

GOVERNMENT STUDENT AID PLANS

Alberta students who require financial assistance in order to pursue post-secondary education may obtain loans through Alberta Students Finance. This department administers both Province of Alberta and Canada Student Loan Programs. Students complete one application to be considered for both loans. However, upon receipt of the funds they must be handled as two separate loans. Students must be Canadian citizens or permanent residents and must be registered full time (equivalent to a minimum of three half courses per session).

Assistance is granted only where financial resources available to students from parents, summer work, part-time earnings or other sources are insufficient to meet the estimated educational costs of full-time study.

Between the Canada Student Loan Program and the Alberta Students Finance Act, the maximum loan available for an academic year (Fall/Winter) is normally \$11,000. In most cases, students should not expect to receive assistance in excess of \$10,136 for an academic year if single, and \$11,000 if married. The maximum loan available to medical students is \$22,000 for a twelve-month program, and \$16,500 for an eight-month or nine-month program. Canada Study Grants may be available to students with disabilities, students with dependents, and female doctoral students. Provincial loans cannot be issued which would increase the total Canada and Alberta student loan indebtedness beyond \$40,000 at the undergraduate level; \$50,000 at the graduate level; and \$70,000 at the professional level (Medicine).

The Alberta Opportunities Bursary (AOB) Program is cost-shared between the Government of Alberta and the University of Calgary. High need Alberta residents studying full time and applying for a student loan may qualify for up to \$1,500 from the government portion of the AOB. Students must be in either first or second year of post-secondary studies. At the University of Calgary, the AOB program is incorporated into the University bursary program. Students may apply by completing the general awards application form appropriate for their level of study, e.g. Entrance Awards, Transfer Awards, Undergraduate Awards, or Faculty of Medicine Bursaries.

Canada Millennium Bursaries are open to full-time students at post-secondary institutions recognized by the Canada Student Loans program. *General Awards* valued from \$2,000 to \$3,000 are given on the basis of financial need to students in the second or subsequent year of their undergraduate studies. Each province is administering these awards for its residents through its student loan program. Students applying for student loans through Alberta Students Finance will be automatically considered for Canada Millennium Bursaries. Students entering their first year of post-secondary studies may apply for the

Excellence Awards Program. For more information see:

www.millenniumscholarships.ca

Loans are interest free during periods of full-time university attendance. To ensure that interest-free status continues during full-time study, it is the student's responsibility to provide adequate proof of enrolment to the lending institution(s).

Assistance is also available to students who are considered to be residents of other provinces. Loan applications and information on assistance provided by other provinces may be obtained from the Student Awards and Financial Aid office.

Applications for student loans, part-time bursaries and part-time loans and grants may be obtained from the Student Awards and Financial Aid office by the first of May each year. Alberta students should submit their completed student loan applications to the Student Awards and Financial Aid office prior to fee deadline to have their fees deferred.

Alberta residents may apply on-line for student loans using the electronic student loan application available on the ALIS web site under "Students Finance": www.alis.gov.ab.ca

Payment of fees or Student Emergency Loans is the first charge against assistance received from the Government Student Loan plans.

GRANTS

Grants are made available to full-time students who because of special circumstances cannot be considered to have normal prospects of completing their education without assistance in addition to that provided under other programs. Special-needs groups considered for these grants include single parents, students with disabilities, and students with dependents.

STUDENT BUDGETING

To determine financial need, students should estimate their living costs (rent, food, local transportation, clothing, entertainment, utilities, miscellaneous expenses, etc.); add tuition, fees, and books and supplies for the period they plan to attend (one or two sessions) and deduct from total expenses all cash resources such as: savings, scholarships or bursaries, money received or to be received from parents, and any other income to be received during the period of attendance. The net result should be the amount of financial assistance needed.

The following is a guide to establishing a budget within the limits set by Alberta Students Finance.

Note: These figures are based on the 2002-2003 Students Finance budget figures and should be used only as a general guideline.

