

Scholarships, Bursaries, Grants, and Loans

Helping to Finance Your Post-Secondary Pathway



Woodbridge College
GUIDANCE & CAREER EDUCATION

6 PM to 7 PM
Library Learning Commons

AGENDA

- Facts and Myths
- Definition of Terms
- Financing your Education
- School Nominated vs. Self-Nominated Scholarships
- Variety of Ways to Qualify
- Diverse Criteria
- Beginning the Search
- Questions



FACTS

- The average undergraduate student in Canada graduates with **\$27,000** worth of debt.
- According to Statistics Canada's Youth In Transition Survey, **36%** of students who ceased their studies early cited financial reasons.



Statistics
Canada

Statistique
Canada

Source: Statistics Canada

SCHOLARSHIPS CANADA FACTS

Of the **49,823** individual scholarships listed in the 2023 **ScholarshipsCanada.com** Entrance Awards directory, there are:

- **17** that require some kind of agricultural involvement;
- **262** that require athletic involvement;
- **1631** that require some sort of extracurricular activity;
- **1615** that require school or community service;
- **80** that require the student to have a general disability;
- There are many more qualifications beyond just grades.

Source: ScholarshipsCanada.com

SCHOLARSHIPSCANADA



MYTH:

SCHOLARSHIPS ARE JUST FOR “BRAINIACS”

ALL students can be awarded scholarship money

There are thousands of scholarships and awards that reward students for non-academic attributes:

- Being creative
- Being nice
- Volunteering
- Playing hockey, soccer, basketball, *etc.*
- Where you live
- Your heritage or what languages you speak
- Entering a contest, responding to a survey

yconic.

Source: yconic.com

Scholarships, Bursaries & Awards

Scholarships

- Merit-based
- Recognizes a high level of excellence
- Not repaid*

Bursaries

- Financial need-based
- non-academic standing
- Not repaid*

Awards

- Combination of merit and financial need
- Applications may also consider extra-curricular, volunteerism and demonstrated leadership or require references

Source: Seneca College Financial Aid

*Please check with your financial advisor or bank for help and best decisions for your family

FINANCING YOUR EDUCATION

- ☐ invest your savings*
- ☐ RESP*
- ☐ bank loans*
- ☐ parents/guardians and relatives
- ☐ summer job
- ☐ part-time job on campus (work-study)
- ☐ time off from your education to work – a.k.a. Gap Year
- ☐ College/University – Paid Co-operative Education programs
- ☐ **Scholarships, Bursaries, Awards, Grants, Fellowships**
- ☐ **OSAP Loan or Grant***

