



CAREER CONNECTIONS

# POST-SECONDARY & APPRENTICESHIP FINANCIAL AID HANDBOOK



STUDENTS ABILITIES  
CONFIDENCE ADAPT PLAN  
SKILLS TRANSITION  
CLEAR WORLD IMPLEMENT

# **TABLE OF CONTENTS**

<b>FINANCIAL TERMINOLOGY</b>	<b>2</b>
<b>FINANCIAL AID FOR POST-SECONDARY</b>	<b>4</b>
FREE MONEY:	4
GOVERNMENT STUDENT LOANS:	5
STUDENT LINE OF CREDIT:	5
SAVINGS:	6
WORKING:	6
<b>FINANCIAL AID FOR APPRENTICESHIPS</b>	<b>7</b>
GOVERNMENT STUDENT LOANS:	7
FREE MONEY:	7
WORKING:	8
EMPLOYMENT INSURANCE:	8
STUDENT LINE OF CREDIT:	8
SAVINGS:	8
<b>ALEXANDER RUTHERFORD HIGH SCHOOL ACHIEVEMENT SCHOLARSHIP</b>	<b>9</b>
<b>FINANCIAL AID QUICK LINKS</b>	<b>11</b>
General Scholarship/Awards Pages:	11
Post-Secondary Financial Aid/Scholarship Pages:	11
Various Scholarships by Month:	12
SEPTEMBER	12
OCTOBER	12
NOVEMBER	13
DECEMBER	13
JANUARY	14
FEBRUARY	14
MARCH	15
APRIL	15
MAY	16
JUNE	17
JULY	18
AUGUST	18
OTHER	19
<b>TIPS &amp; TRICKS</b>	<b>21</b>
<b>PREPARING YOUR ESSAY</b>	<b>23</b>
Essay Checklist	24
PARAGRAPH ONE: INTRODUCTION	24
PARAGRAPH TWO: SUPPORTING POINT #1	25
PARAGRAPH THREE: SUPPORTING POINT #2	25
PARAGRAPH FOUR: SUPPORTING POINT #3	26
PARAGRAPH FIVE: CONCLUSION	26

## **FINANCIAL TERMINOLOGY**

**Tuition:** The amount of money owed for the courses you are taking at a post-secondary institution. It is typically based on the number of classes or credits that you are enrolled in each term or semester.

**Mandatory Fees:** Fees related to your program of study or for other services available to students, like recreation, counselling and health services. These are not optional and must be paid along with tuition each term or semester.

**Non-Mandatory Fees:** Fees that are optional and may not be required by all students. This can include fees like Health & Dental Plan fees. These are fees that students can typically opt-out of.

**Books & Supplies:** Textbooks and other supplies required by students for the courses they are enrolled in. Can typically be purchased at the Campus Bookstore. Some textbooks may be “required” while others may be optional.

**Government Student Loans:** Loans given by the Provincial/Territorial and Federal Government to assist students in paying for post-secondary training. Students apply in the province in which they have resided for the past 12 months and all applicants are assessed for a variety of government grants as well. Loans must be paid back at the end of your studies. Interest does not start to accrue until the student is no longer enrolled in studies.

**Student Line of Credit:** Banks provide a variety of lines of credit specifically for students. If students are young and have not built up enough credit, they may require a co-signer. A line of credit may begin to accrue interest on any money taken out, regardless of if the student is still enrolled.

**Sponsorship:** Some organizations may sponsor students enrolled in post-secondary training and pay for tuition, fees, books/supplies and even living expenses, depending on the level of sponsorship.

**Scholarships:** Money that is earned, through academic grades, leadership, athletics, volunteering and more.

**Bursaries:** Money that is awarded based on financial need, to help students that wouldn't otherwise be able to afford post-secondary.

**Grants:** Money awarded based on financial need by the federal or provincial/territory governments as part of the student loan application.

**Awards:** Money that is awarded to students who meet the specific criteria for the award, which is typically set by the organization or donor. This could be coming from a specific high school, entering a specific program, or other various criteria.

**Internal Scholarships/Bursaries/Awards:** Free money offered by the post-secondary institution. Only available to students who are admitted or enrolled at that institution.

- **Entrance Awards** - given to new students entering the institution for the first time.
- **Automatic Awards** - students who meet the criteria are automatically assessed and are not required to submit an application to potentially win the award.
- **Competitive Awards** - may have a lot of applications and therefore have higher criteria than most awards. May require an essay submission, a presentation or an interview to determine who the winner will be.
- **Undergraduate or Continuing Awards** - awards available to students who are continuing their education at the institution in another year.
- **Graduation Awards** - awards given out to students who are completing their program or have recently graduated from the institution.

**External Scholarships/Bursaries/Awards:** Free money offered by governments and other organizations. These are available to any eligible students, often regardless of the institution they are attending.

**High School Specific Awards:** Many high schools have a variety of scholarships, bursaries and awards that are available only to their students. Students should check their school website and talk to their Career Counsellor about these opportunities.

**Social Insurance Number (SIN):** Students should make sure they have a SIN, as this information may be required for scholarship and financial aid purposes, as well as post-secondary application purposes, etc. If they do not have a SIN, they can apply for one [HERE](#).

## **FINANCIAL AID FOR POST-SECONDARY**

Typically the cost of one year of post-secondary education will be approximately:

**\$5,000-\$10,000** per year for Tuition & Fees (assuming the student is taking a full-time courseload)

**\$1,00-\$3,000** per year for Books & Supplies

**TOTAL: \$6,000-\$13,000** per year

Students also have to consider living expenses if they are required to move away from home to attend post-secondary. Rent, parking, food, utilities, etc, can add up to over \$10,000-\$15,000 per year.

