2017-2018

FINANCING YOUR POST-SECONDARY EDUCATION

Scholarships
Bursaries
Awards
Loans
How will you finance your education? If you are not able to cover the costs, you may have to look at other ways of financing your studies.

There are four general types of financial assistance which are classified as follows:

- **Award** - Money granted to eligible students, usually on the basis of academic and/or other criteria.
- **Bursary** - Money usually given on the basis of financial need.
- **Scholarship** - Money usually given on the basis of academic standing.
- **Loan** - Money borrowed for temporary use with the intent that it will be repaid.

*These are general definitions. Please note that not all donors make proper use of the above terms. Many Awards, Bursaries and Scholarships also take into account the school and community involvement of applicants.*

Scholarships, bursaries and awards are usually **non-repayable** forms of funding, which means you don’t have to return the money used for your education. Loans are known as **repayable** forms of funding which means that you will be expected to pay the money back.

**Broaden your search for education dollars by exploring the sections in this document (binder):**

- General Information on Applying for Scholarships, Awards and Bursaries…… section 1
- Province of Saskatchewan – Scholarship Resources………………………..section 2
- Student Loans…………………………………………………………………..section 3
- University of Saskatchewan…………………………………………………..section 4
- University of Regina…………………………………………………………….section 5
- Saskatchewan Polytechnic (formerly SIAST) ……………………………….section 6
- Aboriginal Scholarships………………………………………………………..section 7
- Additional Resources……………………………………………………………..section 8
Section 1

General Information

on Applying for Scholarships, Awards and Bursaries
How to Find Scholarship Information

1. **LISTEN TO NOON ANNOUNCEMENTS!** Mrs. Christiansen often advertises provincial and national scholarships this way.

2. **Investigate scholarship/awards information provided by the post-secondary institution that you are applying to.** (ex./ Saskatchewan Polytechnic, U of S, U of R, Lakeland, etc....) Most of these institutions have this information on their websites or in their academic calendars.

3. **Spend time at noon hour, after school, or in a spare, looking through the red scholarship binder that is kept in the Student Services office.** Scholarship information that is mailed to the school is kept in this binder. You may not sign this binder out, but if you find something that you would like to apply for, ask Mrs. Christiansen to make a copy for you. Note If you find the name of a scholarship in this binder but the information or application is not for the current year, simply Google the name of the scholarship or organization offering the scholarship and you will likely find information or an application current to the 2017-2018 year.

4. **Attend the L.P. Miller Grade 12 Local Awards Meeting** that is held every year before the spring break. In early March, once we hear back from all of our local donors, Mrs. Christiansen will call all of the grade 12 students out of class to explain what local awards they may apply for. Most local award applications are due **April 30th**

5. **Living Sky School Division Career Guidance Blog.** Go to [http://mclurgcareerguidance.blogspot.ca/](http://mclurgcareerguidance.blogspot.ca/) An excellent blog. Full of good information. Many of the scholarships and much of the post-secondary information listed on this blog applies to students from other School Divisions or parts of Saskatchewan. If you have questions about any of the information on this blog, please see Mrs. Christiansen.

6. Other provincial, national & international **scholarship websites:**
   - [https://saskcareers.ca/scholarships](https://saskcareers.ca/scholarships) (Saskatchewan Scholarships)
   - [https://yconic.com/](https://yconic.com/) (Search Engine for Canadian Scholarships)
   - [http://www.scholarshipscanada.com/](http://www.scholarshipscanada.com/) (Canadian Scholarship Website)
   - [www.studentscholarships.org](http://www.studentscholarships.org) (North American scholarship opportunities)
   - [http://www.academicinvest.com/arts-careers/history-careers/all-scholarships-by-major](http://www.academicinvest.com/arts-careers/history-careers/all-scholarships-by-major) (Academic Invest is a mixture of American, Canadian, and other international scholarships)
   - [http://www.disabilityawards.ca/?lang=EN](http://www.disabilityawards.ca/?lang=EN) (Scholarships for post-secondary students with disabilities)
7. Miscellaneous Tips
- Surf the Web (with a critical eye) If you know the name of a scholarship, often all you have to do is “Google it” and your online search may lead you to the actual application.
- Big corporations often offer scholarships. If you look on the website of big agricultural, manufacturing, business corporations, you may find a scholarship link.
- If your parents work for a Union or larger company, they may offer scholarships to children of their employees. If you work for a larger company, they may offer scholarships to their employees.
- Churches and other organizations your parents may be affiliated with sometimes offer scholarships.
(Many of these are already part of the local awards that will be presented to you at the Grade 12 Local Awards Meeting)

