



MONEY MATTERS

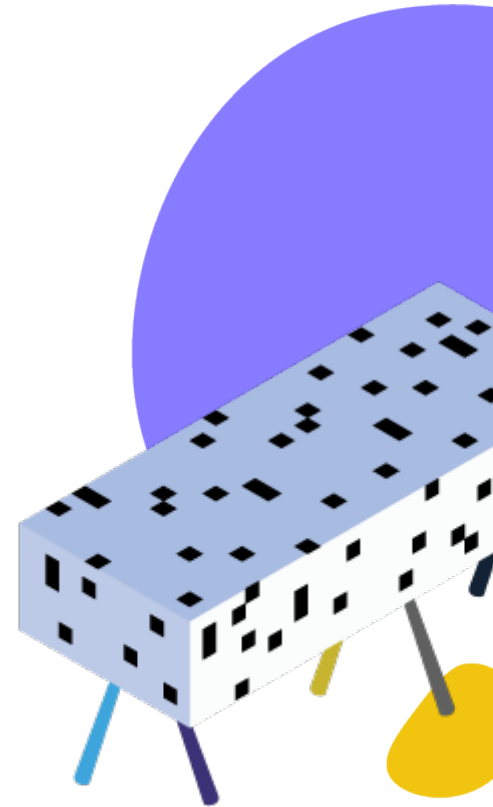
Financial Aid & Awards Information Session

LIVE on Teams

Territorial acknowledgement

We are located in Toronto, Ontario, “Dish With One Spoon Territory”.

OCAD University acknowledges the ancestral territories of the Mississaugas of the Credit, the Haudenosaunee, the Anishinaabeg and the Huron-Wendat, who are the original owners and custodians of the land on which we work, stand and create.



Agenda

- Budgeting & Financial Planning
- OSAP
- Out-of-Province loans
- Bursaries
- Scholarships
- Awards
- Work-Study Program
- Helpful Tools





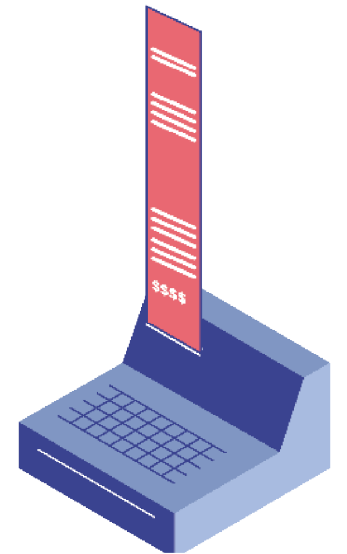
Budgeting 101:

Why is it important to have budget?

- **It helps you better manage your money**
 - **Keeps you on track and reduces stress**
 - **Allows you to reach your goals faster**
 - **Prepares you for emergencies**
- 

What are some of the costs of attending OCADU?

- Tuition
- Art Supplies
- Commuting
- Computer
- Tech supplies
- Rent
- Groceries
- Utilities
- Credit Card/Dept
- Entertainment
- Phone/Cable/Internet
- Clothes
- Others



Helpful Tools



Clear Form

OCADU Student Budget Sheet

Multiply the monthly amounts by the number of months you'll have the expense to get a yearly amount for each category. For example, if you pay \$700 a month in rent for 8 months and move home for the other 4 months of the year, you'll pay \$5,600 in rent that year.