There are a variety of ways for students to finance their post-secondary education, including:

### **FREE MONEY:**

- Apply for as much free money as possible! Even if you don't meet 100% of the criteria for an award, sometimes it's worth it to apply anyway.
- Many institutions offer their own scholarships, bursaries and awards (Internal Awards). Institutions typically have a simple, single application, to make the process easier for students.
- Government Awards
  - Rutherford Scholarship - based on achieving honours in Grades 10, 11 & 12. Must submit an online application to request access to the funds.
  - Jason Lang Scholarship - based on high academic achievement during post-secondary studies. This is an automatic award.
  - When you apply for student loans, you are automatically considered for some government bursaries, awards and grants.
- Do more research! Spend time looking for free money...it's worth it! There are so many organizations that offer scholarships to students (External Awards). Some helpful resources include:
  - ALIS ([www.alis.alberta.ca](http://www.alis.alberta.ca)) has an entire section dedicated to scholarships and funding your education.
  - Many companies provide scholarships to their employees (Tim Hortons, McDonalds).
  - Organizations that you, your parents or family members belong to may also provide scholarship opportunities (Kinsmen, Legion, 4-H, Canadian Forces, Rotary, etc).
  - This handbook has a large list of places to look for free money!
- You can continue to receive scholarships, bursaries and awards throughout your post-secondary career, based on financial need, grades, etc.
- Many institutions have more "Entrance" scholarships than they do continuing scholarships, so it's important to take the time to apply for those first year awards!

## **GOVERNMENT STUDENT LOANS:**

- Apply to the province that you reside in, regardless of where you are going to post-secondary.
- You only need to submit one application. The application accesses funding from both the provincial and federal student loan programs.
  - If you receive funding from both the Provincial and Federal government, then you will technically have two loans to manage and eventually repay.
- When you apply for a student loan, you are automatically evaluated for Grants (money that does not have to be repaid) which are available to students with high financial need.
- Applications can be done online as early as June for the upcoming academic year.
- All students are expected to contribute at least \$1,500 of their own funds towards their post-secondary education.
- Things that might impact whether you will get a student loan:
  - Type of Program - student aid will typically not cover any upgrading or continuing education courses.
  - Loan Limits - \$7,500 is the maximum per semester and there are [Loan Limits](#) based on the type of credential you are completing.
- Your Government Student Loan begins gaining interest and you must start repaying it after the 6-month grace period. You have a 6-month interest-free grace period if you:
  - are no longer enrolled in full-time studies, or
  - have completed your program and graduated

## **STUDENT LINE OF CREDIT:**

Many banks, credit unions, or treasury branches will offer student lines of credit. A line of credit is different from a loan. A line of credit allows you to take out money as you need it, up to the limit approved by the bank. Other ways that they differ from a government loan includes:

- If you don't have a job or credit history, you may need someone to co-sign the line of credit for you, like a parent.
- You start paying interest on the amount that you use off your credit line right away.
- The bank decides what the interest rate is and it may be higher or lower than government student loans.
- Lines of credit from banks are not eligible for tax credits, as the tax credit is only available if you have government student loans.

You may need to provide proof that you are enrolled in post-secondary education when applying for a line of credit, such as your Offer of Admission letter or a Verification of Enrollment.

**SAVINGS:**

- “Bank of Mom & Dad”
  - Students should have conversations with their parents/family about what savings, if any, have been set aside to assist them with their post-secondary or career training.
- RESP or RRSP
  - Many students might have had a parent or family member set up an RESP or RRSP for them to use for post-secondary education. Mature students may have access to an RRSP as well.

**WORKING:**

- Part-time or summer employment
  - Many students work part-time during the school year or full-time during the summer break. This allows them to earn money to help pay for the cost of school, living expenses, etc.
- Internships & Work Experience
  - High school students and many college students are able to get internships or work experience during school or over the summer. These may be unpaid, but there are many opportunities for paid internships that allow students to earn money and gain work experience in a particular field.

Financial concerns are common for students looking to access post-secondary education. One option to help alleviate these issues is for students to spread out their education, which spreads the cost out as well.

Institutions typically charge tuition & fees based on the number of courses or credits that a student is taking in a given term or semester. Most institutions have students taking 5 classes or 15 credits per semester. However, many institutions consider “full-time” to be minimally 3 classes or 9 credits per semester.

Many sources of funding, like student loans, require students to be a “full-time” student, but this could mean taking 3-4 classes per semester, instead of the traditional 5. This allows students to spread out their program over more years. Students can still access needed financial aid, but it gives them more flexibility with their time so they can potentially work more and also focus on fewer classes at one time.

Students should talk to the Academic Advisor at their institution to discuss options for spreading out their program, if that is something that might help them be successful, both financially and academically.

## FINANCIAL AID FOR APPRENTICESHIPS

Typically the cost of each period of technical training will be approximately:

**\$1,000-\$2,000** per period for Tuition & Fees

**\$300-\$500** per period for Books/Learning Materials *\*this does not include tools or other supplies that may be required\**

**TOTAL: \$1,300-\$2,500** per technical training period

Students also have to consider living expenses, especially if they are required to move away from home to attend technical training. Rent, parking, food, utilities, etc, can add up to over \$5,000 per technical training period.

There are a variety of ways for students to finance their apprenticeship training, including:

### **GOVERNMENT STUDENT LOANS:**

- The Canada Apprentice Loan is an initiative of the federal government to help apprentices complete their training in a [designated Red Seal trade](#).
- Students can get up to \$4,000 in interest-free loans per period of technical training.
  - This money can help pay for tuition, tools, equipment and living expenses, to cover forgone wages, etc.
- Similar to other government student loans, your loan begins gaining interest and you must start repaying it after the 6-month grace period. You have a 6-month interest-free grace period if you:
  - are no longer registered as an apprentice, or
  - are a non-progressing apprentice, or
  - have obtained your journeyman certificate

### **FREE MONEY:**

- Apply for as much free money as possible! Even if you don't meet 100% of the criteria for an award, sometimes it's worth it to apply anyway.
- Many institutions offer their own scholarships, bursaries and awards (Internal Awards). Institutions typically have a simple, single application, to make the process easier for students.
- Grants are offered by the government to incentivize individuals to pursue careers in the skilled trades. They are a form of "free money" that does not have to be repaid.
  - [Apprenticeship Incentive Grant](#)
  - [Apprenticeship Incentive Grant for Women](#)
  - [Apprenticeship Completion Grant](#)
- Do more research! Spend time looking for free money...it's worth it! There are so many organizations that offer scholarships to students (External Awards). This handbook has a large list of places to look for free money!



