Financial Aid Opportunities for Adult Learners Pursuing Post-Secondary Education in Ontario

INTRODUCTION

Objective:

To outline a variety of organizations that offer financial opportunities for adult learners pursuing post-secondary education in Ontario. These financial opportunities come in the form of scholarships, bursaries, grants, and/or loans. For the purposes of this document, adult learners are considered those who are not going to post-secondary education directly from an adolescent high school.

Adult learners may experience challenges with sourcing scholarship and bursary opportunities, as many of these opportunities are geared toward students going directly from an adolescent high school to post-secondary education. This document, therefore, is designed to assist the adult learner with the search for financial support.

This list is a starting point – we would encourage students to expand their research by using online resources, library research, telephone contact, and face-to-face networking.

Please note that this information is more specifically focused toward adult learners residing in St. Thomas and Elgin County, Ontario, Canada.

This information may also be helpful as a starting point for students attending post-secondary schooling directly from an adolescent high school.

Definitions:

Adult Learner: For the purposes of this document, we define an adult learner as a person who is not pursuing post-secondary directly from an adolescent high school.

Scholarship: A scholarship is a financial grant provided to a person based on merit, often based on prior academic success.

Bursaries: Bursaries are non-repayable awards that are given to students on the basis of financial need. They are often available from post-secondary institutions.

Grants: Grants are non-repayable funds, often available through government, businesses, or individuals to be used toward post-secondary schooling.

Loans: Loans are funds to be repaid, usually with interest. These may not have to be repaid until your schooling is completed.
Search Words:
As you look for funding opportunities, it may be helpful to consider various search words or phrases to narrow the choices appropriate for your particular situation:
Lifelong learner / lifelong learning
Adult learner / adult learning
Scholarships
Educational bursaries
Educational grants
Educational loans
Adult student
Financing your education
Educational financial assistance
Mature student

FINANCIAL AID OPTIONS

1. GOVERNMENT FINANCIAL AID – Loans, Grants, and Bursaries
   a) OSAP: Ontario and Canada Student Loans, Scholarships and Grants

   Canada Student Loans, Grants, Bursaries and Scholarships are open to all Canadians.

   If you are a Canadian citizen and Ontario resident for at least 12 months, you could be eligible for OSAP (the Ontario Student Assistance Program) and other financial aid programs.

   Canadian students living outside of Ontario can also apply for financial aid through your home province or territory.

   International students can apply for scholarships offered through the federal government, community agencies and colleges and universities directly.

What is OSAP?

The Ontario Student Assistance Program (OSAP) offers two kinds of money:
- grants: money you don’t have to pay back
- student loans: money you need to repay

Both the Ontario government and the federal government provide this money.

Through one OSAP application, you have access to a mix of different financial aid programs, depending on your circumstances.
If you apply for OSAP, **you are automatically considered for 30% off your tuition**, too. You don’t need to apply separately. Who is eligible for 30% off tuition? See the following link: [http://www.ontario.ca/education-and-training/30-off-ontario-tuition](http://www.ontario.ca/education-and-training/30-off-ontario-tuition)

You can get OSAP to attend a public or private postsecondary school located anywhere in the world, as long as it’s approved for OSAP.

There are 24 OSAP aid programs – grants, scholarships, bursaries and loans. **OSAP considers you for all programs when you apply online as a full-time or part-time student.**

OSAP is open to Ontario residents who are a Canadian citizen, permanent resident or protected person.

When determining if you’re eligible, the government considers:

- your status (e.g., married or a dependent student)
- the school you attend/will attend (a school needs to be approved for OSAP)
- program of study
- course load (full or part-time)
- study period
- academic progress
- education expenses
- you and your family’s financial contribution

**b) OSAP - Child Care Bursary**

The Child Care Bursary provides financial assistance to married and sole support students who have child care costs for 3 or more children. Only direct education related child care costs are considered.

**c) OSAP - Bursary for Students with Disabilities**

The Bursary for Students with Disabilities provides financial assistance for educational-related costs associated with a permanent disability. Funding could be granted for services and equipment such as tutoring, Learning Disability Assessments, and specialized equipment, including computer hardware/software.

