

WK12 - Resources, Overheads and Handouts

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Co-facilitator Guide

OH1 Basic Costs for Post-Secondary Education in Canada

Item	Cost (average)	Comments
Tuition fees (undergraduate) per year/2 semesters full-time	\$4,470	Tuition in Ontario is, on average, the highest in Canada.
Residence (8 months + meal plan)	\$3,000-7,500	Memorial University of Newfoundland and Labrador has the most affordable residence plan.
Home-stay (room and board)	\$400-\$800 per month	Home-stay options are limited in all regions, and you are more likely to find one in an urban area.
Shared housing off campus	\$250-\$700 per month	Beware! Housing in rural areas is not necessarily more cost efficient than the urban centres. Make sure to do your research first.
Private accommodation off campus	\$400-\$1,500 per month	Toronto has the highest rents in the country with the least amount of "affordable" housing areas.
Clothing (socks, underwear, coat, boots, etc.)	\$650	
Food (12 month period)	\$3,800	
Books and instruments (2 semesters) depending on what you are studying	\$1,000	Most textbooks are sold at the same price regardless of which institution you attend. You may want to consider purchasing them second-hand, sharing with another student or using library resources.
Public Transportation (2 semesters)	\$664	Urban centres usually have more efficient services, but research what discounts or transportation services your school may offer. Remember, if you choose to drive a car to school, include the cost of insurance, gas, maintenance and parking in your budget.
Miscellaneous (postage, stationary, pharmacy, supplies, gym membership, extra-curricular activities) (2 semesters)	\$3,500	These items are most often not calculated into a budget but are essential, so include them.
Supplemental Insurance (12 months)	\$130	If you are not planning to live with your parents, find out if their home insurance will cover your belongings if they are damaged or stolen while you attend school. If you are not covered, contact student services. Universities usually have agreements with insurance companies. Insurance is very a worthwhile investment. Students are easy targets for robbers.
Out-of-province travel	\$400-\$800	If you flew or took a train to go to school, you need to consider how you will return home for the holidays (Mom and Dad may not be able to pay for it).
Fun	You decide	You will want to have some fun so plan and budget for it!

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OH1A Student Loan Cost Chart

Loan Repayment Calculator	Option 1	Option 2	Option 3
Your loan at graduation	\$10,000	\$25,000	\$40,000
Fixed interest rate (The Loan Repayment Calculator uses a fixed rate of prime + 5%.	5%	5%	5%
Prime rate to be used for your calculations	4.5%	4.5%	4.5%
Number of monthly payments	114 (10 yrs)	114 (10 yrs)	114 (10 yrs)
Amount of each monthly payment:	\$133.5	\$333.75	\$534.01
Total interest payable:	\$5,219.18	\$13,047.95	\$20,876.72
Total amount payable:	\$15,219.18	\$38,047.95	\$60,876.72

HO1 Calculating the Cost of Your Post-secondary Education

What you need: Access to a computer with an online connection.

Time: 30 minutes

Step 1: Use the *Education Cost Calculator* to calculate the cost of your post-secondary education and compare it with at least one other comparable school. (<http://srv650.hrdc-drhc.gc.ca/cslp-pcpe/cl/28/fp-pf/clindex.jsp?langcanlearn=EN>)

Step 2: Use the general *Budget Estimator* or more detailed *Online Budget Planner* to continue crunching numbers and to make more financial decisions.

Step 3: Set aside time to review your finances with your family and to discuss how you plan to finance your post-secondary education. For more information on topics about money, check out the resources listed below.

Resources:

GENERAL

- Money 101: Budgeting basics for further education <http://www.alis.gov.ab.ca/pdf/cshop/money101.pdf>
Offers straight talk about why you should invest in further education, how to set personal goals, and how to figure out what your education will cost.
- Tuition Fee Comparison Table http://www.aucc.ca/publications/research/tuition_e.html
Outlines university tuition fees for full-time Canadian students in an arts program at AUCC member institutions during 2003-04.

