

7. FINANCIAL AID

7.1 Scholarships, Awards, and Bursaries

Inquiries about academic scholarships, awards, and bursaries should be directed to the appropriate First Nations University of Canada Student Success Services Office. Students may also contact:

Lisa Kruszelnicki
First Nations University of Canada Scholarship Committee
Student Success Services
1 First Nations Way
Regina SK S4S 7K2
306-790-5950 ext. 3134
lkruszelnicki@firstnationsuniversity.ca

The First Nations University of Canada's scholarships, awards, and bursaries information is available from the Student Success Services Office in hard copy format or may be found on-line at:

www.firstnationsuniversity.ca

NOTE: First Nations University of Canada students are also eligible for awards offered by the University of Regina. For further information consult the University of Regina Undergraduate Awards booklet, or contact:

Student Awards & Financial Aid
Room 229, Dr. William Riddell Centre
University of Regina
Regina Saskatchewan S4S 0A2
Tel: 306-585-4325; Fax: 306-585-5559
E-mail: Scholarships@uregina.ca
Web site: www.uregina.ca/awards

7.1.2 Application Forms and Deadlines

Most application forms are available from the Student Success Services office. Deadlines are effective at 4:30 p.m. If a deadline falls on a weekend or statutory holiday, the deadline becomes 4:30 p.m. on the next business day. An on-line application form is available at www.firstnationsuniversity.ca.

7.1.3 Types of Awards

The term "award" encompasses four major types:

- A scholarship is financial aid used for academic studies; scholarships are awarded on academic merit alone, or on academic merit combined with other criteria.
- A bursary is an award of money used for fees based on financial need.
- A prize is a reward for academic merit. Continued study is not a condition.

Scholarships and bursaries may be for students attending the First Nations University of Canada for the first time (entrance scholarships and bursaries), or for students who have completed at least one semester (undergraduate scholarships and bursaries).

7.2 Awards: General Regulations

1. The University reserves the following rights:
 1. to give consideration to fair distribution in the allocation of awards;
 2. to withhold an award in any year in which there is no candidate who meets the selection criteria;

3. to cancel and require repayment of an award if the recipient commits misconduct (see section 5.14) or if the recipient's conduct on or off campus is deemed to be unprofessional and not in accord with the principles promoted by the University;
 4. to cancel and require repayment of an award if the recipient does not remain registered in the required number of credit hours throughout the semester in which the award is paid.
2. To be eligible for consideration, and unless otherwise stated, candidates for awards must complete the relevant application form and submit it at the same time as any required documentation. When an application form lists multiple awards, applicants will be considered for only those they have marked.
 3. Unless otherwise stated, scholarships and bursaries are awarded annually in the Fall semester. They must be accepted for the semester(s) for which they are offered. Deferrals of scholarships will be allowed in the following circumstances only:
 1. Students on a Co-op work term: the award will be deferred to the semester following completion of the work term;
 2. Students who have been granted any full-semester deferrals of term work or final examinations (see section 5.8.7) are not eligible to be awarded a scholarship.
 3. Receipt of awards is conditional upon the recipient's compliance with all of the terms, conditions, guidelines and regulations as set out in the terms of reference. Students who did not supply their social insurance number on their application for admission form must now provide it to the University of Regina Student Awards & Financial Aid Office or the First Nations University of Canada Finance Department for income tax purposes. Students who do not have a social insurance number need to apply for one as quickly as possible. Visa students who are not eligible for a social insurance number should consult Student Awards & Financial Aid.
 4. Most scholarships are credited to the recipient's student account after the semester begins. The first charges against them are tuition and fees, followed by any other outstanding debits on the account. Once the student account is clear, any remainder is issued to the student, as a cheque, near the end of the first month of classes. In some cases, scholarships are paid in two instalments, of which the second may be conditional on academic performance; such conditions are noted in the descriptions of awards.
 5. Unless otherwise noted, students must be attending the First Nations University of Canada/University of Regina, or participating in a formal exchange program in which they pay tuition and fees at the First Nations University of Canada/University of Regina, in order to receive a scholarship or bursary.
 6. A student's official transcript shows the receipt of Convocation prizes and all other awards except for bursaries based on financial need only with an undergraduate grade point average (CGPA, TGPA, PGPA as indicated) below 70.0%.
 7. Students who are enrolled in two programs concurrently (see sections 2.6.7 and 6.13) are eligible for faculty awards in the faculty of their primary program only.
 8. Appeals of awards regulations are considered first by the Director of Student Success Services. These decisions may be further appealed to the Vice President, Academics. Appeals must be submitted in writing to the Director of Student Success Services, and must be accompanied by a certificate from an attending physician if the appeal is on medical grounds.

