

UNIVERSITY  
of GUELPH

IMPROVE LIFE.

# Student Financial Support Annual Report 2017-18

Total Financial Aid:  
**\$46.2**  
**million**





# Background

The University of Guelph maintains a strong and evolving commitment to the financial support of its undergraduate and graduate students. With the rising costs of education, providing support for qualified students with financial barriers is a high priority. We also provide merit-based awards to attract high-caliber students that enhance our academic reputation, support our world-class research, and enrich the diversity and quality of the educational experience for all. Bursaries, scholarships, and need-based scholarships from the University do not need to be repaid and can be complemented by financial support through the Work Study Program, Undergraduate Research Assistantships, Graduate Teaching Assistantships and Graduate Research Assistantships.

The appendix includes a glossary of the terms used throughout this report. The information provided in this report refers to undergraduate and graduate students at the University of Guelph and Ridgetown campus. Guelph-Humber has been excluded from this report.

In recent years, the importance of student financial assistance has pointed to the need for greater understanding on the part of key University stakeholders regarding the access to and delivery of student financial support. Student support is funded by a mix of University operating dollars; donated funds, which have specific terms and conditions on their use; and government aid. These funds support international and Canadian students.

Financial aid is key to the success of our students and to our enrolment management success as an institution. In 2017/18, the University allocated \$46.2 million to students through our award and financial aid programs. This report provides a broader view of student financial support at the University of Guelph.

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Our fundamental principle is that all qualified individuals should be able to attend university regardless of their financial status.

This is the University of Guelph's **Guarantee to Accessible University Education.**

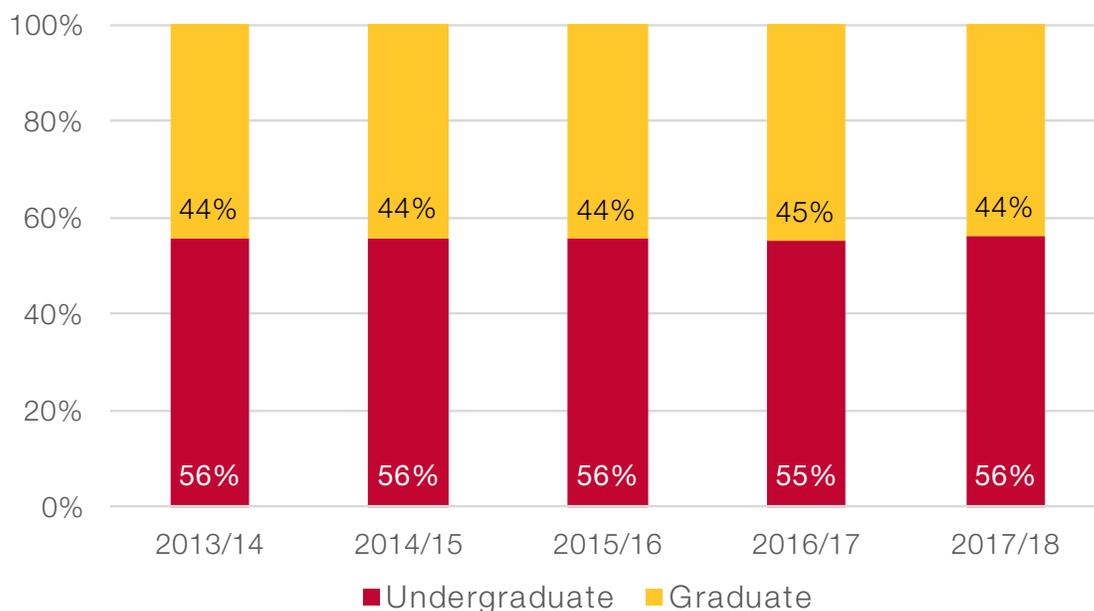


The purpose of this report is to provide stakeholders with an annual review of how the University is financially supporting its students. It includes facts and figures as well as descriptions about the different approaches to support our students. It is intended to allow stakeholders to understand the University's overall strategy and examine the trends and patterns over time.

**TABLE 1: Total scholarships and bursaries by program level in \$millions**  
(Need-based category includes Work Study and URA)

	2013/14	2014/15	2015/16	2016/17	2017/18
Need-Based, Undergraduate	\$10.2	\$10.4	\$11.5	\$12.2	\$15.0
Merit-Based, Undergraduate	\$9.1	\$9.2	\$9.6	\$10.6	\$11.1
<b>Total Undergraduate</b>	<b>\$19.3</b>	<b>\$19.6</b>	<b>\$21.1</b>	<b>\$22.9</b>	<b>\$26.1</b>
Need-Based, Graduate	\$3.5	\$3.6	\$3.8	\$4.1	\$4.3
Merit-Based, Graduate	\$11.9	\$12.0	\$13.0	\$14.6	\$15.8
<b>Total Graduate</b>	<b>\$15.4</b>	<b>\$15.5</b>	<b>\$16.9</b>	<b>\$18.6</b>	<b>\$20.1</b>
<b>Total Scholarships and Bursaries</b>	<b>\$34.7</b>	<b>\$35.2</b>	<b>\$37.9</b>	<b>\$41.5</b>	<b>\$46.2</b>

**FIGURE 1: Allocation of Student Aid**



# Overview of Student Support

## Objectives of Student Support

Our fundamental principle is that all qualified individuals should be able to attend university regardless of their financial status. We accomplish this objective by working in partnership with government, donors and students. We are proud of our innovative financial aid programs that are specifically geared to ensuring an accessible, top-quality education for all students.

We believe that an education should be an attainable goal for all qualified students. This is the University of Guelph's **Guarantee to Accessible University Education**.

## Student Support Profile

**Ruth** is a dependent student who is in her third year of the Bachelor of Arts program. She was registered full-time during the fall and winter semesters. Ruth submitted a Need Assessment Form and was given a donor bursary and scholarships, along with approval to participate in the Work Study program during her fall and winter semesters. She was also recognized for her academics and leadership with a Norman and Audrey Harley Music Scholarship, Nathan Max Goldman Choir Scholarship and Beatrice Youngman Scholarship in Music.

Tuition & Fees	<u>\$7,800</u>
OSAP Grants	6,896
Institutional Scholarships	<u>4,500</u>
<b>Non-Repayable Aid</b>	<b>11,396</b>
OSAP Loan	<u>7,851</u>
<b>Total Funding</b>	<b><u>\$19,247</u></b>

**NET TUITION (-\$3,596)**

(Tuition & Fees - Non-Repayable Aid = Net Tuition)

**Net Tuition:** Ruth's tuition and fee expense was effectively reduced to (-\$3,596) after subtracting non-repayable aid. In other words, she is owed \$3,596. While at school, the interest that accrued on Ruth's loans was paid by the government.

## How Students Access Support

The University of Guelph has demonstrated its commitment to the financial needs of its students by simplifying and enhancing the scholarship and award process.

- The majority of scholarships offered at the University do not require an application from the student. Students are automatically selected based on attributes such as academic program or grade point average (GPA).
- Students eligible for government assistance programs complete a simple one-page bursary form and Student Financial Services uses the information provided by the government to determine eligibility.
- Standardized budgets that recognize reasonable costs are used to determine financial need for all students, including those not eligible for government aid, in an effort to treat students equitably.
- Standardized award deadlines are set to simplify the award process for students, such as April 15 for potential incoming students.
- Students are reminded in advance of award application deadlines by email, through our website and on social media to ensure they are included in the awarding process.
- Students are invited to attend the annual Financial Literacy Fair, which brings together Student Financial Services and several key non-profit agencies, such as the Canada Revenue Agency and the Ministry of Training, Colleges and Universities Student Awards Branch.

## Funding Sources

There are two major funding sources that are utilized to support the University's award programs.

### Operating Fund:

- **Institutional** funding is used to provide students with scholarships, bursaries and need-based employment opportunities throughout the student's academic career. The University provided operating funds to support students in the amount of \$22.4 million in 2017/18 in addition to the TSA funding.
- **Tuition Set Aside (TSA)** funding is mandated by the government of Ontario. It requires that each post-secondary institution set aside a portion of tuition fee revenue to assist eligible students (Canadian citizens/permanent residents/protected persons) in financial need. University of Guelph students accessed \$10.8 million in TSA in 2017/18.

