



# **PETER SKENE OGDEN**

## **SECONDARY SCHOOL**

### **FINANCIAL AID INFORMATION AND HANDBOOK**

 **PSO Counsellor's Corner**

[www.peterskeneogden.ca](http://www.peterskeneogden.ca)

**2014 – 2015**

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## I. INTRODUCTION

### A. MESSAGE FROM THE PSO COUNSELLING DEPARTMENT

Your Grade 12 year can be an exciting time. As you look ahead to the opportunities that exist for post-secondary education, you will realize the need for financial planning. This information booklet will help you plan ways to finance your continuing education with the assistance of scholarships and bursaries, and it will provide you with strategies to prepare effective scholarship applications. Information on student loans and planning a post-secondary budget is also included.

At any time during this year, please see one of the PSO Counsellors—we are always willing to assist you with your planning.

### B. SOURCES OF FINANCIAL ASSISTANCE

The reality of paying for post-secondary education requires careful planning. Sometimes, students and their families have been able to have educational savings available set aside to use for post-secondary expenses, but most often, students also need to research methods for financial planning for education expenses and the costs of daily living.

There are three main sources of financial assistance for which students can apply to help:

1. **Scholarship** A scholarship is a monetary award based on academic achievement or excellence in an area that pertains to the award or is specific to the criteria of the award.
2. **Bursary** A bursary is a non-repayable award based on financial need and reasonable academic standing as determined by the donor.
3. **Student Loan** A loan is a repayable monetary amount based on financial need.

## C. STRATEGIES FOR SCHOLARSHIP APPLICATIONS

1. **Apply** for as many scholarships as possible. Be prepared to spend time and effort; successful scholarship applications are the result of care, good supporting documents, and attention to detail.
2. **Begin early.** The scholarship application process should begin early in the school year.
3. **Search.** There are many online databases to search for scholarship opportunities. The counsellors can help.
4. **Be realistic.** Choose the scholarships and bursaries for which you are realistically eligible. Make sure the award applies to secondary school students entering a post-secondary institution and not just to students already attending. Check that you meet the criteria for the application. Follow the instructions carefully and accurately.
5. **Read the fine print.** Pour over the application, focusing on instructions. Call if you have questions. Most applications come with a phone number. If an award is restricted, include detailed and precise information that identifies your eligibility for the award. If the application requires a high school transcript, request one immediately.
6. **Photocopy** the application forms and use them as rough drafts. Make sure your final copy is error-free.
7. **Neatness counts.** Type all application forms, essays, etc (unless handwriting is specifically requested). Ask someone else to proofread your work. Ensure that there are no whiteouts, corrections with a pen, misspellings or crumpled paper.
8. **Practice makes perfect.** If essays or paragraph-long answers to questions are asked for, rework them until they are clear and well written.
9. **Check application deadlines.** Determine whether the deadline date is the date the application must be received or whether it is the date the application must be postmarked. Be early in case of unavoidable delays, and be aware that deadline dates are sometimes subject to change. If possible, sign, seal and send your application at least ten days prior to the application date. You may wish to consider sending it by registered or express mail.
10. **Keep a record.** Make copies of everything you send so you'll have a reference at a later date.
11. **Check out what has worked for others.** Talk to last year's grads who have won scholarships. Ask for pointers.
12. **Explore all possibilities.** Keep seeking out scholarship opportunities.

## II. SEARCHING FOR SCHOLARSHIPS AND BURSARIES

Spend some time surveying the financial awards that are available. The awards are listed in many locations, so students should search to find what awards exist. Some suggestions are:

1. Have a discussion with your parents to see if they have any affiliations with unions, private institutions, companies and other organizations, as well as volunteer associations.
2. Determine which scholarships are realistically available by carefully reviewing the criteria and application deadlines for each scholarship.

### A. PSO WEBSITE:

1. **Local Scholarships** - Information about each of the scholarships that our community provides as well as application forms are available in February on the PSO website. [www.peterskeneogden.ca](http://www.peterskeneogden.ca)
2. **Facebook: PSO COUNSELLOR'S CORNER** - This site has all the information on scholarships outside the community that are also available in the counselling office. *Information is updated as soon as it reaches one of the counsellors.* Follow this link on Facebook in order to receive all the current updates.
3. **Scholarshipscanada.com** is an excellent website which sends you scholarship alerts when you sign up.

### B. UNIVERSITY AND COLLEGE WEBSITES

Check the University and College websites and calendars for the most up-to-date information. Most post-secondary institutions have a **Financial Aid** section on their websites and most universities offer Entrance Scholarships for graduating students based on their Grade 12 marks. Some entrance scholarships require an application, and some are automatically awarded if students apply to that institution.