7.3 Course Loads and Calculation of Averages

Averages are not rounded. An average truncated to two decimal places is used, unless candidates are being ranked, in which case an untruncated average is used. See also section 5.10.2.

7.3.1 The "Admission" or "Entrance Scholarship" Average

Unless otherwise stated in the selection criteria for the award, the admission average for purposes of entrance scholarships and bursaries is the average calculated for early conditional admission from high school (see section 2.3.3). Only final grades, and after graduation only 30 level courses, are used to calculate the average. For students graduating from high school in June 2006, applications for undergraduate

program admission must be received in the University of Regina Admission's office by June 15, 2006, in order for 20-level courses to be considered. If a selection of courses must be made, those with the highest grades are chosen.

7.3.2 GPAs for Undergraduate Awards

The grade point average (GPA) used for most average calculations for awards that are based in whole or in part on academic performance at the University is the TGPA (term) or CGPA (cumulative), as appropriate. A few awards are based on PGPA (program). Refer to section 5.10.3 for definitions.

Scholarships based on cumulative academic performance require a minimum CGPA of 75% unless otherwise stated in the selection criteria.

7.3.3 Course Loads

7.3.3.1 Minimum Course Load to Earn Undergraduate Scholarships

To be eligible to earn undergraduate scholarships, a student must be registered in a full load of courses (15 credit hours) at the First Nations University of Canada, unless otherwise stated in the selection criteria. For semester-based scholarships, at least 9 of the minimum 15 credit hours must be numerically-graded.

7.3.3.2 Minimum Course Load while Receiving a Scholarship or Bursary

Scholarship recipients must be registered in at least 12 credit hours throughout the semester in which the scholarship is paid, unless otherwise stated in the selection criteria for that scholarship. Unless otherwise stated in the award's terms of reference, bursary recipients must be registered in the semester in which the award is paid as follows: bursary value of less than \$500: minimum 3 credit hours, bursary value of \$500 or more: minimum 9 credit hours. Recipients who do not meet these requirements will have their scholarship withdrawn and will be required to repay it.

7.3.3.3 Accommodation on Course Load for Students with Disabilities

Students who are unable, because of a disability, to register in the minimum credit hours stated in a scholarship's terms of reference, may nevertheless be eligible for consideration if their maximum course load is specified and documented by a professional qualified to assess their disability. Students must have been registered with, and their documentation must have been provided to and verified by, the University of Regina's Disability Resource Office at the start of each semester during which the student may be considered for a scholarship or bursary.

7.5 Donor-Funded Awards

Thanks to the generosity of many individual and corporate donors, the First Nations University of Canada offers a wide range of entrance and undergraduate scholarships, bursaries, and prizes. These awards are described on the University's web site at www.firstnationsuniversity.ca.

7.6 Externally-Administered Awards

First Nations University of Canada students may apply for additional scholarships and bursaries that are administered by other organizations. Information is posted at Student Success Services and on bulletin boards on-campus.

7.7 Student Loans and Grants for Saskatchewan Residents

For more information about the programs described below, contact:

Student Financial Assistance Branch

Saskatchewan Learning

Room B21, Walter Scott Bldg.

3085 Albert Street

Regina SK S4P 3V7

Tel: 306-787-5620

Additional information is also available in Student Loan

Application kits and at www.canlearn.ca.

7.7.1 Student Loans and Other Benefits

Loans available to Saskatchewan residents include Canada-Saskatchewan Integrated Student Loans for full-time students, and part-time students.

