



A M B R O S E
UNIVERSITY COLLEGE

How to Finance Your Education

A Practical Guide to Paying Your Way

Now that you have made one of the most important decisions in your life – to pursue a post-secondary education, you have undoubtedly discovered that it is a considerable investment. At Ambrose University College, we understand the financial challenges facing today's students, and we are here to help! The good news is that there are ways to reduce the cost of your education, if you are willing to pursue them.

In most cases, funding comes in four major streams: scholarships, bursaries, student loans and student employment. Scholarships are funds awarded based on merit, while bursaries are generally awarded based on financial need.

Student loans are available from the Canadian government and provincial governments for Canadian students. For US and International students, please refer to the appropriate sections in this booklet for more information.

Another option readily available to students is off-campus and on-campus employment. Students often overlook this option and miss out on a valuable opportunity to reduce their current debt load, thereby avoiding lingering high debt upon graduation.

Be assured that at Ambrose University College, we understand the financial challenges ahead of you. This booklet has been created to provide you, the student or parent, with a guide to handling the issues involved with financing your entire education, from beginning to end. Investigate the funding sources available through Ambrose University College as well as the many opportunities available outside of the university college. We encourage you to contact our Financial Aid Coordinator, Velma Warnock, (financialaidcoordinator@ambrose.edu) should you have questions beyond the information available in this booklet. May God richly bless you as you seek to further your education under the tutelage of his servants within a truly Christian environment.

Financial Aid Coordinator
financialaid@ambrose.edu

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Before You Get Started

Now that you are ready to take on the education challenge, we would like to give you a few things to think about.

Funding your education investment can be a time-consuming activity. It requires patience and a commitment to research the numerous resources provided here, but also more resources that you may find on your own.

The best planning begins early. However, if you are getting a late start, you can still participate in the planning process and benefit from information available to you. The following steps are useful to guide you through the funding experience.

One: Thoroughly read through this booklet. Pay special attention to the sections that apply to your current area of residence and specific situation.

Two: Investigate outside avenues of funding provided in this booklet, and apply for all the scholarships and bursaries that you are eligible for. You won't receive everything you apply for, but you might receive some assistance to offset the cost of your education. Remember that your guidance counselors will also know of some sources of scholarships and funding opportunities. Be sure to make a trip to school and spend a few minutes speaking with your career counselor. They are there to help you progress through your education, even after Grade 12.

Three: Work out your anticipated financial needs by using the Ambrose University College Budget Worksheet on Pages 8, 9, 10 and 11. This will help you think through your expenses versus current resources for the upcoming year.

Four: Complete the appropriate applications (*Application for Admission, Application for Entrance Scholarships*), and return these forms together with your Admission Fee of \$50.00 to our Enrolment Department. Our staff is committed to helping you through this process to make it as easy as possible. Once Enrolment has received the necessary forms and admissions fee, your applications will be considered for scholarships and we will respond within two weeks with an offer scholarship awards through Ambrose University College.

Remember, Entrance Scholarship deadlines for Ambrose University College are March 31st, however, the funds set aside for these awards are given to eligible students on a first-come-first-served basis – so apply now for your best opportunity to receive financial assistance.

Getting a Head Start

Many institutions provide financial aid to eligible students to help offset the cost of tuition for their first year of study. However, it is very rare for students to receive enough money to pay for their entire first year, or the rest of their education. Ambrose University College is proud to be able to offer eligible students financial aid, in the form of scholarships and/or bursaries.

Ambrose University College Entrance Scholarships

Entrance Scholarships

All new students who have not attended a post-secondary institution with an 80% high school admissions average are eligible for scholarships in Academic Excellence, Music and Athletics. Individual Music and Athletic scholarships are also available.

Transfer Scholarships

Students who are transferring from another post-secondary institution to Ambrose are eligible for up to \$2,000 with a minimum 3.0 GPA on full-time studies.

Other Scholarships

Music – based on audition

Athletic – based on attending the ID Camp and/or athletic assessments by Athletic Director
International Worker's Children – children of parents ministering overseas with a missional group, \$1,000

Quizzing Scholarship – individuals who have received awards at district and international quiz meet competitions

Please submit your *Application for Admission* together with the Admission Fee (\$50.00) and *Interim Transcript(s)* to Ambrose University College in order to be considered for these scholarships.

