



**How to Pay for School...**

**Not Just Piling up Debt!**

# STUDENT DEBT & POST-SECONDARY COSTS



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# TYPES OF FINANCIAL AID AVAILABLE TO REDUCE DEBT

**SCHOLARSHIPS** – Usually based on academic merit, such as “entrance scholarship” which is based on the grade average from high school.

**BURSARIES/GRANTS** – Typically an award for a student with financial need; some may also have academic requirements.

**AWARDS** – Anything that doesn’t fit in the above categories, may include contest-style awards or prizes from corporate sponsors.

**LOANS** – These make up a significant amount of student aid, typically provided by a bank, or the government (e.g. OSAP).

# **THE FREE STUFF: SCHOLARSHIPS, AWARDS & BURSARIES**



# FINANCIAL ASSISTANCE FROM INSTITUTIONS

## Colleges & Universities have money for you:

- Some college/university scholarships are **automatically** offered to you; some require you to fill out an **application**.
- Many scholarships & awards may be **renewable** (automatically or by application).
- We post everything on our **websites** or on your **student portal**



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ontariocolleges.ca

APPLY

LOG IN

FRANÇAIS

Applying

Colleges

Programs

FAQ



- Choose a College
- Why College
- College Map
- Contact the Colleges
- Paying for College

**APPLY NOW**

Already have an account? [Log in.](#)

COMING SOON – Programs starting August 2020 - July 2021

Ontario's colleges are at the forefront of technology, innovation and workforce development, preparing students for success in the cutting-edge careers of tomorrow.

# Paying for College: Tuition and Financial Assistance

[Home](#) | [Colleges](#) | Paying for College

A college education in Ontario is one of the most cost-effective means of acquiring the skills and knowledge you need to have a prosperous and rewarding career. As you start out on your chosen career path, it's important to have a realistic set of expectations regarding the expenses associated with attending college.

Although college tuition costs are typically lower than university costs, there are variations from college to college, from program to program and between the different types of college programs. In addition to your tuition fees, you will also need to budget for books, supplies, housing and other related living expenses.

You may be able to supplement your own income and savings with scholarships, bursaries or loans. It pays to do some research into what types of financial assistance you may qualify for.

**College Tuition Fees in Ontario**



**Financial Assistance – Scholarships, Bursaries, Grants and Loans**



**Ontario Student Assistance Program (OSAP)**



**Ontario Crown Ward Postsecondary Application Fee Reimbursement Program**





**PROGRAMS**  
WHAT INTERESTS YOU?

**UNIVERSITIES**  
WHERE ARE YOU GOING?

**FINANCE**  
FEES & SCHOLARSHIPS

**APPLICATIONS**  
WHAT YOU NEED TO KNOW



## Scholarships

These scholarships are primarily available to high school students from Ontario, Canada, applying to first-year university.

Most universities also offer scholarships to applicants from outside Ontario and Canada, and upper-year and mature students. [Contact the universities directly](#) for more information about these scholarships, as they are not listed on OUInfo.

### Find a Scholarship

☒ Show Advanced Search Options

University

Dollar Range



# FINANCIAL ASSISTANCE FROM INSTITUTIONS

## Our websites list scholarships & awards for:

- Academic achievement
- Awards by program
- Awards by location
- Renewable awards
- And links to external awards and OSAP

### College-Wide Awards

A selection of college-wide awards, scholarships and bursaries, not limited to students of any particular division.

### Divisional Awards

There are scholarships, awards and bursaries available based on the specific academic division of study.

### External Awards

Scholarships, bursaries, and awards offered by other organizations outside of George Brown.

### Alumni Awards

Awards available to previous George Brown graduates, who have returned to the college for another program and are also current students.

### International Student Awards

A range of awards, scholarships and bursaries are available for international students.

### Student Association Award

A number of scholarships and awards are offered by the Student Association of George Brown College.

### Athletics Awards

These awards and scholarships are available to full-time students who are actively involved in athletics at George Brown.

### Michael Cooke Student Leadership Awards

This award recognizes students who have demonstrated significant leadership and commitment to their community.

### Student Access Guarantee

The Student Access Guarantee is a bursary available to George Brown students as part of Ontario's Student Access Guarantee.

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# EXAMPLES OF SECTOR-WIDE AWARDS & SCHOLARSHIPS

- Association of Chinese Canadian Entrepreneurs Scholarship
- Award for Community Service
- Children's Aid Foundation Scholarship
- Coca-Cola First Generation Scholarship (In Memory of Nicola Kettlitz)
- Dual Credit Scholarship
- Indigenous Student Bursary
- Michael "Pinball" Clemons Foundation Annual Student Award



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# EXAMPLES OF DIVISIONAL AWARDS & SCHOLARSHIPS

- Centre for Preparatory and Liberal Studied Scholarship
- CIBC Financial Services Scholarship
- dentalcorp Scholarship in Dental Excellence
- Accademia Italiana Della Cucina, Toronto Delegation, Scholarship
- University Women's Club (Toronto) Heritage Fund Scholarship
- Umbra Award for Design Excellence



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# EXAMPLES OF EXTERNAL AWARDS & SCHOLARSHIPS

- Black Foundation of Community Networks Awards
- Canadian Forces Personnel Assistance Fund
- Federation of Portuguese Canadian and Professionals Scholarship
- Manulife Life Lessons Scholarship
- RBC Royal Bank Scholarship Awards
- Soroptimist Live Your Dream Award
- Start Proud Student Leadership Scholarship



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# YOU CAN SEARCH UNIONS AND ASSOCIATIONS

<a href="http://opseu.org">opseu.org</a>	Ontario Public Service Employees Union
<a href="http://nupge.ca">nupge.ca</a>	National Union of Public & General Employees
<a href="http://ufcw.ca">ufcw.ca</a>	United Food & Commercial Workers Union
<a href="http://psacunion.ca">psacunion.ca</a>	Public Service Alliance of Canada Union
<a href="http://iupat.ca">iupat.ca</a>	International Union of Painters & Allied Trades
<a href="http://ceiu-seic.ca">ceiu-seic.ca</a>	Canada Employment & Immigration Union

And there are more out there... just take the time to search!

The logo consists of the lowercase letters 'nc' in white, centered within a solid blue circle.

# ASSOCIATIONS FOR STUDENTS WITH ACCESSIBILITY NEEDS



<a href="http://disabilityawards.ca">disabilityawards.ca</a>	Disability Awards
<a href="http://neads.ca">neads.ca</a>	National Educational Association of Disabled Students
<a href="http://autismontario.com">autismontario.com</a>	Autism Ontario
<a href="http://ldao.ca">ldao.ca</a>	Learning Disabilities Association of Ontario
<a href="http://caddac.ca">caddac.ca</a>	Centre for ADHD Awareness, Canada

Each college or university may also have resources and/or financial aid for students who are registered.

