

Scholarships, Awards and Bursaries

See A Guidance Counsellor for Information and Applications

National Scholarships			
Scholarship/Award/Bursary/Grant	Criteria/Details	Amount (\$) and Deadline	Contact Info.
Aboriginal Financial Officers Association of Canada	<ul style="list-style-type: none"> Aboriginal descent entering post-secondary Essay required 	Scholarship package plus free trip to attend AFOA national conference Deadline: January	https://gotoapply.ca/YouthAwardsAFOA/
Aircraft Electronics Association Educational Foundation Scholarship	<ul style="list-style-type: none"> Scholastic achievement and recommendation furthering studies in avionics or aviation maintenance Essay 	\$1000-\$3500 Deadline: February	www.aea.net/scholarship
Academic Invest	<ul style="list-style-type: none"> Search for applicable scholarships 	Amount Varies	www.academicinvest.com
AES Engineers Scholarship	<ul style="list-style-type: none"> 500-1000 word essay about stated topic Available for students entering college or university in a variety of fields (engineering not required) Awarded on basis of character as determined by essay 	\$500 (number of scholarships available varies) Deadline: October	http://www.aesengineers.com/scholarships.htm
Association of Universities and Colleges of Canada (AUCC Scholarships)	<ul style="list-style-type: none"> Administer more than 130 scholarship, fellowship and internship programs on behalf of governments, foundations and private sector companies 	Amount and Deadlines Vary	http://www.aucc.ca/programs-services/scholarships/
Automotive Industries Association of Canada	<ul style="list-style-type: none"> Must be enrolled in college, university or accredited automotive technical program 	\$700 \$1000 matching grant for recipients who become technicians in automotive aftermarket – claimed up to one year after graduation Deadline: June 15	http://www.aiacanada.com/scholarships.cfm
Basilicata Cultural Society Bursary	<ul style="list-style-type: none"> Basilicata origin 	\$3000 Deadline: April	905-850-1070
Black Business & Professional Association Scholarships	<ul style="list-style-type: none"> Wide range of scholarships available for black youths entering post-secondary 	Amount varies Deadline: June	http://bbpa.org/events-programs/national-scholarships/
Burger King	<ul style="list-style-type: none"> 67% or higher average.; must work part-time; financial need; community service/co-curricular Entering college or university Principal and Employer recommendation (one per school) 	\$1000 Deadline: December	www.bkscholars.scholarshipamerica.org
Canadian Golf Foundation Scholarship (RCGA)	<ul style="list-style-type: none"> Competitive golfers in golf program recognized by RCGA 	\$1000-\$5000 Deadline: June	www.rcga.org
Canadian Hospitality Foundation (various scholarships)	<ul style="list-style-type: none"> Entering university or college Aptitude and interest in food services; financial need; scholastic record; leadership 	\$3500 Deadline: May	www.chfscholarships.com

