

fund your future

AWARDS, BURSARIES & SCHOLARSHIPS

2017



Northern
Alberta
Development
Council

A listing of information sources to help in the planning and funding of your post secondary education.

Finances are important considerations as you embark on your educational journey. However, before finances enter the radar, you might want to explore just what post-secondary education means.

Post-secondary education is simply education after high school. Let's explain: Another word for high school is secondary school; the word 'post' simply means 'after.' And, so if you're finishing high -- that is, secondary -- school, post-secondary education is simply the next step on your educational journey. Look how far you've come already!

Choosing to take the next step on your educational journey can reap tremendous benefits. In Alberta, the average salary of a university graduate is around \$60,000, while a community college graduate earns an average of about \$50,000 year. Compare the salaries of these post-secondary graduates to the annual earnings of Albertans with a high school diploma: less than \$40,000. Imagine the difference over a lifetime. And, that's just from an economic perspective.

Take a long-term view: 10, 20, or 30 years from now. Imagine yourself with post-secondary education. And, on the flipside, without post-secondary education. Ultimately, post-secondary education opens the doors to a better quality of life. You might say that high school + post-secondary school = more opportunities.

There are whole host of opportunities for post-secondary education. In Alberta, post-secondary institutions, such as universities, community colleges, and technical institutes, offer accredited programs and courses. Examples of courses are English, anthropology, and sociology, while examples of programs are certificates, diplomas, and degrees (e.g. bachelor's, master's).

Like courses, programs often reflect a ladder. Just as a first year science course tends to be required for a second year science course, a one-year certificate is often the first step to a two-year diploma, which serves as steps toward degrees. And, completing high school is the first step onto this post-secondary ladder.

Amidst your explorations on your educational journey, you'll want to ensure that you commit to the type of post-secondary education that is right for you. No type of post-secondary school is better than another; but, they can be very different.

University education is often longer-term and more theoretical than education and training at community colleges and technical institutes. This means that if you'd like to train as a journey person, you'll want to explore community colleges and technical institutes. On the other hand, professions, such as K-12 teachers, pharmacists, and physicians, require university degrees.

The community colleges in Northern Alberta -- Grande Prairie Regional College, Keyano College, Northern Lakes College, and Portage College -- offer university studies programs where you can start, and sometimes finish, university degrees. In addition, community colleges offer academic upgrading, trades training, and community education. Athabasca University also offers university education in your community through what's called distance education.

Each of the schools mentioned in this introduction offer high quality post-secondary education, along with scholarships, awards, and bursaries. We, at NADC, are here to support you on your educational journey.



AWARDS, BURSARIES & SCHOLARSHIPS

2017

There are a lot of places where you can find the money you need for your post-secondary education.

This booklet lists many provincial and federal funding sources. It also gives information or links to Alberta's colleges, universities and technical institutes.

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HOW THE NADC CAN HELP YOU ACHIEVE YOUR POST-SECONDARY GOALS....



The Northern Alberta Development Council (NADC) and Alberta Enterprise and Advanced Education together offer money for students attending a post-secondary institution, including colleges, universities and technical institutes.

1. NADC BURSARY
2. FIRST NATION, METIS AND INUIT BURSARY
3. MEDICAL & DENTISTRY STUDENT BURSARY
4. PHARMACY STUDENT BURSARY
5. NURSE PRACTITIONER BURSARY
6. VETERINARY STUDENT BURSARY
7. STUDENT TEACHER BURSARY
8. BURSARY PARTNERSHIP PROGRAM
9. HEALTH CARE PRACTICUM FUNDING

FIND THE FUNDS FOR YOUR FUTURE

A variety of grants, bursaries and scholarships are available to help you with your education.

We're here to help. There are many sources of financial support available to students who want a post-secondary education, regardless of whether they choose a college, university or technical institute. The NADC has compiled this annual booklet to help students find money to reach their education goals.

This booklet is available with hyperlinks to all of the sites at:

www.nadc.ca

NADC BURSARIES

NADC bursaries are provided as an incentive to encourage students to live and work in northern Alberta upon graduation.

We think there is an amazing career for you here in northern Alberta, and we're willing to put money on it.



1. NADC BURSARY

The NADC Bursary is a return service bursary of \$6,000 per year for a maximum of two years, and is offered to students in their final two years of post-secondary studies. It is meant to encourage students to pursue careers in fields such as: education, social work, engineering, business, healthcare, etc.

