

# Student Financial Support Annual Report | 2021-22

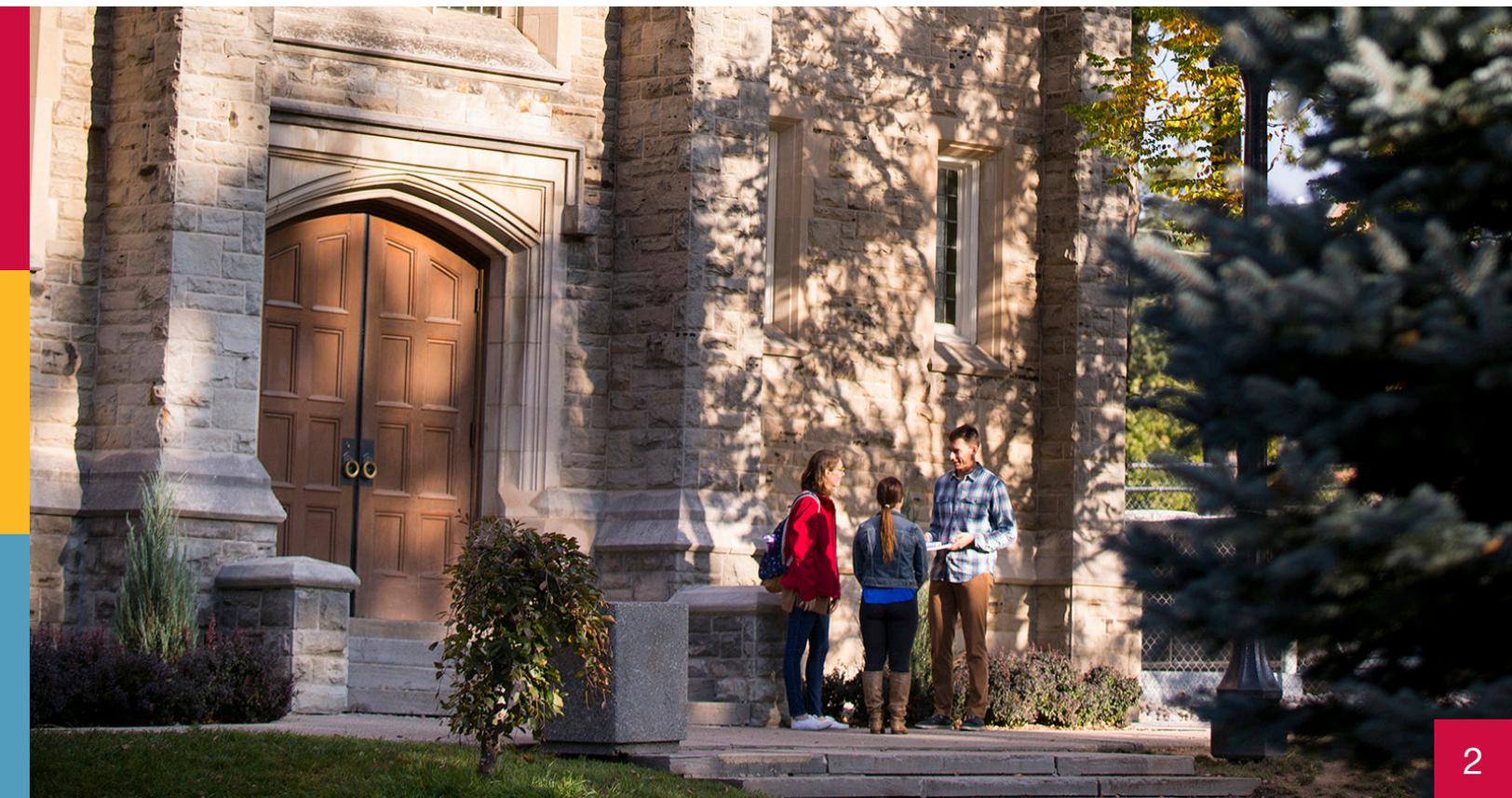
Total Financial Aid:  
**\$54.3**  
million

UNIVERSITY  
of GUELPH

IMPROVE LIFE.

# Table of Contents

Background	3
Overview of Student Support	5
Types of Financial Support	9
Merit-Based Awards	9
Need-Based Awards	12
International Student Support	18
Graduate Student Support	20
Total Support from the University	21
Government Programs	22
Non-Financial Supports	24
Conclusion	25
Appendix: Glossary of Terms	26



# Background

The University of Guelph maintains a strong and evolving commitment to the financial support of its diploma, undergraduate and graduate students. With the continued impact of the pandemic to students and their families and the costs of education, providing support for qualified students with financial barriers is a high priority. Additionally, financial supports improve enrolment outcomes and maintain retention to graduations as per the strategic enrolment mandate. We also provide merit-based awards to attract high-calibre 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 diploma, undergraduate and graduate students at the University of Guelph and Ridgeway campus. Guelph-Humber has been excluded from this report.

In recent years, and especially with the continuing impact of the COVID-19 pandemic, the need for greater understanding on the part of key University stakeholders regarding access to, and delivery of, student financial support has become apparent. 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 awards and aid are key to the success of our students and to our enrolment management success as an institution. In 2021/22, the University allocated \$54.3 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.

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.**



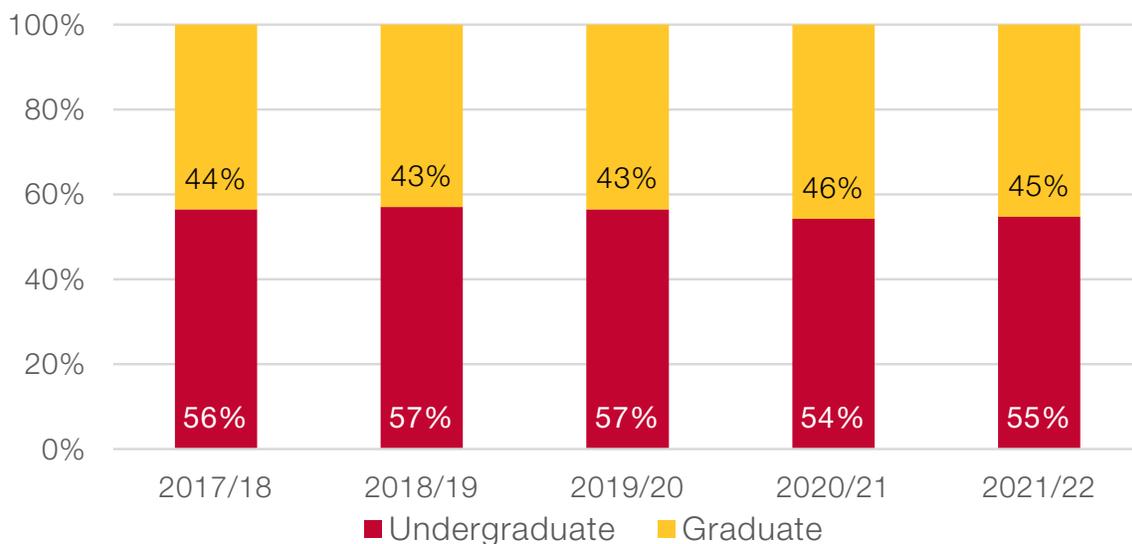
**The purpose of this report** is to provide stakeholders with an annual review of the University's financial support of its students. It includes facts and figures as well as descriptions about the different approaches to support our students. It is intended to allow stakeholders to understand the University's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

**TABLE 1: Total Awards and Aid by Program Level in \$Millions**  
 (Need-based category includes URA for undergraduate level and Work Study for undergraduate and graduate levels)

	2017/18	2018/19	2019/20	2020/21	2021/22
Need-Based, Undergraduate	\$15.0	\$14.9	\$14.3	\$13.6	\$13.4
Merit-Based, Undergraduate	\$11.1	\$12.1	\$13.1	\$16.0	\$16.8
<b>Total Undergraduate</b>	<b>\$26.1</b>	<b>\$27.0</b>	<b>\$27.4</b>	<b>\$29.6</b>	<b>\$30.2</b>
Need-Based, Graduate	\$4.3	\$4.1	\$4.1	\$4.6	\$4.8
Merit-Based, Graduate	\$15.8	\$15.8	\$17.0	\$20.4	\$19.3
<b>Total Graduate</b>	<b>\$20.1</b>	<b>\$19.9</b>	<b>\$21.1</b>	<b>\$25.0</b>	<b>\$24.1</b>
<b>Total Scholarships and Bursaries</b>	<b>\$46.2</b>	<b>\$46.9</b>	<b>\$48.5</b>	<b>\$54.6</b>	<b>\$54.3</b>

Table 1 represents University funds that have been explicitly directed to student financial awards and aid. Graduate students routinely secure additional financial supports, such as through Graduate Teaching and Research Assistantships. For full details of the allocation of institutional funds supporting graduate students, see page 20.

