

EDWARD MILNE COMMUNITY SCHOOL

POST-SECONDARY PLANNING "MONEY MATTERS"



FINANCIAL AID INFORMATION HANDBOOK

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I. INTRODUCTION

A. MESSAGE FROM YOUR EDWARD MILNE COUNSELLING DEPARTMENT

To Graduating Students,

Your Grade 12 year can be an exciting time. As you look ahead to the opportunities that exist for post-secondary education, you will realize the need for financial planning. This information booklet has been created to help you plan ways to finance your continuing education with the assistance of scholarships and bursaries.

This handbook is a source of general information to help your search for scholarship and bursary opportunities, and to provide you with strategies to prepare effective scholarship applications. Information on student loans and planning a post-secondary budget is also included.

A NOTE ABOUT ATTENDANCE: *Please remember that your school attendance will usually be considered as part of your scholarship and bursary applications. Even if applications do not ask about attendance, your school references will likely be checking your attendance. Please make sure that parents/guardians contact the office to excuse your absences if you miss school for a legitimate reason. Absences should be excused in a timely manner.*

This booklet is not intended to replace direct consultation with your school counsellor. You are encouraged to meet with your counsellor regularly during your Grade 12 year for assistance with scholarship and bursary applications.

B. SOURCES OF FINANCIAL ASSISTANCE

Post Secondary Education can be costly. Where is the money going to come from?

The reality of paying for post-secondary education requires careful planning throughout your entire academic career. Sometimes students and their families are fortunate enough to have educational savings available to use for post-secondary expenses. Attending university or college involves financial planning for education expenses and the costs of daily living. There are many opportunities for financial awards for graduating students. Start planning now and try to find the options that best suit your needs.

There are three main sources of financial assistance that students can apply for to help with the expenses of post secondary education.

- **Scholarship** A scholarship is a monetary award based on academic achievement and/or excellence in an area that pertains to the award.
- **Bursary** A bursary is a monetary award based on **financial need**, and potentially other criteria as determined by the donor.
- **Student Loans** A student loan is a type of loan designed to help students pay for post-secondary education and the associated fees, such as tuition, books and supplies, and living expenses. A student loan is based on financial need. See Appendix A for the "Planning Your Finances" worksheet to help determine your financial resources.

II. SEARCHING FOR SCHOLARSHIPS AND BURSARIES

Spend some time surveying the financial awards that are available. Opportunities for financial awards are listed in many locations. There are several places where you can find information about financial award opportunities. Be sure to:

- Explore the various scholarship websites listed on the EMCS scholarship website.
- Check parental affiliation with unions, private institutions, companies and organizations for scholarship opportunities available to dependents.
- Take a close look at criteria for scholarships and bursaries and determine which ones are a good fit for you. Make a list of deadlines.

A. UNIVERSITY AND COLLEGE WEBSITES

Check the University and College websites. Most post-secondary institutions have a Financial Aid section on their websites. Most universities offer Entrance Scholarships for graduating students based on their Grade 12 marks. Some entrance scholarships require an application, and some are automatically awarded. Check the institution's website "Financial Aid" pages for up-to-date information.

Links to some BC post-secondary school financial aid sites are provided below.

British Columbia Institute of Technology

www.bcit.ca/finaid/

Camosun College

www.camosun.ca/services/financialaid/

Emily Carr University of Art and Design

www.ecuad.ca/admissions/scholarships

Simon Fraser University

www.sfu.ca/students/financialaid.html

University of Victoria

www.uvic.ca/registrar/safa/index.php

Thompson Rivers University

www.tru.ca/finaid.html

University of British Columbia

www.students.ubc.ca/enrolment/finances

Vancouver Island University

www.viu.ca/financialaid/

B. EMCS WEBSITE

Explore the Scholarships, Bursaries & Student Loans section of the EMCS website (under the Students tab, Grade 12 Information sub-tab). The EMCS website has a PDF version of our **EMCS Awards Database**. This database will be updated throughout the school year.

C. SCHOLARSHIP RESEARCH TOOLS ON THE INTERNET

Many Internet sites are devoted to scholarships, bursaries, and loans. Check the sites listed below. There are also other sites listed on the EMCS scholarship website.

