

# **FINANCIAL PLANING FOR POST SECONDARY**

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## **How Do I Pay For My Post-Secondary Education?**

**Part Time Work**

**R.E.S.P.s**

**Student loans**

**Bank Loans**

**Scholarships & Bursaries**

**TURNER FENTON SECONDARY SCHOOL**

**Guidance and Career Education Department**

## How Will I Pay for My Education?

### **1. Invest your savings:**

Students in Grade 10 have three summers and two winters to earn money. If you take some of your earned money and invest it, you could start the first year with enough money to escape year one without debt.

### **2. Parents can invest money for you:**

Presently there are tax incentives and registered Educational Saving Plans (R.E.S.P) for parents to invest money in their children's education. There are a number of ways for parents to invest for you. See a financial advisor for more information on this.

### **3. Student loans (OSAP)**

The Ontario Government has a loan plan for the student that you may be eligible for. You cannot apply until you have been accepted to either college or university. The web site. <http://osap.gov.on.ca>, though will you give you an idea of how much you might get. The main advantage of this is that you do not pay interest on loan while you are in school.

### **4. Bank Loans:**

Some banks will loan student money, however you must pay interest as soon as you use it.

### **5. Most parents will be able to contribute:**

Presently they are paying for your accommodation and expenses. This would equal about \$2000.00 - \$4000.00/ year so if they can contribute this amount it would help significantly to defray your expenses.

**6. Many College and University students work while going to school:**

There are a lots of job to be found year round in and around the campuses and the local community.

**7. Four month of summer work:**

College and university students often get the first choice of the best and higher paying jobs. Careful financial management can greatly assist in your educational funding.

**8. College and University Co-operative Education Programs:**

The Co-operative education programs pay very well. You also get valuable experience and expand your network for future employment.

**9. Taking time off to work to finance your education:**

This may or may not be a good idea. It means that you will take a longer time to graduate, however you may not have as many debts by the time you do.

**10. Scholarships and Bursaries:**

Much of the available money for these awards goes unclaimed every year. Be sure to explore all of these options.

**Scholarship and Bursaries**

**Scholarships** are free money awarded to attract outstanding students to a university. Usually the decision is based on marks. Often there is additional criteria. Bursaries are also free money. They are based on criteria like financial need, extra curricular involvement, volunteer work, association with organization or employees.

### **1. Automatic Consideration:**

There are many scholarships and bursaries available. Most of the first year ones do not require you to apply for them. When you send in your application and marks, the college/ university automatically considers you. Check the INFO booklet for a printed list of university scholarship and bursaries.

### **2. Open Scholarships- Application Required:**

Check all available sources for requirements and due dates.

a) ScholarshipCanada.com which is part of schoolfinder.com has great search process. Enter your personal information (school, athletics, culture, extracurricular involvement etc.) and it will identify the ones that you are eligible for it has a publication that summarizes all the 6,000 available.

b) Colleges and university web sites list the scholarships and bursaries that are offered by individual location i.e. Check [www.carleton.ca/scholarships](http://www.carleton.ca/scholarships) to find the various scholarship at Carleton University.

c) Other Publications and web sites that are available  
Peel District School Board Web site.

[www.peelschools.org/student/learning/scholarship.htm](http://www.peelschools.org/student/learning/scholarship.htm)

Ontario School Counsellor's Association (OSCA)

<http://www.osca.ca>

-Click on "Students"

-Click on " Scholarships and Financial Assistance"

### **3. Private Companies:**

Many companies and organizations have money available for the children of employers i.e. Ford Motor Company of Canada, OSSTF etc. Your parents should ask their work place and check out businesses, Unions, Churches and Clubs that your family has affiliations with.

### **4. Guidance Department – Career Centre**

Turner Fenton's Guidance Department receives application forms from a variety of public scholarships. As we receive scholarship applications and packages, they will be announced and the application will be filed in the Guidance Office. Applications for most are on line.

### **5. Colleges and Universities in the United States:**

There are many opportunities for students to research and take advantage of athletic and academic scholarships in the U.S. You will have to write the SAT tests. You must begin your research very early in your Grade 11 year. As it is a very complicated process to apply to either college or university in the U.S. it is suggested that you seek expert advice early on in the process. For further information on funding your education go to [www.studentaid.ed.gov](http://www.studentaid.ed.gov).

## **General Guidelines**

- It is the responsibility of YOU, the student, to read all application information and be familiar with the requirements of the award.
- It is your responsibility to arrange for all necessary documentation/references etc.
- Unless otherwise stated, it is your responsibility to mail the application; in some cases the school will mail the application.
- Be certain that your application is as neat and as attractive as possible. Observe normal margins, type or computer

generate responses whenever possible. Do not overcrowd the page. Do not cross things out. Check grammar and spelling. Remember, your application will speak for you. In most cases you will not have an opportunity to speak personally on your behalf. If possible, ask if one of your teachers will be willing to edit your application. Remember this takes time, so start the process well ahead of the application deadline.