### Endowments and Trusts:

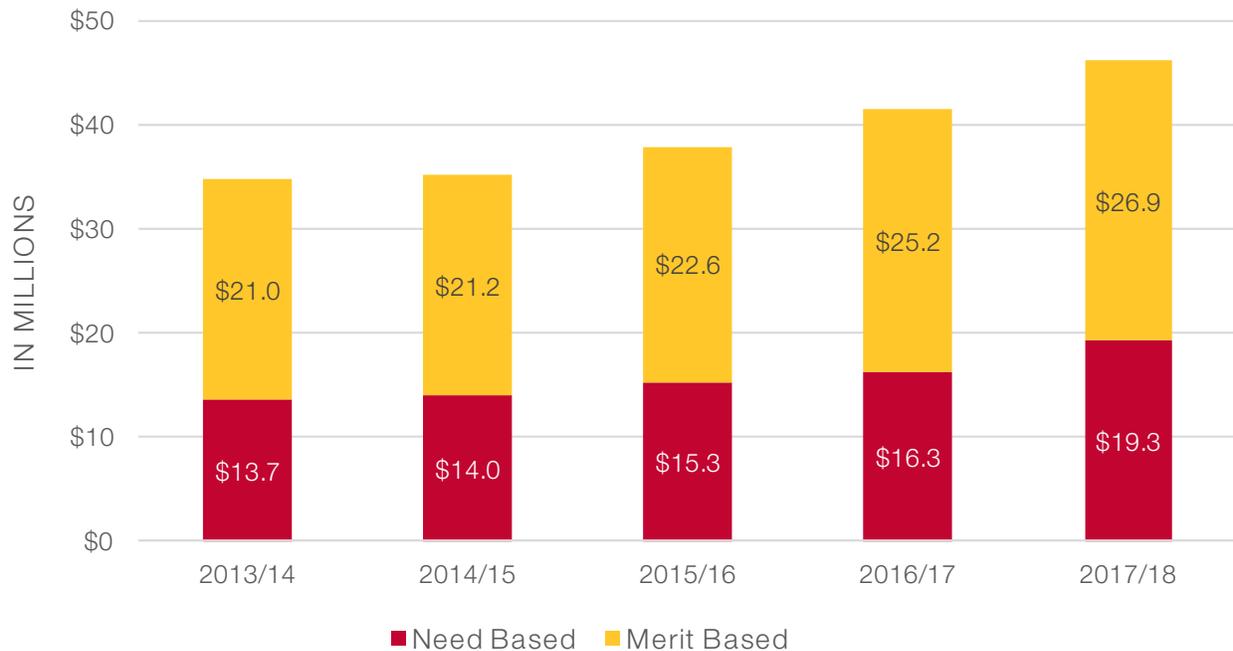
- **Donor-funded awards** are either annual gifts based upon a donor agreement **or** endowed donations that are invested in perpetuity and only the earnings are spent. During 2017/18, donors supported \$8.9 million in awards.
- **Government external awards** from the Tri-Council government research agencies, Natural Sciences and Engineering Research Council (NSERC), Social Sciences and Humanities Research Council (SSHRC), Canadian Institutes of Health Research (CIHR), the Ontario Graduate Fellowships (OGF) and Scholarship (OGS) programs, provided graduate students with \$4.0 million in scholarships.

Table 2 (below) and Figure 2 (page 7) show the distribution of funding by program level and funding sources. Increases in undergraduate support are focused in need-based programs while graduate awards, in recent years, have been mainly for merit-based programs designed to attract high-quality students in an increasingly competitive environment.

**TABLE 2: Total scholarships and bursaries by funding source in \$millions**

	2013/14	2014/15	2015/16	2016/17	2017/18
Operating Fund, Undergraduate	\$16.0	\$16.4	\$17.5	\$19.1	\$22.2
Operating Fund, Graduate	\$7.7	\$7.5	\$7.7	\$9.5	\$11.1
<b>Total Operating Fund</b>	<b>\$23.6</b>	<b>\$23.9</b>	<b>\$25.2</b>	<b>\$28.6</b>	<b>\$33.3</b>
Endowments and Trusts, Undergraduate	\$3.3	\$3.2	\$3.5	\$3.7	\$3.9
Endowments and Trusts, Graduate	\$7.7	\$8.0	\$9.2	\$9.2	\$9.0
<b>Total Endowments and Trusts</b>	<b>\$11.0</b>	<b>\$11.2</b>	<b>\$12.7</b>	<b>\$12.9</b>	<b>\$12.9</b>
<b>Total Scholarships and Bursaries</b>	<b>\$34.7</b>	<b>\$35.2</b>	<b>\$37.9</b>	<b>\$41.5</b>	<b>\$46.2</b>

**FIGURE 2: Growth in Student Aid**



## Financial Aid Programs

Student assistance in Ontario is complex and multi-layered. For students with financial need it begins with the Ontario Student Assistance Program (OSAP) assessments that are determined by the province through the Ministry of Training, Colleges and Universities (MTCU). Rules for calculating need are typically income based, and the resulting grants/loans are administered through each post-secondary institution.

The University of Guelph has partnered with MTCU to support access to post-secondary education through the Student Access Guarantee (SAG). Students with a SAG, as calculated by MTCU through OSAP assessments, will automatically receive a bursary.

SAG ensures that students in need will have access to the resources they require for their tuition, books and mandatory fees. SAG requirements do not include actual living costs and covering these costs is at the discretion

of the institution. The University demonstrates its dedication to accessible education and its students by going beyond the SAG requirements by providing aid for living expenses, along with further assistance when students experience unexpected financial shortfalls through the University's bursary

program. Our Work Study and Undergraduate Research Assistantship programs are offered exclusively to students who demonstrate financial need.

**Through our wide range of financial aid programs, we aim to ensure that students complete their degrees, regardless of their financial circumstances.**

# Types of Financial Supports

## Merit-Based Awards

The University of Guelph is committed to rewarding the academic excellence and outstanding achievements of our incoming and continuing students. Scholarships may be awarded based upon outstanding academic achievement only or academic achievement in combination with other factors. These include demonstrated financial need or extracurricular activities such as volunteer work, leadership qualities or involvement in sports or clubs.

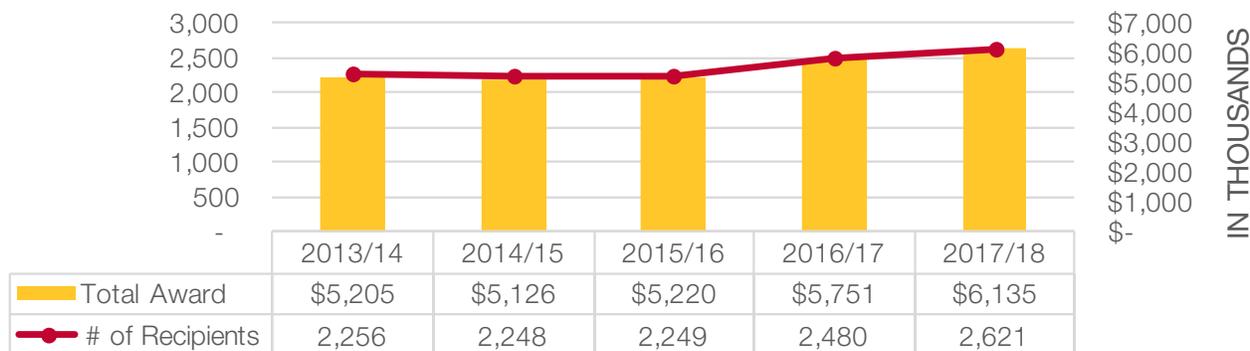
## Entrance Scholarships

Many undergraduate entrance scholarships are awarded automatically based on the student's admission average and are included with the offer of admission. Entrance scholarships are available to both domestic and international students. Prospective domestic students are assessed at the time of offer for a guaranteed, one-time scholarship of either \$3,000 (Admission Average  $\geq 90.0$ ) or \$2,000 (Admission Average  $\geq 85.0 < 90.0$ ). This academic year, 2,621 registered students received an entrance scholarship, which is a 16% increase since 2013/14. Figure 3 provides a five-year view of the entrance merit scholarship program and indicates that there is continual growth in the uptake of potential students.

Additional undergraduate entrance scholarships, including Board of Governors', Gryphon Athletics and donor-funded scholarships, such as Linamar Engineering, GFTC Legacy, and Angelo and Frank Agro, have provided \$650,000 to 171 entering students.

The President's, Chancellors' and Lincoln Alexander Chancellor's scholarships were created to help attract students who are academically strong and are demonstrating significant leadership. These awards require an application from the student and references. They provide \$33,000 over four years of study, a summer research assistantship position in the amount of \$9,000, and a mentor. There are currently forty students studying at the University of Guelph with President's, Chancellors' and Lincoln Alexander scholarships.

FIGURE 3: Guaranteed Entrance Scholarship



The University has partnered with the Loran Scholars Foundation in the support of young Canadians who demonstrate strong character, service and the promise of leadership. The University provides a scholarship in the value equal to the student's tuition as well as personal support to help students acclimatize themselves to the expectations of the Loran program. In 2017, there were 33 Loran scholars selected from a pool of 4,438 applicants from across Canada and one of these scholars chose the University of Guelph as their institution of study. Currently, the University has five Loran scholars.