**FIGURE 1: Allocation of Student Awards and 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**.

## 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.

- Most 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 local 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 such as April 15 for potential incoming students are set to simplify the award process for students and support the recruitment cycle.



- 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 key non-profit agencies, such as the Canada Revenue Agency.

## STUDENT SUPPORT PROFILE

**Sandra** is a dependent student who is in their first year of the Mechanical Engineering Co-op program. They are registered full-time during the fall and winter semesters. Sandra submitted a Need Assessment Form and was given a scholarship and a bursary.

Tuition & Fees	<u>\$12,771</u>
OSAP Grants	8,213
Institutional Bursary	3,955
Institutional Scholarship	<u>2,000</u>
<b>Non-Repayable Aid</b>	<b>14,168</b>
OSAP Loan	<u>7,017</u>
<b>Total Funding</b>	<b><u>\$21,185</u></b>

**NET TUITION (-\$1,397)**  
(Tuition & Fees - Non-Repayable Aid = Net Tuition)

**Net Tuition:** Sandra's tuition and fee expense was effectively reduced to (-\$1,397) after subtracting non-repayable aid. They are owed \$1,397 to pay their living expenses while studying. While at school, the interest that accrued on Sandra's loans was paid by the government.

## 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 \$28.0 million in 2021/22 (\$28.9 million in 2020/21) in addition to the TSA funding. **The decrease over last year's spending is a result of one-time COVID funding provided to both undergraduate and graduate students in 2020/21.**
- **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 \$9.8 million in TSA funding in 2021/22.

### 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 a portion of the earnings are spent. During 2021/22, donors supported 2,361 individual students with \$7.8 million in awards.
- **Government external awards** are received from the federal Tri-Agencies, the Natural Sciences and Engineering Research Council (NSERC), the Social Sciences and Humanities Research Council (SSHRC) and the Canadian Institutes of Health Research (CIHR), coupled with the Ontario Graduate Fellowships (OGF) and Scholarship (OGS) programs. In 2021/22, our graduate students were awarded \$6.9 million in scholarships from these sources. Scholarships are also available from the OMAFRA – U of G Partnership through the Highly Qualified Personnel (HQP) Program, which supports the development of skilled graduates who can meet the changing demands of the agri-food and rural sector. In 2021/22, our graduate students received \$875,666 in HQP scholarships, up from \$844,000 in the previous year.

### A THANK-YOU NOTE FROM A STUDENT

I know I graduated in April, but I wanted to reach out to



share some good news. Thanks to the President's Scholarship and Summerlee Humanitarian Award, I was able to complete a few projects regarding my work/research in Peru. The support from the University and the scholarships have had a huge hand in getting me where I am today. I am currently in my first year at the Northern Ontario School of Medicine.

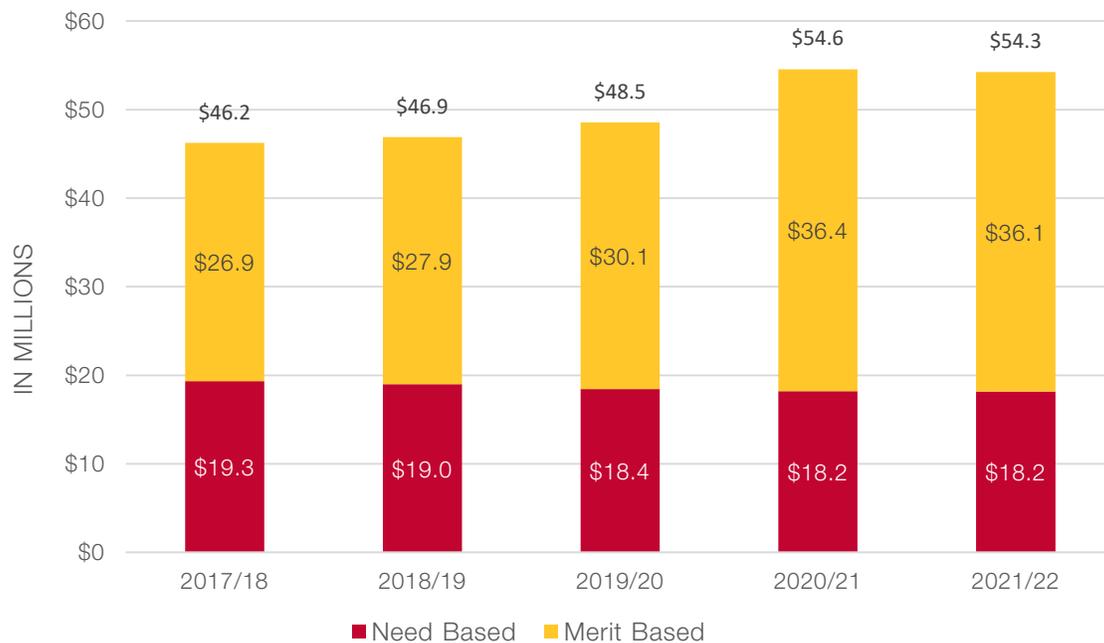


Table 2 and Figure 2 show the distribution of funding by program level and funding sources. Undergraduate support is focused in both academic and need-based programs while graduate awards, in recent years, have been mainly for merit-based programs designed to attract high-quality students in an increasingly competitive environment.

**TABLE 2: Total Awards and Aid by Funding Source in \$Millions**  
(Includes Work Study and URA)

	2017/18	2018/19	2019/20	2020/21	2021/22
Operating Fund, Undergraduate	\$22.2	\$22.5	\$22.5	\$25.2	\$25.1
Operating Fund, Graduate	\$10.6	\$10.2	\$11.0	\$13.8	\$12.7
<b>Total Operating Fund</b>	<b>\$32.8</b>	<b>\$32.7</b>	<b>\$33.5</b>	<b>\$39.0</b>	<b>\$37.8</b>
Endowments and Trusts, Undergraduate	\$3.9	\$4.5	\$4.7	\$4.4	\$5.1
Endowments and Trusts, Graduate	\$9.5	\$9.7	\$10.3	\$11.2	\$11.4
<b>Total Endowments and Trusts</b>	<b>\$13.4</b>	<b>\$14.2</b>	<b>\$15.0</b>	<b>\$15.6</b>	<b>\$16.5</b>
<b>Total Scholarships and Bursaries</b>	<b>\$46.2</b>	<b>\$46.9</b>	<b>\$48.5</b>	<b>\$54.6</b>	<b>\$54.3</b>
Total Share from Operating Fund	71%	70%	69%	71%	70%
Total Share from Endowments and Trust	29%	30%	31%	29%	30%

**FIGURE 2: Growth in Student Awards and Aid**



## Financial Aid Programs

Student assistance in Ontario is multi-layered and complex for students to navigate. 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 Colleges and Universities (MCU). 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 MCU to support access to post-secondary education through the **Student Access Guarantee (SAG)**.

