

TERRY FOX SECONDARY

Financial Opportunities Booklet

(Scholarships/Bursaries/Awards/Student Loans)

2012 -2013



Ms. J Ward - Counsellor/Scholarship Coordinator
Ms. Moorhouse - Career Facilitator/Scholarship Coordinator

TERRY FOX SECONDARY SCHOOL FINANCIAL AID INFORMATION

Show Me the Money \$\$\$

IF YOU APPLY, the four main sources of financial aid available to you are:

Scholarships & Awards * Bursaries * Grants * Student Loans

In addition to the above, there are other sources of financial aid including the Passport to Education Program and Work Study/Programs.

Financial aid is helpful for students to meet post-secondary education costs. A great deal of financial help is available to students who plan on furthering their education after high school graduation. Tuition fees, transportation costs and sometimes housing and food are expenses every post-secondary student must face!

You could be awarded financial aid in the form of a scholarship, bursary or award if you plan early.

FINANCIAL AID DOESN'T JUST HAPPEN...YOU MAKE IT HAPPEN!!

What does it cost to go to University?

This estimate is a guide to the minimum costs for a single undergraduate student at UBC from September to April.

Total Costs are approximate and vary according to institution (such as a community college), program or type of accommodation chosen:

EXAMPLE:

Educational Costs – Full first-year course load (UBC – Faculty of Arts)

Tuition	\$ 4,700
Student Fees	937
Books and Supplies	<u>2,020</u>
Educational Costs Subtotal	\$ 7,657
Living Costs – 8 months	
Room & Board (Sharing)	\$ 7,785
Personal Expenses	2,500
BC Health Insurance	<u>432</u>
Living Costs Subtotal	\$10,717
<u>TOTAL</u>	<u>\$18,374</u>

** It is important to note that post-secondary costs are in a state of fluctuation at this time and each student should check specific numbers with the respective university.

Besides holding down a part-time job, having a college/university fund set up by your parents/guardians or inheriting money, the only other way to get funding for your post secondary education is to apply early for financial aid.

DIFFERENT SOURCES OF FINANCIAL AID:

A. SCHOLARSHIPS – Frequently Asked Questions (types of scholarships explained on page 6)

What are scholarships?

Scholarships are a non-refundable sum of money awarded to a student to help finance further education. Most scholarships are based on merit in areas ranging from academic excellence to athletics. Typically, scholarships are not based on financial need.

Why are scholarships even available?

One of the main reasons is to recognize outstanding achievement in a variety of areas, from athletics to leadership. For some institutions, it is a means of recruiting the most qualified scholarship applicants to their institution. As well, some companies assist their staff by offering scholarships to their employees or their children.

Who is eligible? Who can apply?

Any student who meets the criteria for the specific scholarship is eligible to apply.

Which criteria are they looking for?

Although many scholarships are based heavily on academic achievement, many have other criteria, which play a large role as well. A combination of the following is also considered:

- community activities
- leadership qualities
- athletic ability
- a commendable character
- ethnic background
- special needs
- specific area of study
- career plan
- parents' union affiliation

How competitive is it to get a scholarship? Do I have to have straight A's?

No. It is true that some scholarships can be very competitive and do require academic excellence and leadership school/community involvement, such as major entrance awards to post secondary institutions. However, many external scholarships do not require academic excellence and can have very specific criteria, therefore the donors of the award do not receive many applications.

What types of scholarships are available and who administers them?

There are entrance scholarships to colleges/universities (administered by them), external scholarships (administered by an individual, organization or trade union), provincial and district scholarships (administered by the government) and local scholarships (administered by Terry Fox Secondary).

Can I continue applying for scholarships as a college/university student? What levels of entrance & external scholarships are available?

Scholarships are available to students at all levels of their post-secondary studies. There are entrance scholarships, most of which you become eligible for automatically with your university or college application. There are also subject specific scholarships and graduate scholarships offered to students who are pursuing a specific field of study.

How do I get a scholarship?

