

FINANCING YOUR UNIVERSITY EDUCATION

Awards & Student Finance Guide
for First-time Students



**THOMPSON
RIVERS
UNIVERSITY**

HELPING YOU PLAN YOUR EDUCATIONAL INVESTMENT

Looking for a more carefree university experience?

Student Awards & Financial Aid can help you find resources, make sense of terminology, and complete applications.

Whether you're enrolling in a certificate, diploma, or degree, full-time or part-time, want to be rewarded for your accomplishments or assisted with your financial need, we can help.



DEFINITIONS

TYPE	Non-Repayable	Repayable	Application Required	Academic Achievement	Financial need	Additional Requirements
AWARD	✓		✓	recognizing ability/ accomplishment 2.00 GPA or equivalent		minimum 60% course load
BURSARY	✓		✓	2.00 GPA or equivalent	✓	minimum 60% course load (usually) already approved for government student loans (usually)
SCHOLARSHIP	✓			3.50 GPA minimum		minimum 80% course load and it is to be used for further study (usually)
GRANT	✓		✓ NORMALLY	2.00 GPA or equivalent	✓	
LOAN		✓	✓		✓	meet criteria such as residence, program of study, course load, adequate performance in studies
PRIZE	✓			recognizing academic achievement in program of study		may be a certificate or plaque, a cash prize, or a combination

QUESTIONS?

Contact Student Awards & Financial Aid
250-828-5024 | entrance@tru.ca

WANT MORE OPTIONS?
tru.ca/awards/external-funding to find external award resources.

Entrance scholarships and awards

WHO CAN APPLY?

Undergraduate entrance scholarships and awards are open to students who have never attended a post-secondary institution (with the exception of up to 12 transferable undergraduate credits completed on a part-time basis). For scholarships, applicants must be planning to graduate from TRU with a degree or two year diploma, and must enroll in at least 12 undergraduate credits (four courses) per term.

GENERAL DEADLINE:

March 1st

Applications available at tru.ca/entrance by the beginning of December.

Alvin & Lydia Grunert Entrance Scholarship (over 4 years)	1 award @ \$30,000
Ambassador's Entrance Scholarships (over 4 years)	6 awards @ \$22,000
Leadership Entrance Scholarships	15 awards @ \$5,000
President's Entrance Scholarships	15 awards @ \$5,000
Potential Entrance Awards	15 awards @ \$4,000
Regional Entrance Awards* (over 2 years)	10 awards @ \$3,000
Community Engagement Entrance Scholarships	15 awards @ \$2,000
Athletic Entrance Scholarships (offered by TRU Athletics)	varies

*These scholarships are only available to graduates from Kamloops region.

NOTE: All scholarships and scholarship amounts are subject to change. There are other entrance scholarships available, including those for the Law Program and MBA Program.

See tru.ca/entrance for a complete list.

Almost 50% of qualified applicants receive a TRU Entrance Award offer.

WHAT ARE WE LOOKING FOR?

Undergraduate entrance scholarships require at least an 80% average in your top four Grade 12 academic courses (or if needed Grade 11) including English. In addition, all scholarships except President's Entrance take what you've done outside of the classroom into consideration. Your letter and references must outline your leadership, accomplishments, and service record, including areas such as student government, volunteering, community and religious organizations, sports and athletics, music, art, and clubs—essentially any activity which has developed your character, leadership abilities, goal orientation, and passion for learning are relevant.

Tip: We're interested in the impact of your activities on people and communities, which may not necessarily correspond to the volume of activities. See the application forms for full eligibility requirements for each award.

Transfer scholarships

TRANSFERRING STUDENTS

For students with previous post-secondary education, a TRU Transfer Scholarship of \$3,000 may be available.

See tru.ca/entrance for further details and more transfer award options.

External awards

AWARDS EXTERNAL TO TRU

Each year, new and returning TRU students receive hundreds of awards from applications they make directly to other organizations. Consider your family's employers, affiliations related to school, community, sport, faith community, business, etc.

See examples for the TRU region at tru.ca/awards/external

We recommend students take 15 minutes to complete a profile at yconic.com, one of Canada's largest award matching services.

Also see scholarshipscanada.com and sites like www.nslsc.ca

Dedicate a few hours to looking for external awards. Time spent on this research could yield big rewards.