## D. SCHOLARSHIP INTERNET TOOLS

Many internet sites are devoted to scholarships and bursaries. Check the sites listed in the table below.

Association of Universities and Colleges of Canada (key “scholarships”)	<a href="http://www.aucc.ca">www.aucc.ca</a>
BC School Sports	<a href="http://www.bcschoolsports.ca">www.bcschoolsports.ca</a>
Canada Student Loan	<a href="http://www.canlearn.ca">www.canlearn.ca</a>
Canadian Association of Principals	<a href="http://www.cdnprincipals.org">www.cdnprincipals.org</a>
Canadian Hospitality Foundation	<a href="http://www.thechf.ca/scholarships">www.thechf.ca/scholarships</a>
Canadian Merit Scholarship Foundation	<a href="http://www.cmsf.ca">www.cmsf.ca</a>
Financial Opportunities for Students	<a href="http://www.bced.gov.bc.ca/awards">www.bced.gov.bc.ca/awards</a>
Free Scholarship Search	<a href="http://www.scholarship.com">www.scholarship.com</a>
Government of Canada financial information for Youth	<a href="http://www.youth.gc.ca">www.youth.gc.ca</a>
Loans for Canadian Students going to the USA	<a href="http://www.iefc.com">www.iefc.com</a>
School Finder for Canadian Programs	<a href="http://www.schoolfinder.com">www.schoolfinder.com</a>
Scholarships Canada	<a href="http://www.scholarshipscanada.com">www.scholarshipscanada.com</a>
Student Aid BC	<a href="http://www.aved.gov.bc.ca/studentaidbc">www.aved.gov.bc.ca/studentaidbc</a>
StudentAwards.com and other searches	<a href="http://www.studentawards.com">www.studentawards.com</a>
Toronto Dominion Scholarship for Community Leadership	<a href="http://www.tdcanadatrust.com/scholarship">www.tdcanadatrust.com/scholarship</a>
The Smart Student Guide to Financial Aid	<a href="http://www.finaid.org">www.finaid.org</a>
Canada Millennium Scholarships	<a href="http://www.millenniumscholarships.ca">www.millenniumscholarships.ca</a>
YourMoney Network- advice for students	<a href="http://www.yourmoney.cba.ca">www.yourmoney.cba.ca</a>

## **E. AWARDS ADMINISTERED BY 100 MILE HOUSE and AREA**

The awards in this section are administered by the Cariboo-Chilcotin School District and are available to students attending **public** schools in the area.

100 MILE FEED & RANCH SUPPLY LTD.  
100 MILE FESTIVAL OF THE ARTS ( \* special application form )  
100 MILE GENERAL DISTRICT HOSPITAL AUXILIARY  
100 MILE HOUSE FREE PRESS ( \* special application form )  
100 MILE HOUSE LIONS  
100 MILE ROTARY CLUB  
108 MILE LIONS CLUB  
AINSWORTH LUMBER ( \* special application form FROM THE OFFICE )  
AMNESTY INTERNATIONAL ( \* special application form )  
B.C. GOV'T RETIRED EMPLOYEES, BRANCH #1700  
BERT KELM MEMORIAL  
BRENT HENRY MEMORIAL ( \* special application form FROM THE OFFICE )  
BRIDGE LAKE COMMUNITY CLUB  
CALLIE ROBINSON MEMORIAL ( \* special application form )  
CANADIAN PARENTS FOR FRENCH-Rachel McComb ( \* special application form )  
CANADIAN MENTAL HEALTH ASSOCIATION ( \* special application form )  
CANIM LAKE TRUCKERS ASSOCIATION ( \* special application form )  
CARIBOO CHILCOTIN ADMINISTRATORS ASSOCIATION  
CARIBOO CHILCOTIN TEACHERS ASSOCIATION ( \* special application form )  
CARIBOO CHRISTIAN ACADEMY ( \* special application form )  
CARIBOO GEOGRAPHIC SYSTEMS  
CARIBOO REGIONAL DISTRICT BURSARY ( \* special application form )  
CHAD SCHAPANSKY MEMORIAL ( \* special application form )  
DOGWOOD DISTRICT AUTHORITY AWARD ( \* special application form )  
DONNA LOVERIDGE MEMORIAL ( \* special application form )  
FIRE CHIEF BOB PATERSON MEMORIAL  
FLORENCE REDPATH & RITA LARSON MEMORIAL ( \* special application form )  
Fred Schoennagel Memorial ( \* special application form FROM THE OFFICE )  
GRANT HERZOG MEMORIAL  
GREG HERZOG MEMORIAL  
HENDRIX LAKE GYM FUND  
Highway 24 Interlakes Lions Club ( \* special application form )  
HOLLINS INDUSTRIES CHALLENGE AWARD  
HOLLINS INDUSTRIES INTERNATIONAL  
IKON  
INGRID HARRISON MEMORIAL ( \* special application form )  
INTERLAKES CATTLEBELLES ( \* special application form )  
JAMIE DENGEL MEMORIAL ( \* special application form )