# MANY COMPANIES/CORPORATIONS ALSO HAVE SCHOLARSHIPS

Loblaw  
Companies  
Limited

- Canadian Citizen or Permanent Resident
- Planning to attend a publicly-funded university or college in Canada for a full-time diploma or degree
- Minimum average of 70% and demonstrated volunteer activities
- Apply before deadline: Early May (closed for 2020)

# MANY COMPANIES/CORPORATIONS ALSO HAVE SCHOLARSHIPS



- Eligible to students in Canada, USA & Puerto Rico
- GPA over 2.5 (or equivalent)
- Participates in extracurricular activities
- Prior year awards have ranged from \$1000 to \$50,000.
- Applications are open from October to December.

# THERE ARE ALSO SOME FUN WAYS TO WIN MONEY FOR SCHOOL!



2019 Grand Prize Winners  
each won **\$10,000!**

This year due to COVID-19,  
students could submit their  
“Duck® brand Tape Creation”  
photos from home.



17 Rolls



42 Hours



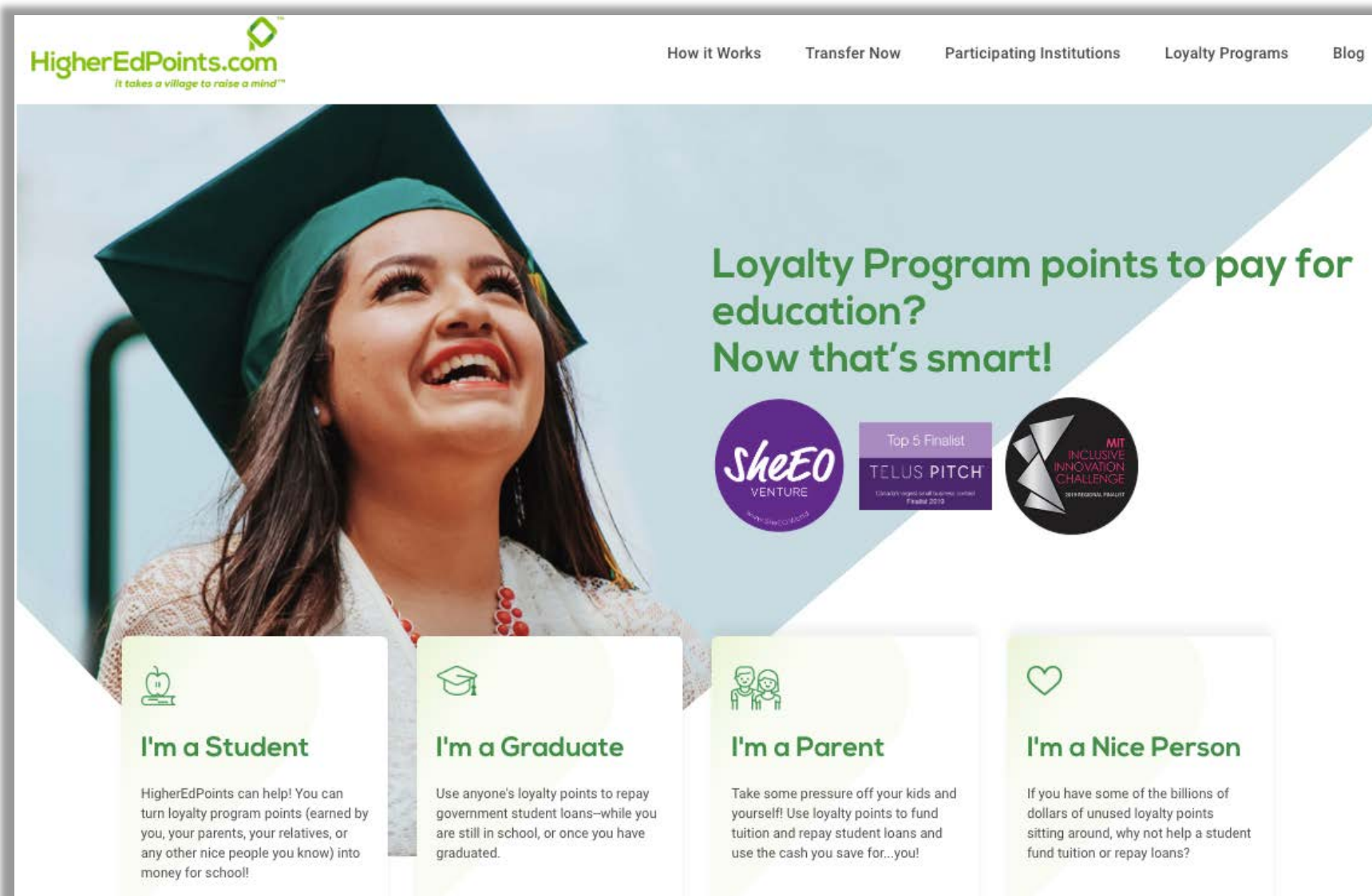
20 Rolls



50 Hours



# OR CONVERTING LOYALTY POINTS: HIGHEREDPOINTS.COM



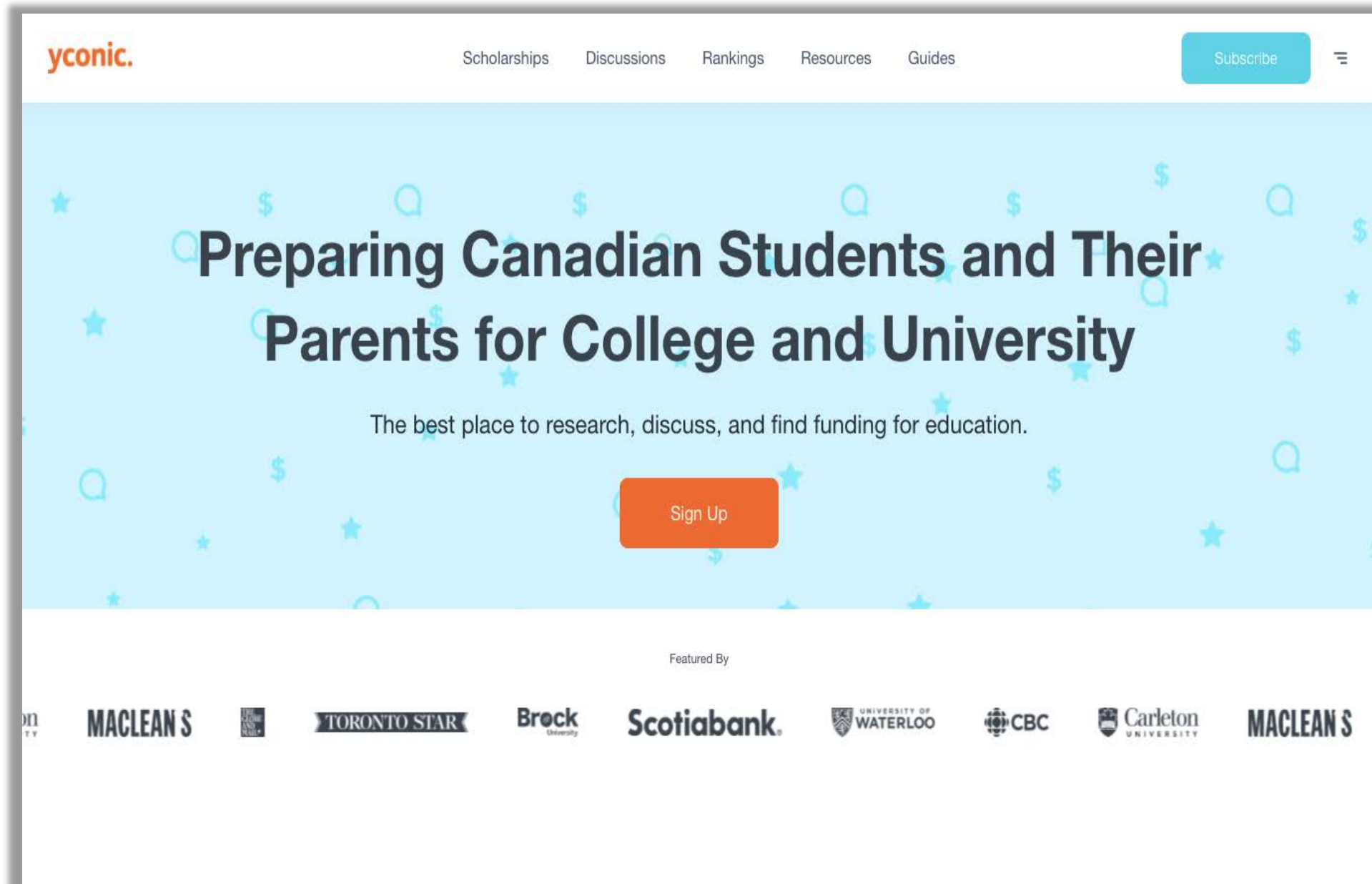
The image shows a screenshot of the HigherEdPoints.com website. The header includes the logo 'HigherEdPoints.com' with the tagline 'It takes a village to raise a mind™' and navigation links: 'How it Works', 'Transfer Now', 'Participating Institutions', 'Loyalty Programs', and 'Blog'. The main banner features a smiling graduate in a green cap and gown. Text on the banner reads: 'Loyalty Program points to pay for education? Now that's smart!'. Below this are three circular award logos: 'SheEO VENTURE', 'Top 5 Finalist TELUS PITCH', and 'MIT INCLUSIVE INNOVATION CHALLENGE'. At the bottom, there are four green-bordered boxes with icons and text:

- I'm a Student** (Apple icon): HigherEdPoints can help! You can turn loyalty program points (earned by you, your parents, your relatives, or any other nice people you know) into money for school!
- I'm a Graduate** (Graduation cap icon): Use anyone's loyalty points to repay government student loans—while you are still in school, or once you have graduated.
- I'm a Parent** (Family icon): Take some pressure off your kids and yourself! Use loyalty points to fund tuition and repay student loans and use the cash you save for...you!
- I'm a Nice Person** (Heart icon): If you have some of the billions of dollars of unused loyalty points sitting around, why not help a student fund tuition or repay loans?

