Pay for Post-Secondary: A Student's Guide for Securing Financial Aid

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QUEEN'S UNIVERSITY

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Pay for Post-Secondary: A Student's Guide for Securing Financial Aid

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Introduction

We began this project in response to literature highlighting the inaccessibility of **higher education** due to financial barriers (see Burrows & Nusselder, 2023). Simply put, higher education is expensive. Research shows that:

- 34% of 18-to-24-year-olds who do not pursue post-secondary education attribute it to its **financial burden** (National Student Clearinghouse Research Centre, 2023).
- **Debt** for a bachelor's degree in Canada averages at $28,000 (Statistics Canada, 2023).
- 64% of students who graduated with student debt still had outstanding debt after three years (Galarneau & Gibson, 2020).
- Average **tuition** continues to rise in full-time undergraduate and graduate programs nation-wide (Statistics Canada, 2021).

However, there are many benefits from pursuing higher education. To list some:

- Higher education is associated with higher income (see Statistics Canada, 2024).
- 70% of new jobs in Canada require a post-secondary degree (Morissette, 2023).
- Individuals with a higher education degree have greater job resources (e.g., income, variety, autonomy; Solomon et al., 2022).
- Most students who pursue higher education report high levels of job satisfaction (Reid et al., 2020).
- Higher levels of education and income are associated with longer lives and good health (Boylan et al., 2022; Bushnik et al., 2020; Kawachi et al., 2010).

Importantly, Usher (2022) highlights that available public **financial aid** in Canada often exceeds the cost of tuition and **living expenses** for higher education. This means the current amount of available financial aid has the potential to cover tuition costs in Canada. We also found evidence that millions of dollars in scholarship money are left unclaimed each year due to a lack of applicants (Chong, 2022; Griffiths, 2022). This suggests that many students are unaware or unable to access these funds. Other research finds that financial self-efficacy – an individual's confidence in their ability to achieve financial goals – is an important predictor of their **financial behaviour** (Mindra et al., 2017). Our market research supports these findings. We discovered that most students felt they did not have the tools or skills necessary to apply to financial aid (including scholarships) and post-secondary, and were not confident in their abilities. While this Guide is not the only solution, we believe it's an important step to bridging that gap.

Features of the Guide

This project is an applied research initiative that utilizes evidence from **psychological science** and **pedagogical research** (visit The PSYC Corner in this Guide to learn more). This Guide aims to promote equitable access to higher education by fostering skills related to financial aid and scholarship applications. For more information about our work on this project, visit About This Project.

At the end of this Guide, students will be able to:

- Distinguish between the types of financial aid.
- Differentiate between the different types of scholarships available.
- Identify the costs associated with pursuing higher education and calculate their expenses.
- Critically analyze online webpages and recognize **phishing** attempts.
- Explain the various types of **supplementary documentation**.
- Distinguish the key components of an effective **resume** and **cover letter**.
- Describe the process and timeline for writing a scholarship application.
- Showcase common **editing** practices to improve their writing.
- Identify the components of a strong scholarship application.

This Guide has some very important features. The chapters in this Guide are designed so that students can complete them individually and at their convenience. We use a hashtag referencing system to help streamline the search and identification of content. Using the Contents section, you can identify keywords of interest. If you paste keywords into the "Search" function at the top right of the screen, all tagged resources will appear in your search results.

Throughout this Guide, you will come across in-text **citations**. Citations give credit to the person or organization who is responsible for an idea or research finding discussed, or when someone else's wording is used. You may be familiar with citation practices from high school. If not, that's okay! Owl Purdue is a helpful resource to become familiar with citation practices. Failing to appropriately credit someone else's work is considered **plagiarism** and can have serious consequences. We discuss plagiarism in the context of scholarship applications in the chapter, Step-by-Step Guide to Scholarship Applications. Unless otherwise indicated, all content, handouts, and videos in this Guide were created by the authors.

Chapters each have their own URLs, meaning that you can easily share individual sections in addition to sharing the main link for the Guide. This book is open-access, with all content protected under the CC-BY-NC-SA 4.0 license. This means you're encouraged to share this resource with anyone you think might benefit from the information. More information about creative commons licensing permissions is available online (Creative Commons, n.d.).

There are no costs to using this Guide. We ask that you cite chapters in future work so authors can receive academic credit for their work. To help with this, recommended citations are included at the bottom of each chapter. To learn more about the project development team, visit About the Authors.

ACCESSIBILITY STATEMENT[1]

We believe that education should be available to everyone. This means supporting the creation of free, open, and accessible educational resources is imperative.

Accessibility of This Resource

The web version of this resource has been designed to meet Web Content Accessibility Guidelines 2.0, level AA. In addition, we worked to follow the guidelines in Appendix A: Checklist for Accessibility of the *Accessibility Toolkit – 2nd Edition*. It includes:

- **Easy navigation**. This resource has a linked table of contents and uses headings in each chapter to make navigation easy.
- **Accessible videos**. All videos in this resource have captions.
- **Accessible images**. All images in this resource that convey information have alternative text. Images that are decorative have empty alternative text.
- **Accessible links**. All links use descriptive link text.

Accessibility Checklist

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1. The Accessibility Statement was adapted from one originally created by Josie Gray in the Accessibility Toolkit – 2nd Edition, and shared under a CC BY 4.0 licence.

Element	Requirements	Pass?
Headings	Content is organized under headings and subheadings that are used sequentially.	X
Images	Images that convey information include alternative text descriptions. These descriptions are provided in the alt text field, in the surrounding text, or linked to as a long description.	X
Images	Images and text do not rely on colour to convey information.	X
Images	Images that are purely decorative or are already described in the surrounding text contain empty alternative text descriptions. (Descriptive text is unnecessary if the image doesn't convey contextual content information.)	X
Tables	Tables include row and/or column headers that have the correct scope assigned.	X
Tables	Tables include a title or caption.	X
Tables	Tables do not have merged or split cells.	X
Tables	Tables have adequate cell padding.	X
Links	The link text describes the destination of the link.	X
Links	Links do not open new windows or tabs. If they do, a textual reference is included in the link text.	X
Links	Links to files include the file type in the link text.	X
Audio	All audio content includes a transcript that includes all speech content and relevant descriptions of non-speech audio and speaker names/headings where necessary.	X
Video	All videos include high-quality (i.e., not machine generated) captions of all speech content and relevant non-speech content.	X
Video	All videos with contextual visuals (graphs, charts, etc.) are described audibly in the video.	2
H5P	All H5P activities have been tested for accessibility by the H5P team and have passed their testing.	3
H5P	All H5P activities that include images, videos, and/or audio content meet the accessibility requirements for those media types.	X
Font	Font size is 12 point or higher for body text.	X
Font	Font size is 9 point for footnotes or endnotes.	X
Font	Font size can be zoomed to 200% in the webbook or eBook formats.	X

The Accessibility Checklist table was adapted by from one originally created by the Rebus Community and shared under a CC BY 4.0 licence.

2. Visuals that were not audibly described in the video have been detailed in the transcript.

3. H5P activities have not been tested for accessibility.

Unlike a typical scholarship database, our Guide is designed to equip you with the knowledge to find scholarships and create competitive applications. While we can't guarantee the success of your applications, we aim to simplify the process, encouraging more people to apply and access the untapped funds.

The internet addresses listed in the text were accurate at the time of publication. Including a website does not indicate an endorsement by the authors, and the authors do not guarantee the accuracy of the information presented at these sites.

We want to provide students with the tools and resources needed to apply for funding, while helping to build confidence in their skills. This Guide aims to connect students who want to fund their higher education journey with the untapped scholarship money. We envision a future in which an individual's finances are no longer a significant barrier to accessing post-secondary education.

Glossary

Citations
A method of providing credit, often in scholarly work, to the person or organization responsible for an idea, research finding, specific wording, etc.

Cover letter
A letter you write to introduce your specific and relevant skills and experiences to a prospective employer, organization, or program.

Debt
The amount of money you owe (e.g., to a bank or an external organization).

Editing
The detail-oriented process of making changes to your writing piece to address wordiness, grammar, and punctuation.

Financial aid
Funds from the government, private organizations, and/or from an educational institution to help students pay for their education.

Financial behaviour
How an individual manages their money (i.e., their spending and saving habits).

Financial burden
The cost of something straining your personal finances or being outside of your budget (i.e., beyond your means).

Higher Education
Schooling that happens after high school (i.e., University or College). Also known as post-secondary education.

Living expenses
Money that you will spend on your needs (e.g., housing, food, clothing, transportation, healthcare plans etc.).

Pedological research
A domain of research focused on understanding learning (e.g., what strategies help students learn best)

Phishing
An attempt to trick someone into sharing sensitive information.

Plagiarism
Presenting ideas, words, or work, created by someone else (which can include Artificial Intelligence software) as your own, without proper attribution or citation.

Psychological science
The field of study that uses the scientific method to better understand the processes that impact behaviour.

Resume
A summary of your skills and experiences.

Scholarships

A type of financial assistance to help pay for post-secondary education that you don't have to pay back

Supplementary Documentation

All the documents required as part of an application (e.g., resume, transcript, PSE, income statement).

Tuition fees

The fees that you pay your educational institution for the schooling that you receive.

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How to Cite This Work Using APA Style

If you're citing the overall resource, please use the below reference:

*Nusselder, F., *Burrows, H. M. R., Giovannangeli, A. J., Armstrong, A. M., & Xu, Y. (2024). *Pay for post-secondary: A student's guide for securing financial aid.* Queen's University, eCampus Ontario. Licensed under CC BY-NC-SA 4.0. https://ecampusontario.pressbooks.pub/payforpostsecondary/

*denotes equal contributions as first authors

Acknowledgements

Positionality Statement

This project started while the authors attended Queen's University and lived on the land now known as Kingston, ON, which is the traditional homeland of the Anishinaabe, Haudenosaunee, and Huron-Wendat Peoples. We would like to acknowledge the colonial nature of academic institutions and how that, and our settler privilege, contributed to our opportunity to create this resource. Our team condemns the ongoing impacts of colonization and the current colonial practices that threaten the safety and oppress, devalue, and take away the voices and rights of Indigenous Peoples. We would also like to acknowledge Indigenous Peoples' ongoing resistance, including their fight to decolonize education and make it a space where Indigenous voices are heard and celebrated. We encourage our readers who are colonial settlers to reflect on their privilege and how they can actively work to decolonize the institutions they are involved in, to meaningfully contribute to reconciliation.

We would also like to share a part of our relationship to the land, and why we are grateful. We have had the privilege of hiking around the Frontenac area, South Frontenac is located on the ancestral lands of the Algonquin, Anishinaabe, and the Haudenosaunee Peoples. For millennia, Indigenous Peoples hunted and gathered on these lands, navigating the lakes, rivers, and streams as a means of travel. We have had the pleasure of visiting the trails in this space which offer a serene escape and a deep connection to nature. While exploring these landscapes, we have found peace and inspiration in the natural beauty and diversity of flora and fauna. Here we have heard frogs ribbit, snakes slither, and the song of many beautiful birds. Being grateful for this beauty means we take responsibility for its care, especially as settlers on these lands.

If you are a settler and not Indigenous to the land on which you currently reside, we encourage you to educate

yourself on the land's colonial history. We also encourage you to take a moment on the land to appreciate the beauty and community around you, and consider how you can fulfill your responsibility to sustain it. For settlers living on Turtle Island, we would like to offer you some resources to start your journey:

Learning Resources About First Nations, Inuit, and Métis Across Canada

- Author(s): Government of Canada
- A starting place to learn about the history of Indigenous Peoples and a variety of Indigenous resources and initiatives across Canada.

Skoden

- Author(s): Elder Blu Waters, Randy Pitawanakwat, and Darcey Dachyshyn
- An open-access resource to support individuals and institutions working towards understanding the colonial history of Canada, and its ongoing impact on people who are First Nations, Métis, and Inuit.

Decolonizing Education Guides

- Author(s): Queen's University
- A collection of resources to decolonize education.

Recognitions

We would like to start by extending our heartfelt gratitude to Dr. Meghan Norris for her invaluable instruction, mentorship, and guidance. Her *PSYC400: Teaching and Learning in Psychology* seminar course marked the inception of this project and without her, this Guide would not exist. Dr. Norris has an unparalleled ability to inspire students and we admire her drive to dismantle barriers in both education and beyond. Her infectious optimism fosters a progressive mindset within the Queen's University Psychology Department, and we are grateful for the opportunity to learn from her. Dr. Norris is an incredibly talented educator and mentor, and we are deeply thankful for her unwavering support.

Thank you to the Dunin-Deshpande Queen's Innovation Centre, for accepting our project into the QYourVenture Program. Their mentorship and assistance have helped this project to flourish, and we are grateful for their input and guidance. We would also like to thank the Canadian Foundation for Economic Education (CFEE). The CFEE has a mission that correlates with the content of our work and we appreciate their advice on our efforts throughout this project. Thank you to the Kingston Economic Development Corporation for their support and guidance. Their collaboration helped to advance our mission to improve access to higher education in the Kingston region and beyond.

We sought external feedback from individuals with expertise on the Guide's content. Thank you to Greg Hicks, who provided feedback on the following chapters: Scholarship Application Materials, Step-by-Step Guide to Scholarship Applications, Sample Scholarship Applications, and Editing Your Scholarship Applications. Thank you to Nadia ter Stege, who provided feedback on the Resumes and Cover Letters chapter. Thank you to Daria Patrusheva, who provided feedback on the Unpacking Financial Aid and Navigating Scholarship Webpages chapters. Lastly, thank you to Liz Leckie, who provided consultation for the Expense Calculations chapter. We are grateful for their incredible feedback and insight, and for helping us to improve the quality and integrity of this resource.

We would also like to express our gratitude to the many other individuals who supported this project. This project started as coursework for credit and has evolved into an incredible interdisciplinary and pan-faculty collaboration. We would like to thank Alicia Udvari (Artsci'23, BAH, Queen's University), for bringing our vision

for the incredible cover design and logo to life. We would like to thank Eric Brousseau for his time and creative efforts in assisting with promotional materials, including filming and editing. Eric was a supportive and accommodating representative of the Queen's Psychology Department, and we are incredibly grateful for his contributions. We would also like to thank Taylor Dunfield for filming additional multimedia content at the Isabel Bader Centre in Kingston, ON. Her professionalism and ingenuity as a filmmaker and creative made it an honour to collaborate with her. Thank you to Ange Lyon, for facilitating some of our interdisciplinary connections and for helping us to navigate the transition from student group to venture. Her advice and support were instrumental to increasing the scope of this project. We would also like to thank Nadya Allen from Career Services at Queen's University for meeting with us on several occasions to share her knowledge and expertise.

And lastly, thank you to you, the reader, for whom this Guide was made. We deeply appreciate your commitment to prioritizing financial literacy and we hope that our project helps you to pursue your dream of higher education.

Contents

You can find content related to your topic of interest by looking through units via the left-hand menu. Alternatively, you can also search keywords associated with resources in this Guide from the list below. Below is a list of all keywords associated with resources in this Guide. To find a resource classified with a given keyword, put the keyword, including the [#], into the search bar at the top right of this resource.

#ArtificialIntelligence
#Budgeting
#CostOfPostSecondary
#EditingResources
#EligibilityCriteria
#FinancialAidDocuments
#FindingScholarships
#InternetSafety
#SkillsAndExperiences
#SupplementaryDocumentation
#TimeManagementResources

Scholarship Dashboard (Notion)

This Guide is complemented by a dynamic and customizable Scholarship Dashboard, accessed via **Notion**. It includes the following features:

- Financial Aid Applications Tracker
- Post-Secondary Applications Tracker
- Supplementary Documentation Database
- Experience Tracker
- Task and Project Management Database
- Loan Repayment Calculator
- Personal Finance Tracker
- Projected Expense Calculator
- Skills Database
- Other additional resources

There is no "expiry" on the software, so once you've copied it over to your personal Notion, you can use the same template forever. There is also no cost associated with the template.

Instructions for Accessing the Notion Workspace

1. Access the template through the button below[1]:

CLICK HERE

2. Click the "Duplicate" button in the top right corner of your screen, as highlighted below:

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1. You can also access the Notion template using this link.

A Student's Guide for Securing Financial Aid

Hello! This resource is intended to help students keep track of scholarships, application materials, and expenses, with the goal of making the scholarship application process less stressful, and easier to manage. This resource accompanies an open-access (free!), Guide on Pressbooks that outlines the tools and skills needed to apply for scholarships in detail. You can access the full textbook online.

Not sure where to start? Learn how to use this resource through the guide below.

How to Use This Resource

3. If you already have a Notion account, make sure you're logged in, and this will automatically create the Digital Workspace template within your personal Notion. Look for the below tab in your Notion sidebar, click on it, and you're ready to start!

> 🔆 A Student's Guide for Securing Financial Aid

4. If you don't have a (free!) Notion account yet, don't worry! You'll just need to go through a simple sign-up process to create your account.

Log in

G Continue with Google

 Continue with Apple

Email

Enter your email address...

Continue with email

Forgot password?

You can also continue with SAML SSO

5. Once you've signed up, you'll see your Digital Workspace template in your Notion sidebar. Click on this to start using the resource!

> 💡 **A Student's Guide for Securing Financial Aid**

UNPACKING FINANCIAL AID

Overview

Financial aid and scholarships are often misunderstood. This section discusses how they differ and provides resources to learn more about the various sources of financial assistance available to students. The purpose of this chapter is not to provide you with financial advice. Instead, this chapter introduces some key concepts so that you can better navigate and understand conversations related to personal finances, and funding your post-secondary education. For more resources related to personal finance, see the chapter, Additional Open Access Resources, in this Guide.

Although some examples below are Ontario-specific, many resources included are applicable across Canada and the information may help you determine what to look for when navigating financial aid opportunities in your region. For specific information about financial aid resources for other provinces and territories, see the chapter, Financial Aid Across Canada.

Learning Objectives

- Define key terms related to financial aid (e.g., loans, **interest**, **debt**).
- Recognize the difference between financial aid and scholarships.
- Differentiate between the various types of scholarships that exist.

Keywords

#Budgeting   #EligibilityCriteria   #FinancialAidDocuments   #SupplementaryDocumentation
#TimeManagementResources

Defining Financial Aid

There are different ways to get help with paying for your studies. **Financial aid** can be **loans**, **grants**, **bursaries**, awards, or **scholarships**. This section will discuss how these forms of financial aid differ.

Although financial aid is broadly considered official financial help offered to a person, organization, or country, this Guide discusses the financial aid that is specific to students.

The following video describes the difference between loans and grants, and provides an overview of key concepts like **interest rates** and **repayment periods**. [Transcript]

📄 *One or more interactive elements has been excluded from this version of the text. You can view them online here: https://ecampusontario.pressbooks.pub/payforpostsecondary/?p=42#oembed-1*

The following resources elaborate on the content discussed in the video:

- The Financial Consumer Agency of Canada (FCAC) provides more information on loans and lines of credit, as well as on a credit report, and the factors that influence them.
- The Government of Canada has resources that further discuss loan repayment plans.
- The National Student Loans Service Centre (NSLSC) provides more information on the stages of a student loan.

Our **Notion** database includes a Loan Repayment Calculator that uses a complex interest rate formula to help calculate your estimated loan repayment amounts. The formula used in the Calculator accounts for accumulated interest over your repayment period . The purpose of this Calculator is to provide estimations so that you can begin planning for the cost of post-secondary. Do not substitute this Calculator for estimates provided by your bank or loan provider.

Quick Tip!

For most students, once you're out of full-time enrolment for more than six months, your loans from the federal and provincial governments go into repayment, even if you haven't graduated yet (NSLSC, 2024). The six-month period where you don't need to start repaying your loan is often called a "grace period." However, while your federal loan won't start collecting interest during those six months, your provincial loan might (this varies across provinces; NSLSC, 2024).

Most undergraduate students in Canada have a four-month break during the summer, and graduate students are typically enrolled year-round. Loan repayment starts six months after you were last enrolled full-time. Although repayment generally begins after graduation, extended time off can affect your loan. Check your loan rules for specific details on repayment start dates and interest to make informed decisions about your repayment process.

Financial Eligibility

For both grants and loans, the amount of money you're eligible to receive will depend on several factors, including:

- The province or territory you live in.
- Your family income.
- Your **tuition fees** and **living expenses**.

In Canada, student loan and grant eligibility are based on the province where the person last lived full-time for at least 12 consecutive months, not where they live as a student. For most **dependent students**, that would be their home province, although this might change if the student or their family moves provinces. For financial aid purposes, dependent students must report their parents' or guardians' income and assets when applying for financial aid, such as student loans or grants, to determine their eligibility.

> **Quick Tip!**
>
> Government loans in Canada could offer better interest rates and repayment terms than banks. The Financial Aid Office at your post-secondary institution will be able to assist you with this process and direct you to loan options best for students.

More information on student grants and loans in Canada is available online through the Government of Canada.

Supplementary Documentation for Financial Aid Services

To apply for loans and grants, you will likely have to provide **supplementary documentation**. This might include **income statements** and tax information from both you and your parents or guardians. You can request a copy of your income statement from the Canada Revenue Agency.

When employed, you will receive a **T4 slip**, a document summarizing all the money your employer paid you during the calendar year. More information on T4 slips is available online through the Government of Canada.

Your **Notice of Assessment (NOA)** includes information about your tax return. The Government of Canada provides more information on your NOA online. You can also request a copy of your NOA.

As part of your financial aid application, you might also be required to include an estimate of how much you expect to spend on your living expenses, such as food, clothes, insurance, and rent. For more information on calculating your expenses, see the Expense Calculations chapter in this Guide.

Types of Scholarships

In Canada, there are several types of scholarships (Griffiths, 2022). **Merit-Based Scholarships** are a large portion of the ones you'll come across in your searches. This is because eligibility for a scholarship is usually based on some form of merit that you prove through your application to the funding organization. Usually, these scholarships require proof of your academic achievement, community involvement, and leadership experiences (Canadian Universities, 2019). Some Merit-Based Scholarships may also be considered a **Needs-Based Scholarship**.

In the accordion, below we cover six of the common types of scholarship. Many of the following fall under merit-based scholarships, so keep an eye on these as you apply!

> 🖳 *An interactive H5P element has been excluded from this version of the text. You can view it online here:* *https://ecampusontario.pressbooks.pub/payforpostsecondary/?p=42#h5p-2*

Schools also have many "open" scholarships where anyone can apply, no matter your level of study or program. Several merit-based scholarships exist and are available to students from all **faculties** and programs, and some are available at any point in your student career. There's funding every year for undergraduate, graduate, and post-graduate schooling, so building these skills can save you more money than you think!