### **Letters of Recommendation**

- Many awards require letters of reference from a school official such as a teacher, counsellor or principal.
- You must allow at least two weeks for a school official to complete part of the application or provide a letter of recommendation.
- To assist the person writing the letter of reference complete the "Scholarship Information Form" at the back of the Financial Survival Kit (page 22) and give it to the person who will be writing the letter.
- Letters of reference are best written by someone who knows you well.
- To assist the individual writing the letter of reference a guideline is also provided at the back of the Financial Survival Kit.

### **Extenuating Circumstances**

Some scholarships are based on financial need caused by events that had an effect upon school performance, such as a death in the family, prolonged serious injury, family bankruptcy or unemployment of frequent changes of schools.

## Scholarships and Bursaries

The *SCHOLARSHIPS, BURSARIES AND AWARDS CHART* at the end of this resource is not intended to be an exhaustive list but rather a sampling of what is available. Please keep in mind that each year new awards become available that may not have existed at the time these resources were compiled and others may no longer be available. Turner Fenton Secondary School does not manage the following scholarships but offers the listing only as an information source to students researching their post secondary options.

There are a number of awards available that recognize accomplishments other than high academic standing. Students are encouraged to be thorough in locating awards which recognize their special talent, interest or circumstances.

### **UNIVERSITY ENTRANCE SCHOLARSHIPS** requiring separate applications

At most Ontario universities, an application for admission is automatically considered as an application for scholarship. However, almost all universities also offer scholarships for which a separate application is required. Some of these scholarships may also require references and in some cases competitive assignments. Students are asked to refer to their copy of INFO, for an extensive list of university entrance scholarships and their requirements.

## Financing Your Post Secondary Education – Use the Internet to Figure it All Out!

### **PART ONE – ESTIMATING COSTS**

1. Go through Page one of booklet "How Will I Pay for My Education?".
2. Decide on a particular program at a particular school to use as an example for research purposes.
3. Go to [www.ontariocolleges.ca](http://www.ontariocolleges.ca). Click on "Money Matters".  
OR [www.ouac.on.ca](http://www.ouac.on.ca) Link to Ontario Universities; go to McMaster Financial Matters; Financial Information for Students; Use the New Interactive Budget Builder.
4. Discuss differences in costs between university, college and private career college.
5. Go to <http://www.osca.ca/edlinks>  
Go to Scholarships and Financial Aid  
Read Financing for Post Secondary Education  
Check out the "Sample Budget for an 8 month Academic Year"  
Compare these figures with the results of your research.

### **PART TWO – ONTARIO STUDENT ASSISTANCE PROGRAM**

1. Go to <http://osap.gov.on.ca>
2. Read the first page then click *NEXT*
3. Click OSAP INFO
4. Then Eligibility
5. Then Eligibility Requirements
6. When this page is up and running and you are able to apply, you will be able to do a quick calculation to get an estimate of how much loan you will be eligible for.

## **PART THREE – BANK LOANS & LINES OF CREDIT**

1. Go to [www.scholarshipsCanada.com](http://www.scholarshipsCanada.com)
2. Register at this site – after registered you will have free access to this web site and [www.MySchool101.com](http://www.MySchool101.com), [www.StudyinCanada.com](http://www.StudyinCanada.com) and [www.Books4Exchange.com](http://www.Books4Exchange.com)
3. Go to "Alternate Aid Options" (left side of bar)
4. Read the three pages that explain how to borrow money from banking your education.
5. Visit the Royal Bank Website [www.royabank.com/student](http://www.royabank.com/student) to become more familiar with options for financing your education.
6. Share these resources with your parents.

## **PART FOUR – SCHOLARSHIPS AND BURSARIES**

1. Refer to page two and three of the resource booklet and go over general information about scholarships and bursaries. This research is the responsibility of the student but with this information it should be quite easy, if time consuming. \*Treat scholarship research like an additional course and give it that much time.
2. Return to [www.scholarshipsCanada.com](http://www.scholarshipsCanada.com).
3. Enter your personal information as accurately and thoroughly as you can and then search for scholarships that you could be eligible for.
4. Check out some of the scholarships you could qualify for and save these in your profile.

## **PART FIVE – PART-TIME AND SUMMER EMPLOYMENT**

1. Brief discussion about how to accumulate savings before and during post-secondary schooling to help decrease or eliminate debt after graduation.
2. Return to [www.osca.ca/edlinks](http://www.osca.ca/edlinks).
3. Go to Scholarships and Bursaries.
4. Visit the Student Tool Kit – this will take time but go through the process of setting savings goals, tracking your cash in-cash out patterns and accumulating and managing your savings.
5. Visit <http://www.fool.com/teens> and read about "Ways to Make and Save Money" which talks about jobs for teens and tips on saving. Check out True Teen Stories.

