



FY

money

matters

This Vancouver Island University

Financial Aid Handbook is

provided as a **quick** financial

aid guide for VIU students.

To learn more on all enclosed
info in this handbook visit

www.viu.ca/financialaid



VIU

matter here.



Updated December 2019

The Contents of this handbook provide a **brief overview of financial aid supports available** to assist students in their pursuit of higher education. Resources include short descriptions on a wide range of supports available at Vancouver Island University and various external organizations and government agencies.

VIU Financial Aid and Awards staff are **committed to supporting student's access to financial assistance**, both in the form of loans and awards, as well as helping students make the best use of these resources. For more information and assistance visit any one of our campus locations listed on page 16.

A sincere thank you to all individuals and organizations committed to **supporting student success and access to higher education!**

To learn more visit
services.viu.ca/financial-aid-awards



Important Tips for Planning

IMPORTANT!!

If you are receiving **ANY** student loans, grants or VIU scholarships, awards or bursaries you must notify the VIU Financial Aid and Awards office of any course changes including withdrawals and repeats.

Full Time and Part Time Student Aid BC Loans/Grants

- Recommended to apply **8 weeks** before your tuition is due.

Adult Upgrading Grant (AUG) Funding

- Must be enrolled and have applied for **AUG** before tuition is due
- No refunds issued to students who have paid for tuition or books

VIU Internal Scholarship, Award and Bursary Deadlines

Fill out your online Scholarship, Award and Bursary Profile located within your student record by 12 noon on the following deadlines:

- **October 31:** Bursaries
- **March 31:** Scholarships, Awards and Entrance Awards

Youth Aged out of Care Funding

- BC Provincial Tuition Waiver Program (PTWP)
- Vancouver Island University Tuition Waiver Program (VIUTWP)
For more information visit: services.viu.ca/financial-aid-awards
- **October 31** and **March 31** - Application Deadlines
Late applications accepted if space available in program.

VIU Research, Graduate, Conference and Travel Awards

Visit research.viu.ca/student-funding

VIU International and Education Abroad Scholarships & Awards

Visit international.viu.ca

VIU Scholarships and Awards

Over \$3.5 million disbursed to students in 2019/2020

ABORIGINAL	GEOGRAPHY
ADULT BASIC EDUCATION	HEALTH PROGRAMS
ANTHROPOLOGY	HISTORY
ART & DESIGN AWARDS	HORTICULTURE
ATHLETICS	HOSPITALITY
BUSINESS PROGRAMS	HEALTH SERVICES
CRIMINOLOGY	HUMAN SERVICES
CULINARY ARTS	INTERNATIONAL
DEGREE ENTRANCE	LIBERAL STUDIES
DENTAL ASSISTING	MASTERS PROGRAMS
DENTAL HYGIENE	MATHEMATICS
DISABILITIES	MEDIA STUDIES
EARLY CHILDHOOD ED	PERFORMING ARTS
ECONOMICS	PHYSICAL EDUCATION
EDUCATION	PROFESSIONAL BAKING
ENGINEERING	RECREATION & TOURISM
ENGLISH & CREATIVE WRITING	RESOURCE MGMT
ENTRANCE	SCIENCE PROGRAMS
FISHERIES & AQUACULTURE	STUDY ABROAD
FOREST RESOURCES	TOURISM / RECREATION
GENERAL AWARDS	TRADES & APPLIED TECH



VIU Bursaries

ABORIGINAL
BUSINESS
HOSPITALITY
FISH/AQUA
GENERAL
HUMAN SERVICES
SCIENCES
TRADES & APPLIED TECH

ADULT BASIC EDUCATION
CULINARY ARTS
EDUCATION
FOREST RESOURCES
HEALTH SERVICES
PERFORMING ARTS
TOUR/ REC

How to apply for VIU Scholarships, Awards and Bursaries

YOU MUST HAVE A VIU STUDENT NUMBER TO APPLY

Complete in 4 easy steps by Application Deadlines!