Quick Tip!

If you're still deciding which school to attend, consider signing up for either an in-person or virtual open house tour. You can also attend webinars from the various schools' Student Award and Financial Aid offices, and contact the financial advisors at the schools. This can provide insight into the different financial aid you may receive from your schools of interest, helping you to make your decision.

Check Your Learning

Before you proceed, take a moment to review some of the content you've learned so far.

An interactive H5P element has been excluded from this version of the text. You can view it online here:
https://ecampusontario.pressbooks.pub/payforpostsecondary/?p=42#h5p-35

Glossary

Affiliate Scholarships
Scholarships eligible to anyone with a connection to a specific organization or company.

Bursary
A monetary award usually given out according to an individual's financial need.

College- or University-Specific Scholarships
Scholarships offered by a college or university separate from entrance scholarships, and which require an additional application.

Credit report
A record of your outstanding debt and payment history.

Credit score

A number calculated based on a person's credit report, which financial institutions use to make decisions about lending money.

Debt

The amount of money you owe (e.g., to a bank or an external organization).

Dependent student

Usually someone who graduated high school less than four years ago, is not married, is not a graduate student, and relies on financial support from their parents or guardians.

Entrance Scholarships

Scholarships automatically awarded to students upon admission, usually based on achieving a specific grade.

External Scholarships

Scholarships offered by external or independent organizations.

Faculty

A faculty is an over-arching title for many programs in a similar subject area. For example, the Biology and Film and Media programs at Queen's University are both under the Faculty of Arts and Science. Some schools differ in their faculty and program layout. For example, the Biology program at McMaster University is under the Faculty of Science.

Financial aid

Funds from the government, private organizations, and/or an educational institution to help students pay for their education.

Grant

Money awarded to a person (or organization) by the government or a private organization for a special purpose. This can be to pay for post-secondary or to conduct research, and it does not need to be paid back.

High School Scholarships

Scholarships offered by a high school.

Income statement

A general version of your tax assessment that summarizes your income (assets) and deductions (liabilities).

Interest

Money that a bank or other financial organization chargers for taking a loan.

Interest rate

The cost of borrowing money, usually shown as a percentage, which tells you how much extra you have to pay back on a loan or how much you earn on savings.

Line of credit

A type of loan that lets you borrow money up to a pre-set limit.

Living expenses

Money that you will spend on your needs (e.g., housing, food, clothing, transportation, healthcare plans, etc.).

Loan

An amount of money that is borrowed and has to be paid back, usually with interest.

Merit-Based Scholarships

A type of scholarship in which the applicant shares their skills, experiences, and abilities relevant to the application to prove their merit.

Needs-Based Scholarships

A Needs-Based Scholarship is a financial aid award given to students based on their financial need. The primary criteria for eligibility are the student's financial circumstances, which are often assessed through family income, assets, and other financial obligations. The purpose of a Needs-Based Scholarship is to provide educational opportunities to students who might otherwise be unable to afford the costs of post-secondary.

Notice of Assessment (NOA)

A document that provides information about your tax return.

Registrar

A person or group who maintains student records and course data.

Repayment period

The set period of time you have to pay your loan back.

Scholarships

A type of financial assistance to help pay for post-secondary education that you don't have to pay back.

Supplementary Documentation

The documents required as part of an application (e.g., resume, transcript, PSE, income statement).

Tuition fees

The fees that you pay your educational institution for the schooling that you receive.

T4 slip

A summary of all the money you got paid by your employer during the calendar year.

Transcripts

Video 1.1 transcript: [Narrator] "Think about what it would mean if you were to loan something, like your headphones, to a friend. At some point, you would expect to get your headphones back. Financial loans are similar, in that you will borrow a set amount of money from a bank or another financial institution. By taking a loan, you will incur debt. You will need to pay this money back, usually with interest, over a set period of time. An interest rate is the price you pay to borrow money, usually calculated as a percentage of the amount of money you have borrowed. The set period over which you need to repay your loan is known as your repayment period. Different types of loans will have different interest rates and repayment periods. You might be able to choose the amount of your monthly repayment. For example, you might choose to pay $50 per month or $2,000 per month. These options will depend on your bank and influence your repayment period. You should also be aware that taking out and repaying loans will affect your credit score. Your credit score is a number that is calculated based on your credit report, which provides an overview of your credit history and how well you manage your money. Banks and financial institutions will use this score to help decide whether to loan you money. There are many different types of loans, including personal loans, student loans, and mortgage loans. The type of loan you take will depend on what you are going to use it for. For example, a mortgage is a type of loan typically used to buy a house or piece of land. You might also consider a line of credit to pay for school, which is a type of loan that lets you borrow money up to a pre-set limit and can be used for many different purposes. For certain loans, you might be required to meet a certain income threshold during the calendar year to qualify. Both you and your parents might also be required to meet a certain income ratio to apply for a student line of credit. Grants refers to money that you do not need to pay back. A scholarship is a specific type of grant. A grant can come from many different sources, such as from the government, a company, or a community organization. It's totally normal and understandable to feel overwhelmed by all this information. The best source of advice will be the Financial Aid Office at your post-secondary institution. A financial aid advisor will be able to help you get an idea about what options are available to you and plan the best course of action." [Return to Video 1.1]

References

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EXPENSE CALCULATIONS

Overview

The cost of **higher education** varies depending on many factors. It can differ based on the type of school you choose (college or university), the school's location, your major, and the amount of funds you may already have. That's why planning for how to fund your post-secondary education is essential. Knowing the associated costs and how to calculate them can help you create a budget and inform how many scholarships you want to apply to.

Learning Objectives

- Differentiate between the types of costs associated with post-secondary education.
- Learn how to research the various costs of post-secondary education (e.g., your preferred program's **tuition**).
- Calculate projected expenses accurately for the duration of a post-secondary education.

Keywords

#Budgeting #FinancialAidDocuments #TimeManagementResources

Types of Expenses

Although students may group their expenses differently based on personal preferences, the following are common categories.

School Expenses

School expenses include all the costs required to fund your education. Although they may be called differently elsewhere, these are some of the main expenses under this category:

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https://ecampusontario.pressbooks.pub/payforpostsecondary/?p=56#h5p-27

Living Expenses

Living expenses include any money you will spend on your needs. Living expenses typically include the cost of:

> 📊 *An interactive H5P element has been excluded from this version of the text. You can view it online here:*
> *https://ecampusontario.pressbooks.pub/payforpostsecondary/?p=56#h5p-28*

In first year, many students have the opportunity to live in residence. Each post-secondary institution will have a webpage for students living in residence with detailed information about the cost of different residence rooms, meal plans, and payment schedules. When living in residence, you may still occasionally get groceries to have food in your room, or go out for dinner with friends, so make sure to budget for that as well. Although you likely won't have to pay for Wi-Fi or utilities in residence, you might have to pay for additional services, like laundry.

Personal Expenses

Personal expenses include any additional costs that are considered "nice to have." Under our proposed framework, all required, non-school expenses would be considered living expenses.

A work-life balance is important to your overall well-being, so there's nothing wrong with having non-essential expenses – it's totally normal. Rather, this category provides another way to track and manage your spending.

Some examples of this type of expense might include:

- Concert tickets.
- Going out with friends.
- Streaming service subscriptions (e.g., Netflix, Spotify).
- Workout supplements (e.g., protein powder).
- Non-essential meal delivery services (e.g., Uber Eats, InstaCart).
- Going on vacation.

How Expense Tracking Helps with Financial Aid Applications

Tracking your expenses helps you manage the amount of money you're spending, and also helps you budget the amount of money needed to fund a post-secondary education. Expense tracking is a great way to plan your post-secondary education, by determining how much you will likely spend over the next few years. This can help you decide for which scholarship brackets to apply (e.g., $100-1,000 dollars or $1,000-$5,000). The better you track your expenses, the better you can plan your **financial aid** applications.

The amount of expenses you need to track can be overwhelming. Use our Notion database to easily calculate your **projected expenses**. In use, your Projected Expense Calculator might look something like this:

Projected Expense Calculator

> ◈ Not sure where to start with budgeting? Use this database to calculate the projected costs. Read the Expense Calculation chapter in our Guide to learn more about one framework you can use to break down the costs. You can base your projections off costs from previous years, such as by looking at average costs of rent or the tuition from the year prior. Use these numbers to then set a potential budget.

Projected Expenses.

⊞ All

▼ Living Expenses $17,496.40

⊡ Expense Description	# Amount	+ ⋯
Residence + Meal Plan	$17,496.40	

+ New

▼ Personal Expenses $500.00

⊡ Expense Description	# Amount	+ ⋯
Going out	$500.00	

+ New

▼ School Expenses $8,780.55

⊡ Expense Description	# Amount	+ ⋯
Textbooks	$1,300.00	
Tuition + ancillary fees	$7,480.55	

+ New

Tracking Your Monthly Expenses

Tracking your monthly expenses throughout your higher-education experience is important to ensure you stay within your budget. This provides a clear overview of how you're spending your money ,and will help you stay accountable.

Use our **Notion** database to track your monthly expenses and help you better manage your finances. In use, your Personal Finance Tracker might look something like this:

← → + 💡 A Student's Guide for ... / ... / ◈ Personal Finance Track... / ◈ Finances for 2024   Edited just now   Share 💬 🕐 ⭐ ⋯

Finances for 2024

Year   2024
+ Add a property

F Add a comment...

▶ **Budget.**

▼ **Monthly Overview.**

⊞ Fall ⊞ Winter ⊞ Summer ⊞ All months

📓 January	📓 February	📓 March	📓 April	
Expenses: $7976	Expenses: $0	Expenses: $0	Expenses: $0	
Income: $4485	Income: $0	Income: $0	Income: $0	+ New
Net: $-3491	Net: $0	Net: $0	Net: $0	

▼ **Income.**

⊞ Fall ⊞ Winter 2 more...

▼ 📓 January $4,485.34

🔀 Source	# Amount	📅 Date	⊙ Category
OSAP	$3,000.00	January 1, 2024	Loan
Tim Hortons bursary	$500.00	January 8, 2024	Scholarship
City of Kingston	$236.89	January 12, 2024	Work
The Rotary Scholarship	$250.00	January 19, 2024	Scholarship
Tutoring	$100.00	January 21, 2024	Work
City of Kingston	$398.45	January 28, 2024	Work
+ New			

▼ **Expenses.**

⊞ Fall ⊞ Winter 2 more...

▼ 📓 January $7,976.48

🔀 Expense	# Amount	📅 Date	⊙ Category	⊙ Me
Rent	$700.00	January 1, 2024	Living Expense	Credi
Textbooks	$650.00	January 8, 2024	School	Debit
Tuition	$6,500.00	January 13, 2024	School	Debit
Wifi	$24.80	January 15, 2024	Living Expense	Credi
Utilities	$76.32	January 20, 2024	Living Expense	Credi
Score Pizza	$25.36	January 22, 2024	Personal	Cash
+ New				

Check Your Learning

Before you proceed, take a moment to review some of the content you've learned so far.

Glossary

Ancillary fees
Fees you pay in addition to your tuition to support your life at school (e.g., athletic facility membership).

Financial aid
Funds from the government, private organizations and/or from an educational institution to help students pay for their education.

Higher Education
Schooling that happens after high school (i.e., University or College). Also known as post-secondary education.

Living expenses
Money that you will spend on your needs (e.g., housing, food, clothing, transportation, healthcare plans etc.).

Personal expenses
Money that you will spend on items that are typically for fun or related to personal interests and hobbies.

Projected expenses
The total amount of money you expect to spend on your various expenses.

School expenses
All the costs associated with funding your education.

Tuition fees
The fees that you pay your educational institution for the schooling that you receive.

References

Ministry of Training, Colleges and Universities. (2013). *Tuition and ancillary fees [PDF]*. https://www.tcu.gov.on.ca/pepg/documents/TuitionandAncillaryFees.pdf

How to Cite this Chapter Using APA Style

*Nusselder, F., *Burrows, H. M. R., Giovannangeli, A. J., Armstrong, A. M., & Xu, Y. (2024). Expense calculation. In *Pay for post-secondary: A student's guide for securing financial aid.* Queen's

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https://ecampusontario.pressbooks.pub/payforpostsecondary/part/expense-calculations/

denotes equal contributions as first authors

NAVIGATING SCHOLARSHIP WEBPAGES

Overview

There are thousands of **scholarships** made available each year across Canada. Millions of dollars from scholarships go unclaimed *every* year due to a lack of applicants. Some scholarships are general and can be given to anyone, while others have specific criteria that need to be met. When looking for scholarships, check the requirements and determine which ones are most relevant to you. This will help ensure that you spend time applying to the ones you have the best chance of receiving!

It's important to be aware that when navigating scholarship webpages, there is a risk of coming across **illegitimate** scholarships and internet **scams**. Critically evaluate the webpages you visit to determine whether they're safe and if the scholarships listed are legitimate.

Learning Objectives

- Identify the scholarship's criteria and determine whether you meet the eligibility requirements.
- Learn how to safely navigate websites and online resources that list scholarships.
- Recognize potential scam attempts.

Keywords

#ArtificialIntelligence #EligibilityCriteria #FindingScholarships #InternetSafety

Finding Scholarships

Finding scholarships can be overwhelming! Start by talking to your guidance counsellor or grad coach to see how you can narrow down your search and find relevant scholarships. Ask them about the **Scholarship Report**, a newsletter published every two months with helpful resources, and if they can send the report to you to help with your search.

There are also many free scholarship search engines that you can use to help your search. Click on the drop-down bar below to explore some of the freely accessible databases you can use to find scholarships.

An interactive H5P element has been excluded from this version of the text. You can view it online here:
https://ecampusontario.pressbooks.pub/payforpostsecondary/?p=46#h5p-8

Identifying Relevant Scholarships

How do you know whether a scholarship is relevant to you? Each scholarship will have specific criteria for applicants to be considered for the award. To determine if a scholarship is the right fit for you, look at the eligibility requirements. You can either find the eligibility section on the scholarship page you're interested in, or select CTRL+F or Command+F and search "eligibility" or "eligibility criteria."

The eligibility requirements might be specific for a particular year or field of study, gender, race or ethnicity, family income level, involvement in an organization, or require a specific academic average. Some scholarships can only be given to candidates who meet all the criteria. In contrast, others may still award it to someone who doesn't meet all the criteria if they're the best applicant or if no applicant meets all the listed requirements.

Deciphering a Scholarship's Criteria

Different scholarships will have different underlying purposes, and identifying these purposes will help you craft a competitive application. The purpose will usually relate closely to the values of the organization or institution awarding the scholarship. These scholarships usually highlight certain characteristics or values a successful candidate should possess. Closely reading the scholarship's description and requirements will help you to identify what the selection committee is looking for and whether you would be a good fit.

Aligning With the Organization's Values

Another factor to consider when applying for a scholarship is if you want to be associated with that company and their image if you get selected. Ask yourself, do the organization's values and actions align with yours? Would you be proud to be associated with them? If yes, then it's a great scholarship to apply to! Selection committees reading over your application will be more likely to choose you if your application demonstrates a passion that aligns with their interests.

Ensuring Legitimacy

Once you know you're eligible and you understand the scholarship's criteria, the next step is to ensure the scholarship is legitimate. One way to determine the legitimacy of a scholarship is to look into the associated organization's webpage or social media, like their Instagram or LinkedIn. You can also try conducting a general search for that scholarship to see if you can find it on the website of the institution offering it.

Internet Safety

When exploring different scholarships you're considering applying to, it's important to be mindful of internet safety. There are many legitimate resources and sites that have been created to help students like you. However, some sites will try to scam you and gain access to your personal information. So, what is a **phishing** attempt? How can we identify a scam? Watch the video below to find out. [Transcript]

> *One or more interactive elements has been excluded from this version of the text. You can view them online here: https://ecampusontario.pressbooks.pub/payforpostsecondary/?p=46#oembed-1*

The Financial Consumer Agency of Canada (FCAC) provides more information on how to recognize and avoid phishing attacks online. You can also learn how to protect yourself against fraud using the FCAC's Financial Toolkit.

Identifying a Scam

While there are many legitimate scholarships listed on a lot of scholarship databases, illegitimate scholarships also exist. Sometimes, companies post that you can win a large amount of money to fund your education, such as by entering draws or competitions. Try to avoid these, as they usually want your personal information and are often scams. In general, scammers may try to reach you through:

> —

The national public awareness campaign for cybersecurity in Canada, Get Cyber Safe, provides a list of cyber security jargon online.

Protecting Yourself From Phishing

There are different steps you can take to navigate the internet safely (Microsoft Support, 2023). It's important that you think critically and carefully during the scholarship application process so that you, and your personal information, remain safe.

Here's some information you should keep in mind:

- When creating passwords for the scholarship sites, make them unique from each other and your other passwords (IT Services, 2023).
- Be careful about what personal information you disclose. Some fake sites may ask for information, such as your Social Insurance Number (SIN), but this should NOT be shared (Canadian Centre for Cyber Security, 2022).

The Canadian Centre for Cyber Security has an online resource that can help you to evaluate the strength of your passwords.

Receiving Scholarship Funds

Some scholarship organizations send scholarship funds directly to the post-secondary institution, either by cheque or electronically. Other organizations will send a cheque to the student directly. The cheque then needs to be submitted to the post-secondary institution as it requires their co-signature to cash it. Some other scholarship providers will require the student to obtain confirmation of enrolment at a post-secondary institution. This information typically becomes available once the student registers for courses.

Check Your Learning

Before you proceed, take a moment to review some of the content you've learned so far.

An interactive H5P element has been excluded from this version of the text. You can view it online here:

https://ecampusontario.pressbooks.pub/payforpostsecondary/?p=46#h5p-37

Glossary

Extracurriculars
Activities, associations, clubs, teams, and volunteer work that you participate in.

Fraudulent
Something that is deceitful, inaccurate, and typically used to trick people.

Hyperlink
A link that is activated by clicking on it and will then redirect you from one webpage to another.

Illegitimate
Not real or accurate.

Phishing
An attempt to trick someone into sharing sensitive information.

Quishing
Phishing attempt made through QR codes.

Scam
Dishonest practices that trick people into giving scammers their money or sensitive information.

Scholarships
A type of financial assistance to help pay for post-secondary education that you don't have to pay back.

Scholarship Report
A comprehensive newsletter published every two months containing scholarship opportunities.

SMiShing
Phishing attempt made through text messages.

Vishing
Phishing attempt made through phone calls.

Transcripts

Video 3.1 transcript: [Narrator] "Have you or anyone you know been the target of an internet scam? Has your computer caught a virus and crashed? When you're looking for scholarships and financial aid, you'll naturally visit more websites and communicate with more people and organizations, so it's important to be able to recognize which websites are legitimate and which are not. The first thing to keep an eye out for during your scholarship search are scams. Scams are dishonest practices that trick people into giving scammers their money or sensitive information. There are different kinds of scams. When you hear "phishing," you probably

think of something like this [character sits outdoors in a lawn chair by a pond with a fishing rod]. But phishing is also a type of scam. These types of scammers usually pretend to be individuals or organizations you know so that you'll give them money or information. During a phishing attempt, a scammer might ask for your credit card or banking information, or for personal information, like your full name, date of birth, passwords, or Social Insurance Number. Spear phishing is a specific type of phishing that targets you personally, and may include personalized details about you, such as your recent online activity or purchases. Phishing attempts are less likely to succeed when you're aware of how they operate because they rely on your active participation and trust. Knowing how to recognize potential scams will make sure you stay safe online! One red flag to keep an eye out for are email addresses or website URLs that contain a lot of random letters or numbers, incomplete words, or unfamiliar words. If this is the case, it's likely not a legitimate source.[4] To check whether an email sender is fraudulent, look at their email address closely. Also watch out for individuals pretending to be a financial institution or asking for money payments. If you're unsure whether someone is actually a representative from your bank or an organization you have been communicating with, either hang up the phone if you're on a call, or don't respond until you've verified the information with your financial institution or the company. Be wary of emails asking you to click on a link. If the website is linked to text and you can't see the URL to check if it's an actual website, you can hover your mouse over the text and the link should appear somewhere on your screen. When in doubt, don't click on any links or download any attachments that you're unsure about. Another red flag is if a message has a high level of urgency, such as needing you to respond with personal information that day. Sometimes scammers use the fear of missing deadlines to cloud your judgement from thinking carefully about whether something is safe. Happy, safe scholarship searching!" [Return to Video 3.1]

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IT Services. (2023). *Cybersecurity education and awareness*. Queen's University. https://www.queensu.ca/its/cybersecurity-education-and-awareness

Microsoft Support. (2023). *Protect yourself from phishing*. https://support.microsoft.com/en-us/windows/protect-yourself-from-phishing-0c7ea947-ba98-3bd9-7184-430e1f860a44

How to Cite this Chapter Using APA Style

*Nusselder, F., *Burrows, H. M. R., Giovannangeli, A. J., Armstrong, A. M., & Xu, Y. (2024). Navigating scholarship webpages. In *Pay for post-secondary: A student's guide for securing financial aid*. Queen's University, eCampus Ontario. Licensed under CC BY-NC-SA 4.0. https://ecampusontario.pressbooks.pub/payforpostsecondary/part/navigating-scholarship-webpages/

*denotes equal contributions as first authors

SCHOLARSHIP APPLICATION MATERIALS

Overview

There are a lot of decisions to make when deciding to pursue a post-secondary education. These can range from finding the program and school you wish to attend, to deciding whether or not to take a **discovery year**. Regardless of the year you apply for post-secondary education, there are a lot of funds available to support your pursuit. Every post-secondary institution offers **grants** and **scholarships** to students—they want to give you money! Let's start with the documentation you will need so that you can take advantage of what they offer.

Learning Objectives

- Identify the various supplementary materials often required for scholarship applications.
- Describe the process of obtaining a reference letter.

Keywords

#FinancialAidDocuments   #SkillsAndExperiences   #SupplementaryDocumentation #TimeManagementResources

Supplementary Documentation

Depending on the scholarship, you may need to include extra documentation in your application. You might also need **supplementary documentation** when applying for a **loan**, which we discuss in the chapter, Unpacking Financial Aid. The current section covers **reference letters**, **resumes**, **transcripts**, **Personal Statements of Experience**, and **essays**.