## SCHOLARSHIPS, BURSARIES AND AWARDS

\*For all scholarships and awards specific to a university examine the *Scholarships and Awards* section at the back of *Info*. Also visit [www.peelschools.org/student/learning/scholarship.htm](http://www.peelschools.org/student/learning/scholarship.htm)

All due dates are approximate as they change annually.

Completed application packages for awards requiring school nomination must be received in Guidance at least 3 weeks/21 days prior to the application deadline. If a scholarship requires nomination you can present yourself as a nominee and the scholarship committee will choose whether or not to forward your name. ps.org = applications available at the above web site.

A. A. Heaps SCHOLARSHIP	\$3000.	June	UNIVERSITY admission; community involvement; commitment to social ideals of A. A. Heaps; essay, employment history ; financial need taken into account
ABLE Association of Black Law Enforcers Scholarship	Funds towards tuition	March	COLLEGE or UNIVERSITY, program in law enforcement, law & security, correctional worker, criminology, justice studies, police foundations, Voluntary service, essay <a href="http://www.ablenet.ca">www.ablenet.ca</a>
Administrative Staff Group ASG BURSARY	\$1000.	mid May	Graduate of Peel secondary school; minimum 3 yrs. In Peel outstanding academic achievement; accepted into a Business/Commerce Program at Cdn. UNIVERSITY Requires nomination <a href="http://www.peelschools.org/student/learning/scholarship.htm">www.peelschools.org/student/learning/scholarship.htm</a>
Aird SCHOLARSHIP	\$2500.	April	To help students with physical disabilities to study full time at COLLEGE or UNIVERSITY Outstanding academics, motivation and initiative <a href="http://www.osap.gov.on.ca">www.osap.gov.on.ca</a>
Allan Simpson Educational Fund Awards	Varies	March	BOTH PARENTS DECEASED, pursuing post secondary education <a href="http://www.lobof.net">www.lobof.net</a>
Alexander G. Bell Association for the Deaf	\$1000.	Jan.	HEARING IMPAIRED <a href="http://www.agbell.org">www.agbell.org</a>
Alliance of Jamaica Alumni Associations BURSARY	Variable	April	JAMAICAN descent, B average in last 2 years of high school, COLLEGE or UNIVERSITY, nominated by school, community involvement
As Prime Minister Awards	10 awards \$10,000.	June	Essay competition, COLLEGE or UNIVERSITY <a href="http://www.asprimeminister.com">www.asprimeminister.com</a>
Association of Black Law Enforcers (ABLE) SCH.	\$1000.	mid March	To BLACK and RACIAL MINORITIES entering law, criminology, law enforcement, or business Studies with a long range GOAL OF LAW; academic achievement, community service, essay And interview. <a href="http://www.ablenet.ca">www.ablenet.ca</a>
Ayn Rand Institute Essay Contests			<a href="http://aynrand.org/contests">aynrand.org/contests</a>
BMO Bank of Montreal Possibilities Youth SCHOLARSHIP			ABORIGINAL students, students with DISABILITIES, VISIBLE MINORITIES; commitment to academic achievement, community, extra-curricular; interested in BUSINESS and FINANCE ps.org

B'NAI Britn Human Rights Award	\$200.		Leadership in recognizing DIVERSITY in school and community, HUMAN RIGHTS and MULTI-CULTURALISM; participation in school activities, sports, volunteer work, teacher Recommendation. ps.org
Brampton Historical Society Paul Hunt Bursary	2 awards \$500.	Oct.	Brampton resident, Canadian post-secondary history or related program. 905-457-0058
Burger King Scholars	1,600 awards \$1000.	Feb.	Any Canadian COLLEGE or UNIVERSITY; Leadership, community service, plus outside job School nominated <a href="http://www.bkscholars.csfa.org">www.bkscholars.csfa.org</a>
C. Lloyd Dobson SCHOLARSHIP	\$650.	May	PEEL graduated; accepted at Music Education course at Canadian UNIVERSITY; \$350. First year \$300 \$300. Second; music/academic achievement, extracurricular, school recommendation ps.org
Canada Trust SCHOLARSHIP FOR Community Leadership	full tuition \$5000. living expenses employment	Oct. 31/05	<a href="http://www.tdcanadatrust.com/scholarship">www.tdcanadatrust.com/scholarship</a>
Canadian Association of Principals Leadership Award (CAP)	\$500.	March	Academic achievement' pursuing post-secondary education Exemplary LEADERSHIP within the school <a href="http://www.cdnprincipal.org/awards">www.cdnprincipal.org/awards</a>
Canadian Federation of Independent Grocers	Varies	May	Apply for grocery or retail careers <a href="http://www.cfig.ca">www.cfig.ca</a>
Canadian Federation of University Women	\$2000.	May	FEMALE graduates of Mississauga secondary school, academic achievement, involvement in community, leadership ps.org
Canadian Golf Foundation SCHOLARSHIPS			Accepted at a Canadian UNIVERSITY with a GOLF program accredited by RCGA <a href="http://www.rcga.org">www.rcga.org</a>
Canadian Hospitality Foundation SCHOLARSHIP	6 awards \$1,000.	April/College	COLLEGE and UNIVERSITY awards, based on academics, work experience, leadership <a href="http://www.chfscholarships.com">www.chfscholarships.com</a>
Canadian Institute for The Blind	\$5,000.	August	VISUALLY IMPAIRED <a href="http://www.cnib.ca">www.cnib.ca</a>
Canadian Italian Business & Professionals Association BURSARY	5 awards	Mid July	Accepted at COLLEGE or UNIVERSITY; academic achievement, financial need, of Italian heritage pursuing a program in Italian studies
Canadian Merit SCHOLARSHIP	\$500.-	Mid Oct.	Academic achievement; outstanding leadership; school & community involvement; 3 sponsored/school can be a direct pool entrant; any Canadian COLLEGE or UNIVERSITY <a href="http://www.cmsl.ca/awards">www.cmsl.ca/awards</a>
Canadian Printing Industries SCHOLARSHIP	\$1000.	June	COLLEGE or UNIVERSITY; TAKING Graphic Communication Management or Printing Technology (not Art Design); pursuing career in Canadian printing industry <a href="http://www.vcpia-acl.ca">www.vcpia-acl.ca</a>