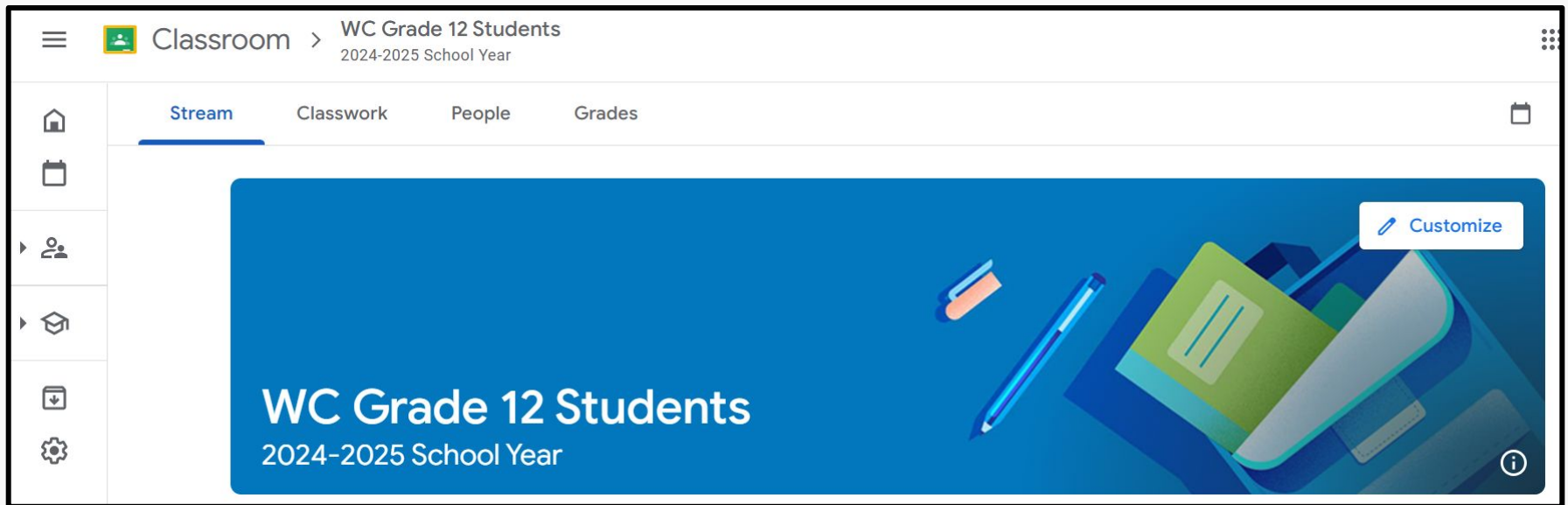


*Please check with your financial advisor or bank for help and best decisions for your family

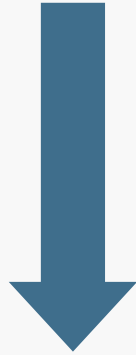
FIRST STEP...



Visit your Grade 12 Google Classroom




CLASSWORK









Where do I find
information ?

The screenshot shows the Microsoft Classroom interface for a class named "WC Grade 12 Students" for the "2024-2025 School Year". The top navigation bar includes a hamburger menu, the Classroom logo, and the class name. Below this, there are tabs for "Stream", "Classwork", "People", and "Grades". The "Classwork" tab is highlighted with a red rectangular box. The main content area features a blue header banner with the class name and a "Customize" button. The banner also displays an illustration of school supplies like a pen, a pencil, and a notebook.

Scroll Down

 Classroom > WC Grade 12 Students
2024-2025 School Year




Stream

Classwork


People

Grades


Scholarships, Grants, and Bursaries

 November Scholarship Report


Posted Nov 22

 October Scholarships


Posted Oct 25

 Search Engines to begin your research fo...


Posted Sep 13

 Scholarships webinar

Posted Oct 23

 REMINDER: THE LORAN SCHOLARSHIP A...

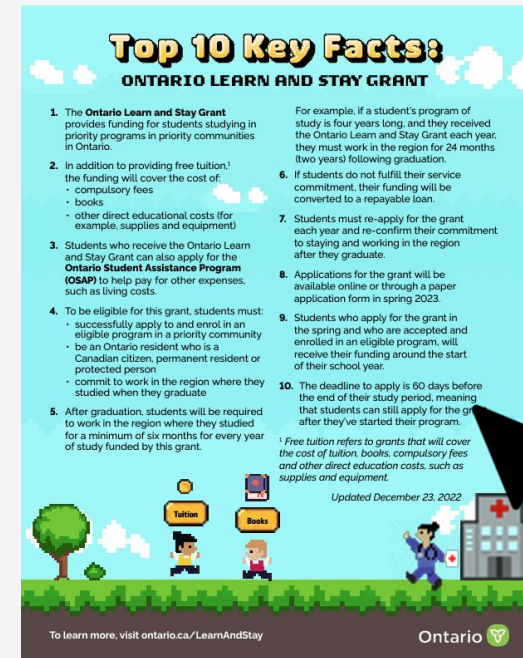
Posted Oct 7

 SCHOLARTREE

Posted Oct 7

Ontario Learn and Stay Program

- The Ontario Learn and Stay Grant provides funding for students studying in priority programs in priority communities in Ontario.
- As part of the agreement, you must work in the same service region where you studied for at least 180 days (6 months) for every full year of study funded by the grant. Find out which region you must work in.
- In addition to providing free tuition, the funding will cover the cost of:
 - compulsory fees
 - books
 - other direct educational costs (for example, supplies and equipment)



<https://www.ontario.ca/page/ontario-learn-and-stay-grant>

Government of Canada

Student grants and loans

1. [Apply for student grants and loans](#)

Apply for student grants and loans, including grants for special circumstances.