CAB Canada Scholarship Program: Jim Allard Award Ruth Hancock Award	<ul style="list-style-type: none"> Strong character and leadership; willingness to assist others in industry, interested in career in broadcasting Essay required 	\$1500 - \$2500 Deadline: June	www.cab-acr.ca
Cal Callahan Memorial Bursary	<ul style="list-style-type: none"> Son, daughter or legal ward of Pipeline Industry employee (in union) entering post-secondary 	\$6000 Application on website Deadline: September	www.pipeline.ca
Canadian Federation of Independent Grocers Nation Scholarship Program	<ul style="list-style-type: none"> Must be entering particular universities Academic achievement, awards and extra-curricular involvement Student must be sponsored by Independent Grocery Store that is CFIG member 1000 word essay 	\$1500-\$8000 Deadline: May	www.cfig.ca CFIG Scholarship Committee - 416-492-2311
Canadian Hard of Hearing Association	<ul style="list-style-type: none"> Academic achievement; determination to cope with hearing loss; community involvement 	\$1000 Deadline: February	http://www.chha.ca/chha/scholarships-index.php
Canadian Medical Hall of Fame Great West Life, London Life and Canada Life	<ul style="list-style-type: none"> Academic achievement (min. 85% avg.); financial need; interest in career in medicine or health sciences 	\$1000 (renewable for up to 4 yrs.) Deadline: June	www.cdnmedhall.org
Canadian Paraplegic Association	<ul style="list-style-type: none"> For students with spinal cord injuries; based on academic standing and financial need 	\$2500 Deadline: August	www.canparaplegic.org
Canadian Sanitation Supply Association Scholarship Program	<ul style="list-style-type: none"> Academics and leadership 	\$2000 Deadline: June	www.cssa.com
Canadian War Museum History Award	<ul style="list-style-type: none"> Completion of 1500-2000 word essay on determined subject and application 	\$1000 Deadline: March	www.warmuseum.ca
Carol Anne Letheren Leadership and Sport Scholarship	<ul style="list-style-type: none"> Min. avg. 85%; demonstrated leadership and personal values Female entering Business, Sports Management, Marketing or Physical Education Letter of recommendation 	1500 per year for up to 3 yrs. Deadline: March	www.olympic.ca
Childhood Cancer Foundation	<ul style="list-style-type: none"> Must be a childhood cancer survivor entering college and university 	\$300-1000 Deadline: June 30	http://candlelighters.ca/prog_serv/scholarship_fnd
CIBC and Youth Vision Scholarships	<ul style="list-style-type: none"> For grade 10 students enrolled in mentoring program with Big Brothers Big Sisters of Canada or YMCA Canada 	35,000 (30 awards) up to 4000 per year of tuition, for up to 4 yrs, summer internship support of up to 2000 per yr while in high school, and up to 4000 per year in univ. Deadline: September	www.aucc.ca 1-800-263-9133 (Big Brothers Sisters)
Credit Education Week	<ul style="list-style-type: none"> Essay contest about money 	27 awards @ \$500-\$5000	www.cewc.ca
Dominion Institute Great Canadian Questions Essay Competition	<ul style="list-style-type: none"> Essay not more than 1500 words on specified topic 	\$ 2000 Deadline: May	www.greatquestions.com
Epilepsy Scholarship Awards	<ul style="list-style-type: none"> Under care of Canadian physician for epilepsy Entering post-secondary Essay required 	\$1000 Deadline: May	www.epilepsy.ca
Eva Smith Bursary	<ul style="list-style-type: none"> African Canadian; financial need, volunteer service in African Canadian community; educational achievement 2 letters of reference 	\$500 Deadline: June	www.evasmithbursary.ca

J.V. Findlay Bursary (IAPA Industrial Accident Prevention Assoc)	<ul style="list-style-type: none"> • Good grades; financial need; studies in occupational Health and Safety 	\$1000 Deadline: January	1-416-506-8888 jvfindlaybursary@iapa.on.ca
Justices of the Peace Bursary Program	<ul style="list-style-type: none"> • Eligible to students who have just graduated high school and are entering first year of college or university in a program that will lead to a career in the justice sector (paralegal, criminology, police foundations, legal admin. Etc.) • Must demonstrate academic excellence, commitment to studies and financial need 	\$1,000 Deadline: April	http://ojen.ca/AJPOBursary
Learning Disabilities Assoc. of Canada: Carol Thomson Memorial Fund Scholarship	<ul style="list-style-type: none"> • Diagnosed with learning disability • 200 word outline describing disability and how it impacts daily life; include involvement in activities and future goals 	\$1000 Deadline: May	www.ldac-taac.ca
Lemaire Co-operative Studies Award	<ul style="list-style-type: none"> • Students involved in co-operatives 	\$1000-\$3000 Deadline: March	http://coop-studies.usask.ca
Leonard Foundation Financial Assistance	<ul style="list-style-type: none"> • Sons/daughters of ordained clergy, licensed elementary or secondary school teachers, Cdn military, graduates of Cdn Military College, members of Engineering Institute of Cda, and members of Mining and Metallurgical Institute of Cda. • Students are employed during free time and participate regularly in athletic, fitness or military activities 	\$1000-\$1500 Deadline: March	www.leonardfnd.org
Lindsey Morden Claim Services Ltd.	<ul style="list-style-type: none"> • Financial need, scholastic attitude and athletic promise; parent or immediate relative employed in insurance ind. 	\$1000 per province Deadline: July	1-780-424-3320
Loran Award (formerly Canadian Merit)	<ul style="list-style-type: none"> • 85% average; interview; school must review candidates; must be Cdn. Citizen or have residency status; show character, leadership and commitment to community service • For studies at universities of Alberta, UBC, Calgary, Dalhousie, Guelph, King's College, Laval, McGill, Manitoba, McMaster, Memorial, Moncton, Montreal, Mt. Allison, UNB, Ottawa, Queen's Sask, Simon Fraser, Toronto, Waterloo, Western, York 	National Award up to 16,000 per yr, renewable for 4 yrs.; Finalist Award 3000; Prov. Award 2000 Deadline: October	www.loranaward.ca www.cmsf.ca
MADD Canada Bursary Fund	<ul style="list-style-type: none"> • Students who have had a parent/guardian killed in an impaired-driving related crash 	Up to 2000 Deadline: May	www.madd.ca 1-800-665-6233
McDonald's Employee Scholarships	<ul style="list-style-type: none"> • Hourly paid employees of McDonalds with min. 6 months continuous employment (must continue working for min 15 hrs per week during non-academic periods during scholarship) 	Up to \$5000 per year for 2 academic years (10,000 total) Deadline: April	
MENSA Canada Scholarship Program	<ul style="list-style-type: none"> • Essay that outlines goals and steps taken to achieve them 	\$750-\$1000 Deadline: January	www.mensacanada.ca
Miller Thomson Foundation Scholarship	<ul style="list-style-type: none"> • High achievers • Extra-curricular activities • Community service • 3 letters of recommendation 	\$1000 Deadline: March	www.millerthomson.ca/foundation.asp
Monsanto Canada Scholarships	<ul style="list-style-type: none"> • Farm children; outstanding academic excellence; leadership; involvement in local community • Entering program in agricultural sciences or forestry • 2 reference letters, acceptance letter & essay 	\$1500 Deadline: July	www.monsanto.ca
National Aboriginal Awards (various)	<ul style="list-style-type: none"> • Various awards available to First Nation, Inuit & Metis students • Entering university in Computer Science, Math, Business, Commerce, Engineering 	Amount & Deadline vary \$3000 Deadline: June	https://indspire.ca