Leadership Scholarships

Christian High School – awards of up to \$3,000/year based on Academic Excellence and Leadership Excellence to students who attend Christian High Schools. Nominations are made by High School Principals. Advise your high school principal of your plans to attend Ambrose.

Presidential Scholarship – Any student who qualifies for a Christian High School Academic Excellence Scholarship will be eligible to compete for a full tuition Presidential Scholarship in March at Ambrose. One scholarship will be awarded each year. Students must declare their desire to compete for this award.

Church Servant Leadership Scholarship – will be supported through Ambrose, the local church and some denominational districts partnering to provide funding to new students. Ambrose and local church will match between \$1,000-\$2,000/year/student for up to 8 concurrent semesters while enrolled in a minimum 12 credit hours/semester. Nominations are made by the local Church Board. Contact Financial Aid Coordinator for information.

External Scholarships/Bursaries

The internet has provided students with enormous opportunities to gather information on a variety of topics. The good and bad of this is that the information is always changing. Information is added, changed or deleted with little or no notice to anyone.

For you as students, this means that it can often be difficult to keep up with the changes and

additions/deletions of scholarships. So this is our way of saying that we are providing you with the following website information, but we are unable to guarantee its accuracy at any point in time. But don't let that deter you. Jump right in and see what possibilities await you for funding!

Personal Funding Resources

Family Contributions

Family and friends may be happy to help you through monetary gifts. Cash received for birthdays and Christmas may be all the assistance that you need.

RESP's

If your parents purchased a Registered Education Savings Plan, they should contact the provider for information on claiming those funds. Most of them pay the funds in equal installments spread over the length of your education program, usually 3 or 4 years.

Available Savings

Saving may not be easy, but is a great way to avoid loan payments, or at least to reduce them to a minimum.

On and Off-Campus Employment

Working during the year to support your education is not unusual. The key to success is finding an employer who will be sympathetic to your scheduling needs. Keep in mind, that businesses do have responsibilities and that you, as an employee, will also need to be sympathetic to the needs of your employer. By creating a foundation of trust of both sides, your sojourn in the work place can be pleasant, even enriching and will help keep your education expenses to a minimum.

Keep in mind that Ambrose University College does provide opportunities for students to work on campus in areas such as Food Services, Housekeeping, Campus Services, Learning Services/Tutoring, Clerical, Athletics and Enrolment. In most cases, departments are ready and able to accommodate the scheduling needs of students. This type of employment may provide the greatest amount of flexibility for you. Jobs are posted on the Ambrose website at www.ambrose.edu/employment.

Have You Thought of This...

Church Contributions

Your Church may be willing to support you through a scholarship fund or special offering for your benefit.

Employer Scholarships/Bursaries

Your parents' place of employment may offer scholarships or bursaries to family members

Student Line of Credit

A Student Line of Credit is a loan program run by all banks. Your line of credit must be co-signed by a responsible adult (usually a parent). The funds are available only during the study period (September to April) and function much like a credit card. The benefit of having a line of credit as a backup becomes very clear if you should ever run into problems with your student loan application. You can pay your student account and save both stress and money in the process. You would probably also have enough funds to be able to pay your rent and eat, while sorting out your student loan problems. Each bank has slightly different rates and

requirements so check around carefully for the best line of credit for your situation.

What About Next Year?

Continuing Scholarships

Scholarships are available for continuing students who have completed at least one semester of study. The application form is available on the website February 1 annually. The deadline for submission of the application is February 28 annually. The announcement of awards takes place at the Awards Chapel early in April. The application form can be found, February 1, on our website at <http://www.ambrose.edu/finance/forms>.

Notes for Income Tax

Scholarships, Fellowships and Bursary Income

Income relating to post-secondary education maybe exempt from Canadian tax. The scholarship, fellowship or bursary income must be received in connection with an individual's enrolment in a program at a designated educational institution that qualifies for the education tax credit. Note that T4A slips are still issued for this income, however if the income is exempt,

CRA states that the income does not have to be recorded on your tax return. US and International students should check with your tax division for information relating to your tax exemptions.

Textbook Tax Credit

Individuals who are entitled to claim the education tax credit can now claim a textbook tax credit. This credit is automatically claimed along with the education credit.

T2202A is an Income Tax form provided by Ambrose. It provides dollar amounts for tuition and fees which may be claimed on your Income Tax forms, along with the number of months of education credit that you may claim at full or part time.

