Costs for Attending School
## Estimated Academic Costs by Faculty

<table>
<thead>
<tr>
<th>Faculty</th>
<th>Tuition &amp; Fees</th>
<th>Books/Supplies</th>
<th>Sub-Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Arts, Music, FIMS, Health Science, Science,</td>
<td>$7,600</td>
<td>$1,500</td>
<td>$9,100</td>
</tr>
<tr>
<td>Social Science (Approximate)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Engineering (Approximate)</td>
<td>$13,850</td>
<td>$1,500</td>
<td>$15,350</td>
</tr>
</tbody>
</table>

## Estimated Living and Other Costs

<table>
<thead>
<tr>
<th>Costs</th>
<th>Residence</th>
<th>Off-Campus</th>
<th>At Home</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accommodation &amp; Food</td>
<td>$13,210 - $15,900</td>
<td>$9,200</td>
<td>$1,500</td>
</tr>
<tr>
<td>Utilities, Internet, Phone, Laundry</td>
<td>$1,200</td>
<td>$2,000</td>
<td>$640</td>
</tr>
<tr>
<td>Incidentals, Entertainment, Transportation</td>
<td>$2,300</td>
<td>$2,350</td>
<td>$2,000</td>
</tr>
<tr>
<td>Home, Other</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sub-Total</td>
<td>$16,710 - $19,400</td>
<td>$13,550</td>
<td>$4,140</td>
</tr>
</tbody>
</table>
Financial Resources
Possible Funding Sources

Scholarships – based on merit

Bursaries – based on financial need

Work Study – financial need-based, on-campus employment program (typically for upper year students only)

Student Lines of Credit – offered through banking institutions and credit unions

RESP’s – through service provider

OSAP and other Provincial Aid – need-based government loans and grants
Entrance Scholarships

Eligibility and Criteria

- Automatically awarded (no application required)
- Final Average is calculated by Admissions Department
- Awarded in late Fall. Not able to be used as a payment or deferral toward your first installment of tuition

<table>
<thead>
<tr>
<th>Scholarship</th>
<th>Number Awarded</th>
<th>Value</th>
<th>Final Average Required</th>
</tr>
</thead>
<tbody>
<tr>
<td>Continuing Admissions Scholarship</td>
<td>Unlimited</td>
<td>$10,000 ($2,500 Annually)</td>
<td>95% or higher</td>
</tr>
<tr>
<td>Western Scholarship of Excellence</td>
<td>Unlimited</td>
<td>$2,000 each</td>
<td>90%-94.9%</td>
</tr>
<tr>
<td>Western Scholarship of Distinction</td>
<td>Unlimited</td>
<td>$1,000 each</td>
<td>88%-89.9%</td>
</tr>
</tbody>
</table>
Admission Bursary

- Non-repayable funding given on the basis of demonstrated financial need of each individual student

- Expenses – Resources = NEED

- Bursary applied against first installment of tuition and appears as Anticipated Aid on the Student Center.

- Applications available online through:
  Student Center
  > Student Services Links
  > Financial Assistance

Deadline to apply is July 18, 2019!

Western commits to meeting a portion of this need
Registered Education Savings Plan (RESP’s)

Your provider may require an Official Western letter or a Third Party Form completed and sealed by the Registrar's Office to validate registration.

1. Official Western Letter - $16 online, $25 in-person
   - Processing time: 4 to 5 business days.
   - Ordering available online via Student Center, by mail, fax, or in person.

www.registrar.uwo.ca
   > Services
   > Official Western Letters
2. Third Party Forms - $16 online, $25 in-person

- Standardized form completed by Western (CST, Heritage, Knowledge First, Children’s Education Savings Plans).
- Payment required prior to form completion. Payment form on the website:
  
  www.registrar.uwo.ca
  > Services
  > Third Party Forms

- Completed forms are sealed, and mailed directly to the organization requesting the verification.
- Forms/letters requiring verification for future terms are completed once registration is displayed in our Administrative System.
Ontario Student Assistance Program (OSAP)

OSAP is a form of financial assistance that is meant to supplement student and family resources.

OSAP does not cover all educational expenses and is issued based on financial need.

Apply online at:

Ontario.ca/OSAP
OSAP

Dates and Deadlines

- Application for 2019-2020 is now available online
- Apply and submit required documentation by June 30, 2019 to process before September
OSAP 2019-2020

Canada Study Grant: up to $4,500 per academic year.

Ontario Grants – based on income thresholds.

**Maximum Assistance (Grants + Loans)**

Single Dependent/Independent Student
- $13,200: $400 per week for a 33 week study period

Married/Sole-Support Student
- $22,240: $680 per week for a 33 week study period

Various factors can impact your assessment
Receiving OSAP funding

- Tuition & Residence fees will be automatically remitted from the OSAP funding
- Fees not covered by OSAP funding must be paid by the tuition due date
- OSAP is distributed once Western completes a Confirmation of Enrollment
- Check status for completed file on Student Center
  > Student Services Links
    > Financial Assistance
- Your application is complete once it is in Confirmation of Enrollment status
Tuition Payments and Information
Tuition Payments & Additional Charges

First installment due date:
**August 1**: Approx. 50% of Tuition + Residence due
Check your Detailed Statement of Account

Second installment due date:
**December 2**: Remainder of balance

Outstanding balances are subject to late payment charges

Admission Bursary can be deducted from first installment – Look under Anticipated Aid

Scholarships are applied in the Fall against remaining tuition balance
Money Matters

Release of Information
To authorize sharing of information with a parent or third party.