1. Log onto your VIU student record
2. Click on Scholarship, Award and Bursary Profile
3. Answer questions and upload any supporting info
4. Click Save (last information saved will be used for selections)

Application Deadlines:

- **October 31:** Profiles must be submitted by **12 noon** for Bursaries
- **March 31:** Profiles must be submitted by **12 noon** for Scholarships & Awards

Profile must be updated each year by application deadlines.

Profiles are closed between April 1st and September 15th.

IMPORTANT TIPS in applying for VIU Scholarships, Awards and Bursaries

- Visit the VIU Financial Aid website for specific award information
- Speak to criteria of awards where additional information is requested
- Ensure you check any organizations related to you
- Provide detailed information on financial hardships
- Be sure to fill out your profile by deadline dates
- Your last information saved will be used for selections
- Check the “Other Funding Sources” tab for external awards outside VIU

VIU Entrance Scholarships & Awards – Who Qualifies?

- Current Grade 12 High School students, who will be graduating in the current academic year, and commencing studies at VIU within the upcoming year;

OR

- Students enrolling in a full time university or trade program, for the very first time since high school;

OR

- Students who have had an interruption of university studies, (more than one year) and will be re-entering full time studies to complete their university program.

To learn more visit [**services.viu.ca/financial-aid-awards**](https://services.viu.ca/financial-aid-awards)

VIU Bursaries – Who Qualifies?

- Must maintain a 60% course load per semester, and have attained a semester and cumulative GPA of at least 2.0
- Bursaries are awarded to students with high financial need
- Enrolled in the fall and continuing to the spring semester
- Enrolled in a Trade Certificate Program continuing to completion
- Enrolled in fall ABE courses continuing in spring ABE or University

VIU Awards – Who Qualifies?

- You must maintain a 60% course load per semester, and have attained a semester and cumulative GPA of at least 3.0
- Enrolled in fall/spring and continuing or completed program
- Enrolled in a Trade Certificate Program continuing to completion
- Enrolled in ABE courses continuing to ABE or University

VIU Scholarships – Who Qualifies?

- You must maintain an 80% course load per semester, and have attained a semester and cumulative GPA of at least 3.5
- Enrolled in fall/spring and continuing or completed program
- Enrolled in a Trade Certificate Program continuing to completion
- Enrolled in ABE courses continuing to ABE or University



VIU Scholarships

Vancouver Island University President's and Chancellor's Entrance Scholarships for Vancouver Island High School Students

Who Qualifies?

- Full tuition scholarships (less ancillary fees); available to one of the top three graduating students from each Vancouver Island Public and Private High School (including Powell River and Bella Bella).

Application Criteria:

- These are **SCHOOL NOMINATED SCHOLARSHIPS**: (students do not submit applications)
- Endorsement forms for the VIU President's and VIU Chancellor's Entrance scholarships, **are completed and submitted by school Principals**, and only one submission per school will be accepted. Forms will be available online and emailed to school Principals in March.

Deadline for submission: **April 30**

VIU President's Entrance Awards for Scholar Athletes

Who Qualifies?

- 8 awards, full tuition (less ancillary fees); one award is available for each of the following Mariner teams: Volleyball (men's & women's), Basketball (men's & women's), Soccer (men's & women's), Golf and Badminton.

Application Criteria:

- Award selections determined by VIU's Athletic Department.

VIU President's Open Learning K-12 Scholarship

- Open Learning K-12 institutions contact the VIU Financial Aid and Awards office to be added to our contact list. Institutions will then be supplied with nomination forms outlining selection criteria.

Deadline for submission: **April 30**

VIU Research, Graduate, Conference and Travel Awards

- The Scholarship, Research, and Creative Activity Office at VIU supports and assists faculty and students in applying for and administering research grants and awards.