2. FIRST NATION, METIS AND INUIT BURSARY

The First Nation, Metis and Inuit Bursary is a return of service bursary of \$6,000 for students in a certificate or diploma program and \$10,000 for students in a bachelor, masters or PhD program. Student can be in any year of their program.



2. MEDICAL & DENTISTRY STUDENT BURSARY

The Medical and Dentistry Student Bursary is a return service bursary of \$12,000 or \$24,000 per year for the full length of the medical program (maximum 4 years).



3. PHARMACY STUDENT BURSARY

The Pharmacy Student Bursary is a return service bursary of \$6,000 or \$12,000 per year for the full length of the pharmacy degree program (maximum 4 years).

NADC BURSARIES



4. NURSE PRACTITIONER BURSARY

The Nurse Practitioner Bursary is a return service bursary of \$9,000 or \$18,000 per year for up to 3 years



5. VETERINARY STUDENT BURSARY

The Veterinary Student Bursary is a return service bursary of \$6,000 to \$12,000 per year for the 4 years of your large animal or large and small animal veterinary program.



6. STUDENT TEACHER BURSARY

The Northern Student Teacher Bursary is a return service bursary of \$8,000 per year for up to two years, and is offered to students in the last or last two years of a Bachelor of Education degree. It is meant to encourage students to plan to teach in participating northern school.



7. BURSARY PARTNERSHIP PROGRAM

Employers invest in their future employees by helping with their educational expenses now. In partnership with employers/businesses/community organizations, NADC's Bursary Partnership Program provides up to \$6,000 per year, non-repayable with return service agreement.



8. HEALTH CARE PRACTICUM PROGRAM

The NADC also offers funding to help with the cost of practicum's completed in provincial health facilities in northern Alberta. This program is administered by Alberta Health Services. Check the website for details.

Find information about these funding programs at:

www.nadc.ca

Or by contacting the bursary coordinator at:

Northern Alberta Development Council
206 Provincial Building
9621—96 Avenue
PO Bag 900-14
Peace River AB T8S 1T4
T 780.624.6545 TF first dial 310.0000
F 780.624.6184
E nadc.bursary@gov.ab.ca



COLLEGES, UNIVERSITIES & TECHNICAL INSTITUTES

Information about many different types of scholarships and bursaries in a wide variety of fields are available from most high school counselors or any college and university financial aid and awards office.

Alberta College of Art and Design

www.acad.ca

E-mail: admissions@acad.ca Admissions: 403-284-7617
E-mail Awards: registrar@acad.ca Awards: 403-284-7685
Switchboard: 403-284-7600

Athabasca University

www.athabascau.ca

Awards: <http://registrar.athabascau.ca/financial/>
Enquiries: 1-800-788-9041 Online Inquiries: www.askau.ca
Awards: 1-800-788-9041 E-mail Awards Inquiries:
EXT. 6197 awardsinfo@athabascau.ca

Blue Quills First Nation College

www.bluequills.ca

Toll-free: 1-888-645-4455 E-mail: registrar@bluequills.ca
Phone: 780-645-4455

Canadian University College

www.cauc.ca

Toll-free: 1-800-661-8129 E-mail: admissions@cauc.ca
Phone: 403-782-3381

Concordia University College of Alberta

www.concordia.ab.ca

Awards: www.concordia.ab.ca/financial-aid/
Toll-free: 1-866-479-5200 Financial Aid Office: 780-479-9220
Phone: 780-479-8481 E-mail: admits@concordia.ab.ca

COLLEGES, UNIVERSITIES & TECHNICAL INSTITUTES

Grande Prairie Regional College

www.gprc.ab.ca

Awards Page: www.gprc.ab.ca/students/awards

Toll-free: 1-888-539-4772

Inquiries: www.gprc.ab.ca/contact

Phone: 780-539-2911

Kayas Cultural College

www.kayas.lrrcn.ab.ca

Phone: 780-659-3760

E-mail: kayas@lrrcn.ab.ca

Keyano College

www.keyano.ca

Awards: www.keyano.ca/prospective_students/awards/index.htm

Toll-free: 1-800-251-1408

Registrar: registrar@keyano.ca

Phone: 780-791-4800

Awards: awards@keyano.ca

Financial Aid Office: 780-791-4894

The King's University College

www.kingsu.ca

Toll-free: 1-800-661-8582

Financial Aid Office:

Phone: 780-465 3500

financialaid@kingsu.ca

Admissions: admissions@kingsu.ca

Lakeland College

www.lakelandcollege.ca

Toll-free: 1-800-661-6490

Admissions E-mail:

Admissions: 780-853-8400

admissions@lakelandcollege.ca

Lethbridge Community College

www.lethbridgecollege.ab.ca

Toll-free: 1-800-572-0103

E-mail: info@lethbridgecollege.ab.ca

Phone: 403-320-3200

COLLEGES, UNIVERSITIES & TECHNICAL INSTITUTES

MacEwan University

www.macewan.ca

Awards Page: www.macewan.ca/wcm/StudentServices/FeesandFinancialInformation/index.htm

Toll-free: 1-888-497-4622

Phone: 780-497-5040

Medicine Hat College

www.mhc.ab.ca

Awards: www.mhc.ab.ca/Services/PlanYourEducation/FinancialAid.aspx

Toll-free: 1-866-282-8394

E-mail: info@mhc.ab.ca

Phone: 403-529-3811

Mount Royal University

www.mtroyal.ca

Awards: www.mtroyal.ca/admission/moneymatters.index.htm

Toll-free: 1-877-440-5001

Admissions: 403-440-5000

NorQuest College

www.norquest.ca

Awards: www.norquest.ca/awards/index.htm

Toll-free: 1-866-534-7218

E-mail: info@norquest.ca

Info Line: 780-644-6000

Northern Alberta Institute of Technology

www.nait.ca

Funding & Awards: www.nait.ca/FinanceYourEducation.htm

Registrar: 1-877-333-6248

Registrar: registrar@nait.ca

Switchboard: 780-471-6248

Awards Office: awards@nait.ca

Awards: 780- 491-3056

Northern Lakes College

www.northernlakescollege.ca

Awards: www.northernlakescollege.ca/prospective-students/financial-aid-scholarships-funding

Toll-free: 1-866-652-3456

E-mail: awards@northernlakescollege.ca

Phone: 780-849-8723

COLLEGES, UNIVERSITIES & TECHNICAL INSTITUTES

Olds College

www.oldscollege.ca

Finance: www.oldscollege.ca/financial_aid/index.htm#awards

Toll-free: 1 800 661 6537 E-mail: info@oldscollege.ca

Phone: 403-556 8281 Switchboard

Portage College

www.portagecollege.ca

Toll-free: 1-866-623-5551 E-mail: info@portagecollege.ca

Phone: 780-623-5551

Red Deer College

www.rdc.ab.ca

Awards: www.rdc.ab.ca/future_students

Phone: 403-342-3300 E-mail: inquire@rdc.ab.ca

Southern Alberta Institute of Technology

www.sait.ca

Toll-free: 1-877-284-7248 E-mail: advising@sait.ca

Registrar: 403-284-7248

University of Alberta

www.ualberta.ca

Financial Aid: www.registrar.ualberta.ca/awards/

Registrar: 780-492-3113

Awards: 780-492-3221

University of Alberta Augustana Faculty

www.augustana.ca

Phone: 780-679-1100

COLLEGES, UNIVERSITIES & TECHNICAL INSTITUTES

University of Calgary

www.ucalgary.ca

Awards: www.ucalgary.ca/awards

Phone: 403-220-5110

Awards: 403-210-7625

University of Lethbridge

www.uleth.ca

Awards: www.uleth.ca/ross/student_finance

Phone: 403-329-2111

Inquires: inquiries@uleth.ca

Registrar: 403-329-5159

Student Finance: fin.aid@uleth.ca

Student Finance: 403-329-2762

STUDENT AID ALBERTA



STUDENT AID ALBERTA

T 1.855.606.2096

Mailing Address

Box 28000 Stn Main
Edmonton AB T5J 4R4

Courier Address:

7th Floor, 9940—106 Street
Edmonton AB T5K 2V1

As of December 1, 2015, Student Aid Alberta no longer accepts student loan and scholarship applications dropped off in person.

<http://www.studentaid.alberta.ca/>



The Alberta Service Centres also provide information about these scholarships. You can find a listing of their offices on page [15](#) of this booklet.

