

FINANCING YOUR
EDUCATION
2017-2018

University/College Financial
Prep



Financing Your Education 2017-2018

Tuition &
Fees

Financial
Resources

1:1 Financial
Assistance

Tuition & Fees

What kind of expenses should you consider when heading to college or university?



Tuition & Fees

What to expect the first year

Expenses	Notes	Cost
Tuition and fees	<i>Check the program you're interested in for an estimated cost</i>	\$
Books and equipment	<i>Books, kits and supplies typically add up to around \$1,000</i>	\$
Rent or residence	<i>Rent can range from \$400-\$700+/month. Each semester is 4 months</i>	\$
Heating and electricity	<i>You'll want to budget approximately \$100-200/month.</i>	\$
Food, toiletries and laundry	<i>Plan for at least \$300/month. Don't forget about the cost of eating out!</i>	\$
Clothing	<i>Include necessary outdoor clothing as well as impulse buying.</i>	\$
Phone and cell	<i>Land lines are becoming less necessary, but think about your cell expenses.</i>	\$
Internet and cable	<i>Shop around for internet or cable deals. Maybe you can do without cable?</i>	\$
Transportation	<i>Full time students automatically get access to HSR transit. If you're driving, consider the cost of gas, parking, insurance and maintenance.</i>	\$
Entertainment	<i>Think about what you like to do outside of class, and what you can afford.</i>	\$
Insurance	<i>You may want tenant insurance if living away from home.</i>	\$
Other expenses:	<i>Include some buffer for travel costs and unexpected emergencies.</i>	\$
Add up the costs to find your estimated total first year cost of college:		\$

Tuition & Fees

Early Childhood Education - 213

Ontario College Diploma

Two years

Learn how to foster the physical, emotional and educational development of children in this rewarding career



How to Apply

Overview

Admission

Opportunities

Program of Studies

Learning Outcomes

Additional Information



Already have a related degree or diploma? We are pleased to offer the **Early Childhood Education Intensive Diploma program**. To learn more visit [Early Childhood Education \(Intensive\)](#)

Early Childhood Education is a two-year Ontario College Diploma program offered at Fennell Campus in Hamilton, Ontario.

Students in Mohawk's Early Childhood Education program will gain meaningful experiences in early childhood programs and foster the development of the whole child.



Fennell Campus

Sep 2017	 Open
Jan 2018	 Open - Fast Track

Cost

Estimated first year tuition and fees

\$4,000-6,000 \$6,001-8,000 \$8,001+

[Full Cost Breakdown](#)

Tuition & Fees

University Students

The screenshot shows the eINFO website interface. At the top, there is a navigation bar with three main categories: **PROGRAMS** (WHAT INTERESTS YOU?), **UNIVERSITIES** (WHERE ARE YOU GOING?), and **FINANCE** (FEES & SCHOLARSHIPS). A large green arrow points from the right towards the FINANCE section. Below the navigation bar is a hero image of a smiling young woman. Overlaid on the right side of this image is a dark box with the text: **Welcome to eINFO** and *A guide to Ontario's universities for high school students.*

The main content area is titled **Tuition and Fees**. It contains the following text: "How much will university cost? It varies from program to program. You will need to budget for tuition fees, residence fees, books and other expenses." and "The links below provide a general summary of each university's tuition fees for first-year, full-time undergraduate students from Ontario. These costs are for the 2014 school year, as this is the most recent data available. Remember that fees will vary from year to year."

A list of university links follows, each with an external link icon:

- [Algoma University](#)
- [Brock University](#)
- [Carleton University](#)
- [University of Guelph](#)
- [University of Guelph-Humber](#)
- [Lakehead University](#)
- [Laurentian University](#)
- [McMaster University](#)
- [Nipissing University](#)
- [OCAD University](#)
- [University of Ottawa](#)
- [University of Ottawa - Saint Paul University](#)

On the right side of the page, there is a sidebar with the heading **Finance** and two sub-links: [Financial Support Information](#) and [Tuition and Fees](#) (which is highlighted).