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 minimum 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.

## STUDENT SUPPORT PROFILE

**Dexter** is a fourth-year student in the Bachelor of Applied Human Nutrition program. They studied part-time with a 60% courseload in Fall and with a 100% courseload in Winter. They are considered full-time for OSAP purposes. Dexter is a married student with one child.

Tuition & Fees	<u>\$5,484</u>
OSAP Grants	7,258
Institutional Bursary	<u>10,500</u>
<b>Non-Repayable Aid</b>	<b>17,758</b>
OSAP Loan	<u>5,071</u>
<b>Total Funding</b>	<b><u>\$22,829</u></b>

**NET TUITION (-\$12,274)**  
(Tuition & Fees - Non-Repayable Aid = Net Tuition)

**Net Tuition:** Dexter's tuition and fee expense was effectively reduced to (-\$12,274) after subtracting non-repayable aid. They are owed \$12,274 to pay their living expenses while studying. While at school, the interest that accrued on Dexter's loans was paid by the government.



# 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 on 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

To ensure student enrolment outcomes are achieved, the University optimizes the use of entrance awards as an opportunity to meet its strategic enrolment mandate. 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 **University of Guelph Entrance scholarship**.

The University of Guelph's Entrance scholarship has experienced significant uptake in the last couple of years, in part due to secondary school grade inflation. Expenditures in this scholarship continue to grow; therefore, to manage the significant financial impact to the scholarship, review of the scholarship conditions is ongoing, and changes were implemented in the 2022/23 academic year.

For 2021/22, the Entrance scholarship reverted back to the 2019/20 pre-pandemic academic requirements. Students with an admission average of 85.0% to 89.9% received \$2,000, and students with a 90.0% and up received \$3,000. This resulted in a decrease in total spending and the number of recipients when compared to the previous year.

In the 2021/22 academic year, 3,456 registered students received an entrance scholarship, compared to 4,137 in the previous year. This decrease is due to a one-time enhanced scholarship in 2020/21 that extended to more eligible students. Figure 3 provides a five-year view of the entrance merit scholarship program. This scholarship experienced continual growth in the uptake of potential students; this is noticeable when comparing the 2019/20 number of recipients to the 2021/22 number of recipients.

## STUDENT SUPPORT PROFILE

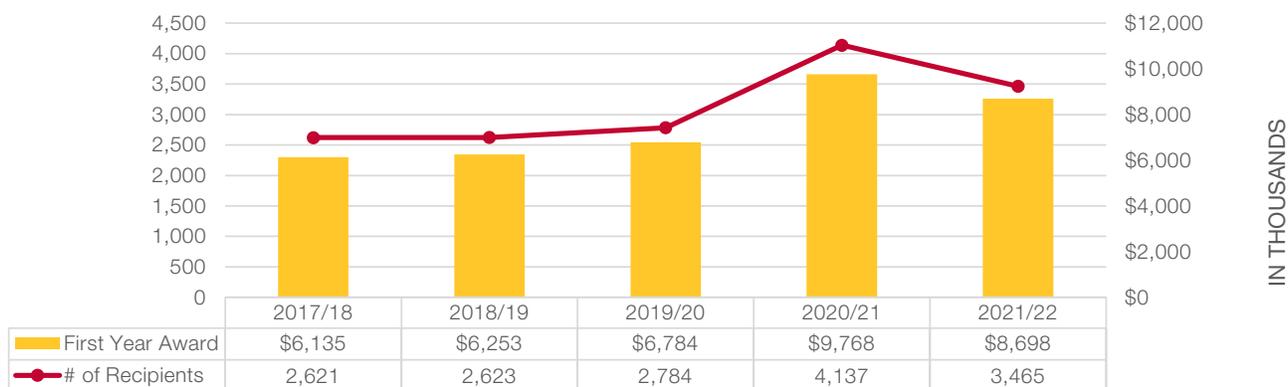
**Jacob** is a sole-support parent of one child, and they are a fourth-year student in the Bachelor of Science Animal Biology program.

Tuition & Fees	<u>\$6,964</u>
OSAP Grants	21,163
Institutional Bursary	<u>1,500</u>
<b>Non-Repayable Aid</b>	<b>22,663</b>
OSAP Loan	<u>7,964</u>
<b>Total Funding</b>	<b><u>\$30,627</u></b>

**NET TUITION (-\$15,699)**  
(Tuition & Fees - Non-Repayable Aid = Net Tuition)

**Net Tuition:** Jacob's tuition and fee expense was effectively reduced to (-\$15,699) after subtracting non-repayable aid. In other words, they are owed \$15,699. While at school, the interest that accrued on Jacob's loans was paid by the government.

**FIGURE 3: Guaranteed Undergraduate Entrance Scholarship**



2020/21 included enhancements to the scholarship values

The **President's, Vaccarino 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. Currently, there are 44 students studying at the University of Guelph with President's, Vaccarino and Lincoln Alexander scholarships, of which 10 are first-year students.

Other top entrance scholarships that are utilized to attract academically strong leaders to our colleges are the **Academic Leaders domestic and international**, and the **Board of Governors**. The Academic Leadership Awards

provide \$20,000 over four years and a mentor to incoming undergraduate students. Twenty-two students across six colleges accepted the offer of these awards. In total, there are 90 Academic Leadership recipients studying at the University, representing six colleges. The Board of Governors provided \$20,000 over four years to 23 recipients across five colleges and 66 continuing scholars across six colleges.

Additional domestic undergraduate entrance scholarships, including Gryphon Athletics and donor-funded scholarships, such as Devine Family, Linamar Engineering, Lang and Angelo and Frank Agro, are part of \$620,087 in awards issued to 245 entering students. Details on the international entrance scholarship program are available on page 18.

Athletics entrance scholarships were awarded to 41 undergraduate and graduate students entering their first year at the University of Guelph in 2021/22, totalling approximately \$116,200.



## In-Course Scholarships

In 2021/22, the University of Guelph awarded more than \$4.2 million in upper-year (in-course) scholarships to undergraduate students and \$8.5 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 scholarships have conditions that restrict who is eligible.

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 **1,400 scholarships** to diploma, undergraduate and graduate students. These awards serve to both acknowledge past achievements and encourage further study and accomplishment.

## STUDENT SUPPORT PROFILE

**Nouri** is an independent student with a permanent disability. They are studying full-time, with a 100% courseload in their third year of the Bachelor of Science Food Science program.

Tuition & Fees	<u>\$6,964</u>
OSAP Grants	12,643
Institutional Bursary	500
Institutional Scholarship	<u>1,400</u>
<b>Non-Repayable Aid</b>	<b>14,543</b>
OSAP Loan	<u>1,831</u>
<b>Total Funding</b>	<b><u>\$16,374</u></b>

**NET TUITION (-\$7,579)**  
(Tuition & Fees - Non-Repayable Aid = Net Tuition)

**Net Tuition:** Nouri's tuition and fee expense was effectively reduced to (-\$7,579) after subtracting non-repayable aid. They are owed \$7,579 to pay their living expenses while studying. While at school, the interest that accrued on Nouri's loans was paid by the government.



# 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 2021/22, the University awarded \$11.9 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; the University instead utilizes the verified MCU 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 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.