## **WORKING:**

Due to the nature of Apprenticeship training, students spend approximately 10 months each year getting their required work hours. Some of the major benefits of apprenticeship training include:

- Apprentices are paid a percentage of a Journeyperson's wage while working, based on what year of apprenticeship they are in.
- Apprentices automatically get a raise when they pass one year and move into the next level.
- Working the majority of the year allows students to save money that can help them pay for the technical training required each year, as well as other living expenses.

## **EMPLOYMENT INSURANCE:**

Through the [Employment Insurance \(EI\)](#) system, the Government of Canada provides income support to eligible apprentices during periods of technical training.

- To be considered for EI benefits while attending technical training, apprentices apply as soon as they stop working.
- During the EI application process, apprentices need a Reference Code, which can be found in the class registration letter they receive in their MyTradesecrets account following technical training registration.

## **STUDENT LINE OF CREDIT:**

Many banks, credit unions, or treasury branches will offer student lines of credit. A line of credit is different from a loan. A line of credit allows you to take out money as you need it, up to the limit approved by the bank. Other ways that they differ from a government loan includes:

- If you don't have a job or credit history, you may need someone to co-sign the line of credit for you, like a parent.
- You start paying interest on the amount that you use off your credit line right away.
- The bank decides what the interest rate is and it may be higher or lower than government student loans.
- Lines of credit from banks are not eligible for tax credits, as the tax credit is only available if you have government student loans.

You may need to provide proof that you are enrolled in post-secondary education when applying for a line of credit, such as your Confirmation of Enrollment through your MyTradesecrets (MTS) account.

## **SAVINGS:**

- "Bank of Mom & Dad"
  - Students should have conversations with their parents/family about what savings, if any, have been set aside to assist them with their post-secondary or career training.
- RESP or RRSP
  - Many students might have had a parent or family member set up an RESP or RRSP for them to use for post-secondary education. Mature students may have access to an RRSP as well.

## [ALEXANDER RUTHERFORD HIGH SCHOOL ACHIEVEMENT SCHOLARSHIP](#)

This scholarship was named in honour of Alexander Rutherford, who was Alberta's first Premier and Minister of Education. This award recognizes and rewards academic achievement of senior high school students and encourages them to pursue post-secondary studies.

**Value:** Up to \$2,500

### **Award Amounts:**

	<u>Grade 10</u>	<u>Grade 11</u>	<u>Grade 12</u>
Average of 75.0% to 79.9% in five courses:	\$300*	\$500*	\$700*
Average of 80% or higher in five courses:	\$400	\$800	\$1,300

Students who apply for the Rutherford scholarship will automatically be considered for the following awards as well. There is no separate application required for these awards.

- [Rutherford Scholars Award](#)
- [Dr. Ernest and Minnie Mehl Scholarship](#)
- [Mildred Rowe Weston Memorial Scholarships](#)

**Application:** Students will need to create an [Alberta Student Aid](#) account in order to apply for this award, as well as other awards and government student loans.

**\*IMPORTANT:** Use a personal email address to set-up your Alberta Student Aid account, so that you always have access to it...do not use your school email address!

### **Information You Need to Apply:**

- Personal Information
  - Social Insurance Number (SIN)
  - Alberta Student Number (ASN)
- School Information
  - Post-secondary school you are going to attend and program Start Date
  - High School you attended

**Deadline:** There is no deadline to apply. Students are encouraged to apply online when their official high school marks are available and when they are enrolled in full-time post-secondary studies.

**Criteria:**

- Canadian Citizen, a Permanent Resident or Protected Person
- Alberta resident
- Enrolled in full-time post-secondary or apprenticeship education
- Meet the five Course Requirements at each Grade Level:

**Grade 10****Grade 11****Grade 12****One of:**

- English 10-1, 10-2
- Francais 10-1, 10-2

- English 20-1, 20-2
- Francais 20-1, 20-2

- English 30-1, 30-2
- Francais 30-1, 30-2

**At least two:**

- Math 10C
- Science 10
- Social Studies 10-1, 10-2
- A language other than one used above at the Grade 10 level

- Math 20-1, 20-2
- Science 20
- Biology 20
- Chemistry 20
- Physics 20
- Social Studies 20-1, 20-2
- A language other than one used above at the Grade 11 level

- Math 30-1, 30-2 or 31
- Science 30
- Biology 30
- Chemistry 30
- Physics 30
- Social Studies 30-1, 30-2
- A language other than one used above at the Grade 12 level

**Any two with:**

- minimum three credit value at Grade 10 level including those listed above and combined option and introductory CTS courses

- minimum three credit value at Grade 11 level including those listed above and combined option and intermediate CTS courses.

- minimum five credit value at Grade 12 level including those listed above and combined option and advanced CTS courses.

**Disbursement:** Once your enrollment or attendance has been confirmed by your post-secondary institution, a cheque will be mailed to you within one month.

There are two ways in which enrolment is confirmed:

- If you have an existing Alberta Student Loan
  - Your school can automatically confirm your enrolment for the Alexander Rutherford Scholarship.
- If you do not have an existing Alberta Student Loan
  - Alberta Student Aid will send a request directly to your school and ask them to confirm your enrolment

Your school will be given 30 days to confirm your enrolment.

Confirmation of your enrolment must be received before your cheque can be issued. Student Aid will mail a cheque to you approximately 1 month after confirmation is received.

