



Nova Scotia Student Assistance

# Grad Year Planning

## Getting Ready



### Applying in 12 months or less:

### Planning **to pay** for school

- Research your career/study plans. How much will your tuition, equipment, travel and living expenses be?
- What will your starting salary be in this career?
- Can a co-op program, internship, or apprenticeship help you “earn while you learn”?
- Which scholarships will you apply for? Scholarships are NOT just for students with top marks: don't ignore this valuable source of funding.
- How will your student loan payments compare to your expected salary?
- What other financing options do you have to pay for school? Do you have RESPs, pensions, or other family supports?
- How much of your summer earnings should you save? Will you get a job at school?

More Tips  
on the back

## Applying in 6 months or less:

# About Designated Programs

- Are your school and program eligible for Student Assistance funding?
- If you are studying out of the country, you may need to take extra steps to get your program approved by Student Assistance. Call us to learn more.

## Applying in 3 months or less:

# For a full application cycle you'll need:

- Information about your school program, including how many class hours/credits you'll be taking
- Your bank account information
- Information about any RESP's or other investments in your name
- If applicable, any Custody/Separation/Divorce agreements or other court or similar records that explain your family's living and financial support arrangements
- 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
- 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 the money you expect to earn during the weeks after you leave high school and/or before you start your program
- An estimate of how much you expect to earn while at college or university
- Documents/statements to validate any other sources of funding you will receive while studying (government pensions/payments, any disability income, EI, retraining program funding, spousal/child support payments, etc.)

You don't have to apply to call us with a question.

Toll-Free in Canada:  
**1-800-565-8420**

## Planning Tools

- Parental Contribution Calculator**  
– Canlearn.ca
- Career Quizzes**  
Take a quiz and plan your career online  
– Careers.NovaScotia.ca
- Scholarships**  
Check out StudentAwards.com for tips.

## Questions?

### Nova Scotia Student Assistance:

**1-902-424-8420**

Local & International

**1-800-565-8420**

Toll-free in Canada

**1-902-424-2058**

TTY (Deaf & Hearing Impaired)

Website:

[studentloans.ednet.ns.ca](http://studentloans.ednet.ns.ca)

### Post-Secondary Disability Services:

**1-902-424-6737**

Local & International

**1-800-285-1197**

Toll-free in Nova Scotia

Website:

[psds.ednet.ns.ca](http://psds.ednet.ns.ca)

### Alerts & Information:



**Nova Scotia Student Assistance**



**@NSSStudentAssist**