

SUMMARY

GRADE 12 FALL WORKSHOP 2021 FUNDING POSTSECONDARY EDUCATION: SCHOLARSHIPS, BURSARIES, & OSAP

COST OF POSTSECONDARY EDUCATION (AVERAGES)

- AVERAGE TUITION PER YEAR:
 - (Ontario) College 2021/2022: \$2,400-\$6,1000 (certificate, diploma, degree)
 - (Canadian) University 2021/2022: \$6,693 (undergraduate degree)
- FEES, BOOKS, SUPPLIES: \$2,000
- PERSONAL EXPENSES: vary by student's choices and needs
- ATTENDING SCHOOL WHILE LIVING AWAY FROM HOME: \$10,000+
- **OVERALL COST: UNIVERSITY + LIVING AWAY FROM HOME: \$20,000+**

APPLICATION FEES

UNIVERSITY

- Apply through [*Ontario Universities' Application Centre \(OUAC\)*](#). You will need a PIN from Guidance. Apply by JAN 13.
- Base Application Fee: \$150 for your initial 3 program choices + \$50 for every extra choice.
- Maximum 3 choices at any one university.

COLLEGE

- Apply through ontariocolleges.ca by FEB 1.
- Fee: \$95 for 5 program choices. No extra choices.
- Maximum 3 programs at any one college.

STUDENT DEBT

AVERAGE STUDENT DEBT:

- College students: \$16,500
- University students: \$30,000

PAYING FOR SCHOOL

- Savings; part-time & summer jobs
- Parents/guardians/family
- Banks, credit unions: loan/student line of credit
- Government: [Ontario Student Assistance Program \(OSAP\)](#)
- Scholarships and bursaries
- Co-op programs, e.g., [University Of Waterloo Co-Op](#)

OSAP

- LOANS & GRANTS
- OPTION: DECLINE THE LOAN AND ACCEPT THE GRANT
- ADDITIONAL GRANTS: STUDENTS IN [SPECIAL CIRCUMSTANCES](#)
- ASSISTANCE DEPENDS ON:
 - education costs/living expenses
 - financial resources: student/family

NOTES ON OSAP

- Expected contribution from student (\$3,600). Parent contribution depends on income.
- [OSAP Aid Estimator](#)
- Apply online after you accept an offer – by June 30
- Review/appeal process: Extenuating circumstances considered
- Important: Notify the financial aid office at your school of any financial changes in your situation.

SCHOLARSHIPS, BURSARIES & AWARDS

- Scholarships -- merit.
- Bursaries -- financial need.
- Awards -- outstanding achievement. May not be monetary, e.g., plaque.

DEBUNKING THE MYTHS

- Scholarships are offered throughout the year.
- Students going to university, college, and those pursuing trade & technical programs are eligible to apply for many scholarships.
- You do not need to be a 90%+ student for many scholarships.
- Most scholarships are in the \$1000-\$2500 range.

WHY SHOULD YOU APPLY FOR SCHOLARSHIPS?

- Balance work and school
- Win other scholarships
- Great entry on a resumé or job application
- Potential for networking/mentoring

UNIVERSITY & COLLEGE ENTRANCE AWARDS

Two types of entrance/admission scholarships:

1. AUTOMATIC

- Based on grades usually starting at 80% (but may be lower in some instances)
- No application needed at most schools. (some colleges may require an application.).
- May be renewable

2. MAJOR ADMISSION AWARDS ("Full Ride")

- Based on high achievement
- Application required; nomination from high school sometimes required
- Be aware of deadlines, e.g., [University of Toronto: The National Scholarship](#); [Queen's University Major Admission Awards](#)

OTHER AWARDS

- Entrance bursaries: based on financial need. If you miss the Entrance Bursary deadline, apply for the General Bursary in the fall or winter.
- Other awards: faculty/dept./program; private donors; Athletic Financial Awards
- External awards

RESOURCE

[Ontario Universities' Info](#)

