



University
of Windsor


Financing Your Education

Presented by
Student Awards and Financial Aid
Spring Open House
April 1st, 2023



University of Windsor

Land Acknowledgement



The University of Windsor sits on the traditional territory of the Three Fires Confederacy of First Nations, which includes the Ojibwa, the Odawa, and the Potawatomi. We respect the longstanding relationships with First Nations people in this place in the 100-mile Windsor-Essex peninsula and the straits – les détroits – of Detroit.



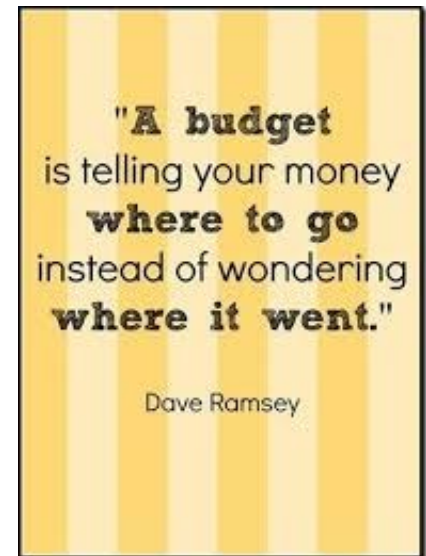
Topics to be covered

- Developing your Budget
- Potential Expenses/Potential Revenue Sources
- Strategies for Saving and Spending
- Work Study (Ignite) Part-time Employment
- Scholarships/Bursaries/Awards
- Ontario Student Assistance Program (OSAP)
- Registrar's Office – Proof of enrollment
- Student Accounts Important Dates
- How we can help!



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
- Reflect on your expenses:
 - ➔ Education costs
 - ➔ Accommodation costs
 - ➔ Transportation costs
 - ➔ Food and Clothing
 - ➔ Personal well-being
 - ➔ Entertainment
- Consider your priorities and establish realistic goals and expectations
- How much debt are you comfortable with? Consider your personal situation



Potential Expenses

This example is for illustration purposes only - 2023-2024 tuition rates may also be found by visiting www.uwindsor.ca/finance/fee-estimator and using the Tuition Fee Estimator after May 1, 2023.

Cost	University of Windsor (With Residence)	
	Low	High
Tuition Fees	\$5,800	\$9,510
Ancillary Fees	\$1,240	\$1,320
Books	\$1,000	\$2,000
Residence	\$7,228	\$9,568
Meal Plan	\$5,400	\$5,800
Other Expenses	\$1,000	\$2,000
Total	\$21,668	\$30,198



Potential Revenue Sources

- Your own resources – income, RESP's, funds from friends and family
- External organizations – employer, parent's employer, religious organizations, credit unions, fraternal organizations
- University:
 - Scholarships / Endowed Donor Awards
 - Bursaries - Needs based awards
- Work Study
- Student loans (e.g. OSAP, Funding from other Provinces) and,
- Personal lines of credit



Strategies for Saving and Spending

Saving:

- UWin card discounts; Opt out – Drug and Dental Plan; Bus Pass; TLC Gym membership; Book Buy Back at the Campus Bookstore; Students Offering Support (\$20+ fee: <https://windsor.soscampus.com>), S.T.E.P.S., Leddy Library Data Centre, and Leddy Library Writing Desk all offer academic assistance; Additionally, almost all departments offer free or affordable tutoring services; Food Pantry.

Spending:

- Stick to your budget; Control impulse buying as much as possible – is a need or is a want? Limit credit card purchases; Adjust your attitude; Sell or swap items that you no longer need

<http://studymagazine.com/2014/05/02/6-student-tips-save-money-control-spending/>



Enriched Academy



Enriched Academy

is an engaging, interactive video-based course for all students.

It provides **critical financial and life skills** to set everyone on a path to a great career.



The program starts out with debunking certain myths about finances and reminds you that in life, it is not about how much you make, it's about how much you save that is important. This program encourages you to make your money work for you.

Complimentary program for @uwindsor.ca students.

Once you are enrolled, create your account to start your Enriched Academy journey,

OR

Submit your request to access our program now to get a jump start!

uwindsor.ca/studentawards/enriched-academy



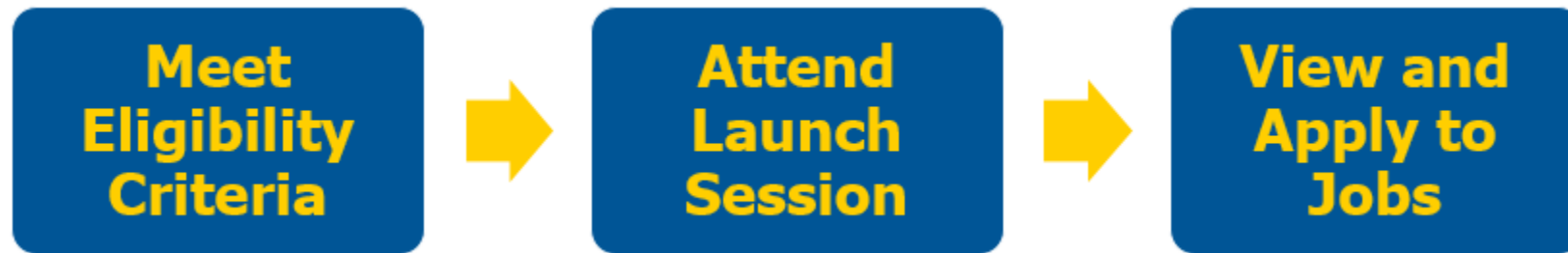
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Ignite Work Study Program

Ignite is the University of Windsor's Work Study program and funds part-time jobs for students. These jobs are usually on campus and are flexible around class schedules.