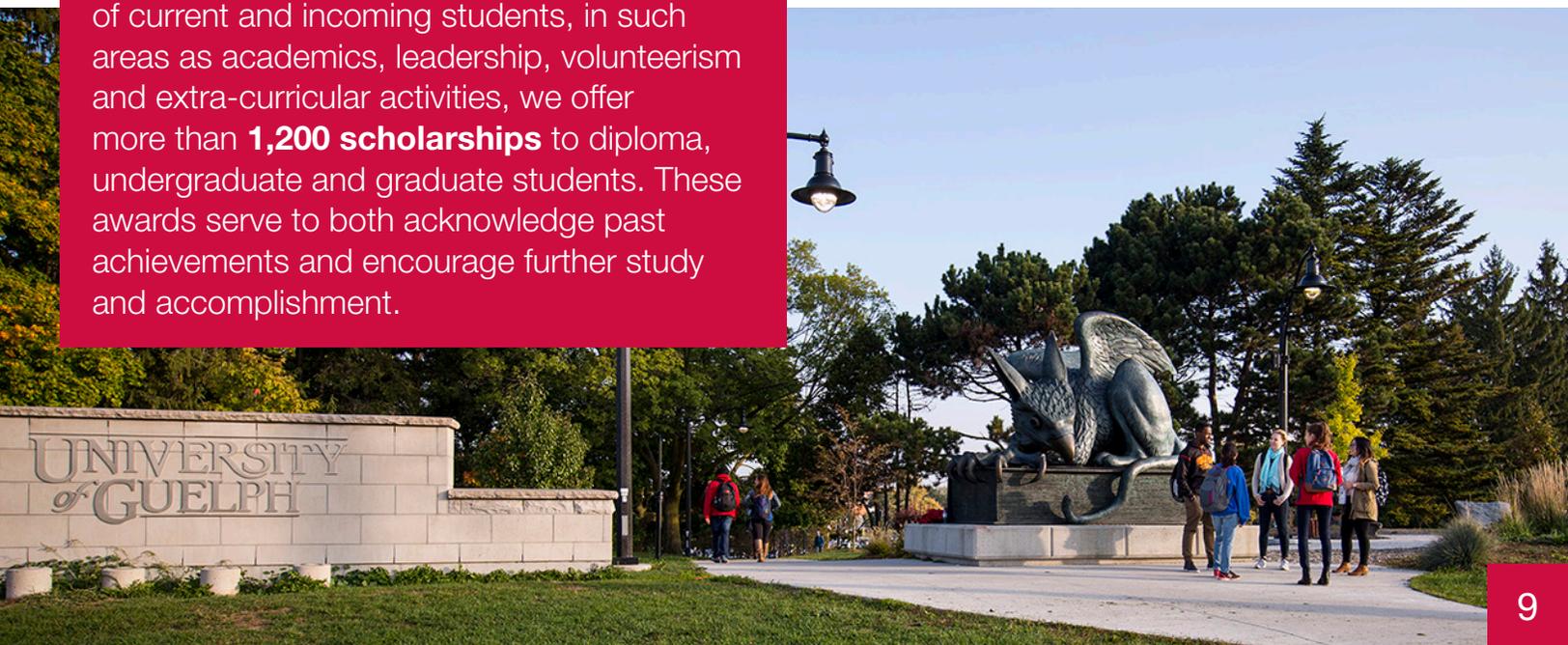
**Janelle Weslowski, Loran Scholar:**  
“I initially came to the University of Guelph because of the **unique interdisciplinary programs** it offers. I'm currently working on a Bachelor of Arts and Science degree, which has given me the opportunity to expand my scientific knowledge while exploring my artistic side. As an out-of-province student, it was important to me to find a **campus focused on inclusion and community**, and that's exactly what I found when I came to U of G. When I was hired as a Residence Assistant, it quickly became clear to me how **dedicated the University is to its students** and how much students here care for each other. Guelph has become a home to me, and I will always be proud to call myself a Gryphon!”

## In-Course Scholarships

In 2017/18, the University of Guelph awarded more than \$3.5 million in upper-year (in-course) scholarships to undergraduate students and \$5.1 million to registered graduate students. The University's scholarships for in-course students are generally based on academic merit. Most of our upper-year scholarships are available to international students, however some restrictions apply.

Typically, applications are not required for merit scholarships. However, some scholarships also have a need-based component that require students to complete a financial “Need Assessment Form” (NAF). If the scholarship has an additional requirement of extra-curricular activities, students will be required to provide documentation to support these activities, such as a resume or a letter of support.

To recognize the outstanding achievements of current and incoming students, in such areas as academics, leadership, volunteerism and extra-curricular activities, we offer more than **1,200 scholarships** to diploma, undergraduate and graduate students. These awards serve to both acknowledge past achievements and encourage further study and accomplishment.



## Need-Based Awards

### Bursaries

The University of Guelph's bursary program supports students whose financial needs, such as tuition and compulsory fees, books and living expenses, are not fully addressed by OSAP or other government programs. In 2017/18, the University awarded \$13.5 million to undergraduate and graduate students in need-based scholarships and bursaries. The University has further demonstrated its commitment to the financial needs of its students by simplifying and enhancing the bursary process:

- OSAP and Out-of-Province Program eligible students complete a one-page bursary form indicating their intent to register for the academic year. They are not required to provide supporting financial documentation, instead the University utilizes the verified MTCU student funding shortfall calculations;
- Bursary applications are accepted from students who are not eligible to apply for OSAP or Out-of-Province assistance. Financial need is determined using a standardized expenditure budget which recognizes reasonable costs in an effort to treat students equitably;
- Bursaries are applied to the student's winter semester account in advance of the payment deadline date so that students are aware of their net financial obligation;
- Bursary applications are accepted on an ongoing basis, allowing us to address the needs of the student as they arise;
- Financial aid counsellors provide assistance navigating government aid programs, understanding appeals for extenuating financial circumstance and enhancing financial literacy skills;
- Need-based assessments are completed by Student Financial Services to ensure transparency, consistency and protection of personal financial information.

## A THANK-YOU NOTE FROM A U OF G STUDENT

My name is Jade Muileboom and I've been a student at the University of Guelph for four and half years now, and I'll be graduating this semester and starting my Master's degree in the winter. As I reflect on my university experience I couldn't help but feel so incredibly thankful to all of you in the Student Financial Services department. I don't know if you get all the recognition and thanks you deserve, especially since you spend so much of your time celebrating the achievements of others, but I am SO thankful for all your hard work.

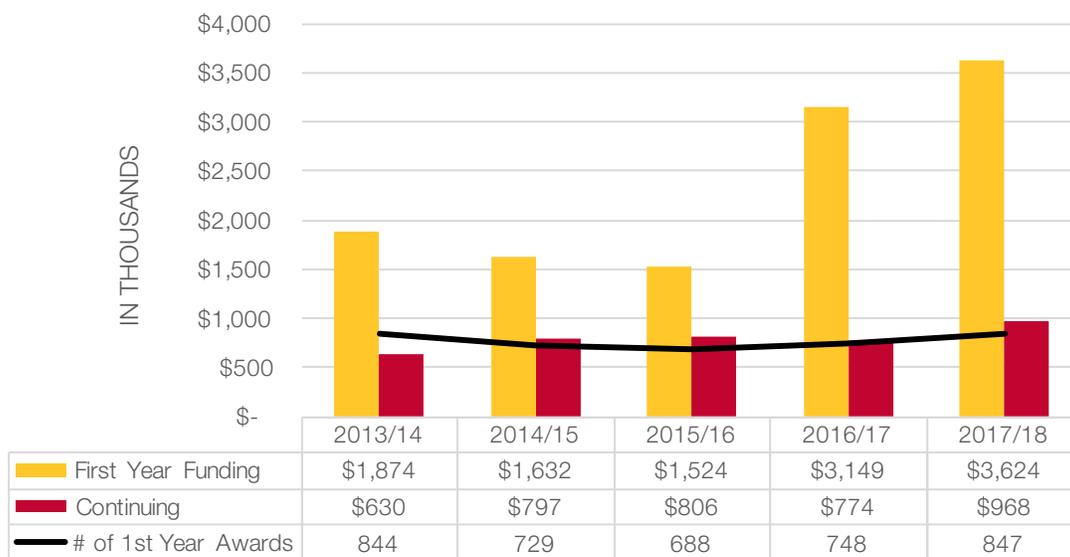
If it wasn't for this department, I don't know how I would have made ends meet. I was talking with a friend today about what our future lives might look like, and how weird it was to imagine us completing our Master's and someday being working professionals. Especially coming from a lower-income, working-class family, having financial security seems like a crazy dream, even being able to get a university degree seems like a dream – for I know there is no way I could have afforded it on my own. But I was able to get one despite my background and the privilege of that is not lost on me.

These years have been such a gift and have brought me so much joy, of which I am forever grateful. So again I wanted to thank all of you in the department, you really are unsung heroes who do excellent work which really does make a difference – even if that looks like lots of paperwork and responding to panicky student emails. Bless you.

## Entrance Bursaries

In support of incoming undergraduate students who demonstrate financial need, we offer multi-year entrance bursaries. Each year, the University of Guelph awards 200 students identified as having the greatest financial need a multi-year bursary valued at \$14,000, payable over four years of study. These bursaries are packaged with Work Study approval, allowing students to plan their finances accordingly for four years. In addition, the University provides 500 students with a one-time, \$4,000 Registrar's entrance bursary.

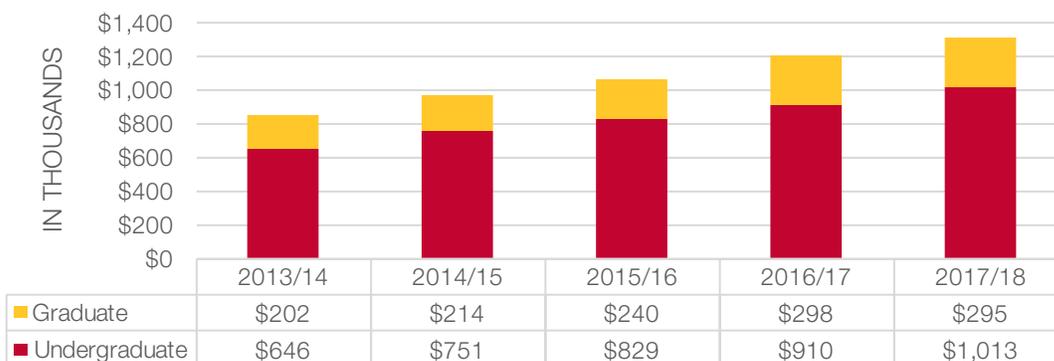
**FIGURE 4: U of G Entrance Bursaries (Institutionally Funded)**



## ACCESS Awards

The University offers a number of ACCESS awards, established through generous donor contributions and matched by the provincial government's Ontario Student Opportunity Trust Fund (OSOTF) program and the Ontario Trust for Student Support (OTSS). OSOTF and OTSS was a fundraising program that was initiated in 1999 and ceased in 2012. The income generated from these endowments are used to support various financial aid programs, including bursaries, need-based scholarships and travel grants. To be eligible, the student must be a Canadian citizen or permanent resident and meet the Ontario residency requirements as mandated by the OTSS/OSOTF program.

