Paying for School
Financial options for Indigenous students

The majority of Canadian students pay for post-secondary education with a combination of funds from many sources: savings, scholarships, bursaries, sponsorships, wages and loans. There are several options to explore, both within the University of Manitoba (U of M) and externally, so be sure to find those best for you.

University costs
The cost of an education is more than just tuition and books. To help estimate your living costs, create a student budget that includes travel, rent, damage deposit, housing insurance, utilities, child care, family expenses, groceries and vehicle costs. Don't be discouraged by the high cost of education – think of it as investing in yourself!

Explore your options
Financial Aid and Awards is a great place to start when exploring how you are going to pay for school. Examples of Financial Aid and Awards supports include:
- Post-Secondary Club / Rec and Read Bursaries
- Youth-in-Care Tuition Grants
- Emergency Loans
- U of M Food Bank

Scholarships and bursaries
The U of M has many internal bursaries, scholarships and prizes for Canadian Indigenous undergraduate students. For more information, check out Awards for Indigenous Students.

The majority of scholarships and awards at the U of M are automatically awarded each year based on academic achievement (no application required). If you are a North American Indigenous student, complete the Canadian Indigenous Self-Declaration Form to ensure you are considered for automatic, Indigenous-specific academic awards and scholarships. Don’t forget to check out the U of M’s searchable Awards Database.

External awards, scholarships and bursaries
Many external awards are available. National databases are great research tools:
- www.aadnc-aandc.gc.ca
- www.disabilityawards.ca
- www.ammsa.com
- www.grantscanada.org (fee required)
- www.manitobascholarships.ca
- www.studentsscholarships.org

Sponsorship and government benefits
Financial sponsorship for eligible students may include tuition, fees, mandatory books, supplies and allowance.
- Treaty/Status First Nation students can apply for post-secondary education sponsorship financial assistance to alleviate the above costs and travel costs. Students are advised to contact their Education Authority, Band or Tribal Council.
- Inuit students should contact designated organizations or Indigenous Services Canada regional offices in their province/territory of residence (12 consecutive months) to determine eligibility.
- Métis, Non-Status Indian and Inuit students entering full-time studies may be eligible for sponsorship. Students are advised to contact the Manitoba Metis Federation’s Metis Employment & Training.
- Scholarships, grants and funding opportunities are available for Canadian students, whether part-time, full-time, with dependents, with disabilities or from low- or middle-income families.
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Government student loans
Federal and provincial student loan programs provide no-payment/interest-free loans while students are studying full-time. It is suggested students apply prior to June 30. For more information, visit Government Aid and Student Aid.

Financial institution loans
Several financial institutions have introduced loans aimed at students who do not qualify for government student loans. You may borrow the money, but the interest begins collecting on day one. Ask your financial institution for additional information on loans.

Program-specific support
Certain programs at the U of M may offer limited scholarships and bursaries to their student members. Please check directly with your program for more information.

Student employment
The U of M is a great place to study and a great place to work! There are several opportunities to make money while pursuing your degree:
- Work-Study Program – umanitoba.ca/student/workstudy
- Co-op programs and internships – umanitoba.ca/student/coop
- U of M employment – umanitoba.ca/admin/human_resource
- careerCONNECT – uofmcareerservices.ca

Tips for applying for scholarships and bursaries
- *Free money is worth your time* – A few hours a week spent applying could equal hundreds of dollars in your pocket.
- *Do your research* – Know who is funding the award and what they are looking for in applicants.
- *You get what you put in* – Results often reflect the amount of time and effort spent applying.
- *Celebrate your accomplishments* – Create a personal summary and list your achievements.
- *Don’t take yourself out of the running* – Many awards go unallocated because no one applied.
- *Know your finances* – Create a budget and stick to it, knowing this will help with bursary applications.

Financial terms
- **Bursary:** awards based on documented financial need and ability to continue studies. Bursaries do not need to be repaid. The U of M requires a minimum 2.0 GPA and full-time enrolment.
- **Loan:** a monetary amount of funds that **must be repaid** with a rate of interest
- **Scholarship:** often a monetary award from institutions, organizations or people that is based on academic merit, community service, extracurricular activities, athletic skills and/or other abilities. Scholarship eligibility varies, so check the details of each scholarship. **Scholarships are not repaid.**

For More Information
Check out the EmpoweringU Financial Wellness Program website at umanitoba.ca/empoweringu

For more information about EmpoweringU contact Denise Proulx, program coordinator, at denise.proulx@umanitoba.ca