

A Snapshot of Resource Websites per Province

Alberta	GOVERNMENT STUDENT LOAN Alberta students can access resources in the form of scholarships, student loans and grants/bursaries through the Government of Alberta. http://alis.alberta.ca/ec/fo/studentsfinance/students-finance.html		
	Maintenance Grants Value: up to \$3,000 per semester Available primarily, but not restricted, to students who are: • single parents or; married/common law students whose spouse/partner cannot work for medical reasons or; single students with maintenance payments. Maintenance Grant: http://alis.alberta.ca/ec/fo/studentsfinance/grant-type.html Alberta Part-time Bursary To be eligible for this bursary, you must: • have established residency in Alberta (lived in Alberta for 12 consecutive months without being a full-time student) If you are attending a post-secondary institution, you may be eligible to receive up to \$600 per semester. The maximum funding available for one calendar year (August 1 to July 31) is \$1,800. http://alis.alberta.ca/ec/fo/studentsfinance/typespartfunding.html ALBERTA CENTENNIAL EDUCATION SAVINGS PLAN		
		The Alberta Centennial Education Savings (ACES) Plan was created to motivate parents to begin planning and saving for their children's post-secondary education as early as possible.	
		The ACES Plan will contribute \$500 into the Registered Education Savings Plan (RESP) of every child born to Alberta residents in 2005 and later. As well, grants of \$100 are available to children of Alberta residents when they turn 8, 11 and 14 in 2005 and later, provided that the children are attending school.	
			http://www.advancededucation.gov.ab.ca/planning/funding/aces.aspx
		British Columbia	GOVERNMENT STUDENT LOAN http://www.ayad.aya/ba-a/attalantaidha/anasialma-aranga/ananta-htm
			http://www.aved.gov.bc.ca/studentaidbc/specialprograms/grants.htm
			Adult Basic Education Student Assistance Program - This provincial program provides grant funding to adults enrolled in adult

basic education, adult special education and intermediate English as a Second language courses.

<u>Assistance Program for Students with Disabilities</u> - Depending on your need, grants of up to \$10,000 (up to \$12,000 if an attendant is required at school) are available for exceptional education-related services and adaptive equipment.

British Columbia

<u>B.C. Access Grant for Students with a Permanent Disability</u> – A grant for students with permanent disabilities. You may be eligible for a non-repayable grant to replace approximately \$1,000 in B.C. student loan funding.

<u>Learning Disability Assessment Bursary</u> - This bursary program is available to part-time or full time students attending British Columbia public post-secondary institutions taking post-secondary level courses. A bursary of up to \$1,800 will be made available to eligible applicants with a learning disability.

B.C. Supplemental Bursary for Students with a Permanent Disability - This program is for part-time or full-time students with permanent disabilities. It is designed to assist with exceptional educational costs.

<u>The Nurses Education Bursary Program</u> - This provincial program awards up to \$1 million in bursary funding a year to nurses and nursing students.

<u>Youth Educational Assistance Fund (YEAF) for former youth in care</u> - The Youth Educational Assistance Fund (YEAF) provides grants for former B.C. youth in care between 19 and 23 years of age who are taking post-secondary level courses at a designated post-secondary institution.

Manitoba

GOVERNMENT STUDENT LOAN

Manitoba students can access resources in the form of grants/loans and bursaries through Manitoba Student Assistance Office. http://www.gov.mb.ca/educate/sfa/pages/sfaFrontDoor_en.html

ABORIGINAL STUDENTS

If you are of Canadian Aboriginal or Métis ancestry, you may be eligible for the following awards, as well as all other federal and provincial student loans, bursaries, and study grants.

Prince of Wales/Princess Anne Awards

Non-repayable assistance of \$250 per year available to Canadian Aboriginal students studying in Canada. To be eligible, you must have at least a \$1 need as determined on the Canada Student Loan/Manitoba Student Loan assessment.

