



My own dreams of practicing medicine were realized when I made the decision to study at the University of Toronto.

—Everton A. Gooden, BSc 1991, MD 1996, PGMT 2001, FRCSC, and past recipient of the Dr. Anderson Abbott Award.



Welcome!

As a University of Toronto alumnus, I extend to you a warm welcome.

I know this is an exciting time in your life, filled with hopes, dreams and aspirations, as you begin exploring your post-secondary options. My own dreams of practicing medicine were realized when I made the decision to study at the University of Toronto. Without the financial support I received from the university, my dreams would not have been realized.

As a past beneficiary of student financial services, I strongly encourage you to take advantage of the resources offered in an effort to help with the financial challenges of a university education.

Studying at the University of Toronto will provide you with the opportunity to learn with the best and brightest minds from around the world. When you complete your studies, you will join an elite group of international alumni and scholars on the world stage.

The University of Toronto has a long tradition of excellence and you too can turn your dreams into reality.

We are here to help. Your future at the University of Toronto is within reach.

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We know that financing a university education is no small undertaking. It may involve a mix of financial resources—from student awards to government grants



Resources. Assistance. Advice. All Within your Reach.

HOW WE DEFINE ...

AWARD

A scholarship, fellowship, prize, grant or bursary.

GRANT

A monetary award based primarily on financial need. This can also be referred to as a **bursary**.

SCHOLARSHIP

A monetary award based on academic excellence alone or in combination with financial need.

AWARDS SCHOLARSHIPS & GRANTS

Thousands of non-repayable awards worth more than \$106 million are available annually, based on merit (e.g., scholarships), financial need (e.g., grants) or a combination of both.

- Award Explorer
- Awards Profile

p. 10

GOVERNMENT AID

Help from the government in the form of non-repayable grants and repayable loans.

- OSAP (Ontario Student Assistance Program)
- Provincial/Territorial government-funded student aid
- Aid from the Federal government through Indigenous Services Canada (ISC)

p. 18

RESOURCE

DIVISIONAL AID

Each faculty and college at U of T offers both non-repayable need-based financial aid and merit-based awards.

p. 19

OVERVIEW

See the many sources available to help you cover the costs of your education: future.utoronto.ca/finances

Tell me a bit about yourself.

I grew up in Reno, Nevada, but my family moved to Canada when I was in fifth grade. My family are from Six Nations of the Grand River. I am a 4th year undergraduate student specializing in Indigenous Studies and double-minoring in Book and Media Studies and Creative Expression and Society, and I am part of Woodsworth College. I hope to work within the urban Indigenous community and continue on to my MA or PhD after finishing my undergrad! I am also the founder of Indigenous Languages Club, a UTSU-recognized club that seeks to

How did you find out about the financial resources available to you at U of T?

Woodsworth College has been extremely helpful during my time here at U of T. They helped support my international experience while studying in New Zealand in the summer of 2018. First Nations House has also been instrumental in providing financial assistance, cultural programming and generally just a spot to feel at home!



Awards

Awards are non-repayable monetary awards issued based on criteria such as merit, financial need, community engagement, leadership and athletic performance.

ADMISSION AWARDS

Admission awards are for newly admitted students entering the University of Toronto in year one of their undergraduate studies. Students are automatically considered for a variety of admission awards when they apply to the University. There are also admission awards that require students to complete a separate application or awards profile.

IN COURSE



What led you to apply for the National Scholarship?

I did not have the financial resources to move away from home (Vancouver) to Toronto and fund my education and living expenses. During my senior year, I realized my extra-curricular involvements and academic success well-positioned me to apply for scholarships; I applied for the National Scholarship as a long-shot opportunity, and it just so happened to be a great fit.

How has receiving the National Scholarship impacted your post-secondary journey?

Being relieved of the stress and hardships associated with struggling to make bill payments, I have been able to dedicate 100% of my energy to my degree, multiple student groups, and multiple athletic teams.

How did it feel to receive the largest entrance scholarship at Canada's flagship university?