EXTERNAL SCHOLARSHIPS & BURSARIES

- National, provincial and local civic groups/service clubs/organizations, e.g., [Kin Canada](#); Royal Canadian Legion
- Heritage/cultural/ethnic/religious groups, e.g., [Muslim Awards for Excellence \(MAX\)](#)
- Professional associations/industries affiliated with your area of study, e.g., [Ontario Horticultural Trades Foundation Scholarships](#); [Municipal Engineers Association \(MEA\) Bursary Program](#)
- Employers/unions/corporations including parents' employers, e.g., [McDonald's](#); [Costco](#); [Loblaws](#); [Toyota](#); [Home Depot \(Homer Fund\)](#)
- Federations/Foundations/non-profits, e.g., [Canadian Wildlife Federation](#); [The Leonard Foundation](#)
- Clubs, teams, e.g., [Scouts Canada](#); [Ringette Canada](#)
- Banks and credit unions, e.g., [Libro Student Awards](#); [RBC Scholarships](#)
- Insurance companies e.g., [Johnson Insurance](#)
- Websites dedicated to specific groups, e.g., [Indspire](#); [Diabetes Hope Foundation](#)
- Places where you volunteer, e.g., [St. John Ambulance](#); other local organizations
- Your high school

LARGE EXTERNAL AWARDS

- LORAN Award
- TD Scholarships for Community Leadership
- Horatio Alger Scholarships
- Steam Horizon Awards
- Schulich Leader Scholarships
- Terry Fox Humanitarian Award

TIPS ON APPLYING

- Know your audience
- Read scholarship criteria
- See bios/essays of previous winners
- Follow essay instructions
- Have someone proofread application
- Bursaries: Be transparent

WHAT ARE SCHOLARSHIP COMMITTEES LOOKING FOR?

- Part-time job
- Good grades
- Overcoming of obstacles
- Extracurricular activities (school)
- Leadership/innovation
- Volunteerism in the community
- Essay that gives a good impression of your character, values, and goals
- Excellent references

WINNING ESSAY

- Share one or two areas you are passionate about
- Use key words & concrete examples
- Describe any obstacles you have overcome (as well as failures)
- Expand on your long-term goals
- Share YOUR story

A STRONG REFERENCE LETTER

- Speaks to your character
- Provide details to referee
- Tailor the letter to award specifications
- Give two weeks minimum to write the letter

HOW TO PREPARE FOR SCHOLARSHIPS

- Create an activity list/build resume
- Identify strengths/uniqueness
- Organize/build timeline
- Job/internship/new initiative
- Choose references
- Clean up social media
- Create a LinkedIn profile
- Research scholarships: *The Scholarship Report*.

WHERE TO FIND SCHOLARSHIPS & BURSARIES

- Guidance counsellor
- Local clubs and associations
- Google search
- Large databases
- *The Scholarship Report*
- Ontario Universities' Info
- Virtual school presentations/Open Houses/Campus Tours
- University/college websites
- Student Award Office/Financial Aid Office (FAO)
- Offer of Admission/communications from schools

CAREER “FIT”

CONSIDER:

- personality & values
- strengths & skills
- interests

NEXT STEPS:

- take career quizzes/tests
- explore options
- talk to people in your field of interest
- volunteer/part-time work/ internships

LABOUR MARKET INFORMATION (LMI)

- Education, qualifications, and skill requirements for jobs
- Salary information
- Forecasts of occupational trends & needs in particular industries

RESOURCES:

- [Government of Canada's Job Bank](#): See [Trend Analysis](#) tab
- [Government of Ontario's Labour market](#): See [Search job profiles](#)

OTHER LINKS/SOURCES

[Statistics Canada: Tuition fees for degree programs, 2021/2022](#)

[University of Waterloo: First-year tuition and fees](#)

[University of Toronto: Other Costs of University](#)

[University of Guelph: On Campus Meal Plans](#)

[MoneySense: On-campus vs. off-campus housing](#) (July 10, 2019)

[Maclean's: The cost of a Canadian university education in six charts](#) (April 1, 2018)

This document is not to be copied, posted online,
or distributed in any manner without permission.

Prepared by glendahealy@gmail.com.

[Seeking Scholarships](#) Copyright 2021.