Budget Worksheet 2010-11 – Undergraduate Basic Costs



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Budget Worksheet 2010-11
Undergraduate Basic Costs

	2010/11 Costs: Full-time (30 credit hours)	Residence Student	Commuter Student	You
Tuition:	\$280 x 30 credit hours	\$8,400	\$8,400	
Books:	\$500 approx. per semester	\$1,000	\$1,000	
Room and board:	Residence: \$1199 (double occupancy)/semester \$1499 (triple occupancy)/semester	\$2,398		
	Off campus housing estimate: (\$750/month with roommate)		\$6,000	
	Campus Meal Plan: \$1375 per semester Off campus food: \$150/month	\$2,750	\$1,200	
Basic Fees:	Student Services Fee \$12/credit hour	\$360	\$360	
	Student Association Fee \$40/semester	\$80	\$80	
	Transit Pass (\$85.25/month)	0	\$682	
	Registration Fee: \$5/credit hour	\$150	\$150	
Total education investment cost:		\$15,008	\$17,792	
Resources:	Ambrose Entrance Scholarships			
	Savings/investments			
	Summer employment			
	Student loans			
	Student line of credit			
	Outside scholarships			
	Parental contribution			
	Other family resources			
	Campus/outside employment			
	Other			

Total resources:

The above costs are based on 2010-11 tuition and fees. Additional fees may be applicable dependent on program, courses and activities for each individual student.

Budget Worksheet 2010-11 – Undergraduate Basic Costs - Calgary



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Budget Worksheet 2010-11

Undergraduate Basic Costs Calgary Student

	2010/11 Costs: Full-time (30 credit hours)	Residence Student	Commuter Student	You
Tuition:	\$280 x 30 credit hours	\$8,400	\$8,400	
Books:	\$500 approx. per semester	\$1,000	\$1,000	
Room and board:	Residence: \$1199 (double occupancy)/semester \$1499 (triple occupancy)/semester	\$2,398	varies	
	Campus Meal Plan: \$1375 per semester	\$2,750	varies	
Basic Fees:	Student Services Fee \$12/credit hour	\$360	\$360	
	Student Association Fee \$40/semester	\$80	\$80	
	Registration Fee: \$5/credit hour	\$150	\$150	
Total education investment cost:		\$15,008	\$9,990	
Resources:	Ambrose Entrance Scholarships			
	Savings/investments			
	Summer employment			
	Student loans			
	Student line of credit			
	Outside scholarships			
	Parental contribution			
	Other family resources			
	Campus/outside employment			
	Other			

Total resources:

The above costs are based on 2010-11 tuition and fees. Additional fees may be applicable dependent on program, courses and activities for each individual student.

Budget Worksheet 2010-11 – Seminary Basic Costs



AMBROSE
SEMINARY

Budget Worksheet 2010-11

Seminary Basic Costs

	2010-11 Costs: Full-time (30 credit hours)	Residence Student	Commuter Student	You
Tuition:	\$309 x 30 credit hours \$927/3 credit course	\$9,270	\$9,270	
Books:	\$750 approx. per semester	\$1,500	\$1,500	
Room and board:	Residence: \$1499/ semester	\$2,980		
	Off campus housing estimate: (\$750/month with roommate)		\$6,000	
	Campus Meal Plan: \$1375 per semester	\$2,750		
	Off campus food: \$150/month		\$1,200	
Basic Fees:	Student Services Fee \$12/credit hour	\$360	\$360	
	Transit Pass (\$85.25/month)	0	\$682	
	Registration Fee: \$5 per credit hour	\$150	\$150	
Total education investment cost:		\$17,010	\$19,162	
Resources:	Ambrose Entrance Scholarships			
	Savings/investments			
	Summer employment			
	Student loans			
	Student line of credit			
	Outside scholarships			
	Other family resources			
	Campus/outside employment			
	Other			

Total resources:

The above costs are based on 2010-11 tuition and fees. Additional fees may be applicable dependent on program, courses and activities for each individual student.

