



Career Development Centre

# BCOMM CO-OP STUDENT GUIDE 2022-23

ASPER



SCHOOL OF  
BUSINESS



University  
of Manitoba

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## Message from the program director

Welcome to the Asper School of Business Co-operative Education program!

I would like to commend you for taking the step to set yourself up for success by joining the Asper Co-op program. As a co-op student, you have already shown you have the motivation and drive to succeed.

Co-op students are highly sought after by top employers. On average, 80 percent of Asper Bachelor of Commerce (BComm) Co-op students go on to work for their employers after graduation. And with 97% of co-op students immediately finding full-time jobs after graduation, you will have a distinct advantage over your peers.

Over your time in the program, you will be presented with many opportunities to grow as an individual. You will build upon your interpersonal skills, learn to contribute your ideas in the workplace, and showcase your ability to be adaptable in an ever-changing world. After completing the co-op program, I trust you will graduate with your Bachelor of Commerce degree and co-op designation as a confident professional who has the skills and knowledge to forge your career path and be a valued member of any organization.

Take advantage of everything the Asper Co-op Program has to offer. You won't regret it.

Kelly Mahoney, Director

Career Development Centre and Co-operative Education, Asper School of Business, University of Manitoba

# Getting started

## What is co-op?

Co-op formally enables students to integrate academic studies with on-the-job experience while meeting the recruitment needs of employers. Students are employed full-time for a period of four months and are actively engaged in productive work rather than merely observing. Students will receive remuneration and constructive feedback in a facilitative learning environment.

Co-operative Education and Work-Integrated Learning (CEWIL) describes co-op education as a program which alternates periods of academic study with periods of work experience in appropriate fields of business, industry, government, social services, and the professions in accordance with the following criteria:

- Each work term is developed in partnership with the employer and approved by the co-operative education program as a suitable learning environment.
- The student is engaged in productive work for which the student receives remuneration.
- The co-op curriculum supports student learning goals, personal evaluation and reflection.
- The student's performance in the workplace is supervised and evaluated by the student's employer.
- The student's progress during their work term is monitored by the co-operative education program.
- Both work and academic terms are full-time and follow a formalized sequence. The total amount of co-op work experience is normally at least 30% of the time spent in academic study. For programs of two years or less the total amount may be a minimum of 25%. A work term is defined by the Asper Co-op Program as a minimum of 14 weeks and/or 480 hours full-time paid experience.
- Co-op Programs begin and end on an academic term.
- The student completing multiple work terms is normally exposed to the work environment during more than one season of the year.

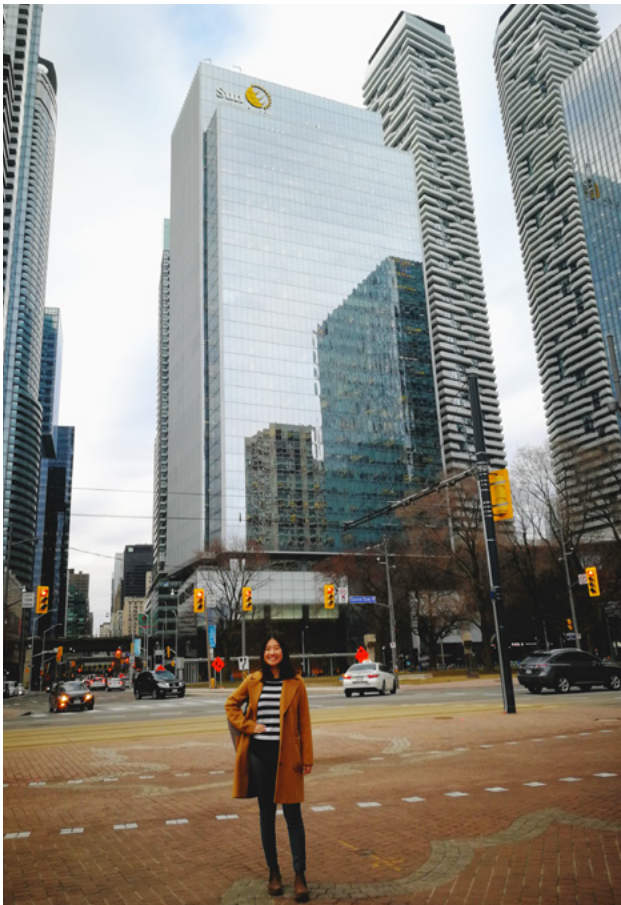
### Co-op can give you:

- A higher earning capacity
- Mentorship
- Paid work experience
- Professional development
- Career building skills
- Networking opportunities



## Admissions and entrance requirements

All Asper School of Business students are encouraged to apply to the Co-op Program. Entrance is competitive based on GPA, standing within the degree program, motivation for joining the program and written communication skills as evidenced in the application package. Students must be registered full-time in the Undergraduate Program as outlined in the Undergraduate Calendar (at least 60% of the credit hours of the full year program i.e., nine credit hours per term). Full admission into the program will be contingent on a student's ability to secure a work term. If a student does not secure a work term, they are to speak to a Co-op Coordinator to identify their options. For further information, refer to the Undergraduate Program Calendar and Rules and Regulations.