Universities Canada www.univcan.ca/programs-and-scholarships/
BC School Sports www.bcschoolsports.ca/recognition/scholarships
Canada Student Loans (site has info on scholarships too) www.canada.ca/en/employment-social-development/services/student-financial-aid.html
Fast Web Canada (for those planning to study in the USA) www.fastweb.com
Scholarships Canada www.scholarshipscanada.com
School Finder www.schoolfinder.com
Student Aid BC (student loans, grants, scholarships) www.studentaidbc.ca
Yconic www.yconic.com
The Financial Aid Information Page (for those planning to study in the USA) www.finaid.org
Youth Canada (click on education) www.youth.gc.ca
Student Scholarships www.studentscholarships.org

III. FINANCIAL AWARDS FOR GRADUATING STUDENTS

A. PROVINCIAL GOVERNMENT AWARDS

Visit the Ministry of Education scholarship website:

<https://www2.gov.bc.ca/gov/content/education-training/k-12/support/scholarships/provincial-scholarships>

1. District/Authority Scholarships (\$1250)

District/Authority Scholarships are given to graduates who have excelled in specific fields of study.

Eligibility

The District/Authority Scholarship Program rewards graduating students for excellence in areas of **Fine Arts, Applied Design Skills & Technologies (ADST), Physical Activity, International Languages, Indigenous Language and Culture, Community Service, or Technical and Trades Training**. A District/Authority Scholarship is a \$1250 tuition voucher. Between 40 and 100 SD#62 (Sooke) graduates win this award each year.

To qualify for a District/Authority Scholarship, you must:

- be a Canadian citizen or landed immigrant
- be enrolled in a BC public school
- Must meet graduation requirements
- Meet the criteria of the local District Scholarship Committee which require a student to demonstrate superior achievement in their chosen field

Please note:

- The District Scholarship Committee makes the selections in each area.
- Winners receive a tuition voucher of \$1250 to be used at a recognized post secondary program or an approved apprenticeship program.
- Awards can be used within 5 years.
- Students must apply for this award through their local District Scholarship Committee. See your school counsellor for more information.
- Application forms can be found on the scholarships/bursaries section of the EMCS website. Updated applications are usually available in March each year.

2. BC Achievement Scholarships (\$1250)

The top 8000 B.C. graduates with the highest cumulative average based on courses required for graduation (both required and elective) are awarded a \$1250 scholarship voucher to use towards their post-secondary tuition.

The Ministry will determine recipients based on students' achievement in Grades 10, 11, and 12 courses that satisfy graduation program requirements (including elective courses). Grad Transitions will not be included. A cumulative average percentage will be calculated and form the basis for awarding the BC Achievement Scholarship. **NO APPLICATION IS REQUIRED.**

Recipients must attain a "B" (73% or above) or better average in their Language Arts 12 course.

3. BC Excellence Scholarships (\$5000)

There are 55 BC Excellence Scholarships available to recognize well-rounded B.C. graduates. Winners will have demonstrated community service, both inside and outside their schools, and shown aptitude and commitment to their chosen career paths. They will receive a \$5000 scholarship voucher to use for post-secondary tuition.

Students must be nominated for this scholarship by their school. If nominated, the student must submit an application to their school district, who will forward it to the Ministry of Education for adjudication by the selection committee.

Districts/authorities must submit application packages on behalf of their nominees to the Ministry, usually by **February** (see the Ministry of Education website to confirm the deadline).

Nominees must:

- Have a "B" (73% or above) in their Language Arts 11 final mark
- Have a "B" average in Grade 11 final course marks that fulfill graduation requirements of Science 11, Math 11 and Social Studies 11, with no more than one "C+" (67% or above) final course mark, (marks lower than "C+" are not accepted)
- Maintain a "B" average in Grades 11 and 12 final course marks required for graduation
- Submit a resume
- Provide two references, one from their community and one from their school
- Provide a written statement (maximum 500 words): See the Ministry of Education scholarship website for the requirements for the written statement and marking rubric.

See the Ministry of Education scholarship website for full details and application requirements.

4. Pathway to Teacher Education Scholarships (\$5000)

The Pathway to Teacher Education Scholarship (PTES) is awarded to 20 outstanding high school graduates in BC who have demonstrated a commitment and aptitude for a career path in K-12 teaching. Each recipient will receive a \$5000 scholarship voucher to use towards tuition in their teaching program at a designated BC post-secondary institution.

To apply, please complete the application form and submit it to along with all required documents, usually by **February** (see the Ministry of Education website to confirm the deadline).

Applicants must maintain a 'B' average (73% or above) in all Grade 11 and 12 courses required for graduation and have no more than one Grade 12 mark at a 'C+'. Applicants must show evidence of commitment and aptitude for a teaching career in the K-12 system

See the Ministry of Education scholarship website for full details and application requirements.