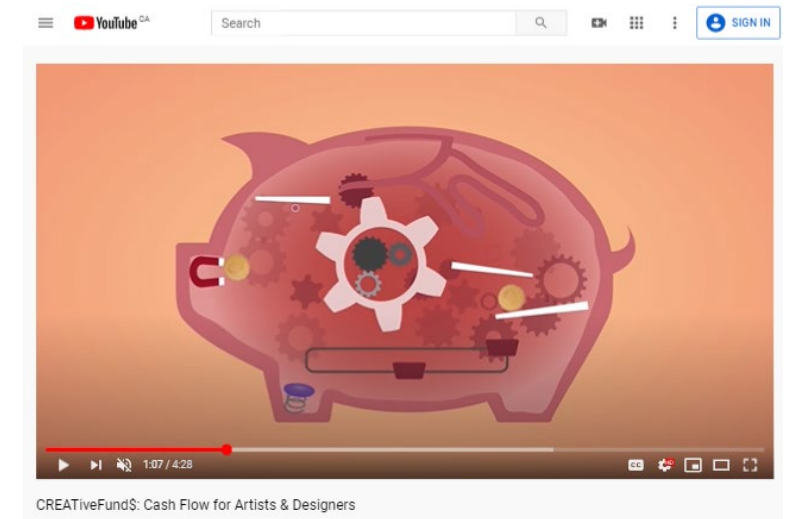
One-time Expenses

Education Expenses	Amount \$
Tuition	
Fees	
Books	
Computer/Laptop	
Other course material	
Other	

\$ 0.00

Ongoing Living Expenses

Housing	\$ per month	Months	\$ per year
Rent/Mortgage		1.0	\$ 0.00
Residence fees		1.0	\$ 0.00
Utilities (hydro, gas, electricity, etc.)		1.0	\$ 0.00
Home/tenant insurance		1.0	\$ 0.00
Other		1.0	\$ 0.00



**Estimate how much it will
cost to go to OCADU:**

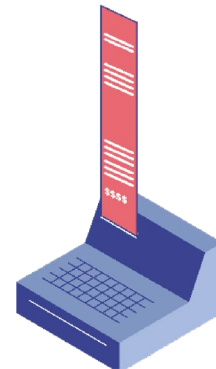


Use our

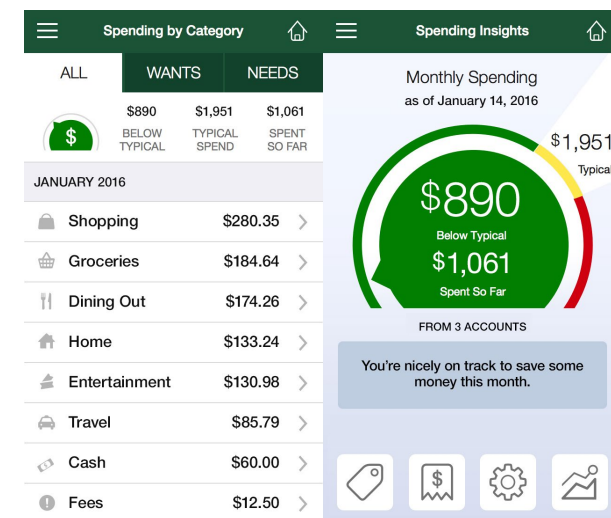
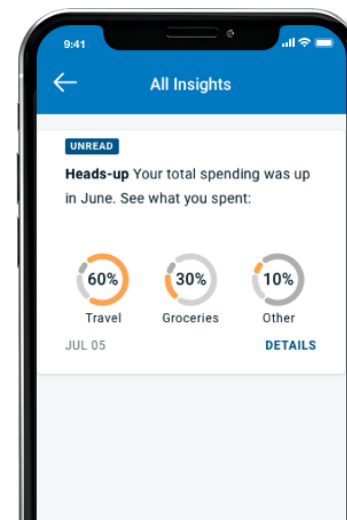
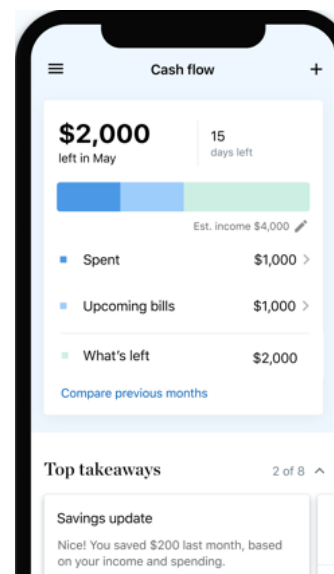
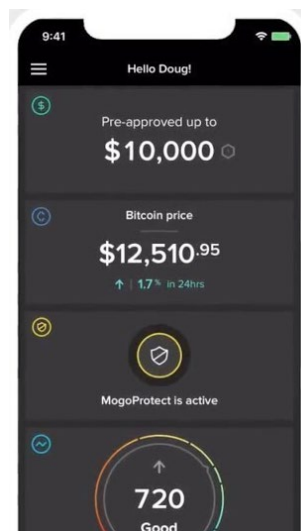
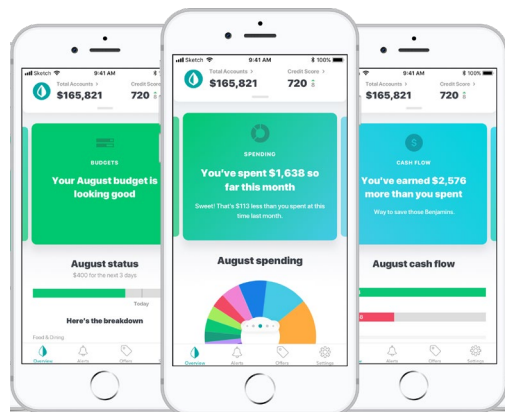
COST CALCULATOR



