



CLC & Capstone

Irrespective of your plans for next year, whether you are planning to work, go to school, or travel, it is likely that at some point you will be taking one or more courses to help you move forward in your career-life decisions.

Scholarships, bursaries and awards are three common terms that you will encounter during the process of organizing your finances for any post-secondary coursework. While the meaning behind scholarships, bursaries and awards can be similar at times, they do have some distinguishing characteristics.

Scholarships: although many students think that scholarships are solely based on academics, this is actually not true! A scholarship is awarded in recognition of excellence, such as in athletics, arts, community service or another area. Each scholarship is unique and individual scholarship committees determine the specifications.

Bursaries: a bursary is based on financial need, which you may have to specify and show evidence of in your application.

Awards: an award is also based on recognition of excellence, however does not always come with money. An award, though can be very valuable by adding it to your resume, leading to other opportunities.

Some scholarship / bursary / award basics:

- **Entrance versus External Scholarships**
 - An entrance scholarship is offered directly through a post-secondary institution, you can only use it if you attend that particular school. External scholarships are offered through organizations, companies, or foundations, and in general, you have more flexibility in terms of which school you use the funds.
- **How do I get the money?**
 - Scholarship funds are awarded in three different ways. The committee could send the money directly to your post-secondary school, and once you register, they will apply the money to your account. Alternatively, the committee could send a cheque directly to you, which you can use towards your tuition, books or living arrangements. Finally, with certain larger scholarships, you may get your award through disbursements each term, with the expectation that you meet certain criteria, such as maintaining a certain GPA.
- **Nominations:**
 - There are certain scholarships which may require that you are nominated by your school. It is important to research which scholarships require a nomination early in the year, and speak to the teacher at your school responsible for nominations. Each school has a different way of navigating the scholarship nomination process, but make sure you are aware of how it works.
- **Financial Need**
 - The definition of financial need varies widely depending on what award you are applying for. Always be open and honest about any financial challenges; the scholarship

committee does read your application and takes your circumstances into account. Some applications will just have you check a box for financial need, some will require a statement, and some will ask you to provide evidence. If you have questions about the requirements for financial need, it is best to contact the individual(s) who oversee that particular scholarship.

- ***When to Submit an Application***
 - The best advice is to plan your time well! Most scholarships have a window of time (sometimes very small) when they will accept applications. Submit your application as soon as possible to avoid any stress or effects of procrastination. Some applications need to be received by a certain date, and some need to be postmarked by a certain date - pay special attention to the criteria. If completing an online application, apply early to avoid any technical difficulties or crashes due to too many users.
- ***Planning to Take a Gap Year?***
 - If you are planning on taking a year off after high school, you should definitely still apply for scholarships. There are certain scholarships that allow you to defer (put off) using the funds for a certain amount of time, enabling you to still use the scholarship after your year off. If you are unclear about the criteria of an award, make sure to reach out to the scholarship committee for clarification.

Where is the best place to find scholarships?

Post Secondary Institutions:

The school where you will be attending is a great start in your search for scholarship opportunities. Most schools have a Financial Aid and Awards section on their website, and office on their campus. Take the time to explore which scholarships they offer, and, if possible, make an appointment at their office for more guidance.

An automatic scholarship is determined by your grades and profile when you apply to the school. The GPA required will vary by the school, and students usually do not need to fill out additional applications for automatic scholarships.

Major entrance scholarships are also offered by post secondary schools. Traditionally being of high value, entrance scholarships are handled differently by different schools. Some major entrance scholarships require one application for all the awards, and some require individual applications. Some schools require you to complete a supplemental application or personal profile. Some entrance scholarships require high school nomination, so start your search early so you know the procedure for applying.

Your School:

Make sure to take the time to familiarize yourself with the people at your school responsible for allocating scholarships and awards. Sometimes it is a counsellor, sometimes an administrator, perhaps a career education teacher, or there may be an appointed scholarship coordinator. It is likely that several scholarships will be awarded at the school level which will require internal applications. Start early for the most opportunities!

The Internet:

There are several websites online that can help you with scholarship opportunities. Many are scholarship databases where you can register and search based on your academic achievement, extra-curricular activities, what you are looking to study, or school you would like to attend.

Brittany Palmer offers a great centralized resource on her website for scholarship databases and opportunities: <http://www.keytoscholarships.com/student-resource-centre.html>

Many organizations will also post scholarships on their individual websites, and not on databases, so don't discount just putting "hockey scholarship British Columbia" or something of the like in google - you don't know which results you may find!

There are no guarantees when it comes to scholarships, and it's not for the faint of heart! You will work hard, and you will experience rejection, but you can't win if you don't apply!

*Taken from "Unlock your Future: The Key to Scholarships" Brittany Palmer - <http://www.keytoscholarships.com/home.html>

Here are some great tips for completing those scholarship applications:

Video Resource: <https://www.youtube.com/watch?v=LE4oB3-2hsA>