Some grants and bursaries are available to help students reduce their debt. Consult the *Program Guide* to the Canada-Saskatchewan Integrated Student Loans Program or www.student-loans.sk.ca

7.7.2 Application Forms

Application forms for full-time Canada-Saskatchewan Integrated Student Loans are available from the First Nations University of Canada Registrar's office, and directly from the Student Financial Assistance Branch of Saskatchewan Learning. Applications for part-time loans are also available from the Registrar's Office and Saskatchewan Learning.

Applications normally become available in early June for the following loan year (August 1 - July 31).

7.7.3 Application Deadlines

There is no specific application deadline; however, students must apply early enough to allow for the loan to be processed by the Student Financial Assistance Branch, to have the educational institution confirm enrolment, and the document to reach the National Student Loan Service Centre prior to the period of study end date.

7.7.4 Eligible Programs

To be eligible for a Canada-Saskatchewan Integrated Student Loan, programs must lead to a degree, diploma or certificate and be of at least 12 weeks duration.

Students who are on a co-op work term are not eligible for student loan funding for that semester, but may apply for interest-free status.

7.7.5 Registration

Recipients of full-time Canada-Saskatchewan Integrated Student Loans must be registered in at least 60% of a full course load per semester. For undergraduate students at the First Nations University of Canada a full course load is 9 credit hours per semester in Fall and Winter, and 8 credit hours in Spring/Summer. (Those who plan to take courses in the Spring/Summer session should check with the Registrar's Office to ensure that their chosen combination of courses meets conditions.) Students must be registered in the required credit hours before their loan can be certified.

Students who are taking part of their course load at another institution on a letter of permission from their faculty (see section 2.8.4) must complete a dual-registration authorization form at the Registrar's Office.

7.7.6 Confirmation of Enrolment

Loan forms of students registered through the First Nations University of Canada have their confirmation of enrolment completed as follows:

- Full-time students: Registrar's Office
- Part-time students and students registered at two institutions in the same semester: Registrar's Office

Photo identification or two pieces of identification with the student's signature (i.e., Health Card or SIN Card) is required to have the completed documents returned to the student.

Under no circumstances can the confirmation of enrolment be completed more than 30 days before the period of study start date or beyond the period of study end date.

7.7.7 Deduction of Tuition and Fees

On Schedule 1 forms (Certificate of Eligibility and Provincial Loan Agreement), the University requires that tuition and fees for the semesters covered by the loan, and any outstanding sums owed to the University, excluding University of Regina residence fees be deducted from the Canada Student Loan portion of the approved loan and sent to the University. The remainder of the loan goes to the student.

7.7.8 Negotiation of Approved Loans

Signed loan forms must be taken to a designated Canada Postal Outlet or to the Student Financial Assistance Branch for negotiation within 30 days of being certified by the University.

7.7.9 Maintaining Eligibility

In order to maintain eligibility for a full-time Canada-Saskatchewan Integrated Student Loan, undergraduate students must remain registered in, and pass, 60% of a full course load per semester. The University is required to report to the Student Financial Assistance Branch any students whose registration falls below 60% of a full course load or who have not successfully completed 60% of a full course load.

7.7.10 Maximum Funding

Canada-Saskatchewan loans are for the normal number of periods of study plus one. For four-year degree programs, this means that funding is available for a maximum of 5 years. To complete a four-year degree program in 5 years, attending in Fall and Winter semesters only, students must complete 12 credit hours per semester. Students with permanent disabilities are exempt from this requirement. Undergraduate students are eligible to receive student loans and interest free status up to a lifetime maximum of 340 weeks of study (approximately 10 academic years, September-April).

7.7.11 Repayment and Interest-Free Status

Within six months of ceasing full-time attendance, loan recipients must make arrangements with their lenders to repay their loans. Loan recipients who are unable to make payments may be eligible for interest relief, and should contact their lender and/or the Registrar's Office for more information. Students who are still attending full-time, but who do not have a current student loan, should complete a Schedule 2 form, have it certified as described in section 7.2.6, and send it to their previous lender. This will defer repayment and interest charges. Schedule 2 forms are available at the Registrar's Office and the Student Financial Assistance Branch.