# STUDENT SUPPORT PROFILE

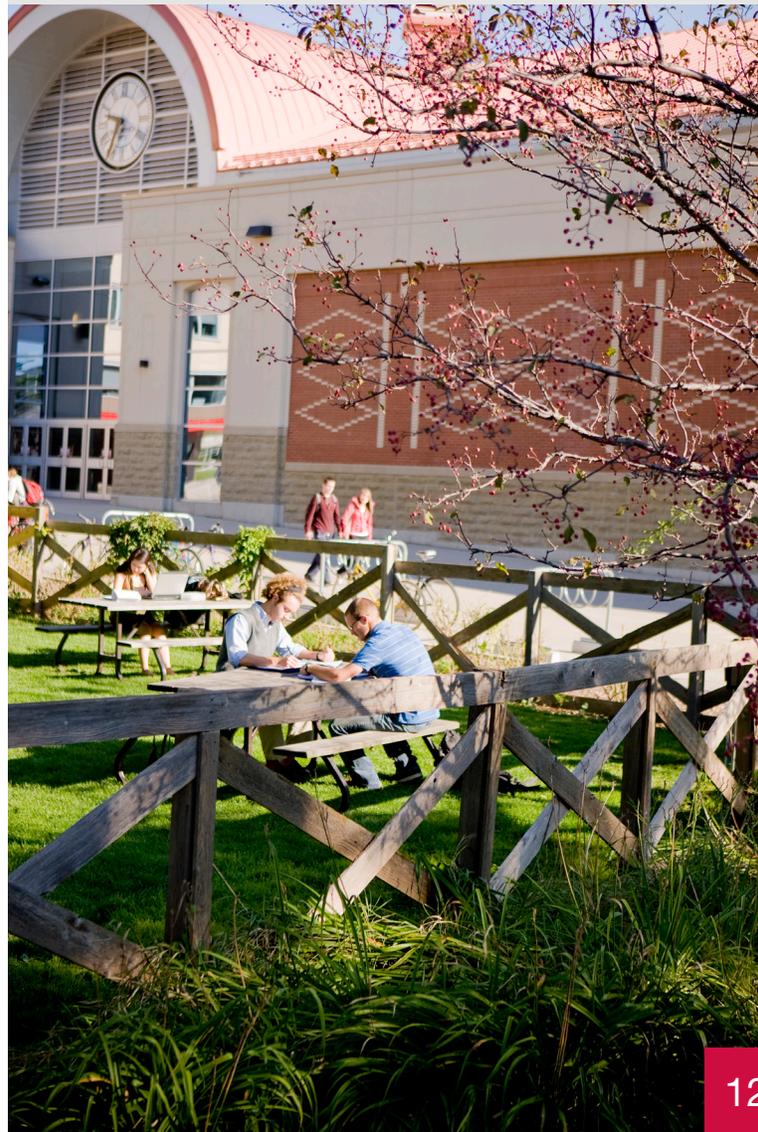
**Aysha** is a full-time international student in their second year of the Bachelor of Mechanical Engineering Co-op program.

Tuition & Fees	<u>\$40,676</u>
Institutional Scholarship	8,500
Institutional Bursary	<u>1,200</u>
Non-Repayable Aid	9,700
<b>Total Funding</b>	<b><u><u>\$9,700</u></u></b>

**NET TUITION \$30,976**

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

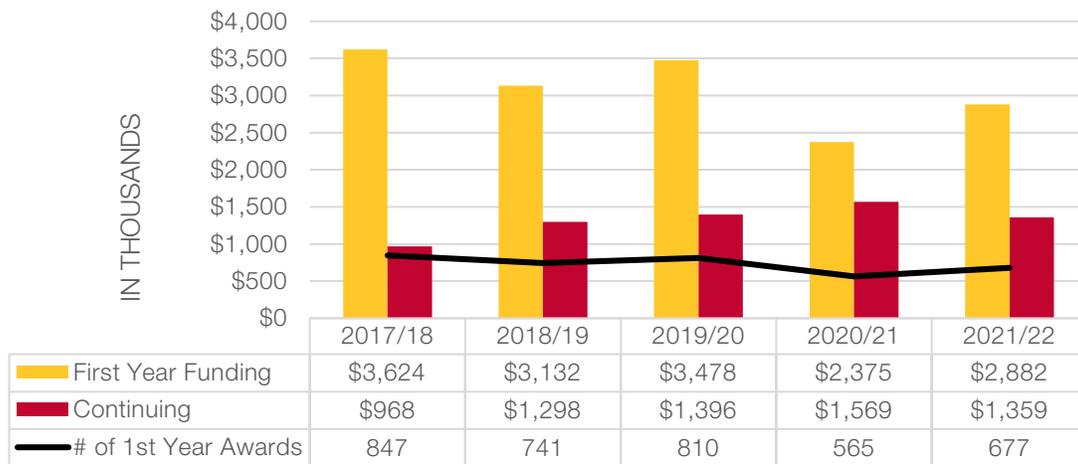
**Net Tuition:** Aysha's tuition and fee expense was effectively reduced to \$30,976. They are eligible to receive \$4,000 in years 3 and 4 of their studies as part of their institutional renewable scholarship along with other awards.



## Entrance Bursaries

In support of incoming undergraduate students who demonstrate financial need, we offer multi-year entrance bursaries. These bursaries are packaged with Work Study approval, allowing students to plan their finances accordingly for four years. This year, 224 students identified as having the greatest financial need accepted a multi-year bursary valued at \$14,000, payable over four years of study; 165 students received this bursary in the previous year. The University also provided 453 students with a one-time, \$4,000 Registrar's entrance bursary to help with their first year of study.

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



## ACCESS Awards

The University offers several 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/OTSS was a fundraising program that was initiated in 1999 and ceased in 2012. The income generated from these endowments is 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 OSOTF/OTSS program.

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



## Student-Funded Bursaries

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.

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. These two programs provided 129 students with approximately \$128,000 in financial support.

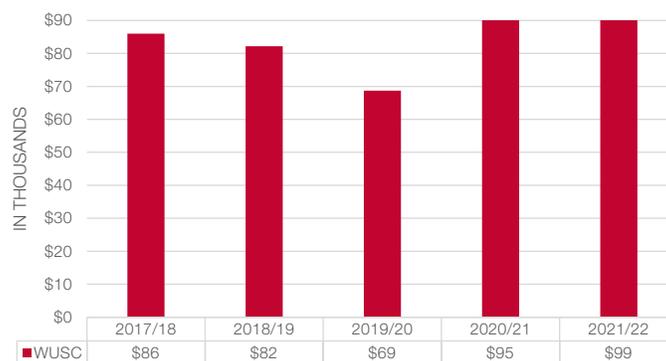
Graduate students created the **Graduate Student Compassionate Bursary Fund**. It is available to cover costs associated with emergency/compassionate circumstances, up to \$2,000 only if the University is not able to provide enough funding to help cover these costs. In 2021/22, 10 students requested and were granted compassionate bursaries to help with emergency expenditures.

**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. Figure 7 provides the annual funding received from students for the WUSC 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. Fourteen students are currently attending the University as a part of the WUSC student fee.

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



## Work Study and Undergraduate Research Assistantship Programs

**386** Work Study jobs  
**160** URAs/ISURAs

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.