**d) Ontario Special Bursary Program (OSBP)**

The Ontario Special Bursary Program assists students in obtaining their first degree, diploma or training program certificate. Students must be attending on a **part-time basis**, taking less than 60% course-load (for permanently disabled students - less than 40% course-load), have low family income, no previous post-secondary attendance, and must provide documentation in support of why attending on a part-time basis only. This bursary is available to assist with the cost of tuition fees, books, babysitting and transportation costs.
e) First Generation Bursary
First generation bursary provides monies for postsecondary students with demonstrated financial need. A first generation student is defined as a student whose parents have not participated in postsecondary studies.

For more specific information please visit the following OSAP websites:

https://osap.gov.on.ca/


- Grant for Part-Time Studies
  The Canada Student Grant for Part-Time Studies is a government grant that gives you up to $1,200 each school year (August 1 to July 31). The grant is available to those enrolled in a part-time program that is at least 12 weeks long within a 15-week period at a designated post-secondary institution. You can get this grant for each year of your studies (including undergraduate and graduate levels) as long as you still qualify.

  Eligibility
  You are eligible if you:
  
  - apply and qualify for student financial assistance (have at least a $1 of assessed financial need);
  - are from a low-income family as defined by the Canada Student Loans Program; and
  - are enrolled in a degree, diploma, or certificate program (at least 12 weeks long within a period of 15 weeks in a row) at a designated post-secondary institution.

  The amount of the grant will not exceed your assessed need:

  - Example: If you have an assessed need of $800, you will receive an $800 grant.

  g) Apprenticeship Grants

  Apprentices can receive up to $4,000 in grants to pay tuition, travel, tools, or other expenses.


  h) Apprenticeship Incentive Grant

  The Apprenticeship Incentive Grant (AIG) is a taxable cash grant of $1,000 per year/level, up to a maximum of $2,000. This grant helps registered apprentices in designated Red Seal trades get started. Please consult the Apprenticeship Incentive Grant (AIG) program page for more information.
i) Apprenticeship Completion Grant

The Apprenticeship Completion Grant (ACG) is a taxable cash grant of $2,000. This grant helps registered apprentices who have completed their training become certified journeypersons in designated Red Seal trades. Please consult the Apprenticeship Completion Grant (ACG) program page for more information.

2. COMMUNITY ORGANIZATIONS - FINANCIAL AID

Please visit this main website for a complete listing of Ontario scholarships: http://scholarship-grants.org/student-scholarships/ontario-scholarships

a) Garfield Weston Award  www.garfieldwestonawards.ca
The program is designed to recognize outstanding college-bound students who show a strong commitment to their fields of study and are interested in making positive contributions to their communities. When applying, adult learners are asked to submit one additional page which should include a brief biographical sketch, a more extensive employment history, and a paragraph about why they have decided to pursue college studies. Adult learners are those individuals who have been out of school for at least three years.

b) Neads National Student Awards Program (Equity)  www.neads.ca/en/about/projects/ete2/scholarship
- For learners currently registered in and returning to college/university
- Eligibility requirements: permanent disability
- Five awards of $3000; one award of $1000

c) Royal Canadian Legion Bursaries  www.on.legion.ca/bursaries
- $500/year
- Open to Canadian Forces members and their children and grandchildren
- Open to members of the Royal Canadian Legion and their children and grandchildren
- Open to Ladies’ Auxiliary members and their children and grandchildren
- Open to Associate Members of legion and their children

d) Canadian Hospitality Foundation  www.thechf.ca/scholarships
- Open to Canadian Citizens and Landed Immigrants
- Must be registering in a hospitality, food sources, or tourism program
- Awards for college entrance for those in final year of high school
- One year scholarship for culinary program – must be currently enrolled in a one year culinary certificate program
- Two year scholarship for those in the first year of a two year hospitality, hotel, food and beverage, or tourism program
e) Early Childhood Education Grants  www.ecegrants.on.ca
   • Open to anyone employee of a home-based or centre-based Early Years Centre wanting to
     upgrade their education to ECE

f) Canadian Hard of Hearing Association Awards  www.chha.ca/chha/scholarships
   • Eligible applicants may be first-time or returning post-secondary students, registered in a
     full time program at a recognized College or University. For full-time HARD OF HEARING or
     DEAFENED students, based on academic achievement, community involvement, and the
     determination to cope with hearing loss

