



Financial Aid for Post-Secondary Students

Show Notes

Guests:

- Joanna Angelidis, Associate Director of Student Well-Being and Accessibility at the British Columbia Institute of Technology (BCIT)
- Ellis Parson, Program Lead, Career and Employment (Youth), CNIB

Episode Summary:

Joanna Angelidis from BCIT and Ellis Parsons from CNIB discuss financial aid options for students, especially those with disabilities. They explore various resources, including the **Canada Student Grant for Students with Disabilities** and provincial student loans, while emphasizing the importance of early planning, understanding eligibility requirements, and staying organized throughout the application process.

They advise students to consult both **financial aid** and **accessibility services** at their post-secondary institution to receive comprehensive guidance. Ellis explains that students can customize loan amounts and avoid loans if grants meet their needs.

The discussion covers the six-month grace period for student loan repayments post-graduation, suggesting students aim for grants to avoid repayment altogether. Persistence, organization, and leveraging support networks are highlighted as crucial to navigating financial aid.

Websites:

- **CNIB Come to Work:** cometowork.ca
- **BCIT Accessibility Services:** bcit.ca/accessibility
- **Student Aid BC:** studentaidbc.ca

Key Terms and Definitions:

- **Canada Student Grant for Students with Disabilities:** Financial aid for Canadian students with permanent disabilities, offering grants rather than loans.
- **Student Aid BC:** British Columbia's provincial financial aid program, which administers grants and loans for students.
- **BCIT (British Columbia Institute of Technology):** A public post-secondary institution offering technical and trades education.
- **Grace Period:** The six-month, post-graduation period where no loan repayments are required.

Discussion Questions:

- Have you ever had to navigate financial aid systems for school? What challenges did you face?
- How has receiving financial aid impacted your educational journey?
- If you applied for scholarships or grants, what tips would you share for managing the application process?
- For those who didn't qualify for aid in the past, what alternatives did you find helpful in funding your education?
- Have you ever encountered unexpected costs while studying? How did you manage them?
- Who did you rely on for support or guidance when applying for financial aid, and how did they help?
- For anyone with accessibility needs, what support was most helpful when applying for financial aid?
- Have you or someone you know ever had to take out loans for school? How did you handle loan repayment?
- What would you advise someone who feels overwhelmed by the financial aid application process?
- If you could change one thing about the financial aid process, what would it be?

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