Fly Higher! Business Council of Manitoba Aboriginal Education Awards

Aboriginal Education Awards of up to \$3,000 for university and \$1,500 for college students are available to students of Aboriginal ancestry who are planning to, or are already attending a post-secondary school. Recipients of the awards may be considered for summer and/or part-time employment with one of the Business Council's member companies.

These awards were introduced in 2001 to assist Aboriginal students attending post-secondary schools with costs such as tuition, books and supplies for the academic year. The Business Council of Manitoba initiated a partnership arrangement with the Governments of Canada and Manitoba to provide education awards to eligible Aboriginal students. Funding for the awards is based on matching contributions from each of the partners. Due to the success of the program, the three partners have doubled their portion of funding from \$75,000 to \$150,000 per partner. In the first year of the new agreement, 120 Aboriginal students will share a total of \$312,000 in awards.

To be eligible for these awards, you must:

- be a Canadian citizen
- be a permanent resident of Manitoba for at least 12 months
- be enrolled in a post-secondary public school
- maintain full-time status (at least a 60% course load)
- be in need of financial assistance

ACCESS PROGRAMS IN MANITOBA

What is an ACCESS program?

The ACCESS Programs provide a support network designed to increase student success. The major focus is on academic and personal support, and, for those who qualify, financial support in the form of ACCESS bursaries, grants and student loans. Manitoba Student Aid works with representatives from the ACCESS programs to administer assistance to students who qualify for funding. There are several academic programs of study supported by the ACCESS programs in Manitoba.

Who qualifies?

Typically qualifying students are from under-represented groups, specifically people of Aboriginal ancestry, northerners, residents of the inner city, people with disabilities, women, single parents, immigrants and refugees.

Northwest Territories	GOVERNMENT STUDENT LOAN Northwest Territories can access resources in the form of grants/loans and bursaries through Northwest Territories Student Assistance Office. http://www.nwtsfa.gov.nt.ca/
Newfoundland and Labrador	GOVERNMENT STUDENT LOAN Newfoundland and Labrador students can access resources in the form of grants/loans and bursaries through Newfoundland & Labrador Student Financial Assistance Office. http://www.ed.gov.nl.ca/studentaid/assistance/fulltimestudents.html
New Brunswick	GOVERNMENT STUDENT LOAN New Brunswick students can access resources in the form of grants/loans and bursaries through New Brunswick Student Assistance Office. http://www2.gnb.ca/content/gnb/en/departments/post-secondary_education_training_and_labour/post-secondary_education/content/funding_and_financialinformation/student_financialservices.html
	How much is provided? Students who are selected and qualify will receive an ACCESS Bursary as well as the maximum CSL of \$210 per week. ACCESS bursary funded students do not receive a MSL therefore do not incur that debt. ACCESS bursaries are designed to meet all financial need of students while attending school. Students may also qualify for other bursaries and grants depending on their situation. Who do I contact for more information? For details about the ACCESS Programs as well as application forms, contact the program office of choice at any participating college or university you wish to attend in Manitoba.
	How is eligibility determined? Students can apply directly to any ACCESS Program office at participating public Colleges and Universities in Manitoba. Students complete an ACCESS program application form and submit by the due date in spring. Applications are paper screened for eligibility by the ACCESS Program. Students that meet basic criteria are invited to an interview and selection process. Students are notified by the ACCESS program if they have been successfully chosen in their area of study.