## **FINANCIAL AID QUICK LINKS**

### **General Scholarship/Awards Pages:**

[Alberta Learning Information Service \(ALIS\)](#)

[Alberta Student Aid Scholarships](#)

[Government of Canada Scholarships](#)

[Scholarships Canada](#)

[EduCanada](#)

[Yconic](#)

[Student Life Network](#)

[Universities Canada](#)

[Disability Awards](#)

[Indigenous Student Supports](#)

[Indigenous Bursaries Search Tool](#)

### **Post-Secondary Financial Aid/Scholarship Pages:**

[Alberta University of the Arts \(AU Arts\)](#)

[Ambrose University](#)

[Athabasca University](#)

[Bow Valley College](#)

[Burman University](#)

[Concordia University of Edmonton](#)

[Grande Prairie Regional College](#)

[Keyano College](#)

[Lakeland College](#)

[Lethbridge College](#)

[MacEwan University](#)

[Medicine Hat College](#)

[Mount Royal University](#)

[NAIT](#)

[NorQuest College](#)

[Northern Lakes College](#)

[Olds College](#)

[Portage College](#)

[Prairie College](#)

[Red Deer College/Polytechnic](#)

[SAIT](#)

[St. Mary's University](#)

[The King's University](#)

[University of Alberta](#)

[University of Calgary](#)

[University of Lethbridge](#)

## Various Scholarships by Month:

### **SEPTEMBER**

**September 1st - [Alberta Association of Agricultural Fieldman \(AAAF\) Memorial Bursary](#) - \$1,000 - Students must be enrolled in an agricultural or environmental science program. There is a bursary available for each of the 5 provincial regions of the AAAF.**

**September 15th - [Blue Earth Renewables Scholarship Program](#) - Varies by Award - Available for Indigenous Peoples, Community Leaders and those involved in Renewable Energy Trades.**

**September 15th - [Automotive Industries Associate \(AIA\) of Canada High Fives for Kids Scholarship](#) - \$1,000 - Must be a child of a full-time employee of an active AIA member company and submit an essay.**

**September 15th - [Alberta Teachers' Association Local #17 Scholarships](#) - Amount Varies -**

- Scholarship for Colleges, Fine Arts, Trades and Technical Schools
- Scholarship for Students entering an Undergraduate Degree Program
- Scholarship for Children of Chinook's Edge Teaching Staff

**September 27th - [Julian Sacher Memorial Scholarship](#) - \$1,500 - This scholarship is only available for students graduating from a CESD73 High School.**

### **OCTOBER**

**October 1st - [Federation of Alberta Gas Co-Ops Achievement Awards](#) - \$1,000 (4 awards) - Children of co-operative members of gas utilities within the Federation of Alberta Gas Co-ops. Preference will be given to applicants entering either a field of study which applies to the Natural Gas Industry or to Rural-based programs.**

**October 8th - [AES Engineering Scholarship](#) - \$500 - 500-1000 word essay for students in Grade 12 or attending a post-secondary institution. \*Does not have to be an engineering program\***

**October 15th - [Alberta Greenhouse Growers Association \(AGGA\) Scholarships](#) - \$500 - Applicants' parents must be a member of the AGGA.**

**October 15th - [Pipe Line Contractors Association of Canada \(PLCAC\) Student Awards](#) - \$1,000+ - Applicants must be a son, daughter, or ward of a person whose principal income is derived from the pipeline construction industry. The parent or guardian must be employed by or have a history of employment with a company that is a member of PLCAC.**

**October 31st - [Alberta Real Estate Association \(AREA\) Al Larson Memorial Scholarship](#) - \$2,500 - Available to the children/grandchildren of active Alberta Realtors.**

**October 31st - [Red Deer Danish Canadian Club Annual Bursary](#)** - \$1,000 - Open to applicants from Red Deer or within 100km of the city. Studies involving Danish Culture and/or Language programs in Canada or Denmark will be given higher priority

## **NOVEMBER**

**November 1st - [AIT High School Apprenticeship Scholarships](#)** - Varies - Do not need to apply, eligible students will be notified by November 1st.

**November 1st - [AIT Scholarships](#)** - \$1,000 - Do not need to apply, eligible students will be notified by November 1st. Must be a registered apprentice.

**November 1st - [Canadian Society of Exploration Geophysicists \(CSEG\) Foundation University or Technologist Scholarship](#)** - \$2,000 or \$1,000 - Applicants must be pursuing a course of studies directed toward a career in geophysics attending a Canadian university or technical institute. Applicants must be or become a CSEG student member.

**November 15th - [TD Scholarships for Community Leadership](#)**- up to \$70,000 over 4 years - Applicants must be in their last year of high school and have shown exceptional leadership in helping to make a meaningful and lasting difference in your community

**November 19th - Canada's Construction & Building Trades Unions, [Robert J. Watson National Bursary](#)** - \$1,000 (100 available awards) - Parents must be a member of the Union and the student must be attending a Canadian post-secondary institution on a full-time basis.

**November 30th - [Arthur Paulin Automotive Aftermarket Scholarship Award](#)** - \$700 - Must be pursuing their studies as an automotive apprentice or studies in any of the following automotive sectors: auto body, hard parts, heavy duty, or motive power (machinists).

## **DECEMBER**

**December 1st - [Friends of Canadian Broadcasting "Dalton Camp Award"](#)** - \$10,000 - Submit an essay on the link between Canadian media and democracy.

**December 3rd - [Job-Applications.ca Working Parent College Scholarship](#)** - \$1,000 - Is a full or part-time student who is in an accredited Canadian post-secondary educational institution, has worked an average of at least twelve (12) hours for each of the previous four (4) weeks at the time of applying; and is a residential parent of at least one minor child.