At the bottom right, there is a green button that says "Log in to eINFO". Below this, there is a photo of a young man looking confused, with a speech bubble above him that says: "Where can I find information about my program costs?"

Financial support available for students:

OSAP

Ontario
Student
Assistance
Program

Universit
yCollege
Bursaries
Scholarship
s

Student
Employment
Programs

External
Awards and
Scholarships

What is the difference between a...

Loan?

Grant?

Bursary?

Scholarship?

OSAP

Ontario Student Assistance Program

Understanding OSAP

The Ontario Student Assistance Program (OSAP) is a financial assistance program available to post-secondary students. The purpose of this program is to assist students in funding their education costs-not to fund entire program costs.



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 2017

You're applying for the 2017-18 academic year.

Exit

Next

OSAP

Ontario
Student
Assistance
Program

With 1 OSAP Application

You will be automatically
considered for:

Loan

An student loan you will have to
re-pay

Grants & Bursaries

Money that you do not have to
re-pay.

OSAP is a federally and provincially sponsored grant and loan program to assist eligible students in their education fees.

OSAP Eligibility

There are specific eligibility requirements and expectations for students applying for OSAP support

OSAP

Ontario
Student
Assistance
Program

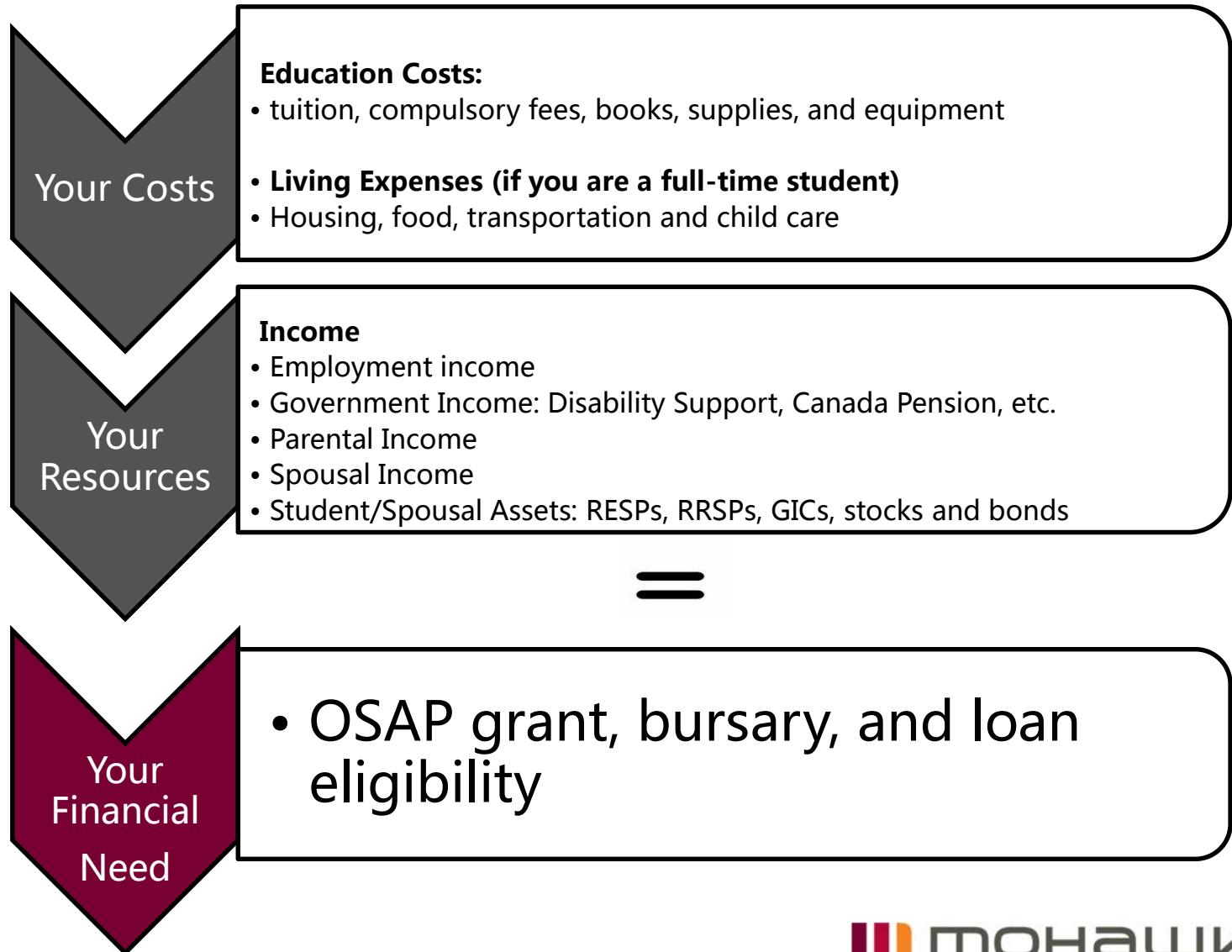
When you Apply for OSAP funding the government will consider:

- ✓ **Course-load (Full-time/Part-time)**
- ✓ School of choice (School must be approved by OSAP)
- ✓ Academic Standing
- ✓ Program of Study

- ✓ Students Must be:
 - A Canadian Citizen,
 - Permanent Resident, or
 - Protected Person

How is my OSAP calculated?

There are specific eligibility requirements for students applying for OSAP support. **Your OSAP assessment will be based on:**



How much OSAP funding can I expect to receive?

OSAP

Ontario
Student
Assistance
Program



How much OSAP funding can I expect to receive?

OSAP

Ontario
Student
Assistance
Program

Apply:
Ontario.ca/OSAP



It is the Student's Responsibility to...

→ Ensure your tuition has been paid

- Check your MOCOMOTION account to find out if you have outstanding fees
- OSAP will not cover registration fee

→ Update Financial Assistance

- Any significant changes to your OSAP application must be adjusted by Financial Assistance.
- Income change, Address change, Program change, Course load
Course load change, etc.,

→ Remain in good academic standing

Guide To Apply

OSAP

Ontario
Student
Assistance
Program



New to OSAP?
Learn about your:

- ✓ Eligibility
- ✓ Responsibilities

[Ontario.ca/
OSAP](https://ontario.ca/osap)

1

Learn
About
OSAP

2

Register
Online

3

Apply
Online

4

Submit
MSFAA
Form

5

Submit
Documents

6

Receive
Assessment
Notice

7

School
Confirms
Enrollment

Learn about OSAP

How to qualify.

How to apply for OSAP

How and when to apply.

After you apply

How to get the money and more.

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New User Registration

Register|Apply: ontario.ca/osap

☐ Social Insurance Number (SIN)

☐ OCAS Application Number

☐ Name of school you will be attending (Mohawk College)

Guide To Apply

OSAP Ontario Student Assistance Program

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New User Registration

How you Applied for School

[Clear Page](#)

- If you've applied to attend a school in 17-18, let us know because we may be able to prefill your profile with information from your OCAS school application.
- If you haven't applied to attend a school in 17-18, select "I haven't applied/I don't know" to continue.

How did you apply to attend a school in 17-18?

☒ Ontario College Application Service (OCAS) for a college

Your information from OCAS may be used to prefill your profile to help with the OSAP registration process.

OCAS account number:

Date of birth:

☐ Ontario University Application Service (OUAC) for a university

☐ Directly to the school

☐ I haven't applied/I don't know

Exit

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Guide To Apply

OSAP Ontario Student Assistance Program

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September

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School
Confirms
Enrollment

Take MSFAA form to a
Designated Post-Office



Bring your:

- Social Insurance Number Card (SIN) or proof of SIN
- 1 Piece Valid photo ID
- Banking Information

Guide To Apply

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School
Confirms
Enrollment

Submit **all remaining documents** (signature pages, proof of citizenship, etc.,) to the **Financial Assistance Office** located at your school