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https://ecampusontario.pressbooks.pub/payforpostsecondary/?p=44#h5p-4

Quick Tip!

Some applications require you to design or create something (e.g., a poster). Canva is an online tool that can help you create attractive applications. The website offers templates for presentations, documents (e.g., reference letter), websites, organizational tools, and more!

Reference Letter

The following video describes the purpose of a reference letter, who you can ask to be a **referee**, and how far in advance you should ask them. [Transcript]

One or more interactive elements has been excluded from this version of the text. You can view them online here: https://ecampusontario.pressbooks.pub/payforpostsecondary/?p=44#oembed-1

Broadly, three types of references exist: **academic**, **personal**, and **work**.

An interactive H5P element has been excluded from this version of the text. You can view it online here: https://ecampusontario.pressbooks.pub/payforpostsecondary/?p=44#h5p-5

Our Notion database has sample templates you can modify to ask someone to provide you with a reference. Make sure you only use this resource as a guide and that you modify it for your use – do **not** just copy and paste. This is a formal template, so you will likely want to personalize it to your referee. You want to be respectful when approaching a potential referee, but not so formal that it becomes impersonal!

Quick Tip!

If the scholarship requires your reference letters to be "signed and letterhead" that means that the reference letter they need must have a formal signature and a heading at the top of the letter paper with (at minimum) a name and address of your referee.

When your referee agrees to provide you with a reference, it's your responsibility to provide them with all the information they need, so make sure they have them the following materials:

> *An interactive H5P element has been excluded from this version of the text. You can view it online here:*
> *https://ecampusontario.pressbooks.pub/payforpostsecondary/?p=44#h5p-6*

Thank your referee if they agree to provide a reference. Tell them you will remind them a few days before the deadline. Put this date in your calendar and be sure to send it! Many referees appreciate this kind of reminder. If you get the scholarship (or job!), tell your referee! Referees would love to get this news and share in your success.

Check Your Learning

Before you proceed, take a moment to review some of the content you've learned so far.

> *An interactive H5P element has been excluded from this version of the text. You can view it online here:*
> *https://ecampusontario.pressbooks.pub/payforpostsecondary/?p=44#h5p-36*

Glossary

Academic reference
A person who can speak to your academic achievements.

Discovery year
Taking a year (or more) off from studying to do other things, usually a combination of travelling, working, or volunteering. Often referred to as a gap year.

Essay
A piece of writing on a particular subject that can vary in length.

Grant
Money awarded to a person (or organization) by the government or a private organization for a special purpose. This can be to pay for post-secondary or to conduct research, and it does not need to be paid back.

Loan
An amount of money that is borrowed and has to be paid back, usually with interest.

Personal reference
A person who can speak to your character.

Personal Statement of Experience (PSE)

A written piece that allows you to describe some of your relevant personal experiences and what you have learned from them.

Supplementary documentation

All the documents required as part of an application (e.g., resume, transcript, PSE, income statement).

Referee

A person who knows you well and agrees to provide a reference on your behalf.

Reference letter

A letter written by someone who knows you well and can speak to qualities the application is looking for.

Resume

A summary of your skills and experiences.

Transcript

A track record of the courses you have taken and the grades you achieved in those courses.

Work reference

A person who can speak to your performance in a working environment (e.g., employer, supervisor).

Scholarships

A type of financial assistance to help pay for post-secondary education that you don't have to pay back.

Transcripts

Video 2.1 transcript: [Narrator] "This video is going to review important information related to reference letters. A reference letter is a letter written by someone who knows you well and can speak to your character, meaning your positive qualities and traits, as well as your community involvement, professional skills, and experiences. Your reference should be someone who can provide specific examples about the qualities the scholarship (or job!) application is looking for. This could be a teacher who has taught you or led a club you are involved with, an employer (past or present) who can speak to your various skills and abilities, or a coach or community leader who has worked with you and can attest to your qualifications. As a professional courtesy, you should always give a potential reference enough time to write a good reference letter. Giving 2-3 weeks of notice is a good rule to follow. In the case that someone is unable to provide you a reference, always have someone else in mind that you can approach and make sure to give yourself enough time to approach them." [Return to Video 2.1]

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How to Cite this Chapter Using APA Style

*Nusselder, F., *Burrows, H. M. R., Giovannangeli, A. J., Armstrong, A. M., & Xu, Y. (2024). Scholarship application materials. In *Pay for post-secondary: A student's guide for securing financial aid*. Queen's University, eCampus Ontario. Licensed under CC BY-NC-SA 4.0. https://ecampusontario.pressbooks.pub/payforpostsecondary/part/scholarship-application-materials/

*denotes equal contributions as first authors

RESUMES AND COVER LETTERS

Overview

A **resume** is a summary of your skills and experiences. A **cover letter** is a letter-style document that introduces your relevant skills and experiences to a prospective employer, organization, or program. You will use resumes and cover letters in various situations, including when applying for jobs, and volunteer or internship positions. In this chapter, we primarily discuss resumes and cover letters in the context of employment. However, they can also be required as **supplementary documentation** in a **scholarship** application.

Customizing your resume and cover letter for the job you're applying to can increase your chance of success. Personalizing these documents shows how you're suited for that specific position and that you put effort into your application. If you submit both documents in one PDF file, your cover letter should come before your resume.

So, how do you make a resume and cover letter? What information is important? Let's find out.

> Although the sample cover letters and resumes below are based on real experiences, the names and contact information (e.g., phone number, email) are fictional.

Learning Objectives

- Describe the purpose of a resume and cover letter.
- Identify the various components of a resume and cover letter.
- Explore how to make a strong resume and cover letter, as well as common mistakes and how to avoid them.

Keywords

#ArtificialIntelligence   #EditingResources   #EligibilityCriteria   #SkillsAndExperiences #SupplementaryDocumentation #TimeManagementResources

> **Did You Know?**
>
> 80% of current job openings are never advertised (University of British Colombia, 2022). If you think

about the number of jobs that you *can* find online, that means there's a lot of available jobs you're not aware of. Networking is essential for accessing these potential opportunities, as many employers hire internally or through referrals.

Queen's University Career Services provides more information about networking strategies online. To learn more about cultural differences in networking, watch this networking video by Columbia University.

Introduction to Resumes

A resume is not a document that lists everything you have ever done. That's the purpose of your **curriculum vitae (CV)**, which translates from Latin into "the course of your life." A resume covers every professional and academic experience relevant to the scholarship or job you're applying for. Think of a resume as a targeted "highlight reel" of your CV, providing a concise view of your qualifications and skills that create the best image of yourself for prospective employers. Whereas a CV can be several pages long and grows throughout your career, a resume is 1-2 pages long. Importantly, keeping an up-to-date CV streamlines the process of developing new resumes. Which each new resume, you can select which experiences you would like to move over from your CV. Don't worry if your CV and resume aren't very long; the more experience you gain over time, the more they will grow.

Structuring Your Resume

Recruiters (e.g., potential employers, scholarship committees, admission offices) spend an average of 7 seconds looking at your resume (Ladders, 2018). This means that having a well-organized resume that stands out is essential.

Click on the bars below for important considerations when building your resume.

An interactive H5P element has been excluded from this version of the text. You can view it online here: https://ecampusontario.pressbooks.pub/payforpostsecondary/?p=54#h5p-22

Building a Resume

A resume has many different components (Mearian, 2023). The relevancy and recency of what to include in your resume are two important considerations for each of the following. Click on the bars below to learn more about what information you should include.

Watch the following video for a detailed demonstration of how to build a resume based on the above categories. The video describes many different sections, some of which you might not need to include, so only use what is relevant to you. [Transcript]

Quick Tip!

Create a LinkedIn Profile! Once you have your resume, you can add the same information to your account. This way, the relevant information can be accessed by potential employers or **referees**. LinkedIn can be helpful for networking by allowing you to connect with potential employers, other co-workers, researchers, and professors.

Few high school students use LinkedIn, but doing so helps get a head start on developing a professional identity (Smith, 2018). Recommendations for how to build a strong LinkedIn profile as a high school student are available online. Speak to a parent, guardian, or mentor about creating a safe, online profile that does not reveal personal or confidential information (e.g., your address).

Based on what you've learned so far, can you identify the errors in the following resume? Click on the areas where you think something is either missing or wrong to check your learning. Feedback for each error will appear at the bottom of the interactive.

Figure 7.1 A sample resume with errors. [Image Description]

Resume Keywords

Using artificial intelligence software to scan for **keywords** in a resume is becoming an increasingly common practice by employers to streamline the hiring process (Mearian, 2023). Including keywords from a job posting may help your resume stand out and increase your chances of success.

Use the job description or job posting as a reference to identify and include the most important experiences, skills, and characteristics required for the position. This helps you to highlight your relevant traits. Be careful to only include keywords for which you have relevant experience. In other words, don't include skills that you don't have. Incorporate these keywords to describe your roles and responsibilities in previous work experience.

The video below breaks down how to identify keywords in a job description and incorporate them into your own application, where applicable. [Transcript]

For more information, examples, and detailed breakdowns, see the Queen's Best Resumes (2023) [PDF] resource by Queen's University Career Services.

Introduction to Cover Letters

A cover letter briefly introduces who you are and how your specific experiences make you the right fit for the position. It's an opportunity to speak directly to the hiring staff, highlight and expand on your most relevant skills and experiences, and explain why you're interested in the position. When asked for a cover letter, take advantage of the opportunity, and think through what you wish to include. To learn more about how the experiences you discuss can impact the impression you make, visit the Step-by-Step Guide to Scholarship Applications chapter. Make sure to write a unique cover letter for each position or application, tailoring it to the specifics of that role.

Structuring Your Cover Letter

While cover letters may vary in how ideas are ordered and presented, certain components are typically the same. Click on the bars below for important considerations when building your cover letter.

> 🖥️ *An interactive H5P element has been excluded from this version of the text. You can view it online here: https://ecampusontario.pressbooks.pub/payforpostsecondary/?p=54#h5p-24*

Building a Cover Letter

Click on each of the bars below to learn about the different sections of a cover letter and what information you should include (Purdue Online Writing Lab, 2023).

> 🖥️ *An interactive H5P element has been excluded from this version of the text. You can view it online here: https://ecampusontario.pressbooks.pub/payforpostsecondary/?p=54#h5p-25*

Watch the following video for a detailed demonstration of how to build a resume based on the above categories. [Transcript]

> 🖥️ *One or more interactive elements has been excluded from this version of the text. You can view them online here: https://ecampusontario.pressbooks.pub/payforpostsecondary/?p=54#oembed-3*

For more information, examples, and detailed breakdowns, see the Queen's Best Cover Letters (2023) [PDF] resource by Queen's University Career Services.

Advertising your Skills

If you're entering the labour market for the first time, you might not have a lot of work experience yet, but that doesn't mean you don't have any skills or strengths. You likely have many! There are different ways you can acquire skills and experience, and it looks different for everyone. Consider the skills and knowledge you have gained by participating in various activities, including: personal (e.g., clubs, sports teams, volunteering), academic (e.g., class projects), entrepreneurial (e.g., a lawn mowing business, tutoring), or independent projects

(e.g., restoring a car, building a computer, writing stories). Don't be discouraged if you have less time for activities than some of your peers, or if the activities are different. You will gain valuable experience regardless of what you do.

Recognizing all your skills and accurately communicating them to others can be difficult. For an interactive activity that helps you to define, highlight, and describe your current skills, try the self-directed skills sorter created by Queen's University Career Services below. This activity can also help you build your vocabulary for discussing your strengths and weaknesses. Recruiters often ask potential candidates about these, so knowing what yours are, and how to articulate them, is an important skill to develop.

Click the "Instructions" and "User Controls" buttons on the left to get started. Make sure to incorporate the skills that you rank high into your resume.

Note. The Skills Sorter will take a few moments to load. If it doesn't appear after a minute or so, try refreshing the page.

The Skills Cards [PDF] are also available online.

📇 *An interactive H5P element has been excluded from this version of the text. You can view it online here: https://ecampusontario.pressbooks.pub/payforpostsecondary/?p=54#h5p-32*

This Skills Cards Interactive Tool is embedded with permission from Queen's University Career Services.

Tracking Your Extracurricular Involvement

Over time, you will naturally forget some of the initiatives you may have been involved in and the impact you had (e.g., number of events organized, percentage increase in social media engagement). Tracking your roles and responsibilities throughout your **extracurricular** involvement will help you write a strong resume, cover letter, and later, a strong scholarship application.

Use our **Notion** database to track your extracurricular involvement. Be specific about your responsibilities and quantify your contribution as much as possible (e.g., tracking your number of hours). This will help you to remember what you have accomplished when it's time to discuss your experiences and skills in an application.

Check Your Learning

Before you proceed, take a moment to review some of the content you've learned so far.

💾 *An interactive H5P element has been excluded from this version of the text. You can view it*

Glossary

Cover letter
A letter you write to introduce your specific and relevant skills and experiences to a prospective employer, organization, or program.

Curriculum vitae
A document that covers all your professional and academic experiences.

Extracurriculars
Activities, associations, clubs, teams, and volunteer work that you participate in.

Personal information
Your contact information (i.e., phone number and email).

Referee
A person who knows you well and agrees to provide a reference on your behalf.

Resume
A summary of your skills and experiences.

Resume keywords
Words to include in your resume that are directly from the job posting. This can also include key phrases.

Scholarships
A type of financial assistance to help pay for post-secondary education that you don't have to pay back.

Supplementary documentation
All the documents required as part of an application (e.g., resume, transcript, PSE, income statement).

Image Descriptions

Figure 7.1 image description: A sample resume with the following text: "[Header] Elianna Emerton, St. Catharines, L0S 1E0, 905-646-9885, elliebellie420@gmail.com, LinkedIn [Objective] Objective: To get a job. [Education] Education: Eden High School, St. Catharines, ON, 2016 – 2019, Clubs: Captain of the Step Dance Team; Lead Actress in the School Musical. [Skills and Accomplishments] High Five (PHCD) Certificate: Develop an understanding of how to design and facilitate programs that address the unique needs of children and older adults. Python Programming: possess knowledge of the universal concepts of computer programming, the syntax and semantics of the Python language, as well as the skills in resolving typical implementation challenges with the help of the Python Standard Library. [Work Experience] Work Experience: [First experience] Cashier, Real Canadian Superstore, St. Catharines, ON. [Skills in a bulleted list] Handle financial transactions for a multi-million-dollar corporation, balances cash drawer by counting cash at beginning and end of work

shift, resolve customer complaints, guide them, and provide relevant information. [Second experience] Peer-Tutor, Indigo Tutoring, St. Catharines, ON, 2018 – 2019. [Third experience] Junior Day Camp Counsellor, St. Catharines, ON, 2017-2019, [Skills in a bulleted list] Supervised groups of 8-12 children ages 7-14, guided kids in building video games and developing ninja coding skills on the path from white to black belt, provide support and encouragement from Code Senseis® in the state-of-the-art dojo." [Return to Figure 7.1]

Transcripts

Video 7.1 transcript: [Narrator describing the different parts of resume with images of the resume appearing on screen. Text of resume included within quotes inside square brackets] "[Header] When it comes to your personal information, make sure to include your full name in large font ["Justin Marshall"], so that it catches the eye of the recruiter. Including your full name will help ensure you're easily found. Also include your location ["Guelph, ON, N1C 0A1"]. You don't need to include your full address, but adding your city will allow the recruiter to establish whether you're a local candidate. For your phone number ["519-823-4120"], make sure to use your personal number and not a work number. Also ensure the email address ["justin.marshall@gmail.com"] you provide is professional. For the objective ["To be a dependable and flexible nanny and family assistant who utilizes their creativity, energetic disposition, and experience educating youth to create a positive and stable environment for the children allowing them to learn, grow and have fun all while helping with household tasks."], make sure to include the job title or field you are interested in ["nanny and family assistant"], any transferable skills that make you a good fit for the position ["creativity, energetic disposition"], and any relevant accomplishments that demonstrate how you would excel in the role ["experience educating youth to create a positive and stable environment for the children allowing them to learn, grow and have fun all while helping with household tasks"]. For your education section, make sure to include the title of your degree ["Ontario Secondary School Diploma"], name of the school ["College Heights Secondary School"], location of the school ["Guelph, ON"], and the years you attended ["2019 – 2023"]. You can also include relevant coursework, awards, clubs and teams, or extracurricular activities that strengthen your application ["Awards: Achieved Honour Roll for all years of attendance; Maintained a 93% average; Ontario Secondary School Teachers' Federation Citizenship Award to the Year 2 student who exemplifies the OSSTF motto: Let us not take thought for our separate interests, but let us help one another. Athletics: Varsity Hockey Team (2023), Cross Country Team (2019 & 2021; awarded MVP for both years of participation)"]. Your work experience will be structured similarly to your education section. Make sure to include your job title ["Lifeguard in Training/Instructor Guard"], the company or employer name ["YMCA of Three Rivers"], the location ["Guelph ON"], and start and end dates {"2021 – Present"]. Also make sure to describe achievements and responsibilities ["Assist in the teaching and supervising of young children (ages 2-6). Provide excellent customer service by maintaining a pleasant, professional, and positive demeanour. Maintain a high standard of safety supervision to ensure a safe aquatic experience for patrons."]. You can tie these to the position you are hoping to apply by making sure to emphasize skills listed in the application requirements that align with your experience. For example, based on the current work experience description, the candidate highlights their leadership skills and experience in which they've had to teach and work with others. We can predict that the job or scholarship this person is applying to must be interested in candidates with these skills or involve related tasks. For extracurricular experience, notice how the format mirrors how work experience is structured. Make sure to include the title of the role ["Ease into Exams Program Co-Founder"], the organization or club with which it is affiliated ["College Heights Secondary School"], start and end dates ["2021-2022"], and your achievements and responsibilities ["Designed brochures using Canva that detailed resources and exam preparation tips, which were disseminated to the public. Created and maintained a website using Wix to allow all students to access the resources. Organized events and workshops to mitigate stress within students during the weeks leading up to exams while advocating for the importance of good mental, physical, and emotional health."]. If you choose to include other similar sections, such as volunteer experience, you could

structure it in the same way. For professional accomplishments, make sure to provide a brief explanation of the accomplishment, and how it resulted in a quantifiable outcome if you have that information ["Raised $1000 for cancer research through Relay for Life at Woodroffe High School. Increased student attendance to pep rallies by 60%. Helped raise 85 000lbs in food donations for local food banks through Halloween for Hunger."] This might be a stand-alone section if you have a couple things that you really want to highlight, but otherwise you can apply this template to how you describe your responsibilities and achievements of your experience-related sections. If the scholarship or job requires specific training qualifications or certificates, you can include a list of them in a separate section on your resume ["Lifesaving Instructor (May 2021), Swim Instructor (July 2020), CPR With AED Skills (July 2020), Standard First Aid with CPR-C (July 2020), National Lifeguard (Pool) (May 2020), High Five (PHCD) Certificate (September 2018)"]. Make sure to include the name of the certificate or training, and the date on which you received the training. You can break your skills section up to describe hard skills and soft skills. Hard skills are specific skills and knowledge that you need to perform a certain task or job. These skills are usually quantifiable and easy to measure ["High Five (PHCD) Certificate: Develop an understanding of how to design and facilitate programs that address the unique needs of children and older adults. Python Programming: possess knowledge of the universal concepts of computer programming, the syntax and semantics of the Python language, as well as the skills in resolving typical implementation challenges with the help of the Python Standard Library"]. Soft skills are interpersonal skills that help you interact with others ["Organization: Create lesson plans for students and keep track of individual progress. Time Management: Ensure campers stay on task and complete activities within a time frame; complete assigned tasks."]. These skills are transferable, meaning they can be applied to any setting or job. Combining some of the sections we talked about together, here is an example of what a completed resume could look like [screenshot of a completed resume with the following sections: Header, Objective, Education, Employment, Extracurricular Experience]." [Return to Video 7.1]

Video 7.2 transcript: [Narrator describing how to incorporate key terms from a job application into a resume. Text on-screen included within quotes inside square brackets] "Consider the following requirements from a job description for a design engineer ["You are a registered professional engineer in Ontario with 4+ years of progressive experience working as a design engineer in a consulting office. You have CISD Security clearance or are eligible for a security clearance. You have experience in the structural engineering design of buildings. You have the determination to pursue a career in structural engineering. You have interest in existing and heritage buildings. You are tech-savvy with strong oral and written communication skills. You have practical knowledge of AutoCAD and REVIT. You have practical knowledge of structural analysis software like SAP2000, ETABS, or RISA. You are interested in developing your skills in a company that prioritizes a hybrid BIM workflow environment wherever possible. You have experience in contract administration and site review. You can complete small jobs on your own with little to no oversight, such as roof reinforcement for a mechanical unit."]. What skills do you think are important? Pause the video to identify them. [After a pause, the following skills are highlighted: "design engineer, consulting office, structural engineering design of buildings, interest in existing and heritage buildings, tech-savvy, strong oral and written communication skills, practical knowledge of AutoCAD and REVIT, practical knowledge of structural analysis software like SAP 2000, ETABS, or RISA, experience in contract administration and site review, with little to no oversight."]. You might be wondering, "how do I incorporate this into my resume?" Let's take a look. To highlight your experience as a design engineer, describe a past project related to design engineering. For experience working in a consulting office, describe a time when you had to provide consultation. To show you have experience in the structural engineering design of buildings, describe any structural engineering designs you have created. To demonstrate that you have interest in existing and heritage buildings, you could describe a hobby related to history. To show you are tech-savvy and have strong oral and written communication skills, describe responsibilities that required you to use technology, to create written reports, or provide oral presentations. This can include examples of times when you had to use the specific software indicated by the job description. To highlight your experience in contract administration and site review, describe any responsibilities that involved either of these tasks. To demonstrate

you are capable of working on your own with little to no oversight, describe a time when you had to complete a task without immediate or direct supervision. Hopefully this video gave you a better understanding of how to identify key words and skills in a job description, and how you might incorporate them in your own application." [Return to Video 7.2]