Canadian Sanitation Association SCHOLARSHIP	\$2000.	June	COLLEGE or UNIVERSITY, in any recognized program; leadership; interest in environment; essay ps.org
Canadian SCHOLARSHIP Quiz		Feb.	An on line quiz; scholarship draw from correct quizzes <a href="http://www.talkaboutcanada.ca">www.talkaboutcanada.ca</a>
Canadian Tamil Youth Development Award	\$2000.	June	<a href="http://www.cantyd.org">www.cantyd.org</a> or ps.org
Canadian War Museum History Award	5 awards \$1,000.	March	1,500 work essay, letter from History teacher <a href="http://www.civilization.ca/cwm/cwmenq/cwmhseing.html">www.civilization.ca/cwm/cwmenq/cwmhseing.html</a>
Carol Anne Leithen Leadership & Sport Scholarship	\$1,500. @ of 3 yrs.	March	85%, business or sport program, athletics and leadership in high school, <a href="http://www.coa.ca">www.coa.ca</a>
CIBC Youthvision SCHOLARSHIPS	30 awards		Must be a member of Big Brother or Big Sisters <a href="http://www.cibc.com">www.cibc.com</a>
CMA Society of Management Accountants of Ontario			Entering Business program at UNIVERSITY <a href="http://www.cma-ontario.org">www.cma-ontario.org</a>
CN SCHOLARSHIP For Women	\$500. \$1500.	July Oct.	COLLEGE, entry into a program of study leading to a non-traditional career Female entry trades or technology
Congress of Black Women (Mississauga Chapter) BURSARY	\$800.	May	COLLEGE or UNIVERSITY; academic excellence; community involvement; letter of reference; Financial need
Corporate Express SCHOLARSHIP	2 awards	May	Accepted into materials distribution, Logistics, Supply Chain Management or Engineering Program <a href="http://www.CorporateExpress.ca">www.CorporateExpress.ca</a>
CSEA-Berol Art SCHOLARSHIP	\$1000.	May	Acceptance into a post-secondary Art program; submission of original art work
Descartes Math Award	\$500.	June	Top mathematics mark achieved by a Peel student in Waterloo Descartes Contest
Don Cousens Charitable Fund			
Dr. Bassem Kahafah SCHOLARSHIP Fund	2 awards \$1000.	May	Academic excellence and involvement in CANADIAN ARAB COMMUNITY
EF Global Citizen Award	\$1000.+ 10 day all to Europe.	Feb.	COLLEGE or UNIVERSITY, essay main criteria, school can nominate 1 student, 2 awards for Canadian students <a href="http://www.eflours.com">www.eflours.com</a>
Erindale College History Award	\$500.		Highest mark achieved by a Peel student on a History essay marked by Erindale College History Department