**FIGURE 5: ACCESS-Funded Awards (Need Based)**



## Student-Funded Bursaries

Diploma, undergraduate and graduate students at the University of Guelph have established bursaries to assist students in financial need. These funds are supported through a portion of their compulsory fees.

Diploma and undergraduate students created the Guelph Student Assistance Program and the Guelph Student Assistance ACCESS Bursaries; the latter is matched with funding from OTSS. Preference for these bursaries is given to students who are not eligible for provincial and/or federal assistance programs.

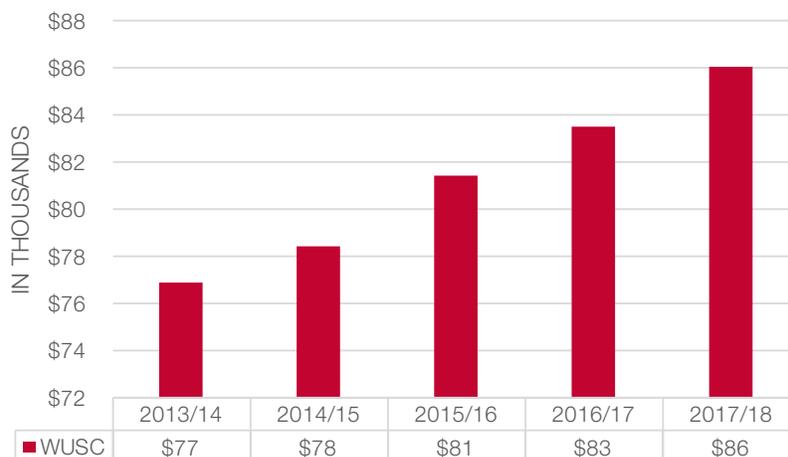
Graduate students created the Graduate Student Compassionate Bursary Fund. It is available to cover costs associated with unexpected emergency/compassionate circumstances, up to \$2,000.

**FIGURE 6: Student Contributions to Need-Based Awards**



In addition to bursaries, undergraduate students on the Guelph campus contribute to the World University Service of Canada (WUSC) through their compulsory fees. These donations support the sponsorship of students from refugee camps. Up to three students are admitted to the University of Guelph each year through the program. Student contributions cover the incidental fees of first-year students in the WUSC program. The University also provides free tuition for the full term of their degree and, for their first two semesters, free residence accommodation and meal plan. Thirteen students are attending the University as a result of the WUSC student fee.

**FIGURE 7: World University Service of Canada**



# Student Support Profile

**Doug** is a sole-support parent of two children, and he is a second-year student in the Bachelor of Applied Sciences program.

Tuition & Fees	<u>\$7,796</u>
OSAP Grants	20,146
Institutional Bursary	6,000
Institutional Scholarships	<u>1,000</u>
<b>Non-Repayable Aid</b>	<b>27,146</b>
OSAP Loan	<u>6,720</u>
<b>Total Funding</b>	<b><u>\$33,866</u></b>

## NET TUITION (-\$19,350)

(Tuition & Fees - Non-Repayable Aid = Net Tuition)

**Net Tuition:** Doug's tuition and fee expense was effectively reduced to (-\$19,350) after subtracting non-repayable aid. He is owed \$19,350 to pay his living expenses while studying. While at school, the interest that accrued on Doug's loans was paid by the government.

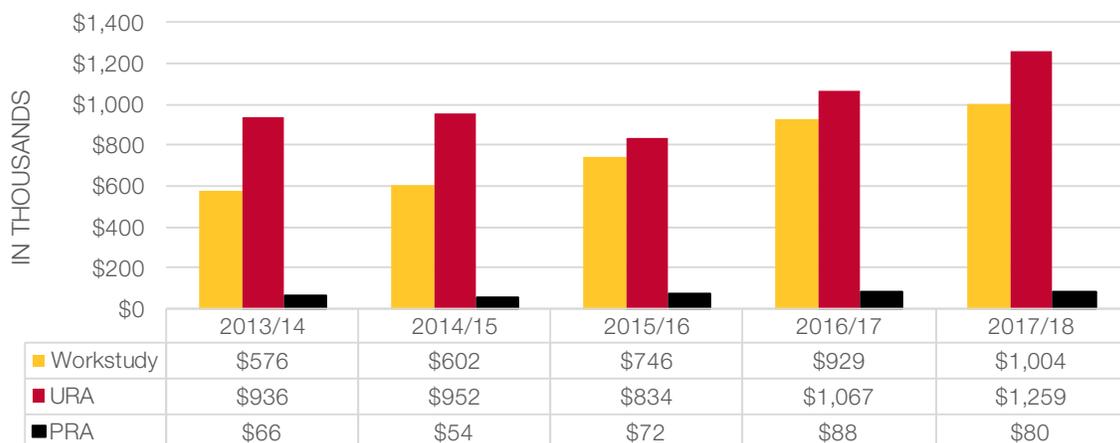
## Work Study and Undergraduate Research Assistantship Programs

The aim of the Work Study and Undergraduate Research Assistantship (URA) programs is to help students with demonstrated financial need meet their education costs, while benefitting from experiential learning. Through the Work Study program, students work part time (10-15 hours per week) on campus during the academic year. Our Work Study program is a collaborative effort between Student Financial Services and departments across the University. The Work Study program is a cost-share program with TSA funds providing 75% to a pre-determined maximum and the hiring department funding the remainder. International students can apply for the International Work Study program which is funded by institutional funds. There were 509 students who obtained positions through the Work Study program.

The URA program is a competitive program that provides full-time, on-campus summer research opportunities to undergraduate students with demonstrated financial need, who are Canadian citizens or permanent residents. Students gain invaluable research experience working under the direction of faculty or administrators while expanding their knowledge and understanding of their current field of study. Currently, there are 150 URA positions available across campus funded from TSA.

As part of the President's, Chancellors' and Lincoln Alexander scholarships, recipients receive a research assistantship with a faculty member after the completion of their first academic year. This is an opportunity for scholarship recipients to work with faculty whose research is in the student's area of interest. In 2017/18, there were eleven students who participated in the research assistantship as part of this unique component of the scholarships.

**FIGURE 8: Experiential Learning – Institutionally Funded Work Study, Undergraduate Research Assistantships (URA) and President's Research Assistantships (PRA)**



# Support for Students with Disabilities

Students with disabilities who are studying on a full- or part-time basis and require financial support for disability-related costs, such as tutoring, note taking and adaptive technologies, are eligible for support through government programs such as:

## Canada Student Grant for Services and Equipment for Persons with Permanent Disabilities

This federally funded grant of up to \$8,000 per academic year provides services and equipment to students who self-identify as having a permanent disability to help with their education. Thirty-five students received federal funding only and sixty-six received a combination of federal and provincial funding to support disability-related expenditures.

## Bursary for Students with Disabilities

This provincially funded grant of up to \$2,000 per academic year provides services and equipment to students who self-identify as having a permanent disability to help with their education. Twenty-three students received provincial funding only and sixty-six received a combination of federal and provincial funding to support disability-related expenditures.

## Canada Student Grant for Persons with Permanent Disabilities

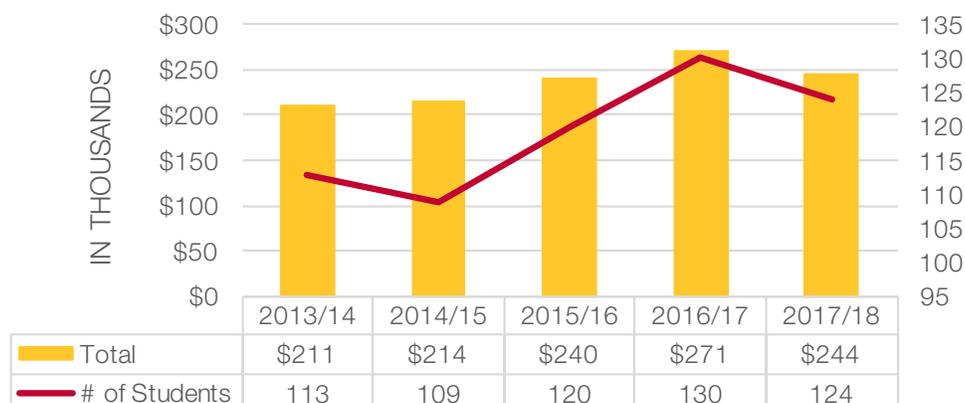
This federally funded grant of up to \$2,000 per academic year helps students who self-identify as having a permanent disability with their educational costs such as tuition, books, mandatory fees, living costs and transportation. There were 730 students who received \$1.4 million in funding through this specific federal student aid program.

## University of Guelph

Additionally, the University of Guelph’s bursary program would support costs in excess of the maximum disability-related funding available through government student aid programs. This funding is available to undergraduate and graduate students.

University donors have created scholarships and bursaries that support students with disabilities. The Devine Family Scholarships created two entrance awards for \$50,000 payable over four years for students who are Indigenous (First Nations, Inuit and Métis); or a person with a disability; or a racialized person entering any undergraduate degree program. The Lincoln Alexander Chancellor’s Scholarship is an entrance scholarship funded in combination by a donor and the University. It supports a student who is Indigenous (First Nations, Inuit and Métis); or a person with a disability; or a racialized person.