B. SCHOOL AWARDS, LOCAL AWARDS & EXTERNAL AWARDS

Scholarships and bursaries in the EMCS Awards Database are each classified as **School**, **Local**, or **External**. The application requirements and process depends on the type of award. For more information see *Section VI: The Application Process* in this booklet.

IV. STUDENT LOANS

There are two main types of student loans available. These are funds that can be borrowed with low interest while the student remains in school. It is useful to apply for student loans as a means of establishing proof of your financial need, as this can help show eligibility for bursary applications.

A. CANADA - BRITISH COLUMBIA INTEGRATED STUDENT LOANS

Student loan information is available through the StudentAidBC website:

<http://www.aved.gov.bc.ca/studentaidbc/>

Student Loans are to help eligible students with the costs of post-secondary studies at colleges, universities, institutes and private training institutions. It is a needs-based program, which exists to supplement, not replace, funds available to students through work, savings/assets and family resources/income.

Apply for a student loan by visiting the StudentAidBC website. The application for a Canada – BC Integrated Student Loan is a one-stop process to apply for two kinds of funding, loans (must be repaid) and grants (do not need to be repaid).

When you apply, the StudentAidBC will determine your eligibility for assistance from each of these funding programs.

B. EDUCATION LINE OF CREDIT

Most banks in Canada have a special type of financing available to students, called an Education Line of Credit. This line of credit is designed to help students with post-secondary education costs by lending low interest funds. While attending an accredited Canadian university or college, and for 12 months after graduation (or 6 months if they leave the program without graduating), students pay interest only. An adult co-signer is required. See your bank's financial advisor or visit your banking website for more information.

V. PREPARATION FOR SCHOLARSHIP APPLICATIONS

To improve your chances of winning financial awards, scholarship candidates should begin application preparations early in the school year.

A. COURSE SELECTION

Make sure that the courses you select meet the admission requirements for the college or university that you want to attend. If you are unsure about where you might go for post-secondary education, select courses that will keep your options open. Consider taking courses that make you a well-rounded student and could enhance your eligibility for financial awards.

B. GRADE POINT AVERAGE

Maintain a high Grade Point Average (GPA). Every percentage point is important when it comes to determining scholarship eligibility. Work hard and get the highest grades possible, because it could mean the difference in successful scholarship applications. In some cases the relevant GPA may be based on grade achieved in a specialty area and/or over a specified period of time.

To calculate your GPA, assign a numerical value to each letter grade earned:

A = 4

B = 3

C+ = 2.5

C = 2

C- = 1

Add up the numbers and divide by the number of courses. The resulting number is your GPA on a 4 point scale.

C. VOLUNTEER and COMMUNITY SERVICE WORK

Look for community service and volunteer opportunities. Ideally, this should start in Grades 9 and 10, but it is never too late to start. Many scholarships list volunteer work as criteria for eligibility. Look for additional opportunities throughout your Grade 12 year. Join committees, volunteer your time for school and community activities, and do as many extra service hours as you can realistically manage. The Career Centre and student announcements frequently offer a selection of volunteer opportunities.

D. GATHERING REFERENCES

Request letters of references (at least three) from teachers, employers, and community members. Plan this early in the school year. Identify potential references, talk to each person, and ask if they are willing to write a letter for you. Provide each person with a copy of your resume to help them write the letter. If the letter is for a specific scholarship, give the person a copy of the criteria of the award you are applying for. Give lots of time (at least three weeks) for the reference to prepare your letter. More information about reference letters is included in the next section of this booklet.

E. PREPARE A SCHOLARSHIP RESUME

Most scholarship applications will require you to include a Scholarship Resume. This is different from an Employment Resume, as it focuses more closely on your school accomplishments, community involvement, and post-secondary plans. Start working on a Scholarship Resume early in the year, and add all your new accomplishments to the resume as they occur. Identify the resume areas that need more things included, and start working on adding more activities to your list of accomplishments. Guidelines for Scholarship Resume preparation are included in the next section of this booklet. See Appendix B for the "Scholarship Resume" Worksheet.

VI. THE APPLICATION PROCESS

A. FOR AWARDS IN THE EMCS DATABASE...

The application process varies depending on the award. For scholarships and bursaries in the EMCS Awards Database, check the Award Information Sheet to determine application deadlines and what to include in your application. Look at the "**Award Type**" on the Award Information Sheet. The three types awards are: School Awards, Local Awards, and External Awards.