If you have questions about any of the scholarships you may find, please ask Mrs. Christiansen.
Scholarship Planning

1. Create a Personal Profile. This is like a resume that summarizes your achievements and goals. Include information on academics, athletics, school involvement, community involvement, awards that you have earned, accomplishments that you are proud of, volunteer work, employment history, strengths, abilities, special skills, and future goals. Blank forms are available in the Student Services Office at L.P. that you can fill in to create this personal profile. Fill in this pink form, and make copies to give to the people who will be writing letters of reference for you.

2. Request letters of reference well in advance of your due date!! (See the next page for more info on requesting letters of reference.)

3. Get organized. Start a folder or binder where you will keep the following:
   a) A Calendar (to record all scholarship due dates)
   b) Scholarship Applications
   c) Photocopies of all applications that you mail out (This is a really good idea because many applications will ask similar questions, so you will be able to copy answers from one application onto others.
   d) Copies of your transcripts:

   Some Scholarships application will accept an “Unofficial - School Certified Transcript” The Student Services Office at L.P. Miller School can provide you with an “Unofficial – School Certified Transcript”. To ensure that your unofficial is ready on time, please give the Student Services Office a minimum of 3 days to process your request.

   Some Scholarships application will require an “official transcript”. “Official Transcripts” come from the Ministry of Education. If you require an official transcript, you must request it from the Ministry of Education in Regina by filling in this online form: https://www.k12.gov.sk.ca/etranscript/ It will likely take a bit of time for your transcript to arrive in the mail, so plan your time accordingly.

4. PRINT NEATLY OR TYPE. Scholarship committee members read many, many, applications. Make sure yours is accurate and easy to read. If your printing is not great, type it or find someone with neat printing to help you fill in your forms. Check spelling and grammar.
5. **Watch for deadlines**, and budget your time to meet those deadlines. Pay attention to “must be postmarked by” or “must be received by” dates.

**The Scholarship Letter of Recommendation**

Here's a list of pointers that could help any student in need of a letter of recommendation:

- **Ask the most appropriate person available**
  Don’t ask your cousin or your parents’ dog-walker for a recommendation. Ask someone relevant to the scholarship for which you are applying. For example, if volunteer work is among the scholarship’s criteria, ask your supervisor from the organization where you volunteered.

- **Be punctual, considerate**
  Don’t wait until the last minute and give the person helping you out a day or two to complete the letter. As soon as you know you are going to apply for a scholarship that requires a letter of recommendation, start putting the necessary documents together and select and ask your ideal author/supplier of this letter if they would be willing to help you out.

- **All but write it for them**
  Give your recommender enough material so that it will be quick and easy for them to write this letter. Provide them with a personal profile that outlines your strengths and abilities. Include information like school and community involvement, academic achievement, special skills, awards that you have received, accomplishments that you are proud of, employment history or volunteer work record, and your future goals.

- **Mind your manners**
  In addition to giving your recommender ample time to provide you with a good letter of recommendation, be appreciative of their time and effort.
Write a Winning Scholarship Essay

BY LEAH HOBSON

Essay required. Do these words send chills up your spine, and give you a general feeling of nausea? They shouldn’t. When applying for a scholarship, the essay section gives you a chance to show the evaluators a little more about you as a person, and set yourself apart from everyone else. Think of it as an opportunity to express your individuality, and give the evaluators one more chance to see just how much you deserve that scholarship.

However, writing the actual essay is never easy. The essay could be on a topic of your choice, an explanation of what you plan to do with the scholarship and how it will help you, or an exercise in creative writing. Whatever the subject, there are some specific rules you should follow in order to write an excellent scholarship essay:

BEFORE YOU START
Read the Directions – Nobody is going to award a scholarship to someone who can’t even follow simple directions. Carefully read all instructions before writing anything. Pay attention to word length (500 words means 500 words), type style (single-spaced or double-spaced), and exactly what the question is asking.