g) Active Living Scholarship Fund (Elgin-St. Thomas Community Foundation)
The Ohio Ontario International Games has established the Active Living Scholarship Fund to support
post-secondary education in the area of physical activity. Eligible applicants must be a resident of Elgin
County, and be a Canadian Citizen or permanent resident (landed immigrant) at the time of application
for scholarship; Students must show proof of enrolment in a post-secondary program at an accredited
institution, or a certificate program with a recognized sporting association. (eg: Coaching certificate);
Students who have graduated Grade 12 in the last year as well as Mature Students are eligible for
Grants from this Scholarship Fund; Applicants will have demonstrated leadership ability and
demonstrated interest in the importance in participation and inclusion over the importance of winning.
http://www.escf.ca/grants/scholarships/

h) St. Thomas – Elgin Tourism Scholarship Fund (Elgin-St. Thomas Community Foundation)
The St. Thomas Elgin Tourism Association has established the St. Thomas - Elgin Tourism Association
Scholarship Fund to support second year post-secondary education in an area of study that would
support travel and tourism. Eligible applicants must be a resident of Elgin County, and be a Canadian
Citizen or permanent resident (landed immigrant) at the time of application for scholarship/or entry to
first year Tourism related program; Students must show proof of completion of first year program and
enrolment in a second year of post-secondary Tourism related program at an accredited institution.
http://www.escf.ca/grants/scholarships/

i) Rotary Clubs
The Rotary Foundation Ambassadorial Scholarship program will end in 2013. Beginning in 2013-14, The
Foundation will offer scholarship opportunities through district and global grants. Students should
contact their local Rotary club to learn more about Rotary's scholarship opportunities.

j) The Elgin County/Kettle Creek Agricultural Conservation Scholarship
The Elgin County/Kettle Creek Agricultural Conservation Scholarship was created by Elgin County Junior
Farmers Alumni, Elgin Federation of Agriculture and the Kettle Creek Conservation Authority. The
scholarship fund is administered by the Kettle Creek Conservation Trust. Every year $500 or 75% of the
annual interest from the scholarship fund, whichever is greater, is awarded based upon the selection
criteria. Who is eligible? - Elgin County or Kettle Creek watershed residents, between the ages of 17-30
who are entering or currently pursuing agriculturally-related studies with an emphasis on compatibility
with the natural environment at a post-secondary institution are eligible to apply. An application form
can be acquired by contacting the Elgin Federation of Agriculture (519) 633-0114 or the Kettle Creek
Conservation Trust (519) 631-1270.
k) St. Thomas-Elgin County Health Recruitment Partnership Scholarship
The scholarship awards $1,000 per year for up to 5 individuals who are enrolled in a Canadian medical school with emphasis placed on the pursuit of a career in family medicine. To be eligible for a scholarship, applicants must: Be a resident of the County of Elgin or the City of St. Thomas; Be enrolled in a Canadian medical school; Agree to have his or her name and photograph publicized. https://stthomas.civicweb.net/Documents/DocumentDisplay.aspx?ID=3790

l) International Plowing Match Legacy Agricultural Scholarship (County of Elgin)
The scholarship awards $2,500 per year to one female and one male each who are attending a college or university in Canada to study in an agriculturally-related program. Examples of such programs include agricultural sciences, agri-business, agri-tourism, nutrition, earth sciences and food sciences. To be eligible for a scholarship, applicants must: Be a resident of the County of Elgin or the City of St. Thomas; Have completed at least the first year of study in a post-secondary institution in Canada with an appropriate accredited curriculum and studying in a discipline related to agriculture; Agree to have his or her name and photograph publicized. http://www.elgincounty.ca/main-menu/county-council/elgin-county-ipm-scholarship

m) Libro Community Builder Scholarship ($3000 value)
You must be 17-25 to be eligible; You must demonstrate leadership qualities while involved in community development projects; You are a resident in Southwestern Ontario or an Owner of Libro Credit Union; Other requirements/restrictions apply. https://www.libro.ca/Community/Scholarship.aspx

n) Fanshawe College Scholarships
http://www.fanshawec.ca/admissions/financial-aid/bursaries-awards-scholarships/scholarships

Fanshawe College participates in several national/international scholarship programs, including those offered by CN, and the Canadian Hospitality Foundation. Applications are first reviewed by Student Awards and/or the Awards Selection Committee to determine which will be forwarded to the national/international competition. Recipients are selected by the respective scholarship foundation.