1. School Awards

- **Who to submit your application to:** Mr. Phipps in the EMCS Counselling Office
- **Application Deadline:** First Monday of May @ 8:45 am
- **What to turn in:**
 - EMCS Award Application Cover Page
 - EMCS School Award Application Form
 - Cover Letter / Letter of Application
 - Scholarship Resume
 - Two letters of reference
(at least one non-school reference should be included)
 - Transcript
- **Who selects the winner:** EMCS Scholarship Committee
- **Application form:** Use the School Award Application Form available on the Scholarships/Bursaries section of the EMCS website

2. Local Awards

- **Who to submit your application to:** Mr. Phipps in the EMCS Counselling Office. Mr. Phipps will forward your application package to the appropriate organization for review.
- **Application Deadline:** Check application deadlines carefully.
 - Most applications are due the first Monday of May @ 8:45 am.
 - Some are due mid-April.
- **What to turn in:**
 - The contents of your application will depend on the award. See the EMCS Awards Database for details.
- **Who selects the winner:** The organization or business offering the award.
- **Application form:** Not all Local Awards require an application form. If an application form is required, it will be available on the Scholarships/Bursaries section of the EMCS website.

3. External Awards

- **Who to submit your application to:** Send your application directly to the organization offering the award.
- **Application Deadline:** Deadlines vary depending on the award.
- **What to turn in:**
 - The contents of your application will depend on the award. See the EMCS Awards Database for details.

- **Who selects the winner:** The organization or business offering the award
- **Application form:** Application requirements vary. For most External Awards you will be directed to a website for further instructions on how to apply. For SOME (not all) External Awards, applications are available on the Scholarships/Bursaries section of the EMCS website.

B. ELEMENTS OF THE SCHOLARSHIP APPLICATION

Each application may contain the following (check application requirements):

1. The application cover page
2. Application Form
3. The cover letter/letter of application
4. The scholarship resume
5. Letters of reference or recommendation
6. Transcript (possibly including April report card marks)
7. Essay
8. Portfolio

1. The Application Cover Page

The EMCS Awards Application Cover Page is the first page of your application package for School Awards and Local Awards. These sheets are available on the Scholarships section of the EMCS website. The cover page has a spot for you to write in your name and the name of the award you are applying for. The cover page also has a section for you to check off the contents of your application package. Be sure to include all required components in your application package.

2. The Application Form

Some scholarships/bursaries have an application form; others require only a letter of application, resume, etc.

For **SCHOOL** Awards, use the School Award application form available on the EMCS website.

Not all **LOCAL** awards require an application form. For LOCAL Awards that require an application form, the forms are available on the scholarships/bursaries section of the EMCS website.

Most **EXTERNAL** Awards require you to visit the sponsoring organization's website to access application materials. Application forms for a few (not all) EXTERNAL awards are available on the scholarships/bursaries section of the EMCS website .

Some guidelines for completing application forms:

- Print neatly
- Use ink
- Don't leave any blanks or take any shortcuts.
- If something doesn't apply to you use N/A (not applicable).
- If there is a place for signature, be sure to sign and date it.

3. The Letter of Application /Cover Letter

Write a rough draft and edit until it is perfect. In many cases the initial screening of candidates will be based on the letter of application. This is an important piece of the application. Include all relevant information, paying attention to the details specified on the application form. Keep the tone of the letter businesslike. Be straightforward, concise and unemotional.

The content of your letter should follow a regular business letter format and it could contain:

- a) Brief description of your post-secondary and career plans
- b) Brief outline of your interests, hobbies and activities
- c) Brief summary of positions and offices held by you in school, youth organizations, and the community
- d) Information about achievement awards, scholarships and prizes won by you in any field
- e) Details of employment in the last two years, during vacations or after school
- f) Statement of financial need.

Where a letter of application is required, attend to the following details:

- a) Use 8.5 x 11-inch paper, one side only.
- b) Use regular business letter format.
- c) Include all relevant information.
- d) Pay attention to details specified on the application form.

4. The Scholarship Resume

The following is a four-step method to writing your resume. It must be perfect, with no typing errors or spelling mistakes. The format must be consistent throughout.

Step #1 - Brainstorm relevant data in each of the following categories:

See Appendix B for the "Scholarship Resume" worksheet. Only include headings in which you have information or experience; otherwise, do not include.