**December 15th - [Alberta Association of Agricultural Societies Student Scholarship](#) - \$500 - Must be nominated by your local Agricultural Society and the student or their parents must be a member.**

**December 15th - [TrustedPros Scholarship](#) - \$1,000 - will be awarded to qualified applicants enrolled in a residential renovation or construction trade-related course of study.**

**December 15th - [Canadian Council of Technicians and Technologists Manulife Financial Scholarship](#) - \$1,000 - To assist the son or daughter of a certified member with expenses incurred to undertake a course of studies leading to a technician or technology diploma in a recognized program of studies in Engineering or Applied Science Technology.**

## **JANUARY**

**January 9th - [Steam Horizon Award](#) - \$25,000 - Promotional Video required - 85% average - project you have done for the community.**

**January 10th - [Canadian Engineering Memorial Foundation \(CEMF\) John Evans Engineering Entrance Award](#) - \$5,000 - Must be a young Canadian woman entering an accredited engineering program in Canada from high school and it is not based on academic achievement.**

**January 31st - [Mensa Canada Scholarship Programme](#) - \$1,000-\$2,500 - Enrolled full-time at a Canadian post-secondary institution and winners are selected based on an essay submission.**

**January 31st - [ScotiaBank “Scotia Funds Your Future” Contest](#) - \$30,000 (2 awards) - Applicants must be a current ScotiaBank customer and submit an application form.**

## **FEBRUARY**

**February 1st - [Kin Canada Bursary](#) - \$1,000 - Community, School Involvement.**

**February 1st - [Terry Fox Award](#) - up to \$28,000 (over 4 years) - Humanitarian work**

**February 15th - [Canadian Institute of Geomatics, Hans Klinkenberg Memorial Scholarship](#) - \$500 to \$2,000 - For students in the geomatics sciences at technical institutes and community colleges in Canada.**

**February 24th - [Schulich Leader Scholarship](#) - up to \$100,000 - Academic based STEM Scholarship that must be nominated by their School.**

**February 28th - [Western Art](#) - \$2,000, \$1,750, \$1,500 awarded - Art work must be entered.**

**February 28th - [CPA Education Foundation](#)** - \$1,500 and \$2,500 - Volunteer activities, academic achievement, pursuing an accounting designation. Multiple awards on this site.

**February 28th - [Transportation Association of Canada \(TAC\) Scholarships](#)** - \$2,500 to \$6,000 - Must be enrolled at a post-secondary institution (university or college) in an academic program related to the planning, design, construction, operations, maintenance and program management of road and highway infrastructure and urban transportation. This includes, but isn't limited to, civil and transportation engineering.

## **MARCH**

**March 1st - [ReMax “Quest for Excellence” Bursary](#)** - \$1,000 (16 awards) - Applicants must be from Western Canada who demonstrate leadership and community involvement.

**March 11th - [Remax Bursary](#)** - \$1000 - Community Contribution. Essay required.

**March 31st - [A Voice for Animals Contest](#)** - Prize Amounts Vary - Video Contest with deadline in March.

**March 31st - [Belcourt Brosseau Métis Awards](#)** - up to \$10,000 - Member of the Metis Nation of Alberta and attending a post-secondary institution in Alberta.

## **APRIL**

**April 1st - [Trey Purdie Memorial Scholarship](#)** - \$1,000 - Resident of Red Deer County/Graduating from CESD school.

**April 1st - [Glen Armitage Memorial Education Plan](#)** - \$1,500 - Agriculture Family

**April 28th - [Ayn Rand Institute \(ARI\) Essay Contest](#)** - up to \$5,000 - Submit an essay based on one of the novels by Ayn Rand

**April 30th - [Northern Alberta Development Council \(NADC\) Bursary](#)** - up to \$12,000 over 2 years - Applicants must be within two years of completing their full-time post-secondary program. Recipients are required to sign a contract committing them to work in northern Alberta for each year of receiving the bursary.

**April 30th - [Paramedic “Pay It Forward” Student Award](#)** - \$1,000 - Nominate student who is studying a paramedic program in Alberta.

**April 30th - [Canadian Hemophilia Society James Kreppner Memorial Scholarship and Bursary Program](#)** - \$5,000 - The program is open to Canadians with inherited bleeding disorders: hemophilia (factor VIII or IX), von Willebrand disease, rare factor deficiencies, platelet function disorders; carriers,



and those who contracted hepatitis C or HIV through a blood transfusion. Spouses and children of the people mentioned above may also apply.

**April 30th - [Canadian Hemophilia Society National Endowment Fund Scholarship - University of Ottawa](#)** - up to \$3,000 - The objective of this award is to provide financial assistance to students registered in a post-secondary program in a recognized Canadian institution whose lives or families were affected by the tainted blood tragedy between 1980 and 1989 inclusively.

**April 30th - [Canadian Society of Petroleum Geologists Undergraduate Student Scholarships](#)** - \$1,000 - To provide recognition to up and coming Geology or Earth Science students who demonstrate a keen interest and flair for geology, particularly as it pertains to soft-rock geology and oil and gas exploration and development.

**April 30th - [Childhood Cancer Canada Survivor Scholarships](#)** - \$1,500 up to \$5,000 - Open to young adult cancer survivors to support post-secondary academic aspirations and recognize the personal triumphs of students who have survived childhood cancer.

**April 30th - [CABEF Canadian Agri-Business Education Foundation Scholarship](#)** - \$2,500 (7 awards) - Canadian students who will be pursuing an agricultural or ag-related program at a recognized Canadian college, university or trade school are eligible to apply.

## **MAY**

**May 1st - [Chinook's Edge Exceptional Accomplishment Scholarship](#)** - \$100 - For students with Special Needs.

**May 1st - [4-H Alberta Scholarships](#)** - Various amounts and criteria, but applications are open annually from March to May.

**May 25th - [Canadian Wildlife Federation \(CWF\) Orville Erickson Memorial Scholarships](#)** - \$500 to \$4,000 - Applicants must be enrolled in a post-secondary program focused on conservation.

**May 31st - [AB/NWT Knights of Columbus State Scholarships](#)** - \$750 each - children or grandchildren of Knights of Columbus members.