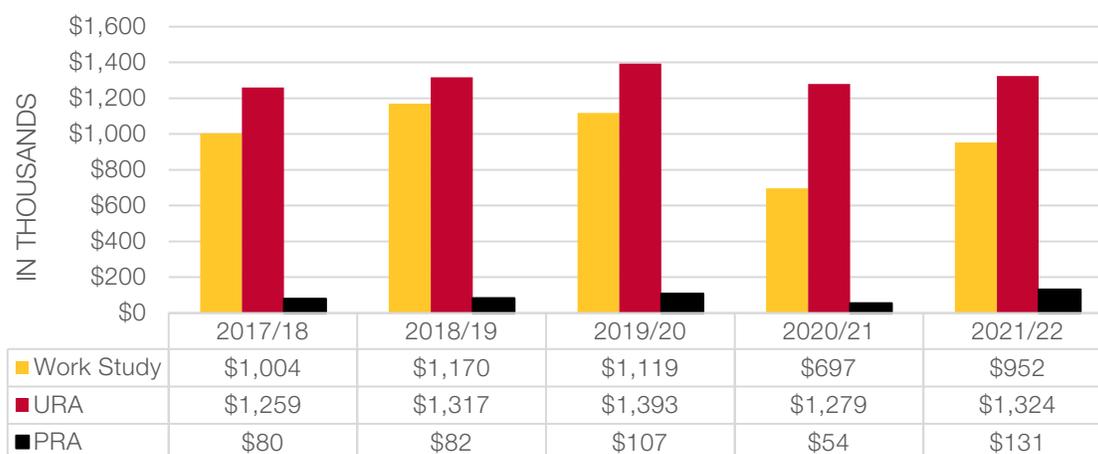
Through the **Work Study program**, students work part-time (10-15 hours per week) during the academic year. Our Work Study program is a collaborative effort between Student Financial Services and departments across the University. The Work Study program is a cost-share program with TSA funds providing 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 386 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. U of G also developed the Indigenous Undergraduate Research Assistantship to help Indigenous students obtain research experience. During the summer semester, this program provided two Indigenous students with on-campus research opportunities. New for summer 2022 are eight International Student Undergraduate Research Assistantship (ISURA) positions which will be funded by donations received from University of Guelph donors to be utilized by the colleges.

As part of the President's, Chancellors' and Lincoln Alexander scholarships, recipients receive a **President's Research Assistantship (PRA)** 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 2021/22, there were 15 students who participated in the research assistantship as part of this unique component of the scholarship.

### 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 the following:

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

This federally funded grant of up to \$20,000 per academic year provides services and equipment to students who self-identify as having a permanent disability to help with their education.

## *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 or temporary disability to help with their education.

## *Canada Student Grant for Persons with Permanent Disabilities*

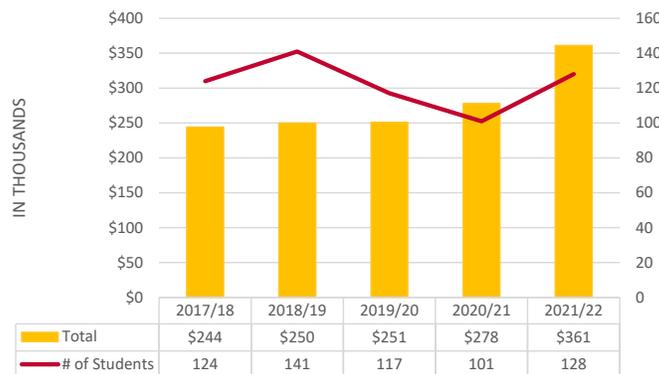
This federally funded grant of up to \$2,000 per academic year helps students who self-identify as having a permanent disability with their educational costs such as tuition, books, mandatory fees, living costs and transportation. Canada is continuing to double the Canada Student Grant for the 2021-22 and 2022-23 academic years to a maximum of \$4,000 per academic year.

## *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 donors 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**



Students apply for these grants through the University of Guelph, but it is a Ministry-funded program. The number of students utilizing the funding fluctuates year to year. This year, we experienced an increase in the number of students who received these grants, and additional grant funding from the Ministry was received to meet the necessary learning supports for students to succeed.

## Support for Students Who Are Black, Indigenous or People of Colour

The University of Guelph has a long-standing commitment to equity, diversity and inclusion. As part of the University's Anti-Racism Action Plan, awards are developed through donors to specifically support students who are Black, Indigenous (First Nations, Inuit or Métis) or People of Colour. Active fundraising continues to raise funds and create new scholarships and bursaries. Examples of some of these awards are the Black Canadian Graduate Student Scholarship, Claude A. Guldner Scholarship, DIVERGENT – Diversity, Equity and Inclusion Scholarship, Kevin & Leigh Golding & Family Bursary in Support of Student Scholars and Ontario Professional Engineers Foundation for Education BIPOC Scholarships.

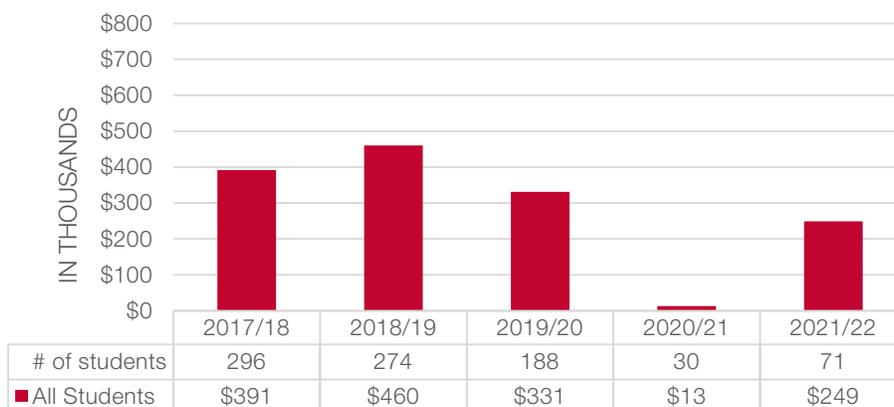
The Indigenous Graduate Scholarships were established with \$300,000 annual internal funding to encourage Indigenous (First Nations, Inuit and Métis) students to pursue graduate studies in any discipline. These scholarships vary in eligibility, and applicants are encouraged to apply for as many of the following scholarships as are appropriate:

- Indigenous Graduate Scholarship – Merit;
- Indigenous Graduate Scholarship – Leadership;
- Indigenous Graduate Scholarship – Fulfilling Indigenous Community Responsibilities; and
- Indigenous Graduate Scholarship – Top-Up Students holding a Tri-Agency or Ontario Graduate Scholarship.

## 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. A smaller number of students started to travel both within Canada and outside of Canada in 2021/22. It is expected that numbers will increase in the upcoming academic years.

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

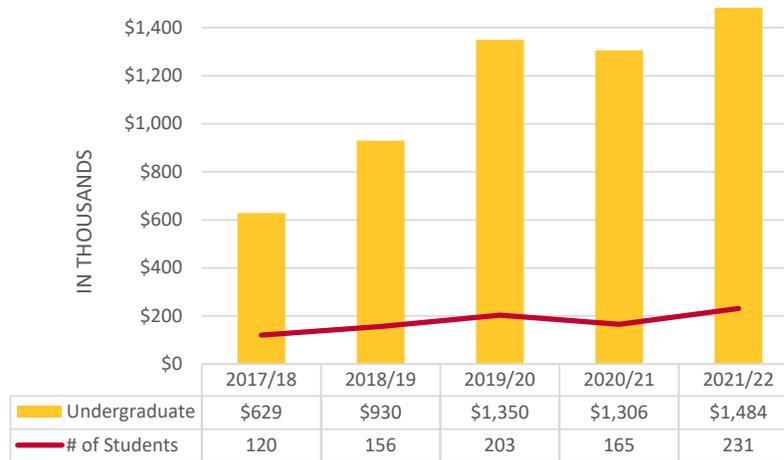


Student travel  
impacted by COVID

# International Student Support

Internationalization is an integral part of the University's commitment to learner-centredness; it involves bringing the world to Guelph and opening international opportunities. To attract international students, U of G offers International Entrance scholarships specific to international students entering post-secondary studies for the first time. These undergraduate international scholarships are highly competitive and are offered to students automatically based on their admission application. Entrance scholarships are valued between \$5,500 and \$8,500 and offer a renewal of \$4,000 for each of the next three years. The pandemic has impacted our number of international students; however, there was an increase in the number of international students who accepted our scholarship this year. There were 231 students who received a University of Guelph International Entrance scholarship.