H03 Success Story

Star students find it's raining money

Schools shower cash on top prospects

Record awards as student numbers fall

LOUISE BROWN

EDUCATION REPORTER

Scarborough teen Naheed Dosani has won so much scholarship money for university — \$111,000 at last count — he has to give some of it back.

His 94.4 per cent average and volunteer work fighting racism has drawn merit money from universities, Ottawa and even a restaurant chain. The biggest prize, though — a scholarship for \$60,000 over four years from TD Canada Trust — forbids winners from accepting more than \$5,000 elsewhere.

So at 19, before he ever attends a class on campus, Dosani will create a scholarship in his name using some of the money he can't keep — the \$28,000 Chancellor's Scholarship from the University of Ontario Institute of Technology (UOIT) in Oshawa, where he will enrol this fall.

"I know a lot of students who need financial help for university, and every little bit helps," said Dosani. "The feeling of helping other students is unparalleled."

Fellow TD winner Saswati Deb, who also is heading to UOIT this fall, will give back the full \$9,250 scholarship the university gave her for her 95 per cent average and her volunteer work tutoring young Bengali immigrants and raising money for illiterate children in India. The university will set up a scholarship in her name also.

In Canada's booming \$200 million-a-year award market, it's actually possible to win too much money.

As they compete for the top students — whom studies show are more likely to do well, attract research grants and become generous alumni down the road — universities are steadily sweetening the pot, with growing help from government and private industry.

Ontario universities will reveal today how well they did in the scramble for students this fall, after applications dropped about 30 per cent from last year's historic double cohort.

Lakehead, Nipissing, the University of Western Ontario and the University of Ottawa all beefed up scholarships.

York University tried the personal touch by making home visits this spring to its 25 top applicants — all with marks over 90 per cent — and offering scholarships of \$4,000 to \$6,000 face to face. York's move paid off, with 40 per cent of those elite students enrolling at York this fall, roughly twice the percentage who usually come.

An Internet directory called ScholarshipsCanada.com listed 37,000 entrance scholarships this year, up from 28,000 just two years ago, at a current value of \$58 million. (Students should also check

<http://www.studentawards.com>.)

"We all want the best. There's a direct link between calibre of student and their retention and success and, ultimately, becoming successful alumni," said Julie Cafley, former manager of recruitment at the University of Ottawa, which launched 84 new hefty scholarships this year. Scholarships can make the difference for many students, with the cost of tuition, residence and books about \$14,500 a year.

Grade 12 student Kate Lundy says the \$5,400 President's Scholarship she won from York University's Glendon College means she can start university this fall rather than working for a year to earn tuition. "I'm paying for university entirely by myself, so staying out of debt is a really big thing for me," said the Lawrence Park Collegiate student.

Most schools offer automatic entrance awards to students for marks above a certain level. Lakehead University offers a record \$14,000 over four years for any with a 95 per cent average, up \$4,000 this year.

But researcher Franca Gucciardi of Ottawa's Canada Millennium Scholarship Foundation conducted a recent study of Canada's merit scholarships, and warned these automatic prizes are becoming so common that they could cancel each other out as recruiting tools.

Too, she fears marks alone are a risky basis for awarding a prize, given that some schools may mark harder.

"That's why the U of T, McGill and Queen's still rely more on more a complex scholarship process than just the high school marks."

For elite scholarships like the TD Canada Trust award, students submit letters of reference, write essays and face a nerve-wracking interview.

That's how prize judges learn the story beyond the report card, like how Naheed Dosani turned a racist taunt — a student sniped "What's up, Osama?" — into a Muslim awareness campaign at Dr. Norman Bethune Collegiate to show students that "not all Arabs are terrorists."

It worked so well, students raised \$2,700 for Afghanistan's orphanages.

Dosani organized an appreciation banner for SARS nurses, launched a student radio station that sparked more students to come to school, and helped organize a walkathon that raised \$3,700 for children in Africa. Oh, and he wants to be a physician for Doctors Without Borders.

"The kids who win these elite scholarships can seem like a cross between Gandhi and Albert Einstein," said guidance counsellor Steve Buck of Scarborough's Agincourt Collegiate.

