

# Student Awards and Financial Assistance

At KPU, we understand that you may have questions about the cost associated with attaining your post-secondary education. That's why we have devoted significant time and resources to helping you plan for and finance this investment in your future.

Your university education will be one of the most important – and most prudent – investments of your lifetime. The Student Awards and Financial Assistance Office (SAFA) provides information to students and their families on various options of financial assistance, including grants, student loans (Canada and US), government-funded programs, student lines of credit, as well as budgeting tips and techniques.

In addition, for qualifying students, KPU supports the journey to success with numerous scholarships, bursaries and awards. In fact, we offer almost \$2 million in scholarships, bursaries and awards annually to students at KPU, of which \$225,000 is offered to high school students enrolling at KPU for the first time.

Listed below are the various programs and awards offered:

- Entrance Scholarships at KPU
- General In-Course Scholarships, Bursaries and Awards
- Awards for Graduating Students
- External Awards
- Student Loans (Canada and US)
- Fee Deferrals
- Available Grants
- Students with Permanent Disabilities
- Adult Upgrading Grant (AUG)
- Emergency Aid

## ENTRANCE SCHOLARSHIPS AT KPU

KPU offers up to **\$225,000** in scholarships and awards annually to high school students who are enrolling at KPU for the first time. Academic excellence, program of study, leadership, community/school involvement and volunteer activities are some of the factors in the selection process.

### The Leaders of Tomorrow Entrance Scholarships

These scholarships are comprised of one (1) President's Award and three (3) Merit Awards that are allocated to each of the following school districts: Richmond, Delta, Surrey, Langley and Ridge Meadows. In addition, one (1) President's Award and three (3) Merit Awards are open to students graduating from any other school district within the province of British Columbia.

#### PRESIDENT'S AWARD - \$20,000

##### Conditions:

- Enrolled in any four-year program at KPU, full-time (minimum 12.0 credits) and continuing in the same program of study for each year thereafter
- Maintain a minimum Cumulative Grade Point Average (CGPA) of 3.0 for the duration of the award period
- \$5,000 received each year over four years

#### MERIT AWARD - \$5,000

##### Conditions:

- Enrolled full-time (minimum 12.0 credits) in any KPU program
- Maintain a minimum Cumulative Grade Point Average (CGPA) of 3.0 for the duration of the award period
- Award payment will be divided between the September and January semesters

Each January, information and instructions for applying online for the Entrance Scholarships are available at [kpu.ca/awards](http://kpu.ca/awards).

In addition to the Leaders of Tomorrow Scholarships, there are many entrance award opportunities offered at KPU to which students can apply directly. Please visit [kpu.ca/awards](http://kpu.ca/awards) for details.

## SCHOLARSHIPS, BURSARIES AND AWARDS

### General In-Course Awards

Through generous contributions by donors, along with the University's financial commitment, KPU offers a variety of scholarships, bursaries and awards through the General In-Course Awards program. A number of criteria apply to these awards including assessed financial need, academic achievement, program of study and other specific requirements. Students only need to complete one online application to be considered for many awards within the institution. Information regarding these awards and how to apply is available in KPU's Awards Guide ([kpu.ca/awards/awards/awards-guide](http://kpu.ca/awards/awards/awards-guide)).

**Application Deadline: March 15**

### Program Awards

KPU also offers awards to students in many specific program areas such as: Horticulture, Music, Trades, Design and Athletics. For more information on these specific awards, please visit our Awards Guide ([kpu.ca/awards/awards/awards-guide](http://kpu.ca/awards/awards/awards-guide)) or speak to a Financial Aid Officer at any KPU campus.

### Awards for Graduating Students

KPU offers graduation awards to honour students who have excelled in their program of study. Volunteer activities, contribution to the KPU community and/or faculty recommendation may be factors in the selection process.