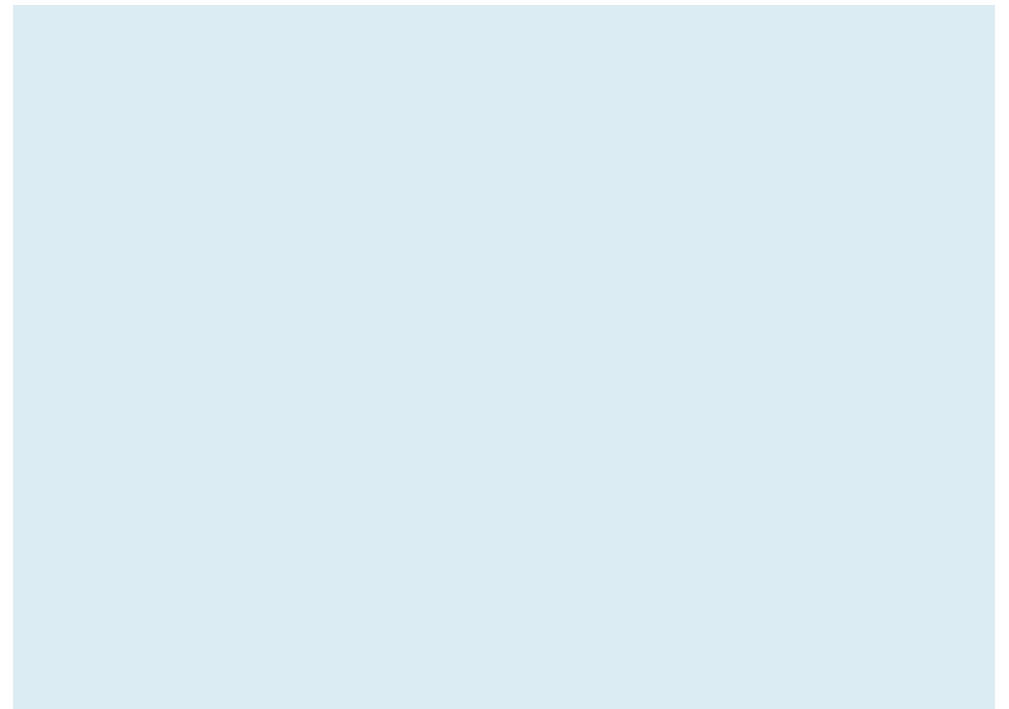
Put simply: the most life-changing and joyous feeling someone can experience. This award senti5-11.8 pblas feitrn 1 24.75 360I011.71cei0nh-14.4 (o)-11.8 (n)-1

National Scholarship Program

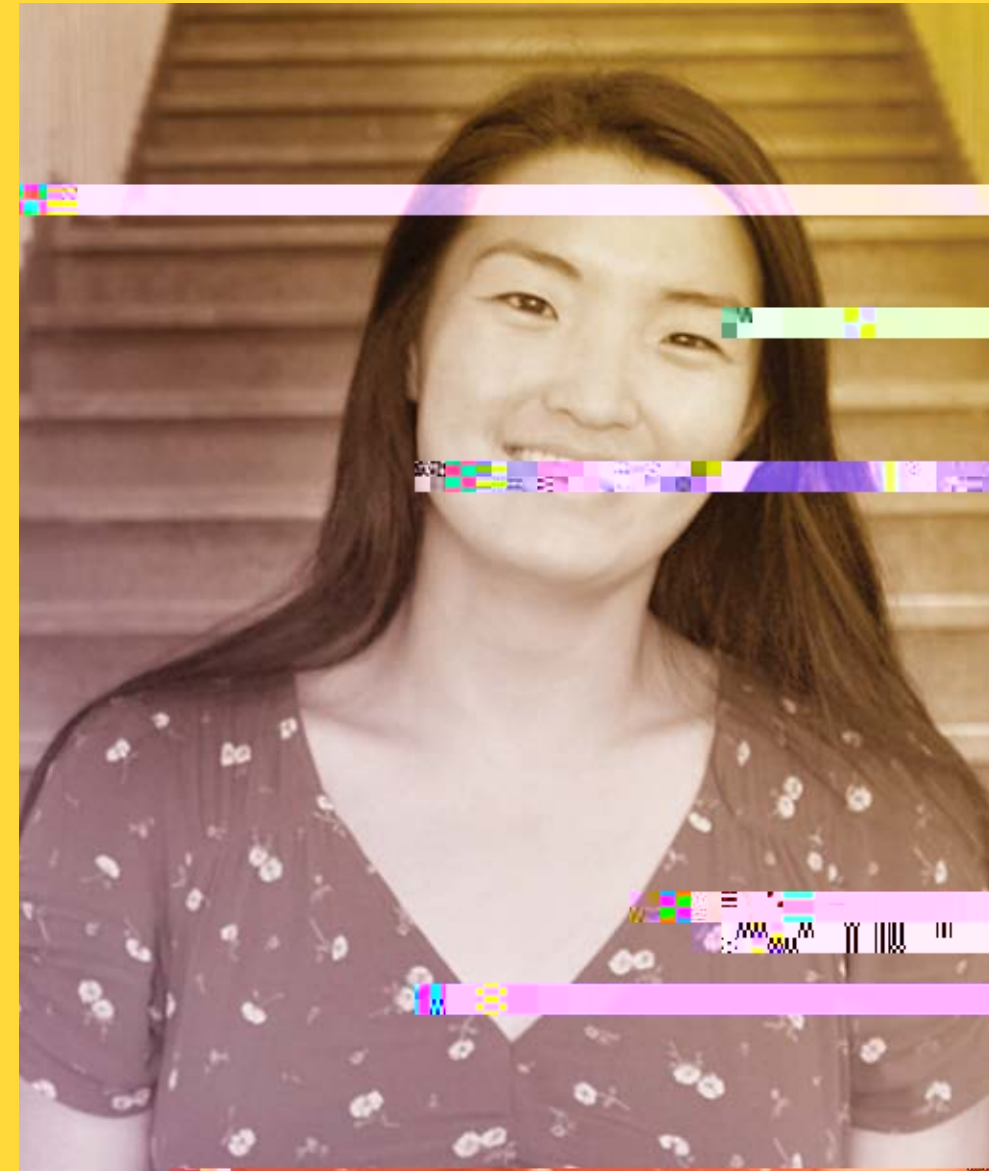
- Tuition, residence and meal plan for 4 years.
- For Canadian secondary school students.
- **Application required.**