**FIGURE 9: Bursaries for Students with Disabilities**



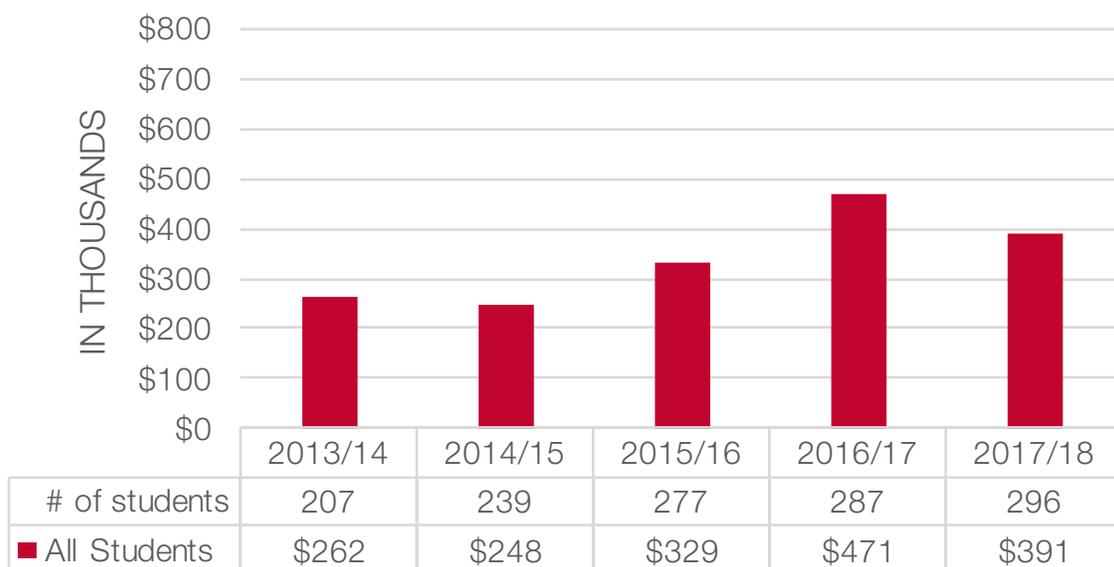
Note: Additional one-time funding was received from MTCU in 2016/17 and was not repeated in 2017/18.



## Travel Grants

Travel grants provide funding opportunities for undergraduate and graduate students to experience diverse cultures, communities, languages and natural environments. Students participating in an Exchange Program or Semester Abroad, or travelling for a conference, field course or co-op work term related to their program of study can apply. They can use these travel grants to offset costs associated with travelling such as airfare, vaccinations and travel insurance. There are over 50 travel grants available to undergraduate students and over 30 for graduate students. Some of these grants include a financial need component.

**FIGURE 10: U of G Travel Grants  
(All Funds)**



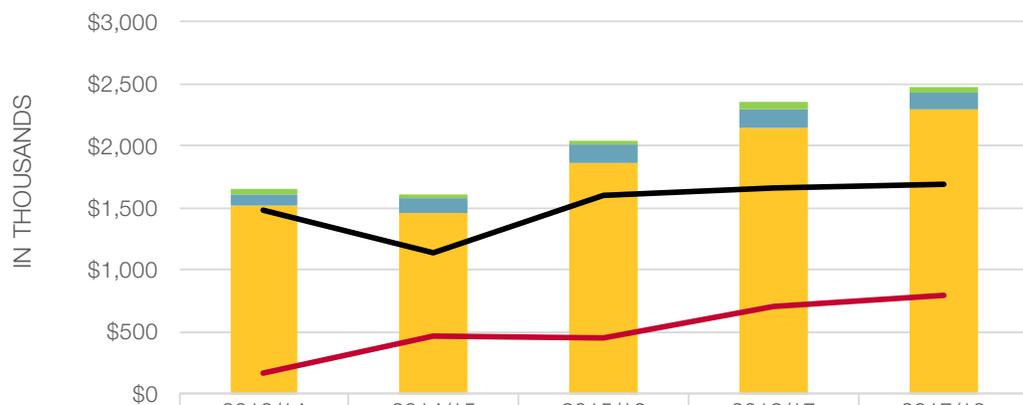
# International Student Support

The University of Guelph offers International Entrance Scholarships and International Entrance Bursaries specific to international students entering post-secondary studies for the first time. The International Scholarships are highly competitive and are offered to students automatically based on their admission application. Entrance scholarships are valued between \$2,000 and \$8,500. For the International Registrar’s Entrance Bursary, students apply once they have applied for admission to the University. Entrance bursaries average \$5,000 for the first two semesters.

In the second year of their studies, international students demonstrating financial need are eligible to participate in the International Work Study program and apply for an in-course international bursary. A limited number of donor-funded, need-based awards are available only to international students, such as the Norma Valeriotte bursaries, Quinn Memorial, Peggy Pritchard and Dr. Andrew Kropinski Graduate Award and the Hardy International awards. As well, international students are eligible for the majority of entrance and in-course awards.



**FIGURE 11: International Student Awards (All Funds)**



Work Study	\$40	\$25	\$31	\$67	\$47
Bursaries	\$98	\$120	\$160	\$148	\$125
Scholarships	\$1,513	\$1,463	\$1,857	\$2,144	\$2,298
Total Undergraduate Awards	\$169	\$468	\$454	\$706	\$786
Total Graduate Awards	\$1,482	\$1,140	\$1,594	\$1,653	\$1,684

## Graduate Student Support

Each year, the University of Guelph invests millions of dollars into thesis-based graduate students and the research they are pursuing. The University wants to ensure that these students can dedicate themselves to the successful completion of their graduate programs. Funding packages for eligible students are determined within their graduate departments, with some departments routinely committing to \$24,500 per year for three or four years for PhD students and others offering packages closer to the institutional minimum of \$17,500. Packages may be made up of a number of components, such as:

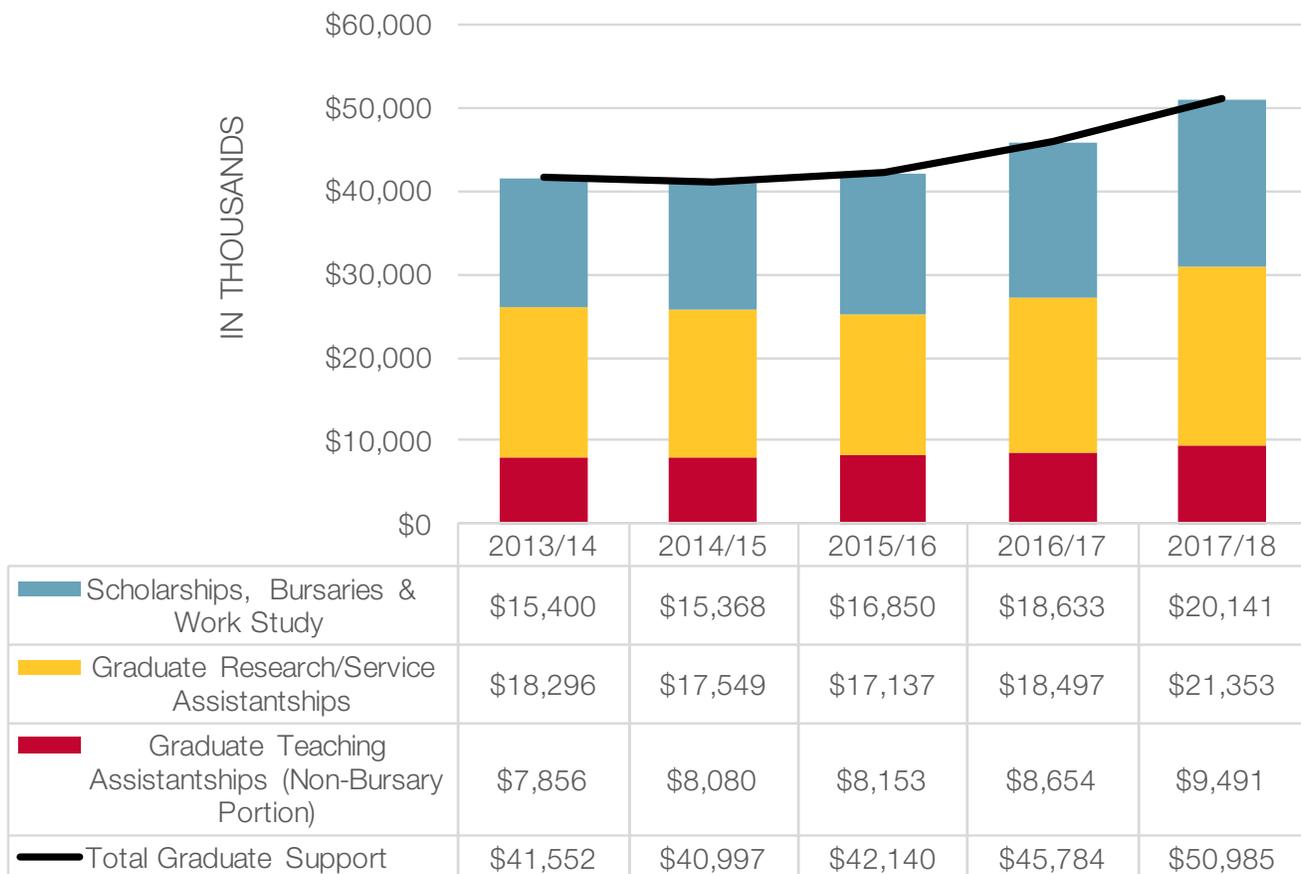
- Graduate Teaching Assistantship (GTA)
- Graduate Research Assistantship (GRA)/ Graduate Service Assistantship (GSA)
- Scholarship (external and/or internal)

Ultimately, the amount of funding secured by graduate students is commonly higher than the amounts committed to offers, as there are many opportunities for additional awards, research stipends and employment income.