Budget Worksheet 2010-11 – Seminary Basic Costs – without food and rent



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SEMINARY

Budget Worksheet 2010-11

Seminary Basic Costs

	2010-11 Costs: Full-time (30 credit hours)	Residence Student	Commuter Student	You
Tuition:	\$309 x 30 credit hours \$927/3 credit course	\$9,270	\$9,270	
Books:	\$750 approx. per semester	\$1,500	\$1,500	
Room and board:	Residence: \$1499/ semester	\$2,980		
	Off campus housing estimate: (\$750/month with roommate)		varies	
	Campus Meal Plan: \$1375 per semester Off campus food: \$150/month	\$2,750	varies	
Basic Fees:	Student Services Fee \$12/credit hour	\$360	\$360	
	Student Association Fee \$3/credit hour	\$90	\$90	
	Registration Fee: \$5 per credit hour	\$150	\$150	
Total education investment cost:		\$17,010	\$11,370	
Resources:	Ambrose Entrance Scholarships			
	Savings/investments			
	Summer employment			
	Student loans			
	Student line of credit			
	Outside scholarships			
	Other family resources			
	Campus/outside employment			
	Other			

Total resources:

The above costs are based on 2010-11 tuition and fees. Additional fees may be applicable dependent on program, courses and activities for each individual student.

A Final Word...

Your education is one of the most important decisions you will make. While education costs continue to rise, you can take control of your expenses using many of the suggestions provided above. At Ambrose University College we understand your concerns and it is our desire help you navigate through the often complex world of student finance. Our commitment to our students continues to grow as we develop a specialized position to help students with information to help them successfully finance their education with as little stress as possible. Contact our staff in Enrolment if you have any additional questions.

Appendix 1

Canadian Students External Scholarship/Bursary Opportunities

The internet is a great resource for searching for scholarships, bursaries and grants to help finance your education. Several websites are available for students to locate scholarships, bursaries, and grants. Try searching using the following key words, Canadian, your province name, the town/city where you live with the province name, your region or county name together with the province. Add to these the following 'education trust', or 'education scholarships', or 'education bursaries'. If you have a strong ethnic connections add your ethnic background into the search.

Scholarships Canada (www.scholarshipscanada.com)

This is a free website that requires students to create an account to access the website's comprehensive database of scholarships, student awards, bursaries and grants. This site also provides information on student loans, applications and budget planning.

School Finder (www.schoolfinder.com/finance/index.aspwww.scholarshipscanada.com)

This is a general site full of useful information from a glossary of terms, to tips for planning and paying for your education. In addition, you can gather information on subjects such as Canadian schools, scholarships, and careers.

Student Awards (www.studentawards.com)

Student Awards is a website similar to Scholarships Canada. It is a free scholarship/bursary search service which also requires an account to be created.

Canlearn Interactive (www.canlearn.ca)

CanLearn is a broad-based website providing resources and tools for students regarding loans, scholarships and study grants; in addition to other information. This site can help you plan and identify ways to pay for your education.

Aboriginal Multi-Media Society (<http://www.ammsa.com/ammsabursary.html>)

This site provides information on scholarships available to Canadian Aboriginal Students.

Campus Access (<http://www.campusaccess.com/>)

Campus Access is a free Canadian website created by recently graduated students for students. It is a broad-based information website that provides information on a wide variety of topics relevant to students, and the decisions that students currently face. There is a section on student loans and scholarships although most of the information is already covered in this booklet.

Canadian Forces – Educational Assistance Loan Program

(http://www.sisip.ca/en/Cfpaf_e/programs_e.asp#education)

The Canadian Forces Personnel Assistance Fund, established by the Chief of the Defense Staff, provides financial assistance to serving and former members of the Canadian Forces and their immediate families. SISIP Financial Services facilitates this Educational Assistance Loan Program on behalf of the Canadian Forces. Eligible students can obtain loans from \$2,000 to \$4,000 (with a lifetime maximum of \$16,000 per student) for post-secondary studies. Please refer to the website for more information.

Canadian Merit Scholarship Foundation (www.cmsf.ca)

The Canadian Merit Scholarship Foundation has scholarships available to Canadian or permanent resident students, with a minimum average of 80%, who combine academic excellence and show promise of leadership and a strong commitment to service in the community. Scholarships range from \$2000 to \$8000. Deadlines are set each year and the selection process involves interviews. Refer to the website or email info@cmsf.ca for more information. Please note that students attending Ambrose University College can only use the CMSF Finalist Award or the CMSF Provincial Award towards their education.

