



University
of Windsor

Student Financial Aid & Fees



University of Windsor

Nice to Meet You!

- Arrange yourself in groups of 3-5 students and introduce yourselves.
- Tell the group:
 - Your first name
 - Where you're from
 - Program you will be starting in the Fall.
- Share 1 thing you are *looking forward to* with starting University in the Fall
- Share 1 thing you are *nervous about* with starting University in the Fall
- Share 1 *fun fact* about yourself (ie; favourite movie, favourite band/artist or type of music, you're afraid of spiders, a vacation you have planned, etc...)



Topics to be covered

- Develop your Budget
- Income Sources
- Strategies for Saving
- Scholarships/Bursaries/Awards
- Work Study (Ignite)
- Ontario Student Assistance Program (OSAP)
- Important Dates



PSE is an Investment in your Future

Research
your
program

Develop
your budget

Estimate
costs &
resources

Understand
the funding
options
available



Develop Your Budget

- A budget compares income to expenses, and keeps personal spending accountable.
- Create a budget that matches your estimated resources with your expenses
- Use a daily log to track your spending



EnRICHed Start



- Help with budgeting and money management
- Quick modules
- Topics include: money management, credit card traps, saving and investing

<http://www.uwindsor.ca/studentawards/enriched-start>



Know Your Expenses

- Reflect on your expenses
 - Education costs
 - Accommodation costs
 - Living costs
- Consider your priorities
- How much debt are you comfortable with?



2019-20 Estimated Domestic Tuition

Cost	University of Windsor (With Residence)	
	Low	High
Tuition and Fees	\$6,444	\$10,566
Ancillary Fees	\$962	\$1,014
Books	\$1,000	\$2,000
Residence	\$5,900	\$7,650
Meal Plan	\$4,500	\$5,200
Other Expenses	\$1,000	\$2,000
Total	\$19,806	\$28,430

For illustration purposes using estimated 2019-20 costs. Costs will vary by program, residence, meal plan selection, etc. For 2019-20 rates visit www.uwindsor.ca/cashiers and use the Fee Estimator. 2019-20 actual costs will be available as of May 1, 2019.



Potential Revenue Sources

- Own resources
- External organizations
- Entrance awards (Automatic & Application)
- Needs based awards (e.g. Bursaries)
- Endowed Donor Awards
- Work Study (Ignite): Part-time on campus employment
- Student loans (e.g. OSAP, Other Provincial Aid) and personal lines of credit



How to Save on Campus

- UwinCARD
- Campus Bookstore
- Use your bus pass instead of a car, taxi, or Uber
- Use your St. Denis Forge gym membership
- Stretch your meal plan or food budget
- UWSA food pantry (free soup kitchen and campus food bank)
- Apply for scholarships and bursaries
- Almost all departments offer free or affordable tutoring services



Student Health and Dental Plan

- Included in tuition payment
- Opt-out available from **July 15th- September 30th 2019**; check www.uwsa.ca for details.
- Still eligible to use Student Health Services with OHIP Card.

OPT-OUT INFORMATION:

Before you opt out, understand that:

- You cannot opt back in under any circumstances until the next school year
- You cannot use UHIP or ODSP/Trillium Benefits as proof of comparable coverage

Early Fee Reversal – July 15 – August 1 – [LINK](#). If you choose this option, you will have the student fee removed from your account before being charged to the tuition (therefore never paying in the first place).

Fall/Regular Opt Out – August 5 – September 30 – www.studentcare.ca/uwsa. If you apply to opt out during this time, students are refunded VIA direct deposit into your bank account or cheque.

Winter Opt Out – TBA – www.studentcare.ca/uwsa. If you apply to opt out during this time, Students will be refunded VIA direct deposit into your bank account. Please note that this opt-out is for students starting classes in Winter semester. Please note that if you missed the Fall opt out you are not able to complete this opt out.

<http://www.uwsa.ca/uwsa-services/health-and-dental/>



RESPs - Proof of Enrolment

- Financial institutions require Proof of Enrolment (POE) documents to process withdrawal of RESP funds.
- POE is available via UWinSite Student:
 - Click on the My Academics tab
 - Click "Self Service Letters" and then select "Enrolment Verification Letter"
- Under most circumstances, Proof of Enrolment (POE) documents can only be provided to students that have paid their semesterly tuition.
- If you need additional documentation or assistance:
 - Contact the Registrar's Office in person or via email registrar@uwindsor.ca.
 - Requests could take up to 5 business days to be processed.