JONATHAN HOOD MEMORIAL

Knights of Columbus ( \* special application form )

LAC LA HACHE COMMUNITY CLUB ( \* special application form )

LITERARY ARTS ( \* special application form )

MARTIN CECIL MEMORIAL

MICHAEL FURER MEMORIAL

MT. BEGBIE MASONIC LODGE

NATURAL WORLD SCHOLARSHIP ( \* special application form )

NICKS RAG & TUBE AVIATION BURSARY ( \* special application form )

PAC-O ENTERPRISES

PAT MENDUK MEMORIAL

PERFORMING ARTS ( \* special application form )

PHYSICIANS OF 100 MILE DR. ERIC BOCK MEMORIAL

PHYSICIANS OF 100 MILE DR. JOHN MCGREGOR MEMORIAL

PSO WOODLOT ( \* special application form )

RAFT OF THE MEDUSA PROJECT ( \* special application form )

REMAX COUNTRY LAKES REALTY

RIGHT PHOTOGRAPHY

SEARS 100 MILE HOUSE

SHIRLEY CASE MEMORIAL BURSARY ( \* special application form )

STEVEN ANDREW MEVILLE ( \* special application form FROM THE **OFFICE** )

UNITED STEELWORKERS LOCAL 1-425

WATCH/GREEN LAKE ( \* special application form )

WEST FRASER

WILLIAMS LAKE & DISTRICT CREDIT UNION

WYSE FAMILY BURSARY

XEROX BURSARY



### **III. PREPARING FOR SCHOLARSHIP APPLICATIONS**

To improve chances of winning financial awards, students should begin application preparations early in the school year.

#### **A. COURSE SELECTION**

Make sure that the courses you select for your Grade 12 year meet the admission requirements for the college or university that you wish to attend. If you are unsure about where you may wish to go, select courses that will keep your options open and consider courses which allow for a more well-rounded education.

#### **B. GRADE POINT AVERAGE**

Every percentage point is important when it comes to determining scholarship eligibility. That means you need to work hard and get the highest marks you can, because it could mean the difference in successful scholarship applications.

For early scholarship consideration, students' GPAs are calculated based on final marks in all subjects in Grades 10 and 11, and interim marks (April report card) in Grade 12.

#### **C. VOLUNTEER AND COMMUNITY SERVICE**

Look for Community Volunteer and Service opportunities in your senior high school years. Many scholarship applications list this as criteria for eligibility. If you can, join committees and volunteer as much as you can realistically afford. This makes you a more rounded candidate when you complete your application.

#### **D. REQUESTING LETTERS OF REFERENCE**

You should gather at least three letters of reference from teachers, employers and other community members. Ask as many as you can and then pick the three that you would like to include in your application.

***Ask for references early in the year*** by identifying potential referees, talking to each person individually and asking if he or she would be willing to write a letter for you. Provide each person with a copy of your resume to help him or her write the letter. If the letter is for a specific scholarship, give the person a copy of the criteria of the award for which you are applying. Give lots of time (at least three weeks) for this letter to be completed.

## IV. THE APPLICATION PROCESS

### A. ELEMENTS OF THE SCHOLARSHIP APPLICATION

Each application contains some or most of the following:

1. The application form
2. The letter of application or cover letter
3. Letters of reference or recommendation (if necessary)
4. Transcripts and Interim grades (only if requested)
5. Thank you letter/card—sent upon receipt of the scholarship/award

#### 1. The Application Form

Some scholarships and bursaries have an application form; others require only a letter of application plus a resume. Application forms for the local scholarships and bursaries are available online or in the school office. Applications for scholarships and bursaries found outside the local area are usually available online, but check with the counselling office as well. Some guidelines for completing applications include:

- Print (not write) neatly
- Use ink
- Do not leave any blanks or take shortcuts. If something does not apply to you, use N/A (not applicable)
- If there is a place for a signature, be sure to sign and date the form.