i) Association of Canadian Community Colleges (ACCC)
The ACCC awards program recognizes and promotes excellence in Canada’s colleges and institutes. The Awards of Excellence celebrate extraordinary contributions of individuals to their colleges, highlighting the role our institutes play in social, cultural and economic development of the communities they serve. http://www.acc.c.ca/xp/index.php/en/programs/accc-awards/recipients

ii) CN North America’s Railroad
This scholarship program was designed to recognize and encourage education excellence. The CN Diversity Scholarship program will offer monetary grants to best-in-class women, military veterans and students of aboriginal heritage, who are studying in fields specific to CN’s core
business; Engineering, Transportation, Sales and Marketing, Human Resources, Aboriginal Studies & Law and Accounting and Finance.

http://jobs.cn.ca/en/CanadianScholarships

iii) The National Union of Public and General Employees (NUPGE) scholarship program

Four awards of $1,500 are given each year to children of NUPGE members. Each year, the National Union of Public and General Employees (NUPGE) offers four scholarships that reflect its pursuit of equal opportunity for all workers. They are open to the children of the National Union's 340,000 members who are starting a post-secondary education.

http://nupge.ca/content/3706/national-unions-scholarship-program-2014

A) The Tommy Douglas Scholarship for $1,500 is open to all students who plan to enter the first year of a Canadian public post-secondary education institution full-time in 2013-2014 and who are the children or foster children of a NUPGE member. It will be awarded for the best 750-1,000 word essay on: How Tommy Douglas contributed to making Canada a more just and equitable society.

http://www.fanshawec.ca/sites/default/files/assets/awards~and~scholarships/tommydouglas1.pdf

B) The Terry Fox Memorial Scholarship for $1,500 is open to all students with disabilities who plan to enter the first year of a Canadian public post-secondary education institution full-time in 2013-2014 and who are the children or foster children of a member of the NUPGE. It will be awarded for the best 750-1,000 word essay on: The importance of quality public services in enhancing the quality of life of people with disabilities.

http://www.fanshawec.ca/sites/default/files/assets/awards~and~scholarships/terryfox1.pdf

C) The Scholarship for Aboriginal Canadians for $1,500 is open to all Aboriginal Canadian students who plan to enter the first year of a Canadian public post-secondary education institution full-time in 2013-2014 and who are the children or foster children of a NUPGE member. It will be awarded for the best 750-1,000 word essay on: The importance of quality public services in enhancing the quality of life of Aboriginal Canadians.

http://www.fanshawec.ca/sites/default/files/assets/awards~and~scholarships/aboriginalcanadians1.pdf

D) The Scholarship for Visible Minorities for $1,500 is open to all visible minority students who plan to enter the first year of a Canadian public post-secondary education full-time in 2013-2014 and who are the children or foster children of a National Union of Public and General Employees member. It will be awarded for the best 750-1,000 word essay on: The importance of quality public services in enhancing the quality of life of visible minorities.

http://www.fanshawec.ca/sites/default/files/assets/awards~and~scholarships/visibleminorities1.pdf

q) Kin Clubs (Kinsmen, Kinettes, Kin)
Kin Canada Bursaries is the 2nd largest non-corporate provider of bursaries in Canada. Only for full-time students (either just entering from high school, or already attending post-secondary).
Evaluated based on community and school involvement, knowledge of Kin Canada and financial need. 
http://www.kincanada.ca/bursaries

r) Elgin Children's Foundation Bursary

3. POST-SECONDARY INSTITUTIONS – FINANCIAL AID

Scholarships from Individual Post-secondary Institutions

Adult Learners can look to their chosen post-secondary institution for scholarships. Our local community college is Fanshawe College St. Thomas-Elgin.

For a listing of universities in Ontario, please visit:

http://www.ontario.ca/education-and-training/ontario-universities

For a listing of colleges in Ontario, please visit:

http://www.ontario.ca/education-and-training/ontario-colleges

a) Western University (also known as University of Western Ontario):
Western provides a list of student awards that are suited to mature students:

b) Fanshawe College Bursaries
This is money available to students who demonstrate financial need. Search for various bursaries at this site:
http://fcsw.fanshawec.ca/w3/bursaries/(S(wxidee1vtls0hh0hnutvqt1e))/award_search.aspx

i) Fanshawe College - Student Assistance Bursary for Part-time Studies and Continuing Education
The Fanshawe College Student Assistance Bursary for Part-Time Studies and Continuing Education is administered by the Financial Aid Office at Fanshawe. The purpose of this bursary is to assist students who have low family income and resources AND are pursuing their diploma or certificate on a part-time basis.