Post-Secondary & Career Plans

In a paragraph of 3 to 4 well-constructed sentences (minimum), state your what your intended goals are in relation to post-secondary schooling, (i.e.: where do you plan to apply for/attend, what program will you enter, what degree(s) will you attain, etc.) You may summarize your information in point form. If you do not plan to attend university immediately, discuss any work plans as they relate to your overall educational goals. Consider exchange/travel opportunities and discuss how they will enhance your learning process.

Academic Achievements

Include all awards, Honour Roll standings, grade point average, Math competitions, Science Fair, etc. Mention any placements in special programs, or classes taken outside of regular school schedule (i.e.: PACE, Advanced Placement, Summer Institutes etc.) Go back as far as Grade 10. After each listing, put the dates in brackets, e.g. (2017-2018).

Athletic Achievements

Include all awards, team membership, organizing of events, helping with events both school and community. Include solo athletic activities such as swimming, running, etc.

Achievements in the Visual and Performing Arts

Include all involvement in drama, music, dance, art, etc.

School Involvement

Include membership in all clubs, student council, etc. Include all school volunteer experience.

Community Involvement

Include membership in community groups, church groups, (i.e. volunteer firefighter, United Way Youth Committee, canvassing for various charitable groups, etc.) Any volunteer work in which you have been involved (i.e.: summer day camps) Include all volunteer work that did not take place at your school site.

Seminars/Conferences Attended

Record anything attended in or out of town (E.g. UVic workshops, WE day, Red Cross Training, Food Safe, ICBC conferences, anything subject-related, etc.).

Skills

This can be broken down into several areas if needed. (E.g. Typing, Languages, Computer skills) Record your skills in paragraph or list form. Focus on strengths and positive qualities that enhance who you are and give insight to your character.

Sample adjective terms to consider: organized, attentive to detail, dependable, excellent memory, outgoing, positive demeanour, strong verbal and written communication skills, able to work effectively as a team member or individually, etc.

Interests

List some areas that are of interest, hobbies or past-times (E.g. classic cars, gardening, martial arts, horseback riding, rowing).

Work Experience

Include paid or volunteer work experience from summer or continuing jobs.

Step #2 - Order the data within each category

Academic Achievements

- Most recent first
- If more than one achievement in a given year, list the most important first
- If some achievements span several years (e.g. Honour Roll Standing 2005-06), put the longest term achievements that are still current first.

Athletic Achievements

- Group by sport or activity
- Within each grouping, begin with the most recent achievement or activity.

Achievements in the Visual and Performing Arts

- Group by category (e.g. Dance, Music, Drama)
- Within each grouping, begin with the most recent achievement or activity.

School Involvement

- Group by activity
- Within each grouping, begin with the most recent involvement.

Community Involvement

- Group by activity
- Within each grouping, begin with the most recent involvement.

Seminars/Conferences

- Begin with the most recent.

Work Experience

- Begin with the most recent.

Step #3 - Eliminate data that falls into the "padding" category

NEVER include anything in your Scholarship Resume that is not authentic or genuine. Some scholarship applications have an interview component. Make sure that you can discuss intelligently at an interview anything that you have included in your Scholarship Resume.

Step #4 - Format your resume and print

Make your resume distinctive. Avoid using the exact same format as the sample template. Use a good quality printer with clear, dark ink. Pay attention to margins on all 4 sides. Use sheets of good quality paper from one of the office supply stores.

5. Letters of Reference or Recommendation

These are letters you have asked people to write for you that will support your application, describe your character, and recommend you for a particular award. These people could be teachers, members of the community, family friends, or employers. Generally, these people know you well and can make an honest statement to endorse your application. Do not ask a family member for a letter of recommendation. Give the person a copy of your resume to use for details, and

also give them plenty of time, three weeks on average, to write the letter. It is best to have letters from three different people. To get a letter of reference from an Edward Milne teacher:

- a. Complete a "**Reference Request Form**". The form can be found in Appendix C of this booklet.
- b. Hand the form, with a copy of your resume, to your reference, in person if possible. Ask for multiple copies of the letter with original signatures.
- c. Allow at least three weeks for the letter to be written, typed, proofread and signed.
- d. If possible use the original copy, not a photocopy.

Some scholarship applications require that your letter is sealed and therefore you will not be permitted to have a personal copy.

6. Transcripts & Post-Secondary Choices

a. School Transcript

Your School Transcript can be prepared for you to show which courses you have completed.