YOUR SPENDING PLANNER

STUDENT AWARDS & FINANCIAL AID

Student Spending Plan Worksheet

For university period: _____ to _____
Starting Month Ending Month

EXPENSES			
Expenses for school period	Monthly cost	# of Months	Total cost
Tuition and Fees			
Books and supplies			
Rent or mortgage			
Utilities (hydro, gas, municipal)			
Phone / Cable / Internet			
Car (gas, repairs, insurance)			
Insurance (life, house, etc.)			
Loan payments			
Food			
Personal care			
Clothing			
Medical/dental (prescriptions, etc.)			
Misc (entertainment, haircuts, etc.)			
Gifts (charitable, Christmas, birthdays)			
Furnishings (kitchen, living, etc.)			
Daycare / babysitting			
Other			
A. TOTAL EXPENSES:			

What will it cost per academic year?

Tuition & Fees	\$5,489
Health & Dental, U-Pass	\$248
Books and supplies (estimate)	\$1,000-\$1,900
Total educational costs	\$6,737-\$7,637
Housing	\$5,381-\$8,400
Food, transportation, miscellaneous	\$4,835
Total living costs	\$10,216-\$13,235
Total education and living costs	\$16,953-\$20,872

How might I fund it?

Entrance scholarship and/or external awards	-\$5,000
Savings or other supports	-\$2,000
WorkStudy or other employment	-\$2,500
Total student grants and loans	-\$10,000
Total resources	-\$19,500

The above example is based on: **Full-time (2 semesters) – 10 courses Bachelor of Arts program**

*This information is based on costs for the 2020-2021 academic year.

Canada Student Loans and Grants

If you're a BC resident with financial need and plan to enroll in at least nine undergraduate credits (normally three courses or a full-time trade or vocational program), one online application at studentaidbc.ca makes application for multiple loan and grant programs. Students from other provinces can find links at tru.ca/awards/government-programs.

For single students	\$10,880 max per 8 months
For students with dependents	\$17,340 max per 8 months
Additional grant for lower income	\$100 to \$3,000 per school year
Additional grant for dependents	\$1,600 per child per 8 months

Most provincial online applications are available in June. Apply at least six weeks in advance of your start date. Normally, separate applications must be submitted for Fall and Winter semesters.

Current and future TRU students can drop by Old Main 1629 or call **Student Awards & Financial Aid (250.828.5024)** at any time for assistance in completing a student loan application, or for help with finding funding and financing your education.

Benefits of Government Student Assistance

- Interest free while you are a full-time student
- No payments required while you are a full-time student
- You do not need to have a co-signer or collateral
- A portion of your loan may be forgiven
- An *interest relief* safety net is available if you encounter financial hardship during repayment

Using Open Learning self-paced courses

Students making up a full-time course load from a combination of campus courses and self-paced Open Learning courses **must** inform Student Awards & Financial Aid before registering. The Open Learning registration and start dates must align with the campus course start dates to qualify as full-time, and a Study Contract must be approved.

OLfinaid@tru.ca
800.663.9711 Ext. 4 (toll-free in Canada) or
250.852.6802 (Kamloops and international)
tru.ca/awards/open-learning

MAKE MONEY AT TRU

Student employment on campus

TRU WORKSTUDY PROGRAM

A variety of positions are available for students demonstrating financial need. Students may work up to 8 hours per week at \$13.85/hr, to a maximum of \$3,300 per year.

For more information see tru.ca/awards/work-study

ARAMARK FOOD SERVICES

Students may be able to work at campus food locations and at events such as banquets.

RESEARCH ASSISTANTS

Returning students may have the opportunity to assist faculty with research.

See tru.ca/cel/career-services to explore all of your employment options, including off-campus work.

The Career Education department also runs the Co-operative Education program, a structured way to gain practical, paid, career related work experience.



Part-time funding

PART-TIME STUDENTS

A Canada Study Grant of up to \$1,800 per program year is available to pay for the direct costs of one or two courses, taken either on campus or online.

GRANTS FOR UPGRADING COURSES

Need that Physics 12 course after all? The Adult Upgrading Grant (AUG) is available to pay for the full cost of upgrading courses. Paper applications are available at tru.ca/awards/gov or from Student Awards and Financial Aid.

Over **\$1,500,000** for continuing TRU students

For students who have completed at least one full-time semester at TRU, the TRU Foundation provides the Awards office with more than one thousand bursaries, awards, and scholarships totaling over 1.5 million dollars each year.

Most awards are open for application each August, and are disbursed at the November Awards Ceremony.

HAVE A QUESTION OR NEED HELP?

250.828.5024 | AWARDS@TRU.CA

Student Awards & Financial Aid

Old Main Building, Room 1629
(across from the campus cashiers)

Hours: Monday–Friday 8:30 am–4 pm

Thompson Rivers University
805 TRU Way
Kamloops, BC V2C 0C8

tru.ca/awards

Computers are always available in our reception area during office hours for students wishing to complete applications where help is nearby.

