

# A SHORT FINANCIAL GUIDE TO POST- SECONDARY FOR B.C. FORMER YOUTH IN CARE STUDENTS



## WHO IS THIS FOR?

### STUDENTS

This guide is for current or former youth in care students who want to learn their financial options for post-secondary.

### & ANYONE REALLY...

Social workers, support workers, parents, siblings, professionals, can also benefit from learning about these resources!

Students, our piece of advice for you: You are valued. You are worthy. You can do it. We believe in you.

## WHAT'S IN HERE?

We have literally combed through the depths of the internet to provide you with this guide!

### In here, you will find information about:

#### Tuition Waiver Information

B.C. Provincial Tuition Waiver ..... page 1-7  
Private Tuition Waivers ..... page 3

#### Additional Funding Available

What is a scholarship, bursary, fund? ... page 6  
Youth Educational Assistance Fund ..... page 7  
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#### External Awards

Community Financial Aid ..... page 11-12

# PROVINCIAL TUITION WAIVER PROGRAM (PTWP)

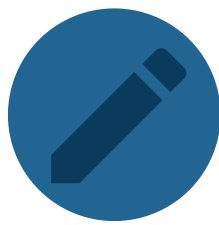
LEARN IN 4 STEPS



1.  
**LEARN**



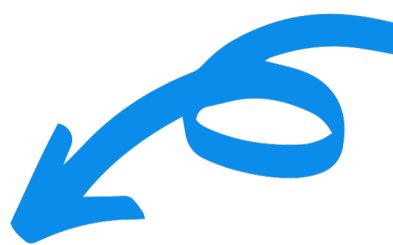
2.  
**ELIGIBILITY  
CRITERIA**



3.  
**CHOOSE  
POST-  
SECONDARY  
INSTITUTION &  
PROGRAM**



4.  
**APPLY**



## STEP 1

### WHAT IS THE PTWP?

Funded by the Provincial B.C. Government, the [Provincial Tuition Waiver Program \(PTWP\)](#) is a program for former B.C. youth in care who are 19 or older who are planning to or, currently attending either full-time or part-time studies by paying for their tuition (**yes – you read that right, full tuition paid for!**).

**On August 1st, 2023, StudentAid BC implemented improvements to the supports for former children and youth in care by:**  
Opening the Provincial Tuition Waiver Program (PTWP) to current and former children or youth in care of **any age**.

## STEP 2

### ELIGIBILITY CRITERIA

To be eligible for the Provincial Tuition Waiver Program, students must be:

- ✓ Residents of British Columbia; or
- ✓ Have been placed in another province under a Ministry of Children and Family Development (MCFD) or Delegated Aboriginal Agency (DAA) Interprovincial Placement Agreement;
- ✓ Studying full- or part-time at a B.C. public post-secondary institution; the Native Education College or one of 10 approved trades training providers (see below for a full list of eligible institutions);
- ✓ 17 or 18 years of age, and have graduated from high school and are no longer in care of MCFD; and
- ✓ Formerly in the B.C. Ministry of Social Development and Poverty Reduction Child in Home of Relative Program; or
- ✓ Currently or formerly in any B.C. MCFD or ICFSA Legal Status (either while living in B.C. or while placed by MCFD or an ICFSA on an Interprovincial Placement Agreement [IPPA]) at the time you turn(ed) 19 or for at least 24 months (730 days) (consecutive or accumulated in any combination).

# STEP 3: CHOOSE YOUR POST-SECONDARY INSTITUTION

After you determine your eligibility, the next step is to decide your post-secondary institution of choice and program of study. Below you will find the 25 partnering institutions.