OTHER USEFUL INFORMATION & LINKS



Alberta Learning Information Service (ALIS)

www.alis.alberta.ca/

ALIS is the provincial gateway to help Albertans plan and achieve educational and career success! It provides information for career planning, post-secondary education and training, educational funding, job search, labour market trends, and workplace issues.

Occupation information. Find out what careers will fit you the best.

www.alis.alberta.ca/occinfo

Information on programs you can take and where they are available.

www.alis.alberta.ca/edinfo

Certification and registration requirements for employment in Alberta.

www.alis.alberta.ca/certinfo

Wages and salaries for 400 occupations in Alberta.

www.alis.alberta.ca/wageinfo

Student Aid Alberta funding information:

www.studentaid.alberta.ca

Online database lists hundreds of scholarships, bursaries and awards

<http://studentaid.alberta.ca/scholarships/alberta-scholarships/>

OTHER USEFUL INFORMATION & LINKS

Useful information and other awards, scholarships, grants and bursaries:

studentawards.com:

www.studentawards.com

Links to information on what you need to know before applying for awards

www.schoolfinder.com

ScholarshipsCanada.com

www.scholarshipscanada.com

Calculate the cost of your education at this website:

www.finaid.org/calculators

Alberta Blue Cross Scholarships

www.ab.bluecross.ca/aboutus/scholarship-program.html

Financial Assistance for Apprentices

www.tradesecrets.gov.ab.ca

Aboriginal Multi Media Society, Aboriginal Scholarship/Bursary

www.ammsa.com/community-access/scholarships/

Association of Professional Engineers, Geologists and Geophysicists of Alberta

www.apegga.com

The Association of Universities and Colleges of Canada

www.aucc.ca

Canadian Merit Scholarship Foundation

www.cmsf.ca

OTHER USEFUL INFORMATION & LINKS

Garfield Weston Merit Scholarship for Colleges

www.garfieldwestonawards.ca/

CanLearn scholarship search and planning information

www.canlearn.ca

Colleges, College Scholarships and Financial Aid page – Mostly for studies in the U.S.A

www.college-scholarships.com/index.html

Debtfreegrad - Online financial advice for students

www.debtfreegrad.com

FinAid: (Awards that are available in Canada and in the United States)

www.finaid.org

www.finaid.org/scholarships

EDULINX is a Canadian student loan service bureau

www.edulinx.ca

Aboriginal Affairs and Northern Development Canada – Guide for Aboriginal Students:

www.rupertsland.org/education/metis_scholar_award

www.aadnc-aandc.gc.ca

Edge

www.edgeip.com/index.asp

Indigenous Education, Canada's Future Scholarships:

www.indspire.ca/scholarships

Council of Ministers of Education Canada
Information

www.cmec.ca

Apprenticeship & Industry Training

www.tradesecrets.ab.ca

OTHER ORGANIZATIONS THAT CAN HELP WITH POST SECONDARY EDUCATION AND TRAINING

Many companies and organizations offer awards, bursaries and scholarships. This funding is often open to the public and is administered through various post-secondary institution awards offices.

Companies and unions often provide student funding to the families of their employees and members. You and your family members can contact the companies and unions that they work for or belong to.

Community groups and organizations often provide funding to students. In many cases this funding will be limited to group, club or community members. You can contact the organizations that you and members of your family belong to.

First Nation Bands, Métis Settlements and the Métis Nation of Alberta Association often offer funding to band, settlement and zone members. You can contact the band, settlement or zone offices and schools for information.

Check out the list on the next page to find your nearest Alberta Services Centre. They can help you with career information, educational planning, employment assistance, and educational funding in your area. You can contact any Alberta Service Centre toll free in Alberta by dialling 310-0000 then the number.

If you are calling from a cell phone use *310 (for Rogers Wireless) or #310 (for Telus and Bell).