Discuss your ideas – The idea for the perfect essay may not hit you right away. Talk it through with your family, friends, or teachers. If the essay asks you to write about yourself, have an informal chat with a friend, and talk about “remember when” situations. You may come across a great experience that you had totally forgotten about.

Choose your focus – It’s always better to go for quality rather than quantity. Describe one event or experience in depth, rather than trying to squeeze many stories into one essay. Remember, less is more. Creativity and originality are always a plus, since the readers will probably have read several similar essays. However, above all, be yourself, and be honest.

WRITING THE ESSAY
Start off with a bang – Draw your reader into the essay by starting off in an interesting way. Never say what you’re going to discuss, or repeat the original question. Instead of saying “I’d like to tell you about my dog Skippy” (which, by the way, isn’t a great essay topic), try something like “As my golden retriever pulled me out of the freezing water, I remembered the first day I had seen Skippy.” Ok, so maybe you don’t have a daring rescue story, but you get the point.
Don't Rehash- If you’ve already filled out other lengthy application forms, your essay isn’t the place to repeat what you’ve already told the readers. It also shouldn’t be a simple list of your accomplishments and endeavours. You’ve heard this before, but show, don’t tell. Instead of saying “I’m an energetic, dedicated individual”, say what you do that makes you so energetic and dedicated.

Watch your language - Make sure to use clear, concise language, with no slang. Your essay doesn’t have to be as formal as an academic paper, but don’t use the language you used in the note you passed last period.

AFTER THE FACT
Review, review, review. If time allows, put your essay away for a few days and then re-read it. It’s much easier to find mistakes when you’re looking at it with fresh eyes. Read it aloud – how does it sound? Have some else proof it, several if you can. NEVER rely on spell check.

Watch those deadlines. After you’ve proofed the essay and made your final changes, make sure you submit the application in plenty of time, with proper address and proper postage. If you miss the deadline because you wrote down the wrong address, you won’t get another chance.

Remember, though the essay is important, it’s only a part of your application. Other forms, supporting documents (like a transcript of your marks), and even an interview may be required. The key is to allow plenty of time to complete each section of your application carefully and thoroughly. Good luck!
Section 2

Province of Saskatchewan
Scholarship Resources
Scholarship links:

Here are a couple of websites that can help you find Saskatchewan scholarships and bursaries.

http://www.saskatchewan.ca/residents/education-and-learning/scholarships-bursaries-grants

https://www.saskcareers.ca/scholarships
Section 3

Student Loans
*In the Spring, we will try to get a representative from the Government Student Loans program to do an evening presentation at L.P. Miller School. (Last year they were unable to provide this service...but we will try to get them to come out this year) Parents are encouraged to attend with their child to find out details on how to apply. For students beginning post-secondary school in the Fall of 2018, traditionally the application process only begins in the month of June. ENSURE THAT YOU USE THE 2018-2019 APPLICATION FORM

Research the Government Student Loans Program by going to the following websites:

www.saskatchewan.ca/studentloans


If you click on the following link Student Financial Assistance Estimator. You will find a program that will allow you to calculate your estimated student loan. Please note that they are in the process of updating this estimator, but you may still use it to get a rough idea.

Note: For reference, you could view last year’s handbook of instructions for applying for Government Student Loans. Here is a link to that handbook: 2017-18 Canada-Saskatchewan Integrated Student Loan Handbook If you are viewing this in the binder, the handbook is found on the next page.

Other Loans

Governments aren’t the only ones to offer student loans. Financial institutions (Banks) also lend money to finance post-secondary schooling. These are regular consumer loans aimed at students. Investigate what your bank has to offer in the area of “student loans” Take Note: Interest rates may be higher since the rates are not set by the government, and repayment terms may be more aggressive than with government-sponsored loans. Also, interest accrues (builds up) on bank loans while you’re in school, unlike most government student loans.
Section 4

Go to the University of Saskatchewan website https://admissions.usask.ca/ and click on the “Money” link to read about:

- Tuition, Fees and Living Expenses
- Scholarships, Awards & Bursaries

Aboriginal Student Funding info: https://students.usask.ca/aboriginal/#Funding
University of Saskatchewan - Competitive Entrance Awards:

Go online to https://admissions.usask.ca/money/scholarships.php#CompetitiveEntranceAwards for the most up to date information

**Step 1. Apply for admission by February 15th**

Complete the online application for admission and pay the application fee.