Eva Smith BURSARY	\$500.	July	BLACK YOUTH entering COLLEGE or UNIVERSITY; academic achievement; community involvement Letters of reference; financial need
Fairfax Financial Holdings SCHOLARSHIP	60 awards \$5,000. U \$3,500. C	July	All programs, COLLEGE & UNIVERSITY, high average, financial need, <a href="http://www.guicc.ca">www.guicc.ca</a>
Federation of Filipino Canadians			Any COLLEGE or UNIVERSITY; community involvement; values & promotes Filipino heritage
Fellowships for Studying in French	\$1000.	April	Pursuing a program at a bilingual university; 60% of course load must be in French; awarded to student studying in French for the first time
Fluid Power Education Foundation SCHOLARSHIP	\$500. US	May	Must enter first year of the Automation and Robotics program at Centennial College, pursue a career involving fluid power & technology; transcript, letters of reference, resume
Ford Motor Company SCHOLARSHIP	\$4000./yr for 4 yrs.	April	Children of FORD COMPANY EMPLOYEES; 85 % ave., top third of class, must write SATs by Jan of Graduating year
Fraternal Teachers SCH.	\$1500.	May	Son/daughter of member of TEACHERS FRATERNAL; academic excellence; leadership; citizenship
Future Leaders: SCHOLARSHIPS For Tomorrow	55 awards \$3,000.		Boys and Girls Club of Canada, Financial need <a href="http://www.bgccan.com">www.bgccan.com</a>
Garfield Weston Ment SCHOLARSHIP	varying amts up to Tuition + \$2500. -\$4000.	April	<a href="http://www.gwmmc.ca">www.gwmmc.ca</a> UNIVERSITY and COLLEGE aptitude for chosen area of study; leadership; community service; academic achievement Diploma or applied degree
Geraldo Donato Vertone SCHOLARSHIP	\$400.	August	ITALIAN HERITAGE <a href="http://www.italyincanada.com">www.italyincanada.com</a>
Greyhound Canada <i>Travel is Educational Tool</i>			80%; no other criteria: <a href="http://www.greyhound.ca">www.greyhound.ca</a>
Global Television Network SCHOLARSHIP	2 awards \$4,000.	May	JOURNALISM or RADIO & TELEVISION, PHYSICAL DISABILITY or VISUAL MINORITY <a href="http://www.canada.com/aboutus/scholarships">www.canada.com/aboutus/scholarships</a>
H. J. A. Brown SCHOLARSHIP	Min. \$1000.	May	Peel graduate; must enroll in PHE course at COLLEGE or UNIVERSITY; academic achievement; school involvement; career plans
Harinder Takhar SCHOLARSHIP	1 award \$1000.	May	B+; pursuing BUSINESS STUDIES at Canadian UNIVERSITY; community involvement Ps.org
Harmony SCHOLARSHIP	\$1000.	June	Significant contributions towards ELIMINATING SOCIAL BARRIERS to mutual understanding; 20 scholarships in GTA <a href="http://www.harmony.ca/scholarship">www.harmony.ca/scholarship</a>
Harry Jerome Awards Black Business Professionals- Association	6 awards \$2000. @	TBA	Black African of Black Caribbean; COLLEGE or UNIVERSITY entrant; contribution to the BLACK community; financial need: <a href="http://www.bbpa.org/HarryAwards">www.bbpa.org/HarryAwards</a>

Harry R. Gairy BURSARY	2 awards	June	Academic achievement; leadership and service particularly to the BLACK Community, financial needs <a href="http://www.bbpa.org">www.bbpa.org</a>
Helen Goslan Secretarial Award	\$700.	June	Graduating PEEL student entering post-secondary program in secretarial field; demonstrated excellence in one or more areas of business
Herbert E. Carnegie Future Aces BURSARY	25 awards \$1000.	Feb.	Exemplary citizenship qualities; school can nominate 2 candidates, reference letters, financial need: <a href="http://www.futureaces.org/Scholarships">www.futureaces.org/Scholarships</a>
Hydro One Brampton SCHOLARSHIP	\$1000.	May	COLLEGE or UNIVERSITY; extracurricular activities; volunteer; essay <a href="http://ps.org">ps.org</a>
Independt Order of Odd Fellows Allan Simpson Educational Fund for ORPHANS	number & amount dependent on interest	March	COLLEGE or UNIVERSITY Must, Canadian Citizen, an orphan (both parents deceased), 22 years of age or less at time of application
J. V. Findlay BURSARY	up to \$300.	June	Pursuing studies in areas that will improve safety, health, & the workplace environment in Ontario, essay
Janice Wilson Music SCHOLARSHIP	\$500.	May	Acceptance into a MUSIC degree program at UNIVERSITY; career goals in performance; <a href="http://ps.org">ps.org</a>
Jean Lumb Awards	4 awards \$500.	June	CHINESE Heritage; 4 categories: academics, athletics, arts, community service <a href="http://www.jeanlumbfoundation.ca">www.jeanlumbfoundation.ca</a>
Jim Allard Broadcast Journalism SCHOLARSHIP	\$2500.	June	Enrolled in BROADCAST JOURNALISM course at Canadian COLLEGE or UNIVERSITY; combines academic achievement wit natural talent; essay; strong character; leadership <a href="http://www.Cab-aic.ca">www.Cab-aic.ca</a>
John Brooks Community Foundation SCHOLARSHIP	14 different awards		Fostering the development of young people particularly of AFRICAN DESCENT; <a href="http://ps.org">ps.org</a>
John Fraser SCHOLARSHIP	\$1000.	May	Peel graduate with exemplary writing skills; participated in a Writer course or another 5 <sup>th</sup> English credit involved in school activities related to writing, community involvement; NOMINATED by English Department Head; entering post-secondary program that could lead to a career in writing <a href="http://ps.org">ps.org</a>
John N. Cleary Memorial BURSARY	\$500.	May	resident of PEEL; PHYSICALLY CHALLENGED <a href="http://ps.org">ps.org</a>
Kesri Ribbon Project	n/s	April	SOUTH ASIAN Heritage, athletics, academics, arts, leadership, business, humanitarian and community Service
Kiwanis BURSARY	\$2000./YR for 4 yrs.	April	PEEL resident at least 3 years; COLLEGE or UNIVERSITY ;academic achievement; extracurricular; FIANANCIAL NEED, school can nominate 1 candidate <a href="http://ps.org">ps.org</a>
Korean Canadian Journalism SCHOLARHIP	\$2,000.	June	KOREAN heritage, Journalism program 80% + email <a href="mailto:daekang@home.com">daekang@home.com</a>

