Graduate Studies Services and Awards





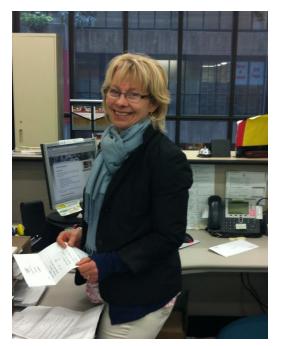


- Admission counseling
- Financial counseling
- Problem resolution
- E-thesis approval
- Program Issues
- External and some internal scholarships
- Rules and regulations

Two Service Assistants who will assist throughout your graduate education



Johanne Dupont CME, COA, CPES and CSAHS



Cathy Fairchild CBS, OAC and OVC

Enrolment Services

- Courses
- Addresses
- ID
- Graduation



Student Financial Services

- Account paymentsOSAP
- Financial issues
 - counselling



Funding your Graduate Studies

Plan Ahead

- Financial Planning is a key to your success!
- Government of Canada CanLearn
 - Student Financial Assistance Estimator Estimates CSL and other provincial loans
 - <u>http://tools.canlearn.ca/cslgs-scpse/cln-cln/40/sfae-eafe-0-eng.do</u>
 - Cost Breakdown
 - <u>http://www.canlearn.ca/eng/postsec/cost/cbr.shtml</u>
 - Be realistic



Budget

- Services offering budget assistance
 - Banks online budget calculator
 - Financial Consumer Agency of Canada
 - Budget worksheet both static and interacdive
 - <u>http://www.fcac-</u> acfc.gc.ca/eng/consumers/lifeevents/secondeduc/budget/worksheeteng.asp
 - Globe and Mail
 - Detailed calculator
 - <u>http://www.globecampus.ca/money-finder/financial-calculators/student-budget/</u>

Know your costs



- Costs are substantial
- Cost of living for a domestic student
 - \$19,000 \$27,000
- Cost of living for an international student
 - \$30,000 \$38,000
- Hidden Costs
 - Emergencies, trip home, new climate

Know your income if possible

- What was your funding agreement?
 - Usually made up of a number of options.



Prepare Early for Scholarships

- Educate yourself on available awards and due dates
 - Chart out award deadlines
 - Talk to other scholarship winners
- Organize yourself
 - Order transcripts early
 - Search out references
- Who are your contacts?
 - Graduate Secretary
 - Graduate Scholars hip Officers



Scholarships Officers



Lois BamseyKristin McDonald



Types of Internal Scholarships

Entrance Scholarships

- Automatically applied at admission
- Lobby if you fit the criteria

Continuing Scholarships

- Application required apply for everything for which you are eligible – success breeds success
- Application not required (student is nominated) lobby for yourself

http://www.uoguelph.ca/graduatestudies/calendar /gradawards/index.shtml

- Natural Sciences and Engineering Research Council (NSERC) Canadian or Permanent Residents
- PGSM/CGSM \$17,3000 / \$17,500 per year held for 12 months
- PGSD/CGSD \$21,000 / \$35,000 per year held up to 36 months
 - CGSM/CGSD now known as the Alexander Graham Bell Canada Graduate Scholarships
- NSERC Vanier CGS \$50,000 per year held up to 36 months (International may apply) – nomination by university
- NSERC CGS Foreign Study Supplements up to \$6000
- IPS1 \$21,000 per year held for 24 months
- IPS2 \$21,000 per year held for up to 36 months

www.nserc-crsng.gc.ca/



Social Sciences and Humanities Research Council (SSHRC) Canadian or Permanent Residents only

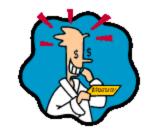
- Joseph-Armand Bombardier CGS Doctoral Scholarships \$35,000 per year (for 36 months)
- SSHRC Doctoral Fellowship \$20,000 per year (for 12, 24, 36 or 48 months)
- SSHRC Vanier CGS \$50,000 up to three years (international may apply) – nomination by university
- CGS Foreign Study Supplement up to \$6000
- Joseph-Armand Bombardier CGS Master's \$17,500 for one year, non-renewable
- National competitions for limited numbers of awards

www.sshrc.ca



Canadian Institutes of Health Research (CIHR) Canadian or Permanent Residents only

- CIHR Vanier CGS \$50,000 up to three years
- CGS Master's \$17,500 for one year <u>www.cihr.ca</u>



- Ontario Graduate Scholarships (OGS)
 - (In process of change)
 - May be awarded for multiple years
 - Limited amount for international students
 - 。\$15,000 per year
 - Stay tuned for more information...



- Governments, business, service organizations
- Search engines
 - o collegenet.com/mach25/
 - scholarshipscanada.com
 - o studentawards.com
 - <u>scholarships.gc.ca</u> international
- Explore all opportunities



Employment

- Internal
 - Graduate Teaching Assistant (GTA)
 - Graduate Research Assistantships (GRA)
 - Graduate Service Assistantships (GSA)
 - Ontario Work Study Program (OWSP)
 - Service Units on Campus
- External
 - Hopefully not, unless you are part-time or really in need

Loans and Bursaries

- Loans
 - o OSAP
 - Canada Student Loans
- Emergency Loans Student Financial Services
- Bank Loans



Bursaries

- Bursaries need based awards
 Student Financial Services January 10
- GSA/UofG Emergency
- Bursaries Compassionate Health
- International Student Bursaries
 Benny Quay



Debt Management

- What sort of debt are you willing to accrue?
 Can you manage to borrow money to avoid having to work too much and thus taking longer to finish (hidden higher debt)
- Avoid the use of credit cards if possible



Got Problems?



- Review all scholarships
- Speak to Lois Bamsey or Kristin McDonald, Graduate Scholarships Officers and SLOs, if you have specific scholarship questions
- Establish your need
 - Ensure that all costs are reasonable
- Talk to your research supervisor, chair, and college Associate Dean Research and Graduate Studies
- Fill out a Financial Need Assistance form
- Speak to a Financial Aide Counsellor in SFS
- Speak to Pauline Sinclair in OGS if all avenues have been exhausted
- Form available to aide in the process at <u>www.uoguelph.ca/registrar/graduatestudies/files/assistance_request.doc</u>