

# Student Financial Services and Student Financial Aid

Through a variety of financial programs, Student Financial Services and Student Financial Aid assist in making the best student experience possible by providing financial support and guidance to students throughout their academic career.

Some of our services for students include:

- Administering OSAP and other government assistance programs;
- Administering the Western scholarship and bursary programs;
- Financial counselling and budgeting assistance.
- For more detailed information visit our website at: [www.registrar.uwo.ca/Student\\_Finances](http://www.registrar.uwo.ca/Student_Finances)

## 1. Admission Scholarship Information

All admission scholarships are merit based scholarships for secondary school applicants. Eligibility is based on a final admission average including prerequisite courses, calculated for the program to which the student has confirmed acceptance. No application is required.

- Continuing Scholarships - unlimited, at \$10,000 (\$2,500 annually), final average 95%+. The Don Wright Faculty of Music determines recipients for the Continuing Scholarships in Music.
- Western Scholarship of Excellence - unlimited, \$2,000 for one year, final average 90% - 94.9%.
- Western Scholarship of Distinction - unlimited, \$1,000 for one year, final average 88% - 89.9%.

Scholarship funds will be applied to tuition.

### National Scholarship Program

These are scholarships for secondary school applicants who have obtained a minimum overall academic average of 90% on all Grade 12 U/M courses (or equivalent).

- An application is required and the deadline is February 14.

### President's Entrance Scholarships

- 5 scholarships at \$65,000 each (\$20,000 for year one, plus \$15,000 annually for years two to four) and; up to 15 scholarships at \$50,000 each (\$10,000 annually, plus \$10,000 towards first year residence).

### Beryl Ivey Continuing Entrance Award

- ONE at \$64,000 (payable \$16,000 per academic year for a period of four years).

### International President's Entrance Scholarships

- 3 at \$50,000 (\$10,000 annually, plus \$10,000 towards first year residence costs)

### Faculty Entrance Scholarships

- Up to 15 at \$30,000 (\$6,000 annually, plus \$6,000 towards first year residence costs)

## 2. Apply for the Ontario Student Assistance Program (OSAP)

[osap.gov.on.ca](http://osap.gov.on.ca)

The Ontario Student Assistance Program (OSAP) is the primary source of assistance for Canadian citizens/permanent residents of Ontario and provides need based loans for eligible students. OSAP is designed to assist students to meet education costs but it does not normally meet the full financial needs of students.

Eligibility is based on an assessment of each student's needs and personal resources. If your OSAP loan is insufficient, or if there has been a change in your family circumstances after the initial assessment, a review may be in order. Should this be the case, or if you experience other financial problems, sign on to your Student Services page to book a financial aid appointment.

Students can apply for OSAP on-line at [osap.gov.on.ca](http://osap.gov.on.ca). To have your tuition deferred for OSAP you must complete the application process by June 30th. **If you apply by June 30th and your first installment of funding covers your first installment of fees, your tuition will automatically be deferred to OSAP.**

## 3. Non-Ontario Students and Financial Assistance

You can apply for assistance through your provincial Ministry of Education. Each province in Canada has their own application process; please visit the appropriate provincial website for more details.

## 4. International Students

The Ministry of Employment and Immigration requires all international students to prove that they have adequate resources before they may be admitted to Canada. Consequently, a bursary will normally be awarded only if there is evidence that circumstances have changed since your arrival in Canada. Obtain information about the Visa Student Bursary Program from the International Student Centre, WSS 2120.

## 5. Apply for Admission Bursaries

First year students applying for admission to Western's main campus directly from secondary school can apply for Admission Bursaries and need based awards through the online Admission Bursary Application.

Bursaries are non-repayable grants and range in value from \$250 - \$4,000.

To be eligible, you must demonstrate financial need and be a Canadian Citizen or Permanent Resident of Canada.

Once a student has submitted an application for admission to a program at main campus they can access the Admission Bursary application. The Admission Bursary Application becomes available by the end of January each year. The application and the deadline to apply on this application can be found at [www.registrar.uwo.ca/student\\_finances/bursaries.html](http://www.registrar.uwo.ca/student_finances/bursaries.html)

## 6. In-Course Bursaries, Need Based Awards and Work Study

Bursary assistance is also available to students after their first year at Western. Students must continue to demonstrate financial need and they must complete a Financial Assistance Profile application (FAP), available online each August at: [studentservices.uwo.ca](http://studentservices.uwo.ca)

Students must be a Canadian citizen or a Permanent Resident of Canada.