To obtain a copy of your School Transcript at Edward Milne:

- Complete a "**Request for Transcript of Marks**" form available in the office and in Appendix D of this booklet. Turn the completed form in to the office.
- Allow one to two days for completion.

b. Ministry of Education Transcript

Some award applications may require a Ministry of Education Transcript. You may access your own Ministry of Education transcript by using the Student Transcripts Service (STS).

Student Transcripts Service (STS) is an website for students to view their school marks, provincial scholarships, transcripts, and send transcripts electronically. To register for STS, you will need: your Personal Education Number (PEN), full legal name, date of birth, and email address.

Go to the Ministry of Education's Transcripts and Certificate website (<http://www.StudentTranscripts.gov.bc.ca>). Follow the prompts to register for a BC Government account (a BCeID) and then register for STS. Finally, log in to the Student Transcripts Service using your BCeID.

From your STS dashboard, make post-secondary institution selections. The institutions you select will receive your transcripts electronically.

At the end of July following graduation, the Ministry of Education produces transcripts for any active Grade 12 students who have completed courses during that school year. You may access your transcript and order copies in the STS website.

c. Select Your Post-Secondary Institutions on the STS Site

Post-secondary schools require your official marks directly from the Ministry of Education. Post-secondary schools use this information to finalize offers of acceptance as well as to assess eligibility for entrance awards.

Students can provide their transcript information electronically to a number of post-secondary institutions by using the STS (Student Transcript Service). STS allows you to select what post-secondary institutions will receive your transcripts. See the STS instructions above.

Students must log into their STS account and select the post-secondary schools that will receive their transcripts by **April 30** for interim transcript information to be forwarded to BC institutions in May. For final transcript information to be sent to post-secondary institutions at the end of July, students must submit their PSI selections on the STS site by **July 15**.

7. Essay

Some award applications may require an essay. If an essay is required, be sure you have a clear understanding of the essay criteria. As well, have someone proofread your work.

8. Portfolio

Some award applications may require a portfolio of your work. This is especially common for scholarships related to achievement in art, design, or fashion. A portfolio is a collection of your best work that highlights your skills and talents.

C. FINAL DETAILS

1. **Signatures and Nominations**

Some scholarship applications require a principal's signature, school nomination or comments.

- a. Allow at least five days to process.
- b. In some cases the school is asked to choose only a small number of candidates to represent the school in competitions for awards. A committee of administrator(s) and teacher(s) will carefully evaluate the criteria of the competition and choose the best student representative(s).
- c. Students are ultimately responsible for the completion and mailing of their applications packages.

2. **Letters of Appreciation**

It is important to show your appreciation to the people who have helped you prepare your scholarship/bursary application(s). A short thank you note to the teachers who wrote your reference letters, and to the others who have helped you complete your application package is appropriate. If you were fortunate enough to win a scholarship or bursary, it is very important to send a thank you letter to the donor. Not only is it a common courtesy, but also reminds the organization that supplied the funds that students appreciate the financial assistance.

D. STRATEGIES FOR SCHOLARSHIP APPLICATIONS

1. **Prepare** your resume ahead of time. Take a draft copy to your school counsellor. Your counsellor can assist you with resume preparation, and can sometimes nominate you for an award, or suggest awards to apply for.
2. **Begin early.** The scholarship application process should begin early in the school year. Apply for as many scholarships as possible. Be prepared to spend time and effort; successful scholarship applications are the result of care, good supporting documents, and attention to detail.
3. **Search.** There are many online databases to search for scholarship opportunities. Use the tools, and see your school counsellor for help.
4. **Be realistic.** Choose the scholarships and bursaries for which you are realistically eligible. Check that you meet the criteria for the application. Follow the instructions carefully and accurately.
5. **Read the fine print.** Pour over the application with a fine-tooth comb, focusing on instructions. If instructions are unclear, ask your counsellor for assistance. If an award is restricted, include detailed and precise information that identifies your eligibility for the award. If the application requires a high school transcript, request one immediately.
6. **Photocopy** the application forms and use them as rough drafts. Prepare spotless final copies.

