

GOVERNMENT STUDENT AID PLANS

Alberta students who require financial assistance in order to pursue post-secondary education may obtain student 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. Please note: as policies and guidelines are revised frequently, students may wish to visit the following website for the most up-to-date information regarding government student loans, grants and bursaries offered through the Province of Alberta: www.alis.gov.ab.ca

Assistance is also available to students who are considered to be residents of other provinces. Non-Alberta students should contact their provincial funding office directly to obtain detailed information regarding student loans, grants and bursaries offered through their province. Loan applications and information on assistance provided by other provinces may also be obtained from the Student Awards and Financial Aid office, or their web site: www.ucalgary.ca/awards/ Financial assistance is provided 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 \$11,300. The maximum loan available to medical students is \$28,250 for a twelve-month program, and \$16,950 for an eight- or nine-month program. Provincial loans cannot be issued which would increase the total Canada and Alberta student loan indebtedness beyond the lifetime loan limit set for that program of study.

Undergraduate:	\$40,000
Graduate Studies (Masters):	\$50,000
Master of Business Administration (MBA):	\$60,000
Graduate Studies (Doctoral):	\$60,000
Medicine (MD Program):	\$95,000
Law:	\$70,000

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 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 \$2,250 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: 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 their lenders.

Applications for student loans, part-time bursaries and part-time loans and grants may be obtained from the Student Awards and Financial Aid office. Alberta students can bring their completed student loan applications to the Student Awards and Financial Aid office prior to fee deadline to have their fees deferred. The staff will review the loan application to ensure accurate figures are used and make sure the application is complete prior to sending it to Alberta Students Finance to be assessed.

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

Alberta students who apply on-line and do not expect to receive their loan certificates by fee deadline, must notify the Student Awards and Financial Aid office prior to fee deadline to have their tuition and fees deferred.

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

GRANTS

Non-repayable grants are made available to full-time students who because of special circumstances, (eg. single parents or students with disabilities), cannot be considered to have normal prospects of completing their education without additional financial assistance in addition to that provided under other programs (eg. government student loans). The types of grants students may be eligible for include Maintenance Grants and Canada Study Grants (for students with dependants, female doctoral students, and students with permanent disabilities). For more information, visit the following website: www.alis.gov.ab.ca

ALBERTA STUDENT LOAN RELIEF BENEFIT & LOAN RELIEF PROGRAM COMPLETION PAYMENT

The Alberta Student Loan Relief program is provided to assist students in keeping their student loan debt at a manageable level. Alberta students are automatically considered for both the Alberta Student Loan Relief Benefit (for first-time, first-year, full-time students) and the Loan Relief Program Completion Payment (for students completing their studies). Both of these needs-based benefits are calculated based on the students total Alberta and Canada Student Loans. For more information, please go to the following website: www.alis.gov.ab.ca

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 2003-2004 Alberta 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
- \$1,040 - \$1,190 books and supplies in most faculties

Living at parents' home:

- \$347 per month living allowance
- tuition and fees
- \$1,040 - \$1,190 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
- \$1,040 - \$1,190 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
- \$1,040 - \$1,190 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
- \$1,040 - \$1,190 books and supplies in most faculties

PART-TIME STUDENTS

Alberta grant assistance is available to part-time students 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. 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:

Alberta Students Finance
Phone: 1-800-222-6485
Website: www.alis.gov.ab.ca
or

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 \$500.00. 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, \$2,000 or \$2,500 per student, per year, up to a maximum of \$10,000 lifetime per student. 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.

Commonwealth Foundation Medical Electives Bursaries

Donor: Commonwealth Foundation, London, England

Field of Study: Medicine

Value: Up to £1,000

Number: 45

Eligibility: Offered to students in the MD program interested in using their elective period to gain practical experience in a

Commonwealth country other than their own (preferably in a Third World country).

Apply: Applications are available from the Office of Undergraduate Medical Education, University of Calgary. Application form should be accompanied by the following: a 200 word curriculum vitae, name and address of receiving institution/hospital; letter of acceptance from receiving institution/hospital; area of medical specialization for elective; benefits from the elective experience (200 words); budget, including funds from other sources; address for correspondence; letter from faculty confirming registered in the program and making satisfactory academic progress. Two applications will be randomly selected from those submitted and forwarded to the foundation for the final competitive selection procedure. Awards will be announced by the foundation on or about June 30.

Deadline: January 15

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/.