To learn more visit research.viu.ca

VIU Education Abroad Awards

- Students going on a VIU exchange program may be eligible for awards

To learn more visit

international.viu.ca/education-abroad/funding

VIU International Student Scholarships and Awards

- Students are considered for scholarships at the time of admission, based on their submitted transcripts and supporting documents.

To learn more visit international.viu.ca

Youth Aged out of Care Funding

Youth who have aged out of care and are attending VIU can apply for two tuition waiver programs; the BC Provincial Tuition Waiver Program (PTWP) and the Vancouver Island University Tuition Waiver Program (VIUTWP). Student eligibility will be assessed for PTWP. If a student is not eligible for the PTWP, eligibility will then be assessed for the VIUTWP.

The Provincial Tuition Waiver Program (PTWP)* waives tuition fees for BC students attending a BC public post-secondary institution, who are 19 to 26 years of age (inclusive), who were former youth in care in British Columbia for a total of two years or more (consecutive or accumulated) and meet eligibility criteria.

Vancouver Island University (VIUTWP)* offers the VIU Tuition Waiver Program to eligible students 19 years of age or older (no age cap) who are living in or have lived as a youth in care in British Columbia for a total of 12 months or more (consecutive or accumulated) and meet eligibility requirements.

* Please note that the Tuition Waiver Program waives *tuition and associated fees only*, it **does not** cover text books or school supplies.

How to Apply?

- Visit our website at services.viu.ca/financial-aid-awards
- Click on the “Youth Aged out of Care Funding” tab
- Visit information outlining criteria, steps on applying and application forms
- Drop off your completed application forms to a VIU Financial Aid office
- Deadlines: October 31 (spring start), March 31 (summer/fall start)
- Late applications accepted if space available in program

Youth Education Assistance Fund (YEAF)

Grants up to \$5500 per year for youth 19 to 26 years of age, who have aged out of ministry care and are attending full-time studies at any university, college, university-college or designated private school.

To learn more visit studentaidbc.ca/explore/grants-scholarships

Youth Education Bursary

Assists young people who are, or have been in care, pursue a career in social, health or education services. Bursaries support students with the financial costs of tuition, books, and supplies for post-secondary academic, technical or vocational training or academic upgrading.

To learn more visit fcssbc.ca/programs/youth-education-bursary

Additional Aged Out information on Funding and Resources

- Check out the wide range of awards and information available for youth who have aged out of care at agedout.com

External Awards

Why apply? Because you can get money!

External Awards refers to scholarships, awards and bursaries available to students through agencies unaffiliated with Vancouver Island University.

- Financial aid is provided and administered through external government, corporate, or community organizations.
- External award information posted is subject to change.
- Contact award provider for up-to-date guidelines prior to application submission, and check the deadline carefully.
- Review criteria carefully to see exactly what is required.

View the wide range of External Awards available including...

Project Hero

This program was started in 2009 by Retired General Rick Hillier and Honorary Lt. Colonel Kevin Reed, and is a unique program which provides undergraduate scholarships to children of fallen soldiers.

To learn more visit services.viu.ca/financial-aid-awards

Irving K. Barber Scholarships

Transfer Scholarships

- Up to 160 scholarships of \$5,000 each are available to students who have completed at least one year of full-time study and **must transfer** to another public post-secondary institution in BC to complete their degree. Please note, GPA and residency criteria have been changed — see website for full details.

BC Aboriginal Student Awards

- Awards of \$1,000 to \$5,000 are available to BC residents of Aboriginal ancestry, who have been active in their school or community, and are planning to study in either a certificate, diploma, degree, or approved trades / apprenticeship programs.

Aboriginal Teacher Education Awards

- Awards of \$5,000 available to Aboriginal students registered in a teacher education program at a BC University, which leads to certification by the BC Teachers' Council. Includes programs leading to a Developmental Standard Term Certificate in First Nations Language and Culture.

To learn more on above awards including One World, Pacific Horizons or Premiers International Scholarships visit ikbbc.ca

W.L. Mackenzie King Memorial Scholarships

Two classes of Mackenzie King Scholarships are available to graduates of Canadian universities.