"But there are tens of thousands of these scholarships out there. All kids could probably get a scholarship if they looked hard enough — and they should, because university is so expensive these days."

Money can come from a variety of sources, from the Jamaican Canadian Association for students of African and Caribbean background to the Diabetes Hope Foundation for students with diabetes.

And students are becoming savvy scholarship shoppers.

"They'll call us and say, 'Hey, Carleton (University) is offering me \$150 more — can you match that?'" says Cafley.

Jun. 23, 2004, The Toronto Star

OH2 The Scholarship Application Process

THE PLANNING PROCESS

- 1. Prepare yourself**
 - a. Get involved**
 - b. Document all achievements and activities**
 - c. Identify people who can help you**
 - d. Do your best**

- 2. Identify your needs, aspirations, goals**
 - a. Career planning**
 - b. Identify institutions for your potential areas of studies**
 - c. Identify specific groups or categories you fit into**

THE SEARCH PROCESS

- 1. Conduct research**
 - a. Where is information available?**
 - b. What information to look for**
 - c. Identify potential scholarships**
 - d. Obtain forms and scholarship history**

- 2. Identify potential helpers**

THE APPLICATION PROCESS

- 1. What is required?**

- 2. Completing your application package**
 - a. Basic application form**
 - b. Essay questions**
 - c. Letters of recommendations/references**
 - d. Transcripts**
 - e. Interview**
 - f. Other requirements**

EVALUATION

HO5 Strategies for Success

Winning the Scholarship Award

Expert Advice provided by Scholarship Experts.

http://education.yahoo.com/college/essentials/articles/college/scholarship_win.html

Be proactive.

No one is going to track you down to give you a scholarship; you need to do the legwork yourself. So when you find awards with eligibility criteria that you can meet, contact the provider and request a scholarship application packet. Whether you have to request the application via e-mail, phone or by sending in a self-addressed stamped envelope, do it. There's just no other way to get the ball rolling than to be proactive and assertive in requesting information for yourself.

Be timely.

Almost all scholarship providers set deadlines, and you **MUST** adhere to them. Make sure you have all materials submitted before the deadline. If the scholarship deadline is approaching and you have not yet even received the application packet that you requested four weeks earlier, follow-up with the provider and request the application packet again. You do not want to miss a deadline, as most scholarship providers do not consider late applicants.

Be organized.

Good organizational skills can really pay off - literally! Keep your applications ordered by deadline date and give yourself plenty of time to complete them and send them in well before the due date. Keep letters of recommendation and transcripts on hand so you don't have to obtain new ones every time they are required for an application. Make copies of your completed applications before sending them in, and file them in folders labeled with the deadline date and the mailing address and phone number of the scholarship provider. Call before the deadline to see if your scholarship application was received. If it got lost in the mail, (the postal service is not perfect!) you still have an extra copy you can send in.

Be persistent.

The scholarship search process doesn't just happen overnight. You must be diligent about looking for new scholarships to apply for. Plan to spend several hours each month reviewing the scholarship programs with deadlines approaching, preparing application packets, and getting the applications in the mail on time. And then the cycle should begin again - finding scholarships, sending away for application information, and applying in an organized, timely manner.

Be positive.

Finally, believe in yourself and in your chances of winning a scholarship. Hard work and time spent on the scholarship process will pay off eventually. Keep your chin up and think about how great the reward will be if you can land even one of the scholarships you're trying for! After all, your education depends on it!

HO6 Applying for a Student Loan

In Canada, the federal and provincial governments jointly administer student financial assistance through the Canada Student Loans Program. There are several types of assistance available, including the following:

- Federal student loans (called Canada Student Loans)
- Provincial student loans (for full-time students, varying by province)
- Canada Study Grants (for students with disabilities, students with dependants, high-need part-time students, and women in certain doctoral studies)
- Millennium Bursaries (for full-time students demonstrating high need or merit)
- Provincial grants and bursaries (which vary from province to province)

If you are a part-time student, you cannot apply for a provincial student loan, only a federal Canada Student Loan. You will apply for this loan through your provincial or territorial Student Assistance Office and repay this loan to the federal government through the National Student Loans Service Centre (NSLSC).