    Video 7.3 transcript: [Narrator describing the different parts of cover letter with images of the cover letter appearing on screen. Text of cover letter included within quotes inside square brackets] "For the heading, make sure to include your full name ["Cynthia van der Hausen"], email ["cynthia_vdhausen@gmail.com"], and phone number ["613-590-2300"]. Your cover letter should also have a section in the top left corner with the following information: date of writing ["February 27th, 2019"], name of recipient ["To Whom it May Concern"], their role ["Hiring Manager"], their organization ["Camp Sunshine"]. If you're unsure who will be reviewing the application, you can use a phrase like "To Whom it May Concern," or "Dear Scholarship Review Committee," which we have done in this template. Always start with a formal greeting, such as "Dear," with the recipient's full name or title if known, such as Hiring Manager. The introduction should include what you are applying for ["I am writing to express my enthusiastic interest in the counsellor position, as advertised."] and why you are applying for it ["Not only do I have experience working with children, but I grew up going to summer camps and have experienced the transformative impact it has on the lives of campers; I am eager to have this same impact."]. You can also include where you found out about the opportunity as well as any connections you may have with the company. The next 1-3 paragraphs should highlight your relevant skills, experiences, and areas of knowledge. [Paragraph 1: "In my previous role as a junior day camp counsellor for Code Ninjas, I developed my ability to create close personal bonds with campers. I believe these relationships are key to ensuring campers have a positive experience because it focuses on their emotional well-being. In this role, I guided kids in building video games and developing ninja coding skills. This can be a frustrating experience for new campers, so it allowed me to develop my ability to empathize with those who are struggling. Through a collaborative problem-solving approach, I helped campers to navigate their difficulties. By building meaningful relationships with campers, contributing to their safety and security, I supported them in their journey in a way that allows them to develop life skills."]. Describe the skills you have developed ["I developed my ability to create close personal bonds with campers," and "develop my ability to empathize with those who are struggling."], the techniques you used ["Through a collaborative problem-solving approach"], and the impact of your effort ["ensuring campers have a positive experience because it focuses on their emotional well-being," "contributing to their safety and security," and "allows them to develop life skills."]. The ones you focus on will depend on the job description and requirements. For example, based on this paragraph, we can infer the position values experience working with children and knowledge about child development. Each of the body paragraphs can follow a similar structure. [Paragraph 2: "As a peer tutor, I draw on many of these skills as well. I help children work through challenging experiences to overcome their fears and develop self-confidence so they can become successful, independent learners. This experience has equipped me with a deep understanding of children's needs and the importance of a supportive community in achieving success. My commitment to creating a supportive community aligns seamlessly with the values of Well-being, Responsibility, Teamwork, and Experience that Camp Sunshine upholds."]. In this paragraph, the applicant also discusses how the role aligns with their values ["My commitment to creating a supportive community aligns seamlessly with the values of Well-being, Responsibility, Teamwork, and Experience that Camp Sunshine upholds."]. Instead of just listing your skills and experiences, which your resume already does, use these paragraphs to tell a story and to make it a bit more personal. [Paragraph 3: "As a ringette referee, I established a successful record for forming positive working relationships with players, coaches, parents, and other referees. This position allowed me to develop my active listening skills to understand and address the unique needs of individuals and communities. By developing these skills, I was able to provide solutions and efficiently resolve conflict. Working in a team of 3, I refereed over 60 games and have never had to expel a parent or coach from the game. This track record is a testament to my communication and problem-solving skills."]. In the third paragraph, the applicant highlights a track record of their experiences ["Working in a team of 3, I refereed over 60 games and have never had to

expel a parent or coach from the game. This track record is a testament to my communication and problem-solving skills."]. You want to show the employer that you have the necessary experience that provided you with the required skillset to apply to this role. End your cover letter with a strong and concise reminder of why you are a good match for the role ["My ability to communicate effectively, adapt to diverse situations, and provide guidance to children will allow me to support campers in developing healthy social relationships, nurture their emotional growth, and share unforgettable experiences. I believe my skills and work experience, combined with my passion for creating a positive and inclusive camp experience, makes me a strong candidate for this position. Camp Sunshine combines my interests and passion for giving children the opportunity to develop life-long memories in a space where they feel valued, cherished, and successful."]. You can include your interest in speaking with them and provide them the best way to follow-up with you, such as your email. Make sure to express your appreciation for their time in considering you for the role ["Thank you for your consideration and I look forward to hearing from you."]. Finally, sign your name on the bottom left ["Sincerely, Cynthia van der Hausen"]. Your final cover letter might look something like this [screenshot of a cover letter with the previously discussed sections]." [Return to Video 7.3]

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STEP-BY-STEP GUIDE TO SCHOLARSHIP APPLICATIONS

Overview

This chapter helps you navigate the **scholarship** application process, focusing on a structured approach to scholarship applications that will help you to manage your time and to maintain an effective schedule. While this Guide is mainly targeted towards high school students, the overarching principles can also apply to undergraduate and graduate students. The goal of this Guide is to help students start thinking about the scholarship application process early.

Learning Objectives

- Summarize how to plan and develop effective **time management** techniques for scholarship applications across critical phases.
- Utilize relevant time management resources to track your scholarship applications.
- Differentiate between appropriate and inappropriate uses of Artificial Intelligence (AI).
- Define plagiarism and describe how it relates to AI.

Keywords

#ArtificialIntelligence   #EditingResources   #EligibilityCriteria   #FindingScholarships   #InternetSafety #SkillsAndExperiences #SupplementaryDocumentation #TimeManagementResources

Introduction

Although the scholarship application process can be daunting, making sure you have a realistic and well-planned timeline can help you to stay on track of your applications. So, how do you start? First, you need to know the best way to read a scholarship application so that you can apply for the most relevant scholarships, which will help increase your chances of success. We review how to identify relevant scholarships in the chapter Navigating Scholarship Webpages. To summarize, you need to determine if the scholarship applies to your strengths, and if you meet the eligibility requirements. You also need to remember to check if the source of the scholarship is legitimate. Once you feel confident identifying the scholarships you want to apply to, it's time to consider a timeline for your submissions. This is important for planning, so you can maximize the number of applications you submit, while still producing quality work.

Creating a Detailed Timeline

Set yearly and monthly goals and break them down so that you have precise tasks to work towards. For example,

break down larger tasks into more manageable pieces, like when you aim to finish your brainstorming, your first draft, and your final product. These goals can also relate to the number of scholarships you want to apply to, and you can revise this throughout the year as needed. Other short-term goals might include getting involved in your community, while long-term goals could focus on personal, academic, and professional achievements. When making your timeline, consider how busy you are and what your work, extracurricular, and academic schedule will allow for.

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Quick Tip!

Scholarship applications are due year-round. While some are due at the start of school, many applications are also due throughout the rest of the year. Adjust each of the phases below as they relate to your individual deadlines.

</div>

When making your timeline, note the deadline and the required materials. Tracking important dates in your calendar, setting reminders on your phone or computer, and recording all the great work you're doing will help you to stay organized. Prioritize on applying for scholarships that match your strengths and interests, rather than ones you're less interested in or don't fully meet the criteria for, but still want to apply to. Save these for if you have extra time. Use our Notion template to track the deadlines, required application materials, and more. See the Resumes and Cover Letters chapter in this Guide for a further discussion on the importance of tracking your **extracurricular** involvement.

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Quick Tip!

Remember to budget time for **editing** your applications when planning your timeline. This will mean you won't have to rush through the editing process, and can help you submit the best applications possible. See our chapter on Editing Your Scholarship Applications for more information.

</div>

The Research and Planning Phase

Start by identifying potential scholarships that you might be interested in applying to. While you can start your applications anytime, starting earlier will give you enough time to complete your application(s) carefully, look at more scholarships, and collect all the required **supplementary documentation**. When researching different scholarships, make a list of all the places you can look. You can start your search by regularly checking some of the scholarship databases shared in the Navigating Scholarship Webpages chapter. Different scholarships will appear at various points throughout the year, so check these sources frequently. As you're tracking the scholarships you're interested in, you can also start to become familiar with the materials you need to submit.

Part of this research phase can also include calculating what it might cost to pursue higher education. See the Expense Calculations chapter in this Guide for a break down of associated costs.


Quick Tip!

If you're still deciding which post-secondary programs to apply to, research some possible careers. You can take an online career test or look at job descriptions to see if something interests you, which can help guide your program selection. Making a pros and cons list to compare all the schools you're interested in can also help to narrow down where you want to apply. Use our Notion template to do so!

During this Phase, consider meeting with a school guidance counsellor or grad coach. They're a great first resource for helping to guide you through this process and provide advice on applying to scholarships and post-secondary.

Scholarship Tracking

Some applications allow you to apply to several scholarships at once. This tends to be more common for **College- and University-Specific Scholarships** compared to others. Note that some scholarships require separate applications, which may take more time. Track these as you go so that you can create a timeline and set appropriate goals for looking into each specific scholarship.

Use our Notion database to track the scholarships you're interested in, your application deadlines, and your progress. The database is also helpful for compiling all your application materials in one place, making applying faster and easier. In use, the Financial Aid Applications Tracker might look something like this:
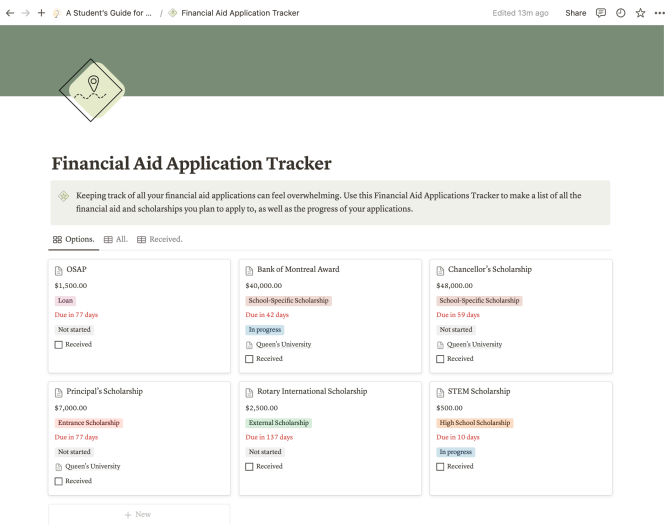
Time Management Tips

Although the purpose of this guide is to help make it easier to find scholarships, finding them will likely still take time. Starting as soon as possible will allow you to apply to scholarships that have more complex application requirements (e.g., video submissions, creative design, etc.). When making your timeline, consider prioritizing working on scholarships that require more supplementary documentation, such as **reference letters**, video submissions, or **Personal Statements of Experience (PSEs)**. These will likely take you longer and may rely on other people (e.g., reference letters). See the Scholarship Application Materials chapters for information on how to approach a **referee**.

The Application Phase

The Application Phase may overlap with the Research and Planning Phase. You may discover new scholarships as you're working on applications for other ones. In this Phase, you will create **drafts** of your applications and acquire your other supplementary documentation. For example, you might need to send your reference letter requests. Make sure to also update your **resume** so that it reflects all your current credentials (see our Resumes and Cover Letters chapter for help). If you need to submit a **transcript**, connect with the office staff at your high school. The more people you involve in this process, the smoother it can be!

Enhancing Your Applications

A lot of highly weighted (i.e., large sum) scholarships look for **innovative** students. During this time, you can also get involved in clubs or begin volunteer positions relevant to the scholarships you're considering applying to. Try to think of a new project, initiative, or fundraiser you can lead in your school or local community to solve a problem and make you stand out. This will enhance both your scholarship and post-secondary applications. Ask around your community for what might be a helpful initiative and see if you can make a difference while increasing your chances of gaining scholarships! Struggling to identify your skills? See the Resumes and Cover Letters chapter in this guide.

Balancing the Application Load

This period is extremely busy with the number of scholarships you can apply to, so prioritize a healthy work-life balance. Think of this process as long-distance run, not a sprint. Once you've applied for a few scholarships, you will come across other written scholarships with similar prompts. You can reuse these as a *starting point*, but make sure to edit them so they are specific to the scholarship you're applying for. This will save time and help you reach your application goals more efficiently.

It can be challenging to balance work, extracurriculars, and school. Adding scholarship applications to your 'To-Do' list may be overwhelming and stressful. Create a reasonable plan that's within your capabilities and reflects all the other commitments you have. Don't feel pressured to apply to many scholarships if you don't have the time. The number of scholarships you aim to apply for has to be reasonable for **you**. This will also help ensure that you can create high-quality and competitive applications.

Common Mistakes While Planning

People tend to underestimate the time they need to finish a task, which is called the Planning Fallacy (Buehler et al., 1994).

Avoid underestimating completion time by:

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Using Artificial Intelligence (AI)

As you're likely aware, the use of **Artificial Intelligence (AI)** software has increased for both professional and personal use, as well as in schools. You can use AI to help you with planning your scholarship application timeline and your writing in several ways. At the time of this publication, there are free versions of ChatGPT, CoPilot, Gemini, Perplexity.ai, and more. These all have different advantages and drawbacks, some are better suited than others for specific tasks. Programs like these often require you to provide an email when signing up. You can log in and use the service if you're comfortable doing this. We discuss how to stay safe online in the Navigating Scholarship Webpages chapter.

Navigating AI

Learn about some different ways you can use AI software throughout the scholarship application process by clicking on the drop down bars below.

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Did You Know?

At the time of this publication, for every 5 to 50 prompts ChatGPT answers, it requires 1 bottle of water to cool down the servers powering the software (Li et al., 2023). Want to know more about current debates on the use of AI software in academia? The chapter, "What are Large Language

Models Made Of?", in the open-access, online textbook, *Leading the Way: Envisioning the Future of Higher Education*, discusses some of the overlooked consequences.

Using AI Software Appropriately

Although AI software is a good tool to help you learn, never rely entirely on it. To have it be as helpful as possible, think critically about each point it generates because it's not always correct. Remember, AI is not a completely reliable search engine because it sometimes makes information up. For this reason it's important to be selective about the feedback you implement – not everything it provides is the best for you. Although it can be accurate, it can lack depth and understanding that only you and other people will know, so ask for feedback from your family, friends, and teachers, before you submit anything.

Scholarship committee members are very skilled at their job and can tell when an applicant used AI to write their application. Rather than submitting a response with generic statements, which is typically what AI generates, make your application stand out by developing your own writing style. You can personalize your writing through story-telling and discussing specific experiences.

Plagiarism

Plagiarism involves presenting the ideas, words, or work created by others or with technological assistance as if they're your own, or without proper attribution or citation.

Within academic institutions, AI software is considered a generative tool. Although some courses allow the use of AI, others will not. In cases where it is permitted, you still need to indicate that you used the software. For example, if you've written something in your own words and then AI re-worded it, you need to list the AI software as another writer since you did not create the final product by yourself. Citation guidelines on how to reference AI using APA 7 formatting are available online.

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In cases where using AI is not allowed, doing so would be considered a departure from **academic integrity**, and can be considered plagiarism. Make sure to check the scholarship's rules on using AI before you use it to help with any element of your application. Please note that most institutions have online databases and programs that are now being updated to detect plagiarism through AI, such as Turnitin. Please note that plagiarizing can have serious consequences, such as being expelled from your school. For more information, read this external chapter to learn more about the importance of academic integrity.

Check Your Learning

Before you proceed, take a moment to review some of the content you've learned so far.

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Glossary

Academic integrity
The moral code and ethics expected in academic settings.

Artificial Intelligence (AI)
A computer program capable of high-complexity tasks (e.g., learning, decision-making, problem solving).

College- or University-Specific Scholarships
Scholarships offered by a college or university in addition to entrance scholarships, and which require an additional application.

Drafts
The first few outlines of your application that you create before the revising and editing processes are complete.

Editing
The detail-oriented process of making changes to your writing piece to address wordiness, grammar, and punctuation, etc.

Extracurriculars
Activities, associations, clubs, teams, and volunteer work that you participate in.

Innovative
Demonstrating creative and original thinking.

Personal Statement of Experience (PSE)
A written piece that allows you to describe some of your relevant personal experiences and what you have learned from them.

Plagiarism
Presenting ideas, words, or work, created by someone else (which can include Artificial Intelligence software) as your own, without proper attribution or citation.

Planning Fallacy
Underestimating how long it takes to finish a task.

Referee
A person who knows you well and agrees to provide a reference on your behalf.

Reference letter
A letter written by someone who knows you well and can speak to qualities the application is looking for.

Resume

A summary of your skills and experiences.

Supplementary documentation

All the documents required as part of an application (e.g., resume, transcript, PSE, income statement).

Time Management

Organizing and dividing your time to meet the requirements of your various responsibilities.

Transcript

A track record of the courses you have taken and the grades you achieved in those courses.

Scholarships

A type of financial assistance to help pay for post-secondary education that you don't have to pay back.

References

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EDITING YOUR SCHOLARSHIP APPLICATIONS

Overview

Many **scholarships** require students to demonstrate their eligibility through a written application. For this reason, it's important that you develop the specific writing skills required to create competitive applications and that you learn how to avoid common writing mistakes. Developing strong writing skills will help you to communicate clearly, and accurately, when making your scholarship and financial aid applications. In this chapter, we specifically focus on elements of planning and proofreading that you should consider while you outline and edit your applications.

Learning Objectives

- Describe how to effectively approach drafting a scholarship application, from brainstorming ideas and outlining a structure, to making technical edits.
- Discuss how to implement editing techniques (e.g., changing passive voice to active voice).
- Apply the essential skills for writing scholarship applications.

Keywords

#EditingResources #SkillsAndExperiences #SupplementaryDocumentation #TimeManagementResources

Structuring Your Scholarship Application

Your written piece must have a clear focus and answer the application prompts directly. Brainstorming and planning your response will be crucial for developing a focused and relevant submission. Use the Writing Checklist below when you're drafting an outline for your scholarship application.

WRITING CHECKLIST

What is the application asking of you?

Is it asking you to tell a story or recount a personal experience? Critically evaluate what the application asks so that you can develop an appropriate approach to meeting those expectations.

What experiences or accomplishments meet the objectives of the application?

After you identify the goal of the writing piece, you can determine what information is relevant to include and what isn't. To get started, brainstorm a list of different experiences or accomplishments relevant to the application.

Is all your content relevant to the application requirements?

Once you've brainstormed a list of experiences or accomplishments, consider which skills they highlight, and which ones you want to focus on in your application.

Reflect on the following before including them in your response:

- How much do you have to say about each in relation to the word count?
- How long ago was the experience, and/or how long have you been involved in the organization?
- What is the nature of the experience or accomplishment? For example, does it demonstrate professionalism, entrepreneurship, community engagement, leadership, scientific curiosity, etc.? Ensure your selected experiences and accomplishments align with what the scholarship is looking for.

To further your brainstorming, flush out the skills and elements of the experience or accomplishment. Develop a plan for how you will present and discuss it, making sure that you highlight the skills and traits you want the committee to be aware of.

What impression do your examples give the reader?

Reflect on the impression you're conveying to the selection committee through the various experiences or accomplishments you want to include. Ensure you approach the application in a way that highlights your skills, relevant experiences, and/or achievements. Is there anything you want to add or change?

Are all your ideas or arguments grouped together?

When planning, group related ideas or arguments in the same paragraph(s) or location in your paper. This will help your reader follow along with your ideas. Creating an outline for your paper will help make it easier to organize your thoughts.

Once you've clarified the ideas you want to discuss, you can create an outline and then a draft.

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To Include or Not To Include, That is The Dilemma!

To develop a strong submission, you must meet the goal of the application's question or prompt. A big part is choosing which information to include.

For example, imagine the scholarship prompt asks you to discuss an achievement you're proud of. The goal of the submission would be to skillfully highlight your strengths and valuable experiences through the discussion of the accomplishment. Your discussion would provide insight on what you've learned from the experience, and how you will apply that in the future.

Technical Issues

Experiencing technical issues can be very stressful. Fortunately, there are ways to prevent them. Watch the video below to find out more. [Transcript]

Editing Guidelines

Editing is the process of reviewing written work to make it as straightforward as possible. There are many different types of editing, ranging from substantial and structural editing, to copyediting and proofreading. Editors Canada provides a useful summary of the different types of editing on their website.

In this section we will discuss how to review your work for conciseness, clarity, inclusive language, grammar, and punctuation.

Language Inclusivity

Language is a powerful tool that has the potential to cause harm. Being intentional and mindful about the language you use in your writing can help to ensure that all individuals feel respected, valued, and represented. You're in a position to create a more welcoming and accessible environment for readers from diverse backgrounds, fostering a sense of belonging and understanding. Demonstrating a commitment to fairness and social justice, using inclusive language promotes empathy and cultural sensitivity. The words we use can contribute to a more inclusive society where diverse human experiences and identities have the space to be acknowledged and respected.

The American Psychological Association provides guidelines for inclusive language in writing on their website. The Government of Canada also has a Canadian-specific resource for inclusive writing.

Conciseness

Scholarship applications usually have a maximum word or character count, and getting your ideas across within those limits can be difficult. If you're over the maximum word or character count, editing for **wordiness** and considering more concise phrasing can help you to stay within the required length. It will also help you to communicate more clearly and effectively.

If you're below a minimum word or character count, don't just add words to your sentences for the sake of adding words. Wordiness can lead to confusion for readers, so instead, focus on impact over volume. Make sure any words you add provide substance.

To edit for wordiness, try reading your sentences aloud. Do they flow naturally? If you read them to someone else, do they understand what you're trying to say? Consider how you would say that thought aloud and explain

it to someone – use that conciseness in your writing as well. Split more complex ideas into multiple sentences if the sentence gets too long, or if the point is lost.

To help you identify wordy sentences and understand how to edit them effectively, review the below examples.

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Notice how the edited sentence in the first example used more direct language, while the edited sentence in the second example combined related ideas.

Active Voice vs Passive Voice

Active voice and **passive voice** describe the focus and style of writing. They affect the tone and flow of your written work. Active voice often leads to direct and clear writing; it also helps to reduce wordiness. However, it's important to consider the purpose of your written piece when deciding which voice to use (Kramer, 2023).

Active voice is when the subject of the sentence performs the action. You should use active voice in most formal academic writing, research papers, and scholarship applications. Passive voice is when the main focus of the sentence is the recipient of the action. Use passive voice when the agent performing the action is unknown, or the information is unimportant.

Review the examples below to better understand the distinction between active and passive voice. Try to think about how each example could be rewritten in active voice before flipping the card to see our suggestion.

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Since scholarship applications are often constricted by a word or character count and the reviewing committee doesn't know you, strive to use an active voice wherever possible. This will help reduce your application's wordiness, ensure your ideas are expressed clearly, and center yourself as the active subject. Since passive voice tends to downplay the role of the agent (**you**), don't shy away from using personal pronouns (I/me/my) in your submission, unless a scholarship's instructions specify not to use them.

Modifiers

Modifiers are words, phrases, or clauses that provide additional information about another word in a sentence. **Adverbs** and **adjectives** are common modifiers (Kramer, 2022).

