

# Student Financial Services and Student Financial Aid

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 through a variety of financial programs.

Some of our services for students include:

- ▶ Administering OSAP and other government assistance programs;
- ▶ Administering the Western scholarship and bursary programs;
- ▶ Financial counseling and budgeting assistance.

**Financial Aid:** Email [finaid@uwo.ca](mailto:finaid@uwo.ca) Telephone 519-661-2100

**Scholarships:** Email [nmerino@uwo.ca](mailto:nmerino@uwo.ca) or [bursary@uwo.ca](mailto:bursary@uwo.ca)  
Telephone 519-661-3991

For more detailed information visit our Website at: [www.registrar.uwo.ca/FinancialServices/](http://www.registrar.uwo.ca/FinancialServices/)

## 1. Admission Scholarship Information

All admission scholarships are merit based scholarships for high school applicants, based on a final average including prerequisite courses. 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 the 2nd installment of tuition.

### National Scholarship Program

These are scholarships for high school applicants who are Canadian Citizens or Permanent Residents and have obtained a minimum overall academic average of 90% on all Grade 12 U/M courses.

- ▶ An application is required and the deadline is February 14.
- ▶ Up to 20 scholarships valued from \$30,000 - \$50,000 (over four years) and one Beryl Ivey Continuing Entrance Award valued at \$64,000 (over four years) are awarded each year.
- ▶ Interviews will be held at the end of April and decisions will be made in early May.

## 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 needs 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, contact Student Financial Aid.

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. You can pick up the first installment of your OSAP loan in early September.

## 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 2nd floor.

## 5. Apply for Admission Bursaries and Need-Based Awards

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 you have your student number and PIN, you can log on to the Student Services Web site online at: <http://studentservices.uwo.ca> to submit a Financial Assistance Profile application and be considered. After you log in, click on "My Present".

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

Bursary assistance is also available to students after their first year at Western.

You must continue to demonstrate financial need. You must complete a Financial Assistance Profile application (FAP), available online each August at: <http://studentservices.uwo.ca>

Bursary applications will be accepted throughout the academic year, depending on funds available.

## 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.

Call 519-661-2100 to make a financial aid appointment.

## 8. Understand Tuition Fee Payment and Refund Policies

Visit our Website for information about tuition fees, due dates, and payment options.

Tuition fees can be paid in full (after registration) or in two installments. If you are paying in installments, the first installment is due in August. Students paying in two installments are charged a deferral fee. Prior to withdrawing from a course, you are advised to consider the financial implications of making course load changes.

## 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"), by cheque or money order, in person, or mail to:

### Student Central

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

Payment by credit card will not be 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.

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

Should you have 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.

Tuition fees for International students are significantly higher. The University of Western Ontario 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.

A student's registration is dependent upon payment of fees and academic eligibility.

Students are considered full-time if they register in 3.5 credits or more and will pay full-time undergraduate fees. Students will pay part-time undergraduate fees on a per course basis if they are registered in three credits or less. Failure to complete the registration process during the designated time will result in a late registration fee.

## Tuition Fee Payment Deadlines

Students can view their online statement of account at <https://student.uwo.ca>. You will need your student account login and password to access this information. A student who for any reason is unable to pay fees by the due date must contact Student Financial Services 519-661-2100, for a discussion about a possible deferment. For the Fall/Winter session, fees are due in early August. Fees may be paid in full or in two

installments. A minimum payment (first installment) of 70% of full fees\* must be made by the due date. The balance of fees (final installment) under this extended payment process must be paid by the first official day of classes in January.

*\*Students who have not paid full fees by September 30 (including Government Loan Funding Payments) will be subject to a deferred payment/financing charge.*

Failure to receive payment in full by the due date or arrange a deferment will result in a late payment charge being assessed against your tuition account. For more information, refer to the ACADEMIC SANCTIONS, DEREGISTRATION and REINSTATEMENT sections of the Academic Calendar.

Students who have completed web registration and who have not

- A. paid the minimum first installment
- B. deferred tuition to their Government Student Loans or
- C. negotiated a deferred payment plan with a Student Financial Aid Officer

may be subject to 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. Students who register for courses for the first time during the add/drop period will be required to pay their tuition fees upon registration. Payment amounts and due dates are provided on the web at [www.registrar.uwo.ca](http://www.registrar.uwo.ca).

## Account Balance

Students can check their fee account balance online at <https://student.uwo.ca>. You will need your student account login and password to access this information.

## Cancellation Fees

Full-time students who withdraw from the University prior to the start of the session will be assessed a cancellation fee of \$280.00\*. 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 \$56.00 per full course\* and/or \$28.00 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.

\*Fees subject to change.

## Estimated Cost of Attending Western

Tuition Fees (2011-2012 full-time fees for many undergraduate programs): Approximately \$6,500

### Books and Supplies (program dependent):

Approximately \$1,500

### Personal and Living Expenses

(varies according to personal needs):

Approximately \$9,000 - \$12,000