## Application process and selection

Students are required to apply to the Asper Co-op Program by completing an online application form indicating interests and motivations for participating in the Co-op Program, as well as outlining their work, volunteer, and extra-curricular experience. Application deadlines can be found on the Co-op website. After reviewing student applications, the Co-op Office will invite selected students to a Group Recruitment Session Interview\*. This interview will be evaluated on the following criteria: suitability for the program, motivation for participating in Co-op, communication skills and professionalism, confidence, preparation, maturity and reliability, initiative, flexibility, adaptability to the workplace, as well as ability to respect the Asper Co-op Program requirements as demonstrated at the time of the group interview. Students who are accepted into the program will be notified by the Co-op Office. The number of students is contingent on the Co-op Office's ability to secure sufficient work term opportunities due to job market and labour demands and may fluctuate from year-to-year.

*\*Interviews may be conducted in-person or virtually. The Co-op Office will determine the most suitable method for the current intake year.*

**"Our organization has been able to recruit a lot of excellent students, some of whom are later bridged into full staff after graduation."**

**– Canada Revenue Agency**

## Benefits of co-operative education

For students, the advantages of co-op education are numerous:

- Communication, resume and cover letter writing, job search, and interview preparation skills are developed. These skills are essential to life-long career management.
- Work terms allow students to develop practical work experience related to their major. Students have the opportunity to apply theoretical knowledge in a productive work setting.
- Students are paid competitive salaries to learn while on-the-job.
- Students can build a network of contacts within their field before graduation.
- Upon graduating, students enter the workforce with practical knowledge of the working world, reducing the learning curve and transition challenges.
- Earn one credit hour per work term. Completing all three work terms will fulfill one Business Option requirement of your degree.
- Co-op graduates have a competitive advantage in the job market.



## Steps to a co-op experience

1. Attend a Co-op Information Session and follow the application procedures on the Career Portal.
2. Upon acceptance into the program, attend all mandatory professional development learning modules, prepare your resume and cover letter, and develop your interview skills. Apply for your Co-op Work Permit if applicable (international students).
3. Research and apply to available work term opportunities on the Career Portal or network to develop your own work term opportunity.
4. Attend interviews for work term placements, rank your employers (if applicable) and accept an offer. Finalize the coordination of your work term, check your Aurora for registration in Work Term 1 and pay the course and co-op fee.
5. Begin your work term and develop your Learning Objectives.
6. Meet with your supervisor and co-op coordinator for your mid-term evaluation.
7. Receive your work term evaluation from your supervisor. Prepare your Work Term Report a few weeks before your term ends.
8. Use what you have learned to define your academic objectives. Select courses and enter an academic term (register for a minimum 9 credit hours between work terms).
9. Repeat steps 3 to 8 for Work Terms 2 and 3.

**“As an international student, I feel that it is extremely important to build industry connections in the Canadian workplace. The Co-op Program significantly assisted me in not only finding these connections but also understanding what sort of skillset various employers look for.” – Dhruv Patel**

## The work term schedule

Students enrolled in the Co-op Program are required to participate in three, four-month work terms. However, other schedules may also be approved on an as-needed basis. A student will participate in a work term for a minimum of 480 hours (approximately 14 weeks) or one academic term. With permission from the Co-op Office, an employer may retain a student for a second consecutive four-month work term which will be considered a separate work term. In this case, the student will be required to provide two work term reports, and the employer will offer two sets of work term evaluations. An employer may opt to provide the student with a different work experience for the second work term.

Below is a sample of a typical student's co-op schedule. It is expected that this schedule will be followed for most co-op placements. Also note, students must be enrolled for a minimum nine credit hours during an academic term between work terms and must graduate on an academic term. Students who wish to alter their schedule from the outline below must first discuss with a Co-op Coordinator, complete a Work Term Change Request Form, and have it approved and then signed by the Program Director. It is also expected that the student seeks additional consult with an Academic Advisor or Exchange Coordinator when applicable, prior to requesting a change.