ALBERTA WORKS CENTRES

List of centres online:

humanservices.alberta.ca/working-in-alberta/14935.html

Athabasca

Suite 300 Duniece Centre
4810 - 50 Street
Athabasca, AB T9S 1C9
Phone: 780-675-2243

Barrhead

6203 - 49 Street
Barrhead, Alberta T7N 1A4
Phone: 780-674-8345

Bonnyville

5201 - 44 Street
Bonnyville, AB T9N 2J4
Phone: 780-826-4175

Cold Lake

408, 6501B - 51 Street
Cold Lake, AB T9M 1P2
Phone: 780-594-1984

Fort McMurray

Main Floor, Provincial Building
9915 Franklin Avenue
Fort McMurray, AB T9H 2K4
Phone: 780-743-7192

Grande Cache

702 Pine Plaza Mall
Grande Cache, AB T0E 0Y0
Phone: 780-827-3335

Grande Prairie

100, Towne Centre Mall
9845 - 99 Avenue
Grande Prairie, AB T8V 0R3
Phone: 780-538-6241

High Level

774 Provincial Building
10106 - 100 Avenue
High Level, AB T0H 1Z0
Phone: 780-841-4315

High Prairie

2nd Floor, Provincial Building
5226 - 53 Avenue
High Prairie, AB T0G 1E0
Phone: 780-523-6650
Phone: 780-523-6794

Lac La Biche

9503 Beaverhill Road
Lac La Biche, AB T0A 2C0
Phone: 780-623-5215

Peace River

9603 - 90 Avenue
Peace River, Alberta T8S 1T4
Phone: 780-624-6135

Slave Lake

108 - 4 Avenue NE
Slave Lake, Alberta T0G 2A2
Phone: 780-849-7290

St. Paul

5025—49 Avenue
St. Paul, AB T0A 3A4
Phone: 780-645-6473

Whitcourt

202, Midtown Mall
5115 - 49 Street
Whitcourt, AB T7S 1N7
Phone: 780-778-7149

NORTHERN POST SECONDARY

Northern Alberta is home to four major colleges, as well as a university, all providing a wide range of education and training programs.

This availability of course and program offerings as well as lower costs are just a few of the many reasons for starting and completing a post-secondary education in Northern Alberta.

The NADC does not endorse one institution over another. We encourage you to look at the many different options and make a decision that best suits your needs. The following information on the colleges and university were taken from their websites.





Grande Prairie Regional College (GPRC) offers a wide variety of career certificates and diplomas, apprenticeship trades, university transfer studies, and several opportunities for on-campus degree completion at baccalaureate and master levels through collaborations with four-year universities.

GPRC is proud of its record in learner service and the preparation of our students for productive employment, lifelong learning and participatory citizenship. The College offers a wide variety of programs including university studies, trades, and career studies. Instruction is based at Campuses in Grande Prairie and Fairview, Learning Centres in Grande Cache, Edson, Hinton and Jasper as well as Community Access Point sites in Beaverlodge, Hythe, Rycroft and Spirit River.

GPRC is dedicated to providing learners with access to high quality and diverse lifelong learning opportunities.

Strong programming and highly qualified faculty ensure comprehensive opportunities for the learners of our region and welcomes students from across Canada and around the world. Students may choose from a wide range of certificate or diploma options, or begin degrees or professional programs in disciplines including Arts, Commerce, Education, Engineering, Fine Arts, Nursing, Physical Education or Science. Several degrees may be completed on campus in Grande Prairie through collaborative programs with four-year universities.

Selected Apprenticeship and trades programs are offered in either Fairview or Grande Prairie. Instruction in selected programs is provided in learning centres through both classroom instruction and video conference.

www.gprc.ab.ca

NORTHERN POST SECONDARY



Athabasca University, Canada's Open University, is dedicated to the removal of barriers that restrict access to and success in university-level study and to increasing equality of educational opportunity for adult learners worldwide.

Our approach to post-secondary education is based on four key principles: excellence, openness, flexibility and innovation.

- **Excellence:** We are dedicated to achieving the highest standards in teaching, research, scholarship and student service.
- **Openness:** We are committed to our mission of guaranteeing access to post-secondary learning to all who have the ability and desire. If you are 16 or older, you are eligible for admission to undergraduate study.
- **Flexibility:** Our flexible learning model adapts to your needs, putting you in the driver's seat. You can enrol in most programs and register for most courses at any time of the year and work at your own pace, studying at home, at work or wherever you may find yourself.
- **Innovation:** We continue to adopt and develop new, learner-centred learning models and technology-based alternatives to traditional, classroom-based instructional channels and contexts. We apply technology to make learning accessible.

www.athabascau.ca

NORTHERN POST SECONDARY



Whether you're a current student or just thinking about going to college, we have the information that you need. An education from Northern Lakes College is a big step towards making a difference in your life and your community. It will be an experience you'll never forget!