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College  
Canada**  
APPLIED DREAMS.

## YOU CAN ALSO USE AWARD & SCHOLARSHIP SEARCH WEBSITES



The screenshot shows the homepage of the yconic website. The header includes the yconic. logo, navigation links for Scholarships, Discussions, Rankings, Resources, and Guides, a Subscribe button, and a menu icon. The main content area has a light blue background with floating icons of stars, dollar signs, and speech bubbles. The main heading reads 'Preparing Canadian Students and Their Parents for College and University', followed by the tagline 'The best place to research, discuss, and find funding for education.' and a prominent orange 'Sign Up' button. At the bottom, a 'Featured By' section displays logos for various partners: The Canadian Press, Maclean's, The Canadian Press, The Toronto Star, Brock University, Scotiabank, University of Waterloo, CBC, Carleton University, and Maclean's.

yconic.

Scholarships Discussions Rankings Resources Guides

Subscribe

# Preparing Canadian Students and Their Parents for College and University

The best place to research, discuss, and find funding for education.

Sign Up

Featured By

on TY MACLEAN'S THE CANADIAN PRESS TORONTO STAR Brock University Scotiabank UNIVERSITY OF WATERLOO CBC Carleton UNIVERSITY MACLEAN'S

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College  
Canada**  
APPLIED DREAMS.



# PAYING FOR SCHOOL

SCHOLARSHIPS**CANADA**

[Dashboard](#)

[Featured Scholarships](#)

[Resources](#) ▾

[Events](#)

[Log in](#)

[Sign Up](#)

99,701 awards worth  
\$199,901,581

[Get Matched](#)

[Already a member?](#)



## Featured Scholarships

\$70,000

TD Scholarships  
for Community

\$250

Do you know  
your credit

## Perks

HigherEdPoints

Convert Aeroplan® Miles and/or  
TD Points to fund tuition, meal

## Featured Schools



# **OSAP & BANKS**

## **(GRANTS, LOANS & LINES OF CREDIT)**



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# WHO CAN APPLY FOR ?

Available to Ontario residents\* of any age who are:

- Canadian citizens
- permanent residents
- protected persons (under the Immigration & Refugee Protection Act)
- planning to attend an **'approved'** private or public college or university anywhere in the world

## Search for OSAP approved schools

You can use OSAP to go to a private or public college or university anywhere in the world, as long as it's been approved.