Student
Services

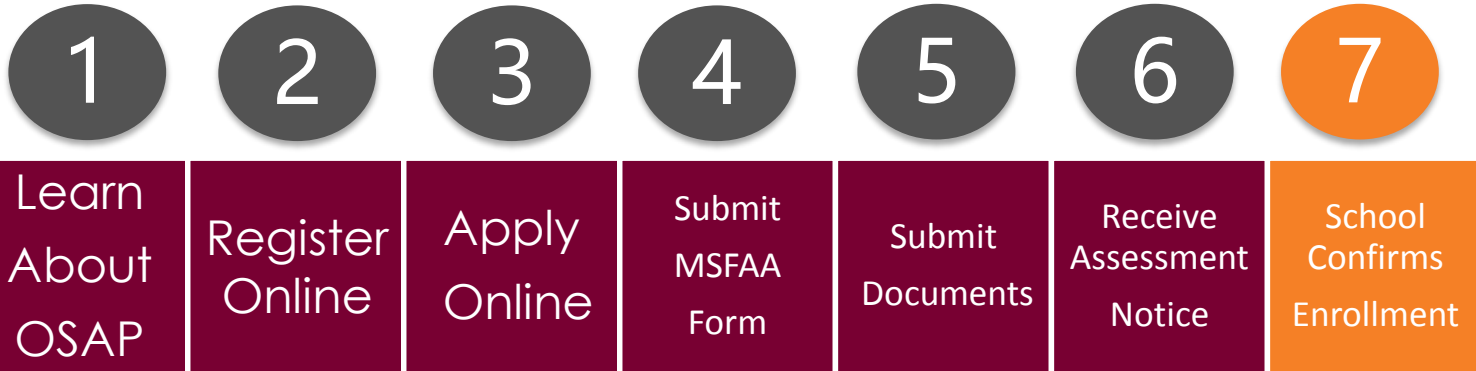


Photocopy all
required
documentation and
keep a copy for
your records

Guide To Apply

OSAP

Ontario
Student
Assistance
Program



Your OSAP funding will be deposited into your bank account after your enrollment is confirmed by the Financial Assistance Office at your school. For most students, this step will take place at the beginning of your first semester then half way again through your study period (start of semester 2).

Students will receive 60% of their OSAP funding in semester 1, and the remaining 40% in semester 2.

OSAP Repayment - How to repay your student debt

For the first 6 months after you graduate, finish your studies, or stop being a full-time college or university student:

- you don't need to make any loan payments
- **no interest** is charged on the **Ontario portion** of your student loan
- **interest is charged** on the Canada portion of your student loan

This is called your 6 month grace period.

You start to repay your loan at the **end of the 7th month** after you leave school.



When will I
need to
re-pay my
OSAP loan?

OSAP

Ontario
Student
Assistance
Program

Financial Assistance

Where can
I go to
receive
help with
OSAP?



**Financial Assistance
Available at your
school will vary.**

Services may include,
→ Opportunities to meet 1:1
with an Advisor

- Workshops
- Budgeting assistance
- Help creating a
Repayment Plan
- Ask questions!

*Contact the
Financial Aid
Office at your
school for
details

University
College
Bursaries
Scholarships



Does my school
offer
Scholarships or
Bursaries to
eligible
students?