Open Scholarship

- Available to graduates of Canadian universities who pursue graduate study in any discipline, in Canada or elsewhere. One Open Scholarship is awarded each year. The value has recently been about \$10,000 but it is subject to change.

Travelling Scholarship

- Available to graduates of Canadian universities who pursue graduate study in the United States or the United Kingdom in the areas of international relations or industrial relations. Recently four scholarships of \$11,000 each have been awarded annually, but the number and the amount are subject to change.

To learn more visit mkingscholarships.ca

Additional External Scholarship & Award Links

For Additional External Award Links visit services.viu.ca/financial-aid-awards

Funding for BC Residents

Full Time and Part Time Student Aid BC Loans/Grants

- Full-time status - enrolled in minimum 9 credits per semester
- Full-time disability status - enrolled in minimum 6 credits per semester
- Part-time status - enrolled up to a maximum of 8 credits per semester (some programs may differ, check VIU website or contact Financial Aid & Awards to confirm)
- Must be BC resident for a minimum of 12 months or more
- Your program must qualify for Student Aid BC funding
- Applications take **8 weeks** to process, therefore apply early
- Students are responsible for paying all tuition/fees by deadlines

Recommended Application Deadlines

- Early July for Fall semester starts
- Early November for Spring semester starts
- Early March for Summer semester starts

Study Grants for Students with Permanent Disabilities

- To qualify - must be registered with VIU Disability Access Services
- Meet with a VIU Disability Access Services Educational Advisor
- Applications take a minimum of **8 weeks** to process
- Apply a minimum of 8 weeks before your program starts
- To learn more visit VIU Disability Access Services

BC Access Grants for Labour Market Priorities

Eligible Programs may qualify for additional funding including:

- Tool and/or Relocation component grant
- Loan and/or Unmet need component grant

Adult Upgrading Grant (AUG):

- If eligible must be enrolled in and attending ABE, WEST or ESL
- Applications **MUST** be submitted before tuition is due
- Refunds not issued to students who have paid for their tuition or books
- University level credit courses are not eligible for AUG funding

Recommended Application Deadlines:

- Mid August for Fall semester starts
- Mid December for Spring semester starts
- Mid April for Summer semester starts

Please check with the VIU Financial Aid office before you make any course changes or withdraw from any classes as this will impact your funding resulting in a repayment and over-award situation.

To learn more about above loans and grants visit:

studentaidbc.ca

Student Loan Repayment Assistance Plans (RAP)

- Have you completed your full time studies?
- Are you still studying but no longer accessing loans?
- Did you know your student loan accumulates interest?
- Did you know National Student Loans offers webinars?

To learn more visit canada.ca/en/services/benefits/education/student-aid/grants-loans/repay/assistance/rap.html

British Columbia Training and Education Savings Grant

- Families in British Columbia are encouraged to start planning and saving early for their children's post-secondary education or training programs. To help, the Government of BC will contribute \$1,200 to eligible children through the BC Training and Education Savings Grant (BCTESG).

To learn more visit gov.bc.ca/gov/content/education-training/k-12/support/scholarships/bc-training-and-education-savings-grant

Industry Training Authority (ITA)

- Want to know the perfect trade for you?
- Want to connect with an advisor in your region?
- You can apply to challenge certification in your trade.
- Discover trades training in the K- 12 system.

To learn more visit itabc.ca

Single Parent Employment Initiative

- If you are a single parent receiving income or disability assistance, you may be eligible for training and support to secure a long-term job.

To learn more visit gov.bc.ca/gov/content/family-social-supports/income-assistance/on-assistance/employment-planning/spei

Work BC Opportunities and Apprenticeships

- WorkBC is the provincial government's access point to the world of work in British Columbia. It was created with one key goal – to help all British Columbians to successfully navigate BC's labour market.
- WorkBC helps people find jobs, explore career options and improve their skills. They also help employers fill jobs, find the right talent and grow their businesses.