APPLY! Students assume that they won't win, so they don't bother to apply. There are a lot of unclaimed scholarship dollars available to students with strengths that go beyond academics. Go to the financial aid website of the college/university you have applied to, check the Career Centre website for scholarship opportunities, navigate scholarship websites and ask your parents' if their employer or union offers scholarships. Once you have identified which awards you qualify for, read over and carefully fill out the applications (many are downloadable applications), gather any additional documentation and send them by the scholarship deadline. Check out our Cool Tips and Application Checklist!

Who can help me find scholarship information?

There's lots of help out there - it just a matter of talking to the right people. If you're a high school student, you can speak to **Ms. Ward, Counsellor, Ms. Moorhouse, Career Resource Facilitator** in the Career Centre or contact the financial aid officers at the colleges or universities you are considering. If you are already in university, you can speak to either your school's financial aid officer or your department.

What documentation do scholarships require?

The process of applying for a scholarship varies from filling out a simple application to providing a transcript, attending an interview, writing a 500-word essay or personal statement, entering a competition, providing letters of reference etc. It can be a short or lengthy process depending on the type of scholarship you are applying for.

How long do they last?

Most scholarships are for one year of study, but some are renewable. In these cases the students usually have to maintain a high level of achievement to be eligible for renewal. Sometimes recipients will have to apply for the same scholarship in the following year if they wish to maintain it.

B. BURSARIES

Bursaries are a non-repayable sum of money that are given based primarily on financial need, yet considers academic achievement and other criteria. Usually official documentation affirming your financial situation is required.

Types of Bursaries

Post-Secondary Institution Sponsored

Awarded on the basis of financial need and academic promise; information about individual bursaries and awards are available in the calendar for each institution; apply through the Financial Aid office at that post-secondary institution. Example- Athletic- Jack Diamond –SFU

Restricted Bursaries and Awards

Eligibility is restricted to sons and daughters of either members of organizations or employees of particular firms; some of these are administered by post secondary institutions; some by private organization; check with private organizations for further information...e.g. Fine Arts Council Awards

Local Bursaries and Awards

Information is available in the spring. Check with Ms. Ward or Ms. Moorhouse.

C. GRANTS

Grants are a non-repayable sum of money that is given based primarily on financial need, yet considers academic achievement. Government grants are available.

D. LOANS

Money borrowed by student demonstrating financial need, which must be repaid. A full financial statement is a necessary part of the application form. Student may get a loan from the government or a bank.

E. AWARDS

Monetary awards made in recognition of achievement and significant individual contributions to the school, cultural and athletic development of school/community.

TYPES OF SCHOLARSHIPS

A. EXTERNAL SCHOLARSHIPS/BURSARIES –Sponsored by Private Organizations

Businesses, unions, fraternal lodges etc sponsor these awards. In some cases a parent or grandparent must be a member or an employee of the sponsoring organization.

Check with parents to see if their employer, union, club, etc. offers scholarships or bursaries. Some scholarships and awards are administered through American based operations and may require the writing of College Board tests such as Scholastic Aptitude Test (SAT) (see Dr. Provost for further information on SAT's)

Here's some websites to help with your search:

www.scholarshipscanada.com

www.studentawards.com

www.studentscholarships.org

B. LOCAL SCHOLARSHIPS/BURSARIES –Sponsored by Local/Community Organizations

Your school and/or the sponsoring organization administer these awards. Most are open to all graduating Terry Fox students. An information package on all these scholarships and bursaries will be available in March.

C. ENTRANCE SCHOLARSHIPS - Administered by Post Secondary Institutions

BC Post-Secondary Institutions Entrance Scholarships (based on GPA of grade 12 courses used for admission, no application required)

Once you have applied to the institution and submitted your marks, you will automatically be considered for an entrance scholarship. For example, SFU Summit Scholarships are

offered to students with a min. 91% average – these are renewable based on GPA. (UBC does not offer this type of scholarship.)

BC Post Secondary Institutions Major Entrance Scholarships (application process)

To be eligible, students should have achieved A's in most grade 11 and particularly grade 12 courses. A transcript, letters of reference and an essay are required. These are awarded to high academic students who have been involved in their school and/or community.