**Step 2. Check your email**

Your new log-in ID and a temporary password for the PAWS web portal will be emailed to the address you verified on the application for admission within 2-3 business days. Log in to PAWS, update your password, and open the Scholarships and Bursaries channel to access the Competitive Entrance Scholarships and Competitive Entrance Bursaries application forms.

**Step 3. Submit competitive entrance award applications by March 1st**

To apply:

- Open the Scholarships and Bursaries channel in PAWS
- Click Apply for Awards
  
  The next time you access the application form, select View or modify my award applications rather than Apply for Awards.
- Select Award Year: 2018-2019 and Award Period: Fall and Winter Terms
- Choose the Competitive Entrance Scholarships* or Competitive Entrance Bursaries** application form

*SCHOLARSHIPS: awarded based on academic achievement and may consider school/community activities, leadership or other criteria

**BURSARIES: awarded based on financial need and may consider academic achievement, school/community activities, leadership or other criteria

You are encouraged to fill out and submit both application forms if you wish to apply for both scholarships and bursaries. When ready, ensure you submit your application(s); Applications that you have started, but not submitted, are not eligible for consideration.

**Step 4. Submit supporting documents by March 1st**

The documents you need to submit for your Competitive Entrance Scholarships and/or Competitive Entrance Bursaries application depend on the awards you selected. After you have submitted your application, select View my supporting documentation in the Scholarships and Bursaries channel in PAWS to view the supporting documents you are required to submit.
University of Saskatchewan – **Best and Brightest Scholarships:**

Go online to [http://explore.usask.ca/moneymatters/awards/bestandbrightest.php](http://explore.usask.ca/moneymatters/awards/bestandbrightest.php) for the most up to date information.

Take note of deadlines but be aware that many of these scholarships require you to submit additional items such as lists of activities, essays or reference letters. These items take TIME to prepare, so **GET STARTED EARLY.**

1. First, review the criteria for the different scholarships and decide which ones you qualify for.

2. **By December 1st:** Apply online for admission to the University of Saskatchewan, pay the application fee and arrange for your transcripts and other admission documents to be submitted to the Admissions Office. (Students enrolled in a Saskatchewan high school must request their transcript directly from the Ministry of Education)

3. **After you apply, within 2-3 business days,** Your new log-in ID and a temporary password for the PAWS U of S web portal will be emailed to the address you verified on the application for admission.

4. **By December 15th** submit the online application for Best and Brightest Entrance Scholarships.
   

   b) In the **Scholarships an Bursaries channel** of PAWS. Click on “**Apply for awards**”  
   **NOTE:** If you access the application form a second time, select “**View or modify my award applications**” rather than **Apply for awards.**

   c) Select Award Year: 2018-2019 and Award Period: **Fall and Winter Terms**

   e) Choose the **Best and Brightest Entrance Scholarships** application form.
University of Saskatchewan – **Guaranteed Entrance Scholarships:**

No separate application is required to be considered for a Guaranteed Entrance Scholarship!

You will automatically be considered when you apply for admission, pay the application fee and submit your grades and other documents necessary to be considered for admission.

<table>
<thead>
<tr>
<th>Your best average</th>
<th>Scholarship value</th>
</tr>
</thead>
<tbody>
<tr>
<td>95% or greater</td>
<td>$3,000</td>
</tr>
<tr>
<td>93% to 94.9%</td>
<td>$2,000</td>
</tr>
<tr>
<td>90% to 92.9%</td>
<td>$1,000</td>
</tr>
<tr>
<td>85% to 89.9%</td>
<td>$500</td>
</tr>
</tbody>
</table>

**How is my average calculated?**

You will be considered for a Guaranteed Entrance Scholarship based on your admission average. See the following website for information on how your admission average is calculated. [http://www.explore.usask.ca/admissions/5markaverage.php](http://www.explore.usask.ca/admissions/5markaverage.php)

If you apply for admission during your Grade 12 year, your average will be calculated twice -- once at the time of admission and again following your graduation. Your scholarship amount will be based on your highest average out of those two calculations.

