

STUDENT AWARDS AND FINANCIAL ASSISTANCE (SAFA) 2015/2016

Supporting student success by reducing financial barriers and recognizing achievement.

Services provided:

Student Financial Planning & Advising
Scholarships & Awards
Bursaries

Student Loans
Grants
Funding for part-time students
Funding for Adult Upgrading students
Emergency Financial Assistance



KWANTLEN POLYTECHNIC UNIVERSITY

SCHOLARSHIPS AND AWARDS FOR KPU STUDENTS

ENTRANCE SCHOLARSHIPS AT KPU

Kwantlen Polytechnic University (KPU) offers over \$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 are comprised of one President's Award and three Merit Awards allocated to each of the following school districts: Richmond, Delta, Surrey, Langley and Ridge Meadows. In addition, one President's Award and three Merit Awards are open to high school students graduating from any other school district within the province of British Columbia.

PRESIDENT'S AWARD: \$20,000

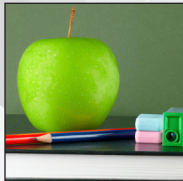
- Enrolled in any four-year program at KPU, full-time (minimum 12 credits) and continue in the same program of study for each year thereafter
- Maintain a minimum cumulative CGPA of 3.0 for the duration of the award period
- \$5,000 received each year over four years

MERIT AWARD: \$5,000

- Enrolled full-time (minimum 12 credits) in any KPU program
- Maintain a minimum cumulative 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

In addition to the Leaders of Tomorrow Entrance Scholarships, there are many entrance awards opportunities offered at KPU to which students can apply. Please visit kpu.ca/awards for details.



Through generous contributions from donors, along with the University's financial support, KPU offers a variety of scholarships, bursaries and awards. 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 in the Spring, in order to be considered for many awards within the institution. Recipients receive their award(s) as a tuition credit in the Fall, upon confirmation of enrolment.

Information regarding these awards and how to apply is available in KPU's Awards Guide at kpu.ca/awards/awards-guide

Program Awards

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

Graduation Awards

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

Graduation Awards include:

Governor General's Silver Academic Medal

Governor General's Collegiate Bronze Academic Medal

Lieutenant Governor's Medal

George C. Wootton Award

Deans' Medals — awarded to one student from each Faculty

President's Outstanding Graduate Award for a Bachelor's Degree Program

President's Outstanding Graduate Award for a Diploma Program

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

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.

GENERAL IN-COURSE AWARDS

AWARDS FOR GRADUATING STUDENTS

EXTERNAL AWARDS

GOVERNMENT STUDENT LOANS AND GRANTS

Student loans are a form of government-funded financial assistance that must be repaid. This funding is intended to assist students 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 your eligibility for federal and provincial loans and grants.

To receive a loan, students must be attending school on a full-time basis. For the purpose 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 (in courses numbered 1100 or higher). Students with a permanent disability are considered full-time at a 40% course load (the equivalent of 6 credits of study for most KPU students). Generally, students attending in trades, career or vocational programs are deemed to be attending on a full-time basis. Check with a Financial Aid Officer for further details.

Residents of BC should apply for student loan and grant assistance via StudentAidBC at www.studentaidbc.ca. For more information on Canada Student Loan and BC Student Loan and how to access application forms, please contact the Student Awards and Financial Assistance Office.

Interest-Free Status While Studying at 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.ca or by obtaining signed

Schedule 2 and Certificate 2 documents from the Student Awards and Financial Assistance Office on any campus. 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 become full-time. Students returning to full-time studies within six months will have this interest paid on their behalf by the government. If students are having difficulty repaying their integrated loans, both

the federal and provincial governments have joined together to offer a program to assist in the repayment process. This debt management program, called the Repayment Assistance Plan (RAP), is designed for those having difficulty in meeting monthly payments to avoid defaulting on student loans. For more information on RAP, please visit the National Student Loans Service Centre's website at www.canlearn.ca

For information on US Student Loans, visit us online at kpu.ca/awards

Tuition Payments and Fee Deferrals

Students who have been approved for assistance from StudentAidBC, the Canada Student Grant for Part-Time Students (CSG-PT) and/or the Adult Upgrading Grant (AUG), or who are in receipt of external or direct awards, may be eligible for an exemption from the tuition fee payment deadline.

Please complete the Fee Deferral Form, available online at kpu.ca/ awards and return it to our office for processing prior to the fee payment deadline.

