terms and Conditions.

PART C ELECTRONIC FUNDS TRANSFER

The approved amount of any Financial Assistance disbursed under this MSFAA-Canada will be electronically deposited into your bank account as entered below, which must be held in your name, solely or jointly. Electronic withdrawals may also be made from this bank account when payment is triggered, as per section F.7(c)(iii), subject to your right of revocation, as expressed in F.7(e). If you fail to provide your bank account information, disbursement of your Financial Assistance 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 separate void cheque for your Canada MSFAA, OR fill in your banking information.

PART D YOUR ACKNOWLEDGEMENT AND SIGNATURE

This MSFAA is a legal document that outlines your responsibility related to your MSFAA-Canada. This MSFAA-Canada 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-Canada 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-Canada for paying your Outstanding Loan Balance.

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-Canada. You understand that if you fail to sign this MSFAA-Canada, you will not receive any Financial Assistance.

X Sign and date here.

2 pieces of government issued ID (one photo ID PLUS a proof of SIN) are needed!