**FIGURE 11: International Undergraduate Entrance Scholarship**



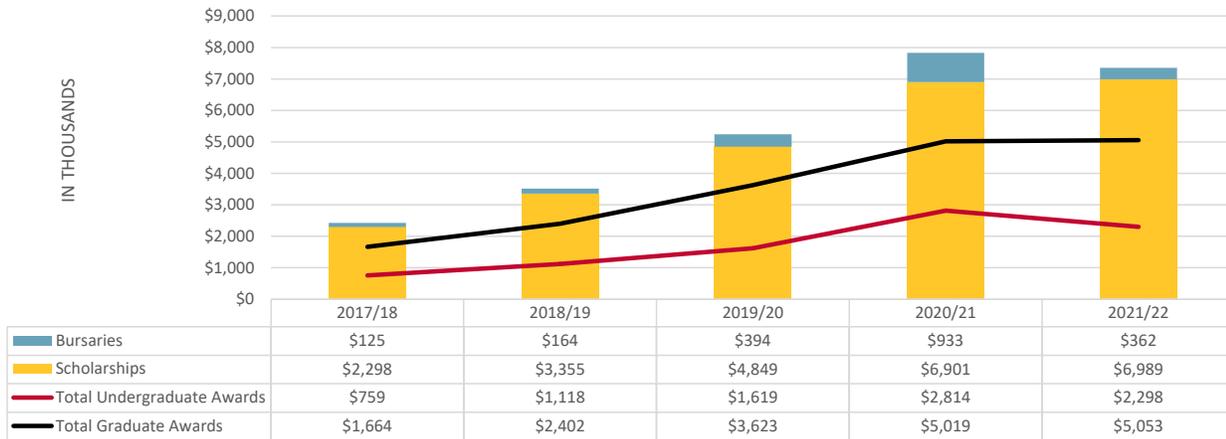
The University offers international PhD students a scholarship which brings their tuition fees in line with those of domestic PhD students. Valued at \$12,500 per year, and available for four years, the scholarship is driving growth in international doctoral student recruitment at the University, thereby contributing to our research capacity and internationalization efforts. In 2021/22, 111 doctoral students received \$645,824 in their first year of academics, and 215 students received \$2.0 million in their continuing years of study.

**FIGURE 12: International Doctoral Tuition Scholarship**



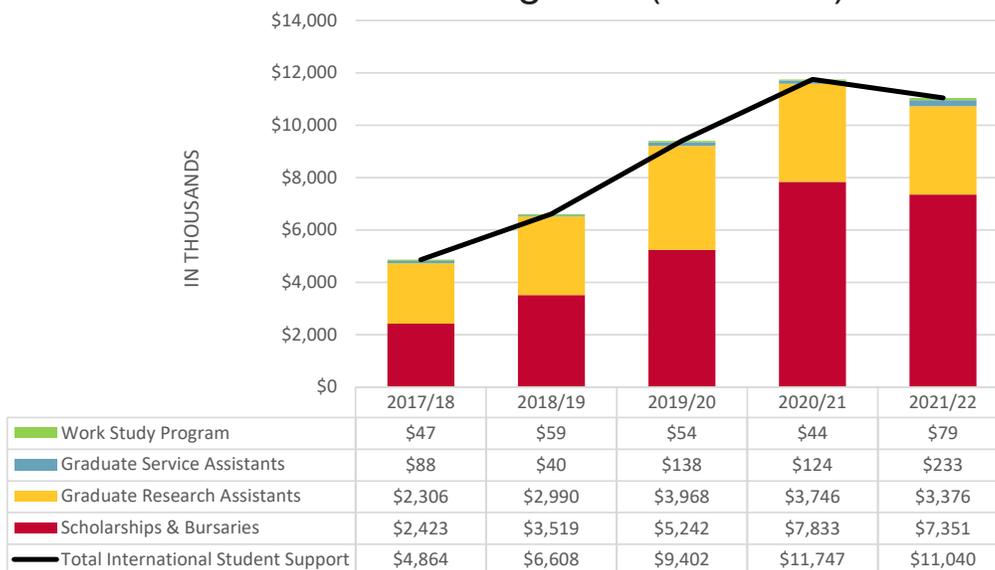
In the second year of their studies, international students demonstrating financial need are eligible to participate in the International Work Study program and apply for an in-course international bursary if they are experiencing an emergency. The University supported undergraduate and graduate international students with \$164,000 in in-course bursaries to help them overcome financial difficulties. A limited number of donor-funded, need-based awards are available only to international students, such as the Norma Valeriotte bursaries, Quinn Memorial, Hon. Solomon Olubunmi Oyediji Bursary, Peggy Pritchard and Dr. Andrew Kropinski Graduate Award and the Hardy International awards. In addition, international students are eligible for the majority of in-course awards.

**FIGURE 13: International Student Awards (All Funds)**



The University is committed to increasing the number of international students studying at the University of Guelph and recognizes the financial supports that are necessary for international students to be successful. Through its scholarships, bursaries and employment programs, the University provided \$11.0 million in financial support. There is a decrease in the total amount of scholarships and bursaries issued this year because of the significant financial investment that was made during the pandemic in 2020/21. There were one-time University initiatives implemented in 2020/21 to support international students, such as the International Tuition Bursary for undergraduate and graduate students, the Special Dean’s COVID-19 Award for graduate students and Provost Incentive Funding for undergraduate and master’s students to help with the student’s cost of attendance.

**FIGURE 14: International Student Programs (All Funds)**



# 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 \$24,500 per year for three or four years for PhD students, and others offering packages closer to the institutional minimum of \$20,000. Packages may be made up of a number of components, such as the following:

- Graduate Teaching Assistantships (GTAs);
- Graduate Research Assistantships (GRAs)/ Graduate Service Assistantships (GSAs); and
- Scholarships (external and/or internal).

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

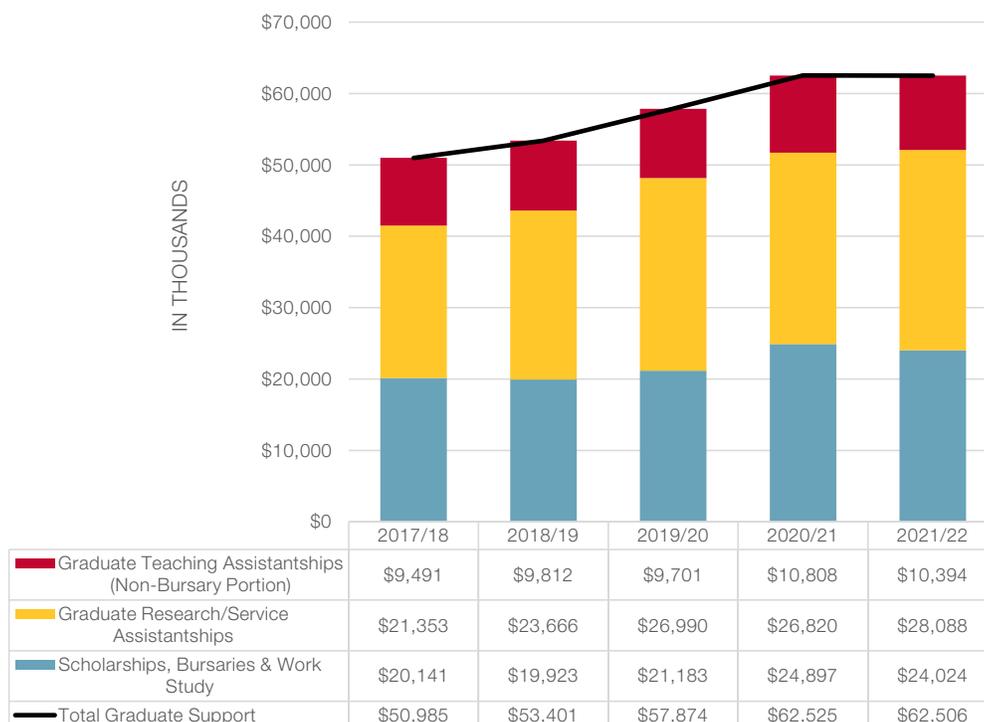
## A THANK-YOU NOTE FROM A STUDENT



My awards have enabled me to continue my education and pursue a graduate degree. They have also allowed me to allocate more time to my studies and extracurricular activities and feel confident about my commitment to these endeavours.