Positions offer an opportunity for both financial benefits and skills development.

IGNITE work Study	2019-20	2020-21	2021-22
Positions Requested	608	847	761
Positions Approved	471	463	506
Number of Students Hired	447	455	409
Departments	62	67	64
Supervisors	132	136	124
Funding	900k	900k	950k



For details on the application process, visit

<http://www.uwindsor.ca/career-development-experiential/ignite-student>



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Automatic Entrance Scholarships

- Students are automatically considered for university open entrance scholarships.
 - **Conditional offers** are made based on a student's final grade 11 and minimum 3 interim and/or final U/M level grades. Students will receive an early financial aid offer with their offer of admission if their early admission average falls within our scholarship range. Conditional offers do not translate to final offers if a student does not maintain the average that is required for a final offer to stand.
 - Final offers are made **based on a student's interim and/or final Grade 12 (12O)** courses generally available in May.
 - Final offers are reviewed at the end of July, once final grades are in. If final grades improve, scholarship offers will be increased. Final offers communicated in May will not be adjusted if final grades go down.
 - Minimum levels of support:
 - 85% - 89.99% \$1000 University of Windsor Entrance Scholarship (\$1,000)
 - 90% - 94.99% \$10,000 Dean's Level Entrance Scholarship (\$1,250 x 8 terms)
 - 95% - 100% \$16,000 President's Level Entrance Scholarship (\$2,000 x 8 terms)
- What happens if we receive a student's 12O prior to May?
 - The first 12O average we receive is the average that sets the scholarship offer.
 - It may change in May, then again in July only if the average goes up.



Applying for Scholarship & Bursaries

- With the student's offer of admission, there will be a financial aid letter with the link to apply for entrance scholarships and bursaries.
 - Entrance award by application portal (UWinAward Profile/Application) opened January 1, 2023.
 - All application-based scholarships and bursaries – **Deadline: April 30, 2023**
 - Over 140 additional scholarships and bursaries that students can be considered for ranging from \$500 to \$80,000 (over 4 years).
- Students must activate their UWIN ID to access the UWinAward Profile/Application.
- Instructions on how students can activate their UWIN ID can be found here:
 - www.uwindsor.ca/registrar/uwinsite-student



The image displays two screenshots of the University of Windsor's UWinAward Profile/Application portal. The left screenshot shows the 'Office of the Registrar' website with a navigation menu. The right screenshot shows the 'UWinsite Student' login page and the 'Applicant Homepage' dashboard.

Office of the Registrar

- Home
- Academic Calendars
- Timetable Information
- UWinsite Student**
- Transfer Students
- Fee Estimator
- Where do I pay?
- Testing Centre
- Change of Program/Major
- Apply for Re-admission
- Degree Verification
- Examinations
- Forms and Applications for Students

UWinsite Student

UWindsor Home > Office of the Registrar > UWinsite Student

LOG IN TO UWINSITE STUDENT

UWINID and password required.

Applicant Homepage

- Login History
- Profile
- Admissions
- Award Profile
- Financial Aid

MDOLL

No active application



In-Course Funding Opportunities

After being admitted, students may be eligible for additional assistance in the form of in-course funding opportunities. As previously mentioned, an application will be required for these university scholarships and bursaries.

- The UWinAward Profile will again be made available in August.
- The sooner the application is completed, the better! Awards start to be adjudicated in early November and early submission - by mid to end of October – will guarantee consideration for all awards.
- Donor Sponsored Awards are part of the UWinAward Profile process and provide both merit and needs based scholarships and bursaries.

Needs Based Bursaries – these bursaries require students to demonstrate financial need. To do so, students must apply for financial aid and have at least \$1 of need as determined in their government financial aid application.



Other Scholarship Opportunities

- www.scholarshipscanada.com
- www.yconic.com
- www.uwindsor.ca/studentexperience/
- Community Agencies/ Clubs
- Parent's employer
- High school





osap 



Ontario Student Assistance Program

- Ontario administers a student aid program that assists students with financing their post-secondary studies.
- The application is generally available in May and we encourage students to apply by the end of June.
- With one application, students will be considered for OSAP, which includes:
 - Grants, bursaries, and scholarships = non-repayable aid (you keep)
 - Loans = repayable aid (you pay back)



Grants

+



Loans

=



Example of how OSAP aid is determined



- ✓ Tuition & Fees
- ✓ Books & Supplies
- ✓ Personal Living Expenses
- ✓ Child care
- ✓ Travel

- ✓ Student Expected Contribution
- ✓ Student, Parental & Spousal Income
- ✓ Student & Spousal Assets

A mix of grant and loan is provided

As income increases, the share of aid that is non-repayable goes down

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



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How to Apply to OSAP

Full-time Applications:

In order to apply for **full-time** financial aid funding, a student must be enrolled in at least a 60% course load (*usually* this equates to 3 – three credit courses per semester). For students with a permanent disability, they are eligible for full-time funding if taking a 40% course load.