## LIST OF ELIGIBLE POST-SECONDARY INSTITUTIONS

The PTWP covers a wide range of study programs in:

British Columbia Institute of Technology  
Camosun College  
Capliano University  
College of New Caledonia  
College of the Rockies  
Douglas College  
Emily Carr University of Art and Design  
Justice Institute of British Columbia  
Kwantlen Polytechnic University  
Langara College  
Nicola Valley Institute of Technology  
North Island College  
Northern Lights College  
Coast Mountain College  
Okanagan College  
Royal Roads University  
Selkirk College  
Simon Fraser University

Thompson Rivers University  
University of British Columbia  
University of Northern British Columbia  
University of the Fraser Valley  
University of Victoria  
Vancouver Community College  
Vancouver Island University  
Native Education College  
Boilermaker Training Centre  
Construction and Specialized Workers  
D.C. 38 Joint Trade Society  
Electrical Joint Training Committee  
Floorlayers Union  
IUOE Local 115 Training Association  
Pile Drivers Local 2404  
Piping Industry Apprenticeship Board  
Sheet Metal Workers Training Centre  
Society  
Trowel Trades Training Association

## THE PTWP COVERS...

- ▶ Credit and non-credit courses leading to a certificate, diploma, credential or undergraduate degree
- ▶ Courses taken during unclassified qualifying years, non-credit-based trades programs and continuing education programs eligible for student financial assistance
- ▶ Apprenticeship training
- ▶ Any non-credit courses associated with lifelong learning or competencies related to the labour market The program **does not apply** to Masters, PhD or post-graduate courses or programs or any Adult Basic Education programs and/or fees.

# STEP 3: CHOOSE YOUR PROGRAM OF STUDY

To learn more about programs and post-secondary institutions to find the perfect fit for you, contact the institution's enrolment office

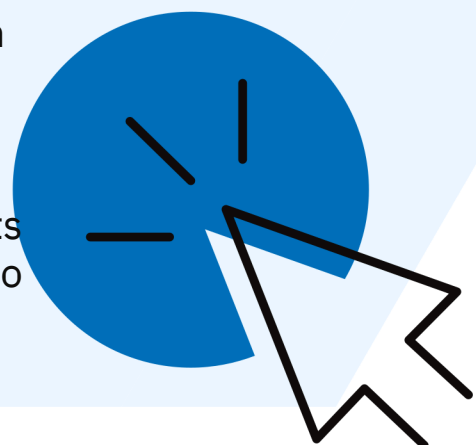


## STEP 4: APPLY ONLINE

The PTWP application can be downloaded online at [StudentAidBC.com](https://StudentAidBC.com)

Students must submit a Provincial Tuition Waiver Program Application form through the financial aid office at their post-secondary institution.

Many different institutions also have staff to help students navigate through this application. Staff are also able to connect students to other relevant resources available.



## INSTRUCTIONS

- 1** Download the Provincial Tuition Waiver Program Application form and complete Sections 1 and 3.
- 2** Visit your institution's financial aid office and bring your application form to them so they can validate your eligibility and complete Section 2.
- 3** Your institution will submit your application form to the Ministry of Advanced Education, Skills and Training who verifies your time-in-care with the Ministry of Children and Family Development. The verification process can take up to 6 weeks depending on the complexity of your records search.
- 4** If you are eligible, your institution will not collect any tuition fees or registration deposits from you. If you have already paid your fees, your tuition fees will be reimbursed by the institution.



## Questions?

If you have any questions or are wanting further information, please review the Tuition Waiver Frequently Asked Questions or contact the **Systems Navigator** at [tuitionwaiver@gov.bc.ca](mailto:tuitionwaiver@gov.bc.ca)

## Other Resources

If you are ineligible for the PTWP, some institutions offer additional private waivers for former youth in care. **Click the logo to head over to the application!**



University  
of  
British  
Columbia



University of  
Victoria



Vancouver  
Island  
University



Nicola  
Valley  
Institute of  
Technology



British  
Columbia  
Institute of  
Technology



Justice  
Institute of  
British  
Columbia



Langara  
College



# FREQUENTLY ASKED QUESTIONS

## Q1. How do I know if I qualify?

You will be asked to complete a Tuition Waiver Program Application form to disclose information and verify your identity through your signature. Your institution will submit your completed application form to the Ministry of Advanced Education, Skills and Training for verification from the Ministry of Children and Family Development or from the Ministry of Social Development and Poverty Reduction. The verification process can take up to 4-6 weeks depending on the complexity of your records search.