7. **Neatness counts.** Type all application forms, essays, etc. Ask someone else to proofread them. Be sure all parts are perfect... no whiteouts, corrections with a pen, misspellings or crumpled paper. Make sure every part is neat, tidy, complete and legible.
8. **Practice makes perfect.** If essays or paragraph-long answers to questions are asked for, rework them until they are clear and well written. Be willing to do it over to get it right! Show your application to a teacher or parent or someone who can give constructive criticism.
9. **Check application deadlines.** Determine whether the deadline date is the date the application must be received or whether it is the date the application must be postmarked. Be early, in case of unavoidable delays, and be aware that deadline dates are sometimes subject to change. Sign, seal, and send your application at least two weeks prior to the application deadline date. As a precaution, you might consider sending it by registered or express mail, or by courier.
10. **Keep a record.** Make copies of everything you send so you'll have a reference at a later date.
11. **Check out what has worked for others.** Talk to anyone you know who has won a scholarship. Ask for pointers on ways to improve your application.
12. **Explore all possibilities.** Keep seeking out scholarship opportunities. Applying for a cash award is time-consuming, but research and hard work does pay off.

APPENDIX A

PLANNING YOUR FINANCES

A. EXPENSES

When planning your finances for university or college, some basic questions need to be answered. How much is it going to cost and where is the money going to come from? Below is a list of items you will need to budget for. A post-secondary school year is usually an eight-month period, normally September through to April.

1. Tuition

\$ _____

This is the amount charged by the university. Check the website of the institution that you plan to attend to find this information.

2. Other University/College Fees

\$ _____

These fees are sometimes called compulsory fees or student activity fees. Typically they would cover student government, student newspapers, bus fees, basic prescription medical coverage and the use of athletic facilities. Check the website of the school you plan to attend to get the approximate amount.

3. Books and Supplies

\$ _____

This will vary according to the program you plan to take. Allow approximately \$1700 for the first year. If you are taking a course, which will require special items such as a camera, computer, drafting equipment, or art supplies, be sure to include the cost here.

4. Rent

\$ _____

Campus residence is a preferred type of accommodation for most first year students. A separate application is required to live in residence dormitories. Check the website for costs. Be aware that deposits are often required to hold a room and note deadlines for the deposits. If you decide to live off campus in a shared apartment or room and board situation, contact the off-Campus housing office at the school you will be attending. They will be able to provide lists of available accommodation and rents charged. If you are able to live at home rent free while attending university/college you will be able to save quite a bit of money.

5. Phone

\$ _____

6. Utilities

\$ _____

This refers to the costs for electricity, water, and heating fuel. If you live off-campus you may be responsible for these costs. Utilities are included in your residence fee.

7. Food

\$ _____

If you live in residence you may be required to buy a meal plan to cover cost of food. Most students like to have some light snacks in their rooms so include an amount for these purchases. If not on a meal plan budget buy reasonable priced groceries.

8. Personal Items \$ _____
Include the amount you will be paying for newspapers, magazines, hair cuts, laundry, cleaning supplies, dry cleaning and hygiene items.

9. Medical and Dental Expenses \$ _____
Many PSI's include medical and dental coverage as part of each student's fees. Most students will be covered by their parent's health insurance plans and need not worry about the cost of basic health care. If you are already covered, there might be an opt-out option available. Make sure you have the health insurance numbers with you while attending school. If you are not covered you need to apply for medical insurance which will be an added monthly expense. Dental insurance is not included with your regular medical insurance.

10. Clothing \$ _____
With all your new expenses, you probably will not have much money for clothes. If you know you will have to replace some essential items, include the estimated cost in your budget.

11. Local Transportation \$ _____
If you are living in residence, you will not be paying for transportation to classes. If you are commuting, investigate the possibilities of reduced fares since some transit systems offer discounts to college/university students. If you plan to use a car during the school year, estimate the cost of fuel, insurance, maintenance and parking.

12. Transportation Home \$ _____
You will want to leave campus from time to time to visit family and friends. Some students travel home a couple of times per month. Others, due to distance or commitments to school, travel home only a few times a year. Estimate the frequency of your visits. Compare the costs of car-pooling and bus fare. In some cases it may be necessary to travel by plane. Investigate reduced fares for students.

13. Entertainment \$ _____
This is an important consideration, so be sure to consider what you can realistically afford to spend. On most campuses you will find free and very inexpensive events.

14. Other \$ _____
How much will you want to spend on gifts, hobbies and other costs specific to you? Before adding the amounts together to arrive at total costs, review the amounts you have entered. Are they realistic? Are there any amounts that can be reduced?

TOTAL ESTIMATED COSTS FOR THE FIRST YEAR \$ _____

B. MONETARY RESOURCES FOR FIRST YEAR

There are several sources to be considered. You will need to make an estimate of how much money you will have when your post-secondary education starts, and where this money will come from. You will need enough money to survive from September to April, a typical year at a post-secondary institution.