There are several steps you must follow in order to apply for, obtain, and repay a student loan.

1. Determine eligibility for loan funding – You and your program of study must meet certain eligibility requirements in order to qualify for a student loan.
2. Apply for loans – If you are eligible, apply for your loan by completing an application form and submitting it to your provincial or territorial Student Assistance Office. If you require new loans each year, you must re-apply each year.
3. Receive loans – Your provincial or territorial Student Assistance Office will assess your financial need and determine how much (if any) you should receive in loans and grants. They will notify you if you qualify for a loan and send you your loan documents. You will then be required to complete these documents and drop them off at a designated Canada Post outlet. If everything checks out, your money will be deposited into your bank account (if you applied for direct deposit) or a cheque will be mailed to you.
4. Maintain loans while in study – Once you have received a loan, your obligations are not over. Each year you are in study, you must confirm your enrolment with your financial institution and/or the NSLSC in order to avoid having to begin repaying your loans. You must also inform your financial institution and/or the NSLSC of any changes in your personal circumstances (address, marital status, financial status, study status, etc.). Also, if you require new loans each year, you must re-apply each year.
5. Repay loans – Once you have completed your program of study, you must make arrangements to repay your loans. You will need to contact your financial institution and/or the NSLSC and negotiate consolidation and repayment agreements with them to ensure you begin repaying on time and avoid entering into default.
6. Obtain repayment assistance – If you are having trouble repaying your loan(s), it is important to act to avoid default of your loan(s). The federal and provincial governments offer several different types of repayment assistance including Interest Relief and Debt Reduction in Repayment.

For more information about these steps, go to:

<http://www.canlearn.ca/nslsc/index.cfm?langnslsc=en>

OH3 Small Group Discussion Questions

Budgeting

1. What are the crucial expenses you'll need to factor into your budget?
2. What sources of income will you have while you're in school? Can you think of any innovative ways to generate income?
3. What strategies will you use to monitor and maintain your budget

H07 SAMPLE BUDGET

I. YOUR INCOME: ESTIMATED FIGURES

A. Your Monthly (Fixed) Income

Wages/Allowance _____
Interest _____
Other _____
Total _____(A)

B. Irregular Income

Income tax refund _____
Gifts _____
Bonus _____
Other _____
Total _____

Divide the above total by 12 = _____(B)

Total Average Monthly Income (A + B) _____(C)

II. YOUR EXPENSES: ESTIMATED FIGURES

A. Regular Monthly Expenses

Food _____
Transportation _____
Recreation/Entertainment _____
Savings _____
Loan Payments _____
Emergency Fund _____
Housing Costs (including utilities) _____
Medical/Dental _____
Other _____
Total _____(D)

B. Irregular/Annual Expenses:

Insurance _____
Gifts/Charitable contribution _____
Tuition/School Expenses _____
Clothing _____
Vacation/Holiday _____
Other _____
Total _____

Divide the above total by 12 = _____(E)

Total Average Monthly Expenses (D + E) _____(F)

III. BALANCE (TOTAL MONTHLY INCOME – TOTAL MONTHLY EXPENSES) = _____(C – F)

If the figure (C – F) below is positive, then you have savings with which to work. If it is negative, you'll need to make some changes.

Co-facilitator Guide

As a co-facilitator, your role is to help students with group and lab work, answer questions and provide support throughout the workshop.

Here are some key points to keep in mind as you assist in facilitating:

- Ensure you are familiar with the workshop and activities
- Be familiar with key resources, especially the Scholarship Kit
- Be prepared to answer questions and refer students to appropriate resources
- Work with the facilitator in instances where you need assistance
- Encourage discussion
- Ask the students what they think and help them work through their answers
- Encourage self realized solutions rather than simply providing one
- Move throughout the room/lab and provide individual attention, support and encouragement
- Be interested in the topic
- Listen to the student, take the time to understand
- If you don't know the answer get it from the facilitator or commit to getting it to the student at a later time.
- Keep an eye on the time—this workshop is especially long!