## Q2. What happens if I have already paid for the current school year?

If you have already paid tuition and mandatory fees and are eligible for the Tuition Waiver Program, you will be reimbursed by your institution provided it is within the same semester.

***See Q9: Can I claim a waiver retroactively?***

## Q3. What are tuition fees and what is covered?

All tuition and the mandatory fees you pay to your institution to successfully complete the program/courses you are enrolled in will be covered. Students that qualify for the Tuition Waiver Program may also be reimbursed for their application fees.

## Q4. Can I still access other/existing programs?

The Tuition Waiver Program serves the specific purpose of waiving tuition fees for former youth in care and is not intended to replace existing programs. Other programs that help offset educational costs for former youth in care will continue. Contact your institution's financial aid office to determine eligibility for other programs and bursaries.

## Q5. What if I am already receiving funding through another program (e.g., Youth Education Assistance Fund or Agreements with Young Adults), am I still eligible for a tuition waiver?

Yes.

## Q6. Where can I find information about the Tuition Waiver Program?

Information is available on the StudentAid BC website [here](#)

## Q7. Tuition is just one piece. What other supports are available?

Many institutions have various supports in place already. Please contact your Student Services Department or equivalent.

# FREQUENTLY ASKED QUESTIONS

## Q8. What happens if I must drop out after having my tuition fees reimbursed?

You will be reimbursed by your institution, provided it is within the same semester, upon verification of eligibility by the Ministry of Advanced Education, Skills and Training. If you must withdraw after the course/program drop date, you are not required to repay tuition.

## Q9. Can I claim a waiver retroactively?

Students may claim reimbursement for tuition paid at any time during the same semester.

## Q10. What if I am a part-time student?

Part-time students are also eligible for the Tuition Waiver Program.

## Q11. Is successful completion a determinant of whether a tuition waiver is issued?

No. If you meet all eligibility criteria and have been issued a tuition waiver, your tuition fees will be waived for the duration of your undergraduate studies program until you are awarded your credential, regardless of your age.

## Q12. If I transfer institutions, will the tuition waiver funding continue to my new school?

If you transfer to another eligible institution, funding will transfer along with you. You will not need to reapply for the funding. You will need to contact the System Navigator at [tuitionwaiver@gov.bc.ca](mailto:tuitionwaiver@gov.bc.ca) to ensure that your funding carries over to your new school.

## Q13. For applicants with exceptional circumstances:

You must meet the eligibility criteria as outlined on the StudentAid BC website. However, if you believe your time in care was miscalculated by the Ministry of Children and Family Development, you may contact [waivervalidation@gov.bc.ca](mailto:waivervalidation@gov.bc.ca).



If you have any questions about the Provincial Tuition Waiver, please contact [\*\*tuitionwaiver@gov.bc.ca\*\*](mailto:tuitionwaiver@gov.bc.ca)

# Additional Education Funding Supports



Tuition is only one part of the many expenses as a student. Here, you will learn about different types of financial funding to cover the costs of going to school. These supports below can cover expenses such as tuition, textbooks, housing, food, and other living expenses.

Scholarships, Bursaries, Grants and, Funds

Learning for Futures Grant

Youth Futures Education Fund (YFEF)

Student Loans



## Scholarships Bursaries Grants & Funds

Scholarships, bursaries, funds and grants are pockets of money you apply for and are awarded. You do NOT have to pay it back – it’s all yours for your educational journey. What scholarships, bursaries, grants and funds have in common is that it’s all money, money, money for you to go to school. They are very similar but also different.

### Here are the differences:



#### Scholarships

Money awards you get for having high grades or, other achievements

#### Bursaries

Money awards given to you based on your financial need

#### Grants

Money awards you get based on high grades or, financial need

#### Funds

Money awards you get based on financial need based on the eligibility set

It’s also very important to read the **eligibility criteria** for each. All scholarships, bursaries, grants and funds have different eligibility criteria, deadlines and application processes. Some will require you to write an essay, answer questions, submit tax forms and some don’t. **It is extremely important to ensure that you meet all the requirements for what you are applying for.**

## Where can I find these scholarships, bursaries, grants and funds?

Great question! The majority of scholarship, grant and bursary information is found online. AgedOut has a great resource [HERE](#). You can also reach out to you your high school counsellor and they will be able to connect you to scholarships, bursaries and grants you are eligible for. When you arrive at post-secondary, you can connect with your financial aid office and they can connect you to the right resources.