2. [Manage your loan at the NSLSC](#)

Access and update your loan account, and keep your loan payment-free.

3. [Repay your student loan](#)

How and when to start repaying your loan, get repayment assistance and what to do if you cannot repay your loan.

Most requested

- [Check your loan balance \(login to NSLSC\)](#)
- [Get repayment assistance](#)
- [Tax credit on student loan payments](#)

Contributors

- [Employment and Social Development Canada](#)



<https://www.canada.ca/en/services/benefits/education/student-aid.html>

Canada



VARIETY OF SCHOLARSHIPS

1. Automatic
2. School Nominated
3. Self Nominated
4. Graduation Awards

Scholarships are available by:

- Academic Merit
- Financial Need
- Fine & Performing Arts
- Geographic Location
- Heritage & Background
- Language
- Originality and Passion
- First generation in family to attend college or university
- Leadership & Volunteering
- Religion
- Special Needs
- Sports & Athletics
- Student & Parent Membership
- Disabilities
- Innovative Ideas
- Talent



VARIETY OF WAYS TO QUALIFY FOR SCHOLARSHIPS

- **Automatic** – Academic Achievement considerations exist for all pathways – there is no action required for these.
- Most scholarship applications are **open to any graduate who meets the criteria**, and they require an application to be sent in by the student by a specific deadline.

SCHOOL NOMINATED SCHOLARSHIPS

- There are some scholarships that require a nomination from the school in order for you to apply.
 - Check Google Classroom
- Let your guidance counsellor know if you are interested in any of these.
- A chart of school nominated scholarships is posted in your Potential Graduate Google Classroom.



SCHOOL NOMINATED SCHOLARSHIPS

- University of Toronto Book Award
- Queen's Chancellor's Scholarship
- Schulich Leader Scholarships
- Western's National Scholarship Program
- Schulich Builders Scholarship for Skilled Trades

[School Nominated Scholarships Deadlines](#)



SELF-NOMINATED SCHOLARSHIPS

- Students apply directly for these scholarships and do not need “endorsement” or nomination from the school.
- However, it is highly recommended you meet with your counsellor or a teacher to help you review your Scholarship application.



Graduation Awards

Last years
Grad Award

LIEUTENANT-GOVERNOR'S AWARD	CATHERINE TRAN M AWARD	
SUE FRAME MEMORIAL ALUMNI AWARD	THE JOHN SIMS AWARD	ACHIEVEMENT AWARD
Next Steps Employment Centre, Vaughan Community Leadership Award	THE WOODBRIDGE COLLEGE SCHOOL COUNCIL AWARD	THE Rotary Club Kleinburg, Nobleton, Schomburg Award
SCOTT FUNERAL HOME SPECIAL ARTS AWARD	THE YRDSB DIRECTOR'S ACHIEVEMENT AWARD	ONTARIO YOUTH APPRENTICESHIP SCHOLARSHIP
OSSTF ACHIEVEMENT AWARD	THE YRDSB STUDENT TRUSTEE AWARD FOR CHARACTER	WOODBIDGE COLLEGE STUDENT SERVICES AWARD
Dual Credit Scholarship	THE CITY OF VAUGHAN PROFICIENCY AWARD	SHSM SCHOLARSHIP FUND
Woodbridge College Staff Award	VALEDICTORY AWARD	GOVERNOR GENERAL'S AWARD
Woodbridge College Award for Character	ONTARIO PRINCIPALS COUNCIL AWARD	THE ROTARY CLUB OF WOODBRIDGE AWARD
THE YRDSB AWARD		

- Some are open to **school nominations** only and it is up to the school to submit these nominations.
- Our **school graduation awards** recipients are selected by a team of staff members who review the nominations received by students and staff.