Financial Aid & Awards



Minimum Level of Support

Students entering directly from full-time secondary school are considered for automatic grades-based entrance scholarships.

Top 6 interim & final U or M level university preparation grades available as of May 1 are considered.

Final grades will only adjust scholarship up if grades improve.

Renewable scholarships guaranteed for Year 1 (Fall & Winter). A cumulative average of 85% or higher is required to renew after Year 1.



PRESIDENT'S LEVEL SUPPORT

95% to 100%
grade range

\$4000 renewable
over 4 years



DEAN'S LEVEL SUPPORT

90% to 94.99%
grade range

\$2500 renewable
over 4 years



BLUE & GOLD LEVEL SUPPORT

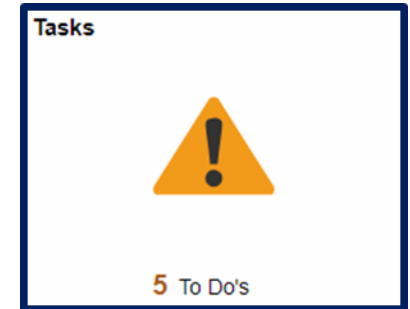
85% to 89.99%
grade range

\$1000
for first year only



UWinAward On-Line Profile

- Log into Uwinsite Student
- Click on the “Tasks” tile
- Complete Uwin Award Consideration Request by March 31st
- Log back in within 24-48 hours for your activity guide assignment
- Complete the **Uwin Award Application Profile – Entering Undergraduate Students**
- Deadline in October for returning students



In-Course Bursary & Awards

After you have been admitted, you may be eligible for additional bursary assistance.

- In-Course Bursary Application opens: **August 1**
The earlier you fill out your UWinAward profile the better!!
 - Deadline to apply – **October 15**
- Donor Sponsored Award Applications open: **August 1**
 - Merit and needs based scholarships and bursaries available
 - **Variable deadlines** – search for awards early!

Needs Based Bursaries – must have at least \$1 of need as determined in your government financial aid application.

180 awards are directly linked to the University's In-Course Bursary application.



IGNITE: Work Study

- IGNITE: Work Study program funds part-time jobs on campus for students.
- Positions offer opportunities for financial benefits and skills development
- Work Study students are eligible to work a total of 160 hours over 2 terms
- Approximately \$2,330 in 2019-2020



<http://www.uwindsor.ca/cces/ignite>



Ontario Student Assistance Program (OSAP)

- The **Ontario Student Assistance Program (OSAP)**, offered by the Government of Ontario, provides financial assistance to students to help them attend college or university.
- OSAP is based on your **financial need**, not your grades.
- With one application, you will be considered for **non-repayable grants**, as well as an **OSAP loan**:
 - Grants = non-repayable aid (**you keep**)
 - Loans = repayable aid (**you pay back**)
- Early applications for 2019-20 are available **now. Apply early!!**



How to Apply to OSAP Cont'd

- Complete an Online OSAP Application:
 - Click on '**Apply for OSAP**' and '**Start a new application**'
 - You will need your:
 - **Class start and end date;**
 - **SIN**
 - **Tax information**
 - **Parents' tax information.**
 - Full-Time vs. Part-Time Applications:
 - Students registered in at least a **60% course load** are considered Full-Time;
 - Students with a documented permanent disability must be registered in a minimum 40% course load to be considered for full-time funding.

Keep track
of your
login info!

www.ontario.ca/osap



How to Apply to OSAP Cont'd

- Supporting Documents:
 - Print, sign, and upload required signature pages and any other supporting documents required directly to your OSAP portal.
 - If you experience any issues, these documents can be sent by email, mailed or dropped off to the Financial Aid Office
- MSFAA Form:
 - Complete your **Master Student Financial Assistance Agreement (MSFAA)** online from the OSAP website.
 - Identities verified online, electronically sign and submit loan documents.
- Check Online Application:
 - Keep an eye on your email as well as OSAP portal.
 - Will receive your Notice of Assessment once your application processes.
 - **Opt-in for Email Notifications**

CONFIRM YOUR INCOME!