Girl Guides of Canada <http://www.girlguides.ca/default.asp>

This website provides information on Canadian scholarships for active Guides. Scholarships are available on both a national and provincial level. Search this site using the keyword scholarships to find the appropriate information.

TD Canada Trust (<http://www.tdcanadatrust.com/scholarship/>)

TD Canada Trust Scholarships for Community Leadership are open to students across Canada who are in their final year of high school or CEGEP (Quebec). Outstanding community leadership must have been demonstrated in combination with the academic skills to succeed in post-secondary studies. Each scholarship is valued at \$60,000 and includes up to \$10,000 for tuition per year, \$7,500 for living expenses, and a guaranteed offer for summer employment with TD Canada Trust.

Top 20 Under 20 (<http://www.top20under20.ca/>)

Youth in Motion is a charitable organization that has developed the Top 20 Under 20 National Youth Awards Program, which is open to all Canadians under 20 years of age. Students must have demonstrated a significant level of achievement, innovation and leadership for your school, community, province or country. Awards include up to \$1500 towards your education plus additional benefits. Refer to their website. We suggest that you review the award recipients from the past year to get an idea about these scholarships. Applications are generally accepted in the late fall.

Youth.gc.ca (www.youth.gc.ca)

This unique site was created by a team of 400 youths across Canada and is operated by the Canadian government. It provides a wide variety of information for students on jobs, education, money, etc. If you access this site early enough, you may be able to find summer job opportunities and pick up some extra money before school begins!

Provincial Scholarship/Bursary Opportunities

Alberta

The Calgary Foundation (www.thecalgaryfoundation.org/studentawards)

This provides an extensive list of scholarship options.

Alberta Learning Information Services (www.alis.gov.ab.ca)

This government site provides general information including scholarships.

Dollars for Learners (<http://dollarsforlearners.com>)

Scholarship opportunities are list for Edmonton Area and Northern Alberta only.

First Calgary Savings (<http://www.1stcalgary.com>)

For First Calgary Savings' member-owners, their children and grandchildren who have resided in Alberta for the past 12 months.

Government of Alberta (<http://www3.gov.ab.ca>)

Students who live in Northern Alberta may qualify for a Northern Student Allowance. Refer to the website for eligibility.

Peace River School Division (<http://www.prsd.ab.ca/>)

This website was created by Peace River High School. Information is provided for Grade 10, 11, 12 and undergraduate students. Once on the website go to 'Documents & Down Loads' and then on sidebar to 'Scholarships'.

Peace Wapiti School Board #33 (<http://www.pwsb33.ab.ca/>)

Choose 'Resources' then 'Provincial Scholarships & Bursaries' or 'more scholarship'. The check the information, resources and scholarship opportunities.

Alberta Opportunity Bursary

Students who apply for a student loan will also automatically be considered for an Alberta Opportunity Bursary. The amount and date of release is shown on the letter advising the amount you will receive for Student Loans.

British Columbia

BC Awards Online (<http://www.sd61.bc.ca/>)

This website is maintained by the Greater Victoria School District in conjunction with the Ministry of Education. Please note that many of the awards on this website will be restricted to BC students attending B.C. post-secondary institutions. However, if you are a B.C. resident, take the time to research opportunities on this website – it just might pay off!

Check 'Programs/Continuing education' and then the side bar menu.

Manitoba

Manitoba Bursaries

A Manitoba Bursary is available when completing a Canada/Provincial Student Loan application.

Northwest Territories

Other Northwest Territories Student Assistance

Visit <http://nwtfsa.gov.nt.ca/> and select '*General Information*' on the right of the screen to see details of a variety of territory scholarships and bursaries.

Yukon

Government of Yukon (<http://www.education.gov.yk.ca/advanceded/sfa/scholarships.html>)

This site contains a long list Yukon Territory specific grants and bursaries.

Other Provinces

Google by province to search for what scholarships each province has available. i.e. Nova Scotia Scholarships and then check out the various websites.

External Bursary Opportunities

IMPORTANT NOTE: Never pay a company to apply for a scholarship or bursary or to receive a list of scholarships or bursaries to apply for. The groups who sell these lists have simply searched the web for information you can obtain for free by doing your own search.

<http://www.scholarshipscanada.com/tips/> - Contains excellent tips and a guide for using on all of the websites. Well worth reading and printing out to use again and again.

The Royal Canadian Legion offers scholarships to the children or grandchildren of Veterans. Contact your local branch for more details.