***NOTE SFU deadline to apply is Feb. 28, 2013/UBC deadline is Dec. 10, 2012 and is part of the online application for admission/UVic has a spring deadline.**

Universities in Canada – Major Entrance Scholarship Deadlines

Many scholarships, bursaries and awards are available through post secondary institutions across Canada. Some awards require a high school nomination. Apply early to Eastern Universities and check application deadlines. **Some deadlines are in the fall of your graduating year.**

Here are some examples:

McGill University - **(early Feb. deadline.)**

University of Toronto Book Award & Scholarship Program – **(Nov. 9, 2012 deadline)**

Queen's University – **(Dec. 1 deadline)**

Univ. of Western Ontario National Scholarship Program – **(Feb. deadline)**

***Note:** It is advisable to attend information sessions provided by the eastern universities. The sessions usually occur in November & December; place and time TBA.

D. GOVERNMENT SPONSORED SCHOLARSHIPS & AWARDS

Passport to Education

The intent of the Passport to Education Program is to motivate all students to study consistently during the years leading to graduation and to pursue post secondary education after high school. Passport awards assist students with tuition towards post-secondary education

To be eligible for the award the student must be a Canadian Citizen or permanent resident and be enrolled in a British Columbia public school. .

Each year the top students in each grade will be awarded passport credits to the value of:

Grade 10	\$ 250
Grade 11	\$ 250
Grade 12	<u>\$ 500</u>
	\$1,000

This must be used within 5 years of graduation. Terry Fox Secondary will utilize District and Ministry guidelines annually to determine Passport recipients.

Graduation Program Examinations Scholarship

The Graduation Program Examinations Scholarship recognizes students' academic excellence in their provincial examinations from grades 10 to 12 (5 required exams).

A student will receive a \$1,000 Examinations Scholarship if he or she:

- Meets the basic eligibility requirements (must be a Canadian citizen or permanent resident, and be a BC resident and be an enrolled student).
- Fulfills the BC graduation requirements.
- Writes and passes one exam in each of the five (5) provincial exam categories from grades 10 – 12.
- Achieves at least a "B" (73% or above) final mark (provincial exam and school mark combined) in one of the Language Arts 12 (Communications 12, English 12, Français langue première 12, or English 12 First Peoples).
- Must have a final course mark (course and exam combined) for the exam to be counted towards the scholarship.
- Ranks among the top 5,000 scholarship students in BC (based on their percentage score).

A student will receive a \$2,500 Examinations Scholarship if he or she:

- Meets all the qualifications for the Graduation Program Examinations Scholarship.
- Ranks among the top twenty scholarship students in BC (based on their percentage score).

Provincial exam categories include: Language Arts 10, Science 10, Math 10, Social Studies 11 and Language Arts 12. Only one exam from each category can qualify.

District/Authority Awards

The purpose of the District/Authority Awards is to reward graduating students for excellence in their chosen non-academic field(s).

- Each qualifying candidate receives a \$500 cheque and a \$500 voucher that can be used towards post secondary education

Eligibility and Criteria:

- Must be a Canadian citizen or permanent resident and must be a BC resident.
- Must be an enrolled student.
- Must demonstrate superior achievement in any one of the following areas:
 - Fine Arts (e.g. Visual Arts, Dance, Drama, Music)
 - Applied Skills (e.g. Business Ed, Technology Ed, Home Economics)
 - Physical Activity (e.g. Athletics, Dance, Gymnastics, not limited to Physical Education)
 - Second Languages (including Aboriginal Languages)
 - Community Service (Volunteer Activity)
 - Technical and Trades Training (e.g., Carpentry, Automotive, Mechanics, Cook Training).
- Fulfill graduation requirements

*Note: Students who meet the basic eligibility requirements described above may win both a Grade 12 Graduation Programs Examinations Scholarship and Dogwood District/Authority Award as well as a Passport to Education Award. Vouchers must be redeemed within five years from Sept. 30 of the graduation year at an approved post secondary institution. Go to www.aved.gov.bc.ca/studentaidbc/ under the "Search for Designated Schools" link.

Total amount of government awards a student could earn = \$3,000!