**May 31st - [MADD Canada - Lousie Joanne Twerdy Leadership Bursary](#)** - \$10,000 - Students have themselves been severely injured or who have had a parent (or legal guardian) or sibling killed or severely injured as a result of an impaired driving crash and who are enrolled in a full-time, post-secondary program.

**May 31st - [Hec Gervais Curling & Academic Scholarship](#)** - \$3,000 - Curlers, 20 years of age and under, who are attending high school or post-secondary studies. Must have competed in Junior Men's or Women's, High School, Winter Games, or Mixed competitions.

## **JUNE**

**June 1st - [Advancing Futures Bursary](#)** - up to \$40,000 - for students aged 18-24 who have been in government care in Alberta and are attending a post-secondary institution.

**June 1st - [AIA and the University of the Aftermarket Foundation \(UofAF\) Scholarship Program](#)** - \$1,000 - must be a full-time student and priority will be given to students pursuing a career in the Automotive industry.

**June 1st - [Alberta Schools Athletic Association \(ASAA\) "Pay it Forward" Scholarship](#)** - \$500 - Nominated by your school.

**June 1st - [Peter Elzinga Family Foundation Education Scholarships](#)** - \$600 to \$2,000 - Alberta residents pursuing post-secondary education. Selected based on financial need, leadership and community involvement.

**June 15th - [Alberta Lake Management Society Scholarship](#)** - \$2,000 - Enrolled in a graduate or undergraduate program in September at a Canadian university or college. Must be studying aquatic sciences or a related discipline.

**June 15th - [CESG Foundation University Entrance Scholarship](#)** - \$500 - EITHER be a graduating high-school student who will be entering a Canadian university into a science-based program OR be a graduating high-school student who will be entering into any Canadian university program and is a dependent of a Canadian Society of Exploration Geophysicists (CESG) member.

**June 15th - [TransAlta Women in Trades Scholarship](#)** - up to \$3,000 - Identify as a woman and are pursuing post-secondary education in the trades.

**June 20th - [Fraser Institute Student Essay Contest](#)** - \$500 to \$1,500 - Essay submission based on the annual topic. Available to high school, undergraduate and graduate students.

**June 30th - [AIT Pre-Apprenticeship Scholarship](#)** - \$1,000 - For students completing a pre-apprenticeship or pre-employment program, to encourage them to continue into the trades.

**June 30th - [Alberta Schools Athletic Association \(ASAA\) & Alberta Milk Scholarship](#)** - \$1,000 - Nominated by your school.

**June 30th - [Retail Council of Canada Retail Education Scholarships](#)** - \$1,000 to \$5,000 - Applicants must be enrolled in a post-secondary program related to business, marketing or retail and be working in the retail industry.

## **JULY**

**July 1st - [National Union of Public & General Employees Scholarships](#)** - \$2,500 for multiple awards - to members or children/grandchildren, or foster children/grandchildren of a National Union member or retiree and who are attending or planning to attend a public, post-secondary institution. All scholarships awarded will be based on the best 750–1,000 word essay.

**July 1st - [Scouts Canada Scholarships](#)** - Up to \$6,000 - Members of Scouts Canada who are enrolled in a Canadian post-secondary institution.

**July 7th - [The Indigenous Learning Centre Bursary](#)** - \$1,000 - Indigenous students entering post-secondary education in a Business related field.

**July 15th - [Quinney Family Award](#)** - \$700 - has completed a Dual Credit Course and is enrolled in a credit course at Olds College.

**July 15th - [Alliance Pipeline Indigenous Student Awards](#)** - up to \$2,000 - Identify as Indigenous and enrolled in post-secondary education, with priority given to programs related to the oil & gas industry.

**July 16th - [Alberta Union of Provincial Employees](#)** - \$500-\$2,500 - Parents must be a member of the AUPE. May require an essay.

**July 31st - [The ManCap Foundation Education Grant](#)** - \$5,000 - Attending a post-secondary institution and planning on starting your own business in the future.

**July 31st - [Easter Seals Alberta Phyllis Davidson Scholarship](#)** - \$2,500 to \$5,000 - Offers post secondary academic scholarships to students living with physical disabilities that require a mobility aid (wheelchair, scooter, crutches, etc).

## **AUGUST**

**August 1st - [Parkland Airshed Management Zone \(PAMZ\) Dr. Martha Kostuch Scholarship](#)** - \$2,500 - Graduating from a high school in the PAMZ region and enrolled in a post-secondary program related to the environment.

**August 1st - [EQUUS Scholarship Program](#)** - \$1,500 (4 awards) - Applicants for this scholarship must be residents of Alberta and at least one parent (or legal guardian) must be a member of EQUUS and in good standing at the time of the application.

**August 15th - [International Union of Operating Engineers, Local Union No. 955, N.B. Coutts Scholarship](#)** - \$5,000 split over 2 years - Parents or guardians must be a member of the Local 955.

**August 31st - [RMA Post-Secondary Scholarship](#)** - \$1,000 - Applicant must be a resident of a municipality which is a member in good standing of the RMA. Preference is given to candidates attending a recognized post-secondary institution in Alberta.

**August 31st - [Royal Canadian Legion AB/NWT Ladies Auxiliary Bursary](#)** - \$500 - Applicants must have graduated from an Alberta high school, be under the age of 21 and be enrolled in a post-secondary institution in Alberta.

## **OTHER**

**[Alberta Blue Cross Scholarships](#)** - Various awards for students going into specific health-related programs, for students with disabilities, Indigenous students, etc.

**[Alberta Equestrian Foundation Scholarships](#)** - Various awards for individuals in the equestrian industry or pursuing post-secondary education or training in an equestrian related field.

**[Alberta Foundation for the Arts Scholarships](#)** - Various awards for individuals pursuing education and training in the fine and visual arts.

**[Alberta High School Rodeo Association \(AHSRA\) Scholarships](#)** - Various awards for individuals who participate in the AHSRA and are planning to attend post-secondary education.