#### 2. The Letter of Application (Cover Letter)

Write a rough draft and edit this letter until it is perfect. In many cases, the initial screening of candidates will be based on the letter of application. Include all relevant information, **paying attention to the details specified on the application form**. Keep the tone of the letter businesslike, and be straightforward, concise and unemotional. Most times, the criteria listed on the scholarship will tell you which areas you need to cover. For assistance with the cover letter, please contact the counselling office for the handout as prepared by the PSO English Department.

The content of your letter should follow a regular business letter format. Some suggestions of what your letter ***could*** contain are as follows:

- Brief outline of your interests, hobbies and activities
- Brief summary of positions and offices held by you in school, youth organizations and the community
- Short statement of your purposes in seeking to attend college/university (or other post-secondary institution where applicable)
- Information about achievement awards, scholarships and prizes won by you in any area
- Details of employment in the last two years
- Statement of financial need

Pay attention to the following in your letter:

- Make certain your handwriting is neat and legible (if handwriting is asked for)
- Use ink if you are handwriting
- Use regular 8.5 x 11 inch paper, one side only
- Use regular business letter format
- Include all and only relevant information. Pay attention to the details specified on the application form

### **3. Letters of Reference or Recommendation**

These are letters you have asked people to write for you that will support your application, describe your character, and recommend you for a particular award. These people could be teachers, members of the community, family friends, or employers.

Make sure you know the people you ask well enough so that they can give you an honest statement to endorse your application. **Remember to ask at least three weeks before you need to mail your application in order to give your referee time.**

Provide your referee a copy of your resume and where applicable, a copy of the scholarship for which you are applying to help him or her write the letter.

When you are ready to put your package together, if possible, use the original copy (and not a photocopy) of the letter. Some scholarship applications require that your letter is sealed and therefore, you will not be permitted to have a personal copy.

### **4. Transcripts and PSI (Post-Secondary Institution) Forms**

For most scholarship applications, you must include a copy of your marks.

Your ***School Transcript*** can be prepared for you to show which grade 10, 11 and 12 courses you have completed. This can be easily printed for you in the counselling office.

The ***Ministry of Education Transcript*** is your final transcript provided by the Ministry of Education. This transcript will be submitted electronically to any post-secondary institution in BC and across Canada provided you have complete and submitted a ***PSI*** (Post-Secondary Institution Choice Form) made available to you early in Grade 12. By the end of July, the Ministry produces transcripts for any active Grade 12 student who has completed courses during that school year and mails them to the student's address that has been provided.

The ***Post-Secondary Institution (PSI) Choice Forms*** allow the Grade 12 students' transcript information to be sent by the Ministry of Education to any number of post-secondary institutions. Students complete the on-line process at the beginning of March (or earlier) for early admission consideration, or by the end of June of their graduating year for regular consideration.

## **B. FINAL DETAILS**

### **1. Signatures and Nominations**

Some scholarship applications require a principal's signature, school nomination or comments.

- Allow *at least three days* to process
- In some cases, the school is asked to choose only a small number of candidates to represent the school in competitions for awards. A committee of administrator(s) and teacher(s) will carefully evaluate the criteria of the competition and choose the best student representative(s).
- Students are ultimately responsible for completing and mailing their application packages.

### **2. Pay attention to Deadlines.**

### **3. Letters of Appreciation/Thank you cards**

It is important to show your appreciation to the people who have helped you prepare your scholarship/bursary application(s). A short thank-you note to the teachers or community members who wrote your letters is appropriate, as is a note to the ones who have helped you complete your entire package. If you were fortunate enough to win a local scholarship or bursary, it is very important to write a thank-you note and present to the donor at the Scholarship Tea in June. Not only is it a common courtesy, but also reminds the organization that supplied the funds that students appreciate the financial assistance.

## V. FINANCIAL AWARDS FOR GRADUATING STUDENTS

### PROVINCIAL GOVERNMENT SCHOLARSHIP AWARDS

#### 1. Graduation Program Examinations Scholarships (Provincial Scholarship Program)

##### **Purpose:**

The Graduation Program Examinations Scholarships reward graduating students in BC for academic excellence in their provincial examinations from grades 10 to 12. Scholarships are intended to assist in tuition for furthering a student's post-secondary education.

The Ministry will grant \$1000 and \$2500 scholarships based on BC provincial exam results to those students who meet established criteria.