Academic Schedule	September – December (Fall Term)	January – April (Winter Term)	May – August (Summer Term)
Year 2	Academic Term	Academic Term	Work Term 1
Year 3	Academic Term	Work term 2	Academic Term
Year 4	Work Term 3	Academic Term	Academic Term



**“[Co-op was the] highlight of my undergraduate degree. Nothing else has added more value to my professional portfolio than my Co-op roles. I was able to line up a job eight months before graduating just because of this. I also learned a lot of different skills and attributes working at different organizations, mastering various software and techniques that now come in handy at my permanent job.”**

**– Neelam Shahzadi [BComm 22]**

# Responsibilities, rules and regulations

## Responsibilities of the employer

- Employers that offer placements with the Co-op Program are required to:
- Provide relevant, paid employment for a minimum of 480 hours (approximately 14 weeks for 35-40 hours per week).
- Provide the Co-op Program with an accurate job description.
- Respect the Co-op Office's timelines, schedules, and deadlines.
- Offer reasonable notice of candidates to be interviewed and of cancellations.
- Provide an orientation to the workplace and foster an experiential learning environment for the co-op student.
- Meet with a Co-op Coordinator for a site visit/ mid-term evaluation at least once per work term to assess student progress.
- Complete an Employer Evaluation of Co-op Student Form at the end of the work term and discuss it with the student.
- May assist the student with developing learning objectives.
- Communicate potential difficulties in completing work terms with the student and the Co-op Coordinator.
- Accept student application packages on behalf of employers and arrange for interviews, when on campus-interviewing and the Rank/Match method is used.
- Facilitate the selection process in a fair and ethical manner in compliance with all Provincial and Federal legislation.
- Provide guidance, support, and learning modules to students to enhance the students' success.
- Conduct site visits/mid-term evaluations.
- Ensure that International Students have valid work permits prior to commencing employment.
- Market the Co-op Program to potential employers and students not currently enrolled in Co-op.
- Build relationships within the business community to foster development of the Co-op Program.
- Provide a supportive and confidential environment to ensure student success and open communication.

Students acquire at least twelve months of practical work experience, which is recorded on their transcript. Work terms expose students to different facets of their chosen field and the latest ideas, trends, and practices. Students can develop essential problem-solving skills and will significantly reduce the learning curve of work life after graduation.

## Responsibilities of the Asper School of Business

- Ensure the integrity and administration of the Co-op Program.
- Establish guidelines for students to follow, ensuring that application packages (cover letter, resume, and transcripts) are accurate, professional, and appropriate.



## Responsibilities of co-op students

Students accepted into the Co-op Program must adhere to the following responsibilities:

- Attend all mandatory Asper Co-op meetings, learning modules, professional development seminars, and interviews.
- Check and respond to UM email on a regular basis to ensure an open line of communication with the Co-op Office.
- Adhere to all Co-op guidelines and deadlines.
- Ensure that work permits (if applicable - International Students) are valid and available prior to commencing employment.
- Honour all contractual agreements and obligations to the employer.
- Follow all employer policies and procedures.
- Perform to the best of their ability during work terms and maintain a professional attitude with regards to confidentiality.
- Represent the Asper Co-op Program in a professional and ethical manner.
- Communicate potential problems in completing work terms with the employer and the Co-op Coordinator in a timely manner.

## Website and communications

The Co-op Program will communicate with students through a variety of media including e-mail and the Career Portal. Students are required to familiarize themselves with the website upon acceptance to the program. All email correspondence from the Co-op Office will be sent to the student's U of M email. It is the student's responsibility to be diligent in checking and responding to all Co-op director, coordinator, administrator, and faculty advisor emails. Students ignoring communications will be cautioned and may require a meeting with a Co-op Coordinator, Co-op Program Director or the Faculty Advisor. Failure to properly correct issues in this area may result in removal from the program.

## Withdrawal

Students wishing to withdraw from the Co-op Program may do so by written letter to the Co-op Director at any time prior to accepting a position for a work term. A student who withdraws after participating in the recruitment period and/or after accepting a position with an employer for a work term, without written approval of the Faculty Advisor or Co-op Director, will be withdrawn from the Co-op Program with the following consequence:

Students who have been required to withdraw from the Co-op Program for either academic assessment reasons or other reasons will have the following notation placed on their transcript: "Required to Withdraw from Co-op".

It is the student's responsibility to communicate with a Co-op Coordinator any potential conflicts that may hinder their ability to complete a work term. Students who withdraw after acceptance into the Co-op Program will not receive a refund for any fees paid.