University College Bursaries Scholarships

Bursary

Assists
students in
Financial
Need and
may include
alternate
suggested
criteria

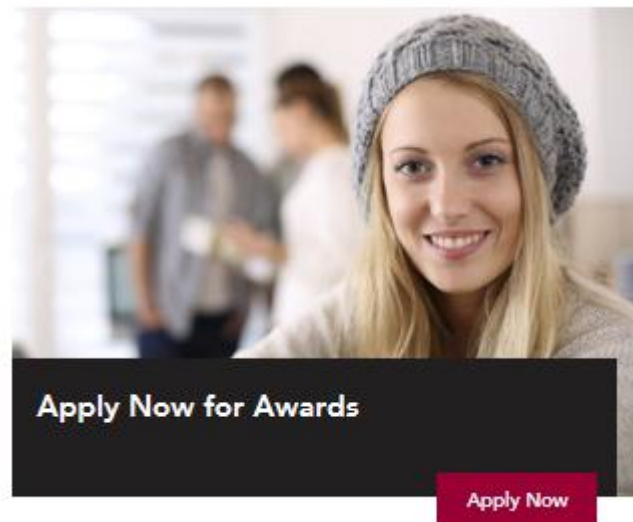
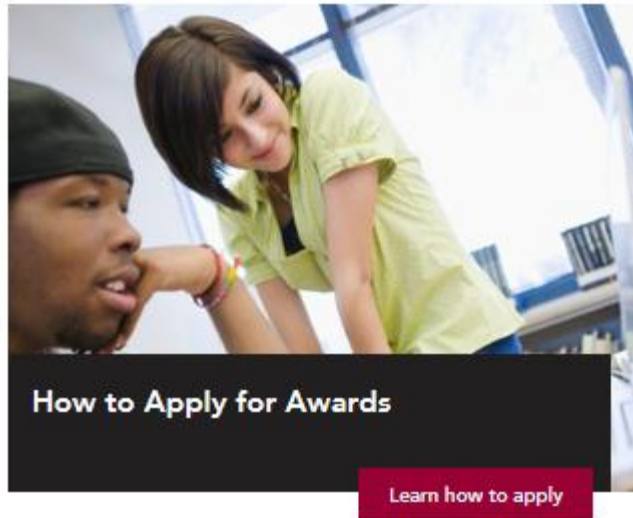
Scholarship

Financial
Awards most
commonly
based on
Academic
achievement
and alternate
suggested
criteria

✓ You do not have to re-pay funding
granted from Bursaries and Scholarships

University College Bursaries Scholarships

Awards, Scholarships and Bursaries



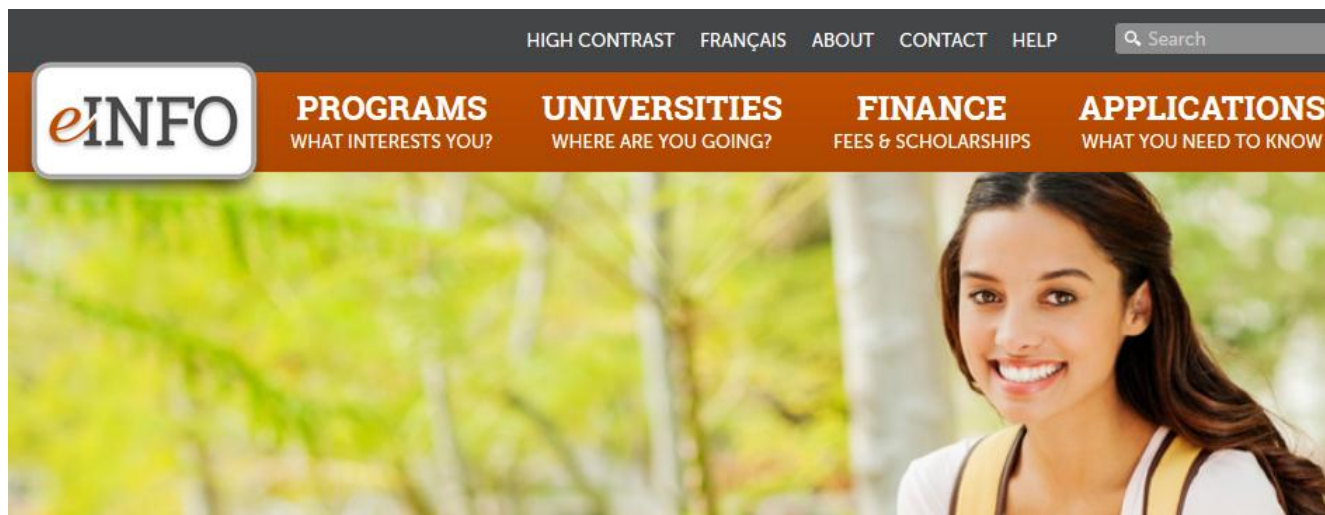
Where
do I
start?



1 Visit Your School's
Financial Assistance
Website

2 Learn about the
Scholarship or Bursary
criteria
→ Eligibility?
→ When to apply?
Deadlines?
→ How to apply?

University College Bursaries Scholarships



Brock University Entrance Bursary

Brock University

Awarded to entering undergraduate students on the basis of financial need. You must meet Ontario residency requirements. The award is tenable upon full-time registration. You must complete our OneApp to be considered for all of our Brock University Donor Awards and Bursaries.