[Search for the name of your school](#)

# HOW **osap** IS CALCULATED:

## EDUCATION COSTS

**Education Costs:**  
tuition, compulsory  
fees, books, supplies  
and equipment

**Living Expenses:**  
housing, food,  
childcare  
transportation



## FINANCIAL RESOURCES

**Student Income:**  
what you earn before  
and during the school  
year (\$3,600)

Parental/Spousal  
Income  
Student/Spousal  
Assets



=

## FINANCIAL NEED

Your financial need is  
then used to  
calculate the amount  
of money available  
to you through OSAP  
grants, bursaries and  
loans



# WHAT IF YOU'RE TAKING A 'HIGH-COST' PROGRAM?

If OSAP doesn't cover all the expenses related to your program, and you still require additional financial assistance, public colleges and universities in Ontario are required to provide financial help with the **Student Access Guarantee**.

Student  
Access  
Guarantee

Student and/or  
Parental Contributions

osap



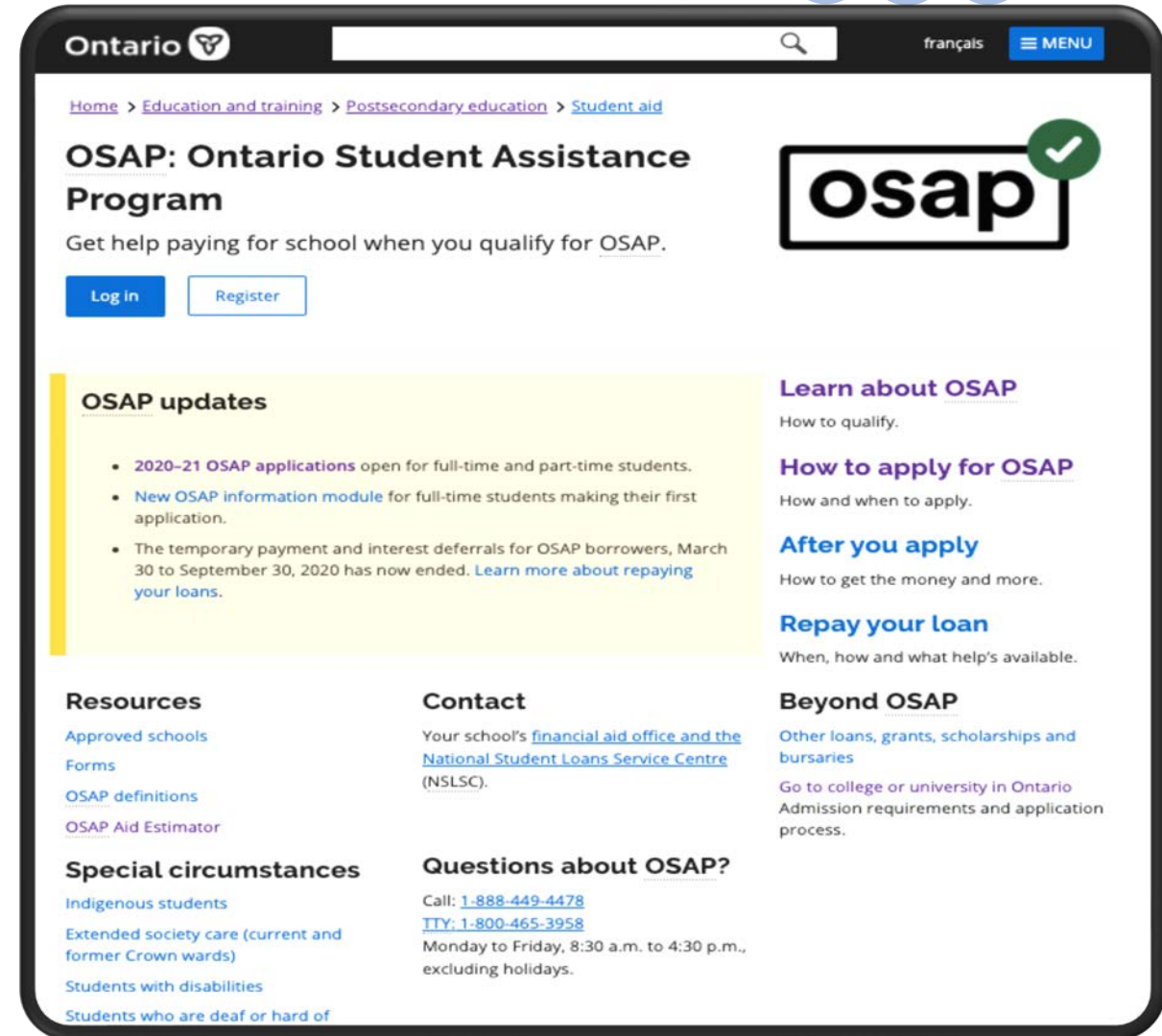
# WHEN & HOW TO APPLY

## STEP 1:

Go to [www.osap.ca](http://www.osap.ca)

If this is your first time applying to OSAP, then you need to **REGISTER** and complete your personal profile.