Every new student wants to know what to expect when he or she walks into the classroom. Put your mind at ease! Our friendly, knowledgeable instructors will make you feel right at home. Our class sizes are small and it is easy to get to know your classmates.

Have a look under Current Students for information about how to apply for a program, funding support that is available, and tips on handling your Career.

Get involved with the Students' Association and College Recreation., Make new friends, stay active, and learn new skills.

If you have questions about any of our programs, we will be please to help you. Call 1-866-652-3456 or email [in-fo@northernlakescollege.ca](mailto:info@northernlakescollege.ca)

www.northernlakescollege.ca

NORTHERN POST SECONDARY

Keyano College is a Comprehensive Community Institution in the Regional Municipality of Wood Buffalo. Through our two campuses in Fort McMurray,



one campus in Fort Chipewyan, and learning centres in regional rural communities, Keyano provides a variety of educational and learning opportunities through classroom, online and blended delivery models. With small classes led by experienced and engaging faculty, Keyano College offers certificates and diplomas, university transfer, apprenticeship, academic upgrading and, through collaboration with other post-secondary institutions, degree completion options. Keyano's comprehensive program offerings include arts, science, business, education, environmental science, health, engineering technologies, human services, humanities, trades, transportation, and industrial training. Nursing, an award winning Bachelor of Education collaborative degree, Environmental Technology, Power Engineering, and heavy industrial simulator training are among the popular programs at the College. Our students graduate with real career opportunities to serve our local community.

Keyano College is also responsible for regional stewardship and collaborates with community adult learning providers, business, industry, school districts, Aboriginal communities, Albertan post-secondary institutions, and other organizations to ensure access to a broad spectrum of learning opportunities. These opportunities include continuing education programming and courses to develop additional professional skills for career growth or for personal enrichment.

Keyano College plays a pivotal role in enhancing sustainability within the region by collaborating with stakeholders to support social, cultural and economic development initiatives. Our specialized facilities, including the Oil Sands Power and Process Engineering Lab, Theatre & Arts Centre, and the Syncrude Sport and Wellness Centre, make Keyano College an integral partner in providing educational, cultural, and recreational opportunities for residents of Wood Buffalo.

Access, achievement, and opportunity: for over 50 years, these values have driven Keyano College's service to students and will continue to do so for many more years to come.

Your success is ours, so let's be successful together.

Visit Keyano.ca to learn more about programming and services.

NORTHERN POST SECONDARY



**PORTAGE
COLLEGE**

Portage College has something you won't find anywhere else: the Boreal Forest and a strong sense of community. Whether you are from around the northeastern region, from other

parts of the province or across Canada, the College ensures students feel right at home.

We have an excellent reputation with our industry partners and service professionals. Many organizations request our graduates specifically. We take great pride in everything we do and this shows in the success of our students.

We have over \$350,000 available in scholarships, awards and bursaries. Our Student Advisors can provide financial counselling and budgeting. They can help determine or adjust your training or career plan and work with you on sponsorship matters. If you would like help or advice please contact us.

www.portagecollege.ca/Student-Services/Funding-Options

With seven unique campus locations spread across northern Alberta, your journey to adventure starts here. Discover your future with over 30 different certificate and diploma programs and several online learning options. Deny the ordinary at Portage College. Lac La Biche, Cold Lake, St. Paul, Boyle, Saddle Lake, Goodfish Lake, and Frog Lake.

Admission requirements can be found online at portagecollege.ca. For a customized tour, contact Portage College at 1-866-623-5551 or attend an open house.

Follow us on Facebook, Twitter or Instagram.

#WeAreVoyageurs

#DenytheOrdinary

#CallingtheCurious

COST BREAKDOWN

Things to consider



Knowing about the costs of going on to post secondary will help you make the right financial decisions while you're in school. Here's a rundown of some of the costs that you can expect.

1. Tuition

Depending on the school or program, tuition can be between \$2,500 and \$8,000 a year or more. Tuition may vary for different reasons.

- **Program choice**
Some programs charge more than others so you might want to investigate costs upfront.
- **Co-op**
Co-operative education programs usually last longer and cost more than regular full-time programs. However, the benefits of co-op programs may outweigh the higher costs—co-op students are generally paid for their work terms and gain valuable work experience.
- **Class type**
The format of lectures, amount of lab time needed and number of teaching assistants may affect tuition fees.
- **Other factors**
The school's location (urban vs. rural setting), the type of institution, and the years of schooling required are other factors that can also influence costs.