National Union of Public and General Employees Scholarships (various)	<ul style="list-style-type: none"> • Child or foster child of National Union of Public and General Employees member entering post-secondary • Application and essay • 4 scholarships available 	\$1500 Deadline: June	http://nupge.ca/scholarships-2014
OTIP Academic Bursary	<ul style="list-style-type: none"> • Must be full-time student at post-secondary institution for upcoming year • Parent/guardian must be insured through OTIP 	12 awards: 6 male and 6 female \$1000 Deadline: June	https://www.otip.com/About-OTIP/Bursary.aspx
Peter Butler III: Rose Fortune Scholarship	<ul style="list-style-type: none"> • Visible minority students pursuing education in law enforcement, security, correctional worker, law, criminology, police foundations • Essay and community involvement 	Deadline: March	www.ablenet.ca/community_scholar.htm
Petro-Canada Olympic torch Athletic Scholarship Fund	<ul style="list-style-type: none"> • Member of Cdn national team in Pan American, Paralympic, winter/summer Olympics 	\$1500 per year (tuition) Deadline: May	www.olympic.ca
Public Service Alliance of Canada	<ul style="list-style-type: none"> • PSAC members and their children; scholastic achievement, community and/or union involvement 	\$1000-\$4000 Deadline: August	www.psac-afpc.org
RBC Royal Bank Students Leading Change Scholarships	<ul style="list-style-type: none"> • Students in their last year of high school attending college or university • Also scholarships for aboriginal students and children of RBC employees 	\$2 500 - \$10 000 plus free "Me to We" Trip Deadline(s): December & February	https://scholarships.rbc.com/
RCGA Foundation Awards	<ul style="list-style-type: none"> • For competitive golfers (expectation is that the student will be on the varsity golf team for post-secondary school) 	Many awards available	www.rcga.org 1-800-263-0009 x265
Retail Council of Canada: Retail as a Career Scholarship	<ul style="list-style-type: none"> • For students entering or currently enrolled in a business, marketing or retail-related program at a Canadian post-secondary institution. • Must be enrolled full-time or part-time at a Canadian college or university in the fall. • Pursuing a retail, business or marketing-related program. • Currently working part-time or full-time within the retail industry 	25 @ \$1000 1 @ \$5000 Win trip to attend Retail Conference Deadline: March	http://www.retaileducation.ca/
Shad Valley Alumni Scholarship	<ul style="list-style-type: none"> • Attending University in fall • Offered by a select number of universities to students who have previously participated in Shad 	Amount & Deadline Varies	www.shad.ca
Schulich Leader Scholarship	<ul style="list-style-type: none"> • Science, Technology, Engineering, Math student leaders that contribute strength and sustainability to national economy • ***Must be nominated by school (one per school) 	\$500 x 4 years Deadline: October	www.schulichleaders.com
Scouts Canada Scholarships	<ul style="list-style-type: none"> • Active and registered member of Scouts; leadership, scholastic achievements, attitude, aptitude • Letters of reference 	\$1500 Deadline: April	www.scouts.ca
St. John Ambulance Bursary Program	<ul style="list-style-type: none"> • Community services volunteer, instructor with St. John Ambulance or earned Grand Prior's Badge; entering nursing 	variable Deadline: March	www.sja.ca
TD Canada Trust	<ul style="list-style-type: none"> • Outstanding community leadership; essay; 3 letters of support; letter of recommendation 	up to \$60,000 over 4 yrs. Deadline: October	www.tdcanadatrust.com/scholarship
Terry Fox Humanitarian Award	<ul style="list-style-type: none"> • Academics; involvement in humanitarian service; participation in sport, fitness and community service • 3 referee forms needed 	\$7000 annually, renewable for up to 4 yrs., approx. 20 awards Deadline: February	terryfox@sfu.ca www.terryfox.org
Top 20 Under 20 Awards Program	<ul style="list-style-type: none"> • Under age 20 as of Dec. 31; significant demonstrated level of achievement, innovation and leadership 	\$2000 Deadline: January	www.top20under20.ca 1-866-962-4946