<https://www.ocadu.ca/services/financial-matters/financial-planning.htm>



There's an app for that..



Other Helpful Tools



Government
of Canada

Gouvernement
du Canada

[Français](#)

Search Canada.ca



MENU ▾

[Home](#) > [Money and finances](#) > [Managing your money](#)



Budget Planner

From [Financial Consumer Agency of Canada](#)

The Budget Planner helps you create a customized budget in 3 simple steps. Gather information regarding your income and expenses and get started! If you don't have all your information, you can always save and continue later.

By using this tool and its content, you are agreeing to these [terms of use](#).

Start my budget

Budgeting made easy



Enter



Save



Review



Financial Consumer
Agency of Canada

<https://itools-ioutils.fcac-acfc.gc.ca/BP-PB/budget-planner>

RESOURCES

**Family
Support**



**Student
Loans**



**Bursaries/
Scholarships**



**High school
scholarships**



RESPs



Employment



OSAP

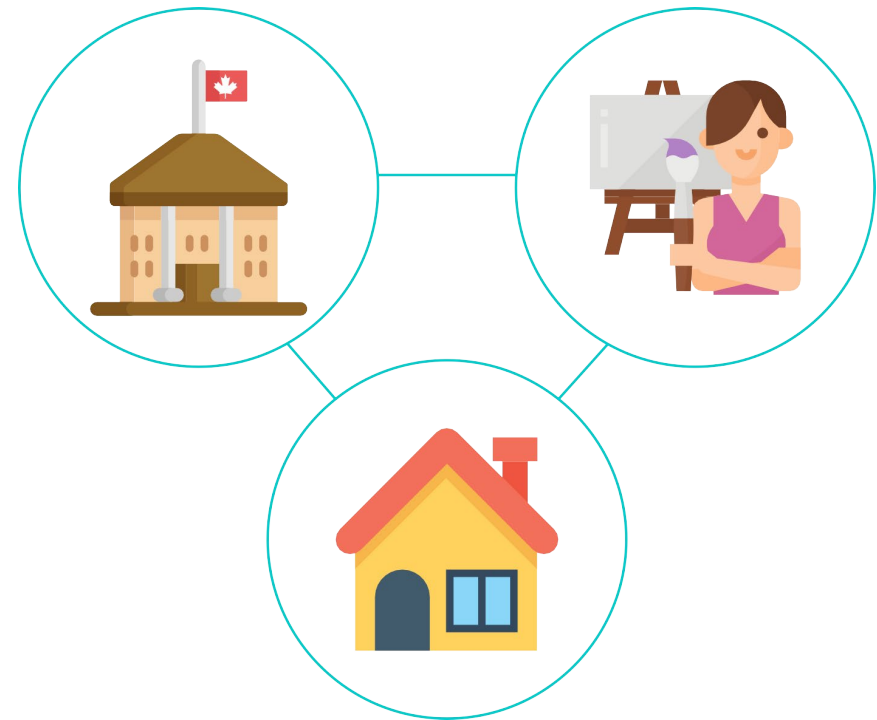
What is OSAP?