IMPORTANT: For those who have an out-of-province student loans, please ensure that you attach the Notification of Assessment that was sent to you by your government lending institution (stating how much funding you are eligible to receive) to the Fee Deferral form. If you have any questions, please speak with a Financial Aid Officer.

FUNDING FOR PATHWAY TO US STUDENTS

If you have been admitted to KPU as a Pathway to US student you have access to the following student aid options:

- Students enrolled in **full-time studies*** (undergraduate level) and **adult upgrading courses** should apply for full-time student aid (Student Aid BC)
- Students enrolled in **part-time studies*** (undergraduate level) and **adult upgrading courses** should apply for both part-time grants/loans and the Adult Upgrading Grant
- Students enrolled in only **adult upgrading courses** should apply for the Adult Upgrading Grant

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 CSG-PT has a yearly (August 1–July 31) funding limit of \$1,200 per student. Once this limit has been reached, students have the option to apply for a Part-time Canada Student Loan.

ADULT UPGRADING GRANT (AUG)

This funding 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. Eligible students must be Canadian citizens or landed immigrants studying either full- or part-time in one of the following areas: Academic and Career Advancement, English Language Studies (ELS), Access Programs for People with Disabilities (APPD) and Adult Basic Education (ABE).

Important: Due to limited funding, AUG is only able to fund tuition and incidental costs (e.g. Student Fees, Multipass, and Medical/Dental, if applicable) per semester. For details, contact the Student Awards and Financial Assistance Office.



FINANCIAL ASSISTANCE OFFERED BY KPU

WORK-STUDY PROGRAM

The Work-Study Program provides part-time jobs on campus for full-time undergraduate students at KPU. The purpose of the program is to provide financial assistance and career related employment experiences to students who demonstrate financial need.

The Program provides challenging work and experience for students who will work directly with faculty members, administrative and academic units on campus.

To participate in the Work-Study Program students must demonstrate financial need through the application for a student loan, have a minimum CGPA of 2.0 and be registered as a full-time student. Approved applicants are placed on a first-come, first-serve basis until available funding has been fully allocated. Work-Study awards will be adjudicated by the Student Awards and Financial Assistance (SAFA) Office, and the work-study placements will be arranged through Career Services.

For additional information on the Work-Study Program, please visit kpu.ca/awards/work-study-program

EMERGENCY AID

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 may be available to 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 must speak with a Financial Aid Officer regarding their personal circumstances. Please note that there is limited funding available from this resource.

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

CANLEARN.CA

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

DEBTFREEGRAD.COM

Students can obtain tips on how to survive university without going broke.

GETSMARTERABOUTMONEY.CA

This information site reviews vehicles such as tax-free savings accounts, RESPs, GICs and Canada Savings Bonds.

NOMOREDEBTS.ORG

Find out how to manage your money, solve your debt and use credit responsibly on this web site.

YCONIC.COM

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

THEMONEYBELT.GC.CA

This site includes a financial literacy workshop for young adults.

OTHER RESOURCES

A NOTE TO PARENTS

Investing in a 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 grants and scholarships as soon as possible.

It is recommended that students in Grades 10 and 11 begin to learn about financial literacy and start searching for scholarships. 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's website at www.fcac.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 helpful tools. Please visit the *Other Resources* section above to find other valuable links.

ABOUT US

Our employees strive to offer the highest quality of service and ensure that confidentiality is maintained at all times. They are responsible to comply with all federal and provincial policies that relate to any financial aid products that are offered by these governing bodies. Our Financial Aid Officers are members of the Association of Student Awards Personnel (ASAP) of BC and diligently adhere to the Code of Ethics set out within the organization and participate in professional development activities to keep current within the industry. In addition, our Financial Aid Officers are members of the Canadian Association of Student Financial Aid Administrators (CASFAA) whereby they keep current on policies and practices on financial aid products at the national level and advocate on behalf of their student constituents on all matters relating to financial literacy.

CONTACT US

Mail: 12666 72 Avenue, Surrey, BC, Canada V3W 2M8

Web: kpu.ca/awards

Email: awards@kpu.ca

Phone: 604.599.2000 Option 1, Option 4 Fax: 604.599.2012

CAMPUS LOCATION

Surrey: Room 1822

Richmond: Room 1552

Langley: Room 1072

Cloverdale: Room 1123

HOURS OF OPERATION/APPOINTMENTS/DROP INS

Please visit the Student Awards and Financial Assistance website at kpu.ca/awards for updated information.



DISCLAIMER

Please refer to kpu.ca/awards for the most current Scholarship and Award information.