Pathway to Teacher Education Scholarship (PTES)

This scholarship is a \$5,000 annual scholarship that recognizes exceptional Grade 12 students planning to enter the field of teaching. The PTES will be awarded to 20 graduating students intending to enter a BC faculty of education program. This scholarship will support outstanding students in pursuing a career path in teaching. Applications will be accepted this year up to March 31, 2013. Application materials for students can be accessed at <http://www.bced.gov.bc.ca/awards>

E. AMERICAN COLLEGES & UNIVERSITIES

1. Must write the SAT Exam early in the fall
2. Apply individually to each institution
3. Go to www.collegeboard.com for SAT/Scholarships/Financial Aid/University Info

F. SECONDARY SCHOOL APPRENTICESHIP SCHOLARSHIPS

To qualify for the \$1000 Secondary School Apprenticeship Scholarship a student must be a registered trainee/apprentice with the Industry Training Authority (ITA).

Other qualifications include:

- Meet graduation requirements
- Maintain a C+ average in Grade 12 courses
- Continue apprenticeship for at least 5 months or 1100 hours of work after graduation
- Students must apply for the scholarship prior to graduation.

*Note: A student participating in the SSA program is required to be registered with the school district (in an SSA course) and the ITA (have a trade worker number) no later than one month prior to graduation.

OTHER FINANCIAL OPPORTUNITIES

A. THE REGULAR OFFICER TRAINING PROGRAM (R.O.T.P.)

The regular officer-training plan is available to both male and female students who wish to have a career in the military as an officer in the Canadian Armed Forces. Undergraduate university training takes place at the Royal Military College of Canada in Kingston, Ontario. Some students may have to relocate and receive their undergraduate degree at an approved Canadian university.

Terms: The Department of National Defense pays all expenses (uniforms, books, tuition, medical/dental and instruments), excluding room and board, but receive a monthly salary. Cadets must serve during the summer months as Officer Cadets and upon graduation, they must serve five years as an officer. Value of monetary support is aprox. \$100,000!

Procedure: Apply in the fall of your graduating year. Applicants must submit a personal history essay, letters of reference, record of marks for Grades 10, 11 and 12 and Cadet or Reserve Service records where applicable. Candidates must also undergo a medical exam, aptitude test and interview.

Contact: CFRC (Canadian Forces Recruiting Center) Pacific
620 Royal Ave.
New Westminster, BC
Telephone: 604.694.6390

B. WORK/STUDY PROGRAMS

Work Study Programs at BC Universities

Some institutions offer work study programs to help students' make up the difference between their expenses and resources, as well as to provide a valuable career experience. To be eligible, students must submit an application to the institution financial aid office for assessment of financial need. Programs run from Sept. to April.

House of Commons Page Program in Ottawa

First-year university students are employed to provide a messenger service to Members of Parliament in the Chamber while the House is in session. Successful candidates will be employed for a period of one year. Work schedules are planned to accommodate both the university and the House timetables. Pages work approximately 14 hours per week on duty in the Chambers. Students must apply either to the University of Ottawa or Carleton University and have a good knowledge of both official languages. Application deadline is in December.

Go to http://www.parl.gc.ca/information/about/programs/pages/pp_welcome-e.htm

C. BC/CANADA STUDENT LOANS/GRANTS

Canada & BC Student loans are repayable sums of financial assistance. You do not have to repay a Grant. There are loans for full-time and part-time students.

Full-time Students :

Students complete only **one** online application to be considered for both federal and provincial loans and grants for full-time study (must be enrolled in at least 60% of a full-time course load – 9 credits of course work in a semester). BC residents can apply online at www.StudentAidBC.ca. Go to www.canlearn.ca and visit the Student Loan Estimator to calculate how much you may be eligible for.

If necessary, apply each year you intend to study. You do not have to begin repaying your student loan until 6 months after you have graduated from your program of studies.

You can begin applying for a BC/Canada student loan/grant in **June 2013**.

General Pointers on Preparing Scholarship Applications

To increase your chances of receiving a scholarship/bursary/award in this very competitive selection process, you are advised to prepare an application file.