**Need Based Awards** - Need Based Awards are awarded to students based on a combination of academic merit, demonstration of financial need, and in some cases, non-academic requirements. A Financial Assistance Profile application must be submitted to be considered.

**Work Study** - Western's Work Study program offers an opportunity for students to work part-time on campus in jobs that accommodate their studies. To be eligible for Work Study, students must be a Canadian citizen or a Permanent Resident of Canada, and demonstrate a genuine financial need.

See [www.registrar.uwo.ca/student\\_finances](http://www.registrar.uwo.ca/student_finances) for more information on these programs.

## 7. Take Control of Your Finances

Budget and plan. You will have less stress about your finances and more time for studies. Before you apply for any kind of credit, evaluate the cost of borrowing and terms of repayment. Remember, the way you manage credit will impact your credit history. Avoid the urge to increase spending based on anticipated income. Wait until you've earned it. Seek advice when making major financial decisions.

Sign on to your Student Services page to book a financial aid appointment.

## 8. Understand Tuition Fee Payment and Refund Policies

Tuition fee payment and refund policies are currently under review. See [www.registrar.uwo.ca/student\\_finances/fees\\_refunds](http://www.registrar.uwo.ca/student_finances/fees_refunds) for more information on this policy.

## 9. Pay your Fees

You can make a payment by Internet banking (in the payee list, look for "University of Western Ontario" and select "Tuition" - your Western student number is your account number), by cheque or money order, in person, or mail to:

### Student Central -Tuition

Room 1120,  
Western Student Services Building,  
Western University, London ON, N6A 3K7.

Payment by credit cards or cash are not accepted. For inquiries, please contact the Registrar's Helpline at 519-661-2100. Payments must be received in our office by the due date. Postmarks are not sufficient.

Tuition fees for International students are significantly higher. Western University receives no government funding for International Students. Refer to [www.registrar.uwo.ca](http://www.registrar.uwo.ca) for the most up-to-date fee information.

It is the student's responsibility to be familiar with and understand all the University regulations contained in the Academic Calendar; to understand how adding and dropping a course or courses, withdrawal, etc., affects a tuition fee account; and to ensure that tuition fees are paid in full without any notice from the University. Failure to pay outstanding tuition and other related fees will result in academic and financial penalties up to and including removal from courses. For more information, refer to the ACADEMIC SANCTIONS, DEREGISTRATION AND REINSTATEMENT sections of the Academic Calendar.

## 10. Make an Appointment with a Student Financial Aid Officer

Should you have any concerns about your educational finances and need to discuss them confidentially, make an appointment with one of our Student Financial Aid Officers. During your appointment, topics of discussion may include: reviewing your OSAP entitlement, applying for financial assistance, developing a personal budget, student financial planning, debt management advice or emergency financial assistance.

## 11. Tuition Fee Payment Deadlines

Tuition fee payment deadlines are currently under review. See [www.registrar.uwo.ca/student\\_finances/fees\\_refunds](http://www.registrar.uwo.ca/student_finances/fees_refunds) for more information on this policy.

## 12. Account Balance

Students can check their fee account balance online through the Student Center ([student.uwo.ca](http://student.uwo.ca)) You will need your student account login and password to access this information.

## 13. Cancellation Fees

Full-time students who withdraw from the University prior to the start of the session will be assessed a cancellation fee of \$299.00\*. Also see the WITHDRAWALS AND REFUNDS section of the Academic Calendar. Part-time students who withdraw from their courses prior to the start of the session will be assessed a cancellation fee of \$60.00 per full course\* and/or \$30.00 per half course\*. Also see Withdrawals and Refunds section of the Academic Calendar or the Tuition/Refund Schedule on the Office of the Registrar website.

**Note:** It is very important that main campus students advise the Registrar's Office (Academic Records) in writing, as soon as possible, if they are cancelling their registration. Failure to do so promptly will result in additional charges based on the current refund schedule. Affiliated College students should advise their Registrar.

\*Deferred payment, cancellation and late payment fees are subject to change. Please see [www.registrar.uwo.ca](http://www.registrar.uwo.ca) for updated information.

## 14. Estimated Cost of Attending Western

### Tuition Fees

(2013-14 full-time fees for many undergraduate programs):  
Approximately **\$7,100**

**Books and Supplies** (program dependent):  
Approximately **\$1,500**

**Personal and Living Expenses**  
(varies according to personal needs):  
Approximately **\$9,000 - \$12,000**