Modifiers can also be in the form of a phrase or a clause. For example, in the sentence "The snake, that we found in the garden, was yellow and black," the clause, '*that we found in the garden,*' is the modifier.

The placement of modifiers is important to providing contextual information that can enhance the clarity of your application. Using modifiers appropriately is important when striving to create strong written work, such as competitive scholarship applications. They can be overused in two ways.

With that being said, using modifiers to provide the reader with more information can be valuable. Modifiers can allow the reader to understand better what you're trying to say and enhance your explanation of your experiences and/or qualifications. However, be intentional about when you use them and critically evaluate if they are helpful, or if they are unnecessary or repetitive. For more information, Queen's University SASS has a detailed resource on modifiers and how to use them.

Punctuation

Pay attention to your punctuation use to ensure you're producing high-quality writing. Below is an overview of many punctuation marks, their function, and examples. While editing your applications, ensure you use punctuation appropriately and consistently. Punctuation is a tool that can enhance your writing; when used correctly, it helps you to better convey your main ideas (Grammarly, 2024).

The Finishing Touches

Editing can be a large and overwhelming task. To make it more manageable, it can be helpful to edit for just one of these topics at a time. If you do this, you're less likely to miss errors. Once you have completed several rounds of editing, it could be helpful to have someone else complete a cycle of editing for you too. Once the editing process is complete and you feel confident, you can submit your application!

Writing Skills Summary

So far, you've been working on your application planning and editing skills. Integrating these skills into your written application is important to ensure it is strong. Planning, writing, and editing scholarships can be a stressful process. Some students avoid them outright because they think they're "not good writers." However, writing is a process, not a personal trait. Creating a competitive application is well within your capabilities! Below is a list of considerations you should be mindful of when preparing your application.

- Take the time to plan, brainstorm ideas, and draft an outline before you start writing.
- Use the active voice.
- Express your thoughts clearly and avoid wordy sentences.
- Be mindful about your word choice. Use academic vocabulary and consider which wording will help to convey your main point and the skills you want to highlight.
- Think carefully about conciseness, grammar, punctuation, and inclusive language.
- Take frequent breaks when editing so you can view your work with "fresh eyes."

Check Your Learning

Before you proceed, take a moment to review some of the content you've learned so far.

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Glossary

Active voice
A direct and clear writing style where the subject of the sentence performs the action.

Adjectives
A word or phrase that describes the attributes of a noun.

Adverbs
A word or phrase that describes the attributes of a verb.

Apostrophe
A piece of punctuation with several uses (see the 'Apostrophe' section above), but which is generally used to indicate either possession or omission (e.g., of letters or numbers).

Colon
A piece of punctuation with several uses (see the 'Colon' section above), but which is generally used before introducing information (e.g., a list or explanation).

Comma
A piece of punctuation with several uses (see the 'Comma' section above), but which is generally used to indicate a pause.

Dash
A piece of punctuation used to emphasize a point or add additional information.

Double quotation marks
A piece of punctuation used to indicate a direct quote and is used when referencing titles of books, movies, TV shows, or songs.

Editing
The detail-oriented process of making changes to your writing piece, such as to address wordiness, grammar, and punctuation.

Exclamation mark
A piece of punctuation used at the end of sentences when the writer wants to indicate that the sentence is associated with a strong feeling (e.g., excitement).

Modifiers
Words that provide additional information to your sentences (e.g., adjectives, adverbs).

Omission
The absence or exclusion of something.

Parentheses
A piece of punctuation used to add information to your sentences.

Passive voice
A style of writing where the focus of the sentence is the recipient of the action.

Period
A piece of punctuation used to mark the end of a sentence.

Question mark
A piece of punctuation used at the end of sentences that are posing a question.

Revising
The process of making structural changes, shifting the focus, and adding or removing ideas to your writing piece.

Scholarships
A type of financial assistance to help pay for post-secondary education that you don't have to pay back.

Semicolon
A piece of punctuation used to combine two brief ideas that are related into one sentence.

Single quotation marks

A piece of punctuation used to indicate dialogue within a larger quote.

Wordiness

When sentences have more words than are necessary, making them confusing or unclear.

Word reduction

The process of editing your sentences to remove unnecessary words and rephrasing them to be more direct and clear.

Transcripts

Video 6.1 transcript: [Narrator] "Ever felt like pulling your hair out when your work mysteriously vanishes? Or, worse yet, when you accidentally submit the wrong version of a document? We feel you. But luckily, there are a couple of ways we can prevent that from happening. Let's start with the basics: file naming. How many times have you made a "final version" of a document, only to make more edits and rename it the "final final version" of a document? And repeated this process until you no longer know which final version was the actual final version? Sounds confusing? That's because it is. Try using a more systematic approach and put the document name along with the date and the document stage, such as draft, or a number to distinguish versions. Now that you know what's actually in each of your documents, let's move onto helping you find where they are. If your desktop looks anything like this [image of files clustered randomly across the desktop], looking for the file you need might feel like a bit of a treasure hunt, which could be exciting but not when you're stressed. Use folders to separate and group your files based on shared categories. For example, you might have a folder for your college or university. You can then add separate folders for other important categories, such as administrative information, like your offer of admission, as well as folders for each year you attend. You could then have separate folders for each of your courses under each year. You could do something similar for categories like resumes and scholarships. You might also find it helpful to have an archived folder for each category, which relates to the file naming we've already covered. If you're working on a document and need to make major changes but don't want to delete any work in case you want to reference it, archive it. Duplicate your file, change the old file name to "archived," and move the old files to the archived folder. Update the new file according to your new naming conventions. If you need help staying organized, utilize tools like our Notion for seamless file management! Worried about your laptop crashing and losing files? Back up your work on either a hard drive, or platforms like Google Drive or OneDrive. This will also let you easily access your files from anywhere and protects your documents in case your computer or device is damaged, lost, or stolen. You can also make sure to never lose progress again by enabling auto-save or using CTRL-S to save your work as you go. Submitting an application online? Save your answers in a separate document. This helps protect against accidental tab closures or webpage refreshes. It also lets you draw on inspiration from past answers when applying to future scholarships. Applying for scholarships is stressful for many reasons, but hopefully by using these tips, tech issues won't be one of them. [Return to Video 6.1]

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SAMPLE SCHOLARSHIP APPLICATIONS

Overview

This chapter provides three examples of personal essays from successful scholarship applications and one Personal Statement of Experience (PSE). The sample essays below were part of successful scholarship applications submitted in 2019. While we have included them to provide real-life examples of what a scholarship submission has looked like in the past, the responses may be outdated for the current scholarship application landscape. Further, some information has been redacted to maintain privacy and confidentiality.

For one scholarship essay and the PSE, important considerations have been highlighted for you to review. The intention behind highlighting these elements is to help you begin the process of critically evaluating and making helpful **revisions** or edits to your own submissions as you assemble your scholarship applications. The other two scholarship essays have not been highlighted, allowing you to challenge yourself by critically reviewing them independently.

> The examples below are intended to be used as a teaching tool. *Submitting any part of them for your own scholarship applications would be considered **plagiarism** and could have serious consequences*.

Learning Objectives

- Recognize and understand important considerations when creating scholarship submissions and Personal Statements of Experience.
- Identify possible topics that could be discussed in scholarship submissions based on personal achievement, competitive sport, and community leadership.

Keywords

#EditingResources #SkillsAndExperiences #SupplementaryDocumentation

> **Quick Tip!**
>
> Failure is a normal part of life, and the scholarship application process is no exception. However,

that doesn't mean failing is easy. You can use principles from **psychological science** to "hack" your brain and make failure seem less discouraging (see Tugade et al., 2004). Consider creating a personal ritual for every time you fail something. This can be going for a walk, buying a candle, playing a sport, getting ice cream, or any other activity you find comfort in. Intentionally choosing positive experiences to associate with failure can make it easier to navigate the disappointment we naturally experience in life.

Sample Essay on a Personal Achievement

Read through the following sample application and click on each of the hotspots to learn about some important considerations when writing applications. Remember that every scholarship and selection committee values different things and are looking for different elements within your application. For this reason, it's important to pay close attention to the guidelines of the scholarship you're applying to. Due to these differences, the considerations highlighted below are intentionally broad. You should always use your judgement and discretion to determine what is important and applicable to you and your application.

PROMPT

Discuss an outstanding personal achievement you are proud of and that indicates merit. (Maximum 2500 characters, including spaces)

RESPONSE

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Figure 5.1 A sample scholarship essay on a personal achievement [Image Description]

Sample Essay on Involvement in a Competitive Sport

The following sample essay answered a prompt that asked the applicant to discuss an experience where they demonstrated leadership in sports, academics, and community service. They were asked to discuss their future career goals and how they would leverage their online presence in their chosen field. There was a maximum character count for the submission, so the applicant had to condense the essay and chose not to elaborate on certain acronyms due to character constraints.

   Note. The essay response below was part of a larger application package that included additional written responses, a transcript, and information on extracurricular activities.

PROMPT

Describe how your leadership and involvement in sports, academics, and community service has prepared you for your future career goals. Discuss how you plan to leverage technology and online presence to achieve success in your chosen field. How will receiving this scholarship help you in your journey? (Maximum 500 words)

RESPONSE

Sample Essay on Involvement in a Competitive Sport

When Oscar Wilde said, "The only thing worse than being talked about is not being talked about," he understood the power that can be harnessed with word of mouth and knew the value of connection and communication. The internet is an impressive and important tool to harness on a successful career path. The [scholarship name] is a perfect fit for my future exposure and success through easy access to my resume, skills, and personal profile when online inquiries are made about me, [insert name].

In hockey, I found my passion for athletics and teamwork. Making my goal to play at the highest level resulted in my successful selection for the AA elite team on my first attempt, and every year thereafter. A member of U16AA Team Ontario, winning the Ontario Hockey Provincial Championships, allowed me to compete in the Canadian National Hockey Championships, with a top 5 finish. My next personal challenge was being selected for the Eastern Ontario AAA team and winning a gold medal at the 2018 Ontario Winter Games. Furthering my development, I volunteered with coaches and younger players as a mentor, and I hold Level 2 Ontario Hockey Referee qualifications. Recently, I was selected to officiate at the U12 Ontario Hockey Tournament. Within my high school, I made my goal to play OFSAA girls' volleyball this year, and for 4 years, I have played OFSAA girls' soccer.

Not only have I achieved athletic success, but I have also maintained high academic status. As a grade 12 student at [insert High School], I realized my academic goals by successfully passing my DELF B1 examination and completed my French Bilingual Certification. In grade 11, I received a Silver Medal from the OCDSB for academic excellence and 3 subject awards for highest marks, maintaining my place on the honour roll for the past four years and a potential Ontario Scholar.

In the future, I hope to become a forensic anthropologist and attain my Honours Bachelor of Science degree with a Specialist in Forensic Science. I intend to study at [university name] majoring in Biochemistry, where I look forward to becoming an enthusiastic member of both my program and the university community. After graduation, I hope to join the RCMP crime laboratory research team to work to ensure safety for all Canadians. I believe in the RCMP mandate to uphold justice and hold those accountable for their actions through the undisputed Science of Forensics.

The [scholarship name] would provide me with a domain registration dedicated to my personal profile, highlighting my skills with a quick internet search using my name giving me maximum exposure and opportunity for connections in social mediums. I am applying for the [scholarship name] because it will not only help me financially, but it will also provide me with unique support allowing me to stand out from LinkedIn searches as I establish my web identity in the digital world- a place I am sure my merits will be talked about, with enthusiastic approval from Mr. Wilde.

Figure 5.2. A sample scholarship essay on involvement in a competitive sport [Image Description]

Sample Essay on Leadership in the Community

The following sample essay answered a prompt that asked the applicant to discuss an experience where they demonstrated leadership. They were asked to discuss challenges they encountered, how they responded, and what they learned about leadership from this experience. There was also a maximum character count, so the applicant had to condense the essay.

   Note. The essay response below was part of a larger application package that included additional written responses, a transcript, and information on extracurricular activities.

PROMPT

Reflect on an experience where you demonstrated leadership. In your response, describe any challenges you encountered, how you responded to these challenges, and what you learned about leadership through this experience. Your response should provide insight into your problem-solving abilities and personal growth. Use concrete examples to illustrate your points. (Maximum 2500 characters)

   Note. This was not the exact prompt for the application, but we have provided a similar alternative.

RESPONSE

Sample Essay on Leadership in the Community

Every year on Halloween night, my high school runs the largest one-night food drives in North America . We send out groups of students to 'trick-or-treat' for canned goods in our local neighbourhoods, which are then brought back to our cafeteria where they are sorted and packed into boxes. By the end of the night, we have a tremendous mountain of non-perishables that we send to our local food bank. The center has come to rely on our annual contribution to help feed our community – our donation alone stocks their shelves for months. Every year our goal is to exceed our previous year's record, which has become an enormous task. Last year we did this by 300 pounds, collecting over 83,000 pounds of food and around $10,000 in monetary donations. The past few years, I have helped lead this initiative as an executive committee member and tech rep. I began volunteering with the campaign before I started high school and at that time, I made it a goal of mine to one day become a major part of this very important food drive. Currently, as a member of the executive committee, I aid in the recruitment of volunteers, I am involved in making major decisions, and I am also on site to help run the entire night.

Every year, the executive committee forms in May and kicks into high gear in September when we put together a planning committee of about 70 students. We then organize and facilitate the students in creating posters and visuals, collecting sponsorships from local businesses and planning routes for canvassing. In October, students sign up in groups to drive the routes on Halloween, picking up the food. Organizing an event this size inevitably comes with some major challenges. One such challenge was recruiting enough volunteers to canvas over 20,000 homes in one night. Another challenge was informing the community about our cause and encouraging them to donate. To overcome these challenges, we advertised all around the school and community. I directed, shot, and edited videos to play on the school announcements and to post on various social media sites. This advertising campaign resulted in the recruitment of about 800 volunteers. I also participated in on-air interviews on the radio and the local news channel on TV to spread the word. The media coverage helped to spread the word beyond our school community and local neighbourhood, resulting not only in more people leaving food at their doors for us, but also in people from outside our route boundaries to drop off donations right at our school. Overall, I learned that leading others through an event as large as this can be daunting. There definitely are challenges that come with leading such a large and diverse group of people. However, with compromise, empathy, dedication, and hard work, it is incredibly rewarding to see so many people come together to accomplish the same worthy goal.

Figure 5.3. A sample scholarship essay on leadership in the community [Image Description]

Pause for Reflection

- Although the above essay was part of a successful scholarship application, can you find areas where you would improve upon the submission?
- The applicant felt this particular initiative they volunteered for was the best experience to discuss. What experience in your life would you use to answer a prompt like this?

Sample Personal Statement of Experience (PSE)

Read through the following sample Personal Statement of Experience and click on each of the hotspots to learn about important considerations when writing PSEs.

PROMPT

Speak to how your past experiences have led to your interest in teaching, have prepared you for this profession, and make you a strong candidate for our Concurrent-Education program. (Maximum 250 words)

RESPONSE

An interactive H5P element has been excluded from this version of the text. You can view it online here:
https://ecampusontario.pressbooks.pub/payforpostsecondary/?p=50#h5p-41

Figure 5.4 A sample Personal Statement of Experience [Image Description]

Pause for Reflection

- Can you identify a sentence that could have been re-worded to reduce the word count?
- For the career or program you're interested in, what experience(s) in your life could you use to answer a prompt like this?

Glossary

Revising
The process of making structural changes, changing the focus, and adding/removing ideas to your writing piece.

Psychological science
The field of study that uses the scientific method to better understand the processes that impact behaviour.

Image Descriptions

Figure 5.1 image description: A sample scholarship essay on a personal achievement with the following text: "An achievement I am very proud of securing is the position of Community Outreach Lead (COL) for an Interval House in my community. The Interval House provides shelter and different supports for women and children who have experienced abuse. I began volunteering for [the organization] in February of 2020, became an executive team member (in the position of a Community Coordinator) in April 2020, and in mid-November of 2020 I became the COL. My involvement with [the organization] is meaningful to me as it is a physical and mental health support service that has a positive impact on my community. Community support work is a passion of mine, I am very proud of my involvement, and I treasure my position. As an Interval House volunteer, I support the front-line operations through intake procedures, and I also volunteer at child programming events. Further, as the COL, I coordinate with other support-based organizations in the community to ensure we are complimenting each other's work, I plan and conduct community awareness presentations, and I lead a project development team creating a training program that schools and companies will be able to use to raise awareness and learn about prevention for women- and children-based violence. This time commitment is another aspect of why I am proud of my position at the Interval House. To date I have contributed over 260 hours to my two executive team positions. I have held executive positions with [the organization] for a total of 9.5 months, averaging about 7 hours a week. However, the time commitment for my new position is greater and for the past 2 months that I have held it, I have averaged 9.6 hours weekly. As a full-time university student, I dedicate many hours to my schoolwork, part-time work (to supplement my savings for tuition costs), and I am part of other volunteer organizations. The ability to balance all these commitments has further developed my self-discipline, time management, and organizational skills. The knowledge that I am making a meaningful contribution to my community all while balancing the other aspects of my life is why I view holding this position as an outstanding personal achievement of mine." [Return to Figure 5.1]

Figure 5.2 image description: A sample scholarship essay on involvement in a competitive sport with the following text: "When Oscar Wilde said, "The only thing worse than being talked about is not being talked about," he understood the power that can be harnessed with word of mouth and knew the value of connection and communication. The internet is an impressive and important tool to harness on a successful career path. The [scholarship name] is a perfect fit for my future exposure and success through easy access to my resume,

skills, and personal profile when online inquiries are made about me, [insert name]. In ringette, I found my passion for athletics and teamwork. Making my goal to play at the highest level resulted in my successful selection for the AA elite team on my first attempt, and every year thereafter. A member of U16AA Team Ontario, winning the Ontario Ringette Provincial Championships, allowed me to compete in the Canadian National Ringette Championships, with a top 5 finish. My next personal challenge was being selected for the Eastern Ontario AAA team and winning a gold medal at the 2018 Ontario Winter Games. Furthering my development, I volunteered with coaches and younger players as a mentor, and I hold Level 2 Ontario Ringette Referee qualifications. Recently, I was selected to officiate at the U12 Ontario Ringette Tournament. Within my high school, I made my goal to play OFSAA girls' hockey this year, and for 4 years, I have played OFSAA girls' soccer. Not only have I achieved athletic success, but I have also maintained high academic status. As a grade 12 student at [insert High School], I realized my academic goals by successfully passing my DELF B1 examination and completed my French Bilingual Certification. In grade 11, I received a Silver Medal from the OCDSB for academic excellence and 3 subject awards for highest marks, maintaining my place on the honour roll for the past four years and a potential Ontario Scholar. In the future, I hope to become a forensic anthropologist and attain my Honours Bachelor of Science degree with a Specialist in Forensic Science. I intend to study at [university name] majoring in Biochemistry, where I look forward to becoming an enthusiastic member of both my program and the university community. After graduation, I hope to join the RCMP crime laboratory research team to work to ensure safety for all Canadians. I believe in the RCMP mandate to uphold justice and hold those accountable for their actions through the undisputed Science of Forensics. The [scholarship name] would provide me with a domain registration dedicated to my personal profile, highlighting my skills with a quick internet search using my name giving me maximum exposure and opportunity for connections in social mediums. I am applying for the [scholarship name] because it will not only help me financially, but it will also provide me with unique support allowing me to stand out from LinkedIn searches as I establish my web identity in the digital world- a place I am sure my merits will be talked about, with enthusiastic approval from Mr. Wilde."
[Return to Figure 5.2]

Figure 5.3 image description: A sample scholarship essay on leadership in the community with the following text: "Every year on Halloween night, my high school runs the largest one-night food drives in North America . We send out groups of students to 'trick-or-treat' for canned goods in our local neighbourhoods, which are then brought back to our cafeteria where they are sorted and packed into boxes. By the end of the night, we have a tremendous mountain of non-perishables that we send to our local food bank. The centre has come to rely on our annual contribution to help feed our community – our donation alone stocks their shelves for months. Every year our goal is to exceed our previous year's record, which has become an enormous task. Last year we did this by 300 pounds, collecting over 83,000 pounds of food and around $10,000 in monetary donations. The past few years, I have helped lead this initiative as an executive committee member and tech rep. I began volunteering with the campaign before I started high school and at that time, I made it a goal of mine to one day become a major part of this very important food drive. Currently, as a member of the executive committee, I aid in the recruitment of volunteers, I am involved in making major decisions, and I am also on site to help run the entire night. Every year, the executive committee forms in May and kicks into high gear in September when we put together a planning committee of about 70 students. We then organize and facilitate the students in creating posters and visuals, collecting sponsorships from local businesses and planning routes for canvassing. In October, students sign up in groups to drive the routes on Halloween, picking up the food. Organizing an event this size inevitably comes with some major challenges. One such challenge was recruiting enough volunteers to canvas over 20,000 homes in one night. Another challenge was informing the community about our cause and encouraging them to donate. To overcome these challenges, we advertised all around the school and community. I directed, shot, and edited videos to play on the school announcements and to post on various social media sites. This advertising campaign resulted in the recruitment of about 800 volunteers. I also participated in on-air interviews on the radio and the local news channel on TV to spread the word. The media coverage helped to spread the word beyond our school community and local neighbourhood, resulting

not only in more people leaving food at their doors for us, but also in people from outside our route boundaries to drop off donations right at our school. Overall, I learned that leading others through an event as large as this can be daunting. There definitely are challenges that come with leading such a large and diverse group of people. However, with compromise, empathy, dedication, and hard work, it is incredibly rewarding to see so many people come together to accomplish the same worthy goal." [Return to Figure 5.3]

Figure 5.4 image description: A sample personal statement of experience with the following text: "I have always had an interest in taking on leadership and knowledge-sharing roles with students younger than myself. Thus, over the past several years, I sought out opportunities where I was able to take on this sort of role. I began babysitting at a young age and transitioned into also being a respite care worker. Within these roles, I integrated an educational component. I would help these children with their homework, and I would try to take advantage of the opportunities that presented themselves to help the kids learn through activities like playing (experiential and hands-on learning), baking (math- measurement and fractions), as well as through the conversations that would come up naturally (inquiry-based learning). This aspect of babysitting and respite care work fostered my interest in becoming a tutor which was another position I pursued. I became a peer tutor in high school. I also took on an instructional role as a swim instructor. In this role, I worked with toddlers through to early teenagers and I gained experience with different teaching styles and mentorship. It was through all these roles, that my interest in the teaching profession was confirmed, and my passion for it found. I believe my experiences make me a strong candidate for acceptance into this Concurrent-Education program. This is the case because my experience in 'teaching' roles has increased my interest in the field rather than diminishing it; this indicates my genuine interest and my likelihood of successfully completing the program and becoming a teacher." [Return to Figure 5.4]

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APPLICATIONS FROM SPECIFIC PERSPECTIVES

Navigating the scholarship process can feel overwhelming, especially when the system doesn't always recognize the diverse strengths, challenges, and lived experiences of students from equity-deserving groups. This section brings together insights from authors with varied backgrounds, identities, and experiences to provide tailored advice that helps students approach scholarship applications in ways that reflect their realities and strengths.

