

2015 Student Money Saving Guide

LowestRates.ca

Scholarships and Bursaries

Back To
School



SCHOLARSHIPS & BURSARIES

So you're going to college or university -- congratulations! Post-secondary education is a great investment in your future, even if the upfront costs are a bit daunting. Why not lighten the financial burden with a scholarship or bursary? There's a huge amount of financial aid out there if you know where to look.

Aid from Your School

A good place to start your student aid search is at the college or university you're attending or want to attend. Most schools have a student aid section on their website, while scholarships are often featured in a separate awards section.

Aid from the Federal and Provincial Government

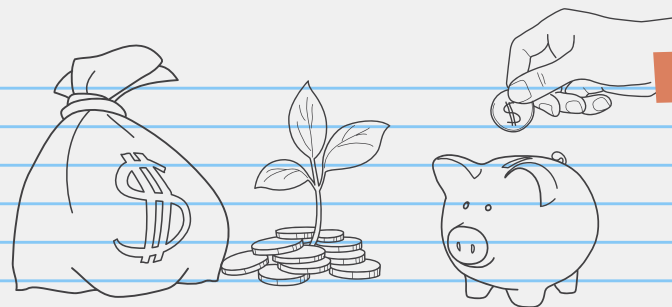
In Canada both the Federal and Provincial governments fund post-secondary student aid on a massive scale. While your school might have information on government-provided student aid, you can also go to these websites directly:



The Service Canada website has tons of great resources to help you fund your education.



With a comprehensive list of government-funded student aid sources, plus useful tools like a *Student Financial Assistance Estimator* to help you gauge your annual loan and grant amounts, CanLearn's site will help you find the funding you need.



Scholarship & Bursaries

Aid from Businesses, Charities and Foundations

Did you know that there are **thousands of scholarships and bursaries** provided by businesses, charities and foundations across Canada? Why not apply for some of them, if not this year, then next?

If you don't know where to start, don't worry -- there are actually some really cool websites out there that let you sort through private sources of student aid and identify the scholarships, bursaries and grants that are a good fit for you. Some even help you along in the application process with tools like deadline trackers and dashboards to keep you organized and focused on the right priorities.

These are two sites that many students say they find really helpful:



This site has a free, searchable scholarship and bursary database with some fantastic tools to find student aid.



yconic offers comprehensive scholarship and bursary resources, member-exclusive opportunities, and really useful forums for students to share ideas and learn about topics that are important to them.

Aid From Other Unlikely Places

Student aid can come from some places that might surprise you. Here are four:

Your parents' employers. The company your parents work for might offer student aid to the children of employees. It doesn't hurt to ask!

Your employer. Have a full-time or part-time job? Your employer might have a program to help you go back to school!

Guilds or Professional Organizations. If you want to study in a certain field, the professional organizations associated with it might offer scholarships and bursaries to enterprising young students.

Clubs, Religious Organizations and Community Groups. Think churches, temples, rotary clubs, etc.



LowestRates_ca
3 days ago

Hey @LindseyThurston what budgeting advice would you give students going back to school this fall?



LindseyThurston
3 days ago

@LowestRates_ca Apply for scholarships, work part-time, and plan for how you'll pay off your loans after school ahead of time!