University of Toronto National Book Award	<ul style="list-style-type: none"> • Exceptional achievement in a broad context (original & creative thought); enthusiasm for intellectual exploration; nominated by school 	National Scholarship-tuition and fees for 4 yrs, res. support in 1 st yr. Arbor - 3,000 in 1 st yr and renewable at 1500 for 3 more yrs. Deadline: October	www.utoronto.ca
Toyota Earth Day Scholarship Program	<ul style="list-style-type: none"> • Outstanding environmental commitment, community services and leadership • Cannot be an employee or immediate family member of an employee of Toyota and its dealers 	\$5000 Deadline: January	www.earthday.ca
Union Scholarships - some listed here but there are others - check with your parents	<ul style="list-style-type: none"> • PSAC • UFCW • ILWU • Various scholarships and bursaries available to children of union members 	Amount and Deadline Varies	
Wal-Mart Canada Community Scholarship Program	<ul style="list-style-type: none"> • Financial need, extracurricular activities and community involvement • Essay 	\$4000 (\$1000 per year) Deadline: May	www.wal-mart.com
Wayne and Walter Gretzky Scholarship	<ul style="list-style-type: none"> • Blind or visually impaired; academic excellence, service to community and financial need • Application form, essay and transcript 	\$3000-\$5000 Deadline: May	www.cnib.ca (“awards”) 1-519-458-8665 Kim.Kohler@cnib.ca
Wendy’s Classic Achiever	<ul style="list-style-type: none"> • Min. average; extra-curricular; community service • Available to all applicants and “Wendy's Crew” members 	\$1000-\$5000 Deadline: November	www.wendysclassicachiever.ca
Wiesenthal Scholarship	<ul style="list-style-type: none"> • Must be in final year of high school , average of 75% or higher, strong community involvement or leadership connected to human rights, social justice, tolerance. • Must submit 250-500 work essay or video submission • Reference letter from teacher 	1 st - \$1000 2 nd - \$500 3 rd - \$250 Deadline: March	*See Guidance Counsellor for application
Zonta International Foundation Young Women in Public Affairs Awards	<ul style="list-style-type: none"> • Active commitment to volunteerism, leadership and dedication to advancing status of women • 2 letters of recommendation 	\$500-\$1000 Deadline: January	www.zonta.org