Graduation Awards include:

- **Governor General's Silver Academic Medal** - highest academic standing in a Bachelor's Degree Program
- **Governor General's Collegiate Bronze Academic Medal** - highest academic standing in a 2 Year Diploma Program
- **Lieutenant Governor's Medal** - excelled in their studies in either a vocational or a career program and has contributed in a positive way to the life of KPU or their community
- **George C. Wootton Award** - achievement of academic success and contribution to the community and/or KPU extracurricular or voluntary activities
- **Deans' Medals** - awarded to one student from each Faculty
- **President's Outstanding Graduate Award** - consistently shown outstanding ability in their field of study in a Bachelor's Degree Program and contributed in a significant way to KPU and/or their community

- **President's Outstanding Graduate Award** - consistently shown outstanding ability in their field of study in a Diploma Program and contributed in a significant way to KPU and/or their community

The awards each carry a monetary value of a minimum of \$500 and are presented at Convocation.

## External Awards

To ensure KPU students have access to as many resources as possible to help fund their studies, Student Awards and Financial Assistance maintains a list of external awards for which students may be eligible. These awards are offered by donors who may not necessarily be directly affiliated with KPU. Students in receipt of an external or direct award should contact Student Awards and Financial Assistance at 604.599.2000 for information on how to receive their award.

## STUDENT LOANS

### Canada Student Loans

Canada Student Loans are a form of government-funded financial assistance that must be repaid. This funding is intended to assist students to finance their post-secondary education. Eligibility is determined by a standard means test developed by the federal and provincial governments. While you pursue post-secondary studies on a full-time basis, the government pays the interest on your loan.

To obtain a loan, apply directly to the government assistance provider in your home province. This is a one-step process that considers you for federal and provincial loans and grants. If you apply for a loan, you are held responsible for understanding how your province's program works, so please read their information carefully.

**To receive a loan, students must be attending school on a full-time basis.** This is very important, as dropping below this threshold can mean early repayment of the loan and/or loss of funding. For the purposes of most university-level programs offered at KPU, a student is considered to be attending on a full-time basis provided that they are registered in a minimum of 9 credits per semester for most KPU students (in courses numbered 1100 or higher). Repeated courses do not qualify as part of the minimum course load. A 40% course load (the equivalent of 6 credits of study for most KPU students) is considered full-time for students with an approved permanent disability for a reduced course load. Generally, students attending trades, career or vocational programs are deemed to be attending on a full-time basis. Some exceptions apply and it is the student's responsibility to confirm the eligibility of their program of studies by speaking with a Financial Aid Officer.

Residents of BC should apply for student loan and grant assistance via StudentAidBC ([www.aved.gov.bc.ca/studentaidbc](http://www.aved.gov.bc.ca/studentaidbc)). Students may wish to also contact the Ministry of Advanced Education, Innovation & Technology directly at their toll free number 604.660.2610. For more information on the new integrated Canada Student Loan and BC Student Loan and how to access application forms, please contact the Student Awards and Financial Assistance Office.

### APPLICATION DEADLINES FOR CANADA STUDENT LOANS (FT), PART-TIME FUNDING, AND ADULT UPGRADING GRANT (AUG):

- Nov 13, 2015 (Fall term)
- Mar 18, 2016 (Spring term)
- July 15, 2016 (Summer term)

## Tuition Payments and Fee Deferrals

Students who have been approved for assistance from StudentAidBC, the Canada Student Grant/Loan for Part-Time Students and/or the Adult Upgrading Grant (AUG), or who are in receipt of a Direct Award, may be eligible for an exemption from the tuition fee payment deadline. For more information please visit [kpu.ca/awards](http://kpu.ca/awards), prior to the fee payment deadline.

## Interest-Free Status While Studying in School

Students who are undertaking post-secondary level studies on a full-time basis are not required to make payments or pay interest on previously negotiated government student loans. It is, however, the student's responsibility to inform their government lending institution that they have returned to full-time study. Students can inform their previous lender of their return to full-time study by applying online for interest-free status at StudentAidBC. Students who have negotiated student loans with a province other than BC may be required to submit alternate documents.