Understanding how to advocate for yourself—how to highlight your experiences, achievements, and potential—is a crucial skill, not just for scholarships, but for your entire academic and professional journey. Yet, many students, particularly those from historically underrepresented communities, have not been given the tools to confidently articulate their worth in these competitive spaces. We believe that every student, regardless of their background, deserves access to higher education and the opportunities that come with it.

Even if you don't personally identify with the communities highlighted in this section, these chapters offer valuable strategies that can help you refine your applications and maximize your chances of success. A great place to start is the interactive tool below, which explores the power of language—how it has been misused in the past and how we can use it more effectively to foster inclusion and accessibility.

By learning to present yourself effectively and recognizing the value of your unique experiences, you can take control of your academic future. Everyone deserves the chance to pursue post-secondary education if they choose to, and we hope this resource helps empower you to take that next step with confidence.

An interactive H5P element has been excluded from this version of the text. You can view it online here:
https://ecampusontario.pressbooks.pub/payforpostsecondary/?p=1869#h5p-52

2SLGBTQIA+ Students

MICHAELA ARMSTRONG

Introduction

Starting post-secondary school is an exciting time, but there are some extra things to consider for **queer** students. It is important to be aware of the laws and policies that are in place in Canada that protect people with **diverse gender and sexual identities**. When it comes to sharing one's **2SLGBTQIA+** identity, it's useful for queer students to know how to handle disclosure—telling others about their identity—both when they start school and when applying for scholarships. Additionally, it's valuable to be aware of the supportive programs and resources that exist to help queer students. Understanding the support systems available, knowing one's rights, and making informed decisions can help queer students feel more confident and safer as they begin this new chapter in their education.

For students not part of the 2SLGBTQIA+ community, there are a lot of available resources to learn how to be a supportive friend, family member, or human. Helping to promote an inclusive and respectful environment starts with whole-heartedly embracing different learning opportunities. The Practicing Allyship: Scenarios for Self-Reflection and Practice open-access resource by Fleming Simulation Centre is a great place to start.

If you're interested in learning more about inclusive language, the Safe Zone Project's LGBTQ+ Vocabulary Glossary of Terms is an evolving resource with definitions for terminology relating to 2SLGBTQIA+ identities and people, sexualities, and genders. Many terms used in this chapter have been defined, but not all of them. If you come across a term or idea you're unfamiliar with, we encourage you to take the initiative to learn more about the topic by researching it.

For another resource to learn about gender-based **discrimination** and changes needed to address it, navigate to the end of the current chapter.

Protective Policies and Laws

In Canada, everyone deserves to be treated fairly and with respect, no matter who they are or who they love. To make sure this happens, there are important laws that protect queer people from discrimination. These laws make sure everyone is treated fairly, no matter their **sexual orientation**, **gender identity**, or **gender expression**. These laws cover areas like workplaces, services, housing, and schools, and they function to protect people from **hate crimes**. Understanding these laws helps us see how Canada works to ensure equality and safety for all its citizens, including those in the 2SLGBTQIA+ community.

First, there's the **Canadian Human Rights Act** (Government of Canada, 2024). This is a federal law that applies across the whole country. It says that everyone in Canada has the right to be treated equally and without discrimination in workplaces and when accessing services. This means that employers and businesses can't treat someone unfairly because they are gay, lesbian, bisexual, transgender, or any other queer identity. Additionally, the **Canadian Charter of Rights and Freedoms** guarantees that everyone in the country should be treated equally (Government of Canada, 2021).

Each province and territory in Canada also have their own human rights laws that work similarly to the Canadian Human Rights Act. For example, in Ontario, the **Ontario Human Rights Code** protects people from discrimination in areas like housing, employment, and services (Conklin, 2022). This means a landlord can't refuse to rent to someone because they are queer, and a company can't deny someone a job for the same reason (Conklin, 2022).

Additionally, in 2017, the Canadian government enacted **Bill C-16**, which added gender identity or expression to the list of prohibited grounds of discrimination in both the Canadian Human Rights Act and the Criminal Code (Walker, 2016). This means that it's not only illegal to discriminate against someone for being transgender or non-binary, but hate crimes targeting these groups are also specifically recognized and punishable by law (Walker, 2016).

In Canada, many post-secondary institutions have their own policies to protect queer students. Such universities and colleges have rules that specifically prohibit discrimination based on sexual orientation, gender

identity, and gender expression. For instance, McGill University has an Equity, Diversity, and Inclusion (EDI) Strategic Plan that outlines its commitment to creating an inclusive environment for all students, including those who are 2SLGBTQIA+ (McGill University, 2024). This includes policies to ban discrimination based on gender identity, expression, and sexual orientation, as well as other items such as support services for 2SLGBTQIA+ students and staff, and queer inclusion in curricula (McGill University, 2024).

The policies and laws outlined above help ensure that queer people in Canada can live their lives openly and without fear of unfair treatment. They are designed to promote equality and respect for everyone, regardless of who they are or who they love. However, a factor for queer students to consider when selecting a post-secondary institution is the current political landscape in each individual province and territory. If the province or territory where a queer student attends school passes anti-2SLGBTQIA+ legislation, that could have potential ramifications for students there. At the time of this chapter's publication, three Canadian provinces (New Brunswick, Saskatchewan, and Alberta) have passed legislation limiting the rights of trans youth to **gender-affirming care** in schools (Dubé, 2023). These policies mainly impact youth under the age of 16, but they are examples of legislation that queer students should be aware of when selecting the location of their post-secondary school. Students should review the provinces' current laws as well as the ones that may be undergoing changes, as the policies could impact the services and supports that schools offer.

Disclosure of 2SLGBTQIA+ Identities

Queer students in Canada should know a few important things about disclosure regarding their 2SLGBTQIA+ identity when applying for scholarships and before starting post-secondary school. Understanding these points can help them to make informed decisions and feel more confident in their choices.

Disclosure When Applying for Scholarships

When it comes to applying for scholarships, the disclosure of one's 2SLGBTQIA+ identity is a personal choice, especially for scholarships specifically aimed at supporting queer students. Many organizations and institutions offer scholarships for 2SLGBTQIA+ students to help them with their education expenses, such as The LOUD

Foundation. Disclosing one's identity in these applications can highlight their eligibility and increase their chances of receiving these scholarships.

However, queer students should be aware that disclosing their identity on scholarship applications is a very personal decision. They should weigh the potential benefits, such as increased financial support, against any potential risks, such as privacy or safety concerns. It's crucial to research the scholarship organization to ensure that it is reputable and supportive of queer students. Reading reviews or testimonials from past recipients can provide insight into the organization's respect for privacy and commitment to supporting 2SLGBTQIA+ students.

Additionally, students have a right to know what their data will be used for when disclosing their identity or other **demographic information** in scholarship applications. Students should inquire about where their data will go and the expected uses of it, which in turn can inform students' decisions on whether they should share their personal information. If someone wins a scholarship that is specifically meant for queer students, the results may be publicly available, which could mean that other people will see it and know that the student identifies as queer. Thus, it is necessary to consider if queer students are comfortable with that outcome when deciding whether to disclose their 2SLGBTQIA+ identity on scholarship applications.

Disclosure Before Starting Post-Secondary School

Before starting post-secondary school, queer students should know that they have control over when and how they disclose their identity. It's important to remember that disclosure is a personal decision, and they should only do it when they feel safe and comfortable. Many universities and colleges in Canada have policies and resources in place to support queer students, such as 2SLGBTQIA+ resource centers, inclusive housing options, and mental health services. For example, Concordia University offers gender-inclusive housing options and provides resources through the Centre for Gender Advocacy (2022). Such resources can provide a support network, which can make disclosing one's identity feel less daunting.

Queer students should also consider researching the specific supports that are available at their chosen institution. Knowing about these supports can help them decide whether or not to disclose their identity to roommates, professors, or campus administrative staff. For example, some schools have dedicated 2SLGBTQIA+ advisors or peer support groups that can offer guidance and assistance. For instance, Simon Fraser University has 'Out On Campus', which is a resource center for queer students that offers peer support. There is a sense of community and connection that queer students may find through disclosing their 2SLGBTQIA+ identity and being a part of campus groups for queer students. Similarly, the University of Toronto has created a Career Guide for Trans and Nonbinary students that may be helpful for figuring out career possibilities and applying to jobs. Understanding the campus culture and available resources can help queer students feel more prepared and supported.

When it comes to disclosing one's identity on scholarship applications or at one's post-secondary school, the key is to make informed decisions based on their comfort and what feels right for them.

2SLGBTQIA+ Supportive Programs and Resources

In Canada, queer students in post-secondary schools are protected through various laws, school policies, and supportive programs. There are many support systems in place to help queer students feel accepted and valued. These resources are designed to create a welcoming environment where all students can thrive.

As described earlier, Canada has laws that protect people from discrimination. This means that universities and colleges must ensure that 2SLGBTQIA+ students are treated fairly and respectfully. On top of this, many

post-secondary schools also have their own rules to support 2SLGBTQIA+ students. These institutions often have policies that directly address issues like bullying, harassment, and discrimination, such as the University of British Columbia's Discrimination Policy (2022). Schools might provide **gender-neutral bathrooms**, like at Carleton University, and ensure that students can use their chosen names and pronouns. Schools also frequently have equity offices or committees dedicated to promoting diversity and inclusion on campus. The University of Manitoba's Office of Equity Transformation is one example of this, with a focus on narrowing inequities from areas like systemic and institutional **heteronormativity,** homophobia, and transphobia (2024).

Support services are another crucial aspect of creating an inclusive school environment. Many colleges and universities have 2SLGBTQIA+ resource centers where students can find support, information, and a sense of community. They offer a space where queer students can meet and talk to 2SLGBTQIA+ peers. For example, Dalhousie University has The South House Sexual and Gender Resource Centre, which supports women and all people navigating oppression based on sexual orientation and gender identity (2023). These centers often provide a range of services, such as organizing events and workshops, creating support groups, and providing counseling services specifically for queer students. A main purpose is usually to help queer students connect with others who share similar experiences. This functions to create a welcoming environment and ensures that students have access to the help they need.

Training and education are also important. Post-secondary schools often provide opportunities for training and workshops for staff and faculty to better understand 2SLGBTQIA+ issues. This gives teachers and other staff members the opportunity to learn how to support queer students effectively, create inclusive classrooms, and contribute to a positive campus culture.

If a queer student does face discrimination or harassment at school due to their sexual orientation or gender identity, they have ways to get help. They can file complaints with their school's equity office or with the provincial human rights commission. Organizations like Egale (2023) and the Canadian Civil Liberties Association (2023) also offer support and legal resources to help students address problems they may encounter.

In addition to policies and support centers, health services are important resources for queer students. In terms of mental health, universities and colleges often provide counselling services that are sensitive to the needs of 2SLGBTQIA+ students. Counsellors are trained to understand the specific challenges that queer students might face, such as coming out or dealing with discrimination, and they provide support and guidance. Similarly, healthcare access is an important point of consideration for queer students. Some post-secondary institutions are better equipped than others when it comes to areas such as gender-affirming care for transgender students. While some university/college health clinics may be able to provide advanced services, like transition related surgeries, other schools may not have those offerings. In that case, students seeking gender-affirming care should investigate the location of their potential schools to see if there are nearby cities where they can travel to for access to specially trained healthcare professionals. This would be an additional cost for students, thus geography is a necessary consideration for queer students when selecting their post-secondary school.

Overall, these protections, resources, and supports can work in unison to make post-secondary schools in Canada more inclusive places for queer students, ensuring they can focus on their studies, succeed academically and socially, and enjoy their time at college or university.

Conclusion

Starting post-secondary education marks an exciting new phase in life for all students, but for queer individuals, navigating this journey involves unique considerations. Understanding the protective policies and laws in Canada is crucial; these ensure equal treatment, and they safeguard against discrimination based on sexual

orientation, gender identity, and gender expression. Moreover, disclosing one's 2SLGBTQIA+ identity during the application process for scholarships or upon entering post-secondary institutions is a personal decision that requires careful consideration of potential benefits and risks. Awareness of supportive programs and resources available on campuses, such as 2SLGBTQIA+ resource centers and inclusive policies, empowers queer students to make informed choices about when and how to disclose their identities, ensuring they feel protected and supported throughout their academic journey. By leveraging these resources and protections, queer students can cultivate a sense of belonging, access necessary support services, and focus on academic and personal growth.

Additional Resources

The interactive below provides an overview of different forms of gender- based discrimination and the changes needed to address it.

An interactive H5P element has been excluded from this version of the text. You can view it online here: https://ecampusontario.pressbooks.pub/payforpostsecondary/?p=1871#h5p-54

Glossary

2SLGBTQIA+
An umbrella term for Two-Spirit, Lesbian, Gay, Bisexual, Transgender, Queer, Intersex, Asexual/Aromantic, plus other identities outside of being straight or cisgender. The "+" recognizes the broad spectrum of diverse gender and sexual identities that go beyond the ones specified in this acronym.
Bill C-16
A law in Canada that added gender identity and gender expression to the Canadian Human Rights Act and the Criminal Code, making it illegal to discriminate against transgender and non-binary people, and recognizing hate crimes against them (Walker, 2016).
Canadian Charter of Rights and Freedoms
A part of Canada's Constitution that protects people's basic rights and freedoms, including equality, freedom of expression, and protection from discrimination (Government of Canada, 2021).
Canadian Human Rights Act
A federal law that protects people in Canada from discrimination in areas like jobs and services, including protection based on gender identity, sexual orientation, and other personal characteristics (Government of Canada, 2024).
Demographic information
Data about groups of people based on characteristics like age, gender, income, or race, often used for research, policies, or services.
Discrimination
Unfair treatment of a person or group based on characteristics like race, gender, sexual orientation, or disability.
Diverse gender and sexual identities

A term that recognizes the wide range of ways people experience and express gender and attraction, beyond traditional categories of male/female or straight/gay. It acknowledges that gender and sexuality exist on a spectrum and can be fluid.

Gender-affirming care

Healthcare that helps transgender and non-binary people feel more comfortable in their gender, which can include things like hormone therapy, surgery, or voice training.

Gender expression

The way a person presents themselves through clothing, hairstyle, behavior, or voice, which may not always match their sex assigned at birth.

Gender identity

A person's internal sense of their gender, which may be fluid or may not match their sex assigned at birth.

Gender-neutral bathrooms

Washrooms that anyone, regardless of gender, can use, providing a safer and more inclusive option for people who are transgender or non-binary.

Hate crimes

Crimes motivated by hate toward a person or group because of things like their race, religion, gender, or sexual orientation, often resulting in harsher legal penalties.

Heteronormativity

The belief or assumption that being straight and cisgender is the "normal" or default way to be. This idea is reinforced by society through media, laws, and social expectations, which can make it harder for 2SLGBTQIA+ people to be accepted or understood.

Ontario Human Rights Code

A law in Ontario that protects people from discrimination in areas like jobs, housing, and services, including protections for gender identity and sexual orientation (Conklin, 2022).

Queer

A term used as an umbrella label for people who aren't straight or cisgender; many people use queer interchangeably with 2SLGBTQIA+. While it was historically used as an insult, many queer people have reclaimed the word and now use it as a term of pride and empowerment.

Sexual orientation

A person's pattern of romantic or sexual attraction to others, such as being straight, gay, bisexual, or asexual.

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Michaela Armstrong

Michaela Armstrong (she/her) completed her Master of Arts in Educational Psychology at Simon Fraser University (2024). Her research explored teachers' experiences with queer inclusive education within the Ontario Catholic school system, using cultural historical activity theory and anti-oppressive education lenses. Michaela also holds a Bachelor of Arts with Distinction from Concordia University (2020), where she double majored in Human Relations and Communication & Cultural Studies. Beyond her academic work, Michaela has been actively involved in volunteer initiatives that support marginalized communities, including mentorship programs and advocacy efforts for 2SLGBTQIA+ youth. Michaela is passionate about fostering inclusive learning

environments and supporting youth mental health, particularly for queer individuals. With a strong background in student support and community engagement, she is dedicated to creating equitable and accessible spaces for all learners.

Students with Disabilities/Disabled Students

HANNAH M. R. BURROWS AND ALEXANDRA MINUK

Introduction

Students with **disabilities** including those who identify as **neurodiverse** (i.e., having perceived differences in **cognitive**, **affective**, and **sensory** abilities compared to the "**neurotypical**" population) are increasingly represented in **post-secondary** education (Clouder et al. 2020; Rosqvist et al., 2020). Navigating the path to post-secondary education presents a unique set of challenges for students with disabilities, including the need to self-advocate, address barriers to **accessibility**, and manage the additional costs associated with purchasing specialized supports and technologies (Lee et al., 2022; Lindsay et al., 2018). Considering these hurdles, it is clear that financial literacy and an in-depth awareness of available **financial aid** opportunities are not just beneficial, but essential tools for empowerment. This chapter aims to guide students with disabilities in understanding their rights, identifying **scholarship** opportunities, accessing financial aid programs, and effectively budgeting for their education.

Understanding Your Rights and Resources

Every student in Canada, including those with disabilities, is entitled to equal access to education. This principle is supported by legislation and complemented by a variety of resources designed to assist students with disabilities in accessing financial aid. The Government of Canada's Disability Awards page and the National Educational Association of Disabled Students (NEADS) can provide a starting point for students and their families. These resources provide a comprehensive overview of students' rights and provide important information about scholarships and **bursaries**.

Identifying Scholarship Opportunities

A potential first step in funding your post-secondary education may be identifying any unique scholarship opportunities for which you are eligible. DisabilityAwards.ca is a comprehensive database with information on several scholarships and bursaries across Canada specifically designed for students with disabilities. Check the website regularly for updates and record key dates, such as when applications open and close. How much time you spend on an application will vary based on its length and your own abilities and needs. However, some aspects of the application should be initiated earlier, like identifying and requesting references. Because of this, it is a good idea to read the application requirements early (even if you do not plan on working on it right away).

Financial Aid Programs

The Canada Student Grants for Students with Permanent Disabilities exemplifies the kind of support available at the federal level (e.g., Canada-wide), which offers **grants** that do not require repayment for those in financial need. Identifying your options for federal financial aid and understanding how to navigate them (e.g., the application process, required documentation, etc.) is key to securing necessary funds. Read eligibility criteria carefully to ensure you can apply and ask for a second opinion if you are unsure. Also, search your province of residence to see provincial-level funding for students with disabilities.

Budgeting for Additional Expenses

Note that students with disabilities can face **higher education**-related costs (e.g., for **assistive technologies**, personal support, specialized transportation, etc.). The **Financial Consumer Agency of Canada** provides budgeting templates and calculators tailored to students, aiding in the effective management of these additional expenses. If you have additional costs, make sure to search funding specific to your assistive technology and/or support needs as this could potentially be covered through particular funding programs. An example of this is the Canada Student Grant for Services and Equipment – Students with Disabilities (CSG-DSE) for students requiring education-related services and/or equipment.

Navigating the Application Process

Applying for financial aid can be daunting, but step-by-step guidance is available throughout the *rest of the textbook*! When applying for funding, it is important to focus on the sections of an application that are particularly relevant to students with disabilities, utilizing accessible application tools and services offered by post-secondary institutions. Reach out and contact relevant organizations that can help you succeed since **advocacy** plays a critical role in navigating the complexities of financial aid and scholarship opportunities. Organizations like Inclusion Canada and NEADS offer invaluable support and resources, helping to amplify the voices of students with disabilities and assist in their pursuit of financial aid.

Additionally, **accessibility services** offices on college and university campuses are also a crucial support system and can help students access financial aid related to **academic accommodations**. Getting in touch with **accessibility advisors** who are attuned to the unique needs of students with disabilities may be able to provide you with additional advice relevant to your specific context.

Conclusion

Accessing financial aid and scholarships is fundamental to empowering students with disabilities and can enable them to fully achieve their educational and career aspirations. Ongoing financial literacy education and advocacy is of critical importance to this process, ensuring that students are equipped to overcome barriers and succeed in all aspects of their education.

Glossary

Accessibility
The practice of ensuring that environments, resources, and opportunities are available to everyone, regardless of disability or other barriers. This includes physical accessibility (e.g., ramps, elevators) and digital accessibility (e.g., screen readers, captioning).

Academic accommodations
Adjustments or modifications provided to students with disabilities to ensure equal access to education (e.g., extended test time, note-taking assistance, or adaptive technology).

Accessibility advisors
Professionals at post-secondary institutions who assist students with disabilities in obtaining academic accommodations and support services to ensure equal educational opportunities.

Accessibility services
University or college departments dedicated to providing accommodations, resources, and advocacy for students with disabilities to help them succeed in their studies.

Advocacy
The act of supporting or speaking up for oneself or others to ensure rights, needs, and accommodations are met, especially in contexts like education, employment, and accessibility.

Affective
Related to emotions and feelings. In the context of neurodiversity, it refers to how individuals experience, express and regulate emotions differently.

Assistive technologies
Devices, software, or equipment designed to help individuals with disabilities perform tasks more easily. Examples include screen readers, speech-to-text software, and mobility aids.

Bursary
A monetary award usually given out according to an individual's financial need.

Cognitive
Related to thinking, learning, memory, and problem-solving. Cognitive abilities can vary widely among individuals and are an important consideration in neurodiversity.

Disabilities
A broad term that includes physical, cognitive, sensory and mental health conditions that can impact and individual's ability to participate fully in various aspects of life, including education. Disabilities can be visible or invisible.

Financial Consumer Agency of Canada
Federal government agency that is responsible for protecting the rights and interests of consumers of financial products and services. It supervises federally regulated financial entities, such as banks, and strengthens the financial literacy of Canadians.

Financial aid
Funds from the government, private organizations, and/or an educational institution to help students pay for their education.

