

# FINANCING YOUR UNIVERSITY EDUCATION

**Awards & Student Finance Guide for First-time Students**

# HELPING YOU PLAN YOUR EDUCATIONAL INVESTMENT

## Looking for a more carefree university experience?

We can give you the tools to find the finances you need.

Student Awards & Financial Support can help you find the resources, make sense of the terminology, and complete the applications.

Whether you're enrolling in certificate, diploma, or degree, full-time or part-time, want to be rewarded for your accomplishments or assisted with your financial need, we can help.



## Definitions — what's in a name?

### SCHOLARSHIP

A scholarship is money given to recognize high scholastic achievement. Financial need is not a factor. Recipients must enrol in at least 12 undergraduate credits per term (normally four courses), and maintain a GPA of 3.50 (A/B average).

### BURSARY

A bursary is money given for demonstrated financial need and satisfactory academic achievement. Recipients must normally be enrolled in at least nine undergraduate credits (normally three courses) and have achieved a GPA of 2.00 (C average).

### GRANT

A grant is money given by a government program or foundation, which normally requires demonstrated financial need (similar to a bursary).

### AWARD

An award is monetary recognition of accomplishment or affiliation in a particular field. Financial need is not a factor.

### PRIZE

A prize is money or recognition given for outstanding performance in a course or program of study, upon the recommendation of the faculty. No application is required.

# Entrance scholarships

*"Almost 50% of qualified applicants receive some funds from TRU in Entrance Awards."*

## Who can apply?

Undergraduate entrance scholarships are open to students who have never attended a post-secondary institution (with the exception of up to 12 transferable undergraduate credits completed on a part-time basis). Applicants must be planning to graduate from TRU with a degree or two year diploma, and must enroll in at least 12 undergraduate credits (four courses) per term.

Alvin & Lydia Grunert Entrance Scholarship	1 award @ \$30,000
Ambassador's Entrance Scholarships (over 4 years)	6 awards @ \$22,000
The Lohn Foundation BA Entrance Scholarships	2 awards @ \$5,000
Leadership Entrance Scholarships	15 awards @ \$4,000
President's Entrance Scholarships	20 awards @ \$4,000
Potential Entrance Awards	5 awards @ \$4,000
Regional Entrance Awards* (over 2 years)	20 awards @ \$3,000
Community Engagement Entrance Scholarships	25 awards @ \$1,000
Athletic Entrance Scholarships (offered by TRU Athletics)	varies

\*These scholarships are only available to graduates from the region around Kamloops.

NOTE: All scholarships and scholarship amounts are subject to change. There are other entrance scholarships available, including those for the Law Program and MBA Program — see [tru.ca/entrance](http://tru.ca/entrance) for a complete list.

## What are we looking for?

Undergraduate entrance scholarships require at least an 80% average in your top four Grade 11 or 12 academic courses, including English. In addition, all of the scholarships except President's Entrance are looking at what you've done outside of the classroom. Your letter and references must outline your leadership, accomplishments, and service record, including areas such as student government, volunteering, community and religious organizations, sports and athletics, music and art, clubs, etc. Essentially any activity which has developed your character, leadership abilities, goal orientation, and passion for learning are relevant. Tip – we're interested in the impact of your activities on people and communities, which may not necessarily correspond to the volume of activities. See the application forms for full eligibility requirements for each award.

General deadline: **March 1st.**  
Applications available at [tru.ca/entrance](http://tru.ca/entrance) by the beginning of January or earlier.

## Transfer scholarships

### Transferring students

For students with previous post-secondary education, a TRU Transfer Scholarship of \$2,000 is available.

See [tru.ca/entrance](http://tru.ca/entrance) for further details and more transfer award options.

## External awards

### Awards external to TRU

Each year, new and returning TRU students receive hundreds of awards from applications they make direct to other organizations. Consider your family's employers, affiliations related to school, community, sport, religion, business, etc.

See examples for the TRU region at [tru.ca/awards/external](http://tru.ca/awards/external)

We recommend students take 15 minutes to complete a profile at [yconic.com](http://yconic.com), one of Canada's largest award matching services.

Also see [scholarshipscanada.com](http://scholarshipscanada.com) and sites like [canlearn.ca](http://canlearn.ca)

# DO YOUR RESEARCH!



# YOUR SPENDING PLANNER

## TRU Student Spending Plan Worksheet

For university period: \_\_\_\_\_ to \_\_\_\_\_  
*Starting Month* *Ending Month*

### EXPENSES

Expenses for school period	Monthly cost	# of Months	Total cost
Tuition & Fees			
Books & supplies			
Rent or mortgage			
Utilities (hydro, gas, municipal)			
Telephone / Cable / Internet			
Car (gas, repairs, insurance)			
Insurance (life, house, etc.)			
Loan payments			
Food			
Personal care			
Clothing			
Medical/dental (prescriptions, etc.)			
Misc (entertainment, haircuts, etc.)			
Gifts (charitable, Christmas, birthdays)			
Furnishings (kitchen, living, etc.)			
Daycare / babysitting			
Other:			
<b>TOTAL EXPENSES:</b>			

# YOUR SPENDING PLANNER

## TRU Student Spending Plan Worksheet

For university period: \_\_\_\_\_ to \_\_\_\_\_  
*Starting Month* *Ending Month*

### INCOME / RESOURCES

Income for school period	Amount
Savings	
Family assistance	
Student loans & grants	
Scholarships, bursaries, awards	
Part-time employment x number of months	
Spousal income (after deductions)	
Government income (Child Tax Credit, EI, GST Credit, etc.) x number of months	
Daycare subsidy	
Other income	
<b>TOTAL INCOME:</b>	

### The difference between your total expenses and your total income is your financial need.

Explore additional sources of income that could be added (financial aid, employment, and other ideas available on our website) as well as expenses that could be trimmed or cut, i.e., can your accommodation or transportation costs be reduced?