As reported earlier, graduate students received \$24.1 million in scholarships, bursaries and Work Study during 2021/22. In addition, in 2021/22, the University provided \$38.5 million to graduate students in the form of GTAs, GRAs and GSAs (compared to \$37.6 million in the previous year), bringing total graduate student support in 2021/22 to \$62.5 million.

**FIGURE 15: Total Graduate Funding Support (All Funds)**



# Total Support from the University

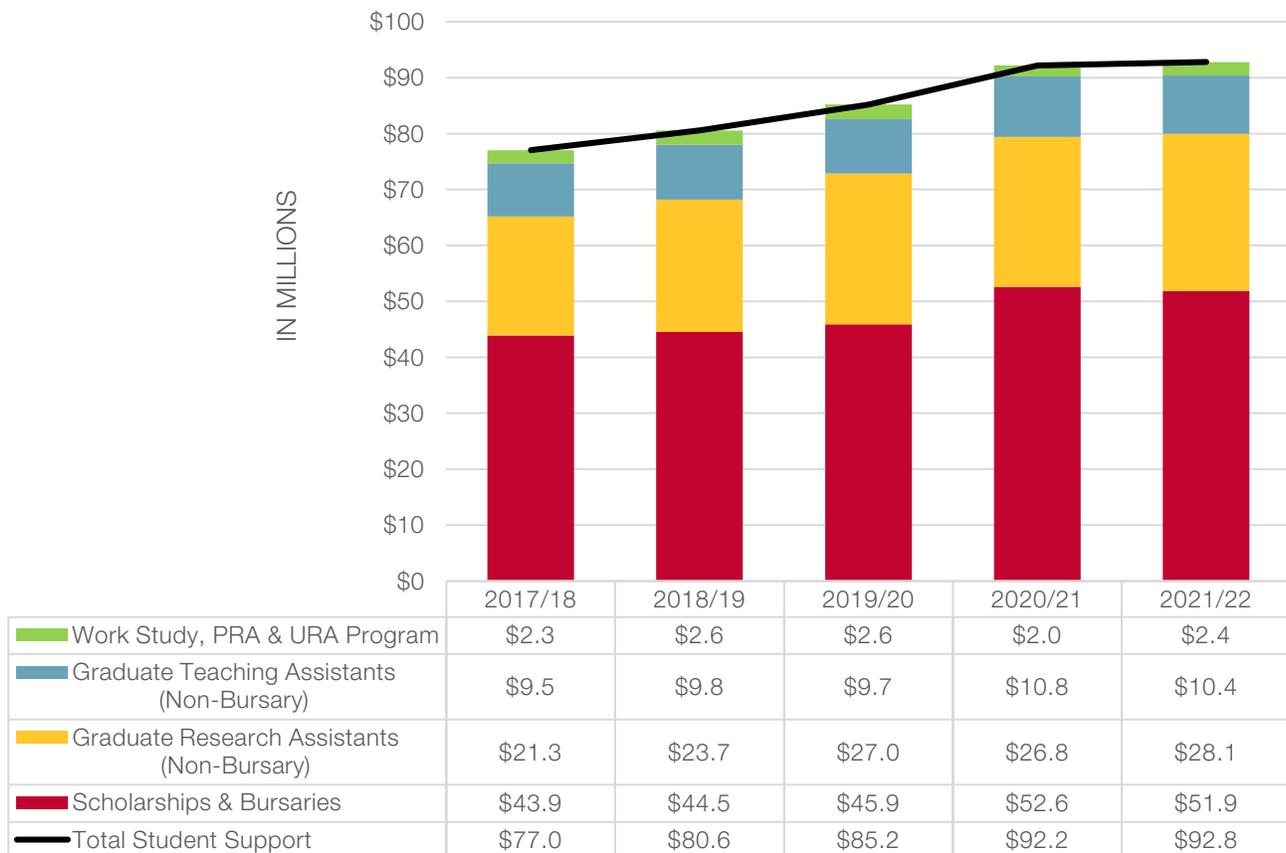
Figure 16 provides a five-year overview of total student financial support by program. Since 2017/18, there has been a 20.5% increase in financial supports to all students at the University of Guelph.

Supporting student accessibility and attracting high-quality students continues to be a major priority for the University of Guelph. The University is committed to the success of its students through financial, experiential and research opportunities.



**20.5% increase**  
over **5** years

**FIGURE 16: Total Student Financial Support by Program**

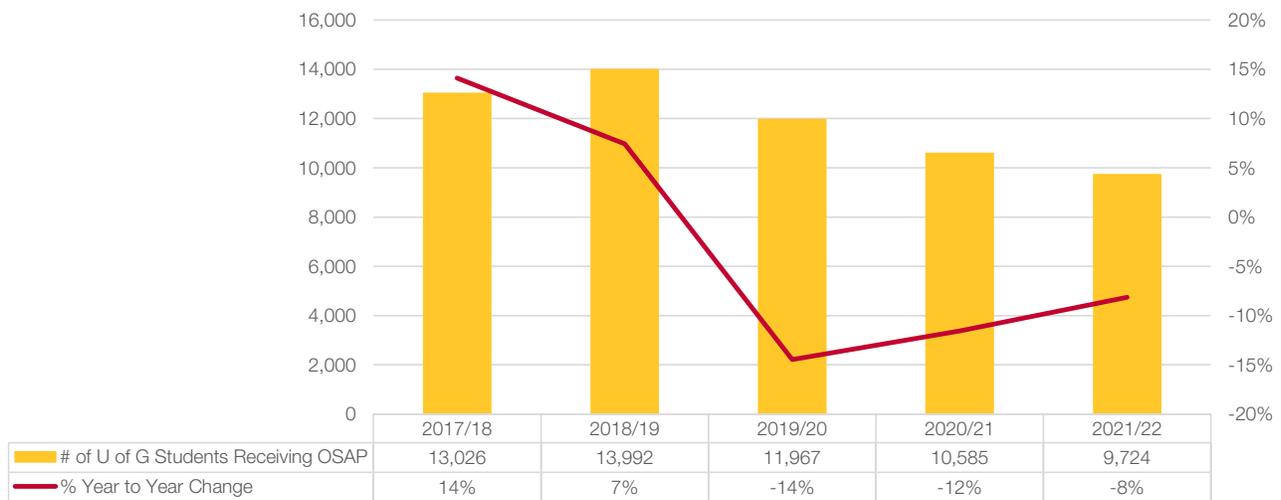


# Ontario Student Assistance Program (OSAP)

The Financial Aid office works with the Ministry of Colleges and Universities (MCU) 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.