Students must be enrolled in a minimum of 9 credits at the 1100 level or higher. Repeated courses do not qualify as part of the minimum course load.

## Repaying Your Student Loan

Students are not required to make payments or pay interest on government student loans for a period of six months after leaving full-time studies. Interest begins to accrue the day after students cease to be full-time. Students returning to full-time study within six months after the end of the loan period will have this interest paid on their behalf by the government. If students are having difficulty repaying integrated loans, both the federal and provincial governments offer programs to assist in the repayment process. These debt management programs are designed for those facing financial difficulty in meeting their monthly payments to avoid defaulting on student loans. For more information on the BC debt management programs, please visit StudentAidBC ([www.studentaidbc.ca](http://www.studentaidbc.ca)). In addition, visit the National Student Loans Service Centre website ([www.canlearn.ca](http://www.canlearn.ca)) for information on repayment assistance programs offered by the federal government.

## US Federal Student Loans

**US Federal Stafford Loans** (Direct Loans) are for students who are US citizens or permanent residents registered and studying in either a Bachelor's Degree or an Associate Degree Program. There are two types of Stafford Loans: Subsidized and Unsubsidized. You must demonstrate financial need to receive a Subsidized Stafford Loan. Financial need is not a requirement to obtain an Unsubsidized Stafford Loan.

**US Federal Parent PLUS Loans** (Direct Loans) are loans that parents can obtain to help pay the cost of education for their dependent children in undergraduate studies. In addition, graduate and professional degree students may obtain PLUS Loans to help pay for their own education. Speak with a Financial Aid Officer for more information on how this program works.

Further information on the William D. Ford Federal Direct Loan Program ([www.direct.ed.gov](http://www.direct.ed.gov)) is available.

To apply for a US Direct Loan, students need to go to the US Student Loans website ([studentloans.gov](http://studentloans.gov)) and register to use the online tools. Complete the Free Application for Federal Student Aid ([www.fafsa.ed.gov](http://www.fafsa.ed.gov)) to obtain the Student Aid Report (SAR). Please read the 'Comments' section in the SAR to ensure

that your data is complete. The SAR provides the data for your eligibility assessment. Bring the SAR to the nearest Student Awards and Financial Assistance Office where we will assist you with the rest of the process.

**Important – our Federal School Code is G33325 – you will need this to information complete your application. Please visit the William D. Ford Federal Direct Loan Program website for further information ([www.direct.ed.gov](http://www.direct.ed.gov)).**

## US Private Student Loans

US Private Loans are available to those students whose program of study does not qualify for funding under US Federal Aid guidelines. Students are encouraged to first check with their local state agency to see if there is any other financial assistance available to them. In addition, the Student Awards and Financial Assistance Office is also here to help.

## AVAILABLE GRANTS

### Canada Student Grant / Loan for Part-Time Students

The Canada Student Grant / Loan is available to assist students studying on a part-time basis in an eligible post-secondary level program. Eligibility is determined on the basis of assessed financial need. The grant has an annual (August 1 – July 31) funding limit of \$1200 per student. Once this limit has been reached, students have the option to apply for a Part-time Canada Student Loan.

### Students with Permanent Disabilities

For students who have a documented permanent disability there are both federal and provincial grants and bursaries that may be available to assist them. Students are encouraged to come and speak with a Financial Aid Officer to discuss funding opportunities.

### Adult Upgrading Grant (AUG)

This program is available to assist students who are upgrading their education in preparation for post-secondary level studies. Eligibility is determined on the basis of assessed financial need. To be considered eligible a student must be a Canadian Citizen, permanent resident, or protected person, studying either full-time or part-time in one of the following areas: Access Program for People with Disabilities (APPD), Adult Upgrading, English Language Studies (ELS), or Qualifying Studies.