**[Alberta Indian Investment Corporation \(AIIC\) Scholarships](#)** - Various awards for Indigenous students pursuing post-secondary training related to politics, law, business and entrepreneurship.

**[Alberta Recreation & Parks Association \(ARPA\) Scholarships](#)** - Various awards for individuals whose parents are members of ARPA.

**[Alberta Society of Engineering Technologists \(ASET\) Foundation Scholarships](#)** - Various awards for individuals pursuing technical certificate/diploma programs in engineering, drafting, and technology.

**[Canada Council for the Arts](#)** - Various awards related to the arts and literature.

**[Canadian Hard of Hearing Association Scholarships](#)** - Various awards for students pursuing post-secondary education who are hard of hearing.

[Canadian Western Agribition Scholarships](#) - Various awards related to agriculture and for those who have participated in Agribition.

[CNIB Post-Secondary Scholarships](#) - Various awards for individuals pursuing post-secondary who are blind or partially sighted.

[Engineers Canada](#) - Various awards for students pursuing engineering education.

[Girl Guides of Canada Scholarships](#) - Various awards for Girl Guide members pursuing post-secondary education.

[Horatio Alger Association of Canada Scholarships](#) - Multiple awards, ranging from \$3,000 to \$10,000 for students pursuing various forms of post-secondary education.

[Indspire Bursaries & Scholarships](#) - Various awards for Indigenous students pursuing any form of post-secondary education.

[Lime Connect Scholarships](#) - Various awards for individuals pursuing post-secondary who have visible or invisible disabilities.

[RBC Royal Bank Scholarships](#) - Various awards for children of RBC employees, indigenous students and those looking for short-term or part-time training opportunities.

[Red Deer Regional Health Foundation Scholarships](#) - Various awards for Central Alberta residents entering health-related programs.

[Ringette Alberta/Canada Scholarships](#) - Available to ringette players who have demonstrated both strong academic performance and a commitment to the sport of ringette and are enrolled in a post-secondary program.

[Softball Alberta Scholarships](#) - Various awards for registered players pursuing post-secondary education.

[Syncrude Scholarships & Awards](#) - Various awards based on post-secondary institution, program, indigenous ancestry, and for children/dependents of employees.

## **TIPS & TRICKS**

### **Application “To Do” List:**

- **Resume:** ensure your resume is up-to-date, neatly done and organized.
- **Social Insurance Number:** if you do not have one, apply for one right away!
- **Transcript:** request this from MyPass and keep an updated, colour copy on your computer.
- **Reference Letters:** ask for them early, so they have time to write you a letter. Ask for references from teachers, coaches, employers, etc.
- **Essay:** have a generic essay ready and then adjust it to the specific parameters of the award you are applying for.

### **Make sure to:**

- Answer all the questions on the application
- Follow the instructions completely
- Complete the application on the computer, if possible, to ensure neatness and accuracy
- Make a copy of your application for your records
- Make sure your name is on all documents that you are submitting

### **Other Helpful Information:**

#### **Scholar Tree:**

[Six Common Mistakes of Scholarships:](#) These mistakes cause over 25% of scholarship applications to be disqualified from consideration.

[5 Tips to Improve Your Essays:](#) While this is more focused on academic essays, there's some great tips that can help you with scholarship essays as well!

#### **ALIS:**

[ALIS - Apply for Free Money:](#) Each year, millions of dollars of scholarships and bursaries in Canada go unclaimed. Remember that money is often awarded for things other than high grades or athletic ability. But you won't land the money if you don't apply so this article shares some things to keep in mind.

## Scholarships Canada:

### [Scholarship Application Checklist](#)

[Writing a Strong Scholarship Application:](#) Conceiving, drafting, and revising great applications to win you the award.

[How to Get a Great Scholarship Reference - Part 1 - Who to Ask:](#) Your reference is an important part of your application. Think hard about who to ask!

[How to Get a Great Scholarship Reference - Part 2 - How and When to Ask:](#) Now that you know who you're asking, how and when should you do so?

[7 Tips to Help You Find and Win Scholarships:](#) Here's a list of useful tips to help you find some real money to put towards your education.

[You Must Follow Directions to Win Scholarships:](#) You don't want to put in a lot of work on an application, and then be disqualified for some silly oversight!

[6 Reasons Scholarships Might Not Be as Competitive as You Think:](#) Some students don't even apply for scholarships because they think they're too competitive and they won't win...

[Searching for Scholarships? Don't Make These Two Common Mistakes:](#) There are two common mistakes that prevent many qualified students from finding, and winning, scholarships.

[Social Media and Scholarships: The Good, Bad, and the Ugly:](#) Come scholarship application time, social media has its pros and cons.

[7 Keywords to Include When Applying for Scholarships:](#) Popular terms you'll want to explore when applying for awards.

[Boost Your Chances of Securing a Grant, Bursary or Scholarship:](#) Applying for post-secondary education can be overwhelming for many Canadians, check out these tips from RBC on securing financial aid.

## **PREPARING YOUR ESSAY**

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### **Reflect on the following:**

- Your characteristics - this will allow you to identify what makes you unique.
- Don't overstate accomplishments - be honest.
- Use personal statements that reflect on who you are and be yourself.
- Reveal your individuality or uniqueness.
- Highlight key points from the question that you are answering.
- Answer the question in depth and with a focused response.
- It's not the length that matters, it is the content.
- Make sure to engage the reader with an intriguing opening and closing statement.

### **Tips for getting ready to write a strong essay**

- Make a list of all your accomplishments and your extracurricular activities.
- Write down the three things you are the most proud of.
- Think of a challenging situation that you have faced and how you were able to overcome it.
- Write down your career goals and your reason for wanting to attend training.
- Pretend that you had to write a letter of recommendation for yourself.
- Make sure your essay is well written, on-topic, sounds sincere, and is free of grammatical errors. **PROOFREAD!**
- Don't wait until the last minute to write your essay.

