Overview of Scholarships and Funding.

University of Guelph Graduate Student Orientation, Fall 2020

Transcript:

Hello, I am Pauline Sinclair, Director of the Office of Graduate and Postdoctoral Studies and I’d like to offer you a warm welcome from myself and all the staff in the Office of Graduate and Postdoctoral Studies. I’m here today to talk to you about graduate awards and funding.

As you embark on your studies and research, we hope that you do not have any financial concerns. To assist you in staying on top of your finances, there are four things that you should note: understand how and when your funding is paid out; apply for scholarships regularly; know the sources of financial assistance that are available to you; and use budget tools to stay on top of your money situation.

When you accepted your offer of admission you also accepted a funding arrangement. If you have a GTA or a GRA, it’s important to know when you will be receiving those payments. Have you enrolled for payroll deduction, to pay for tuition? If so, how much is taken off your cheque and how much will you be left with? If you receive scholarships, when will you receive those scholarships? Remember, these are not the scholarships that you might apply for, but rather the scholarship that you were told you would receive in your funding agreement.

Remember to prepare and apply for scholarships early. In order to search out awards that are available, check out the Graduate Awards Search Engine, found in the Registrar’s website, under Student Financial Services. Alternately, you may reference the Graduate Calendar, under the Graduate Awards and Financial Assistance chapter. Look for awards that are available for your college. You might also want to chart out the awards deadlines and apply for them on a regular basis.

Make sure that you organize yourself by ordering transcripts early, searching out positive references, and talking to other scholarship winners, to see if they have any advice for you.

Establish contacts. One of the most important graduate program contacts that you will have is with the Graduate Program Assistant in your program office. These Graduate Program Assistants have a wealth of knowledge about scholarships and other graduate studies information. You may also request information from the OGPS Graduate Scholarships Officers, Kristen Campbell and Ariah Easley.

The Graduate Scholarships Officers will keep you informed each month with announcements about Internal and External Awards competitions. Please check your email for these messages. Also watch for announcements regarding the External Scholarships presentations, which take place in September. Presentations include the Tri-Council Award Presentations and also the Ontario Graduate Scholarships Presentation.
Should you have need to borrow money, the Ontario Student Assistance Program or OSAP, is available for those students who are residents of Ontario, additionally for a broader audience, Canada Student Loans are also available. If you have questions about either of these programs, please speak to the staff in Student Financial Services.

Funds might also be obtained through a line of credit or a loan from a bank. Emergency loans might also be possible through your program or through Student Financial Services.

Sometimes, you may have more expenses than income. If this is your situation, you may be able to apply for a bursary. If you are a domestic student, you may submit an application for a Graduate Need Assistance Bursary by January 10th each year. If you are an international student, you will want to submit an International Need Assistance form to Pugaleni lynkaran, the International Student Advisor, at any time during the year. Compassionate Health Bursaries are available for students who have costs that may not be covered by the student health plan and are applied for through Student Financial Services. One final bursary is the GSA/University of Guelph Compassionate Bursary. This bursary is meant for those situations that are completely out of a student’s hands, such as travel due to the death of an immediate family member, costs of a move due to the dissolution of a family or theft or fire, to name a few.

One of the last things I would like to talk to you about is budget tools, those tools that are there to help you help yourselves with your finances.

Banks are a wealth of information. They have on-line budget calculators that allow you to plug in your numbers and come up with plan to address your income and expenses.

The Government of Canada website has an education funding page that houses a Student Budget Worksheet. While this is a static page which you must print, it does break down all the income and expenses that you need to consider in creating a budget.

One of my favourite websites, is one that is called “Get Smarter About Money”. This website is available to everyone and houses financial calculators, information on managing debt, investing and students and tax just to mention a few.

During these challenging times, information that is posted to our website, is constantly changing. If you need more information or assistance with your financial situation, I encourage you to contact the staff in Student Financial Services and make an appointment to speak to someone there.

Finally, if you have any questions about graduate awards, please contact our Graduate Scholarships Officers at grschol@uoguelph.ca.

Thank you for taking the time to review this presentation and I want to wish you all the best in your journey at the University of Guelph. Thankyou.

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