[Slide Deck with Grade award criteria](#)

Research!

- ❑ Explore as many websites as possible: there will be suggested sites in your **Grade 12 Google Classroom** under Scholarships, Grants, and Bursaries
- ❑ Check out and ask the leaders about scholarship funds:
 - Extra-curricular clubs
 - Community clubs, civic organizations, local businesses
 - Religious/faith organizations
 - Parent/Guardian employers

Research Continued...


- ❑ Prepare your own Personal Activity Tracking Sheet for future applications and resumes.
- ❑ Network with family and friends.
- ❑ Make sure you have your
 - ❑ Social Insurance Number (SIN)
 - ❑ Ontario Education Number (OEN)

START YOUR SEARCH– Ready, Set, Go!



- ❑ Does your chosen **College, University or Apprenticeship Training** organization provide automatic consideration based on final marks?
- ❑ Make sure to check out the **Scholarships and Financial Aid Information** available at the post-secondary institution you are thinking of attending. This information usually includes the complete list of scholarships and bursaries, as well as eligibility and renewal criteria. Every college and university has this information on their website.




- 
- ❑ Don't delay requesting official transcripts from Ms. Sebasta in the Guidance and Career Education Office – we require at least **one day's notice** more time is preferable.
 - ❑ Ask your hopeful reference(s) if they will be a positive reference for you.
 - ❑ Give referees **at least two weeks notice** and provide them with a **résumé**.
 - ❑ It takes a great deal of time to apply for Scholarships, Bursaries, or Awards. This is why so many are unclaimed.


WHERE TO START YOUR SEARCH:

www.yconic.com is a scholarship service. you must become a member, take the test and get matched with Canadian scholarships. Financial awards for all kinds of students. This is free to join.


yconic.Student AwardsCampus GuidesSubscribe☰



Get Scholarship Updates By Email
Sign up for our weekly newsletter and you'll never miss a deadline or a great new scholarship.



Check Out Student Awards
Use our searchable database to find the best scholarships, bursaries and other funding opportunities for you.



Access Tools and Resources
From finding the right school to getting advice on anything about student life—we've got you covered.

Scholarship Report

Contains scholarship listings. The scholarships are listed according to application submission deadline.

November Report

The image shows the cover of 'The Scholarship Report' for November 2024, specifically for Ontario high school students. The cover has a blue and red color scheme. At the top right, the title 'The Scholarship Report' is written in red, with 'The' in a smaller font. Below it, 'NOVEMBER 2024' is written in white on a red background, followed by a red book icon and the word 'Report' in red. Underneath, 'for Ontario high school students' is written in a smaller, italicized font. A dark blue banner across the middle contains the text '8 PLACES TO FIND SCHOLARSHIPS TO FUND YOUR POSTSECONDARY EDUCATION' in white. On the left side, there is a dark blue vertical bar with white text listing the contents: 'INSIDE THIS ISSUE', '8 Places to Find Scholarships', 'University & College Information', 'November-December Checklist for Senior Students', 'Spotlight: Schulich Leader Scholarships', 'Q&A WITH A 2024 SCHULICH LEADER', '8 Scholarship Application Tips', 'Scholarships & Awards: Grades 9-11', 'Government of Ontario Awards', 'Major University Awards', 'Awards for Indigenous Youth', 'Awards for Black Youth', 'Scholarship Updates: November-December', 'Scholarships: January-March Deadlines', 'Opportunities & Awards', 'Contests & Competitions', and 'Travel & Exchange Programs'. At the bottom of this bar, a small disclaimer states: 'This newsletter is not to be copied, distributed, or posted online. © 2024 www.seekingscholarships.com Disclaimer here'. The main content area on the right has a white background. It starts with a paragraph about where to find scholarships. Below this, there are three numbered sections: 1. Employers & unions, 2. Sports, Clubs, and Youth Programs, and 3. Civic organizations and service clubs. Each section has a brief description and some examples. A red arrow points to a box titled 'EXAMPLE OF AN EMPLOYER SCHOLARSHIP:' which describes the 'Bright Futures Scholarship Program'.