Single Students

Living away from home:

- \$730 per month living allowance
- tuition and fees
- \$990 - \$1,135 books and supplies in most faculties

Living at parents' home:

- \$347 per month living allowance
- tuition and fees
- \$990 - \$1,135 books and supplies in most faculties

Married Students

Married without children:

- \$1,455 per month living allowance
- spouse's student loan payments
- tuition and fees
- \$990 - \$1,135 books and supplies in most faculties

Married with children:

- \$1,455 per month living allowance
- \$315 per month per child
- actual child care costs
- tuition and fees
- \$990 - \$1,135 books and supplies in most faculties

Single Parent Family including first child:

- \$1,260 per month living allowance
- \$315 per month per additional child
- actual child care costs
- tuition and fees
- \$990 - \$1,135 books and supplies in most faculties

PART-TIME STUDENTS

Alberta grant assistance is available to part-time students (defined as enrolment in less than three half courses per session) enrolled in approved courses and is limited to \$300 per academic session. These bursaries are awarded to Alberta residents on the basis of financial need, as determined by Alberta Students Finance, and are intended to help cover the costs of tuition, books, child care, and travel if required.

The federal government offers two funding programs for part-time students (defined as enrolment in less than three half courses per session). Loans for part-time students and Canada Study Grants for High Need Part-time Students are awarded on the basis of financial need and provide for tuition, fees, books, transportation, child care and incidentals. Loans are interest bearing, with repayment beginning 30 days after funds are received. A borrower may have an outstanding principal of no more than \$4,000 at any one time. Canada Study Grants of up to \$1,920 per loan year are available to high need students who cannot study full time. Both programs are administered by the provincial government on behalf of the federal government.

For further information contact:

Student Awards and Financial Aid
Room 124 MacKimmie Library Block

Phone: (403) 220-6925

Email: ucawards@ucalgary.ca

Website: ucalgary.ca/awards/

OTHER SOURCES OF GOVERNMENT FINANCIAL AID

Northern Alberta Development Council Bursaries

The Northern Alberta Development Council Bursary program is intended to offer students (who have been residents of Alberta for the last three years), special bursary assistance where these students demonstrate that they intend to apply their education after graduation in the northern area of the Province.

Successful candidates will be awarded a \$3,000 bursary for one full academic year of study or, if the length of the program is less than one full academic year, students may be awarded \$1,500. Any student who receives a bursary will sign an agreement acknowledging that he/she will work in the northern area of the province one year for each year of full bursary support.

Applications are available on-line at www.alis.gov.ab.ca/scholarships/dev.asp. The deadline is **May 15**.

Federal-Provincial Official Languages in Education Program

This program is comprised of three different awards including summer language bursaries, the Official Language Monitor Program, and Programme de bourses pour francophones hors Quebec. They are designed to assist students in acquiring fluency in Canada's official languages.

Application forms, deadline dates and further information may be obtained on-line at: www.cmec.ca/olp/

OTHER SOURCES OF FINANCIAL ASSISTANCE

University of Calgary Emergency Loan Fund

This loan fund is available to students for short term, urgent financial requirements. In most cases, loans are only advanced to students who are expecting the arrival of other financial assistance and the maximum amount is normally \$300.00. Emergency loans are issued only after the student has met with a loans advisor.

Apply to the Student Awards and Financial Aid office.

To supplement the emergency loan fund established by the University of Calgary, two private donations have been received. We are very grateful to:

- *the family and friends of Harry Pollard who made this donation in his memory,*
- *The Sulphur Development Institute of Canada*

Graduate Students' Association Bursaries

Field of Study: Unrestricted

Value: varies to a maximum of \$1,500

Number: varies, not fewer than 16 per year

Eligibility: Open to candidates who at the time of tenure will be registered in a graduate program in the Faculty of Graduate Studies or the Faculty of Environmental

Design at the University of Calgary.

Candidates must demonstrate financial need.

Where Tenable: University of Calgary

Donor: Graduate students, individual, corporate and foundation donors through the University's Building on the Vision Campaign, 1991-94, and excess thesis levy funds.

