



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](http://www.viu.ca/financialaid)



VIU

**matter here.**



**T**he 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 [www.viu.ca/financialaid](http://www.viu.ca/financialaid)



# 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.

### 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 student record Scholarship, Award and Bursary Profile by these deadlines:

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

### VIU Research, Graduate, Conference and Travel Awards

- Fill out your student record Scholarship, Award and Bursary Profile by these deadlines: **October 31** and **March 31**.

### VIU Youth in Care Tuition Waiver Program

- **October 31** and **March 31** - Application Deadlines  
Late applications accepted if space available in program.

### VIU Education Abroad Awards

For important deadlines visit <https://international.viu.ca>

### VIU International Scholarships and Awards

For important deadlines visit <https://international.viu.ca>

### Passport to Education

You have up to **five years from September 30th** of your high school graduation year to redeem your Passport to Education.

- Up to \$1,000 can be earned by students from Grades 10 to 12 in BC public and independent schools through the government's Passport to Education program.
- Passports can be used towards VIU tuition redeemable at the VIU cashiers office.

# VIU Scholarships and Awards

**Over \$2.4 million disbursed to over 2160 VIU students!**

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)

<https://students.viu.ca/SRS/mystudentrecord.htm>

**Application Deadlines:**

- **October 31:** Bursary/Research/Conference/Travel
- **March 31:** Scholarship/Award/Entrance/Research/Travel

You must **update** your profile **each year** before application deadlines

**Profiles** are **closed** between April 1st and August 30th.

**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 in your profile “essay section”
- 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 external listings for awards outside VIU

## **VIU Entrance Scholarships & Awards – Who Qualifies?**

- Grade 12 graduate students commencing full-time studies at VIU within upcoming year.

**OR**

- Students enrolling in a university 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 to complete their university program.

To learn more visit [www.viu.ca/financialaid](http://www.viu.ca/financialaid)

## **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



To learn more visit [www.viu.ca/financialaid](http://www.viu.ca/financialaid)

# VIU Full Ride Scholarships

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

### Who Qualifies?

- 1 award for each qualifying school, full tuition (less ancillary fees); Available to the top academic grade 12 student who will attend Vancouver Island University from each Vancouver Island Public & 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 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.

**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 [www.viu.ca/research](http://www.viu.ca/research)



## VIU Education Abroad Awards

- Students going on a VIU exchange program for one or two semesters may be eligible to receive an **Exchange Award of \$2200**
- There are a variety of scholarships/awards available for field schools and studying abroad.

To learn more visit

<https://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. The standard deadline for admission to most VIU programs at time of application is **March 31st**.

To learn more visit <https://international.viu.ca>

# Youth Aged out of Care Funding

## VIU Youth in Care Tuition Waiver Program

Vancouver Island University offers the Youth in Care Tuition Waiver Program to eligible students who have grown up in the BC care system.

### Who is eligible?

- Must have aged out of care in British Columbia care system
- Must be enrolled at Vancouver Island University
- Be over age 19 (youth 18 or under are funded through MCFD)
- If you are not sure if you qualify contact your former youth social worker or agency.

### How to Apply?

- Go to [Youth Aged out of Care](#) link on VIU Financial Aid website
- Download **Youth in Care Tuition Waiver** application
- Download **Release of Information Consent** form
- Drop off your completed application and consent form to a VIU Financial Aid office closest to you.

**Deadlines: October 31** (spring start), **March 31** (summer/fall start)

- Late applications accepted if space available in program

## Youth Education Assistance Fund (YEAFF)

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 a university, college, a university-college or designated private school.