### **Do and Don't**

#### **DO**

- Follow the instructions regarding limits on the essay (words, fonts, spacing, pages, etc.).
- Research your audience
- Focus on strengths & turn weakness into success stories
- Use detail and actual examples from your life
- **Proofread**

#### **DON'T**

- Open your essay with a quote
- Use sentences like: "In this essay I will....."
- Use words that are new to you
- Repeat your Resume
- Say that you need money outright
- Have an exact same essay for every application - tailor your essay!

### **Example Scholarship Essay Questions**

- Describe one specific example of your leadership ability.
- Describe why you wish to obtain an education and why you are deserving of a scholarship.
- Describe what influenced your decision to pursue your chosen career.
- What personal information do you wish to share with the scholarship selection committees?



## Essay Checklist

- You will be asked to include your completed essay as part of your scholarship application.
  - Be sure to include your name and Alberta Student Number (ASN) in the heading.
- It is best if your essay is no more than 2 pages.
- Make your essay easy to read by using an easy to read font and size. If possible, double space your essay.

## PARAGRAPH ONE: INTRODUCTION

- ATTENTION-GETTING STATEMENT
- THESIS / TOPIC SENTENCE (CLEAR AND LIMITED)
- SUPPORTING POINT #1
- SUPPORTING POINT #2
- SUPPORTING POINT #3
- TRANSITION WORD, PHRASE, OR SENTENCE

## TIPS:

- You want to capture the reader's attention from the start.
- Outline the three topics you are going to discuss
  - Start with who you are
  - What your major is
  - What your career goals are.
  - **One of the easiest ways to write the body paragraphs for your essay is to think in terms of Past, Present and Future: Where have you been? Where are you now? Where are you going?**
- Be creative, try not to start your essay with, "My name is \_\_\_\_\_ and I am applying for this scholarship."
  - You may want to begin with a personal story, a favorite saying or identifying your topic on acquiring academic excellence.
  - Remember, your purpose is to grab the reader's attention and entice them to continue reading.
- Finish with a "transition sentence" identifying what makes you the best candidate.
  - This is one sentence that will lead into the second paragraph.

## **PARAGRAPH TWO: SUPPORTING POINT #1**

- RESTATE SUPPORTING POINT #1
- EXPLAIN SUPPORTING POINT #1
- GIVE AN EXAMPLE PERTAINING TO SUPPORTING POINT #1
- TRANSITION WORD, PHRASE, OR SENTENCE

### **TIPS:**

- Describe life experiences and circumstances that have led you to choose your educational and career goals.
- Identify reasons for choosing these goals or experiences which have influenced your decisions.
- Why did you choose to attend post-secondary? How did you choose your major? What are your positive qualities, accomplishments, work experience, internships, volunteer work, leadership experience, extracurricular activities, personal problems you have overcome, etc.?
- The scholarship Committee is looking for individuals who have prevailed over difficult circumstances and have a commitment to succeed despite a hard or unstable life.
- If you mention any of your personal qualities, give an example of how you have used or demonstrated that quality. For example, if you state that you are a responsible person, give an example of how you have shown responsibility.
- Transition sentence to what you are doing now in your life to achieve your goals.

## **PARAGRAPH THREE: SUPPORTING POINT #2**

- RESTATE SUPPORTING POINT #2
- EXPLAIN SUPPORTING POINT #2
- GIVE AN EXAMPLE PERTAINING TO SUPPORTING POINT #2
- TRANSITION WORD, PHRASE, OR SENTENCE

### **TIPS:**

- What are you doing now in your life to achieve your goals? Why are you the best candidate?
- Let the scholarship committee know that your goal is realistic, and that you are well on your way to achieving your goals.
- Explain how the scholarship funds will help you if you are awarded the scholarship.
- Mention how you will give back to society or the community.
- Explain any circumstances regarding your financial situation (especially if it has changed since you completed the financial aid application, such as job loss, etc.) and why you need the scholarship funds.
- Then explain how you will benefit from the scholarship - how will the scholarship help you to continue towards achieving your goals?
- Transition sentence into future plans.

## **PARAGRAPH FOUR: SUPPORTING POINT #3**

- RESTATE SUPPORTING POINT #3
- EXPLAIN SUPPORTING POINT #3
- GIVE AN EXAMPLE PERTAINING TO SUPPORTING POINT #3
- TRANSITION WORD, PHRASE, OR SENTENCE

### **TIPS:**

- What are your future plans? Be specific about your plans for pursuing your goals.
  - Where do you plan to train?
  - What is the highest degree that you plan to achieve? i.e. Bachelors, Masters, Ph.D.
  - How do you plan to use your education to achieve career goals?
- What will you do once you have achieved your educational goals?
  - How will you contribute to society?
- If you have had negative circumstances or difficulties in your life, they can be mentioned briefly, but state how you have positively overcome them.
- Transition Sentence to your conclusion.

## **PARAGRAPH FIVE: CONCLUSION**

- REVIEW OF SUPPORTING POINT #1, #2, AND #3
- REVIEW OF THESIS / TOPIC STATEMENT
- REFER BACK TO ATTENTION-GETTING STATEMENT

### **TIPS:**

- Make sure your conclusion brings it all together.
  - Begin by restating what makes you the best candidate for the scholarship.
- One or two sentence summary of the key points from paragraphs 2, 3 and 4.
- Thank the scholarship committee for the opportunity to be considered for the scholarship.
- Express gratitude to the Donor or reviewing committee for taking the time to read and review your application and for providing financial assistance to students.
- Make your mark so they remember you.

### **Reference Letters**

- Ask someone who knows you well and can write intelligently about you and your academic achievements. Professor, Counselors, advisors, coaches and religious leaders are all good sources for recommendations.
- However, be sure that the person you ask has the ability to write a good letter, and give them enough time to get it completed by the deadline.

## ESSAY EXAMPLE

# **FINANCIAL AID FOR INDIGENOUS STUDENTS**