Local Service Clubs such as *Rotary, Masons, Kiwanis, Lions, Ethic Associations*. They often request a 500 word essay for a \$500 scholarship. That is \$1 a word!

Farming groups such as *Holstein breeders* and the *4H clubs* offer some scholarships. Were you a member of *Scouts Canada* or *Girl Guides of Canada*?

CNIB or Canadian Hard of Hearing Association There are special bursaries if you have hearing or sight difficulties

Public Corporations like to use some of their profits to assist students. These include *Wendy's, MacDonald's, Burger King, Weston's Bakeries* to name just a few. What about the place where YOU work?

These are just a few of the places you could look for assistance. We hope this will give you some ideas of where to look.

Government Student Loans

Federal & Provincial Student Loans

- Student loans are intended to help offset your educational costs not cover them.
- There are two lenders for student loans, your Province of permanent residence and the Federal Government.
- If you have not lived away from home and been fully self-supporting for at least 2 years your parents are expected to help you with your education costs.
- The information you provide on your loan application will be used to address how much both you and your parents are expected to contribute monetarily towards your education.

How to Apply for a Student Loan

- Go to the website of your Provincial Government for the application and other information. This is usually available starting in May or June for the school year starting the following September.
- Begin the process as soon as possible as the process takes a while.
- Applications must be completed and submitted on-line.
- The one application qualifies you for both the Provincial and Federal portion of your student loan, as well as assessing your need and eligibility for a number of scholarships,

bursaries and grants.

- Consider applying for student loan funding to qualify for and access the scholarships and bursaries such as Passport to Education from BC or Rutherford Scholarships from Alberta. These are based on your final marks during High School.
- If you have not had a response from the Student Loan Office in a month contact/phone them to find out why.
 - o Write down the exact wording of what is wrong, and what you need to do to fix it. Then do it. Regularly check the loan status and following any instructions they may give you.
- When your application is approved you will receive a computer printed, multi-copy form. Take this to Ambrose Finance Student Accounts Clerk in the month before school or on Registration Day for the authorizing signature.
- Take the signed form to a designated Post Office along with some personal identification document. The Post Office will stamp your forms and send them away.
- The money should arrive in your bank account in 7-10 business days. The student will then go to Ambrose to pay their student account.
-

Note: Your province of permanent residence is probably the last province you have lived in. If you have moved a great deal in the last 12 months phone the provincial student loan office for help in deciding which student loan package you should use.

Ontario Students, because of the Ontario Provincial Student Loans regulations, will only receive up to the maximum of Canada Student Loans. Provincial funds are available from OSAP for out-of-province private institutions.

For Alberta students, refer to the Student Funding Inquiry (part of the Alberta Government's website at <https://studentloans.gov.ab.ca/scripts/sli.dll?student>) to estimate the amount you may receive in student loans as an Alberta resident.

Provincial Student Loan Websites:

Alberta	<p>Students Finance PO Box 28000, Station Main Edmonton, AB T5J 4R4 Tel: 780.427.2740 or Toll Free at 1.800.222.6485 http://www.alis.gov.ab.ca/studentsfinance/main.asp</p>
British Columbia	<p>Student Assistance Program Ministry of Education, Skills & Training Student Services Branch PO Box 9173, Station Prov. Govt. Victoria, BC V8W 9H7 Tel: 250.387.6100 or Toll Free at 1.800.561.1818, Fax: 250.356.9455 http://www.aved.gov.bc.ca/studentservices/</p>
Manitoba	<p>Student Financial Assistance Program Student Aid Branch 693 Taylor Avenue Winnipeg, MB R3M 3T9 Tel: 204.945-2313 or Toll Free at 1.800.204.1685 (Manitoba only) http://www.gov.mb.ca/educate/sfa/pages/sfaFrontDoor_en.html</p>
New Brunswick	<p>Student Assistance Program 548 York St., PO Box 6000 Fredericton, NB E3B 5H1 Tel: 506.453.2577 (Fredericton), 646.7350 (St. John), Fax: 506.444.4333 or Toll Free at 1.800.667.5626 (Ontario to east) http://www.studentaid.gnb.ca</p>
Newfoundland	<p>Student Aid System Student Aid Division, Dept. of Education PO Box 8700, 3rd Floor St. John's, NF A1B 4J6 Tel: 709.729.4235 or Toll Free at 1.888.657.0800 http://www.edu.gov.nf.ca/studentaid/</p>
*Northwest Territories	<p>Student Services Department of Education, Culture and Employment Student Finance Assistance PO Box 1320 Yellowknife, N.W.T. X1A 2L9 Tel: 867.873-7190 or Toll Free at 1.800.661.0793 http://www.nwtsfa.gov.nt.ca/</p>