President's Scholars of Excellence Program (PSEP)

- \$10,000 for one year.



How did you find out about the



Government Aid



The Ontario Student Assistance Program (OSAP) is a government-funded student aid program. Funding consists of a mix of grants and loans.

OSAP assumes that a student's parent(s) or guardian(s), or spouse if applicable, will financially contribute to the student's educational expenses. The income of your parent, guardian, or spouse will be taken into consideration when you apply for OSAP.

Once you apply and qualify for OSAP, you'll be considered automatically for other sources of funding, like non-repayable grants through the University of Toronto Advanced Planning for Students program (UTAPS).

If you're from another Canadian province or territory, or a First Nations band, you can apply for student aid through your province's financial aid program or through your First Nations band.

WHO CAN APPLY FOR OSAP?

Canadian Citizens, Permanent Residents, or Protected Persons who are Ontario residents may apply for OSAP.

HOW MUCH MIGHT YOU RECEIVE FROM OSAP?

Get a quick estimate of how much you might get from OSAP. Visit Ontario.ca/OSAP.

For more details on government student aid, visit: future.utoronto.ca/finances/financial-aid

33,000+

total OSAP recipients at the University of Toronto

\$336M+

in OSAP loans & grants go to our students annually

45%

of first-year OSAP recipients come from families that earn \$50K or less

A little more than

\$20K

is the average repayable OSAP debt of a student graduating from one of our direct-entry programs.

DID YOU KNOW?

U of T accepts Band Funding.

Contact your Band's Education Office/Coordinator to inquire about funding to support post-secondary education.

There are additional government grants that may apply to you:

Ontario Bursary for Students with Disabilities (BSWD)

Ontario First Generation Bursary

This is for students who are the first in their family to pursue a post-secondary education.

Indigenous Student Bursary

This is for Indigenous students who are residents of Ontario, and demonstrate financial need.

Indigenous Services Canada (ISC)

The federal government has funding programs for Status First Nations students enrolled in eligible postsecondary programs.

Divisional Aid

Each faculty and college at U of T offers non-repayable merit and need-based awards.

These awards are based on your academic division's, college's or faculty's assessment of your individual circumstances.

To learn more about Divisional Aid, get in touch directly with the specific college or faculty to which you've been admitted.

More than

\$70M

in support available across U of T's academic divisions.

UTAPS

UTAPS is there when government funds are not enough.

UTAPS fills the financial gap for full-time students who already receive the maximum amount of government aid available, but whose funding doesn't cover all of their educational costs (e.g., tuition, books, living expenses).

UNIQUE TO US.

The University of Toronto is the only Ontario post-secondary institution to provide non-repayable grants over and above what is required by



Vertical line 1

Vertical line 2

Vertical line 3

Vertical line 4

Answers and Information... Within Reach.

VISIT US IN PERSON.

Enrolment Services:

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