### GI Bill Benefits (USA)

Students who are US citizens may be eligible to receive GI Benefits through the Department of Veterans Affairs (DVA), as Kwantlen Polytechnic University is listed as an authorized Institution of Higher Education (IHE). Students will need to speak with a Financial Aid Officer to determine if their program of study qualifies under the DVA guidelines.

**Important – our Facility Code is 1-101003-75. This number is the reference that DVA will need when you apply for assistance.**

## EMERGENCY AID

### Emergency Loans

Emergency Loans are available for students who are experiencing an unexpected delay with their student loans. To

apply for an emergency loan, students will need to speak with a Financial Aid Officer.

## Emergency Bursaries

Emergency Bursaries are available for those students who experience an unexpected financial hardship. Bursaries are non-repayable awards which are allocated primarily on the basis of assessed financial need. Students need to speak with a Financial Aid Officer regarding their circumstance. Please note – there is limited funding available from this resource.

Additional information, including eligibility and how to apply for emergency aid, can be obtained by visiting the Student Awards and Financial Assistance Office on any campus.

## Homeowner Protection Office Bursary Program

The Homeowner Protection Office has generously provided a \$60,000 contribution over a three year period to support bursary and scholarship programs of \$40,000 and \$20,000 respectively. The programs are geared to those students enrolled in one of the following programs: Carpentry Construction, Construction Electrician, Masonry, Plumbing, Low Voltage, or Building Envelope Technologies who are either Aboriginal and/or those with low income. For further information, please speak to a Financial Aid Officer on any campus.

## Aboriginal Emergency Assistance Fund

Through a generous one-time contribution from the Ministry of Advanced Education, Innovation and Technology, KPU has established the Aboriginal Emergency Assistance Fund to help Aboriginal students who are facing financial barriers. Please see the Aboriginal Services Office website for more information.

## INFORMATION FOR PARENTS

Investing in your child's education is probably one of the most important goals parents have today. The cost of education can certainly add up when you consider all the components, such as tuition and textbooks, and so it is very beneficial to begin looking for financial assistance as soon as possible. It is recommended that students begin to learn about financial literacy and start searching for scholarships as early as Grade 10 and 11. Parents are encouraged to work with their children and begin the process early to meet required application deadlines. A great resource to learn about financial literacy is the Financial Consumer Agency of Canada ([www.fcac-acfc.gc.ca](http://www.fcac-acfc.gc.ca)). Here you will find information on budgeting and money management, credit and loans, how to protect yourself from fraud, savings and investments, as well as a host of other tools to assist you. Please visit our "Other Resources" section to find other links to valuable information.

## CONTACT US

Cloverdale:	Room 1121
Langley:	Room 1072
Richmond:	Room 1552
Surrey:	Room 1822
Mail:	12666-72 Avenue, Surrey, BC Canada V3W 2M8
Phone:	604.599.2000
Email:	<a href="mailto:awards@kpu.ca">awards@kpu.ca</a>
Website:	<a href="http://kpu.ca/awards">kpu.ca/awards</a>

## Hours of Operation / Appointments / Drop Ins

Please visit the Student Awards and Financial Assistance website at [kpu.ca/awards](http://kpu.ca/awards) for updated information.

## Other Resources

[www.canlearn.ca](http://www.canlearn.ca)

Includes an Education Cost Calculator and a Financial Planner. This is a great tool for parents!

[www.debtfreegrad.com](http://www.debtfreegrad.com)

How to survive university without going broke.

[www.getsmarteraboutmoney.ca](http://www.getsmarteraboutmoney.ca)

A great site that looks at vehicles such as tax-free savings accounts, RESPs, GICs and Canada Savings Bonds to name a few.

[www.nomoredebts.org](http://www.nomoredebts.org)

Manage your money, solve your debt and use credit responsibly.

[www.yconic.com](http://www.yconic.com)

Visit this site for scholarships and awards that are specific to you. Complete one online profile and awards come directly to your mailbox to apply.

[www.themoneybelt.gc.ca](http://www.themoneybelt.gc.ca)

Includes a financial literacy workshop for young adults.