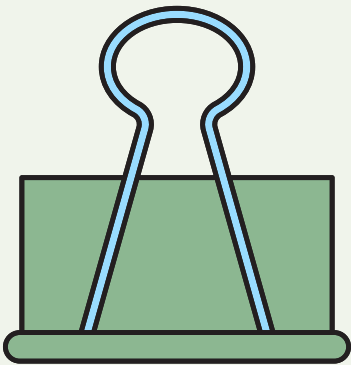
# Learning for Futures Grant (LFFG)



Going to school is expensive. The Learning for Futures Grant (LFFG) is an **annual** \$3,500 grant available to approved Tuition Waiver students meant to help cover additional educational expenses.

This grant can be used to cover textbooks, help with purchasing technology, pay off previous educational debt, and more.

The choice on how to spend this grant is completely up to you.



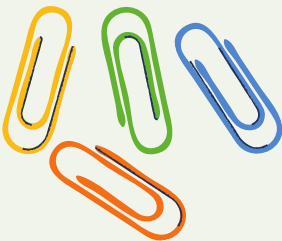
MORE INFO: [LFFG Website](#)



## Instructions:

You can apply in 2 ways:

- 1.If this will be your first time applying to the Provincial Tuition Waiver once approved you will be automatically approved for the Learning for Futures grant.
- 2.If you have received the Learning for Futures Grant previously and it has been a full year, you will have to fill out a [Learning for Futures Grant Declaration form](#).



## Eligibility Criteria

- Meet all eligibility criteria for the [Provincial Tuition Waiver Program](#)
- Be enrolled in a course or program of study, below the graduate level, that leads or will lead, to a credential (citation, certificate, diploma, or degree).
- Your program for each study period must be at least a minimum of 6 weeks or 35 tuition hours in duration.

**This includes:**

- Unclassified/qualifying studies
- Continuing Education courses and programs that:
- Lead, or will lead, to a credential (citation, certificate, diploma, or degree)
- Support entry to the labour market or transition to a credentialed program at an eligible post-secondary institution.







# Youth Futures Education Fund (YFEF)

## More Information

The Youth Futures Education Fund (YFEF) helps students with their living expenses, supporting them to pay their rent on time, purchase groceries, pay for vital mental health care treatment, covering the cost of textbooks, school supplies, child care and other expenses.

## Eligibility Criteria

This fund is for students attending full time or part time in a post-secondary institution on the Provincial Tuition Waiver Program.

Contact your school's financial aid or the student support navigator and they can discuss your options further with you.

**MORE INFO: [WWW.YOUTHEFUTURES.CA](http://WWW.YOUTHEFUTURES.CA)**



# Student Loans



Student loans help you cover the cost of post-secondary. This is **borrowed money** you can use for your education funded by StudentAid B.C., however you have to pay the amount back once you graduate. Many times for loans, you would also need to pay interest on top of your debt.

When you apply for a student loan, you are also automatically assessed and can receive numerous **grants** (money you don't need to pay back), if you are eligible!

For more information, you can contact your financial aid office at your post-secondary to see if this is the right fit for you.

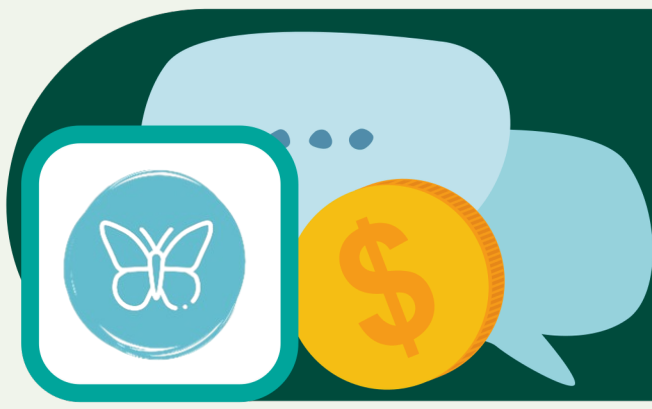
## Do Your Own Research!