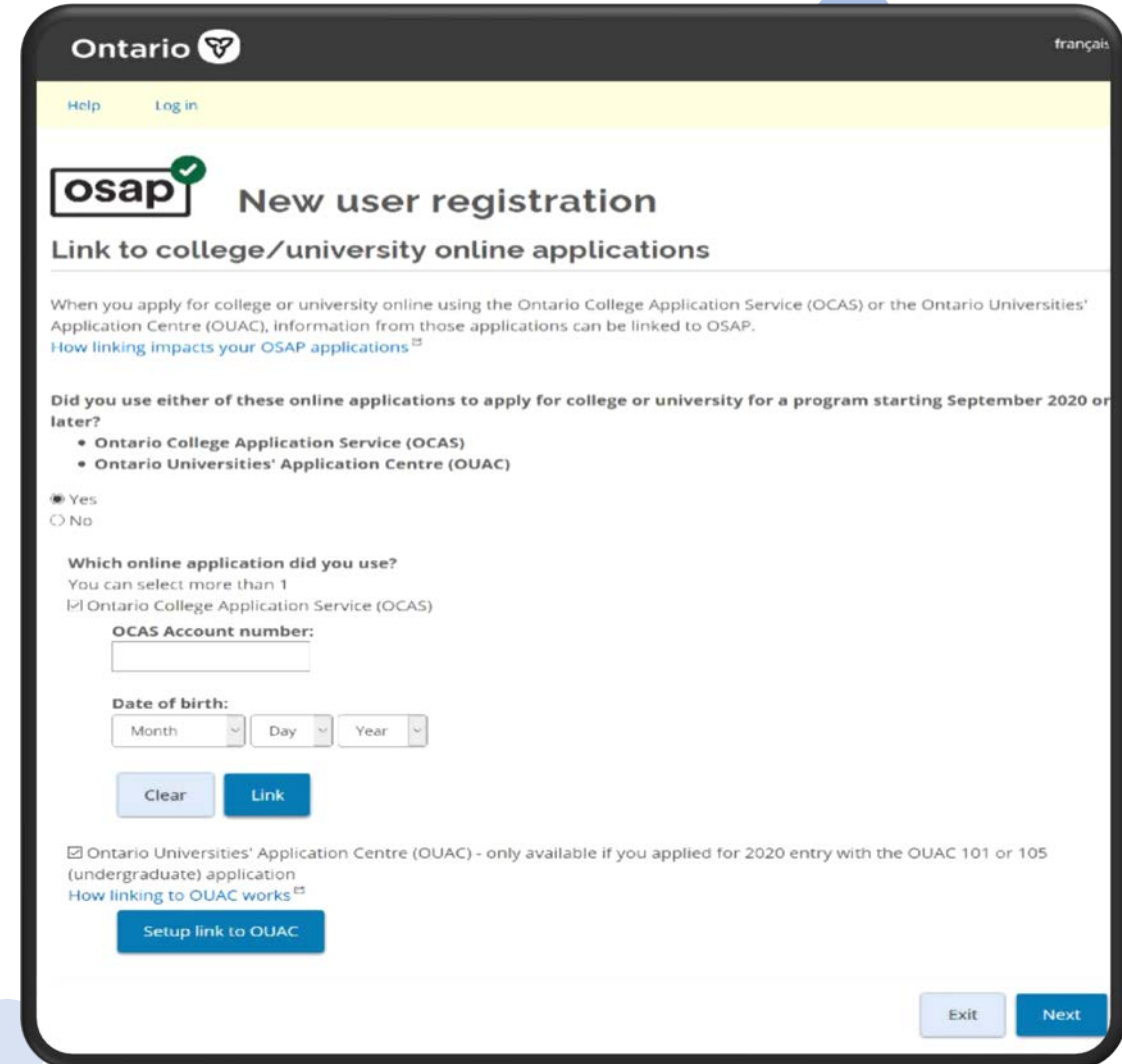
You can do this part anytime.




# WHEN & HOW TO APPLY

You can also **link** your OSAP account to your college and university applications.


Select each option and add your date of birth and your OCAS / OUAC account numbers.



The screenshot shows the 'New user registration' page for OSAP (Ontario Student Aid Program). The page is titled 'New user registration' and 'Link to college/university online applications'. It explains that when applying for college or university online using the Ontario College Application Service (OCAS) or the Ontario Universities' Application Centre (OUAC), information from those applications can be linked to OSAP. A link is provided for 'How linking impacts your OSAP applications'. The page asks if the user used either of these online applications to apply for college or university for a program starting September 2020 or later. The user has selected 'Yes'. Below this, the user is asked which online application they used. They have selected 'Ontario College Application Service (OCAS)'. The 'OCAS Account number' field is empty. The 'Date of birth' field is filled with 'Month', 'Day', and 'Year' dropdown menus. There are 'Clear' and 'Link' buttons. At the bottom, there is a checkbox for 'Ontario Universities' Application Centre (OUAC) - only available if you applied for 2020 entry with the OUAC 101 or 105 (undergraduate) application'. A link is provided for 'How linking to OUAC works'. There is a 'Setup link to OUAC' button. The page has a 'français' link in the top right corner and 'Help' and 'Log in' links in the top left corner. The 'Exit' and 'Next' buttons are at the bottom right.

Ontario  français

Help Log in

**osap**  New user registration

Link to college/university online applications

When you apply for college or university online using the Ontario College Application Service (OCAS) or the Ontario Universities' Application Centre (OUAC), information from those applications can be linked to OSAP.  
[How linking impacts your OSAP applications](#)

Did you use either of these online applications to apply for college or university for a program starting September 2020 or later?

- Ontario College Application Service (OCAS)
- Ontario Universities' Application Centre (OUAC)

☒ Yes  
☐ No

Which online application did you use?  
You can select more than 1  
☒ Ontario College Application Service (OCAS)

OCAS Account number:

Date of birth:  
Month  Day  Year

Clear Link

☒ Ontario Universities' Application Centre (OUAC) - only available if you applied for 2020 entry with the OUAC 101 or 105 (undergraduate) application  
[How linking to OUAC works](#)

Setup link to OUAC

Exit Next

# WHEN & HOW TO APPLY

## STEP 2:

First-time users will also have to complete the new **OSAP information module** before they can proceed to the application portion.

### OSAP information module

If you're a full-time student making your first [OSAP application for the 2020-21 school year](#), you'll need to complete a short information session presented just before you start your application.

The session will help you understand:

- how OSAP works
- your roles and responsibilities if you become an OSAP recipient
- basic financial information to support you through your postsecondary education (for example, creating a budget, understanding credit and debt)

#### How the module works

The module contains short, self-study sections with information you must read before you start your OSAP application. At the end of each section, you will be asked to answer a question about what you've just read.

Correct answers let you move to the next section of the module. When you've finished the information module, your OSAP application will open.