Your application files should include the following;

- ❖ Student Personal Profile
- ❖ Brag Sheet
- ❖ Statement of predicted and actual school grades
- ❖ Letters of reference (at least two from teachers of academic subjects)
- ❖ Student essay

1. **Start Early.** It takes time to prepare a good application, time for office staff to prepare transcripts, time for teachers to write reference letters, time for you to revise your application
2. **Keep originals.** Save originals for your final copy and use photocopies for working copies when completing lengthy application forms. Always keep a photocopy of your completed application and data.
3. **Quality.** Your letters, resumes, or essays should look as good as possible, typed or neatly handwritten as indicated. Use quality paper. Competition for large scholarships is fierce!!
4. **Content. Be comprehensive.** The components of this file should be carefully prepared and should reflect accurately the applicant's abilities. Include everything that represents a commitment of time; contests, awards, conferences, drama, public speaking, school or community service, positions held, honour roll, merit lists, courses languages, hobbies, work experience. Have parents, friends, teachers, or anyone who knows you well, check for errors or omissions.
Be specific. Elaborate with details so that the selection committee can tell that your qualifications are based on fact not platitudes. Avoid general statement such as "I like to work with people". Instead tell specifically whom you have worked with n what and with what result.
Sell yourself. Explain specifically what you have done or enjoyed about your academic experiences. Go into detail about some aspect of courses or projects.
5. **Style: Proofread.** Only when you have finished drafting for content can you begin to examine style. Open with a good sentence stating the purpose of your application and the reasons you qualify.
Sentence structure. Check for repetition i.e. "In grade eight, I... in grade nine, I... in grade ten, and I.... I achieved... I played.... I won...." Vary your sentence structure. Get help if necessary.
Vocabulary. Eliminate simplistic words and phrases such as "a lot". Be wary of absolute statements. "I always..."
Proofread and revise. Have your work read by several people who care about you and know how to write well. Revise anything that sounds insincere or pompous.

Research and Special Things to Keep in Mind

Students considering applying for any type of scholarship should research the scholarships they wish to apply for or to be considered for. This research should include the following:

1. **Check** out the resources in the Career Resource Center.
2. **Ask your parents**, coaches, employees and volunteer agencies with whom you are associated if there are any scholarships, awards, or bursaries available to you.
3. **Scholarship application forms** should be requested well in advance of the deadline. All applications have different requirements, due dates etc. so make sure you know when and where they are to be submitted. This is **YOUR** responsibility. The admission applications to post-secondary are separate forms with individual deadlines and they are usually mailed to the office of the registrar of the university, college or school.
4. **Deadlines** These dates must be strictly adhered to. Some scholarships specify the date as postmarked, some as 'received by'. Prepare and mail your application early. Avoid disappointment.
5. **Essays** Some scholarships require the applicant to write an essay or biography. Stick to the length, format and subject matter specified in the instructions. If goals are requested, include short and long term goals. It is a good idea to confer with an English teacher
6. **Exams** Some scholarships require the writing of government exams. High academic criteria scholarships may require specific exam results, i.e. Euclid math exam results; SFU's P.D McTaggart Cowan Scholarships in Math, Physics, Biology and Chemistry have specific requirements.
7. **High academic marks** are the main criteria for **entrance scholarships**. Make sure you know what is being measured: i.e. Average of all courses in Gr. 12, average of grade 11&12 marks, only "academic" courses, GPA, top percentile of graduating class etc.
8. **Nomination** Some scholarships, usually high academic or entrance scholarships, require that the school or principal nominate a student for a specific award. **MAKE SURE YOUR COUNSELLOR IS AWARE OF YOUR PLANS!**
9. **Personal Brag Sheet** This should be completed before asking for letters of reference. This background enables the person writing a letter of reference background information thus enabling them to write a more informed letter.
10. **References** Give the brag sheet to the person writing the letter. If possible attach a copy of the criteria of the award or some information concerning the award. Try to request letters from people who know you well. Principal, Vice-Principal, teacher and or counselor reference letters are very important in an application. Make sure you make your requests at least **TWO WEEKS** in advance.
11. **'Thank You' cards** Please remember to write a thank-you note to all those people who take the time to write a letter of reference for you. This is a very time consuming task. Also if you win a scholarship/bursary/award, remember to send a card or letter of thanks to the sponsoring organization indicating that you are honoured and grateful to receive the award.
12. **Service** Many scholarships/bursaries/awards are now including service in their criteria. Service many include volunteer activities in school or in the community. Refer to your student profile for categories. Brainstorm, check with a friend. Quite often we do not give ourselves credit for what we have accomplished or contributed.
13. **Read the Raven** Keep yourself informed. You are responsible for keeping up to date on scholarship information. Check the Scholarship timeline for next meeting.