[Student Loans on AgedOut](#)

## Insider Tips:

- Hundreds of scholarships, bursaries, grants, and funds go unrewarded because students do not apply into them.
- Ask for support, simply: "I want to learn more about my options for funding". Your post-secondary's financial aid office know many different funds you have not heard of. They can connect you to the funds you're looking for.





# SAJE Program

## Strengthening Abilities and Journeys of Empowerment

### Q1. What is the SAJE program, and who is eligible?



SAJE (**Strengthening Abilities and Journeys of Empowerment**) is a government-funded program designed to support young adults transitioning from government care to independence. Eligibility includes individuals aged 19 to 27 who have been in care under specific conditions, such as those who reached their 19th birthday while on a Youth Agreement, Continuing Custody Order, or under the personal guardianship of a director. It also includes those who achieved permanency between ages 12-19 through adoption or other legal arrangements

**Please note if you are receiving support through Person's With Disabilities (PWD) you won't be eligible to receive SAJE supports.**



### Q2. What types of financial support does SAJE provide?

SAJE offers Unconditional Income Support of up to \$1,250 per month for eligible young adults aged 19 to 20 to assist with living expenses and prevent homelessness.

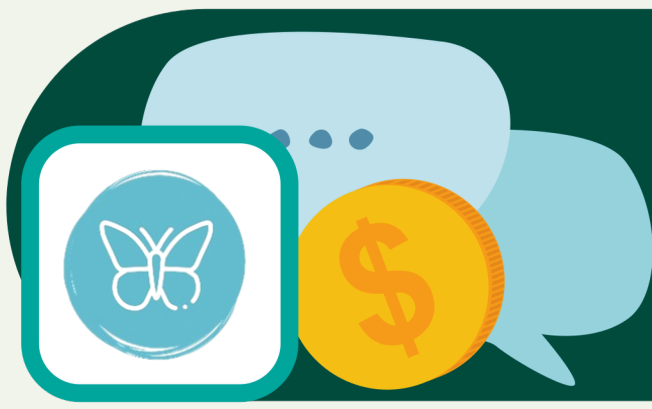
After 20, Conditional Income Support is available for those enrolled in post-secondary education, vocational training, life-skills programs, rehabilitative services, or cultural programming. Additionally, SAJE provides rent supplements of \$600 per month for eligible young adults renting in the private market.



### Q3. What other housing supports does SAJE offer?

SAJE offers Unconditional Income Support of up to \$1,250 per month for eligible young adults aged 19 to 20 to assist with living expenses and prevent homelessness. After 20, Conditional Income Support is available for those enrolled in post-secondary education, vocational training, life-skills programs, rehabilitative services, or cultural programming. Additionally, SAJE provides rent supplements of \$600 per month for eligible young adults renting in the private market.





# SAJE Program

## Strengthening Abilities and Journeys of Empowerment

### Q4. What happened to the AYA program, and how does SAJE replace it?

The Agreements with Young Adults (AYA) program was phased out in April 2024. SAJE expands on AYA by offering more flexible financial aid, housing support, and wellness benefits. Unlike AYA, SAJE provides unconditional financial support for young adults aged 19 to 20, ensuring a smoother transition into adulthood. It also includes mental health counseling, life-skills training, and cultural connections to better support young adults.

### Q5. What wellness and mental health supports does SAJE provide?

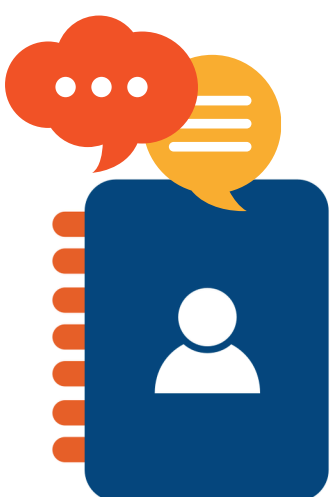
SAJE offers mental health counseling, life-skills training, and cultural connections to support young adults transitioning from care. Eligible individuals can access free therapy sessions, peer support groups, and Indigenous cultural programming to strengthen their emotional well-being. SAJE also provides funding for health and wellness activities, including gym memberships, nutrition programs, and mindfulness workshops.