Ontario Scholarships, Bursaries and Awards

Name of Scholarship	Criteria	Pathway	Amount & Deadline	Contact Information
Aird Scholarship	<ul style="list-style-type: none"> Physical Disability Outstanding achievement, motivation and initiative 	Post-secondary	\$2500 Deadline: April	download applic. from OSAP website
Allan Simpson Award Independent Order of Odd Fellows, Grand Lodge of Ontario	<ul style="list-style-type: none"> Available to full orphans (both parents deceased) 	Post-secondary	\$1500-\$2500 renewable Deadline: March	1-519-273-8088 John R. Nichols-Grand Secretary
Albert Rose Bursary	<ul style="list-style-type: none"> For students living in rent-g geared-to-income housing in Ontario (proof of tenancy required) 		Amount varies	www.ontario.ca/rose
Alcan Program at Ontario Science Centre	<ul style="list-style-type: none"> Applying to Ontario Science Ctr. School 	Ontario Science Centre Summer School	4 @ 1250 March	
AMAPCEO Association of Management, & Professional Crown Employees of Ontario	<ul style="list-style-type: none"> Must submit essay: The Value of Public Service 	Full-time secondary school student	1 st - \$750 2 nd - \$500 3 rd - \$350	See Guidance
Anthony DiLena Pathways Award	<ul style="list-style-type: none"> Student success despite having to overcome personal obstacles, financial barriers or academic challenges 	Ontario	4 @ \$500	See Guidance
Bill 7 Award	<ul style="list-style-type: none"> Gay, lesbian, bisexual, transgender, transsexual or 2-spirited; financial need 	College, university, apprenticeship, trade or certificate program	approx. \$1000 Deadline: August	www.bill7award.ca
Canadian South Asian Club Bursary	<ul style="list-style-type: none"> Financial need, academic achievement and involvement in extracurricular activities Available to student of South Asian origin who is Cdn citizen or landed immigrant; 	University/College/Workplace	\$1000	mde@wlu.ca
Horatio Alger Ontario Scholarship	<ul style="list-style-type: none"> Critical financial need Extracurricular & community involvement 	Post-secondary	\$5,000 Deadline: November 1	www.horatioalger.org/canadascholarships
Municipal Engineers Association Bursary Award	<ul style="list-style-type: none"> For children of municipal employees in Ontario who have been accepted into University Engineering program 500 word essay 	University	10 @ \$1000 each	
Ontario Hosterly Institute	<ul style="list-style-type: none"> For students enrolling in min. 2 yr hospitality program Transcript, resume, letters of reference 	College	\$2000 Deadline: April 30	www.theohi.ca
Ontario Housing Corp.	<ul style="list-style-type: none"> Tenant of Ont. Housing; non-profit or “geared to income” housing 	Post-secondary	\$3000 bursary Deadline: July	www.ontario.ca/mah
Ontario Hydro	<ul style="list-style-type: none"> Native ancestry; good academic standing; strong communication skills; community involvement; commit. to environment 	Post-secondary	\$1000-\$2400 Deadline: June	
Ontario Knights of Columbus	<ul style="list-style-type: none"> Son, daughter or legal ward of a member in good standing Application; autobiographical statement; letter of recommendation; transcript 	Post-secondary	Deadline: April	www.ontariokofc.ca

Ontario Medal for Young Volunteers	<ul style="list-style-type: none"> • Aged 15-24; volunteer time and service to charity/not-for-profit agency or ind., leadership, contrib. to community, role model for volunteerism, inspired others to volunteer • Essay, references 		Award Deadline: January	www.citizenship.gov.on.ca 1-416-314-7526
Ontario Volunteer Service Award	<ul style="list-style-type: none"> • Under 24 - has volunteered with one group for min 2 yrs. 			
Ont. Parks Assoc. Bursary and Scholarship Fund	<ul style="list-style-type: none"> • Parks or related field; horticulture; conservation; research; landscaping; environmental resource mgmnt. 	University and College	Tuition, residency, other expenses Deadline: April	opaf@opassoc.on.ca
ORBA Civil Technology Scholarship & ORBA Civil Engineering Scholarship	<ul style="list-style-type: none"> • Student going to college or university for civil engineering/technology • Must submit essay • Commitment to school and community 	University and College	\$2000 college \$2000 university	See Guidance counsellor
OSSTF Student Achievement Award in honour of Marion Drysdale	<ul style="list-style-type: none"> • High school student (grades 9-12) • Writing and creative art competition 	Ontario	8 @ \$1000 Deadline: November	http://www.osstf.on.ca/studentachievementawards
OSSTF Family Education Fund	<ul style="list-style-type: none"> • Assists financially the children of OSSTF/FEESO members to enter college, university or apprenticeship programs 	College/University/Apprenticeship	10 @ \$1500 Deadline: April 15	http://www.osstf.on.ca/federation-family-education-fund
OUA Scholarships	<ul style="list-style-type: none"> • Student-athletes 	University	up to \$3500 annually	www.oua.ca
Queen Elizabeth II Aiming for the Top Scholarships	<ul style="list-style-type: none"> • Academic excellence (80% avg.); financial need • Make application when applying for OSAP 	University and College	\$100-\$3500 per academic year up to 4 yrs. Deadline: June	http://osap.gov.on.ca
Skills Canada (Ontario)	<ul style="list-style-type: none"> • Received bronze, silver or gold medal at Ontario Technological Skills Competition • Attending community college for technology-related program 	College	\$500 Deadline: August	www.skillsontario.com
Vedic Cultural Centre Scholarship	<ul style="list-style-type: none"> • One parent of South Asian or Indo-Caribbean descent; min avg. 80% in best 6 grade 12 courses 	University	\$1500 Deadline: April	www.vedicculturalcentre.com

