



Scholarship, Awards, Loans HELP 101

Please note that no matter what \$\$ you are applying for, loans, scholarships, grants...the money will not be available before your application, your seat deposit and likely not even before your first tuition installment. **Financial Aid** is a broad term to describe all the possible forms of funding that students may be eligible for while attending post-secondary.

Step 1 Go to the Career Page & click the blue button. There are 2 ways to find them. Scroll to see the chronological listing by date on the main page (see below) or click the scholarship tab and see the listing by career cluster/categories.

<https://www.lcsd.ca/student-resources/career-information.html>

If you are looking for dates relating to Post-Secondary or Scholarships, look no further, they can be found here:

Today		<	>	Dec 2024 – Apr 2025			Schedule
				10 – 10:30am		Scotia Bank Student Scholarship Contest - deadline is January 31st	
6	JAN, MON			10:30 – 11:30am		Bulldogs Baseball Academy & Viking Strength Scholarship due on February 1st	
14	JAN, TUE			9 – 11:30am		The Schulich Leader Scholarship Application is due tomorrow	
16	JAN, THU			8 – 9am		Myblueprint - Scotia Bank Scholarship - Opens Jan. 16	
30	JAN, THU			10 – 10:30am		Scotia Bank Student Scholarship Contest - deadline is tomorrow!	
31	JAN, FRI			10:30am – 12:30pm		The Kin Canada Bursary Application is due tomorrow	
				10:30 – 11:30am		Bulldogs Baseball Academy & Viking Strength Scholarship due tomorrow	
1	FEB, SAT			8 – 10:30am		The Saskatchewan Agriculture Scholarship is coming due on March 1	

Holy Rosary High School Career Centre
[Add to Google Calendar](#)

Google Calendar

There are a variety of kinds of \$\$ in awards:

- **Local – School Based Community Scholarships you apply for.**
 - o Please note the application due date (most deadlines for local scholarships are May 1st), although the due date may vary, particularly with community organization sponsored awards. Please read carefully! Also note that not all scholarship applications come back to the school; some of them must be sent directly to the sponsoring body. If you have any questions, please ask!
- **University/College Entrance Awards**
 - o Students may have been awarded Guaranteed Entrance Award \$\$ based on their Grade 11 marks from their application. Applying for these is not required as the University/College assessed your transcript of marks after you applied for your program. The amount awarded will be indicated on their letter of conditional acceptance.

- Competitive Entrance Awards are scholarships that you need to submit an application. There are many that are available so you just need to do some research (possibly fill in some key words in the field boxes to search).

- **Competitive Entrance Awards have specific deadlines**

Ex) USask Best and Brightest deadline Dec.1st, other USask award deadlines are Feb 15th.

<https://admissions.usask.ca/money/scholarships.php#CompetitiveEntranceAwards>

Ex) UAlberta award deadline is Jan.10th, plus you have to accept your offer and pay tuition deposit before applying for awards

<https://www.ualberta.ca/en/admissions/tuition-and-scholarships/entrance-scholarships/index.html>

- **Provincial – Scholarships that are available provincially that you can apply for**

- <https://www.saskatchewan.ca/residents/education-and-learning/student-loans>
- <http://studentaid.alberta.ca/scholarships/alberta-scholarships/>
- **Alberta – Alexander Rutherford Scholarship** – Up to \$2500 (Alberta residents only; apply online starting August 1st)
<http://studentaid.alberta.ca/scholarships/alberta-scholarships/rutherford-scholarship/>
- **Saskatchewan – Saskatchewan Advantage Scholarship** – Up to \$750 per year, to a lifetime maximum of \$3,000. Must be a Saskatchewan residence and be attending a Saskatchewan post-secondary. (Special note: Lakeland College qualifies). For post-secondary programs starting on or after August 1, 2022, eligible students with a demonstrated financial need will receive the scholarship. Students are deemed to have a demonstrated financial **need if they are approved for a student loan.**

- **National – Scholarships that are available nationally that you can apply for.**

- <https://scholarTree.ca> Scholarships for school. Signup and create a profile
- <https://yconic.com> Money for School, Scholarships and advice. Your student community where you can give and get the support you need to manage student life. Sign-up and create a profile.
- www.studentawards.com Signup – create a profile. This will take you 10 min.
- www.scholarshipscanada.com Signup – create a profile. You will be able to use your ScholarshipsCanada.com username and password to login on all SchoolFinder Group websites, including: SchoolFinder.com, StudyingCanada.com, GradSchoolFinder.com and Books4Exchange.com.

- **Parents/Guardians – Scholarship available to apply for from your parent's/guardian's place of work.**
- **Students – Scholarships to apply for at your place of work**

Step 2 Browse the scholarship to find the CRITERIA and select the ones that suit you. You are trying to see if the categories above (Local, university, provincial, national etc....) offer awards for which you can apply.

Step 3 Open the [Scholarship PREP document](#) for tips/tricks to prepare packages. This document is KEY to success to the \$\$\$\$

Step 4 Find a system of your own (Folder, binder, envelope) to organize your materials for your packages. make sure you customize your packages (especially your cover letters) and know your deadline and submission details/locations.

Step 5: Other sources of funding to explore:

Government Student Loans & Grants:

- Government student funding may consist of both repayable loans and non-repayable grants.
- Grants can only be received by completing a full loan application
- Funding is based on financial need.
- Loans are interest and payment free as long as you stay enrolled in full time studies.
- Students must apply annually for funding.
- Online applications for the Fall and Winter terms are available each year starting in June.
- Full-time students apply for loans and grants through their province/territory of permanent residence.

Saskatchewan Graduate Retention Program – Post-secondary students will get a percentage of their tuition costs back after graduation through this program. Receive up to \$20,000 in income tax credits to post-secondary graduates who live and work in Saskatchewan.

Registered Educational Savings Plan (RESP) If your family put money into a government RESP for your post-secondary education, you can now use it. Please contact the financial institution that holds the RESP to find out how to receive it.

Scholarship Trust Plans (CST) If your family put money into a private Scholarship Trust Plan/Fund for your post-secondary education, you can now use it. Please contact the plan holder to find out how to receive it.

Line of Credit (bank loan) – This is available at all financial institutions. They will charge you interest and often require you to make payments while you are at school, the government does not. However, if you as a student do apply for a line of credit from a financial institution, you must have a cosigner.