1. Summer Job Savings

\$ _____

Some summer jobs pay sufficiently well to provide enough funds to last the school year. You will have to budget carefully to make your earnings last until the end of the school year. Estimate the amount you expect to save during the summer from your job.

2. Other Savings

\$ _____

This includes money saved from part-time jobs held during high school, past gifts of money, etc. Spread these savings over three or four years and enter the amount you plan to use during your first year.

3. Contributions from Parents

\$ _____

If you have not already done so, you should now be discussing with your parents how much you need to go to school, and how much your parents are able to contribute.

4. Awards

\$ _____

Awards are bursaries and scholarships given to qualifying students. You may not know if you will be receiving an award until shortly before you start post-secondary training.

5. Part-time Work While at College/University

\$ _____

Most first year students do not have part-time jobs. However, some students find that a job is necessary. If a full-time student must work, it is recommended that fifteen hours be the maximum number of hours worked in a week. If you are certain that you are working, enter your estimated net earnings here.

TOTAL ESTIMATED RESOURCES FOR YOUR FIRST YEAR

\$ _____

C. MAKING IT ALL BALANCE

Enter your total costs here

\$ _____

Enter your total resources here

\$ _____

Review your costs. Have you been realistic? Can any amounts be reduced? Review your resources. Have you considered all possible sources of income? Talk with your parents. Are they aware of the amount of money you need? If your resources are equal or greater than your costs, you are in a good financial position. If your resources are less than your costs, you will need to seek other sources of funds.

APPENDIX B

SCHOLARSHIP RESUME WORKSHEET

Use this worksheet to brainstorm relevant data in each of the following categories and then prepare your resume. See the Edward Milne Website for a sample format.

Name: _____
Address: _____
Phone: _____
Email: _____

Academic Achievements

Include all awards, Honour Roll standings, grade point average, Math competitions, Science Fair, etc. Mention any placements in special programs, or classes taken outside of regular school schedule (i.e.: PACE, Advanced Placement, Dual Credit, etc.)

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Athletic Achievements

Include all awards, team membership, organizing of events, helping with events both school and community. Include solo athletic activities such as swimming, running, etc.

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Achievements in the Visual and Performing Arts

Include all involvement in drama, music, dance, art, etc.

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School Involvement

Include membership in all clubs, student council, etc. Include all school volunteer experience.

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Community Involvement

Include membership in community groups, church groups, (i.e. volunteer firefighter, United Way Youth Committee, canvassing for various charitable groups, etc.) Any volunteer work in which you have been involved (i.e.: summer day camps) Include all volunteer work that did not take place at your school site.

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Seminars/Conferences Attended

Record anything attended in or out of town.

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Skills

This can be broken down into several areas if needed. (E.g. languages, computer skills) Record in paragraph or list form. Focus on strengths and positive qualities that enhance who you are and give insight to your character. Sample adjective terms to consider: organized, attentive to detail, dependable, excellent memory, outgoing, positive demeanour, strong verbal and written communication skills, able to work effectively as a team member or individually, etc.

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Work & Volunteer Experience

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Career Plans

In a paragraph of 3 to 4 well-constructed sentences, state your what your intended goals are in relation to post-secondary schooling, (i.e.: where do you plan to apply for/attend, what program will you enter, what degree(s) will you attain, etc.) If you do not plan to attend university immediately, discuss any work plans as they relate to your overall educational goals. Consider exchange/travel opportunities and discuss how they will enhance your learning process.

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APPENDIX C

**REFERENCE REQUEST FORM
EDWARD MILNE COMMUNITY SCHOOL
REFERENCE REQUEST FORM
(Please allow at least two week's notice)**

Teacher: _____

Student: _____ Student #: _____

Date Required: _____

Name of Scholarship/Bursary: _____
(if applicable)

Please attach your Scholarship Resume to this form.

Check one of the following:

- I need a general reference letter suitable for any application.
- I need a reference letter for a specific scholarship application
(Please attach a copy of the scholarship criteria.)

Please check applicable:

- This letter needs to be confidential and placed in a sealed envelope.
- This letter can be left unsealed.

I need _____ original signed copies.

APPENDIX D

**REQUEST FOR TRANSCRIPT OF GRADES FORM
EDWARD MILNE COMMUNITY SCHOOL**

REQUEST FOR TRANSCRIPT OF GRADES

Date of Request: _____

Name: _____

Student Number: _____

Number of Copies Required: _____

Transcript of Grades (includes grades 10-12)

Latest Report Card

Date Required: _____