As a result of the cancellation of optional provincial examinations, the Provincial Scholarship Program has been revised. Graduation Program Examinations Scholarships will be awarded based on students' performance on the Graduation Program Exams. These revisions are intended to recognize students' academic excellence across the suite of graduation provincial exams.

For students graduating on or before August 31, 2011, Grade 12 optional exams are counted towards scholarship eligibility.

For students graduating on or after September 1, 2011, the following rules apply:

- Students must achieve at least a "B" (73% or above) final mark (provincial exam and school mark combined) in one of the Language Arts 12 (Communications 12, English 12, Francais langue premiere 12, or English 12 First Peoples).

- Students must achieve at least one "A" (86% or higher) and three "B"s (73% or higher) on four of their best provincial exams (can include the Language Arts 12 provincial exam).

**2. Dogwood District/Authority Awards** are awarded to graduates who have excelled in fields other than academics.

##### **Eligibility**

The Dogwood District/Authority Awards Program rewards graduating students for excellence in non-academic fields such as *Fine Arts*, (Arts, Dance, Drama and Music); *Applied Skills* such as Business Ed., Technology Ed., Home Economics; *Second Languages* including Aboriginal Languages; *Physical Activity* which includes out-of-school sports and activities; *Technical & Trades Training*; and *Community Service*. This scholarship is intended to further students' post-secondary education. A District Scholarship consists of a \$500 cheque and a \$500 scholarship voucher.

- Please note: A student can receive both a Dogwood District/Authority Award and a Grade 12 Graduation Program Examinations Scholarship. Provincial Marks are not a consideration of the Dogwood District Award

### 3. Secondary School Apprenticeship Scholarships

Website: [www.bced.gov.bc.ca/careers/ssa\\_application](http://www.bced.gov.bc.ca/careers/ssa_application)

To qualify for the \$1000 Secondary School Apprenticeship Scholarship, a student must

- Be a registered youth apprentice with the Industry Training Authority
- Be enrolled in a BC public school or a Group 1, 2 or 4 Independent School
- Complete Ministry of Education graduation requirements for either the Grade 12 or Adult Graduation programs
- Maintain a C+ average in Grade 12 numbered courses
- Successfully complete 16 credits of Ministry-Authorized SSA courses, which are based on 480 hours of paid workplace training no later than three months after graduation
- Continue working or training full-time in the trade at least five months after graduation, or complete at least 1100 apprenticeable hours

### 4. Passport to Education Awards

The purpose of the Passport to Education program is to recognize and reward student achievement in Grades 10 to 12 in a broad range of academic and non-academic areas.

9000 stamps are allocated provincially based on September 30<sup>th</sup> enrollment in each of the grades. The value of the stamps are as follows:

Grade 10:	\$250	Grade 11:	\$250	Grade 12:	\$500
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For grade 10 and 11 stamps, the stamps are awarded based on student grades as well as effort, work habits, citizenship and school/community involvement.

In Grade 12, students' Graduation Transition Standards are also recognized.

**Please note:** The Passport to Education Awards program is being phased out, starting with Grade 10s in September, 2013.

## **VI. STUDENT LOANS**

There are two main types of student loans available. These are funds that can be borrowed with low interest while you are going to school. Sometimes, it is beneficial to apply for a student loan as it will demonstrate your financial need if you also wish to apply for a bursary. Once you have finished school, remember that student loans must be repaid with interest—so it is wise to use student loans as a “last resort.”

There are two main sources for Student Loans:

### **A. British Columbia Student Aid Program**

Student loan information is available through the BC StudentAidBC website:

<http://www.aved.gov.bc.ca/studentaidbc/>

or

[www.canlearn.ca](http://www.canlearn.ca)

StudentAidBC was created to help eligible students with the costs of post-secondary studies at colleges, universities, university colleges, institutes and private training institutions. It is a needs-based program, which exists to supplement, not replace, funds available to students through work, savings/asset and family resources/income.

StudentAidBC is a joint program between the federal and provincial governments. The application form is a one-stop process to apply for two kinds of funding: loans and grants. These include:

1. Loans
  - a. Canada Student Loans
  - b. British Columbia Student Loans
2. Grants

When you apply for assistance, the Student Services Branch will determine your eligibility for assistance from each of these funding programs.

### **B. Education Line of Credit**

Most chartered banks in Canada have a special type of financing available to students, called an Education Line of Credit. This line of credit is designed to help students with post-secondary education costs by lending low interest funds. While attending an accredited Canadian university or college, and for 12 months after graduation (or six months if they leave the program without graduating), students pay interest only. An adult co-signer is required. See your bank's financial advisor or visit your banking website for more information.