Nova Scotia	<p>Student Assistance Office, Department of Education and Culture PO Box 2290, Halifax Central Halifax, NS B3J 3C8 Tel: 902.424-8420 or Toll Free at 1.800.565.8420 (within Nova Scotia) http://studentloans.ednet.ns.ca/</p>
*Nunavut	<p>Nunavut Department of Education Box 1000, Station 204 Iqaluit, NU X0A 0H0 Tel: 975-5600 or Fax: 867.975.5605</p>
Ontario	<p>Student Support Branch Ministry of Training, Colleges and Universities PO Box 4500, 189 Red River Road, 4th Floor Thunder Bay, ON P7B 6G9 Tel: 807.343.7260 Automated Account Status Line: 1.900.565.OSAP (\$2.00 flat rate charge applies) http://osap.gov.on.ca</p>
Prince Edward Island	<p>Student Financial Aid Services Department of Education and Training PO Box 2000, 16 Fitzroy Street Sullivan Building, 3rd Floor Charlottetown, PE C1A 7N8 Tel: 902.368.4640; Fax: 902.368.6144 http://www.studentloan.pe.ca</p>
*Quebec	<p>Service de l' accueil et des renseignements Aide Financière Aux Études, Ministère de l'Éducation 1035, rue De La Chevrotière Québec, QC G1R 5A5 Tel: 418.643.3750 or Toll Free at 1.877.643.3750 http://www.afe.gouv.qc.ca/english/indexAng.asp</p>
Saskatchewan	<p>Saskatchewan Student Assistance Program Student Financial Assistance Unit Post-Secondary Education and Skills Training Room B21, Walter Scott Building 3085 Albert St., Regina, SK S4P 3V7 Tel: 306.787.5620 or Toll Free at 1.800.597.8278 http://www.student-loans.sk.ca/</p>

Yukon

Students Financial Assistance

Advanced Education Branch

Department of Education

Government of Yukon

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<http://www.education.gov.yk.ca/advanceded/sfa/>

- * Nunavut, the Northwest Territories and the province of Quebec operate their own student assistance plans. If you are a resident of Nunavut, the Northwest Territories or Quebec, contact the provincial or territorial student assistance office for further information.

Appendix 2

Student Loans – United States

Information:

- 1) Foreign School FAQs – Students:
<http://www.ifap.ed.gov/ForeignSchoolInfo/attachments/FSFAQsStudents.pdf>
- 2) Federal Student Aid FAFSA - <http://www.fafsa.ed.gov/>
- 3) Funding Education Beyond High School Information:
http://studentaid.ed.gov/students/attachments/siteresources/Funding_Education_Beyond_HS_2010-11.pdf
- 4) Student Aid Eligibility:
<http://studentaid.ed.gov/PORTALSWebApp/students/english/aideligibility.jsp?tab=funding>
- 5) StudentLoans.gov <https://studentloans.gov/myDirectLoan/index.action>

Steps:

- 1) Fill out FAFSA – <http://www.fafsa.ed.gov>
 - a. Fill out application
 - b. Get pin
 - c. Get results

Fill out Entrance Counseling and Sign Master Promissory Note:

<https://studentloans.gov/myDirectLoan/index.action>

Appendix 3

International Student Scholarship/Bursary Opportunities

Many institutions provide entrance scholarship to eligible international students to help offset tuition costs for the first year of study. It is rare, however, for students to receive enough funding to pay for the entire first year or following years of their education. Ambrose University College is able to offer some entrance scholarships to international students.

Ambrose is not able to provide full scholarships to any students. All students coming into Canada on a Study Permit are required to provide proof to Canadian Immigration Officials that they have sufficient funds to cover both education and living costs for the period of time shown on the permit.

Once the Study Permit is granted a student may qualify for entrance scholarships. For following years the student may apply for scholarships and bursaries available for returning students. Scholarships and bursaries are not guaranteed to any student.