7.7.12 Review and Appeals

Students must immediately inform the Student Financial Assistance Branch of any changes that may affect their loan, such as changes in marital status, income, course load, course cost, or family size. This will initiate a review, and if necessary a reassessment of their loan will be carried out. The reassessment may result in more assistance, less assistance, or the same.

Students who are denied a loan or do not receive enough funding to continue studies may ask for a review of their loan assessment from the Student Financial Assistance Branch. Requests must be submitted in writing explaining the reason for the appeal in as much detail as possible, including amounts and with supporting documentation, no later than 45 days before the end of the relevant study period.

The Appeals Committee consists of representatives from post-secondary educational institutions, student unions, and Saskatchewan Learning. Decisions of the Appeals Committee are final.

7.8 Student Loans from Other Provinces and the U.S.A.

Only Saskatchewan residents may receive Canada-Saskatchewan Integrated loans. Students from other provinces and the U.S.A. should seek advice from their home government. Approved loans from other jurisdictions are certified by the Registrar's Office.

7.9 Non-Governmental Loan Funds

7.9.1 Loan Funds for Women

The PEO Educational Loan Fund provides a low-interest loan of up to \$5,200 to Canadian or U.S. high school graduates who are in the penultimate or final year of their program and who need funds to complete their education. The PEO Program for Continuing Education provides a loan of up to \$1,500 to Canadian or U.S. women with financial need, whose education has been interrupted for at least 12 months, and whose educational goals can be attained within 2 years and offer good prospects for employment. Consult www.peointernational.org for more information.

7.9.2 Military Loan Funds

The Canadian Forces Personnel Assistance Funds offers low-interest post-secondary loans of up to \$2,500 to former members of the Canadian Army (October 1, 1946 to January 31, 1968) and current or former members of the Canadian Forces with at least 5 years' service, and to their dependents. Applications and more information are available from the Canadian Forces Personnel Assistance Fund, 245 Cooper Street, Ottawa, Ontario, K2P 0G2. The annual deadline for applications is June 30. The Royal Canadian Naval Benevolent Fund offers interest-free post-secondary loans to former members of the Naval Forces of Canada and their dependants. Applications and more information are available from the Secretary-Treasurer, Royal Canadian Benevolent Fund, P.O. Box 505, Station B, Ottawa, Ontario K1P 5P6. There is no deadline for applications.

7.10 University of Regina Emergency Student Loans

Students who find themselves in difficulties because of unexpected financial pressures may apply for a short-term emergency loan of up to \$1000 once in their academic career at the First Nations University of Canada/University of Regina. Emergency loans are interest-free. In conjunction with the person approving the loan, applicants are asked to set their own repayment deadline and plan within the current semester, and to sign a promissory note.

Legitimate expenses include rent, mortgage payments, books, energy, power, food, transportation, basic telephone, essential clothing, drug prescriptions, emergency dental work, contact lenses or glasses, and exceptional life circumstances such as illness in the family.

Expenses not normally covered include vehicle insurance, vehicle license plates (except for students who must commute to study), car repairs, cable television, credit card debts, exceptional long distance charges, internet connection fees, tuition and course fees and other university related fees. Students who are in arrears on their payment of tuition and fees should contact Financial Services to arrange a payment plan.

In order to qualify for an emergency loan, students must:

- be a full-time student or on a Co-op work term. Students in the English as a Second Language program are also eligible.
- have achieved a minimum 50% TGPA in the last semester they attended, unless they are new to the University or returning after at least one year's absence
- have paid all debts to the University up to the start of the current semester

First Nations University of Canada students must make application through the Assistant Registrar at their respective campus.

Applicants are normally asked to fill out a short form which requires disclosure of financial need, and will be given a brief interview. The interviewer has the discretion to ask for supporting documentation.

Cheques are normally available two business days after the loan is approved. Cheques can be picked up from University of Regina Financial Services (AH 205) for Regina campus students, or from the Student Success Services/Registrar's Office for Saskatoon and Prince Albert campuses. Students must present photo identification in order to collect the cheque.