Nova Scotia	GOVERNMENT STUDENT LOAN Nova Scotia students can access resources in the form of grants/loans and bursaries through Nova Scotia Student Assistance Office. http://studentloans.ednet.ns.ca/loaninfo 2011-12/general-info
Nunavut	GOVERNMENT STUDENT LOAN http://www.edu.gov.nu.ca/apps/authoring/dspPage.aspx?page=4a Financial Assistance for Nunavut Students (FANS) provides financial support to Nunavummiut attending a program of study at a designated post-secondary institution. The intent of FANS is to ensure that financial need is not a barrier to higher education. FANS is the result of Nunavut's Student Financial Assistance Act and the Regulations of the Act. Who Is Eligible for FANS Funding? Nunavut students who are attending a program of study at a designated post secondary institution are eligible to apply for financial support.
Ontario	GOVERNMENT STUDENT LOAN Ontario Student Assistance Program https://osap.gov.on.ca/OSAPPortal Ontario has one of the most generous student assistance programs in the country. Ontario Access Grant (OAG) https://osap.gov.on.ca/OSAPPortal/en/A-ZListofAid/UCONT004157.html The Ontario Access Grant is an upfront grant for undergraduates' first two years, covering up to 50 per cent of tuition costs for qualifying low-income students. Purpose To assist first-year and second-year students from low-income and moderate-income families with tuition costs. Amount of Aid Ontario Access Grants will cover between 25% and 50% of your tuition, to a maximum of \$3,000. The maximum percentage of your tuition covered depends on your parents' income. The Ontario Student Opportunities Grant provides debt relief for students who qualify for OSAP by capping their annual student OSAP debt at \$7,300 — for students receiving the maximum OSAP support that means an automatic savings of almost \$5,000 per year.
	 First Generation Bursaries are available for students who are the first in their family to pursue postsecondary education. Aboriginal Post Secondary Educational Bursaries are available to assist aboriginal students who demonstrate financial need to pursue postsecondary education.

- Travel Grants are available for students who qualify for OSAP and live in rural or Northern communities more than 80 kilometres from the closest college or university.
- Commuting Grants are available for students who live at home and commute regularly back and forth.
- **Textbook and Technology Grants** help students pay for the materials they'll need to be successful in the classroom.

Ontario Special Bursary Program

https://osap.gov.on.ca/OSAPPortal/en/A-ZListofAid/TCONT003611.html

The Ontario Special Bursary Program (OSBP) is a student financial aid program that offers bursary assistance to help cover your educational costs. You are eligible for such assistance if you are taking postsecondary courses on a part-time basis at a **Provincially-assisted college or university in Ontario** because you are unable to attend school full time and you have a low family income. You may also be eligible to receive a bursary if you have a low family income and are taking postsecondary courses on a full- or a part-time basis to upgrade your academic skills. The bursary does not have to be repaid if you complete the course(s) in which you register.

New Tuition Grants (stay tuned for more information)

The Ontario Liberal Party made post-secondary students a big part of their plan, which was released today. If reelected, Dalton McGuinty says his Liberals would give 86 per cent of students' substantial new tuition grants next year. University students would get \$1,600 and college students would get \$730. The grants only apply to those who come from households that make less than \$160,000 per year. The promise would cost taxpayers \$486-million per year.

Prince Edward Island

GOVERNMENT STUDENT LOAN

PEI students can access resources in the form of grants/loans and bursaries through PEI Student Financial Assistance.. http://www.gov.pe.ca/ial/index.php3?number=1000717&lang=E

Grants

Prince Edward Island students enrolled in full-time studies at UPEI, Holland College or Collège Acadie Î.-P-É. may be eligible for bursaries and awards offered by the Government of Prince Edward Island. There is no application for these awards. Student eligibility is determined by the post-secondary institution. The award is automatically placed in the student's school account in January.

- **George Coles Bursary** http://www.gov.pe.ca/photos/original/gcolescriteria9.pdf
- Island Student Award
 http://www.gov.pe.ca/photos/original/ed_istudcriteri.pdf
- Island Skills Award http://www.gov.pe.ca/photos/original/ed_iskillscrite.pdf