Funding for GTAs, GRAs and GSAs may come from research grants, contracts, external agencies, governments and university funds. In 2017/18, the University spent \$30.8 million on GTA, GRA and GSA salaries compared to \$27.1 million in the previous year.

Graduate students received \$20.1 million in scholarships, bursaries and Work Study during the 2017/18 year compared to \$18.6 million in 2016/17. This is a 8% increase in graduate student scholarship, bursary and Work Study funding.

**FIGURE 12: Total Graduate Funding Support (All Funds)**



## Student Support Profile

**Gurpal** is a second-year student in the Bachelor of Arts and Sciences program. He is a married student with two children.

Tuition & Fees	<u>\$7,796</u>
OSAP Grants	20,146
Institutional Bursary	<u>170</u>
<b>Non-Repayable Aid</b>	<b>20,316</b>
OSAP Loan	<u>6,720</u>
<b>Total Funding</b>	<b><u>\$27,036</u></b>

**NET TUITION (-\$12,520)**

(Tuition & Fees - Non-Repayable Aid = Net Tuition)

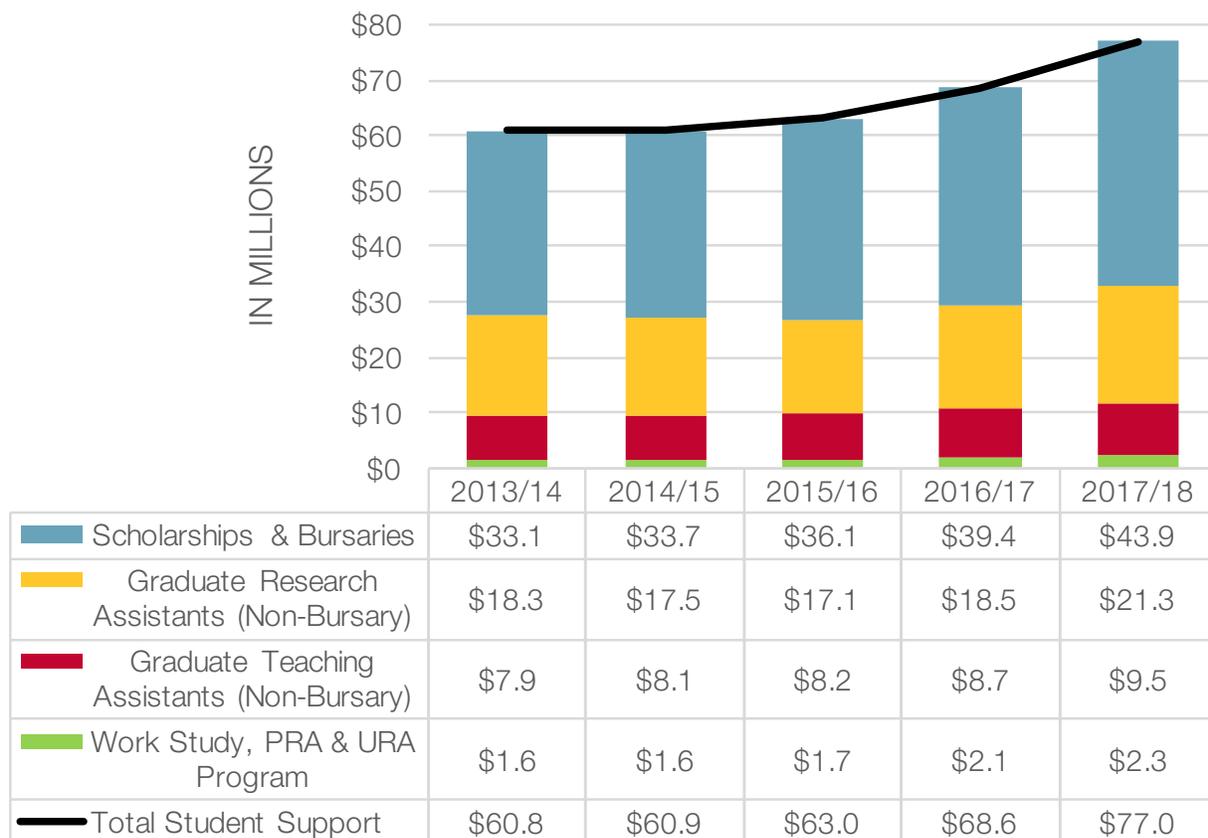
**Net Tuition:** Gurpal's tuition and fee expense was effectively reduced to (-\$12,520) after subtracting non-repayable aid. While at school, the interest that accrued on Gurpal's loans was paid by the government.

## Total Support from the University

Figure 13 provides a five-year overview of total student financial support by program. Since 2013/14, there has been a 27% increase in financial supports to all students at the University of Guelph.

Supporting student accessibility and attracting high-quality students has been a major budget priority. In 2016/2017, the University made a major investment with a funding increase of \$4 million for direct student assistance. This was followed up with an additional \$1.1 million in funds in 2017/2018 and \$2.3 million for 2018/19 in base operating budget.

**FIGURE 13: Total Student Financial Support by Program**



# Ontario Student Assistance Program (OSAP)

The Financial Aid office works with the Ministry of Training, Colleges and Universities (MTCU) in administering the Ontario Student Assistance Program (OSAP) for students attending the University of Guelph. Eligible students are provided with various types of OSAP assistance based on financial need: loan only, loan and grant, and grant only. This assistance is intended to supplement, not to replace, a student's resources, including those of their family. Grants do not require repayment from the student, and loans do not accrue interest while the student is completing their academic studies.

In 2017/18, 13,929 University of Guelph students (~49% of the population) received funding through the OSAP program. This was an increase of 17% from the previous year's 11,862 students who received OSAP. Figure 14 (page 20) provides a trend analysis of the number of University of Guelph student recipients for the last five years.

The Ontario government's Improving Access Plan has improved accessibility to OSAP and increased the amount of OSAP funding available to students. A restructuring of government student assistance programs began in 2017/18, and students are benefiting from the increased availability of financial aid and the streamlined application process. The amount of OSAP funding available to students has increased with the introduction of a repurposed, upfront Ontario Student Grant (OSG), the new Canada Student Grant (CSG) and free tuition for students whose family income is \$50,000 or less. Also, a decrease in the expected amount of parental/spousal contribution to the student's educational costs has helped make it easier for many Ontario students and their families to access OSAP.

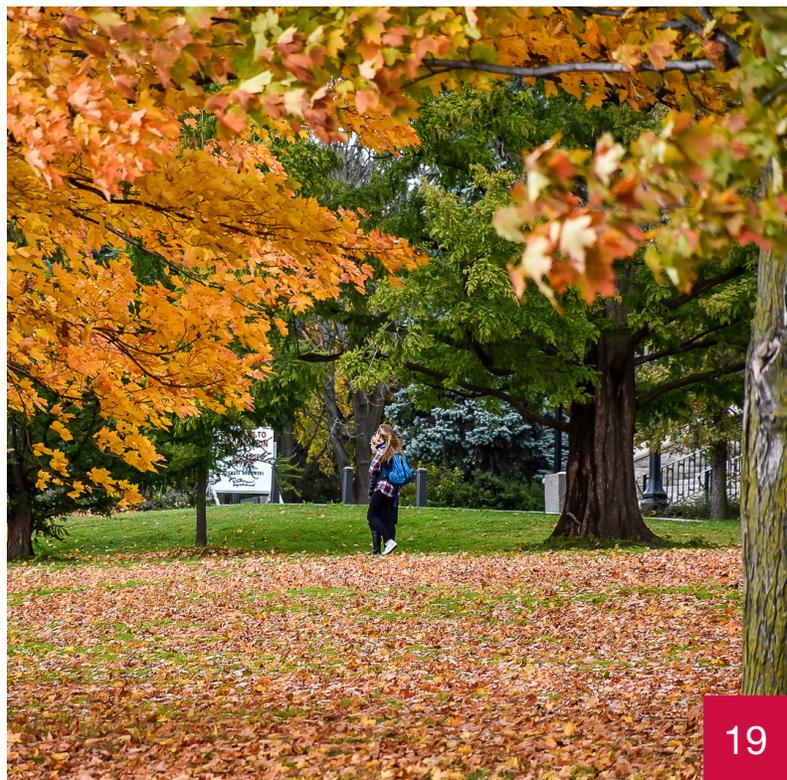
To provide for the new OSG, CSG and the expected increase in the number of OSAP applications, the government repurposed many of the previously available grants and eliminated the Ontario tuition and education tax credits. Additionally, OSAP exempted the inclusion of Registered Education Savings Plans and the Post-Secondary Student Support Program (PSSSP) and band funding as a resource on the student's OSAP application.

## **Net Tuition**

In 2017/18, the University was an early adopter of the Ministry-mandated Net Tuition bill. The Net Tuition bill is the amount that students actually pay after taking into account OSAP and University of Guelph scholarships and bursaries. This allows students who qualify for OSAP to know what they owe personally to the institution after all eligible sources of financial aid have been applied against their bill. Other improvements included electronic confirmation of enrolment, online submission of required documents and the transfer of students' OSAP funds in advance of the first day of classes.