OSAP - Net Estimates

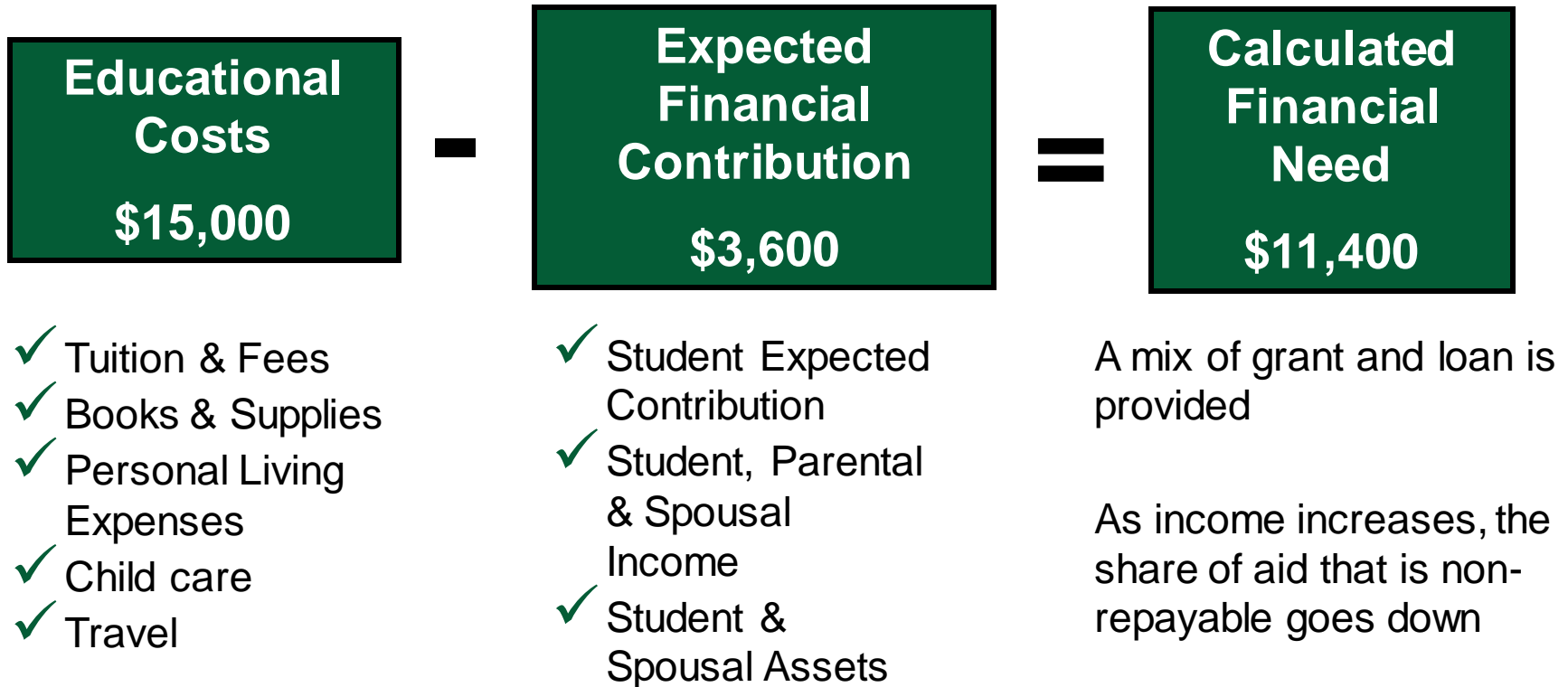
- After you complete your OSAP application(s) through the OSAP portal, you will be provided:
 - Estimated net tuition
 - OSAP aid
 - Institutional aid
- You will be provided with an online estimate as soon as you complete your OSAP application(s).

Maximum OSAP Assistance Levels for 2019-20

	Weekly	34-week program (2 terms)
Single dependents and independent students	Up to \$400	Up to \$13,600
Married students and sole support parents	Up to \$680	Up to \$23,120



Example of how OSAP aid is determined



Visit ontario.ca/osap to view the OSAP aid estimator



Receiving your OSAP funds

- Funding will arrive in Fall semester; the exact date depends on when you apply.
- Funding will arrive by electronic funds transfer.
 - It is first deposited to your student account at the University; any remaining funds will then be deposited to your bank account.
- Deadline to pay fees is extended if you are receiving OSAP



Important Dates

- **OSAP:** Apply now!
- **UWindsor Entrance Bursaries/Awards:**
 - In-Course Bursary and Donor Awards applications
 - Open: **August 1, 2019**
 - Deadline:
 - Bursaries – **October 15, 2019**
 - Awards: variable
- **Fee Payment deadlines:**
 - **August 15, 2019 for Fall; December 15, 2019 for Winter**
 - Contact Student Accounts office for these special situations:
 - Scholarship/Award payment process (provide SIN!)
 - RESP- payment timing



Thank you for attending!

Questions?



More Info:

Website:

<http://www.uwindsor.ca/studentawards/>

Email: award1@uwindsor.ca