To learn more visit workbc.ca

Other Funding Sources

A source for interactive information & tools designed to help you save, plan & pay for post-secondary education for BC and all other provinces!

To learn more visit canada.ca

Canada Learning Bond

- The Canada Learning Bond offers \$500 to help you start saving for your child's education after high school. Plus, your child could get an additional \$100 every year until they turn 15 years old to a maximum of \$2,000. The Canada Learning Bond does not require any parent contribution!

To learn more visit adm.viu.ca/canada-learning-bond

Canada Apprentice Loan Service Centre (CALSC)

- The Government of Canada is committed to supporting registered apprentices throughout their training. The Canada Apprentice Loan can help you get the money you need to achieve your goals.

To learn more visit pca-cal.ca/en/home

Employment and Social Development Canada

- Funding programs from Employment and Social Development Canada are government grants and contributions that help support jobs, training, and social development.

To learn more visit canada.ca/en/employment-social-development.html

Higher Ed Points

Help fund your Education with Aeroplan Miles

- Turn Aeroplan loyalty program points (earned by you, your parents, friends or any other nice people you know) into tuition credits. Use your student number to apply credits.

To learn more visit higherpoints.com

Budgeting Tips & Other

Budgeting – Tips to help Finance your Education

A budget is a plan that helps you manage your money. It will help you figure out how much money you'll get and spend during your studies. Explore Budgeting Tips and Resources including:

- Budgeting Calculator/sheet
- Downloads/forms/needs/wants
- Student income tax information

To learn more visit canada.ca

On-Campus Employment and Career Services for VIU Students

The Work-Opportunities Program provides students with the opportunity to gain paid employment on campus while developing critical skills and experiences to support learning. Meet with our knowledgeable faculty for assistance with:

- Career Exploration and Work Search
- Interview Preparation
- Labour Market Information

To learn more visit services.viu.ca/career-services

Center for Experiential Learning

The Centre for Experiential Learning (CEL) offers courses that contribute to academic success. These courses help students within Co-operative Education and Internship programs find work experience within their fields of study.

To learn more visit services.viu.ca/centre-experiential-learning

Need Help Writing a Scholarship Essay?

Visit the Vancouver Island University Writing Centre!

Qualified and friendly faculty tutors are available to provide assistance with your writing. This is a free service and you can book your appointment online!

To learn more visit services.viu.ca/writing-centre

Education Planner BC

Plan Your Education...

Education Planner BC helps learners make well informed decisions about their education and career options. Use the Plan section to find articles and information about the different paths along the student journey.

To learn more visit educationplannerbc.ca

Central Vancouver Island Multicultural Society

Each year the Immigrant Welcome Centre at the Central Vancouver Island Multicultural Society welcomes hundreds of new immigrants from over 50 countries around the world – and almost as many different languages! With specialized programs, services and supports for newcomers, they help make the transition to a new life in Canada a little easier. Do you need help to get settled in Nanaimo, to learn English, or to find a job?

To learn more visit cvims.org

Greater Nanaimo Chamber of Commerce

The Chamber is a non-profit organization made up of local businesses, professionals and community groups. These groups work together to ensure a healthy economic base and positive socio-economic structure for the benefit of businesses and residents in the Nanaimo area.

To learn more visit nanaimochamber.bc.ca

Important Note

It is your responsibility to ensure any funding you receive does not conflict with any other funding you are currently receiving such as; income assistance, PWD, AYA, unemployment insurance or any other form of government funding or sponsorships. If you are not sure please check with your funding provider or agency.

Do you have concerns regarding your student financial needs not covered in this handbook? If so, visit any one of our VIU Financial Aid campus locations for further advice and assistance.

Any Questions? Ask Us! We are here to help!

Come visit us in person and view our website for a wide range of resources to assist you in achieving your educational goals!