2. Student fees

Some schools include fees in tuition costs to fund certain services, students union, clubs and events.

3. Living expenses

Rent, food, electrical, gas, telephone and Internet bills can make up a big chunk of the money you'll have to pay out during school. For example, residence fees can be upwards of \$8,000 (including a meal plan). This can double or, in some instances, triple post secondary expenses.

COST BREAKDOWN

Things to consider



4. Books

The cost of books can influence the overall amount of money that you'll need for school. Several options are available to you with regards to books.

- **School bookstore**

Buying new books each semester can be an expensive choice, though you benefit from the most recent editions.

- **Second-hand books**

With the right amount of time and patience, buying used books can be a much less expensive alternative. Make sure you are buying the right books for your class. Visit used bookstores or look for signs and pamphlets around campus advertising used books. The campus book stores often sell used books. In many cases you can sell your books back to the book store when you have finished the class at the end of term

- **Borrow books**

If you know someone who has taken the same course, simply ask to borrow the books.

- **Buy books online**

You can get both new and used books online. But be patient: shipping may take a while. You may also want to see if you and some of your fellow students can negotiate a discount by buying your books together in bulk.

For more financial planning information, please visit:

www.canlearn.ca

<http://alis.alberta.ca/pdf/cshop/money101.pdf>

www.finaid.com/calculators

In 2003-04, full-time students in Canada paid \$14,500 on average to cover a year of post secondary expenses. That's roughly \$58,000 for a four-year program.

Through summer employment, help from family and financial aid...you can make this work for you!

YOUR PLAN

Cost		Resources	
Education Costs		RESP	
Tuition		In-Trust Account	
Compulsory Fees		Parents Contributions	
Student Association Fees		Personal Savings	
Athletic Fees		Summer Job Earnings	
Health Service Fees		Part-time Job Earnings	
Other Fees		Scholarships	
Books		Grants	
Supplies		Bursaries	
Living Costs		Bank Loan/Line of Credit	
Accommodation		Disposal of Assets	
Utilities		Government Loan	
Meals		Other (gifts, bonds...)	
Travel		Family Loans	
Entertainment			
Clothing			
Internet Expenses			
Telephone Expenses			
Personal Care			
General Household Costs			
Miscellaneous Costs			
Total A		Total B	
The Bottom Line			
Total B			
Minus Total A			
Net Surplus / Shortfall			

NOTES

A large, faint watermark of the Northern Alberta Development Council logo is centered on the page. The logo features a stylized sun with rays and a winding path or river. The page is filled with horizontal blue lines for writing notes.

NOTES



NOTES



Limitless opportunities and huge adventure await those who have what it takes to live in northern Alberta. 150 energetic communities spread across 380,000 km² of wide open potential, thousands of new jobs each year in Canada's strongest economy—it's history in the making and you can be part of it.

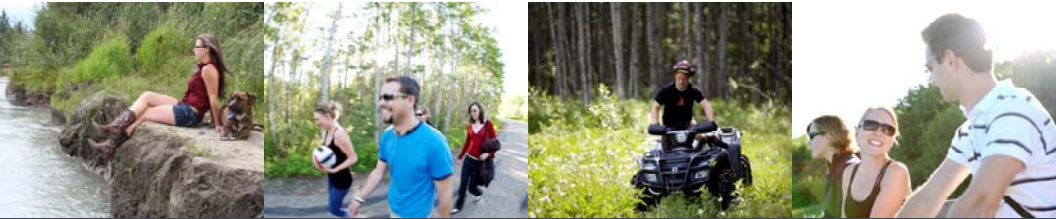
We wish you all the best in your future endeavors!

www.nadc.ca



We're connecting you to your dreams

www.nadc.ca



Hundreds of bursaries that connect you and your dreams.

Imagine finishing your post-secondary studies with lower debt and huge job opportunities. Then picture yourself working in exactly the kind of job you've been trained to do, making great money and being able to afford the good things life has to offer.

The Northern Alberta Development Council can help make this happen for you. Our bursaries ease the cost of your post-secondary education, and put you right in the centre of all the action: **northern Alberta.**

We've got a lot to offer, and so do you. We're Canada's strongest economy, with thousands of jobs each year. If you have a drive to succeed, an adventurous spirit and a willingness to stray off the beaten path — you've got what it takes to make it here.

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