

Graduate Student Financial Aid Information **For IGOV, Spring 2009**

Why is it important to seek out sources of financial aid?

- Having the money to pay tuition & fees and living expenses at the most basic level makes attending school possible. Securing a reasonable 'income' during your degree will help to reduce stress, and increase your ability to focus on your academic goals
- Obtaining scholarships and awards doesn't just help your bottom line – the ability to secure scholarships and grants demonstrates to funding bodies and selection committees the value and quality of your work. Success obtaining these sources of financial aid at the MA or PhD level will help you towards winning more awards later in your career and are an important component of a strong academic resume.
- Getting in the habit of seeking out financial aid and applying to scholarship competitions will make this process easier over time. Whether you stay in the academy or move into other organizations, the ability and the confidence to write strong scholarship/grant applications is a skill in high demand.
- Extra financial support could help you to take your studies further – traveling for conferences or research, or purchasing equipment for recording interviews, for example.
- In addition to these benefits of seeking out sources of financial aid, you can also help to free up funding for other students! For many award programs, there are limitations on the amount of funding one student can hold. For example, the holder of a UVic Fellowship who then receives a SSHRC scholarship keeps the larger (SSHRC) and relinquishes the fellowship, which can then be transferred to another student.

Current issues in band funding:

- In BC, there is currently (2008) an approximately \$5 million shortfall in the amount of funding available to support eligible and interested First Nations post-secondary students.
- Some bands make the decision to fund below the maximum allowed levels (set in accordance with Canada Student Loans guidelines) in order to provide some funding to a greater number of students.
- Although there is pressure from many groups, it is likely that INAC will review its policies and funding formula for post-secondary education and that either funding levels will not change to keep pace with population growth and need OR that funding will be reduced.

Student Loans:

- IT IS ALWAYS WORTH APPLYING FOR CANADIAN/PROVINCIAL STUDENT LOANS!
- Filling out these applications **in no way obliges you to take out the loan** for which you are assessed.
- The provincial/territorial student loan programs are a recognized way to demonstrate financial need – this can be useful when applying for other sources of need-based financial aid.
- The terms of Canadian/provincial student loan programs are generally better than those of private (i.e. bank) loans. Interest rates are often lower, and repayment does not begin until after you have completed your studies.
- **Many provinces/territories use their student loan system to distribute other financial aid programs.** These vary from jurisdiction to jurisdiction but can result in THOUSANDS of dollars of FREE financial aid! If you are assessed for such a bursary or award, you are still not necessarily obliged to take out the loan.

General info and hints:

- Generally,
 - “bursaries” are distributed based primarily on financial need
 - “scholarships” are distributed based on academic excellence and a combination of other criteria
 - “awards” are distributed based on criteria that may include academic excellence, but often focus on other factors
 - “grants” are usually distributed based on a specific research proposal and a combination of academic and other factors
- Always take the time to carefully read the eligibility, application process, and FAQ sections of awards information.
- Use this information to decide whether or not the award fits with your needs and accomplishments so that you focus your time and energy on awards for which you have the greatest chances of success.
- Also use this information to help craft your application. You may have a greater chance of success if you subtly align your application with the granting organization’s goals and priorities (the language you use, possible uses/implications of your work).
- TALK, TALK, TALK! Ask the administrative team, your prospective professors, the student financial aid officer at the institution, members of your community, your employer – basically anyone and everyone! – about scholarships and awards that could help you finance your degree. Chances are you’ll find support and new opportunities.
- Applying for awards is a challenging process, and it can be quite emotional. Putting yourself out there is challenging, and success *or* rejection can bring mixed feelings. Doing this with a group, or keeping someone close to you updated on your efforts can help.

- Read the terms & conditions of awards carefully. Most have very few strings attached (once won) but some have requirements for annual renewal, or other conditions (i.e. there was a provincial scholarship, acceptance of which meant in effect that the provincial government owned your research).

Where to find awards info:

- INAC maintains a list of bursaries directed towards Aboriginal learners. At this page, you can search by region or by other criteria: <http://pse-esd.ainc-inac.gc.ca/abs/main.asp?lang=E>
- The Irving K. Barber Scholarship Society is often the organization chosen to manage BC government-funded scholarships/awards. This is a good place to check for awards for students transferring from another public post-secondary institution in BC, for international students, and for BC students seeking to study abroad: <http://www.bcscholarship.ca/web/>
- The Irving K. Barber Scholarship Society also administers the BC Aboriginal Student Award program. 2009 will be the first year these awards (\$1000 - \$3500, renewable) will be distributed. This awards program is designed to assist Aboriginal students in overcoming barriers to entering post-secondary education so you must apply before entering your program, or during your first year of study: <http://www.bcscholarship.ca/web/aboriginal/apply>
UPCOMING DEADLINE FOR 2009 - MAY 15
- The University of Victoria maintains a list of Awards for Graduate Study at: <http://web.uvic.ca/gradstudies/students/awards.php>
- The UVic Office of Indigenous Affairs has developed an Indigenous Students' Handbook which contains information on financial aid for Indigenous students: <http://web.uvic.ca/inaf/>
- The Social Sciences and Humanities Research Council of Canada (SSHRC) is the largest granting body of graduate awards in Canada. Applications are typically due at the end of October, but the deadline differs for those currently enrolled at public post-secondary institutions (check with your school for their deadline) and those not currently enrolled (check the SSHRC website for dates): <http://www.sshrc.ca/site/apply-demande/students-etudiants-eng.aspx>

The other people involved in your campaign:

- Dr. Rosemary Ommer is the leader of SSHRC grants facilitation at UVic. She provides excellent help to students (and even prospective students) particularly with the SSHRC Program of Study. Be prepared for meticulous editing from a real expert.
- Your referees. Most awards applications require letters of reference. Choose your referees carefully so that you end up with the strongest possible application. A good question for potential referees is "would you be able to give (or comfortable giving) me a strong reference?" This kind of open question allows professors the opportunity to let you know if they think someone else might do a better job of representing your accomplishments.

- **REMEMBER:** treat the people you ask for help/support as well as you possibly can. Ask for letters or help editing far in advance of submission deadlines – the more time, the better. Promptly send information on the award to which you are applying and any of your relevant work (i.e. the research proposal you will send in) to those who have agreed to act as your referees. Reduce the work your referees have to do by addressing envelopes, affixing postage, and highlighting any important instructions – these efforts help to ensure your application will be completed and on time and also assure the goodwill of your referees for future requests!

When you win and if you don't:

- Share results either way with your referees. They are often curious to know how award competitions go.
- If you were not successful, don't take it personally. It's possible your research area didn't fit with an organization's priorities this year, or that you were overlooked for reasons that have nothing to do with you. Remember, many award-granting bodies cannot guarantee that your application will be evaluated by an expert in your field (so make it easy to read). If it's possible to get constructive criticism, seek it out and use it to make your next attempt stronger. Learning how to write successful award/grant applications takes time, and it does get easier as you keep going.
- Recognize your effort, whatever the decision.
- If you were successful, consider assisting other students by putting a copy of your application on file with your program. The more examples people have to work from, the better.
- If successful, be sure to read the terms and conditions of the award and to abide by them. This helps to ensure that you will remain in good standing with the organization and (if applicable) will be eligible to renew the award.

GOOD LUCK!!