For more information visit services.viu.ca/financial-aid-awards

If you would like to add information to this handbook please email FinancialAidInfo@viu.ca



Contact Financial Aid & Awards

Campus Locations

Financial Aid and Awards:

NANAIMO Campus

Hours of Operation

- Monday to Friday - 9:00 AM to 3:30 PM

Location

- 900 Fifth Street, Nanaimo BC V9R 5S5
Building 200 Room 205
Phone: **250.740.6423** Fax: 250.740.6229
Email: financialaidinfo@viu.ca
Website: services.viu.ca/financial-aid-awards

COWICHAN Campus | Student Affairs

Hours of Operation

- Monday to Friday - 8:30 AM to 3:30 PM

Location

- 2011 University Way, Duncan, BC, Canada V9L 0C7
Phone: **250.746.3509**
Email: financialaid.cowichan@viu.ca
Website: cowichan.viu.ca/support-services

PARKSVILLE-QUALICUM Campus

Hours of Operation

- Monday to Friday - 8:30 am to 4 pm

Location

- Parksville Civic & Technology Centre,
100 Jensen Avenue East (Second Floor)
Phone: **250.248.2096** | Fax: 250.248.9792
E-mail: pqcampus@viu.ca
Website: pq.viu.ca

POWELL RIVER Campus

Hours of Operation

- Monday to Thursday - 8:30 am to 5:30 pm
- Friday - 8:30 am to 4:30 pm

Location

- 100 - 7085 Nootka Street, Powell River, BC V8A 3C6
Phone **604.485.2878** | Fax 604.485.2868 | Toll-Free 877.888.8890
Website: pr.viu.ca

VIU Student Budget Sheet

To calculate your **\$ study year total**, multiply your **\$ per month** total by the numbers of months you will be going to school. For example, if you are studying from September to April (8 months) and your per month expenses are \$1000 this equals (8 months x \$1000 = \$8000 per study year).

Expenses

Education Expenses	\$ per month	\$ per year
Tuition/Student Union Fees/Activity Fees		
Course related fees (lab, library, gym) if not included in tuition		
Other course related materials/supplies/books etc.		
Housing	\$ per month	\$ per year
Rent/mortgage payments/Student Residence		
Utilities (hydro, gas, electricity)		
Cable/Internet		
Food	\$ per month	\$ per year
Groceries		
Meal Plans/Other		
Transportation	\$ per month	\$ per year
Public transit/Taxi's/Carpool		
Parking/Fuel		
Car insurance/payments/lease		
Maintenance/Repairs/Other		
Health	\$ per month	\$ per year
Medical insurance general BC Care Card/Dental		
Extended Health and Dental Insurance		
Prescriptions/Medical Devices/Other		
Miscellaneous	\$ per month	\$ per year
Cell phone/Computer/Electronics		
Clothing/Personal grooming (haircuts) etc.		
Travel/Entertainment/Eating out/Beverages/Other		
Pets (enter total cost: food, vet, supplies etc.)		
Total monthly/yearly study period Expenses		

Income (sources of money)

Sources	\$ per month	\$ per year
Scholarships/Awards/Bursaries/RESP's		
Employment Income		
Student Loans/Grants/AYA/YEAF (Full Time or Part Time)		
Other sources of funding/income such as:		
Band, PWD, Social Assistance, Disability Pension		
Other personal savings/spousal and/or family support		
Total monthly/yearly study period Income		
	\$ per month	\$ per year
Total monthly/yearly study period expenses -		
Total monthly/yearly study period income +		
Difference: <input type="checkbox"/> positive difference <input type="checkbox"/> negative difference		

Notes

Would you like to donate funds to support VIU students?

The Vancouver Island University Foundation is a registered non-profit society made up of community volunteers who contribute their time and expertise to raise funds for Vancouver Island University students.

To learn more visit adm.viu.ca/alumni-giving



Vancouver Island University

900 Fifth St, Nanaimo, BC V9R 5S5

viu.ca