**How to apply for a Canadian loan**

1. Student applies in their own province for both “Provincial Student Loans” and “National Student Loans”
2. After the student has filled in the paper application, they send it along with APPENDIX 3 to the UvA via post.

3. Financial aid at UvA fills out Appendix 3, making sure the dates and information reflect the rest of the general application.
4. UvA financial aid sends the entire paper application with the filled in Appendix 3 and general application back to the student.
5. The student receives the complete application and then mails it to their Provincial ministry, which decides if they are eligible.
6. Once approved by their provincial ministry, the student receives a ‘Notification of Assessment’ stating how much money they are eligible to receive.
7. Shortly after this, the student receives the ‘Certificate for Negotiation’ for both Provincial funding and National funding.
8. The student sends the ‘Certificate for Negotiations’ to UvA financial aid.
9. When received by UvA, the financial aid department fills in the information required.
10. After UvA financial aid fills in the Certificate for Negotiation, they send it back to the student via post.
11. The student then receives it and takes the forms to a ‘Designated Canada Postal Outlet’ along with ID, Social Insurance Number, Void Cheque. (NOTE: If the student is out of country, they send the complete Certificate for Negotiation via post with copies of the ID, Social Insurance Number and an original void cheque).
12. A representative from Canada post will confirm identification and send the completed forms along with the Void cheque to National student loan department and Provincial student department.
13. When ALL Documents are received and complete in full by both UvA and the Student borrower, the funds are then distributed in the student's bank account via electronic funding on the first day of the program/classes begin.

This document is written by a Canadian student and is just a guideline for how to receive a loan. This document is only meant to guide you in the right direction, since it is the student's own responsibility to know how to apply for a loan. *No rights can be obtained from this information*