### Q6: What happened to the AYA program, and how does SAJE replace it?

The Agreements with Young Adults (AYA) program was phased out in April 2024. SAJE expands on AYA by offering more flexible financial aid, housing support, and wellness benefits. Unlike AYA, SAJE provides unconditional financial support for young adults aged 19 to 27, ensuring a smoother transition into adulthood. It also includes mental health counseling, life-skills training, and cultural connections to better support young adults.

### SAJE Program Contact Information:



- [SAJE Program Website](#)
- 1-866-623-3001
- MCF.SAJE@gov.bc.ca
- [SAJE Online Portal](#)

# COMMUNITY FINANCIAL SUPPORT

FOR FORMER YOUTH IN CARE STUDENTS

FOR MORE INFORMATION: [SAJE PROGRAM WEBSITE](#)



## What is community financial support?

These are funded by different community organizations and are given to the general public. These awards below are not connected with post-secondary institutions and it's open for anyone in the public meaning anyone that is eligible can apply for them.

On the next page, we have complied a list of 6 B.C. specific bursaries that you can apply for.



**Am I allowed to apply for these bursaries even if though I'm already on the Provincial Tuition Waiver Program (PTWP) and/or on SAJE?**

**YES!! You are.** You can apply for all of these resources at the same time. You are allowed to apply and receive different scholarships while accessing different financial aid programs at the same time. Go ahead and apply, apply, apply!

## General Scholarships Banks

Here are some websites that compile scholarships all over Canada that you can apply for. Click the logo to head over to their website!

Scholarships Canada  
**SCHOLARSHIPS**CANADA.com

Student Awards  
**Student**Awards



Irving K. Barber Scholarships



## OTHER POCKETS OF CASH

Here's a couple of other ways you can fund your tuition for post-secondary

GOVERNMENT  
ASSISTANCE  
PROGRAMS

SCHOLARSHIPS,  
BURSARIES,  
FUND

POST-  
SECONDARY  
SCHOOLS  
FUNDS



# COMMUNITY FINANCIAL SUPPORT

FOR FORMER YOUTH IN CARE STUDENTS



All financial supports have different deadlines & eligibility criteria. Some deadlines may have already passed however, they are also offered every year. So mark your calendars for next year!

## **1 Federation of B.C. Youth in Care Networks' Dream Fund**

- For youth who are current/formerly in care, minimum of 12 months in government care
- Ages 14-24 years old



**What's available?** Up to **\$1,500** per semester, 3X a year (October, March, July)



## **2 Federation of Community Social Services of B.C. Youth Education Bursary**

- For youth who are current/formerly in B.C. care who plan to pursue a career in the field of Human and Social Services
- Age 30 years old or younger in the year of the application



**What's available?**  
Up to **\$2,000** per academic year



## **3 The HSBC Bank Canada National Transformation Project**

- For youth who are current/formerly in B.C. care
- Currently or previously on a Youth Agreement (YA) or on Agreements with Young Adults (AYA)
- Up to 25 years old (29 years old in exceptional circumstances)



**What's available?**  
Up to **\$5,000** per academic year



## **4 BC Orca Bursary Program**

- For youth who are current/formerly in care, for at least two years or lived with a family member (other than parent) or been on a youth agreement for two years
- Up to 26 years old at application deadline



**What's available?** Up to **\$3,000** per academic year



## **5 Joy Macphail Bursary**

- For youth who have joined their families by legal adoption
- Ages 17-26 by the application deadline date



**What's available?** **One \$3000** bursary per academic year



## **6 Public Guardian and Trustee of British Columbia**

- For youth who are current/formerly in B.C. care or been in the continuing custody of Ministry of Family and Development (MCFD)
- Be at least 19 years old



**What's available?** Up to **\$4,500** per academic year