Leonard Foundation SCHOLARSHIP	140 awards \$1200.	Mar.	COLLEGE or UNIVERSITY; participation in athletics; fitness or military activities; leadership; preference to sons or daughters of clergy, teachers, military personnel, grads of RMC, members of Engineering Institute of Canada, members of Mining & Metallurgical Institute. Apply through Student Awards Office At college or university. <a href="http://www.leonardfnd.org">www.leonardfnd.org</a>
Lester B. Pearson SCHOLARSHIP of the Pacific	\$27,000. per year		Any COLLEGE or UNIVERSITY; Grade 11IB only <a href="http://www.pearsoncollege.ca">www.pearsoncollege.ca</a>
Lincoln M. Alexander Award	2 awards	April	Leadership in eliminating racism; nominated by school <a href="http://www.citizenship.gov.on.ca">www.citizenship.gov.on.ca</a>
Lloyd-Carr Harris SCHOLARSHIP	1 <sup>st</sup> year tuition	May	Peel graduate entering Business/Commerce at a UNIVERSITY; commitment to Business and/or Entrepreneurial Studies in school and community; 85%; one nominee per school
Lung Association - Youth Tobacco Team			Community involvement
MADD BURSARY	Up to \$2000.	May	Parent of guardian killed in an impaired related accident. COLLEGE, UNIVERSITY, OTHER <a href="http://ps.org">ps.org</a>
Marion Drysdale Awards		Nov.	COLLEGE or UNIVERSITY; sponsored by OSSTF; creative; poster, photography, poetry, prose <a href="http://ps.org">ps.org</a>
Mark S. Bonham SCHOLARSHIP For Queer Studies in Film And Video	\$5,000.	March	Involvement in Gay or Lesbian community, entering Film and Video Studies, 70%, references samples of creative work <a href="http://www.insideout.ca">www.insideout.ca</a>
Maurice Izzard Memorial Award	\$500.	May	PHYSICAL DISABILITY; UNIVERSITY, COLLEGE or OTHER <a href="http://www.bvmschool.on.ca">www.bvmschool.on.ca</a>
MEI International Academy SCHOLARSHIP	\$500.-	June	80% +; school/community contribution, academic promise, apply to MEI for 3 month program <a href="http://www.meiacademy.com">www.meiacademy.com</a>
Mensa Canada SCHOLARSHIP	\$500. - \$750.	Jan.	Pursuing post-secondary education; essay <a href="http://www.canada.mensa.org">www.canada.mensa.org</a>
Mid-Med Bank SCHOLARSHIP	\$10,000.	June	Must be Maltese, entering first year at Canadian UNIVERSITY; volunteer work, essay 416-763-5018
Millennium BURSARY Program	\$3000.	Sept.	FINANCIAL NEED; COLLEGE, UNIVERSITY, OTHER; Apply through OSAP; must have already completed at least 60% of first year of post secondary and be assessed by OSAP has in highest Level of financial need <a href="http://www.millenniumscholarships.ca">www.millenniumscholarships.ca</a>
Millennium Excellence Awards	\$4000. - \$20,000.		Leadership, academic excellence, innovation, COLLEGE, UNIVERSITY, OTHER, minimum 2 year program <a href="http://www.millenniumscholarships.ca">www.millenniumscholarships.ca</a>
Miller Thomson Foundation SCHOLARSHIP	\$1000.	March	Academic excellence, extra-curricular involvement, school/community; letters of recommendation COLLEGE or UNIVERSITY, <a href="http://www.millertthomson.com">www.millertthomson.com</a>