If you have already graduated from high school, only your final Grade 12 average will be used.
University of Regina – Awards

Go to  http://www.uregina.ca/safa/

click on:  Awards

click on I will be a new student to the University of Regina in the Fall

Click on Application Required Entrance Scholarships and Awards

This will take you to the SAMS (Student Awards Management System). Which will give you instructions on how to apply for U of R Scholarships and Awards. You apply for these awards online through the SAMS (Student Awards Management System).

FAQ website re: U of R awards: http://www.uregina.ca/safa/awards/faq.html  - Note the deadline to apply for Entrance Scholarships is March 15th. All applications and supporting documents must be received at the University of Regina by the deadline. Applications will be available in January 15th.

Note: Before you fill in the SAMS application: Please ensure that you have applied to the U of R, paid the application fee, asked the academic counsellor at your school to send an unofficial copy of your transcript to the University, and gone to the Saskatchewan Ministry of Education Website to make an online order for your official transcript to be sent to the U of R three times: as soon as possible, after January Exams and After June Exams.
Scholarships, Bursaries & Awards

You must have received an offer of admission and a Student ID before you can apply.

Go to this website to find the link needed to apply for scholarships bursaries and awards:
http://saskpolytech.ca/admissions/resources/scholarships-and-awards.aspx#notSIAST

Scroll down the page until you see the “Apply Now” link.

Note: Apply for their scholarship, bursaries or awards in one of the following scholarship intake periods:

* April 3rd – June 30th
* August 1st – October 31st

Please wait until these dates to ensure that you are filling in the correct online scholarship application. (Also note: Once you get to the online application, click on all tabs across the top off the application to fill in every field before you are able to submit it.)

Other Financial Assistance Information found at:
http://saskpolytech.ca/admissions/resources/financial-assistance.aspx
Section 7

Aboriginal Scholarships

* There is a separate binder in the Student Services Office that contains a lot more information on Aboriginal Scholarships.

Here are just a few web sites:

http://www.aadnc-aandc.gc.ca/eng/1351687337141/1351687403171  aboriginal bursaries search engine

http://www.ammsa.com/community-access/scholarships/  Aboriginal Scholarship Guide

http://www.ammsa.com/content/saskatchewan-scholarships  Saskatchewan Scholarships

http://indspire.ca/  Click on Bursaries and Scholarships link


https://www.cumberlandcollege.sk.ca/index.php?id=113  If you are attending Cumberland Regional College, they offer 5  Alex Prytula University Entrance Scholarships, each valued at $2000

https://students.usask.ca/aboriginal/#Funding  For Students attending the University of Saskatchewan
Section 8
Additional Resources

Sorry, this is just a poor quality screen shot. Mrs. Christiansen can give you a photocopy of this additional resources list if requested.
Other Scholarships and Awards: Web Sites & Information