ii) Fanshawe College - Community Service Bursary
The Community Service Bursary is a financial need based bursary for returning, full time post-secondary students. Students perform community service during their summer work terms to earn credit towards tuition fees for their next semester of studies.

c) Algoma University - St. Thomas Campus
Algoma U offers one of the most affordable university experiences in the province. The total cost of attending Algoma U is almost $2,500 less than the provincial average – that’s a huge savings of $10,000 over four years! To make your university experience even more affordable, Algoma U offers some of the best entrance scholarships in the province. Even better, our scholarships are renewable for four years, provided the student maintains an 80% average. For additional information, please contact the Financial Aid Office at (705) 949-2301 ext. 4219, or email fao@algomau.ca.

http://www.algomau.ca/currentstudents/stthomas/tuitionandscholarships/

d) Mature Student Organizations:

These organizations can provide valuable help to those seeking further education as a mature student, including information on financial aid options. Not every school has a specific organization for Mature Students, however most have a Mature Student Advisor with whom you can consult. Associations for Continuing Education students may also be helpful, for students taking continuing education courses/programs.

At time of writing, the following post-secondary institutions have specific mature student associations that may be of help:

York University:
Atkinson Centre for Mature and Part–time Students
http://www.yorku.ca/acmaps/index.html

York University Mature Student Entrance Scholarship - Value $3000 – full time mature students are eligible

Laurentian University:
The Laurentian Association of Mature and Part-Time Students (LAMPS)
http://www.laurentianamps.ca/

McMaster University: The McMaster Association of Part-Time Students (MAPS)
http://www.mcmaster.ca/maps/

4. ADDITIONAL FINANCING OPTIONS

a) Student Loans/Lines of Credit:

Student loans or lines of credit are available from most major banks and credit unions in Ontario. Interest rates and terms will vary by institution.

b) Lifelong Learning Plan (using RRSP funds):

The Lifelong Learning Plan (LLP) allows you to withdraw up to $10,000 in a calendar year from your registered retirement savings plans (RRSPs) to finance full-time training or education for you or your spouse or common-law partner. You cannot participate in the LLP to finance your children’s training or education, or the training or education of your spouse’s or common-law partner’s children. As long as
you meet the LLP conditions every year, you can withdraw amounts from your RRSPs until January of the fourth calendar year after the year you made your first LLP withdrawal. You cannot withdraw more than $20,000 in total. You do not have to include the withdrawn amounts in your income, and the RRSP issuer will not withhold tax on these amounts. You have to repay these withdrawals to your RRSPs generally within 10 years. Any amount that you do not repay when it is due will be included in your income for the year it was due. This chapter explains the conditions that you and the LLP student have to meet to participate in the LLP, and how to make an LLP withdrawal. The chart below summarizes the LLP withdrawal process.

The LLP Withdrawal Process

Who can participate in the LLP?

If you are an RRSP owner and a resident of Canada, you can usually participate in the LLP to withdraw funds from your RRSPs for your own or your spouse’s or common-law partner’s education. Certain types of RRSPs, such as locked-in RRSPs, do not allow you to withdraw funds from them. Your RRSP issuer can give you more information about the types of RRSPs that you have. You cannot participate in the LLP after the end of the year you turn 71. You have to be a resident of Canada when you receive funds from your RRSPs under the LLP. If you are not sure whether you are considered a resident or non-resident of Canada, or if you need more information about residency status, go to www.cra.gc.ca, or call the International Enquiries for Individuals and Trusts at one of the following numbers: 1-855-284-5942 (toll free within Canada and the Continental U.S.), or 613-940-8495 (from outside Canada and the Continental U.S.—we accept collect calls).


A FINAL NOTE: Be careful! Make sure to review information on websites carefully – some sites look like they are government-sponsored, but they aren’t. If a site is trying to sell you something, you may want to look elsewhere.
NOTE: The following is a brief list of articles and information that might be useful in sourcing funding, understanding post-secondary educational costs, and motivating people to continue their education through life-long learning.

1. Build your Scholarship Profile: Finding Opportunities in your own Backyard
(Though this source is geared to adolescents, it contains good information for others and is a solid starting point to understanding the costs and the funding opportunities to support post-secondary education.)

2. Costs and Financing of Education (Statistics Canada):
http://www.statcan.gc.ca/pub/81-595-m/2009079/finance-eng.htm

3. How and Why to Become a Lifelong Learner

Information provided by the Elgin Council for Adult Education, Training, and Employment, March 2014.