Apply: Application forms are available from the Graduate Students' Association, 350 MacEwan Student Centre, Phone 220-5997. Selection process will occur by an internal Graduate Students' Association committee, with representation from the Student Awards and Financial Aid office.

Closing Date: Application deadlines will be twice per year, **October 1** and **February 1**

University of Calgary Graduate Aid Bursary

Bursary funds are available to graduate students who have exhausted all other means of support and still find themselves in financial difficulty. To be eligible, a student must be registered full time, have completed at least two semesters as a graduate student at the University of Calgary, and be able to show financial need.

Apply to the Student Awards and Financial Aid office.

The Maude Abbott Loan Fund

This fund was established by the Federation of Medical Women of Canada to aid female medical students. Loans up to \$1,000 per year are available to a maximum of six loans. Applicant must be a member of FMWC. Please apply to: FMWC National Office - Maude Abbott Loan Fund, 225 - 267 O'Connor Street, Ottawa, Ontario K2P 1V3. Phone: (613) 569-5881 or (877) 771-3777. Website: www.fmwc.ca

Armed Forces Benevolent Fund

"Service Benevolent Funds" have made provision for loans and/or grants for emergency situations based on needs and merits of each case for former service personnel or their dependents. For information, inquiries should be made at Veterans Services, Department of Veterans Affairs, Room 307, 510 - 12 Avenue S.W., Calgary, Alberta T2R 0X5. Phone: (403) 292-4048.

The George Callahan Foundation Grants

The George Callahan Foundation is an organization designed to assist medical students who have exhausted all other means of support and still find themselves in serious financial difficulty. Students must complete a bursary form (available at the Medical Undergraduate Office), write a personal letter explaining their financial situation, and provide a letter from the Dean's Office confirming their satisfactory academic progress. The completed application package must be submitted to the Student Awards and Financial Aid office at the University of Calgary on or before the deadline of **December 1**. Once the student has submitted their application, they must schedule an appointment with a loans advisor in Student Awards and Financial Aid.

Canadian Forces Subsidization Plans

The professional ability required of present-day military officers demands the best in education and training. The Department of National Defence, therefore, sponsors programs of university education and leadership training for selected young men and women who have the potential to become officers in the Canadian Forces. The admission standards are high, but for those who qualify it is the way to a challenging and rewarding career.

The programs sponsored are the Regular Officer Training Plan, (ROTP), Medical Officer Training Plan, (MOTP) and Dental Officer Training Plan, (DOTP). Information is available at the web site: www.dnd.ca.

Canadian Forces Personnel Education Assistance Loan Program (EALP)

The Canadian Forces offers an Education Assistance Loan Program to assist serving and former members and their dependants with costs of post-secondary education. This program offers low interest loans of \$1,200, \$1,500, then in \$500 increments up to a maximum of \$4,000 per student, per year. Application forms are available from Canadian Forces Base Financial Counsellors, District Offices of Veterans Affairs, Royal Canadian Legion Provincial Command Officers, and University/College loan offices. Applications are also available by contacting Canadian Forces Personnel Assistance Fund, Education Assistance Loan Program, P.O. Box 2443, Postal Station 'D' 340 Laurier Avenue West Ottawa, Ontario K1P 5W5. Website: www.forces.gc.ca. The deadline for applications is **June 30**. Late submissions will not be considered.

Orphans' Allowance

There is a monthly allowance for children of veterans who are bereft by death dependent upon the war service or pension status of the deceased parent. Inquiries should be directed to Veterans Services, Department of Veterans Affairs, Room 307, 510 - 12 Avenue S.W., Calgary, Alberta T2R 0X5. Phone: (403) 292-4048.

Website: www.vac-acc.gc.ca/general/

The Royal Canadian Naval Benevolent Fund

This fund is for dependants of former members of the Naval Forces of Canada, and Canadian Merchant Navy War Veterans. Fund assistance is to supplement, not replace, the students own financial resources. Further information is available at the web site: www.forces.gc.ca/