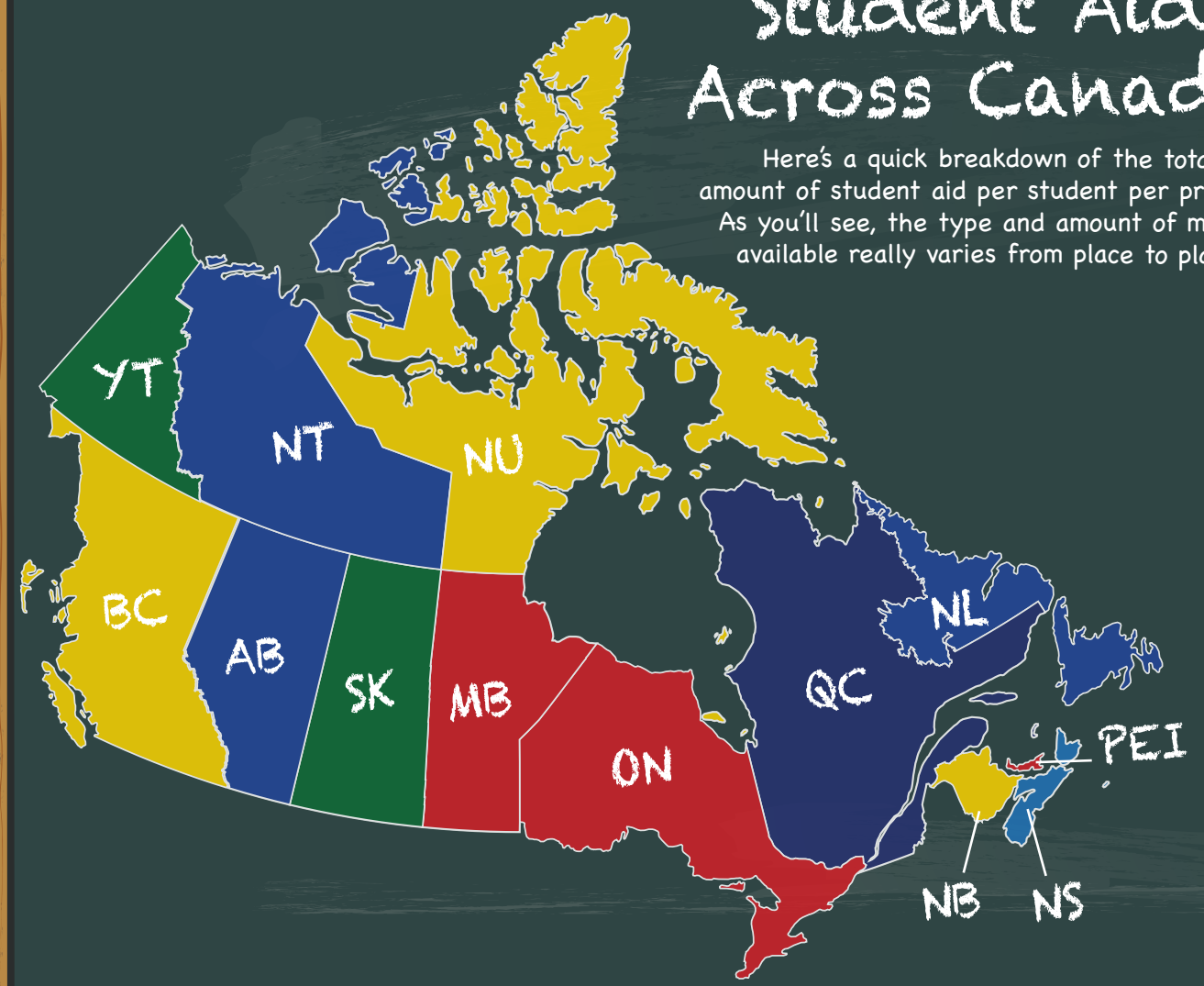
LowestRates_ca
14 minutes ago

@LindseyThurston Great advice for students!

Personal
Finance
Guru

Student Aid Across Canada

Here's a quick breakdown of the total amount of student aid per student per province. As you'll see, the type and amount of money available really varies from place to place!



	ON	QB	NL	NB	PEI	NS
	Ontario	Québec	Newfoundland and Labrador	New Brunswick	Prince Edward Island	Nova Scotia
Total Student Aid:	\$9044.48	\$ 7124.21	\$ 9718.53	\$ 10,872.03	\$ 10,872.03	\$ 9856.96
Non-Repayable Student Aid:	\$ 2730.13	\$ 3581.42	\$ 3676.07	\$ 1530.40	\$ 2157.39	\$ 1758.00
% Non-Repayable:	30%	50%	38%	15%	20%	18%

	YT	NT	NU	YT	AB	SK	MB
	Yukon	Northwest Territories	Nunavut	British Columbia	Alberta	Saskatchewan	Manitoba
Total Student Aid:	\$ 10,494.15	\$ 10,494.15	\$ 10,494.15	\$ 9559.33	\$ 11,393.83	\$ 10,120.04	\$ 9739.88
Non-Repayable Student Aid:	\$ 3563.65	\$ 3563.65	\$ 3563.65	\$ 2122.01	\$ 3417.65	\$ 4382.35	\$ 4980.41
% Non-Repayable:	34%	34%	34%	22%	30%	43%	51%

(*State of Student Aid Survey. ** Total Average Student Aid Per Recipient *** Total Aid Includes Loans, Grants and Remissions)

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Good Luck This Year!

We hope this year's *Student Money Saving Guide* helps you get through the year with a little more money in your pocket and a little less stress. Be sure to take advantage of the special offers in the guide -- they can definitely save you some cash!

Remember that when it comes to saving money it's important to be creative, stay disciplined, and have a plan -- the habits that allow you to excel academically can help you with your finances too!