	Prince Edward Island Debt Reduction Grant
	http://www.gov.pe.ca/ial/index.php3?number=1000747
Quebec	GOVERNMENT STUDENT LOAN Quebec students can access resources in the form of loans and bursaries through Aide financière aux études. http://www.afe.gouv.qc.ca/en/planSite/index.asp
Saskatchewan	GOVERNMENT STUDENT LOAN Saskatchewan Student Financial assistance http://www.aeei.gov.sk.ca/canada-saskatchewan-student-grants Saskatchewan Student Grant for Persons from Low-Income Families This grant will provide assistance in the amount of \$58 per week of study (or about \$250 per month) to low-income students enrolled in one year programs below the undergraduate level and to students enrolled in graduate and post-graduate programs. This grant will be authorized initially as loan assistance and will be automatically applied at the end of the study period reducing the amount to be repaid. Saskatchewan Student Grant for Persons from Middle-income Families This grant will provide assistance in the amount of \$23 per week of study (or about \$100 per month) to middle-income students enrolled in one year programs below the undergraduate level and to students enrolled in graduate and post-graduate programs. This grant will be authorized initially as loan assistance and will be automatically applied at the end of the study period reducing the amount to be repaid. Saskatchewan Student Grant for Low-Income Persons with Dependent Children This grant will provide assistance in the amount of \$47 per week of study per child (or about \$200 per month per child) to low-income students with dependent children between the ages of 12 and 18. This grant will be authorized initially as loan assistance and will be automatically applied at the end of the study period reducing the amount to be repaid.
Yukon	GOVERNMENT STUDENT LOAN Yukon students can access resources in the form of grants/loans and bursaries through Yukon Student Financial Assistance. http://www.education.gov.yk.ca/advanceded/sfa/index.html



A Snapshot of Resource Websites Across Canada

GOVERNMENT STUDENT LOAN

www.canlearn.ca

Canada Student Grant for Persons from Low-income Families - \$250 per month of study available to students from low-income families who:

• qualify for a federal student loan and; are enrolled in a university undergraduate, college or trade school program, of a minimum of two years duration

<u>Canada Student Grant for Persons from Middle-income Families</u> - \$100 per month of study available to students from middle-income families who:

• qualify for a federal student loan and are enrolled in a university undergraduate, college or trade school program, of a minimum of two years duration.

<u>Canada Student Grant for Persons with Dependants</u> - \$200 per month of study per each child under 12 years of age. This grant is available to students with dependants who:

• qualify for a federal student loan; have a child under 12 years of age (at the beginning of the school year) or have a child 12 years of age or older with a permanent disability (a permanent physical or mental impairment that results in the child requiring daily care).

Canada Student Grant for Part-Time Students - Available to students who:

- apply and qualify for a Canada Student Loan and; are from a low-income family as defined by the Canada Student Loans Program and
- are enrolled part-time in a program lasting at least 2 years (minimum 32 weeks) at a designated post-secondary institution.

<u>Canada Student Grant for Part-time Students with Dependants</u> - Available to students with dependants who:

- apply and qualify for a Canada Student Loan
- are enrolled part-time in a program (minimum 12 weeks) at a designated post-secondary institution
- have a dependant who will be less than 12 years old at the beginning of the study period
- have an assessed need that exceeds the Grant for Part-Time Studies (which provides a maximum of \$1,200)
- borrowed at least \$4,000 in Canada Student Loans.

 Important: Exceptions can be made for low-income students with dependants 12 or older who have a disability.

Canada Student Grant for Persons with Permanent Disabilities - \$2,000 per loan year available to students who:

- qualify for a federal student loan
- are enrolled in a full-time or part-time program at a designated post-secondary institution
- have a permanent disability as defined by the Canada Student Loan Program and submitted to StudentAid BC acceptable documentation of their permanent disability
- To apply for this program you must complete the <u>Permanent Disability Programs Application form</u>.

Canada Student Grant for Services and Equipment for Persons with Permanent Disabilities - Up to \$8,000 per loan year available to students who:

- qualify for a federal student loan
- are enrolled in a full-time or part-time program at a designated post-secondary institution
- have a permanent disability as defined by the Canada Student Loan Program
- have exceptional education related costs for services or equipment due to their permanent disability
- have submitted a completed <u>Permanent Disability Programs Application form</u> with acceptable documentation of their permanent disability with their application for student funding.

CANADA EDUCATION SAVINGS GRANT (CESG)

http://www.servicecanada.gc.ca/eng/goc/cesg.shtml

The Canada Education Savings Grant (CESG) is money that the Government of Canada will add to your child's savings in a Registered Education Savings Plan (RESP).

The grant has two parts:

• Basic Canada Education Savings Grant

The Basic Canada Education Savings Grant will give you 20% on every dollar of the first \$2,500 you save in your child's RESP each year.