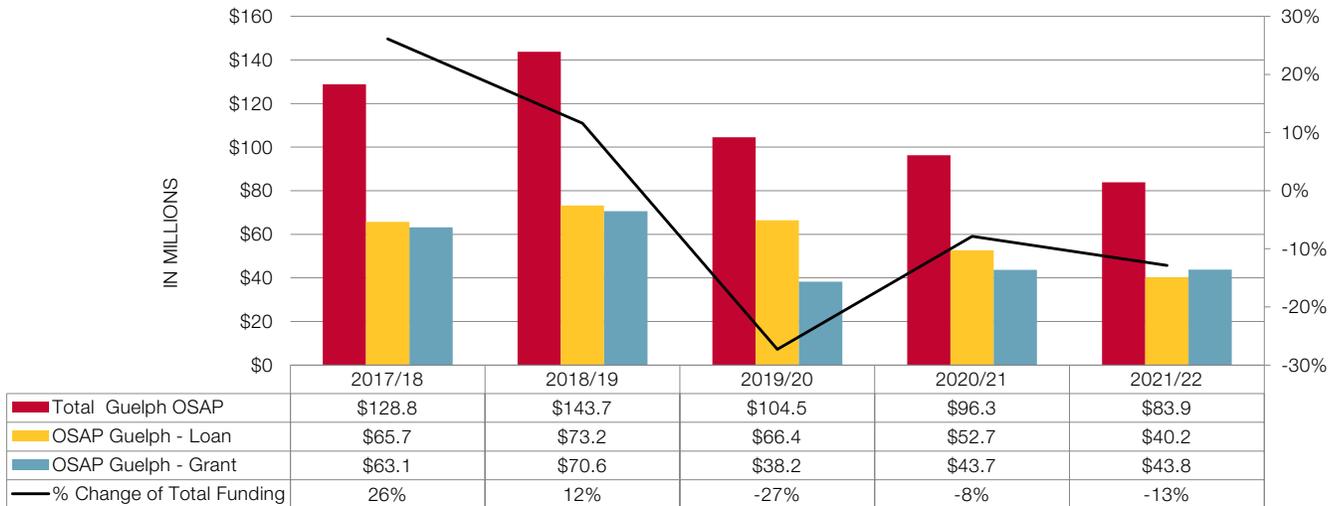
In March 2020, the federal government introduced changes to the Canada Student Financial Aid program in recognition of the challenges placed on students and their families because of the COVID-19 pandemic. The doubling of federal grants in OSAP funding and the suspension of interest accrual assisted students. In 2019/20, the Ministry implemented policy changes to the OSAP program that reduced the number of eligible students and the amount of funding issued. Figures 17 and 18 provide details of OSAP funding received by University of Guelph students over the past five years.

**FIGURE 17: U of G Students Receiving OSAP**



There has been a decline in the number of students accessing OSAP as a funding source because of two main reasons. The elimination of the previous “free tuition” grant from the available provincial grants in 2019/20 for students reduced the amount of funds and applications received. In the following years, the pandemic changed the way in which education was delivered, from a face-to-face to a remote style. This in turn allowed more students to complete their studies while living at home and reducing their cost of attendance. As studies return to campus in the 2022/23 academic year, there is an increase in the number of students receiving OSAP funding.

**FIGURE 18: OSAP Funding Received**

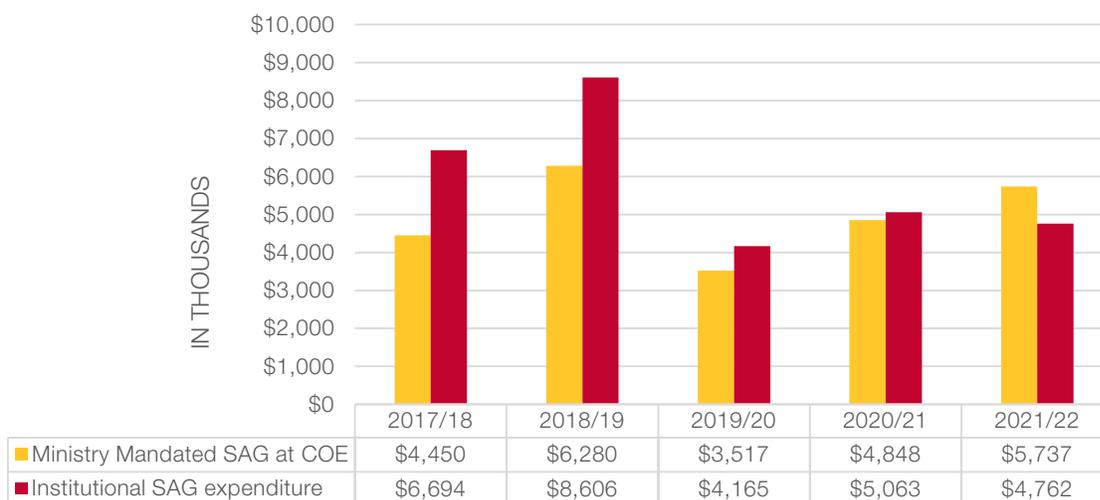


## Student Access Guarantee

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 help cover their living costs. Figure 19 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. Additional funding was provided to students to help minimize the impacts of studying remotely by covering costs such as internet providers and laptops. In the current year, the Ministry implemented policy changes that changed the institutions requirement to only having to provide a minimum of 30% of the tuition and book shortfall to students. The University of Guelph continues to support students with demonstrated financial need to ensure that their living expenditures are supported through our bursary programs. Students who applied for a bursary and presented with financial need were supported by the University’s bursary program.

**FIGURE 19: 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 and their ability to complete their studies.

## Financial Arrangements

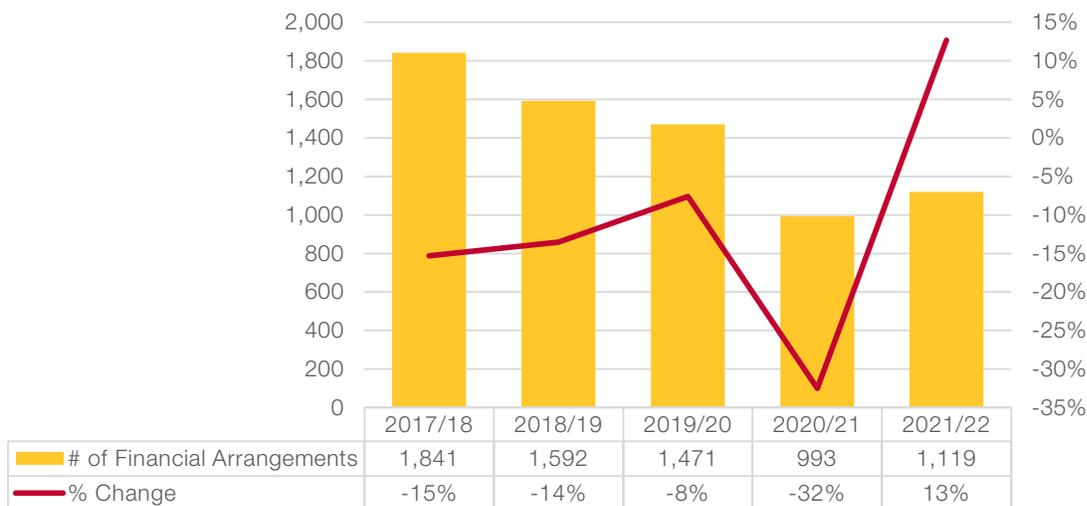
If circumstances prevent a student from paying their account in full by the payment deadline date, Student Financial Services (SFS) provides them with the opportunity to arrange a "Financial Payment Arrangement" plan. Staff in SFS work with the individual to develop an acceptable payment plan.

Payment arrangements have reduced the number of students who are penalized each term. They have minimized the number of students who incur a financial 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 to bridge them until their funds are received.

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.

**FIGURE 20: Student Financial Payment Arrangements**



## Financial Literacy Learning Opportunities

SFS participates in a variety of remote 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.



**1** day  
**2** webinars  
**1** quiz  
**104** students

SFS organizes an annual Financial Literacy Fair that is open to all students. This year, the event was held remotely. The objective is to encourage students to take charge of their personal finances by drawing on the resources and tools that are available. Webinars were offered on topics such as cooking on a budget with a University of Guelph chef and managing your personal finances with a financial aid counsellor. Students were also invited to complete an online quiz for a chance to win prizes. The quiz covered a range of topics, from payment deadlines to awards and government student aid.

## 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 provide 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, letters of permission (to study as a visiting student at another institution), field courses and independent research projects that are related to a student's program of study.

**Travel Grant with Financial Need:** A grant awarded on academic performance 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 funded by the hiring department and the University's Tuition Set Aside funds.