



Notification of Assessment

Date: 2023-SEP-25

SHEK, SEBASTIAN
3-2422 HAWTHORNE AVE
PORT COQUITLAM BC V3C 6K7

Application No: 2023-518184
Start date: 2023-SEP-05
End date: 2023-DEC-22
MSFAA No: 0000882297

School: UNIVERSITY OF WATERLOO
Program: CIVIL ENGINEERING

YOU ARE ELIGIBLE TO RECEIVE \$5,808

See reverse for assessment details.

The funding you receive may differ from the eligible amount. Refer to Conditions/Exceptions on Page 2.

Your funding has been and/or will be made available on or after the following date(s):

Date	Type of Funding	Amount	Sent Date
2023-SEP-22	British Columbia Student Loan	2,323	
2023-SEP-22	Canada Student Grant - Full-Time	2,060	
2023-SEP-22	Canada Student Loan	1,425	

FEDERAL/PROVINCIAL FINANCIAL NEED ASSESSMENT			
	Federal	Provincial	
Assessed Education Costs	\$ 6,544	\$ 6,544	Unmet need is the difference between your assessed financial need and the amount of funding being provided by StudentAid BC. If your unmet need is greater than \$0, you may need to seek additional sources of funding outside StudentAid BC.
Assessed Financial Resources	\$ 736	\$ 736	
Assessed Financial Need	\$ 5,808	\$ 5,808	
Funding through StudentAid BC	(\$ 5,808)		
Unmet Need	\$ 0	\$ 0	

If the amount of funding through StudentAid BC is zero, and you are a full-time student who would like to maintain in-study payment-free status for your outstanding Canada-B.C. integrated loan, contact your institution's financial assistance office to submit a Confirmation of Enrolment (Schedule 2) form. You can apply for in-study payment-free status on the National Student Loans Service Centre website to the National Student Loans Service Centre on, or before, the date you return to studies.

Your application was subject to the federal and provincial financial need assessment calculations, based on Canada Student Financial Assistance Program and StudentAid BC's respective policies.

For both calculations, the following information was used to determine your available financial resources:

- ♦ Total family income as reflected on the previous year's tax returns (including spouse/common-law, or parent(s), step-parent, sponsor, or legal guardian, if applicable), or as reported on your application if no tax return was available. (Note: for the federal calculation in 20/21, only the parent(s), step-parent, sponsor or legal guardian income is used, if applicable.)
- ♦ Scholarships and bursaries as reported on your application.
- ♦ Voluntary or targeted contributions specified on the application form.
- ♦ Assets reported by parent(s), step-parent, sponsor, or legal guardian (for dependent students only).

LOANS AUTHORIZED TO DATE

According to our records, the total amount of loans issued to date is: **\$ 10,856**

This is a total of your combined Canada and B.C. loans authorized by StudentAid BC and does not reflect any loans not cashed or payments you may have made. For information on the amount you owe on your Canada – B.C. integrated student loan account, contact the National Student Loans Service Centre, at **1-888-815-4514**, or online at www.canada.ca/en/services/benefits/education/student-aid.html and/or the bank(s) where you cashed your student loan (if cashed before August 1, 2000).

CONDITIONS/EXCEPTIONS

- ♦ You are eligible to receive \$5,808 for your study period of 17 weeks based on standard federal and provincial policies.
- ♦ Your Canada – BC integrated student financial assistance will be deposited into your bank account by electronic funds transfer (EFT). Before we can issue your Canada – BC integrated student financial assistance, you must first submit your master student financial assistance agreement (MSFAA) unless you have already submitted your MSFAA for a previous application. You will receive a 'Welcome Email' from the National Student Loans Service Centre (NSLSC) that includes a URL to register for an online account with the NSLSC where you will complete and submit your MSFAA using the 10 digit MSFAA number provided on this NOA. The disbursement amount indicated on this NOA is the total amount of your Canada – BC integrated student financial assistance disbursement. **If your school is to receive all or part of your funding, the amount you will receive may be less than the amount shown on this NOA. Check with your institution if you received less than the amount indicated on your NOA.**
- ♦ If your previous loans were in default prior to/after this notification was printed, or any funding restrictions added, this assistance may not be awarded to you.

CALCULATION OF FEDERAL AND PROVINCIAL NEED ASSESSMENT

ASSESSED COSTS	Federal	Provincial	ASSESSED FINANCIAL RESOURCES	Federal	Provincial
Tuition / Fees	\$0	\$0	Assessed Student Contribution	\$736	\$736
Books / Supplies	\$0	\$0	Assessed Spouse Contribution	\$0	\$0
Living Allowance	\$5,644	\$5,644	Assessed Parental Contribution	\$0	\$0
Exceptional Educational Costs	\$0	\$0			
Transfer Costs	\$0	\$0			
Return Transportation Costs	\$900	\$900	Note: Assessed contribution values are used as inputs for the need assessment, and may exceed costs. For information on how contributions are calculated, please visit https://studentaidbc.ca/ .		
Child Care Costs	\$0	\$0			
Additional Transport	\$0	\$0			
Alimony/Child Support	\$0	\$0			
Separate Residence Allowance	\$0	\$0			
Spouse Student Loan Payments	\$0	\$0			
Discretionary Costs	\$0	\$0			
A. Total Assessed Costs	\$6,544	\$6,544	B. Total Assessed Financial Resources	\$736	\$736

Your application is subject to both a federal need assessment calculation based on Canada Student Financial Assistance Program policies regarding income and other resources, and a provincial need assessment calculation based on StudentAid BC policies regarding income and other resources.

DOES THE NATIONAL STUDENT LOANS SERVICE CENTRE HAVE YOUR CORRECT BANKING INFORMATION?

If not, the processing of your student financial assistance will be delayed, and may be cancelled.

To update your banking information, download a banking information change form from the National Student Loans Service Centre at: www.canada.ca/en/services/benefits/education/student-aid/manage-student-loan.html

KEEP THIS NOTIFICATION FOR YOUR RECORDS