• Additional Canada Education Savings Grant

Depending on your net family income, you could receive an extra 10% or 20% on every dollar of the first \$500 you save in your child's RESP each year. Delivered by: Human Resources and Skills Development Canada (HRSDC). The maximum lifetime grant the Government of Canada can give your child through the Canada Education Savings Grant is \$7,200. Your child can use the money for full-time or part-time studies in an apprenticeship program, CEGEP, trade school, college or university.

CANADA LEARNING BOND

http://www.canlearn.ca/eng/saving/clb/index.shtml

The Canada Learning Bond (CLB) is \$500 offered by the Government of Canada to help start saving now for your child's education after high school. Plus, you child could get \$100 every year until he or she turns 15 years old to a maximum of \$2,000!

CHILD CARE SUBSIDY PROGRAMS ARE AVAILABLE ACROSS MANY PROVINCES

Monthly subsidy payments vary depending on your family's circumstances. Your eligibility will be determined when your application and all supporting documents are received by the Child Care Subsidy Service Centre. You may be eligible to receive full or partial subsidy based on your family's circumstances.

ABORIGINAL FUNDING TOOL

Government of Canada

http://www.aboriginalcanada.gc.ca/acp/site.nsf/eng/funding.html

This interactive tool will help you find different types of funding available specifically for Aboriginal peoples in Canada.

There are **348** funding opportunities displayed.

ABORIGINAL AFFAIRS AND NORTHERN DEVELOPMENT CANADA

http://www.aadnc-aandc.gc.ca/eng/1100100033679

Post-Secondary Student Support Program (PSSSP)

If you are an eligible Status Indian or Inuit student and plan on doing post-secondary studies on a part-time or full-time basis and are registered with an eligible post-secondary institution, you may qualify for financial support.

NATIONAL ABORIGINAL ACHIEVEMENT FOUNDATION

http://www.naaf.ca/

The National Aboriginal Achievement Foundation has evolved into the largest non-governmental funding body for First Nations, Inuit, and Métis post secondary students across Canada. Bursary and scholarship awards are provided to First Nations, Inuit, and Métis students annually across a diverse range of disciplines.

DISABILITY AWARDS.CA

http://www.disabilityawards.ca/

DisabilityAwards.ca is a portal to awards and scholarships for **students with disabilities studying at Canada's colleges and universities**. You can register to search through our extensive database of scholarships, bursaries and grants you are specifically eligible for. Once you have created a profile, you will be able to perform tailored searches, save awards, and receive notifications of new awards. You will also find information on government student loans and grants organized by province.

ASSOCIATION of UNIVERSITIES AND COLLEGES OF CANADA

https://juno.aucc.ca/wes/hes.aspx?pg=834

For over 45 years, AUCC has been managing scholarship programs and distributing millions of scholarship dollars to students in pursuing postsecondary education.

CANADIAN MERIT SCHOLARSHIP FOUNDATION

http://www.loranaward.ca/sef/page/id/10.html

The Loran Award is open to every graduating high school or cegep student from coast-to-coast. Renewable for up to four years, it includes an annual tuition waiver and a stipend of \$8,000, access to funding and internships through our summer program, invitations to annual gatherings and forums, and mentorship opportunities.

STUDENT AWARDS.COM

http://www.studentawards.com/

Established in 1998, studentawards.com is a free scholarship matching service, devoted to helping Canadian high school, college and university students by providing information about scholarships, bursaries, grants, fellowships and other forms of financial assistance.

SCHOLARSHIPS CANADA

http://www.scholarshipscanada.com/

This sscholarship website allows you to search through our extensive database to find scholarships, bursaries and grants. You'll also find information about student loans, applications and budget planning.

CREATED BY SHELLEY CLAYTON, PAST-PRESIDENT, Canadian Association of Student Financial Aid Administrators (CASFAA) FOR THE HEQCO CONFERENCE 2011, Fear of Finance, Financial Literacy and Planning for Postsecondary Education November, 2011