Mississauga Theatre Alliance Dramatic Arts SCHOLARSHIP	\$500.			Pursuing post-secondary program in Dramatic Arts <a href="http://www.mississaugatheatre.ca">www.mississaugatheatre.ca</a>
Mon Sheong Foundation SCHOLARSHIP	\$250.	June		Proceeding to UNIVERSITY; academic excellence; personal character & leadership; volunteer; sportsmanship; school can NOMINATE 2 candidates
Monsanto Canada SCHOLARSHIP	\$1,500.	July		From RURAL BACKGROUND, entering forestry, agriculture program, academics, leadership community involvement, essay <a href="http://www.monsanto.ca">www.monsanto.ca</a>
National Aboriginal Achievement Foundation Awards	Various Amounts	Sept.		Of NATIVE ANCESTRY; many different awards for different types of programs, aged 15-24 <a href="http://www.naaf.ca">www.naaf.ca</a>
Ontario Hospitality Institute COLLEGE Entrance Award	2 awards \$2000.	April		Entering Ontario Community COLLEGE HOSPITALITY PROGRAM or tourism course of at least 2 years; extracurricular, academics, work experience, letters of recommendation <a href="http://www.theohi.ca">www.theohi.ca</a>
Ontario Housing Dr. Albert Rose BURSARY				Must live in Ontario Housing <a href="http://www.mah.gov.on.ca">www.mah.gov.on.ca</a>
Ontario Hydro John Wesley Beaver Memorial Awards	yr. One tuition	June		NATIVE ANCESTRY, entering environmental engineering, environmental studies, forestry, biology, land use and planning, engineering technology COLLEGE or UNIVERSITY <a href="http://www.mypowercareer.com">www.mypowercareer.com</a>
Ontario Knights of Columbus BURSARY	Varied			Member or wife, son or daughter of a member in good standing or deceased member, COLLEGE OR UNIVERSITY, financial need, service to church and community <a href="http://www.peelsb.com">www.peelsb.com</a>
Ontario Parks Association SCHOLARSHIP & BURSARY	Varied	April		Post secondary in public parks works, related horticulture, conservation, landscape architecture outdoor recreation, letter of recommendation, financial need or academic merit <a href="http://www.oforest.on.ca">www.oforest.on.ca</a>
OPSBA Award of Merit Jack A. Mac Donald		April		Ontario Public School Boards Association, academic record, outstanding community service, leadership, elementary & secondary students, nominated by school <a href="http://www.opsba.org">www.opsba.org</a>
Optimist Club of Brampton BURSARY		May		Financial needs and community involvement, applications in Guidance
Orville Erickson Memorial SCHOLARSHIP	Up to \$3000.	May		Post-secondary in the field of conservation. FINANCIAL NEED. <a href="http://www.cwf-ict.org">www.cwf-ict.org</a>
OSSTF Family BURSARY	\$1000.	May		Child of OSSTF member, entering COLLEGE or UNIVERSITY, school involvement & Leadership, community involvement <a href="http://www.osstf.on.ca">www.osstf.on.ca</a>

OTIP BURSARY	12 awards	June	Random selection of winners, applicants must be children of members insured through Ontario Teachers Insurance Plan <a href="http://www.otip.on.ca">www.otip.on.ca</a>
Padgett Business Services SCHOLARSHIP	\$1000.	March	Dependents of small business owners in local community, academics, essay, verification of information of parent's business <a href="http://www.peelschools.org/student/learning/scholarship.html">www.peelschools.org/student/learning/scholarship.html</a>
Peel Society for Education Through the Arts BURSARY	\$750.	June	Outstanding graduating art student, accepted into COLLEGE or UNIVERSITY, in Visual Arts Or Applied Arts, one nominee per school <a href="http://www.peelschools.org/student/learning/scholarship.htm">www.peelschools.org/student/learning/scholarship.htm</a>
Queen Elizabeth II Aiming for the Top SCHOLARSHIP	up to \$3500.	June	Must apply online using OSAP application, about 15,000 recipients a year, <a href="http://www.osap.on.ca">www.osap.on.ca</a>
R. N. Chalmers Award	\$500.	May	EXCEPTIONAL student, demonstrated leadership, educational progress, outstanding Contribution to school. 1 nominee per school <a href="http://www.peelschools.org/student/learning/scholarship.html">www.peelschools.org/student/learning/scholarship.html</a>
RBC - Royal Bank Financial Lifeskills SCHOLARSHIP		May	ANY FIELD, COLLEGE or UNIVERSITY, Community leadership, extra-curricular, hard work <a href="http://www.rbcroyalbank.com/lifeskills">www.rbcroyalbank.com/lifeskills</a>
Retail Council of Canada - Retail as a Career SCH.	\$1000. 10 awards	April	Entering a retail or business related post secondary program, experience in retail, <a href="http://www.peel.edu.on.ca">www.peel.edu.on.ca</a>
Robert H. Lagerquist Citizenship Award	\$200. plaque	May	Grade 12 PEEL student, COLLEGE or UNIVERSITY, outstanding school citizenship, community involvement, 1 nominee/school <a href="http://www.peelschools.org/student/learning/scholarship.htm">www.peelschools.org/student/learning/scholarship.htm</a>
Robert K. Brown SCHOLARSHIP	\$1500.	May	AFRICAN or CARIBBEAN heritage, community involvement <a href="http://www.bbpa.org">www.bbpa.org</a> .
Ron Lenyk Athletic BURSARY	\$1000.	April	Two recipients (one male, one female), resident of Mississauga, COLLEGE or UNIVERSITY, furthering athletic career while studying <a href="http://www.peelschools.org/student/learning/scholarship.htm">www.peelschools.org/student/learning/scholarship.htm</a>
Ruth Hancock SCHOLARSHIP	3 awards	June	Enrolled in a recognized communications course in Canada, aim for a career in broadcasting, essay strong character, leadership, willingness to help others. <a href="http://www.cab-aci.ca">www.cab-aci.ca</a>
Sandy Cemas SCHOLARSHIP	\$1000.	April	Any Canadian UNIVERSITY, academic merit, extra-curricular, role model, PHYSICALLY DISABLED <a href="http://www.dsbn.edu.on.ca">www.dsbn.edu.on.ca</a>
Sidney Watson SCHOLARSHIP			Awarded to top English scholar in Peel, no application