SCHOLARSHIPS LINKS

Entrance Scholarships

UBC	https://you.ubc.ca/ubc/vancouver/cdnscholarships.ezc
SFU	http://students.sfu.ca/entrancescholarships/index.html
UVic	http://registrar.uvic.ca/safa/scholarships/entrancescholarships.html
BCIT	www.bcit.ca/finaid/
Douglas College	http://www.douglas.bc.ca/services/financial-aid.html

External Scholarships

Aboriginal Scholarships	www.ammsa.com/bursary-national2.html
Canadian Scholarships.	www.scholarshipscanada.com
	www.studentawards.com
	www.studentscholarships.org

BC Government Scholarships & Awards www.bced.gov.bc.ca/awards/

Financial Aid

BC/Canada Student Loan Application	www.studentaidbc.ca
Government of Canada Financial Aid	www.canlearn.ca

US Financial Aid

www.iefaf.org
www.collegeboard.com

Sports scholarships for Canadians going to U.S. colleges <http://www.wuscsc.com/news.php>

POST SECONDARY LINKS

BC POST SECONDARY ADMISSION REQUIREMENTS

Each college and university in Canada has DIFFERENT admission requirements and students must check with each institution carefully.

Institutions do not require students to write optional provincial exams, however there are exceptions for some post secondary programs. Some university programs are competitive and require a minimum GPA. Please check with each institution carefully

The following is a list of some **BC Post Secondary Institution Admission Requirement Web**

Links:

UBC (Vancouver):	https://you.ubc.ca/ubc/vancouver/bcyt.ezc
UBC (Okanagan):	https://you.ubc.ca/ubc/okanagan/bcyt.ezc
SFU:	http://students.sfu.ca/admission/requirements/cdn-highschool.html
UVIC:	http://registrar.uvic.ca/undergrad/admissions/requirements/bc.html
Emily Carr:	www.ecuad.ca/admissions/undergrad
Douglas College:	www.douglas.bc.ca/calendar.html

APPLICATION TO POST SECONDARY INSTITUTIONS in BC & Canada

BC Post Secondary Application Service: www.applybc.ca
Alberta College & University Application Service www.applyalberta.ca/pub/
Ontario University Application Centre www.ouac.on.ca
Ontario College Application Service www.ontariocollege.ca
Other Canadian Colleges & Universities: go to post secondary institution website to apply online.

***NOTE:** Deadlines for applications vary for Sept. entry for **each** post secondary institution. Check each institution or application site for verification. Students are welcome to receive assistance in the Career Centre.

Transcripts

Once you have applied to the post secondary institutions you are considering attending, you must complete an online 'Post Secondary Institutions Selections' form in order for official transcripts to be sent electronically to each post secondary institution. **Login at** <https://www.bced.gov.bc.ca/exams/tsw/tsw/student/>. In addition some BC institutions require you to self-report your grades. They will instruct you. Some universities outside of BC may require an official paper transcript. See your counselor for a copy.

OTHER USEFUL POST SECONDARY LINKS

BC Transfer Guide www.bctransferguide.ca
Apprenticeship www.itabc.ca
The Association of Universities & Colleges of Canada www.aucc.ca
US Colleges & Universities www.utexas.edu/world/univ

TAKING THE SAT TEST for Admission to US Colleges & Universities

Online registration is the simplest and quickest way to register.

Go to www.sat.collegeboard.com/register

Information you will need to register:

Country code: **651**

High school code: **821273**

You will need to pre-register for one of following test dates:

<u>Registration Deadline</u>	<u>Test Date</u>
Oct. 4, 2012	Nov. 3, 2012
Nov. 1, 2012	Dec.1, 2012
Dec. 28, 2012	Jan. 26, 2013
Apr. 5, 2013	May 4, 2013
May 2, 2013	June 1, 2013