To learn more visit the [Ministry of Children & Family Development](#)

## 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 the [Federation of Community Social Services of BC](#)

## 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 [www.agedout.com](http://www.agedout.com)

# External Awards

## Why apply? Because you can get money!

External Awards refer 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 [www.viu.ca/financialaid](http://www.viu.ca/financialaid)

## 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 [www.ikbbc.ca](http://www.ikbbc.ca)**

## W.L. Mackenzie King Memorial Scholarships

Two classes of Mackenzie King Scholarship 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 [www.mkingscholarships.ca](http://www.mkingscholarships.ca)

## Additional External Scholarship & Award Links

To learn more visit the External Awards page at [www.viu.ca/financialaid](http://www.viu.ca/financialaid)

# 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 between 3 to 6 credits per semester
- 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 Services
- Meet with a VIU Disability 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 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 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

To learn more about above loans and grants visit:

[www.studentaidbc.ca](http://www.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 [www.canlearn.ca](http://www.canlearn.ca)

## **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 B.C. will contribute \$1,200 to eligible children through the B.C. Training and Education Savings Grant (BCTESG).

To learn more visit [www2.gov.bc.ca/gov/content/home](http://www2.gov.bc.ca/gov/content/home)

## **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 [www.itabc.ca](http://www.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 <http://www2.gov.bc.ca/gov/content/home>

## **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 B.C.’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 [www.workbc.ca](http://www.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 [www.canlearn.ca](http://www.canlearn.ca)

## Canada Learning Bond

- The Canada Learning Bond offers \$500 to help you start savings 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 [www.viu.ca/clb](http://www.viu.ca/clb)

## Canada Day Challenge

- Every year, young Canadians, 8 to 18 years old, from across Canada can submit their best, most dynamic drawings, photos or pieces of creative writing.
- Aspiring filmmakers can check out the Canada Day Video Challenge, part of Historica Canada's **Here's My Canada** contest.
- Gain information on a wide range of contests and prizes.

To learn more visit [www.canada.ca](http://www.canada.ca)

## Canada Apprenticeship Loan Service Centre (CALSC)

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

To learn more visit [www.viu.ca/clb](http://www.viu.ca/clb)

## 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 [www.canada.ca](http://www.canada.ca)

## 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 [www.higheredpoints.com](http://www.higheredpoints.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 [www.canada.ca](http://www.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
- Cover Letter and Resume Development
- Interview Preparation
- Labour Market Information

To learn more visit [www.viu.ca/career](http://www.viu.ca/career)

## **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 [www.viu.ca/cel](http://www.viu.ca/cel)

## **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 [www.viu.ca/writingcentre](http://www.viu.ca/writingcentre)

## **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 [www.educationplannerbc.ca](http://www.educationplannerbc.ca)

To learn more visit [www.viu.ca/financialaid](http://www.viu.ca/financialaid)

## 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 [www.cvims.org](http://www.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 [www.nanaimochamber.bc.ca](http://www.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 [www.viu.ca/financialaid](http://www.viu.ca/financialaid)

If you would like to add information to this handbook please email [FinancialAidInfo@viu.ca](mailto: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](mailto:financialaidinfo@viu.ca)  
Website: [www.viu.ca/financialaid](http://www.viu.ca/financialaid)

#### 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: [cowichan.info@viu.ca](mailto:cowichan.info@viu.ca)  
Website: [www.cc.viu.ca/sa](http://www.cc.viu.ca/sa)

#### 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](mailto:pqcampus@viu.ca)  
Website: [www.viu.ca/parksville](http://www.viu.ca/parksville)

#### 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: [www.pr.viu.ca/student-services](http://www.pr.viu.ca/student-services)

# 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

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

## Income (sources of money)

<b>Sources</b>	<b>\$ per month</b>	<b>\$ per year</b>
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		
<b>Total monthly/yearly study period Income</b>		
	<b>\$ per month</b>	<b>\$ per year</b>
<b>Total monthly/yearly study period expenses -</b>		
<b>Total monthly/yearly study period income +</b>		
<b>Difference:</b> <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 [www.viu.ca/giving](http://www.viu.ca/giving)



Vancouver Island University

900 Fifth St, Nanaimo, BC V9R 5S5

[viu.ca](http://viu.ca)