Grant

Money awarded to a person (or organization) by the government or a private organization for a special purpose. This can be to pay for post-secondary or to conduct research, and it does not need to be paid back.

Higher education

Schooling that happens after high school (i.e., University or College). Also known as post-secondary education.

Neurodiverse

A term used to describe individuals who experience cognitive, affective, or sensory differences compared to the "neurotypical" population (e.g., autism, ADHD and dyslexia).

Neurotypical

A term used to describe individuals whose cognitive, affective and sensory abilities align with societal norms and expectations, contrasting with neurodiverse individuals.

Post-secondary education

Any education pursued after high school, including college, university, vocational training and technical programs.

Scholarships

A type of financial assistance to help pay for post-secondary education that you don't have to pay back.

Sensory

Related to the senses (sight, hearing, touch, taste and smell). In neurodiversity, sensory differences may impact how individuals perceive and process sensory input, learning to heightened or diminished responses.

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Hannah M. R. Burrows

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Hannah Burrows (she/her), an active participant in the academic and professional community, holds a BSc (Honours) in Psychology from Queen's University. She is currently pursuing an MSc in Psychology with a focus on Cognitive Neuroscience in the Social Cognition Lab under the guidance of Dr. Valerie Kuhlmeier. Her graduate research involves active collaboration with dog trainers and handlers to co-develop research questions that apply principles of cognitive psychology to enhance the welfare and effectiveness of working dogs using state space grid methodology. For the 2024-2025 academic year, Hannah most recently won the merit-based Queen Elizabeth II Graduate Scholarship in Science and Technology (QEII-GSST).

Recognized for her contributions, Hannah has received several awards, including the SSHRC Canada Graduate Scholarship Master's Award and the Tri-Agency Recipient Recognition Award for her research at Queen's. She has been awarded the top undergraduate presentation at the *Inquiry @ Queen's* Research Conference with her co-authors and secured the top undergraduate paper in the FCAC *Building Better Financial Futures* Challenge. This accomplishment led to a publication on Canada.ca and stakeholder presentations with the government agency during National Financial Literacy Month in 2023.

Hannah's leadership and teamwork skills have been honed through her involvement in various initiatives. Most recently, she was selected for and accepted into the Dunin-Deshpande Queen's Innovation Centre Summer Initiative (QICSI), where she is part of a consultant innovation team working with the Queen's Provost to transform the School of Continuing Education. She also spearheaded an interdisciplinary capstone project with Little Forests Kingston, a local community organization dedicated to transforming Kingston into a nature-positive, equitable City in a Forest by 2030. Hannah's leadership was further demonstrated when she represented this project at the Queen's 2023 Annual General Meeting of the University Council.

During her undergraduate years, Hannah conducted thesis research in the Autism Spectrum Disorder Lab under Dr. Elizabeth Kelley, exploring the implications of the general psychopathological factor (p factor) in neurotypical and autistic youth using the Province of Ontario's Neurodevelopmental Disorders participant pool. She is currently a senior member and appointed Mentorship Coordinator of Add*Ed- Queen's Autism and Neurodevelopmental Disorders Research Group with Dr. Jordan Shurr. Alongside her academic pursuits, Hannah referees competitive ringette, serves as a Residence Life Assistant at Queen's, and contributes to the academic community as a Teaching Assistant in various upper-year undergraduate psychology courses, specializing in cognitive neuroscience.

Alexandra Minuk

Alexandra Minuk is a doctoral student at Queen's University in the Faculty of Education, and Assistant Director

of the Autism and Developmental Disabilities Education Group. Alexandra's research explores an array of topics related to teaching students with disabilities with the overarching aim of improving access to inclusive education.

FINANCIAL AID ACROSS CANADA

[Image: https://ftp.maps.canada.ca/pub/nrcan_rncan/Geographical-maps_Carte-geographique/SmallScaleReferenceMaps/english_canada/colour/Canada.jpg]

Across Canada, students can apply for various **grants** and **loans** at both the federal and provincial level. The Canada Student Financial Assistance Program offers grants and loans to both **full-time** and **part-time** students to pursue post-secondary education. Recall from the chapter, Unpacking Financial Aid, that grants don't need to be paid back, but loans must be paid back. A majority of the territorial and provincial governments in Canada uphold the program. The amount of **financial aid** given to students depends on several factors, such as residence, family income, dependents (i.e., children), tuition costs, living expenses, and whether the student has a disability. Each province and territory funds students differently. It's important to know that lifetime limits exist on how long a student may receive financial aid. For a comprehensive view of this program, see the Canada Student Grants and Loans page on the Government of Canada's website.

These resources are also helpful:

- What Student Grants and Loans Offer / Federal Student Aid Estimator
- Canada Student Grants
- Canada Student Loans
- Canada Student Scholarships
- Canada Student Bursaries

This section will give you a starting point on how to fund your post-secondary education from resources within your province or territory. See the following provinces and territories, listed in alphabetical order, to get started.

How to Cite this Chapter Using APA Style

   *Nusselder, F., *Burrows, H. M. R., Giovannangeli, A. J., Armstrong, A. M., & Xu, Y. (2024). Financial aid across Canada. In *Pay for post-secondary: A student's guide for securing financial aid*. Queen's University, eCampus Ontario. Licensed under CC BY-NC-SA 4.0. https://ecampusontario.pressbooks.pub/payforpostsecondary/part/financial-aid-across-canada/

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Alberta

For students living in Alberta, Alberta Student Aid is a regularly updated resource with a specific timeline for **loan** and **grant** deadlines. The site requires you to make an account, and you can apply for both loans and grants through this portal. You can subscribe to Alberta Student Aid emails through their website to stay updated on timelines and receive provincial **financial aid** resources. You will be informed whether you are eligible for grants or financial aid, as this depends on your financial need (i.e., students with lower household incomes).

   The Alberta Student Aid "Guides and Resources" page covers how to confirm your registration, repay your loans, and find funding for students with disabilities. Under "Scholarships and Awards," they cover provincially recognized athletic awards, the Alberta Graduate Excellence Scholarship, Indigenous Awards, and more. They also have sections on student aid program information and student loan webinars to clarify loan and **repayment** information.

   These resources are also helpful:

   · Student Loans and Grants: Alberta Funding
   · Pay for Your Post-Secondary Education
   · Directory of all Canadian Colleges and Universities
   · The Globe and Mail Canadian University Report
   · The Maclean's University School Rankings

Information on post-secondary programs in Alberta is available online via Alberta Alis.

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British Columbia

Student Aid BC is a regularly updated resource for students living in British Columbia, with a specific timeline for **loan** and **grant** deadlines. The site requires you to make an account, and you can apply for loans and grants through this portal. You will be informed whether you are eligible for grants or **financial aid**, as this depends on your financial need (e.g., students with lower household incomes).

Student Aid BC provides information for planning for your future, which is a great first step to explore employment opportunities, plan your education, and manage your potential **debt**. The website has information on obtaining, paying for, and managing your loans and grants. Under Explore Funding Options, you can find options for **full-time** and **part-time** student funding, as well as a comprehensive list of grants, **scholarships**, and other relevant financial supports available for students.

These resources are also helpful:

- Student Loans and Grants: British Columbia
- EducationPlannerBC
- Find a Post-Secondary Institution: Government of BC
- Directory of all Canadian Colleges and Universities
- The Globe and Mail Canadian University Report
- The Maclean's University School Rankings

Information on the provincial support for successfully transitioning to post-secondary education is available online through the Student Transitions Project.

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Manitoba

For students living in Manitoba, Manitoba Student Aid is a regularly updated resource with a specific timeline for **grant** and **loan** deadlines for this. The site requires you to make an account, and you can apply for grants and loans through the MySAO portal. Here you can complete the Manitoba Student Aid application, which is available every year. You will be informed whether you are eligible for grants or **financial aid**, as this depends on your financial need (e.g., students with lower household incomes).

Manitoba Student Aid provides information on the student aid program, how **full-time** and **part-time** students can get funding, and provides the forms for applying for student aid in Manitoba. Information on planning for the future is also available on Manitoba Student Aid, which is a great first step to exploring what is available to you, when to apply, what your options are for funding, and if you qualify for provincial funding. On the website, you can also use the "Loan Calculators," which are designed to help you estimate how much your education may cost, how much you might receive from the government, and how much you might need to repay if you choose to take out a loan. The Manitoba Student Aid site map offers information on Indigenous Education, as well as financial aid training, and information for your parents or guardians. Information for students already attending higher education is also available on Manitoba Student Aid.

These resources are also helpful:

- Student Loans and Grants: Manitoba
- Universities and Colleges | Study in Manitoba
- Directory of all Canadian Colleges and Universities
- The Globe and Mail Canadian University Report
- The Maclean's University School Rankings

For a Manitoban-related inclusive resource that supports the transition planning process for students with learning disabilities, see Supporting Student Transition from School to Post-Secondary Education and Employment [PDF].

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Government of Manitoba. (n.d.). *Planning for your future?* https://www.edu.gov.mb.ca/msa/planning-for-your-future/

New Brunswick

For students living in New Brunswick, Student Financial Services is a regularly updated resource that covers **loans**, **grants**, and **bursaries** for New Brunswick students to help with post-secondary costs. This website provides information on funding for **full-time** and **part-time** students, how to repay and obtain student loans, and student financial assistance (e.g., breakdowns on financial options from the provincial government). In their information and forms section, you can find program highlights, funding information, and a Student Financial Assistance Handbook (for full-time students). Information for students with disabilities, education affected by extenuating circumstances, and program information can also be found on this website. Additionally, you can complete the Student Financial Success Online Survey, where high school seniors, post-secondary students, and parents, have a chance at receiving money. You will be informed whether you are eligible for grants or **financial aid**, as this depends on your financial need (e.g., students with lower household incomes).

The Student Financial Assistance Handbook [PDF] is an annually updated resource with information on available financial assistance, how assistance is calculated, how to receive funds from the government, maintaining your eligibility while in studies, how to repay your potential loans, and additional important information.

These resources are also helpful:

- Student Loans and Grants: New Brunswick
- StudyNB Search by Program
- Directory of all Canadian Colleges and Universities
- The Globe and Mail Canadian University Report
- The Maclean's University School Rankings

For information on students' career development and related resources, see the Government of New Brunswick's Hopeful Transitions webpage.

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Newfoundland and Labrador

Student AidNL is a provincially and federally funded financial resource for students living in Newfoundland and Labrador to help pursue **higher education**. It provides students with online contact information for Student AidNL, National Student Loans Centre information, and FAQs related to forms, documentation, and **financial aid**. The FAQs webpage provides information on financial applications, eligibility to gain a **grant** or **loan**, and how to receive your funds and **repayment**. You will be informed whether you are eligible for grants or financial aid, as this depends on your financial need (e.g., students with lower household incomes).

The Student Financial Assistance website can help you determine if you qualify for any more provincial loans and grants, like the Newfoundland and Labrador Debt Reduction Grant Program and the Tuition Relief Grant Program.

These resources are also helpful:

- Student Loans and Grants: Newfoundland and Labrador
- Explore NL university and colleges and their degree paths
- Career building "gonnabe" resource
- Directory of all Canadian Colleges and Universities
- The Globe and Mail Canadian University Report

- The Maclean's University School Rankings

The Government of Newfoundland and Labrador's Transition Planning documents for students with accommodations, IEPS, and/or related funding are also available online.

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Newfoundland and Labrador. (n.d.). *Newfoundland and Labrador student financial assistance – Welcome*. https://www.eportal.gov.nl.ca/SAIDPT2/

Northwest Territories

For students living in the Northwest Territories, the Student Financial Assistance program helps students pursuing post-secondary education to cover their expenses. Primary funding through **grants**, **loans**, and course reimbursement is available. Deadlines for submitting to the program are posted on their website, along with eligibility requirements and instructions on applying. On the Education, Culture and Employment site, you can find the Student Financial Assistance Handbook [PDF], the Student Financial Assistance Policy Manual [PDF], and all necessary forms and applications for government financial aid.

These resources are also helpful:

- Student Loans and Grants: Northwestern Territories Funding
- Northern Post-Secondary Opportunities
- Post-Secondary Education Institutions and Accreditation
- Directory of all Canadian Colleges and Universities
- The Globe and Mail Canadian University Report
- The Maclean's University School Rankings

For programs and services to support Indigenous Peoples in the Northwest Territories, see the Government of Canada's Education resources page.

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Nova Scotia

For students living in Nova Scotia, Student Assistance is provided through Nova Scotian Government's Advanced Education Department. This website provides information on the Repayment Assistance Program, the available funding available each year to students, and information on **loans** and **grants**. Applications for funding through the government can be made through MyPATH Student Portal, where you can use your SIN to create an online account. Loans and grants available for **full-time students** are broken down by student eligibility based on the Government of Nova Scotia and Canada's funding maximums. You will be informed whether you are eligible for grants or **financial aid**, as this depends on your financial need (e.g., students with lower household incomes).

Under the financing school tab, the Nova Scotian Government provides information on how Student Assistance helps students, what types of funding they provide, how funding is impacted by specific needs and resources, information on student loans and income tax, and several helpful calculators (e.g., a pre-study period calculator, how financial need is calculated, a currency conversion tool).

These resources are also helpful:

- Student Loans and Grants: Nova Scotia
- MyNS Future: Find out for yourself (Universities & Colleges)
- Directory of all Canadian Colleges and Universities
- The Globe and Mail Canadian University Report
- The Maclean's University School Rankings

See the Options and Opportunities (O2) webpage for more information on the program that provides Nova Scotian students with experiences to help them prepare for the post-secondary transition.

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How to Cite this Chapter Using APA Style

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Nunavut

For students living in this province, the Financial Assistance for Nunavut Students (FANS) program is available to help reduce financial barriers when attending post-secondary education. The financial assistance available to students includes basic **grants**, supplementary grants, primary and secondary **loans**, the Grant for Students with Permanent Disabilities, and distance/online course reimbursements. **Scholarships** are also available to students applying to FANS at the Grade 12, Undergraduate, Graduate, and Doctoral levels. FANS applications should be made as soon as possible, and students can begin this application immediately. Contact information for a coordinator with the Government of Nunavut can be found through FANS, which they emphasize is the best way to find out more about your application process and get help.

These resources are also helpful:

- Student Loans and Grants: Nunavut
- Learn About the Education System in Nunavut
- UArctic: Nunavut Arctic College
- Directory of all Canadian Colleges and Universities
- The Globe and Mail Canadian University Report
- The Maclean's University School Rankings

See the Inuit Post-Secondary Education Strategy for more information on financial assistance from the Government of Canada to support Inuit students' **higher education** pursuits.

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Ontario

   The Ontario Student Assistance Program (OSAP) is a financial program that can help you pay for post-secondary education if you meet their eligibility requirements. On the OSAP website, you can use a financial aid estimator to see if you qualify for **grants** or **loans** from the Government of Ontario based on your financial need (e.g., students with lower household incomes).

   Be aware that portions of OSAP loans could be from either the Ontario Provincial Government, or Federal Government. The **repayment** and **interest** rules may differ depending on the source. Typically, loans from the Ontario Government start to collect interest immediately (Government of Ontario, n.d.). However, you don't have to start repaying the loan until six months after you're out of school.

   As of April 1st, 2023, the rules surrounding the Federal Government portion changed. Under the new rules, no interest builds on the original amount, meaning your Federal Government loan will not collect interest at all (National Student Loans Service centre, 2024). If you receive a loan from OSAP, check whether it's from the provincial or federal government (or a mix of the two). Ensure that you know the up-to-date rules for repayment and interest for both sources.

   These resources are also helpful:

- Student Loans and Grants: Ontario
- Paying for College: Tuition and Financial Assistance
- Paying for University: Tuition and Fees
- Directory of all Canadian Colleges and Universities

- The Globe and Mail Canadian University Report
- The MacLean's University School Rankings

Information on the post-secondary programs available in Ontario is available via OUInfo.

Use the Transition Resource Guide to compare different colleges or universities, and the special education accommodations they provide.

References

Government of Ontario. (n.d.) *Pay back OSAP*. https://www.ontario.ca/page/pay-back-osap

National Student Loans Service Centre. (2024, April 10). *What's new*. Government of Canada. https://www.csnpe-nslsc.canada.ca/en/what-is-new

How to Cite this Chapter Using APA Style

*Nusselder, F., *Burrows, H. M. R., Giovannangeli, A. J., Armstrong, A. M., & Xu, Y. (2024). Ontario. In *Pay for post-secondary: A student's guide for securing financial aid*. Queen's University, eCampus Ontario. Licensed under CC BY-NC-SA 4.0. https://ecampusontario.pressbooks.pub/payforpostsecondary/chapter/ontario/

*denotes equal contributions as first authors

Prince Edward Island

For students living on Prince Edward Island, the Student Loans, Bursaries, Grants and Awards page on the provincial website details student aid information. No application is currently required for students, and you may be eligible for **bursaries** depending on the program you choose to study. To receive **financial aid**, you just need to enroll as a first-time student at one of the following post-secondary schools: UPEI, Holland College, Maritime Christian College, or College de l'Ile. You will then be automatically considered for **grants** by the government. Students in low to middle income families may be eligible for needs-based support in addition to other bursaries. Information on relevant grants, bursaries, awards, and student loan repayment is also available online.

The student loans page details the Canada Student Grant for students with permanent or prolonged disabilities, **part-time** student grant options, the Island-Advantage Needs-Based Bursary, and many other loans. It also includes a timetable for submitting documentation for financial aid.

These resources are also helpful:

- Student Loans and Grants: Prince Edward Island
- PEI Post-Secondary Institutions
- Choose PEI Post-Secondary
- Directory of all Canadian Colleges and Universities
- The Globe and Mail Canadian University Report
- The Maclean's University School Rankings

References

Government of Prince Edward Island. (2023). *Student loans, bursaries, grants and awards*. Government of Prince Edward Island. https://www.princeedwardisland.ca/en/topic/student-loans-bursaries-grants-and-awards

Québec

As authors of this guide, we recognize that French is the first language of many Québec residents. To honour this linguistic diversity, we have translated the body of this chapter into French. We understand that numerous accessible software options can translate this entire Guide into French. However, we believe it's important that we specifically cater to the linguistic needs of Québec residents in their primary language for this chapter.

Pour les étudiants résidant au Québec, le système d'aide financière aux étudiants offre un soutien à travers **des prêts** et **des bourses**. Cette aide est administrée par l'Aide financière aux études (AFE) et concerne aussi bien les étudiants à **temps plein** qu'à **temps partiel**. Les montants alloués dépendent de la situation financière de l'étudiant, de ses dépenses éducatives et du type de programme suivi. Vous serez informé de votre éligibilité à des bourses ou à **une aide financière**, celle-ci étant basée sur le besoin financier (autrement dit, les étudiants issus de familles à revenu plus faible sont privilégiés). Pour plus d'informations sur l'assistance financière aux étudiants, incluant les critères d'éligibilité, le processus de demande et les différents types d'aide disponibles, veuillez consulter la page de l'Assistance financière aux étudiants sur le site du Gouvernement du Québec.

Le système éducatif du Québec se distingue de celui des autres provinces et territoires par ses cégeps (collèges d'enseignement général et professionnel), qui jouent un rôle clé dans l'expérience postsecondaire dans la province. Pour en savoir plus sur les cégeps du Québec, consultez le site du Cégep à distance.

Voici également quelques ressources utiles :

- Prêts et bourses pour étudiants au Québec (anglais)
- Liste des établissements d'enseignement postsecondaire du Québec
- Système éducatif québécois
- Études au cégep
- Qu'est-ce qu'un cégep?
- Répertoire de tous les collèges et universités canadiens (anglais)
- Rapport sur les universités canadiennes par The Globe and Mail (anglais)
- Classement des universités canadiennes par MacLean's (anglais)

Pour les étudiants en situation de handicap en transition du secondaire au cégep, le Gouvernement du Québec offre des soutiens et ressources. Consultez le Guide des ressources de transition pour explorer les aménagements en éducation spécialisée proposés par différents collèges et universités.

Quebec

The student **financial aid** system provides support through **loans** and **bursaries** for students living in Quebec. Aid is managed through Aide financière aux études (AFE) for **full-time** and **part-time** students. Aid amounts are determined based on the student's financial situation, educational expenses, and program type. You will be informed whether you are eligible for **grants** or financial aid, as this depends on your financial need (e.g., students with lower household incomes). Information on student financial assistance, including eligibility, the application process, and types of aid is available on the Quebec Government's Student Financial Assistance page.

Quebec has a unique education system compared to other provinces and territories, because it offers CEGEPs (pre-university and technical colleges). These are integral to the province's post-secondary experiences. Information on Quebec's CEGEPs is available on the Cégep à distance website.

These resources are also helpful:

- Student Loans and Grants: Quebec
- List of Quebec Post-Secondary Institutions
- Quebec Education System
- Studying at CEGEP
- What is a CEGEP?
- Directory of all Canadian Colleges and Universities
- The Globe and Mail Canadian University Report
- The Maclean's University School Ranking

Support and resources for students with disabilities transitioning from secondary school to college is available by the Government of Quebec. See the Transition Resource Guide to compare the special education accommodations that different colleges and universities provide.

References

Cégep à distance. (2023). *Financial aid for students*. Cégep À Distance. https://cegepadistance.ca/en/home/studying-at-cegep-a-distance/services/financial-aid-for-students/

Gouvernement Du Québec. (2023). *Student Financial assistance.* https://www.quebec.ca/en/education/student-financial-assistance

How to Cite this Chapter Using APA Style

French Section:

   *Nusselder, F., *Burrows, H. M. R., Giovannangeli, A. J., Armstrong, A. M., & Xu, Y. (2024). Québec (H. M. R. Burrows & J. B. R. G. Hugron, Trans.). In *Pay for post-secondary: A student's guide for securing financial aid*. Queen's University, eCampus Ontario. Licensed under CC BY-NC-SA 4.0. https://ecampusontario.pressbooks.pub/payforpostsecondary/chapter/quebec/

English Section:

   *Nusselder, F., *Burrows, H. M. R., Giovannangeli, A. J., Armstrong, A. M., & Xu, Y. (2024). Quebec. In *Pay for post-secondary: A student's guide for securing financial aid*. Queen's University, eCampus Ontario. Licensed under CC BY-NC-SA 4.0. https://ecampusontario.pressbooks.pub/payforpostsecondary/chapter/quebec/

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Saskatchewan

For students living in Saskatchewan, Saskatchewan Student Aid offers yearly Student Loan and Grant applications, which provide financial assistance for post-secondary students through **grants** and repayable **loans**. The application process for student loans is reasonably straightforward and can be completed on their website. You will be informed whether you are eligible for grants or **financial aid**, as this depends on your financial need (e.g., students with lower household incomes). Students are encouraged to apply for assistance from the government early during their financial aid application process. For more information on applying, eligibility, and managing student loans, see the Saskatchewan Student Aid Application for helpful videos. On this website, you can also see the yearly Student Aid Handbook, which covers scholarships, grants, loans, and other important considerations for funding your post-secondary education.