Part-Time Applications:

Students registered in less than a **60% course load** are eligible to apply for part-time funding and must submit the part-time OSAP application form.

Students with a documented permanent, persistent or prolonged disability are eligible for part-time funding if registered in a minimum 20% course load, maximum 40% course load. At a 40% course load, these students can request either part-time or full-time funding.

For Ontario permanent residents, simply complete an online [OSAP](#) application at: ontario.ca/osap and carefully follow the instructions

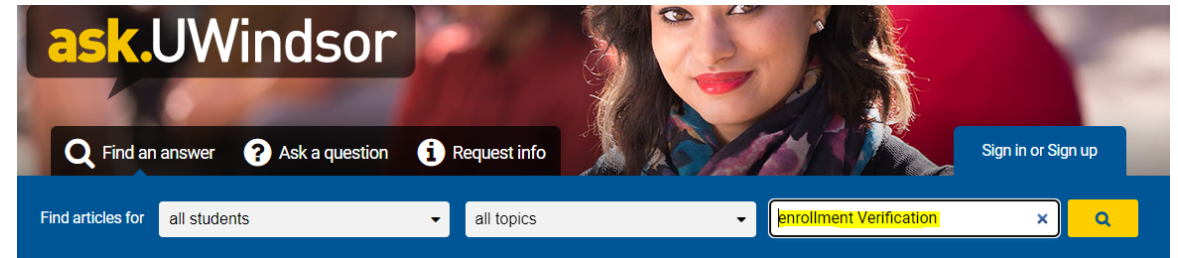


Registrar's Office – Enrolment Verification

Financial institutions require a proof of enrolment document to process the withdrawal of Registered Educational Savings Plan (RESP) funds. We refer to this as an Enrolment Verification letter.

At the University of Windsor, Enrolment Verification Letters are available for download via the student portal.

- Log in to [UWinsite Student](#)
- Click on the My Academics Tile
- Click on Self Service Letters
- Select Enrollment Verification Letter



Published Articles

Results 1 - 10 of 48

What should I do if the dates (or other details) on my enrolment verification letter is incorrect?

Before taking steps to correct this matter please double check the following conditions are met, as these can be common ways your **enrolment verification** letter could appear wrong. Please make...

How do I receive an Enrolment Verification letter?

Proof of **enrolment** is often required by financial institutions, government agencies, insurance companies or employers. The University of Windsor offers an **Enrolment Verification Letter** (no charge)...

How do I get an Enrolment Certificate?

You can request an **Enrolment Certificate** by logging into ask.uwindsor.ca and clicking on "ask a question". In your request, please write that you need an **enrolment** certificate and include your...

Do you have a technology related question?

UWin Account sign in questions? MFA issues? Other IT challenges? Please contact the IT Service Desk by opening a ticket or visiting our Live Chat.

[IT Service Desk](#)

Future Students

Student ambassadors are here to help answer any questions



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Student Accounts/Cashiers

- If you would like an estimate of the cost of your program, you can use the tuition estimator outlined on our website here:

<https://www.uwindsor.ca/finance/fee-estimator>

2023-24 Tuition Rates will be available on/after May 1, 2023

Important Financial Dates

- **Aug 15th Fall Fees Due**
- **December 15th Winter Fees Due**
- **May 15th Summer Fees Due**

Payment Options

There are various options available to pay your student account, simply visit our website for details: www.uwindsor.ca/Cashiers



Other University Support Services - Are Here to Help!

Our job is to help you succeed, and these are some of the ways we help you to do that, in addition to finances:

- Academic Advising: <https://www.uwindsor.ca/success/advising>
- Peer Mentoring for various faculties:
<https://www.uwindsor.ca/dailynews/2021-01-21/peer-mentorship-moves-online-during-covid-19>
- Tutors: https://www.uwindsor.ca/success/uwin_search/tutors
- Student Accessibility Services – Exam Accommodations <https://www.uwindsor.ca/studentaccessibility/>
- Study Skills – S.T.E.P.S (Skills to Enhance Personal Success) program aids in the preparation for final exams through group sessions that introduce practical methods to help students improve their learning and study skills. <https://www.uwindsor.ca/success/529/online-sessions>



Create a Plan and Execute it!

- Establish realistic goals and expectations
- Research scholarship, bursary, and financial aid opportunities and be prepared to use all available resources to make you successful
- Your budget and your plan will be your foundation
- This is one of the biggest investments you will make in your lifetime!



Questions

Questions?

Contact:

Student Awards and Financial Aid

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

Contact: ask.uwindsor.ca

Student Accounts/Cashiers

www.uwindsor.ca/cashiers

Contact: ask.uwindsor.ca