## **Net Cost Estimate**

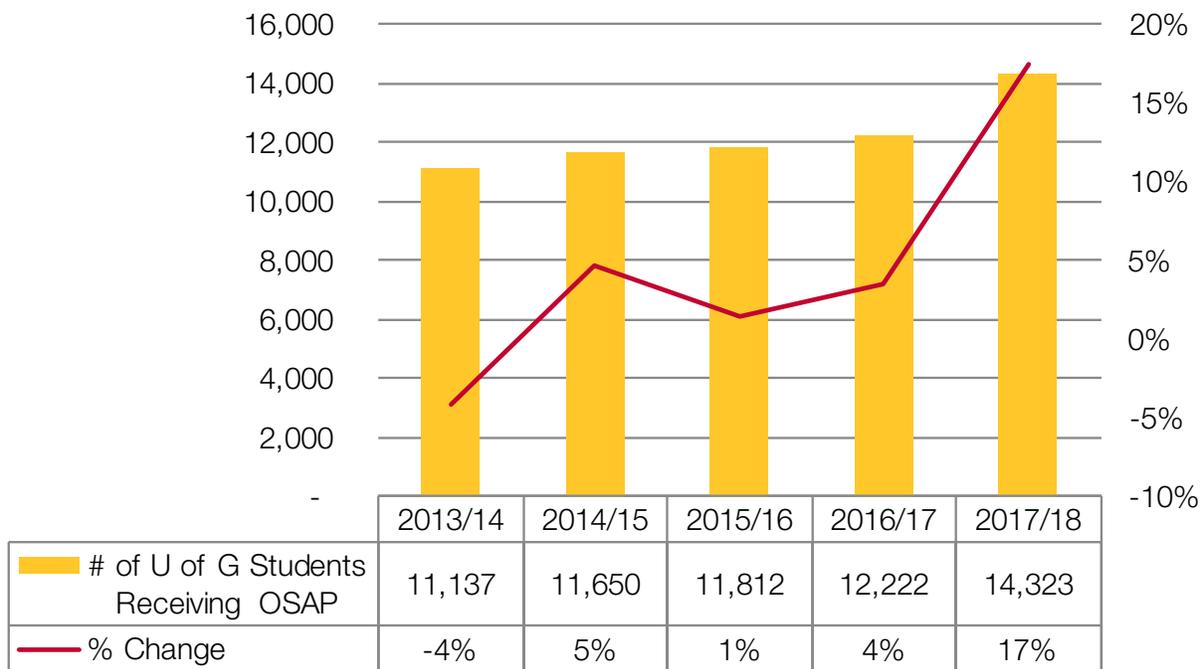
OSAP worked with the university application centres and universities to implement a transfer of information for applicants who indicate they will apply for OSAP. All first-entry, first-time applicants were provided a web-based "Net Cost Estimate" for all institutions that they applied to, prior to the June decision deadline. The Net Cost Estimate comprehension chart showed OSAP grants and loans and known institutional awards for each applied institution. The intent of the chart is to provide transparent, useful information that may help students and their families make a well-informed decision.



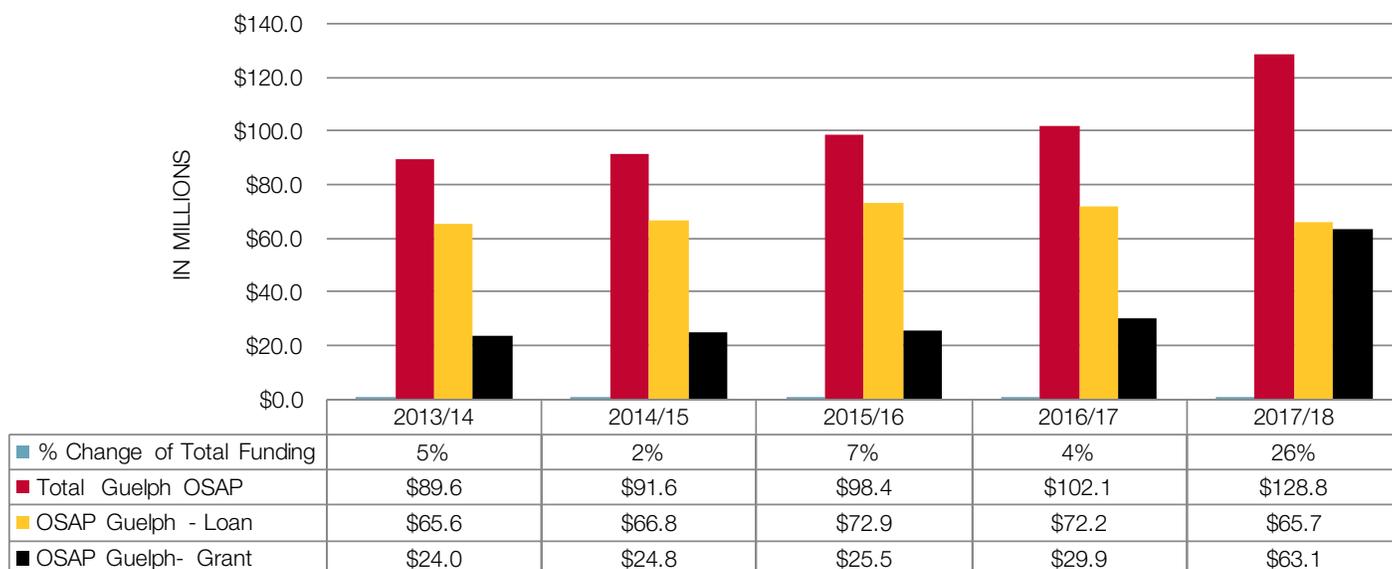
## OSAP: Trends for University of Guelph Students

Figures 14 and 15 provide details of OSAP funding received by University of Guelph students over the past five years. They indicate that the number of students utilizing OSAP as a method to help fund their cost of attendance at the University of Guelph has increased each year since 2013/14, most significantly in 2017/18. This was expected as a result of the increased publicity of OSAP and the “free tuition” campaign implemented by the Ministry in 2017.

### FIGURE 14: U of G Students Receiving OSAP



### FIGURE 15: OSAP Funding Received



# Student Support Profile

**Laura** is an independent student with a permanent disability. She is studying part time, with a 60% course load, and is in her fourth year of a Bachelor of Science degree. Laura is considered full time for OSAP and institutional awards because of the permanent disability.

Tuition & Fees	<u>\$4,667</u>
OSAP Grants	7,696
Institutional Bursary	<u>1,000</u>
<b>Non-Repayable Aid</b>	<b>8,696</b>
OSAP Loan	4,122
<b>Total Funding</b>	<b><u>\$12,818</u></b>

## NET TUITION (-\$4,029)

(Tuition & Fees - Non-Repayable Aid = Net Tuition)

**Net Tuition:** Laura's tuition and fee expense was effectively reduced to (-\$4,029) after subtracting non-repayable aid. In other words, she is owed \$4,029. While at school, the interest that accrued on Laura's loans was paid by the government.

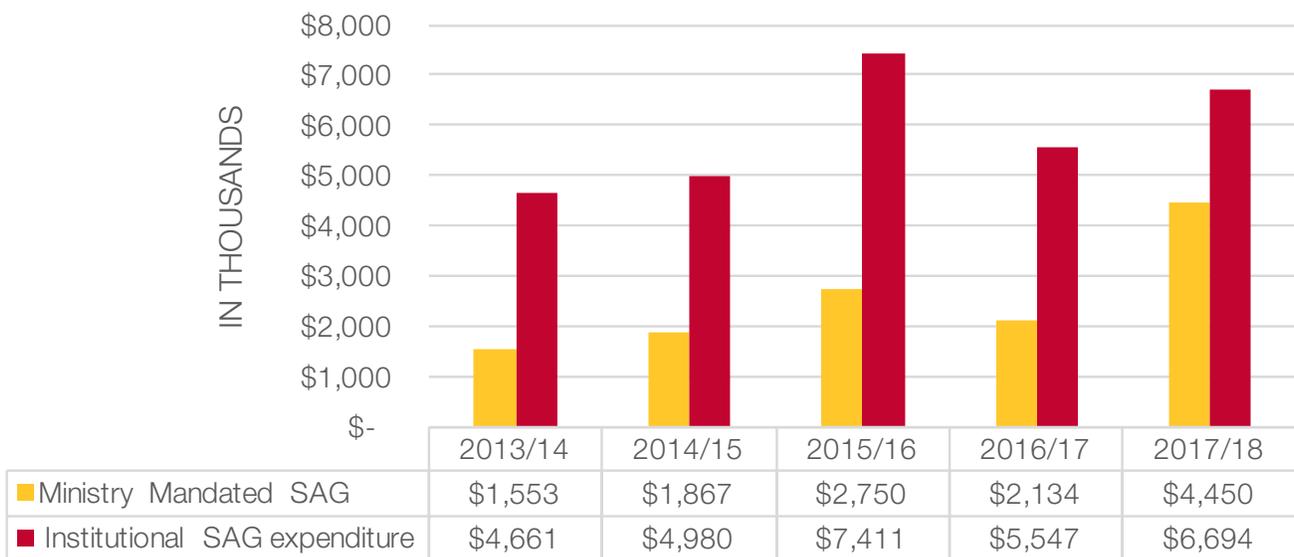
## Student Access Guarantee

The Student Access Guarantee (SAG) ensures that students in need have access to the resources they require for their tuition, books and mandatory fees.