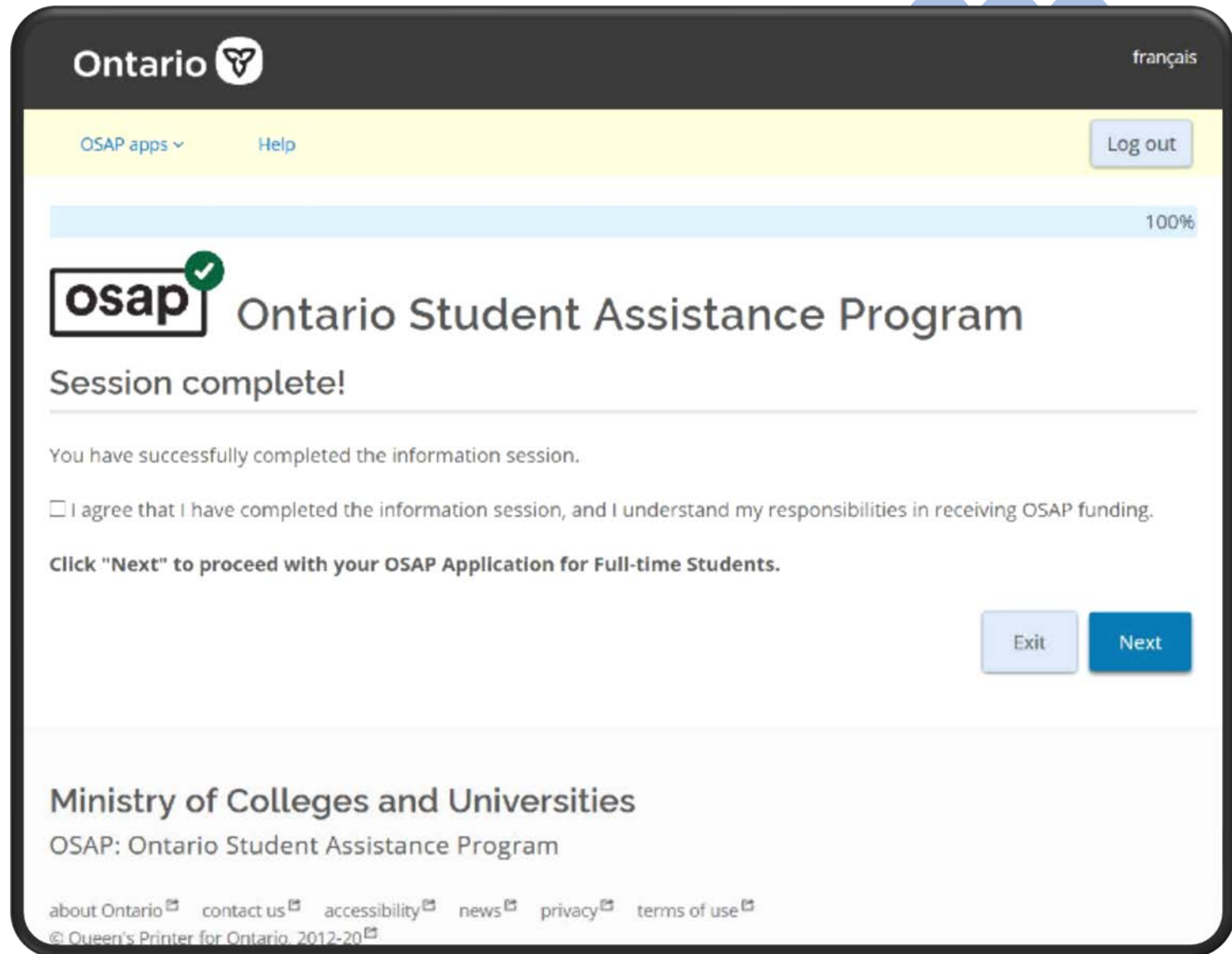
You can log in and out of the module at any time, and your progress will be saved.

If you choose to complete the module in one sitting, it will take you approximately 15 minutes.

Only full-time students making their first [OSAP application for the 2020-21 school year](#), need to complete this module. If you choose to reapply to OSAP for the 2020-21 school year, you will not need to complete this module again.

# WHEN & HOW TO APPLY

Once you complete all sections, you will receive this **Session Complete** message, then you can proceed to start your OSAP application.



The screenshot shows the OSAP web interface. At the top, there's a dark header with the 'Ontario' logo and a 'français' link. Below this is a yellow navigation bar with 'OSAP apps' and 'Help' links, and a 'Log out' button. A light blue progress bar at the top right indicates '100%'. The main content area features the 'osap' logo with a green checkmark, followed by the title 'Ontario Student Assistance Program' and the heading 'Session complete!'. A message states: 'You have successfully completed the information session.' Below this is a checkbox labeled 'I agree that I have completed the information session, and I understand my responsibilities in receiving OSAP funding.' A bold instruction reads: 'Click "Next" to proceed with your OSAP Application for Full-time Students.' At the bottom right are 'Exit' and 'Next' buttons. The footer includes the 'Ministry of Colleges and Universities' name, 'OSAP: Ontario Student Assistance Program', and a row of links: 'about Ontario', 'contact us', 'accessibility', 'news', 'privacy', and 'terms of use'. The copyright notice '© Queen's Printer for Ontario, 2012-20' is at the very bottom.

Ontario

français

OSAP apps Help Log out

100%

**osap** Ontario Student Assistance Program

Session complete!

You have successfully completed the information session.

☐ I agree that I have completed the information session, and I understand my responsibilities in receiving OSAP funding.

Click "Next" to proceed with your OSAP Application for Full-time Students.

Exit Next

Ministry of Colleges and Universities

OSAP: Ontario Student Assistance Program

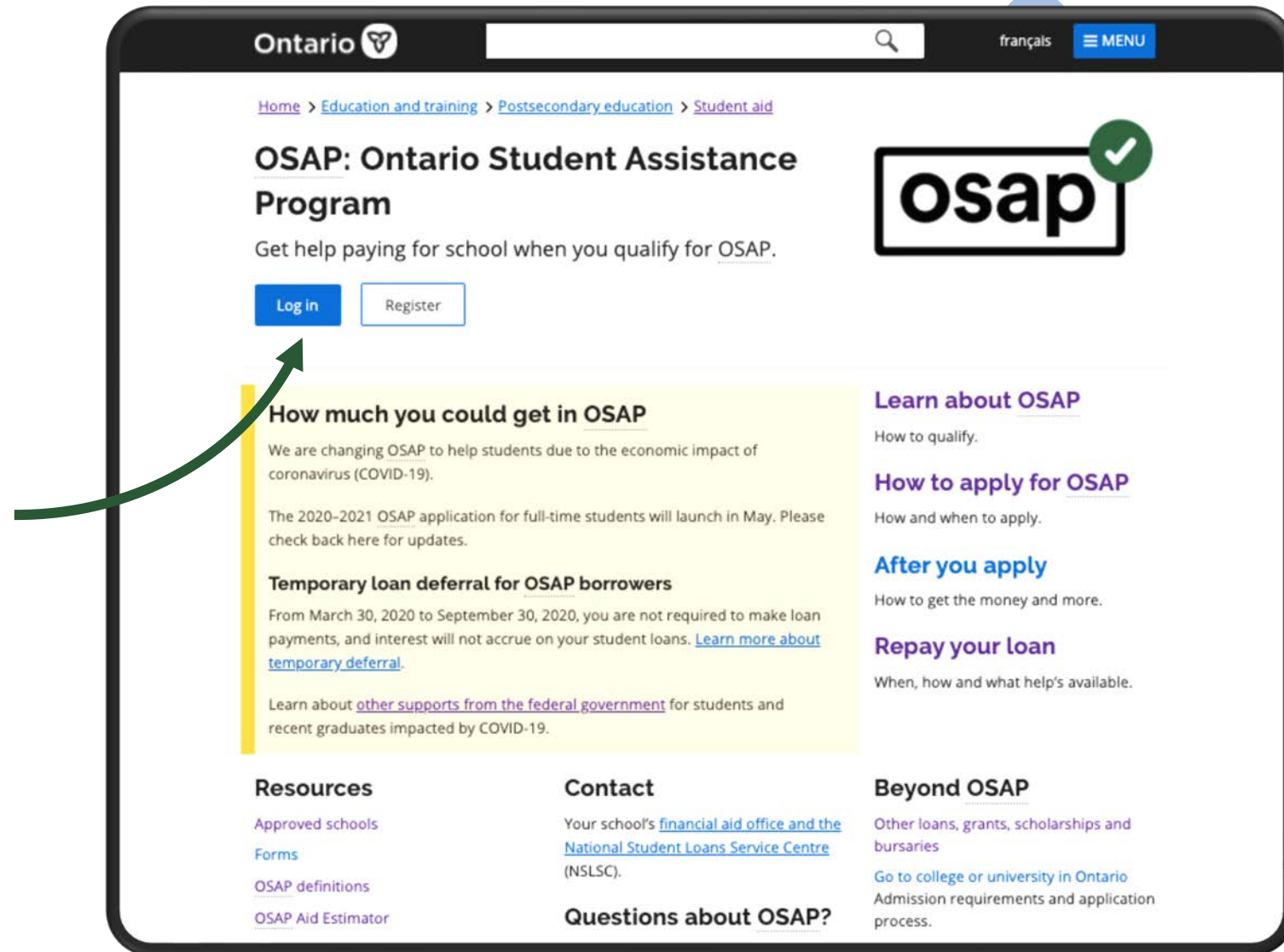
about Ontario contact us accessibility news privacy terms of use

