

Your Employee Assistance Program is a support service that can help you take the first step toward change.

Scholarships: Resources Available and How to Apply

Student loans serve a great purpose, ensuring qualified young people are able to receive further education, no matter what their family income. However, the resulting debt load can create challenges as graduates struggle through the early years of their careers.

Many students overlook the possibility of scholarship funding to replace or supplement government loans. Available scholarships run the gamut from government scholarships to a wide range offered by universities, the military service, private individuals and corporations. They are well worth investigating.

If you are already enrolled at a college or university, check with your financial aid office for specific scholarships that may be available to you through the institution. There are also a number of websites that offer comprehensive information on most of the scholarships available in Canada—and some internationally.

Types of Scholarships

As you begin to come across the various scholarships available to you, you may require some differentiation among the findings. Here are some common categories of scholarships to help you understand what's available:

- Bursary style scholarships. These include those offered through the federal government for students who demonstrate merit and financial need.
- Merit-based scholarships. Some of these are awarded for general achievement, while others focus on achievement in specific areas of study.
- Scholarships restricted to students from specific geographic areas.
- Scholarships for students from specific cultural, racial or religious backgrounds.
- Special interest scholarships for students who have demonstrated interest or achieved recognition in specific areas such as sports, music, arts, community service, etc.
- Scholarships for children of employees at specific corporations.
- Co-op scholarships for students who commit to joining a specific company upon graduation or as part of their study period.

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Finding Information

Now that you know what types of scholarships are available to you, here are some places to check out for additional resources:

- Contact the financial aid office of your university or college about scholarships specifically relating to your institution or course of study.
- Visit the website for your province's Ministry of Colleges, Training and Universities, which will provide more information on the government-assisted funding options available for post-secondary students.
- Contact corporations or associations that your family members belong to—scholarships are sometimes available.

Applying for Scholarships

Some applications are merely forms requiring factual information. However, others can be heavily detailed. Here are some tips to keep in mind as you apply:

- Verification of you and your parents' income may be required for scholarships based on financial need.
- Scholarships sometimes require a letter or essay that highlights the achievements and special interests of the applicant.
- Be sure to include both academic and extra-curricular achievements, including community service and part-time jobs, on your applications.

If financing your education has you worried about your future, remember that assistance is available to those who seek it. Fortunately, there are a number of scholarships and bursaries available to help you with your studies. After a little research and the help of your school's financial aid office, you will become more knowledgeable about the options available to you and how to apply.