Account Balance and Detailed Statement
Check your balance, refunds, payments, anticipated aid and due dates.

Financial Assistance
Check OSAP Processing Status & Apply for Financial Aid.

Enroll for Direct Deposit!
Refunds for scholarships/bursaries and tuition overpayments can be directly deposited.
Amount showing under Anticipated Aid can be deducted from your first installment.
## Net Cost View

### Tuition

<table>
<thead>
<tr>
<th>Description</th>
<th>Item Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition FT Cdn 1st Entry Yr 4</td>
<td>6528.00</td>
</tr>
</tbody>
</table>

### Ancillary Fees

<table>
<thead>
<tr>
<th>Description</th>
<th>Item Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>USC Health Plan</td>
<td>133.80</td>
</tr>
<tr>
<td>USC Dental Plan</td>
<td>136.72</td>
</tr>
<tr>
<td>USC Bus Pass</td>
<td>229.88</td>
</tr>
<tr>
<td>Student Organization Fees</td>
<td>239.11</td>
</tr>
<tr>
<td>Building and Endowment Fees</td>
<td>128.29</td>
</tr>
<tr>
<td>UWC Student Ancillary Fees</td>
<td>481.78</td>
</tr>
</tbody>
</table>

### Supplemental Fees/Other Charges

<table>
<thead>
<tr>
<th>Description</th>
<th>Item Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Science Donation Fee</td>
<td>75.00</td>
</tr>
</tbody>
</table>

### Total Fees

<table>
<thead>
<tr>
<th>Description</th>
<th>Item Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Fees</td>
<td>7952.58</td>
</tr>
</tbody>
</table>

### Payments/Credits

<table>
<thead>
<tr>
<th>Description</th>
<th>Item Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>0.00</td>
</tr>
</tbody>
</table>

### Refunds

<table>
<thead>
<tr>
<th>Description</th>
<th>Item Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>0.00</td>
</tr>
</tbody>
</table>

### Prior Balance Due Immediately

- **1st Installment**: 4264.00
- **Due Date**: 2017/08/15
- **2nd Installment**: 3688.58
- **Due Date**: 2017/12/01

If any changes have been made to your course enrollment or registration status after this date, they will not be reflected in the charges above.
### Net Cost View

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Current Installment Balance</td>
<td>$4,264.00</td>
</tr>
<tr>
<td>Anticipated Aid</td>
<td>$0.00</td>
</tr>
<tr>
<td>OSAP Funding to Come</td>
<td>$4,264.00</td>
</tr>
<tr>
<td>Amount Due</td>
<td>$0.00</td>
</tr>
</tbody>
</table>

**What is this?** The Net Cost View tells you how much of your tuition installment is not paid by OSAP or Western funding. The Amount Due is the amount you must pay by your installment due date.

- If **OSAP Funding to Come equals $0**, Western has received all of the OSAP going toward your current installment or you have chosen to have the funding come directly to you. You are responsible for any outstanding **Amount Due**.

- If your OSAP payment is greater than the amount owing to Western, any leftover OSAP funding will be sent directly to your bank account.

- OSAP information relating to the installment amount shown is based on current information. If there is a change to registration or OSAP entitlement, these amounts may change.

- Students who have questions regarding this OSAP information should visit the [OSAP website](#).

- Students who have questions regarding tuition installments or anticipated aid can contact the Student Central Helpline at [519-661-2100](#).
Financial Aid Services

Personal Financial Aid Counseling Sessions:

• Budgeting

• OSAP Loan Processing, Appeals

• Bursary Adjudication

• Loan Repayment

Drop–in or schedule appointments depending on the time of year
Money Talks @ Western U

http://www.registrar.uwo.ca/student_finances/money_talks__western_u.html

WINTER 2018 WORKSHOPS

**BUDGETING 102: BACK TO BUDGETING BASICS**
Tuesday, January 16 | 3:30 p.m. - 4:30 p.m. | UCC 147A

**BANKING AND INVESTMENTS 102: FROM CONDOS TO CRYPTOCURRENCY**
Tuesday, January 23 | 2:30 p.m. - 3:30 p.m. | UCC 147A

**CREDIT AND DEBT 102: OWN YOUR FINANCIAL FUTURE**
Wednesday, February 7 | 6:00 p.m. - 7:00 p.m. | UCC 65

**PAYING FOR SCHOOL 102: EFFECTIVE TAX STRATEGIES**
Wednesday, February 28 | 6:00 p.m. - 7:00 p.m. | UCC 65

**LIFE AFTER SCHOOL 101: MANAGING MONEY IN THE “REAL” WORLD**
Wednesday, March 7 | 2:30 p.m. - 3:30 p.m. | UCC 147B

**LIFE AFTER SCHOOL 102: STUDENT LOAN REPAYMENT**
Thursday, March 15 | 2:30 p.m. - 3:30 p.m. | UCC 147A

REGISTRATION REQUIRED: westerncareercentral.ca

Approved
Confidentiality At Western

Students can add parents on their Release of Information which allows confidential information to be shared with parents or other third parties.

Student Center
> student.uwo.ca