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# WHEN & HOW TO APPLY

## STEP 3:

When the OSAP application cycle opens for the 2021/22 academic year (sometime in May), you will then be able to **LOGIN** and start your application.





# Full-time application

## Start a new application

There are just 4 steps to the application! It will take you about 15 minutes to complete.

**1**

### School & program

Tell us what school you're going to and what program you're taking. [More info](#)

**2**

### About you

Tell us if you're single or married and where you live. You'll need to share personal and financial information. [More info](#)

**3**

### About your family

You might need to share information about your parents, spouse or children. [More info](#)

**4**

### Submit

Review your application, submit it and track the status. [More info](#)

## Ready to apply?

### When do your classes start?

September ▾ 2019 ▾

You're applying for the 2019-20 academic year. The online application will be available in Spring 2019.

Exit

Next

# INFORMATION ABOUT WHICH PARENT(S) NEEDS TO BE ADDED

## If a student's parents are:

- married, remarried, or in a common-law relationship, both parents' information is required and considered
- divorced, separated, widowed or single, the student must provide details for the parent they live with (or most currently lived with) who holds primary custody of the student. If time is spent equally with both parents, the student could identify either parent in his/her OSAP application as holding primary custody.
- remarried or is in a common-law relationship, the student must also record this individual's (i.e., step-parent) information and income.

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# BANK LOANS AND LINES OF CREDIT

In addition to applying for government loans and grants, you should also explore the different types of **student loans** and **student lines of credit** options available at most major Canadian Financial Institutions.



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# TALK TO YOUR BANK MANAGER OR FINANCIAL ADVISOR FOR OPTIONS



## Student Line of Credit >

Borrow what you need when you need it to cover costs like tuition, books, residence and meal plans.

### The details:

- ✓ Borrow up to \$45,000<sup>1</sup> over 4 years
- ✓ Variable interest rate

## Professional Student Line of Credit >

Complete your post-graduate degree (e.g. law, pharmacy, MBA) with the help of flexible financing and customized credit limits.

### The details:

- ✓ Borrow up to \$80,000 - \$110,000<sup>1</sup> depending on your program
- ✓ Low interest rate based on **BMO's Prime Rate** plus 1% while you're in school<sup>2</sup>

## Medical or Dental Student Line of Credit >

Designed with medical and dental programs in mind, these lines of credit feature enhanced credit limits.

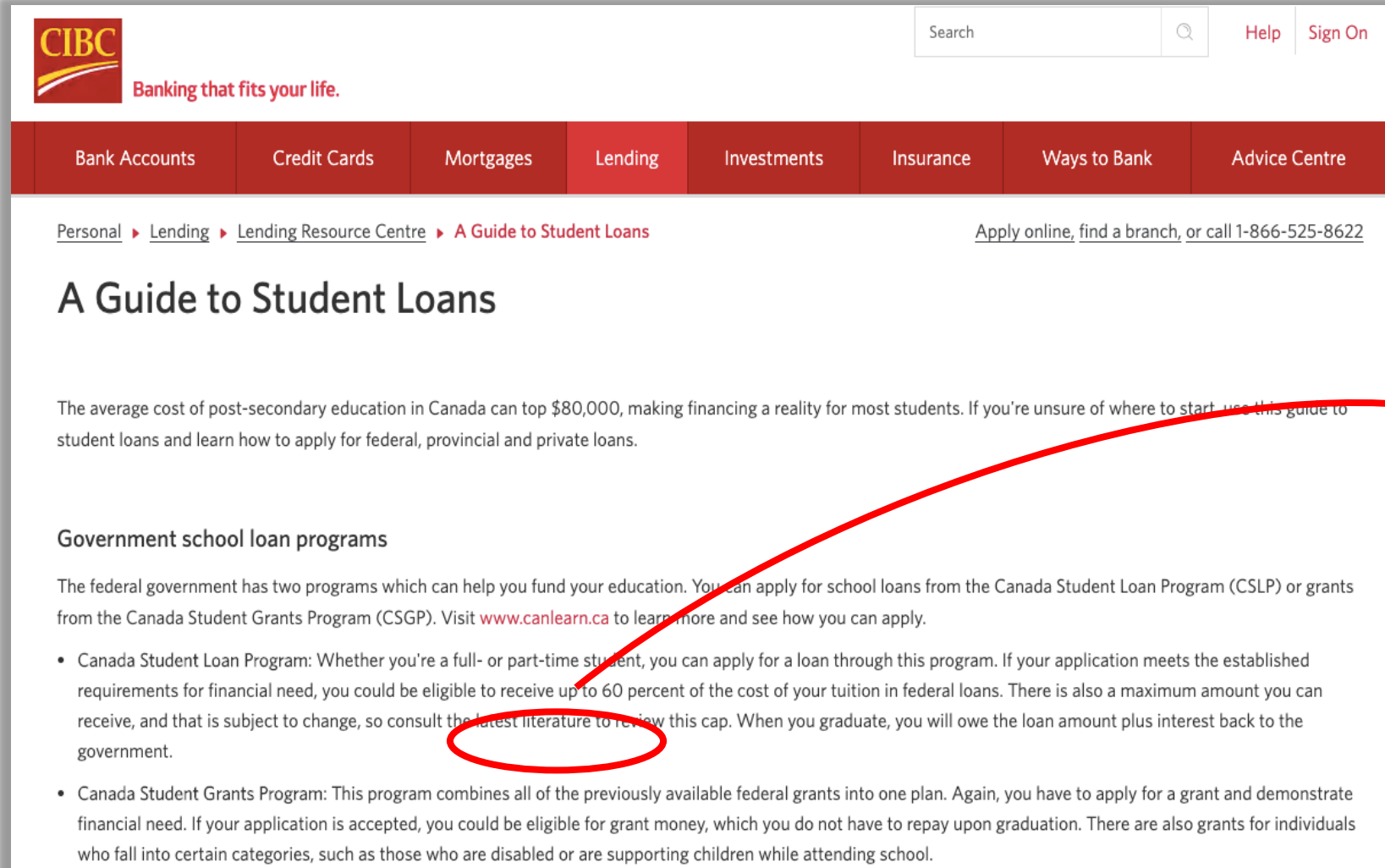
### The details:

- ✓ Borrow up to \$325,000<sup>1</sup> depending on your program
- ✓ Low interest rate based on **BMO's Prime Rate** minus 0.25% while you're in school<sup>2</sup>

A student line of credit gives you a set amount of funds that you can borrow as needed and **you're only charged interest on what you borrow.**

For example, if you have a \$15,000 line of credit and only borrow \$5,000, you are only charged interest on the \$5,000.

# TALK TO YOUR BANK MANAGER OR FINANCIAL ADVISOR FOR OPTIONS



The screenshot shows the CIBC website with the tagline "Banking that fits your life." The navigation bar includes links for Bank Accounts, Credit Cards, Mortgages, Lending, Investments, Insurance, Ways to Bank, and Advice Centre. The breadcrumb trail reads: Personal > Lending > Lending Resource Centre > A Guide to Student Loans. The main heading is "A Guide to Student Loans". Below this, a paragraph states: "The average cost of post-secondary education in Canada can top \$80,000, making financing a reality for most students. If you're unsure of where to start, use this guide to student loans and learn how to apply for federal, provincial and private loans." A red arrow points from this paragraph to a text box on the right. Below the paragraph is a section titled "Government school loan programs" with the text: "The federal government has two programs which can help you fund your education. You can apply for school loans from the Canada Student Loan Program (CSLP) or grants from the Canada Student Grants Program (CSGP). Visit [www.canlearn.ca](http://www.canlearn.ca) to learn more and see how you can apply." A red circle highlights the phrase "latest literature to review" in the first bullet point of the list below.

**CIBC** Banking that fits your life.

Search Help Sign On

Bank Accounts Credit Cards Mortgages **Lending** Investments Insurance Ways to Bank Advice Centre

Personal > Lending > Lending Resource Centre > **A Guide to Student Loans** [Apply online, find a branch, or call 1-866-525-8622](#)

## A Guide to Student Loans

The average cost of post-secondary education in Canada can top \$80,000, making financing a reality for most students. If you're unsure of where to start, use this guide to student loans and learn how to apply for federal, provincial and private loans.


### Government school loan programs

The federal government has two programs which can help you fund your education. You can apply for school loans from the Canada Student Loan Program (CSLP) or grants from the Canada Student Grants Program (CSGP). Visit [www.canlearn.ca](http://www.canlearn.ca) to learn more and see how you can apply.

- Canada Student Loan Program: Whether you're a full- or part-time student, you can apply for a loan through this program. If your application meets the established requirements for financial need, you could be eligible to receive up to 60 percent of the cost of your tuition in federal loans. There is also a maximum amount you can receive, and that is subject to change, so consult the latest literature to review this cap. When you graduate, you will owe the loan amount plus interest back to the government.
- Canada Student Grants Program: This program combines all of the previously available federal grants into one plan. Again, you have to apply for a grant and demonstrate financial need. If your application is accepted, you could be eligible for grant money, which you do not have to repay upon graduation. There are also grants for individuals who fall into certain categories, such as those who are disabled or are supporting children while attending school.

[www.canlearn.ca](http://www.canlearn.ca)

is a government website that has good information about getting money for college or university

**Government of Canada**  
Gouvernement du Canada


Search Canada.ca

MENU ▾

[Canada.ca](#) > [Benefits](#)

## Education planning and student aid

Plan for an education, save, budget and explore student aid and career options.



### Services and information

[Student aid](#)

Canada student loans, grants, scholarships and other aid.

[Support for apprentices](#)

Earn while you learn as an apprentice in the skilled trades.

[Budget for your education](#)

Budgeting for student life, saving early and paying off student debt.

[Education requirements by career](#)

Explore wages, outlooks, and education you need for top occupations.

### Most requested

- [Contact National Student Loans Service Centre](#)
- [Repayment assistance](#)
- [Apply for Canada Student Grants and Loans](#)
- [Canada Apprentice Loan](#)
- [Credential recognition for new Canadians](#)

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1. What student grants and loans offer

[2. Apply with your province or territory](#)

[More information](#)

## Grants and loans for full-time and part-time students

The Government of Canada offers student grants and loans to full-time and part-time students. Grants and loans help students pay for their post-secondary education.

- apply for grants and loans in one application, directly with your province of residence
- you don't need to repay grants you receive
- you need to repay loans after finishing school, with interest
- you may be eligible for more than 1 type of grant - when you apply with your province, they will assess your eligibility for all available grants

## How much can you get

The amount you can receive depends on several factors, including:

- your province or territory of residence
- your family income
- if you have dependents
- your tuition fees and living expenses
- if you have a disability

The amount you can receive in grants and loans is calculated when you [apply with your province or territory](#).

To find out if you can receive Canada Student Grants or Loans, use the federal student aid estimator. Note that this estimator doesn't take into account the provincial and territorial student grants and loans.

[Federal student aid estimator](#)

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# Connect with NC



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@niagaracollegecanada



@niagara.college



@niagaracollege

@yourncsac

@getinvolvednc

## Have Questions?

Phone: 905.941.0291

Email: [kcleveland@niagaracollege.ca](mailto:kcleveland@niagaracollege.ca)



NEW!  
LIVE CHAT  
Online