These resources are also helpful:

- Student Loans and Grants: Saskatchewan
- Post-Secondary Education Institutions
- Saskatchewan Universities and Colleges
- Directory of all Canadian Colleges and Universities
- The Globe and Mail Canadian University Report

- The Maclean's University School Rankings

Information for First Nations youth transitioning to urban centers for post-secondary education in Saskatchewan is also available online.

References

Government of Saskatchewan. (n.d.). *Student loans.* https://www.saskatchewan.ca/residents/education-and-learning/student-loans

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How to Cite this Chapter Using APA

*Nusselder, F., *Burrows, H. M. R., Giovannangeli, A. J., Armstrong, A. M., & Xu, Y. (2024). Saskatchewan. In *Pay for post-secondary: A student's guide for securing financial aid*. Queen's University, eCampus Ontario. Licensed under CC BY-NC-SA 4.0. https://ecampusontario.pressbooks.pub/payforpostsecondary/chapter/saskatchewan/

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Yukon

For students living in the Yukon, the provincial government's financial support for students page, provides extensive details on how **grants** and **loans** work, and how to apply for each type of funding. From the Student Financial Assistance application portal, you can apply for the Yukon Grant, and the Canada Student Financial Assistance program/grant as either a full-time or part-time student. You can also apply for the Student Training Allowance and find funding for program-specific studies.

These resources are also helpful:

- Student Loans and Grants: Yukon
- Learn About the Education System of the Yukon
- Yukon University Home Page
- Directory of all Canadian Colleges and Universities
- The Globe and Mail Canadian University Report
- The MacLean's University School Rankings

See Indigenous YukonU for information on First Nations Initiatives, Support Services, and Elders on Campus. Yukon University also offers many more resources for Indigenous students transitioning into post-secondary.

References

Government of Yukon. (2023). *Financial support for students.* https://yukon.ca/en/education-and-schools-student-financial-support

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How to Cite this Chapter Using APA Style

*Nusselder, F., *Burrows, H. M. R., Giovannangeli, A. J., Armstrong, A. M., & Xu, Y. (2024). Yukon. In *Pay for post-secondary: A student's guide for securing financial aid.* Queen's University, eCampus Ontario. Licensed under CC BY-NC-SA 4.0. https://ecampusontario.pressbooks.pub/payforpostsecondary/chapter/yukon/

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Authors

Floor Nusselder
https://www.linkedin.com/in/flonusselder/

Floor (Flo) Nusselder (she/her) holds a Bachelor of Arts Honours (BAH) with Distinction (2024) from Queen's University, where she majored in Psychology and minored in Sociology. Flo's academic excellence has been recognized through the Dean's Award of Excellence (2024), a testament to her dedication and outstanding performance throughout her studies. During her time at Queen's, Flo immersed herself in various research opportunities, working as a research assistant in the Early Experience Lab under Dr. Mark Sabbagh, the Adolescent Dynamics Lab under Dr. Tom Hollenstein, the Autism Spectrum Disorder Studies under Dr. Elizabeth Kelley, and the TEACH Lab under Dr. Meghan Norris. These diverse experiences provided her with a valuable understanding of research methodologies and strengthened her analytical skills.

In addition to her academic pursuits, Flo engaged in several initiatives that showcased the versatility of a psychology degree beyond traditional contexts. As the Student Project Coordinator for the Psychology Commons, Flo leveraged her knowledge of educational technology, cognitive psychology, and instructional design to develop innovative teaching resources and interactive learning materials. In her role as the Lead Student Ambassador for the Queen's Psychology Career Conference, Flo organized an engaging event that connected students with mentors from diverse career backgrounds, bridging academic learning and professional application. She also served as a Student Project Coordinator for the open-access book, Leading the Way: Envisioning the Future of Higher Education, where she played a key role in the technical design. Flo's skills and experiences underscore her ability to excel in diverse environments, consistently bringing dedication, innovation, and leadership to all her pursuits.

Beyond academia, Flo is an experienced lifeguard, passionate about aquatic safety and instruction. Her commitment to excellence and safety in this role mirrors her dedication to her academic and professional endeavours.

Hannah M. R. Burrows

https://www.linkedin.com/in/hannahmrburrows/

Hannah Burrows (she/her), an active participant in the academic and professional community, holds a BSc (Honours) in Psychology from Queen's University. She is currently pursuing an MSc in Psychology with a focus on Cognitive Neuroscience in the Social Cognition Lab under the guidance of Dr. Valerie Kuhlmeier. Her graduate research involves active collaboration with dog trainers and handlers to co-develop research questions that apply principles of cognitive psychology to enhance the welfare and effectiveness of working dogs using state space grid methodology. For the 2024-2025 academic year, Hannah most recently won the merit-based Queen Elizabeth II Graduate Scholarship in Science and Technology (QEII-GSST).

Recognized for her contributions, Hannah has received several awards, including the SSHRC Canada Graduate Scholarship Master's Award and the Tri-Agency Recipient Recognition Award for her research at Queen's. She has been awarded the top undergraduate presentation at the *Inquiry @ Queen's* Research Conference with her co-authors and secured the top undergraduate paper in the FCAC *Building Better Financial Futures* Challenge. This accomplishment led to a publication on Canada.ca and stakeholder presentations with the government agency during National Financial Literacy Month in 2023.

Hannah's leadership and teamwork skills have been honed through her involvement in various initiatives. Most recently, she was selected for and accepted into the Dunin-Deshpande Queen's Innovation Centre Summer Initiative (QICSI), where she is part of a consultant innovation team working with the Queen's Provost to transform the School of Continuing Education. She also spearheaded an interdisciplinary capstone project with Little Forests Kingston, a local community organization dedicated to transforming Kingston into a nature-positive, equitable City in a Forest by 2030. Hannah's leadership was further demonstrated when she represented this project at the Queen's 2023 Annual General Meeting of the University Council.

During her undergraduate years, Hannah conducted thesis research in the Autism Spectrum Disorder Lab under Dr. Elizabeth Kelley, exploring the implications of the general psychopathological factor (p factor) in neurotypical and autistic youth using the Province of Ontario's Neurodevelopmental Disorders participant pool. She is currently a senior member and appointed Mentorship Coordinator of Add*Ed- Queen's Autism and Neurodevelopmental Disorders Research Group with Dr. Jordan Shurr. Alongside her academic pursuits, Hannah referees competitive ringette, serves as a Residence Life Assistant at Queen's, and contributes to the academic community as a Teaching Assistant in various upper-year undergraduate psychology courses, specializing in cognitive neuroscience.

Alyssa J. Giovannangeli

https://www.linkedin.com/in/alyssa-giovannangeli/

Alyssa Giovannangeli (she/her) has a bachelor's degree (BAH) from Queen's University ('23) with a major in psychology, minor in film and media, and certificate in law. She completed her honours thesis in the Neuroeconomics Lab with Dr. Anita Tusche and volunteered in the Queen's Sport Psychology Lab. She attended Queen's University on the 2019-2023 "Alumni National" Chancellor's Scholarship.

During Alyssa's time at Queen's, she published articles with MUSE Magazine, the Queen's Health Advocates blog, and the Queen's Journal, on a wide range of topics spanning from political polarization in the media to the rare disease of Scleroderma. She was involved with Queen's Model Parliament, worked for AMS Walkhome, and was the content editor for the Queen's Vision Society.

At the time of this publication, Alyssa is pursuing a master's (MSc '25) in Psychology, Neuroscience and Behaviour at McMaster University under the supervision of Dr. Bruce Milliken. She is researching memory, attention, and mental performance in various populations, including athletes and performers. With an interest in sport psychology, she is specifically looking at the mechanisms that underlie failure to perform skills under pressure. For her master's research, Alyssa received a 2023-24 SSHRC Canada Graduate Scholarship – Master's (CGS-M) award and a 2024-25 Ontario Graduate Scholarship (OGS) award.

Alongside academia, Alyssa currently works as a gifted assessor and volunteers as a reading tutor with local school boards, enjoys playing basketball, and acts in various tv and film projects.

Adrianna M. Armstrong

https://www.linkedin.com/in/adriannaarmstrong/

Adrianna Armstrong (she/her) graduated from Queen's University with a Bachelor of Science Honours degree (BScH) in Psychology, with a Minor in English (2023). She also attended Queen's for her Bachelor of Education (BEd) (2024) and is now an Ontario Certified Teacher (OCT). During her training, Adrianna specialized in working with at-risk adolescents and has a concentration in this domain. She has been trained in trauma-informed pedagogy, Cognitive Behavioural Interventions, and how best to support the needs of equity-deserving and

at-risk students. She is excited to integrate evidence-based research on human behaviour and brain functions from her psychology undergraduate degree into her practice as an educator.

Adrianna strives to become involved in every community she becomes a part of and works to meaningfully contribute to it. She has a passion for mental health support and advocacy work. During her time in Kingston, ON, she volunteered for Telephone Aid Line Kingston (TALK) which is a befriending, distress, and crisis phone line listening service. Adrianna was significantly involved with TALK for many years, and most notably, was their Quality Assurance Director for two years.

During her time at Queen's University, Adrianna was a volunteer research assistant in the Queen's Visual Cognition Lab. In this role, she further developed her data analysis, critical thinking, and problem-solving skills. Adrianna also volunteered for the Queen's Peer Support Centre and was part of the equity committee for her student association. In both these roles, she worked to create a safer and more supportive environment for her peers.

In addition to Adrianna's beginning career as a teacher, she tutors both for a Private School and independently. In her spare time, Adrianna is an avid reader and enjoys several sports including soccer, skiing, swimming, and cycling.

Yanxin Xu

Yanxin Xu (she/her) was part of the student group in the *PSYC400: Teaching and Learning in Psychology* seminar course (Fall 2022) at Queen's University, in which this project started. This project has since then evolved, and Yanxin's contributions to the early stages of this project are recognized through inclusion in the citation for this publication.

Translator

Jimmy B. R. G. Hugron

Jimmy Hugron (he/him) is pursuing a BSc (Honours) in Psychology from the Royal Military College of Canada. His current research is aimed at analyzing reactions to smiles expressing dominance, submission, and affiliation in various contexts. He analyzes differences in perception according to the gender and ethnicity of the smiling individuals, with a particular focus on comparisons between Caucasian and Black men and women. Having grown up in Quebec, a province distinguished by its unique education system and distinctive programs like CEGEP, Jimmy's educational background provides him with a diverse perspective on the Canadian educational system. Additionally, Jimmy serves as a Personnel Selection Officer in the Canadian Armed Forces, a role in which he applies behavioural science knowledge and procedures to evaluate factors affecting working relationships.

Jimmy and co-author Hannah translated the Québec chapter in this Guide.

About This Project

From left to right: Adrianna Armstrong, Alyssa Giovannangeli, Hannah Burrows, and Floor Nusselder.

PSYC400: Teaching and Learning in Psychology

The To Help You Reach Knowledge (THRK) team, led by Floor Nusselder, Hannah Burrows, Alyssa Giovannangeli, and Adrianna Armstrong, is deeply committed to the mission of dismantling financial barriers in higher education. This project started in *PSYC400: Teaching and Learning in Psychology* (Fall 2022) at Queen's University, taught by Dr. Meghan Norris. During this seminar course, the team was challenged to find a gap in higher education and to propose a solution. This Guide has evolved significantly from that initial project. It now works to address the discrepancy between available resources and student awareness of financial aid supports. THRK is proud to share some significant milestones, reflecting the team's dedication and progress as an applied research initiative.

QYourVenture Program

In January 2023, THRK was accepted into the Dunin-Deshpande Queen's Innovation Centre's (DDQIC) QYourVenture program, where the team received valuable mentorship. While all the work on this project was

unpaid, THRK received seed funding from the DDQIC that allowed us to conduct extensive market research, surveying over 500 students at Queen's University. The survey results were insightful, revealing a prevalent lack of knowledge about scholarship applications, a belief in ineligibility, and a perceived lack of time among students. This feedback further underscored the widespread need for assistance and support in scholarship applications across postsecondary institutions. You can read more about THRK's experience with the DDQIC online.

Inquiry@Queen's Undergraduate Research Conference

In March 2023, THRK showcased their research and initiative at the *Inquiry@Queen's* Undergraduate Research Conference. The team's presentation was recognized as one of the top five presentations at the conference, for which they were invited to further discuss their program on a podcast by CFRC 101.9 FM, the Queen's University Radio Station. You can listen to the podcast episode online.

Building Better Financial Futures (2023) Challenge

In October 2023, an academic research paper based on the team's project, which Hannah and Flo submitted to the Financial Consumer Agency of Canada's 2023 *Building Better Financial Futures Challenge,* was selected as the top undergraduate entry. The paper, "*Pedagogical Solution to Financial Illiteracy in Canada: Increasing the Accessibility of Higher Education,*" was published on Canada.ca as a result. Hannah and Flo formally presented their research during National Financial Literacy Month in November 2023 to various organizations, contributing to enhancing financial literacy across Canada. You can watch the presentation online.

Showcase for Teaching and Learning at Queen's

In May 2024, the team presented the pedagogical science behind the design of the Guide and the use of the Guide as a teaching tool at the Showcase for Teaching and Learning at Queen's University in Kingston. This showcase allowed THRK to amplify their initiative in a cross-disciplinary setting, alongside other teaching and learning initiatives and innovations across Queen's. You can learn more about the showcase and THRK's presentation online.

Canadian Psychological Association's National Convention

In June 2024, Flo and Hannah represented the team at the Canadian Psychological Association's National Convention in Ottawa. Their presentation, "*Empowering Financial Literacy in Canada: A Practical Pedagogical Approach Rooted in Applied Cognitive Psychology,*" coincided with the launch of this Guide and highlighted the important role of applied cognitive psychology in connecting students with scholarship funding. During their presentation, Flo and Hannah discussed the relevance of rigorous application of psychological science for solving real-world problems in contexts where psychology is typically not discussed.

The PSYC Corner

The design of the Guide is rooted in empirical evidence from psychological research to optimize scaffolded learning and minimize cognitive load.

Watch the videos below to learn more about the interesting research from applied cognitive psychology.

Introduction

> 🖥️ *One or more interactive elements has been excluded from this version of the text. You can view them online here: https://ecampusontario.pressbooks.pub/payforpostsecondary/?p=579#oembed-1*

Research Referenced in This Video

Means, B., Toyama, Y., Murphy, R., Bakia, M., & Jones, K. (2010). Evaluation of evidence-based practices in online learning: A meta-analysis and review of online learning studies. *US Department of Education*. https://www2.ed.gov/rschstat/eval/tech/evidence-based-practices/finalreport.pdf

Slattery, D. M. (2021). Universal design for learning in blended and fully online courses. *2021 IEEE International Professional Communication Conference (ProComm)*, 24–28. https://doi.org/10.1109/ProComm52174.2021.00009

Cognitive Load Theory

> 🖥️ *One or more interactive elements has been excluded from this version of the text. You can view them online here: https://ecampusontario.pressbooks.pub/payforpostsecondary/?p=579#oembed-2*

Research Referenced in This Video

Siregar, N. R. (2021). Explicit instruction and executive functioning capacity: A new direction in cognitive load theory. *Journal of Education*. https://doi-org.proxy.queensu.ca/10.1177/00220574211033256

Vogel-Walcutt, J. J., Gebrim, J. B., Bowers, C., Carper, T. M., & Nicholson, D. (2011). Cognitive load theory vs. constructivist approaches: Which best leads to efficient, deep learning? *Journal of Computer Assisted Learning*, *27*(2), 133–145. https://doi.org/10.1111/j.1365-2729.2010.00381.x

Scaffolding

> 🖥️ *One or more interactive elements has been excluded from this version of the text. You can view them online here: https://ecampusontario.pressbooks.pub/payforpostsecondary/?p=579#oembed-3*

Research Referenced in This Video

Van de Pol, J., Volman, M., & Beishuizen, J. (2010). Scaffolding in teacher–student interaction: A decade of research. *Educational Psychology Review*, *22*(3), 271–296. https://doi.org/10.1007/s10648-010-9127-6

Wood, D., Bruner, J. S., & Ross, G. (1976). The role of tutoring in problem solving. *Journal of child psychology and psychiatry*, *17*(2), 89-100.

Videos

> 🖥️ *One or more interactive elements has been excluded from this version of the text. You can view them online here: https://ecampusontario.pressbooks.pub/payforpostsecondary/?p=579#oembed-4*

Research Referenced in This Video

Guo, P., Kim, J., & Rubin, R. (2014). How video production affects student engagement: An empirical study of MOOC videos. *Proceedings of the First ACM Conference on Learning @ Scale Conference,* 41–50. https://doi.org/10.1145/2556325.2566239

Mayer, R. E., & Moreno, R. (2003). Nine ways to reduce cognitive load in multimedia learning. *Educational Psychologist*, *38*(1), 43–52. https://doi.org/10.1207/S15326985EP3801_6

Noetel, M., Griffith, S., Delaney, O., Sanders, T., Parker, P., del Pozo Cruz, B., & Lonsdale, C. (2021). Video improves learning in higher education: A systematic review. *Review of Educational Research*, *91*(2), 204–236. https://doi.org/10.3102/0034654321990713

Learning Consolidation

> 🖥️ *One or more interactive elements has been excluded from this version of the text. You can view them online here: https://ecampusontario.pressbooks.pub/payforpostsecondary/?p=579#oembed-5*

Research Referenced in This Video

Dunlosky, J., Rawson, K. A., Marsh, E. J., Nathan, M. J., & Willingham, D. T. (2013). Improving students' learning with effective learning techniques: Promising directions from cognitive and educational psychology. *Psychological*

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Colours

> One or more interactive elements has been excluded from this version of the text. You can view them online here: https://ecampusontario.pressbooks.pub/payforpostsecondary/?p=579#oembed-6

Research Referenced in This Video

Bonnardel, N., Piolat, A., & Le Bigot, L. (2011). The impact of colour on Website appeal and users' cognitive processes. *Displays*, *32*(2), 69–80. https://doi.org/10.1016/j.displa.2010.12.002

Cha, S. H., Zhang, S., & Kim, T. W. (2020). Effects of interior color schemes on emotion, task performance, and heart rate in immersive virtual environments. *Journal of Interior Design*, *45*(4), 51–65. https://doi.org/10.1111/joid.12179

Valdez, P., & Mehrabian, A. (1994). Effects of Color on Emotions. *Journal of Experimental Psychology. General*, *123*(4), 394–409. https://doi.org/10.1037/0096-3445.123.4.394

Additional Open-Access Resources

If you're interested in furthering your learning, we have compiled a list of related open-access resources, organized by author's last name, below. These resources have *not* been vetted as a part of this Guide, but we share them here as additional learning opportunities.

Resources for Student-Success

Transitioning to Post-Secondary

   The following interactive[1] provides an overview of common questions students may have when transitioning to post-secondary, including ways to approach studying. The interactive has been retrieved from The Psychology Commons, a dynamic repository of open-access learning resources in Psychology.

> *An interactive H5P element has been excluded from this version of the text. You can view it online here: https://ecampusontario.pressbooks.pub/payforpostsecondary/?p=754#h5p-44*

University Success (2nd Edition)

- Author(s): N. Mahoney, B. Klassen, M. D'Eon and L. Marken
- This is an open-access book that helps students prepare for and navigate university life.
- *Note.* This book is not finance-specific, but may help prepare for post-secondary more generally.
- License: CC BY-NC-SA

College Success

- Publisher: University of Minnesota
- An open-access book that helps students prepare for and navigate college life.
- *Note.* This book is not finance-specific, but may help prepare for post-secondary more generally.
- License: CC BY-NC-SA

Resources for Personal Finance

International Students: Stories and Strategies for Academic Success in Post-secondary Education

- Author(s): Y. Ali, R. Bhat, W. Xu, J. Hannah, & T. Ellis

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1. The Transition to Post-Secondary interactive was adapted from one originally created by Meghan Norris, Jefferey Wammes, and Sydney Grant, retrieved from The Psychology Commons, and shared under a CC BY-NC 4.0 licence.

- A guide for helping international students transition to post-secondary education in Canada.
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Your Financial Toolkit

- Author(s): Financial Consumer Agency of Canada
- A financial literacy program with interactive resources that gives you the tools to manage your personal finances.

Fast Lane Education

- Author(s): Global Financial Literacy Excellence Centre
- An open-access database with financial education resources that can be used by students, teachers, parents and guardians, community members, school administrators, or policymakers.
- *Note*. This book is targeted toward students in the United States, so not all content may be generalizable to a Canadian context.

Financial Consumer Agency of Canada

- An agency of the Government of Canada that protects the rights and interests of consumers and that offers various educational resources to help Canadians strengthen their financial literacy.

Scholarships

- Author(s): Government of Canada
- A list of undergraduate, graduate, doctoral and post-doctoral scholarships, awards, and bursaries.

Student Aid and Education Planning

- Author(s): Government of Canada
- Resources to help students plan for an education, save, budget, and explore student aid and career options.

Investing in Your Future

- Author(s): Northern College
- A downloadable PDF resource that introduces the concepts of banking, asset and liability management, as well as investments and risk management.
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Money and Youth: A Guide to Financial Literacy

- Author(s): Gary Rabbior
- A downloadable PDF resource that provides Canadian youth with a complete guide to navigating various finance-related topics.

Financial Empowerment: Personal Finance for Indigenous and Non-Indigenous People

- Author(s): Bettina Schneider

- This is an open-access book that seeks to provide Indigenous and non-Indigenous students in Canada with skills to help make financial decisions.
- *Note*. The language in this book is targeted towards first- and second-year undergraduate students.
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Pension Finance and Management

- Author(s): Rajeeva Sinha
- This is an open-access repository that shares information aimed at equipping students with the skills to navigate their use of financial resources.
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Financial Management

- Author(s): Dan Thompson
- An open-access, module-based financial management resource.
- *Note*. This resource is intended to supplement the teaching of undergraduate and graduate-level introductory and advanced financial management courses.
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