The Scholarship Report
NOVEMBER 2024 **Report**
for Ontario high school students

8 PLACES TO FIND SCHOLARSHIPS TO FUND YOUR POSTSECONDARY EDUCATION

INSIDE THIS ISSUE

- 8 Places to Find Scholarships
- University & College Information
- November-December Checklist for Senior Students
- Spotlight: Schulich Leader Scholarships
- Q&A WITH A 2024 SCHULICH LEADER
- 8 Scholarship Application Tips
- Scholarships & Awards: Grades 9-11
- Government of Ontario Awards
- Major University Awards
- Awards for Indigenous Youth
- Awards for Black Youth
- Scholarship Updates: November-December
- Scholarships: January-March Deadlines
- Opportunities & Awards
- Contests & Competitions
- Travel & Exchange Programs

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Disclaimer [here](#)

When searching for scholarships, you must know where to look. While many scholarships are listed in *The Scholarship Report*, it is not an exhaustive list. Universities and colleges offer awards, bursaries, and scholarships. But there are other places to consider too. Most scholarship deadlines will be coming up in the next few months. Here are some ideas to get you started on where to find money for university or college:

- 1 Employers & unions**
Many large corporations offer scholarships to employees and their dependents as part of their employee benefits package. They believe in investing in education and one of the ways they do so is by sponsoring scholarships. [Costco](#), for example, offers up to \$2,500 scholarships for tuition and fees to employees and their children. Ask your parents/guardians to check out their employee handbook. If they belong to a union, there may be scholarships available there as well. If you are working part-time, ask your manager about scholarships.

EXAMPLE OF AN EMPLOYER SCHOLARSHIP:

The [Bright Futures Scholarship Program](#) awards scholarships to children of Kimberly-Clark employees in the United States and Canada. Each scholarship is worth up to \$20,000 (\$5,000 per year for up to four years) for full-time students studying at accredited colleges and universities. In 2024, the Foundation received just **under 250 applications and awarded 62 scholarships**.

- 2 Sports, Clubs, and Youth Programs**
Do you or your parents/guardians participate in any extra-curricular activities outside of school? [Curling Canada](#), [Golf Ontario](#), [Royal Canadian Sea Cadet Education Foundation](#) — all of these organizations offer scholarships. Look at your areas of activity and inquire about awards for students.
- 3 Civic organizations and service clubs**
The local and provincial chapters of many national organizations and clubs often sponsor scholarships as a way of serving their community, e.g., [Kin Canada](#), [Kiwanis Foundation of Canada](#), etc. Ask your parents if they are involved in any local chapters of national organizations. Contact the local branches / chapters in your area for more information on any scholarships or bursaries they may offer.



SUGGESTED WEBSITES

- <http://www.ontariouniversitiesinfo.ca>
Use the Finance Tab – a valuable timesaver !!!
- www.ontariocolleges.ca
Click Programs, and then Paying for College tab
- www.scholarshipscanada.com
Scholarships, bursaries, awards
- <http://www.universitystudy.ca/plan-for-university/scholarships-grants-and-bursaries-for-canadian-students/>
Universities Canada, deliver more than 3,500 scholarships each year to young people interested in pursuing higher education.
- <https://www.glendon.yorku.ca/student-financial-services/financial-planning/>
Information on financial planning

..and more

- www.campusaccess.com

A comprehensive resources and information guide for university and college students.

- www.aucc.ca

Site for scholarships, awards and bursaries

- www.osca.ca

Click on students-Scholarships and financial aid assistance

- www.canlearn.ca

The best way to get from where you are now to the school that is right for you.