Society of Plastics Engineers SCHOLARSHIP	\$500. To	June	COLLEGE or UNIVERSITY program related to plastics technology, financial need, <a href="http://www.4spe.org/scholarships">www.4spe.org/scholarships</a>
St. John's Ambulance Nursing BURSARY	Varied	March	entering a full time NURSING program, letters of recommendation, community involvement, member St. John's Ambulance branch or brigade <a href="http://www.sja.ca">www.sja.ca</a>
Status of Women OSSTF District 16 Engineering SCH> Summer Language BURSARY	Tuition room & board	April Feb.	Any Canadian UNIVERSITY, female student planning to attend an Engineering program, academics. Extracurricular Granted to students wanting to participate in 5 week immersion course in French, must have completed 3 years of high school <a href="http://www.exchanges.gc.ca">www.exchanges.gc.ca</a>
Terry Fox Award Of Courage	\$500.	May	PEEL student nominated by school
Terry Fox Humanitarian Award	\$3500. To \$15,000.	Feb.	COLLEGE or UNIVERSITY, involved in humanitarian work, satisfactory academic standing, renewable <a href="http://www.terryfox.org">www.terryfox.org</a>
Toyota Earth Day SCHOLARSHIP	\$5000. 15 awards	Jan	COLLEGE or UNIVERSITY, outstanding commitment to environmental issues, community service and leadership, academic merit <a href="http://www.earthday.ca/scholarship">www.earthday.ca/scholarship</a>
United Achievers SCHOLARSHIP		June	BLACK or CARIBBEAN heritage, academic merit, financial need, COLLEGE or UNIVERSITY, Applications in Guidance Office.
Vedic Cultural Centre Youth SCHOLARSHIP			COLLEGE or UNIVERSITY, 85% minimum, community service, one parent of South Asian or Indo-Caribbean origin
Vietnamese Association Of Toronto SCHOLARSHIP			Academic excellence, community involvement <a href="http://www.vatoronto.ca">www.vatoronto.ca</a>
Visual Arts BURSARY	\$750.	June	Pursuing VISUAL ARTS PROGRAM COLLEGE or UNIVERSITY, nominated by school <a href="http://www.peelschools.org/student/learning/scholarship.htm">www.peelschools.org/student/learning/scholarship.htm</a>
W. J. Wood Award	1 award		Outstanding ability and aptitude in the VOCATIONAL LEVEL program, 1 nominee/school <a href="http://www.peelschools.org/student/learning/scholarship.htm">www.peelschools.org/student/learning/scholarship.htm</a>
Wellizing the Workplace SCHOLARSHIP	5 awards \$2,000.	July	General disability <a href="http://www.aucc.ca">www.aucc.ca</a>
Wendy's Classic Achiever High School SCHOLARSHIP	\$500. - \$2000. 210 awards	Dec.	At least 70%, entering COLLEGE or UNIVERSITY, extra-curricular involvement, community service <a href="http://www.wendysclassichighschool.ca">www.wendysclassichighschool.ca</a>
Young Miracle Maker Award	\$500. + \$2500. To your Charity		Outstanding commitment to charitable causes for children and youth 18 years and younger. <a href="http://www.cibcwm.com/wm/miracleday/Canada/en/faq.html#Award">http://www.cibcwm.com/wm/miracleday/Canada/en/faq.html#Award</a>

YTV SCHOLARSHIPS		Dec.	Acting, band/musical, dance, instrumental, public service, visual arts, writing etc.
Zonta International		Sept.	dedicated to advancing status of women, <a href="http://www.zonta.org">www.zonta.org</a>