The University of Guelph provides additional financial support beyond the SAG obligations to students who apply for funding to cover their living costs. Figure 16 shows the amount of funding that was mandated through SAG, in comparison with the amount of funding that the University issued to students through need-based awards.

The OSAP transformational changes implemented for 2017/18 led to a significant increase to the SAG values because of the exemption of certain personal financial resources, such as Registered Educational Savings Plans, and the increase in the number of students accessing OSAP. However, the University was able to carefully leverage its availability of financial aid to continue to exceed the mandatory SAG amounts for students with demonstrated financial need for 2017/18.

**FIGURE 16: Mandated SAG Compared to Actual Need-Based Awards**



# Non-Financial Supports for Students

At the University of Guelph, supporting students with their finances extends far beyond our financial aid funds. We provide non-financial supports that further assist students in managing their finances. We are dedicated to minimizing students' financial stress and its potential impact on their mental health.

## Financial Arrangements

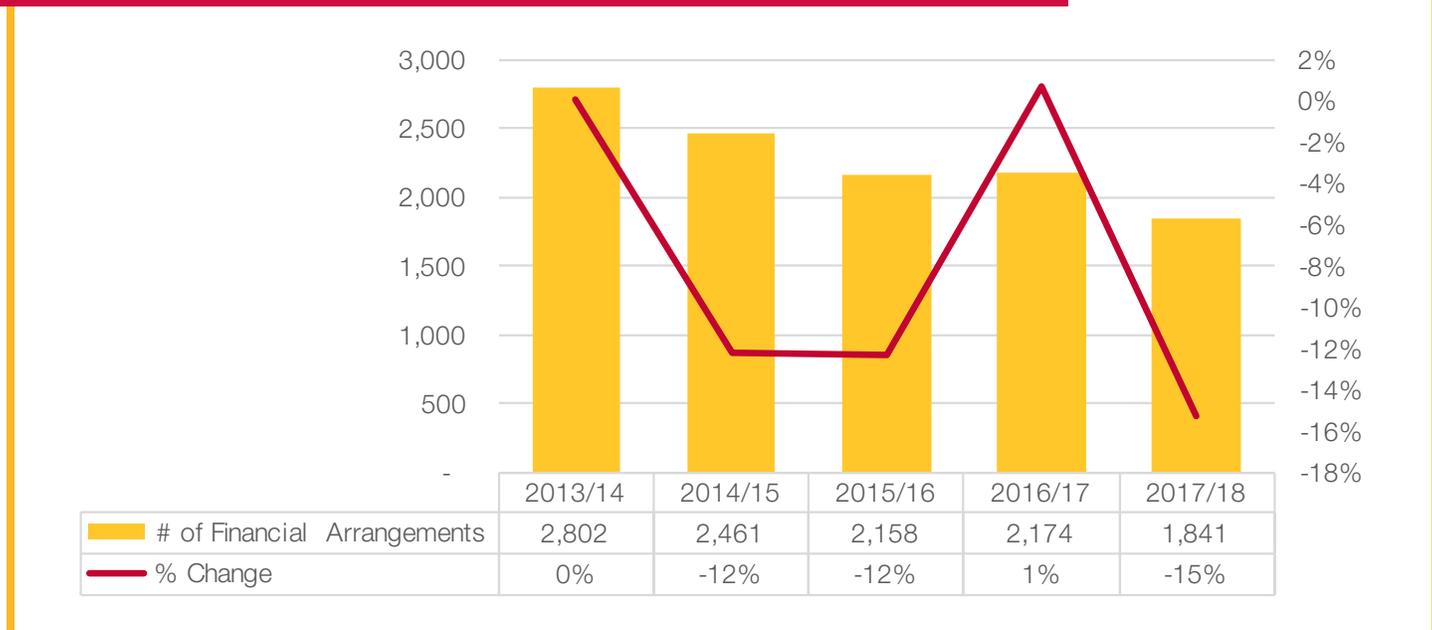
If circumstances prevent a student from paying their account in full by the payment deadline date, Student Financial Services (SFS) provides them with the opportunity to arrange a “Financial Payment Arrangement” plan. Staff in SFS work with the individual to develop an acceptable payment plan.

Payment arrangements have reduced the number of students who are deregistered from their courses each term. They have also minimized the number of students who incur a penalty and/or are sent to an external collection agency as a delinquent account.

Furthermore, the reduction in the number of students on a financial arrangement plan is attributed to improvements to the OSAP confirmation of enrolment process and how quickly funds are being transferred to students and the institution. Students receive their OSAP funding in advance of the first day of classes and no longer require a financial arrangement. In the Fall 2017 semester, 97% of completed student OSAP applications were confirmed before the first day of classes and, by the payment deadline date, 99% of all completed OSAP applications were confirmed. For the Winter 2018 semester, 88% of OSAP applications were confirmed prior to December 21, 2017 and 99.5% by the payment deadline date.

Students utilizing financial arrangements are those whose costs are not fully covered by OSAP, along with students and their families who prefer to make instalments. Approximately 3% of the student population are using financial arrangements.

**FIGURE 17: Student Financial Payment Arrangements**



## Financial Literacy Learning Opportunities

SFS participates in a variety of events, such as Campus Days, Fall Preview Day, Science and Engineering Sunday, the University Welcome, the Ontario University Fair, the Interaction workshop for high school students and high school visits. These events allow us the opportunity to provide information to students and their families, answer questions about financial supports available at the University of Guelph and discuss how to manage the costs of attending a post-secondary institution.

SFS organizes an annual Financial Literacy Fair that is open to all students and employees. The all-day event takes place in November to coincide with Financial Literacy Month in Canada and is held in the University Centre Courtyard. The objective is to encourage students and employees to take charge of their personal finances by drawing on the resources and tools that are available, both on campus and off. Recruitment of relevant agencies resulted in six external agencies and three internal agencies agreeing to participate:

- Ontario Student Assistance Program (OSAP);
- Canada Revenue Agency;
- National Student Loans Service Centre;
- Credit Canada Debt Solutions, Inc.;
- Credit Counselling Society;
- Wellington Family Counselling & Support Services;
- Guelph Student Food Bank;
- University of Guelph – Wellness Centre; and
- Student Financial Services.

Throughout the day, over 220 students spoke with the agencies and participated in our Tuition Tornado game. We received positive feedback from the agencies about their interactions with students.

## Conclusion

The University of Guelph is committed to supporting our students in completing their academic goals. We are particularly focused on supporting those students with financial need who would not otherwise be able to pursue a post-secondary education. The information provided in this report demonstrates the University of Guelph's ongoing commitment to helping students achieve their academic goals with financial aid programs that meet the needs of students and provides accessible solutions.



# Appendix: Glossary of Terms

**ACCESS Awards:** The University established an endowment fund through generous donor contributions and has been matched by the provincial government's Ontario Student Opportunity Trust Fund (OSOTF) program and the Ontario Trust for Student Support (OTSS). The income generated from these endowments will be used to support financial aid programs.

**Awards:** A generic term used to refer to any type of award. These include scholarships, bursaries, travel grants, and ACCESS awards.

**Bursary:** An award provided to a student on the basis of financial need only. Financial need is determined by the University of Guelph's Bursary Committee after an evaluation of the Financial Need Assessment Form submitted by the student. Academic merit is not a consideration in awarding a bursary.

**Financial Aid:** Student support provided through awards (both those that require demonstrated financial need and those that do not), and employment programs that require demonstrated financial need (i.e. Work Study and URA programs). GRAs/GSAs/GTAs are excluded.

**Graduate Research Assistantships (GRAs):** Funding for graduate students in support of their scholarly activity/research.

**Graduate Service Assistantships (GSAs):** Paid positions for graduate students that involve work related to the academic enterprise, for example preparing academic or administrative reports or compiling statistics for departmental use.

**Graduate Teaching Assistantships (GTAs):** Paid positions that are held by graduate students. The student assists the primary instructor of a course with teaching tasks such as giving lectures, supervising laboratory sessions, and grading.

**Prize or Medal:** An award that is based on completed achievement. It is not conditional on the student engaging in further study.

**Scholarship:** An award provided on the basis of academic performance and supporting further study. Given that the merit component is normally academic, it may include such non-academic aspects as leadership, extracurricular activity, volunteerism, and community involvement. Scholarships can be monetary, prizes, or medals. Financial need is not a consideration of scholarships.

**Scholarship with Financial Need:** An award provided on the same criteria as scholarships, but financial need is also a consideration.

**Student Access Guarantee (SAG):** A program maintained by all Ontario colleges and universities, in coordination with the OSAP program, that ensures that Ontario students are not prevented from attending post-secondary institutions.

**Travel Grant:** A grant provided to students who wish to travel as part of their program of study. Examples of travel opportunities include: Exchange/Study Abroad programs, letter of permissions, field courses, and independent research projects that are related to a student's program of study.

**Travel Grant with Financial Need:** A grant awarded based on academic performance, but that also takes into account demonstrated financial need.

**Tuition Set Aside:** A portion of the additional revenue resulting from domestic tuition fee increases that is mandated by the Ministry to be "set aside" to provide need-based financial assistance to students and meet the University's Student Access Guarantee commitment.

**Undergraduate Research Assistantships (URAs):** Summer research opportunities for undergraduate students with demonstrated financial need. These positions are full-time employment opportunities beginning in May.

**Work Study Program:** An on-campus, part-time employment program to assist students with demonstrated financial need during their registered academic term. Work Study is a cost-share program between the hiring department and the University's Tuition Set-Aside funds.