OSAP helps provide funding via loans, grants and bursaries from the government

OSAP's purpose is to supplement, not replace all financial resources



3-way partnership between student, parent(s) and government



OSAP

Find out more about FULL TIME & PART TIME OSAP at:

www.ontario.ca/osap

When you should apply:

It is recommended to apply as soon as possible, official deadlines can be found on our website.

REPAYMENT

Starts 6 months after you stop being a full-time student.

You can learn more at:

www.canlearn.ca

Out-of-Province Loans



US Loans

SALLIE MAE U.S. STUDENT LOAN

**Students at OCAD
University may access
private student loans
through Sallie Mae.**

**Apply directly to Sallie Mae at:
www.salliemae.com**

**Note:
OCADU does not participate in the
disbursement of Direct Loans,
FFEL Loans, or Perkins Loans under Federal
Family Education Program
Loans and Federal Direct Students Loans.**

BSWD

Bursary for Students With Disabilities

Provides aid to students self-identifying as having a permanent or temporary disability

If eligible, up to \$20,000 for disability-related educational costs (equipment/services)

Demonstrate \$1 financial need (through OSAP application)

Ask the Financial Aid & Awards Office or the Student Wellness Department for more information



Bursaries



Bursaries are **non-repayable** awards given primarily on the basis of **financial need**.

- OCADU Bursary
- OCADU Summer Bursary
- International Student Bursary

An application is required.

AWARDSPRING™





Scholarships



Entrance Scholarships are determined based on high school average and portfolio score. No application is required.

From years 1-3, **In-study Scholarships** are available, and are automatically considered based on academic merit.

Scholarships are awarded as a tuition credit.



Awards

Fourth-Year Awards & Medals

Awards recognize achievement in each Program major at the **fourth-year level** normally through a juried competition at the end of each academic year.

Awards can be based on a combination of criteria.

An application is required.

External Bursaries & Scholarships



**Universities
Canada.**
Universités
Canada.

StudentAwards

SCHOLARSHIPSCANADA.com



Scholarships



**Thrifty & Thriving
\$1,000 Scholarship**

[Apply Now](#)



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HigherEdPoints.com
it takes a village to raise a mind™



Work-Study Program

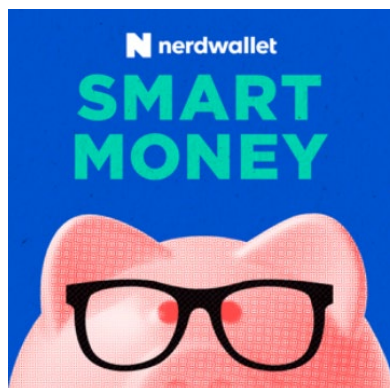
IWSP

Part-time job opportunities at OCADU

- An application is required
- Flexible and Convenient
- Gain work experience in a university setting
- \$16.15/hour
- Listings available on the Talent **Network**



Keep Learning!



Contact Us

MON - FRI
8:30 a.m. - 4:30 p.m.

416 977 6000 X 250

230 Richmond
St W
5th Floor

Financial Aid &
Awards Office



FinancialA@ocadu.ca

@FinAidOCAD



 YouTube

ocadu.ca/faavideos

@ocadufaa





Thank you!