- Aboriginal-Connections http://directory.aboriginalconnections.com/Canada/index.html
- Aboriginal Scholarship Awards Program www.imperial.ca
- Aboriginal Scholarship/Bursary Guide www.nrmia.com/nrmia.html
- Advancement of Aboriginal Youth www.cobca.com/ajay
- Albert Bellegarde Memorial Scholarship www.firstnationsuniversity.ca
- Arena Resources Canada Inc. www.arenaresources.ca
- Association of Canada Land Surveyors www.acls-acelc.ca
- Automotive Industries Association of Canada www.aiacanada.com
- Business and Professional Women's Organization www.relationscan.org/bursaries.html
- Business & Professional Women's Club Saskatoon Inc. www.bpwsaskatoon.com
- Canada Post Aboriginal Education Incentive Awards http://www.canadapost.ca/cop/mc/aboutus/community/aboriginaleducation/default.html
- Canadian Association of Broadcasters www.cab-acc.ca/english/about/awards/scholarships/default.htm
- Canadian Farm Business Council www.farmbusiness.ca/programs/scholarships/
- Canadian Hydrographic Association Award www.hydcd.ca
- Canadian Printing Industries Association www.cpia-acpi.ca
- Canadian Retail Institute http://www.retailcouncil.org/education/programs/scholarship.asp
- Canadian Technical Asphalt Association http://www.ctaa.ca/awards.htm
- Canadian Western Agribition Scholarships www.agribition.com
- CISCO-ACCC Technology Scholarship for Women www.accc.ca/wp/awards/cisco_scholarship.asp
- City of Regina www.cityofregina.ca
- Community First Working for Women communityfirst@affinityca.ca
- CSUA Broadcast Technology Scholarship 1-866-729-2737 csua@usupport.net
- Electro Federation Canada www.electrical.com
- Gabriel Dumont Institute www.gdi.ui.ca
- Girl Guides of Canada www.girlguides.ca
- Global Television Network (aboriginal, disability, visible minority) www.canada.com/aboutus/scholarships.html
- Grand Lodge of Saskatchewan www.saskagms.com
- Health Care Bursaries www.health.gov.sk.ca bursary@health.gov.sk.ca
- I.W. Tisdall Memorial Scholarship www.etsa.sk.ca
- Jake Mike Memorial Scholarship 234 Fisher Cres, Saskatoon, SK S7L 5C9
- Kin Canada Bursaries www.bursary.ca
- Leader Post Michael C. Sifton Scholarship The Leader Post Carrier Foundation Inc. 565-8344
- Millennium Scholarships and Millennium Aboriginal Access Bursary www.centennialscholarships.co
- Mineral Sector Professional Scholarship Program 1-888-311-1185
- Morley Wood Memorial Scholarship for Aboriginal Female Students c/o University of Regina
- National Aboriginal Achievement Foundation www.naaf.ca or toll free at 1-800-329-9780
- National Federation of Independent Grocers www.cnig.ca/scholarship.asp
- National Union of Public and Government Employees Scholarships www.nupge.ca
- Native Women’s Association of Canada www.nwac-cano.org/nyouthscholars.html
- Nexen Inc. www.nexeninc.com
- Orange Benevolent Society of Saskatchewan www.obssociety.com
Pipe Line Contractors Association of Canada  www.pipeline.ca
RBC  www.rbc.com
Registered Psychiatric Nurses Association of Saskatchewan
www.rpnas.com/public.jsp/content/education/education_scholarships.jsp
Royal Canadian Geographical Society  www.rcgs.org
Saskatchewan Adult Basic Education Association  www.sabea.ca
Saskatchewan Association of Conservation Officers  www.saco.ca
Saskatchewan Association of Rural Municipalities Student Scholarship
www.crhga-croma.usask.ca/shsp/scholarships.php
Saskatchewan Epilepsy Inc – Sampson Memorial Scholarship. Contact association for more details. Email: sk epilepsy@sasktel.net
Saskatchewan Emergency Medical Service Association  www.sems.ca/
Saskatchewan Hockey Association  www.sha.sk.ca
Saskatchewan Society of Nutrition Management  www.ssnmn.ca/studentinfo.html

Saskatchewan Stockgrowers Association  www.saskatchewanstockgrowers.com/scholarship
Saskatchewan Trucking Association  www.sasktrucking.com
SaskTel  http://www.sasktel.com/about_us/community_involvement/scholarships_bursaries/
SEGU Scholarships and Bursaries  www.segu.org
SGI Corporate Scholarship Program  www.sgi.sk.ca/sgi_public/community/sgi_scholarships/
Specialty Equipment Market Association  www.sem.org/scholarships
Steve Bonk Scholarship (Water/Wastewater) CWIA Unit 11 1010 Polytek St Ottawa ON K13 9H9
Taggart’s Charitable Foundation Inc.  http://www.taggartfoundation.ca
Teamsters 213  http://www.teamsters213.org/members.html#Anchor-Scholarships-20882
Terry Fox Humanitarian Award Program  www.terryfoxawards.ca
Tourism Careers  http://www.tourismcareers.org/scholarships/education-and-administrative-scholarships
University of Regina (Nursing)  www.uregina.ca
University of Saskatchewan (Nursing)  www.usask.ca
Walmart Community Scholarship Program  www.walmartstores.com