For more information, and to access the OneApp application, visit:
<http://discover.brocku.ca/awards/>.

Overview

Scholarship Summary

Quantity	Several
Application Required	Yes
Value	\$750-\$3,000
Renewable?	No
Deadline	March 31, 2016



Find a Scholarship

☐ Show Advanced Search Options

SEARCH SCHOLARSHIPS

Finance

Financial Support Information

Tuition and Fees

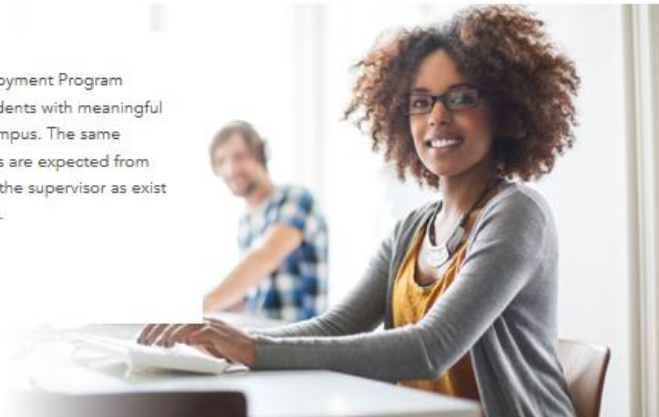
Student Employment Programs

Are there employment opportunities available through my school?



Campus Student Employment Program (CSEP)

The Campus Student Employment Program (CSEP) aims to connect students with meaningful real work experience on campus. The same standards and requirements are expected from the student/employee and the supervisor as exist in other work environments.



1

Visit Your School's **Financial Assistance** and **Career Service** Websites

2

Search Student Employment through your school's website:

- Am I eligible?
- When to apply?
- Deadlines?
- How to apply?
- What type of positions are available?
- Is there a maximum # of hours per week I may work?
- Need Assistance?

CSEP is an employment program for Full-Time students on Campus

CSEP

Campus
Student
Employment
Program

Wage

15 Hours
Per Week

\$11.60/Hour

Eligibility

Full-time
Student

Have good
academic
standing

Demonstrate
financial need

Types of Positions

Positions may
be available in
departments
such as:

- Computer labs
- Student Residence
- Peer Tutoring
- Athletics
- Student Services
- Library
- MSA
- Academic Areas

How To Apply

Step 1: Apply
for FNAP

Step 2: Prepare
Current
Resume

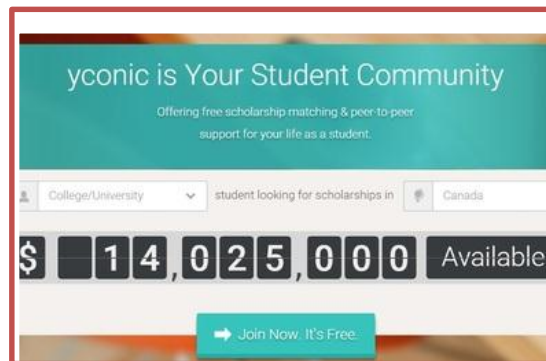
Step 3: Apply
for individual
CSEP Positions
Before
Deadline

Follow CSEP Website for postings and deadlines to apply

External Awards and Scholarships



Scholarshipscanada.com



Yconic.com



Scholarship-grants.org

- Academics
- Non-Academic
- Volunteer Work
- Field/Career of Interest
- Heritage
- Religious Groups
- Leadership Skills
- Special Circumstances
- Personal Challenges
- Extra-curricular activities
- Clubs
- Hobbies
- Sports
- Community Involvement
- Etc.

Employment: Check out scholarship opportunities that may exist within your workplace too!

Financial support available for students:

OSAP

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Assistance
Program

Universit
yCollege
Bursaries
Scholarship
s

Student
Employment
Programs

External
Awards and
Scholarships