- <http://www.universitystudy.ca/plan-for-university/scholarships-101/>

Scholarships 101

- www.cibc.ca - Financial information for students (Go to Personal Banking)
- www.royalbank.com - Financial information for students (Go to Starting College/University)
- www.bmo.com - Go to Personal Finances-Brain Money Calculator
- www.tdcanadatrust.com - Financial information for students (Go to Student Services)
- <https://universitystudy.ca/schools/> -Tuition Fees by University
- www.osap.gov.on.ca - To apply online for the Ontario Student Assistance Program (OSAP) and Ontario Tuition Grant (OTG)
- <http://oncampus.macleans.ca/education/> - Scholarship finder, search through thousands of scholarships and awards
- <http://www.tcu.gov.on.ca/eng/training/apprenticeship/loantool.html> - Loans for tools
- <http://www.disabilityawards.ca> - Students with a disability

ATHLETIC AWARDS, SCHOLARSHIPS AND BURSARIES

Ontario University Athletics

- For additional information on the awards that are available at a specific Ontario university, use the [OUA](#) Directory for your sport.
- www.oua.ca/directory

The Ontario Hockey Federation (OHF) Bursary Program

- Was introduced in 1997 to recognize and reward dedication in education and hockey. The program provides financial assistance to registered OHF participants to offset the cost of post-secondary education.
- Each year, the OHF awards bursaries to outstanding young people who display an incredible amount of commitment both at the arena and in the classroom. The bursary recipients are determined on the basis of academic achievements, hockey involvement and community involvement.

<http://www.ohf.on.ca/programs/bursary-program>

How OSAP is determined?

**Educational
Costs**

—

**Financial
Contribution**

=

**Financial
Need**

Tuition & Fees



Books and Supplies



Living Expenses



Student Contribution



Student, Parent &
Spouse Income



Scholarship and
Bursaries



Grant & Loan

Source: Seneca College Financial Aid

Loans

Ontario Student Assistance Program (OSAP)

- Loans eventually need to be paid back
- Online application process for 2025–26 school year is not open yet.
- When submitting your application for OUAC or OCAS you can click the OSAP button
- www.osap.gov.on.ca will not update this year's application until later this year
- **Research in the spring apply before** the start of your studies to avoid any delays
- Payments happen in two installments – 60% in the Fall, 40% in the Winter
- Must apply yearly



Loans

Ontario Student Assistance Program (OSAP)

Please note that you must have accepted an offer to a post-secondary institution to begin your OSAP application.

College tuition fees

- are typically due in mid-June, all students intending to attend college next year should be **applying for OSAP in early May**. This ensures that you will only need to pay the tuition deposit by the June deadline and not the full amount.

University Tuition Fees

- Students intending to attend a university next year should complete their OSAP application no later than the **first week of June** as applications can take up to 10 weeks to process.



Aid estimator

[OSAP calculators](#)

Introduction

Find out how much you could get to help pay for your postsecondary education.

It takes only 5-10 minutes to complete. You'll need:

- school and program
- dates the program starts and ends
- tuition and book costs
- your parent's or spouse's income (the tool will determine if you need this information)

When do your classes start?

Month



Year




Exit

Next

Another way to pay
for post-secondary

Work Study Program at UofT

University Registrar's Office

 UNIVERSITY OF
TORONTO

ACORN

SERVICE PORTAL

TUITION & FEES

FINANCES & FUNDING

TRANSCRIPTS

POLICIES & GUIDELINES

STUDY SPACES

Let's Talk Money →

Awards, Scholarships, Bursaries & Grants →

Indigenous Tuition Initiative →

Line of Credit →

OSAP →

Provincial and Territorial Student Aid Programs →

U.S. Student Aid →


UTAPS →

Work Study Program →

Review Your Eligibility

Important Dates & Rate of Pay

Work Study Program



The Work Study program offers part-time, paid on-campus employment to eligible undergraduate and graduate students at the University of Toronto. The program provides students with an opportunity to earn money while learning, developing workplace knowledge and skills, and exploring how their academic studies translate to career possibilities.

- ✔ More than **5,000 students** participate in the Work Study program every year
- ✔ Positions are available at all three campuses
- ✔ All Work Study positions are [Co-Curricular Record \(CCR\)](#) recognized

QUESTIONS?

Book an appointment
with your
Guidance counsellor