

Government Financial Assistance

Full-time Students: The federal and provincial governments cooperate in offering interest-free loans to eligible students. The basis of this program, Canada Student Loans (CSL), is supplemented by the province in which you are a resident (i.e. BC residents will apply to StudentAidBC). StudentAidBC will review the student's application and extend funding to eligible students.

Students may receive:

1. A Canada Student Loan (repayable) and/or
2. A BC Student Loan (repayable) and/or
3. Canada/BC Grants (not repayable)

Students cannot receive a grant by itself, it is always awarded in conjunction with a loan. Government loan programs are intended to supplement the other sources of funding that students should have and are extended on the basis of demonstrated financial need. The maximum amounts eligible are listed below.

STUDENT TYPE	CANADA LOAN OR GRANT	BC LOAN OR GRANT	TOTAL
Students (no dependents)	\$7,140	\$3,740	\$10,880
Students (with dependents)	\$7,140	\$10,200	\$17,340

StudentAidBC Application Procedures:

Full-time Studies

- a) Complete a loan application online via www.studentaidbc.ca at least six (6) weeks before classes start. New academic year (Sep-Aug) forms are usually online by mid-June.
- b) Loan applications can be completed before being officially accepted or registered at an institution.
- c) The student must plan to register in at least nine (9) credit hours per semester (60% full course load).
- d) StudentAidBC will provide a Notification of Assessment which will tell you if you are approved for funding, the funding type (loan and/or grant), funding amount.
- e) Prior to issuing any funds, StudentAidBC must receive your signed Master Student Financial Assistance Agreement. The MSFAA normally remains in place for the loan duration.
- f) Your student loan/grant monies will be deposited directly into your personal bank account once UNBC confirms your enrolment. UNBC can only confirm enrolment 15 days prior

to the start of class. Because of this it is important to: a) register at least 3 weeks prior to Semester start, and b) keep StudentAidBC informed of any address changes.

Part-time Studies

- a) Part-time Canada Student Loans and Canada Study Grants are available to students who are enrolled in less than 60% of a full course load (1-2 courses) and covers tuition/fees/books.
- b) Application forms can be downloaded from StudentAidBC website or can be picked up from the Office of the Registrar.
- c) Once completed, applications for part-time study must be returned to the Awards & Financial Aid Unit for processing.

Questions? www.studentaidbc.ca or Call 1-800-561-1818

UNBC Scholarships & Bursaries

Scholarships and bursaries are awarded to both new and continuing students at the undergraduate and graduate level. Student may receive awards for academic achievement, athletic ability, community service, extra-curricular activities, and for financial need.

Note: A limited number of undergraduate admission awards are based solely on academic standing and are provisionally offered to those applying for early admission. **To be considered for Early Entrance Awards*, please apply for admission by December 15th.**

Online Award Applications must be done with a new application submitted for each new academic year (and award competition) as they are not carried forward.

Review the list of awards available and check to see if you meet individual award eligibility/criteria via the online Scholarship, Bursary and Award Guide at: www.unbc.ca/financial-aid

UNBC Award Type Application Deadlines:

- President's Silver Anniversary & Leadership Awards* Dec 15th
- Graduate Entrance Scholarship- Dec 15th (Sep/May)/TBA (Jan)
- Graduate Entrance Research Award (same as above)
- Small Fall Competition (open to Ugrad&Grad) Sep 15th to Oct 14th
- Graduate Awards (Master's & PhD) Oct 15th to Mar 1st
- Undergraduate Entrance Awards Oct 15th to Mar 1st
- In Course Undergraduate Awards (2nd- 4th yr) Oct 15th to Mar 1st
- General Awards (open to Ugrad & Grad) Oct 15th to Mar 1st

Awards & Financial Aid

www.unbc.ca/financial-aid



2017 Helen Thurwell Scholarship Recipient
Receiving the Trophy from a Former Recipient

Financing Your University Education

By choosing to attend UNBC, you've chosen to invest in your future. Now the big questions:

"Exactly how much is this investment?" and "Where will the money come from?"

The Awards & Financial Aid Unit can assist you in finding the resources you need to finance your education. Awards & Financial Aid provides information and guidance on applying for government financial assistance and University scholarships and bursaries.

How Much Will It Cost?

The actual costs depend on you – how many courses you take, where you live, how much you earn, and so on. The following costs are an *estimate based on 2018-2019 amounts* to give you an indication of how much it costs for one year of study at UNBC.

First, the estimated Academic Costs:

UNDERGRADUATES (2 Semesters = Academic Yr)	TUITION AND FEES	BOOKS	TOTAL
Per Course (3 credit hours)	\$830	\$200	\$1030
8 Courses (24 credit hours)	\$5,181	\$1,600	\$6,781
10 Courses (30 credit hours)	\$6,275	\$2,000	\$8,275
MASTER'S (3 Semesters = Academic Yr)	TUITION AND FEES	BOOKS	TOTAL
Part-Time	\$3,656	\$1,500	\$5,156
Full-Time	\$5,987	\$3,000	\$8,987

Second, the estimated Living Costs:

UNDERGRADUATE STUDENT TYPE	RENT **	FOOD **	MISC.	BUS	TOTAL*
Single, Living at Home	\$0	\$2,104	\$2,304	\$984	\$5,392
Single, Living Away	\$6,968	\$2,232	\$2,736	\$864	\$12,800
Married, No Dependents	\$14,104	\$4,128	\$4,216	\$1,584	\$24,032
Single With One Dependent	\$12,080	\$3,760	\$3,864	\$1,584	\$21,288

*Undergraduate Academic Year: Over 8 months. **Students staying in UNBC Residences go to www.unbc.ca/housing for Residence/Meal Plan costs.

GRADUATE STUDENT TYPE	RENT	FOOD	MISC.	BUS	TOTAL*
Single, Living at Home	\$0	\$3,156	\$3,456	\$1,476	\$8,088
Single, Living Away	\$10,452	\$3,348	\$4,104	\$1,296	\$19,200
Married, No Dependents	\$21,156	\$6,192	\$6,324	\$2,376	\$36,048
Single With One Dependent	\$18,120	\$5,640	\$5,796	\$2,376	\$31,932

*Graduate Academic Year: Over 12 months.

The above are based on the BC Government's Moderate Standard of Living Costs.

Now, the estimated Total Costs:

STUDENT TYPE	UGRAD EIGHT COURSES (Acad Year)	UGRAD TEN COURSES (Acad Year)	GRAD PART- TIME (Acad Year)	GRAD FULL- TIME (Acad Year)
Single, Living at Home	\$12,173	\$13,667	\$13,244	\$17,075
Single, Living Away	\$19,581	\$21,075	\$24,356	\$28,187
Married, No Dep.	\$30,813	\$32,307	\$41,204	\$45,035
Single With One Dep.	\$28,069	\$29,563	\$37,088	\$40,919

Dep. = Dependent(s)

Where Will The Money Come From?

There are four main sources of funding for students who wish to pursue post-secondary education:

1. **You.** Your savings, part-time earnings, summer jobs, and assets.
2. **Your family.** If you have been out of high school for less than four years, your parents will be expected to contribute to your education.
3. **Your government.** For eligible students, the federal and provincial governments offer student loans/grants.
4. **Your university.** UNBC awards a number of scholarships, bursaries and awards each year.