Local Scholarships, Awards and Bursaries

Name of Scholarship	Criteria	Pathway	Amount & Deadline	Contact Information
CEC-Council for Exceptional Children, Deanna Smitheram Award	<ul style="list-style-type: none"> exceptional student who has shown significant improvement in attitude and effort, and some in academics 	Peel Board, Dufferin Peel Catholic Board and Upper Grand Board -student must be nominated by school	100	Get info. in Guidance
CDDHS Alumni Award	<ul style="list-style-type: none"> at least one parent attended CDDHS; leadership; in school activities; min 60% avg. 	-at least one parent attended CDDHS -application process one page essay		Get info. in Guidance
Dufferin Federation of Agriculture	<ul style="list-style-type: none"> <u>involvement in 4H/similar org./school and community</u> 	<u>Dufferin County</u> application form	September	applic. in Guidance
Dufferin Arts Council Scholarship and Bursary	<ul style="list-style-type: none"> resident of Dufferin County who has been accepted into “approved” post-sec. Arts program 	Dufferin County personal resume, transcript, 2 letters of ref., portfolio/media Scholarship based on exceptionality in art Bursary based on financial need	300-1000	Get info. in Guidance
Dufferin Women’s Institute	<ul style="list-style-type: none"> 350 – 500 word essay on how you arrived at a career choice Application form 2 letters of reference Resident of Dufferin County 		June	Get info in Guidance
Hope Spring Spiritual Warrior Scholarship	<ul style="list-style-type: none"> Entering college or university Student of Waterloo, Wellington or Upper Grand school board who has met the challenge of cancer either personally or thorough a close friend/family member and has used the experience to become more creative, enlightened, and perhaps more community minded 	Regional	3 @ \$2000	www.hopespring.ca
Royal Canadian Legion Bursary	<ul style="list-style-type: none"> for children/grandchildren of members of the Legion and its affiliates 	Canada Wide based on need	300-500	applications avail. at the Royal Canadian Legion

SITES FOR SCHOLARSHIPS AND FINANCE INFORMATION:

Scholarships Canada	www.scholarshipscanada.com
Students Awards	www.studentawards.com
Canadian Scholarships	www.univforum.com
CanLearn	www.canlearn.ca
OSAP	http://osap.gov.on.ca
Association of Universities and Colleges of Canada	www.aucc.ca

INFO ON SCHOLARSHIPS, BURSARIES, GRANTS AND AWARDS:

- All colleges and universities have their own scholarships, bursaries and grants - some program specific and some not. Visit the colleges'/universities' websites. There are two kinds: "entrance" (which students apply for as new students to the school prior to beginning their studies) and "in-course" which students apply for once enrolled in and attending the institution. There are many substantial "in-course" scholarships and bursaries so students should continue to seek information on these from the Students' Financial Aid Office of their post-secondary school.
- Bursaries, scholarships, grants and awards are given to qualifying students by employers, service clubs, government agencies, universities and colleges. They are exempt from income tax up to \$3,500.
- Bursaries and grants are normally based on a student's financial need. These are often also available through the employer(s) of the child's parent(s). Ask your parents to inquire at their place of business and/or their union.
- Scholarships are usually based on a student's academic performance or some other specific criteria. Some are given automatically, others require application, and others require nominations by your school.

OSAP:

- Apply early - especially if you will be asking for special consideration (ie. for disability; special financial circumstances, etc.)
- You must report scholarships/bursaries/grants/awards in your OSAP application
- "Student Opportunity Grant" - when it comes time to pay back your loan, you are "forgiven" any amount over \$7,000 (to a max. of \$3,500) that you borrowed per year, provided you completed your program of study and graduated.
- An excellent site to go for help with OSAP is accesswindow.osap.gov.on.ca

And remember - When applying for scholarships, bursaries and grants - start early! Some of the application processes are quite involved and time consuming - don't leave it to the last minute!