<b>TOTAL EXPENSES</b>	
<b>- TOTAL INCOME</b>	
<b>= FINANCIAL NEED</b>	



# What will it cost?

Tuition	\$4,064
Fees	\$920
Health & Dental, U-Pass	\$355
Books & supplies	\$1,600
<b>Total Direct costs</b>	<b>\$6,939</b>

*Example:*  
**Full-time – 10 courses**  
**Bachelor of Arts program**

\*This information is based on costs for the 2016–2017 academic year.

Housing	\$4,624 - \$7,250
Food, Transportation, Miscellaneous	\$4,550
<b>Total</b>	<b>\$16,750</b>
Entrance scholarship	-\$4,000
External award	-\$1,000
Workstudy or other employment	-\$2,200
<b>Total — After Awards</b>	<b>\$9,650</b>

For cost cutting tips, see [tru.ca/awards](http://tru.ca/awards).

Also explore the extensive online budgeting and planning tools available at [canlearn.ca](http://canlearn.ca)

Check out our cost calculator at [tru.ca/programcosts](http://tru.ca/programcosts)

## Canada Student Loans and Grants

If you're a BC resident with financial need and plan to enroll in at least nine undergraduate credits (normally three courses), one online application at [studentaidbc.ca](http://studentaidbc.ca) makes application for multiple loan and grant programs. Students from other provinces can find links at [tru.ca/awards/government-programs](http://tru.ca/awards/government-programs).

For single students	\$10,880 max per 8 months
For students with dependents	\$17,340 max per 8 months
Additional grant for lower income	\$1,200 to \$3,000 per school year
Additional grant for dependents	\$1,600 per child per 8 months

Most provincial online applications are available in June. Apply at least six weeks in advance of your start date. A separate application must normally be submitted for each semester (ie: one for Fall, one for Winter).

### Funding delayed?

Ask us about a short-term **Emergency Bridging Loan!**

Current and future TRU students can drop by Old Main 1631 or call **Student Awards & Financial Support (250.828.5024)** at any time for assistance in completing a student loan application, or for help with finding funding and financing your education.

## Using Open Learning self-paced courses

Students making up a full-time course load from both campus courses and self-paced Open Learning courses must inform Student Awards & Financial Support before registering. The Open Learning registration/start dates must align with the campus course start dates to qualify as full-time, and a Study Contract must be approved.

**OLfinaid@tru.ca**

**800.663.9711 Ext. 4 (toll-free in Canada) or 250.852.6802 (Kamloops and international)**

**[tru.ca/distance/services/financial-support](http://tru.ca/distance/services/financial-support)**



# MAKE MONEY AT TRU!

## Student employment on campus

### TRU WorkStudy program

8 hrs/week @ \$10.85/hr, various faculty and office positions for students on government student loan, up to \$2,400 per year.

For more information see [tru.ca/awards/work-study](http://tru.ca/awards/work-study)

### Aramark Food Services

i.e. campus cafes, banquets, etc.

### Research assistants

For returning students assisting faculty

See [tru.ca/careereducation/stuemploy](http://tru.ca/careereducation/stuemploy) to explore all of your employment options, including off-campus work.

The Career Education department also runs the Co-operative Education program, a structured way to gain practical, paid, career related work experience.



## Part-time funding

### Part-time students

A Canada Study Grant of up to \$1,800 per program year is available to pay for the direct costs of one or two courses, taken either on campus or online.

### Grants for upgrading courses

Need that Physics 12 course after all? The Adult Upgrading Grant (AUG) is available to pay for the full cost of upgrading courses. Paper applications are available at [tru.ca/awards/gov](http://tru.ca/awards/gov) or from Student Awards and Financial Support.

## OVER \$1,000,000 FOR CONTINUING TRU STUDENTS!

For students who have completed at least one full-time semester at TRU, the TRU Foundation provides the Awards office with more than one thousand bursaries, awards, and scholarships totaling over a million dollars each year. Most awards are open for application each August, and are disbursed at the November Awards Ceremony.



**THOMPSON  
RIVERS  
UNIVERSITY**

## Have a question or need help?

**250.828.5024 • [awards@tru.ca](mailto:awards@tru.ca)**

### **Student Awards & Financial Support**

Old Main Building, Room 1631

(Student Services Centre, across from the campus cashiers)

Hours: Monday–Friday 8:30am–4pm

Thompson Rivers University

900 McGill Road,

Kamloops, BC V2C 0C8

**[tru.ca/awards](http://tru.ca/awards)**

*Computers are always available in our reception area during office hours for students wishing to complete applications where help is nearby.*