Students may reapply for admission to the Co-op Program with permission from the Co-op Faculty Advisor and the Co-op Director.

## International students

To be eligible to work in Canada, it is required that certain paperwork be completed, and a student work permit be received before starting a work term. International students will be sent further information on next steps to apply for a co-op work permit once admitted into the program and are expected to apply as soon as possible to minimize any possible delays in receiving their permit.

# Work term preparations

While the Co-op Office prepares students for a work term, the responsibility ultimately lies with the student to secure a placement. A marketable resume, cover letter, and professional approach will go a long way. Be sure to review supplementary resources on the Asper School of Business Career Development Centre website.

Co-operative Education is an alternative structure for students to take the same courses offered in the B.Comm (Honours) Program with the addition of work terms to gain paid employment experience in their field of interest.

## Co-op orientation

Before commencing a work term, students will be required to attend a mandatory orientation learning module that will summarize the concepts of Co-operative education. The Co-op Office will provide newly admitted co-op students with all relevant information regarding dates and times.

## Mandatory learning modules

Co-op students will be required to attend mandatory learning modules prior to their work term. Topics include:

- Co-op orientation
- Resume and cover letter preparation
- Interview skills development
- Job search strategies
- Ready for success: transition to the workplace



**“The process of the Co-op Program itself trained me to become more punctual, organized and significantly developed my communication skills. It has helped me overcome my fear of public speaking, both in the corporate world and in the courses I have taken afterwards. With the work experience from three different employers, I have landed full-time employment with one of these employers even before graduating. The Co-op Program is a key ingredient in the recipe for success in life after graduation.” – Jabir Kabir**

## **Resumes, cover letters and independent job search**

### **Co-op resumes**

A resume is a marketing tool that introduces you to potential employers. Your selection into the Co-op Program will partially depend on your ability to market yourself with job search tools (especially resumes), and your ability to secure placement for a work term is wholly dependent on your marketing strategy.

Your resume should be a well-organized, easy to read summary of your skills, abilities, and accomplishments. It should demonstrate to recruiters what you know, what you have accomplished, what you can do for their organization, and how you might fit within the organization.

Upon acceptance into the program, you will be required to prepare and submit a resume that will serve as one piece of your application package. Your resume will be reviewed by a Co-op Coordinator and may be returned for editing. You will not be permitted to apply for Co-op opportunities until your resume and cover letter have been finalized, that is, deemed appropriate by a Co-op Coordinator; therefore, it is in your best interest to invest your time and efforts wisely. Your resume will outline your unique and competitive advantages, including any related employment experience, volunteer, and extracurricular activities.

### **Cover letters**

Students will need to tailor each cover letter for each co-op opportunity applied for. As with the resume, students will need to submit a sample cover letter to a Co-op Coordinator for review.

Detailed resume and cover letter guidelines and samples are available on the Asper Co-op Program website.

### **Independent job search**

Asper Co-op students have exclusive access to hundreds of co-op jobs arranged by the Co-op Office through employer partnerships. If you would like to develop your own placement opportunity, you may be proactive and identify your ideal workplace and research the job market. A Co-op Coordinator can assist you in securing a placement by providing marketing materials and brochures, arranging meetings with the potential employer, and providing guidance on job search strategies.

These placements can be local, national, or international. To secure your own placement, you will need to develop a marketing strategy and identify the key people to network with. A personal network includes family, friends, former co-workers, fellow students, and professors. All student-developed placements will need to be approved by a Co-op Coordinator.

Whether you're interested in working for a large multi-national organization or a small start-up company, with Co-op, you have the latitude to secure a placement with the employer of your dreams.

### **Applying for work terms**

The Co-op Office will utilize a number of approaches to ensure a fair and successful hiring process for both in-town and out-of-town placements. The hiring process will be year-round to ensure that placements are available in all three work term schedules and will be timed approximately two months before the work term. The Co-op Program utilizes the Rank Match, Direct Offer/Continuous Placement, and Out of Town Placement hiring options as detailed on the following page.

## Rank Match

The majority of work placements in Winnipeg will be coordinated by the Co-op Office and will use the Rank Match recruitment method. After the interview process, Co-op employers rank co-op students in order of preference, co-op students rank co-op employers in order of preference, and matches are then determined based on rankings. This process aims to assure that most students will be placed, and that employers are able to hire a student of their choice.

## Continuous Placement method (or 'direct offer')

In situations where the Rank Match recruitment method is not feasible, such as in times of economic uncertainty, the Continuous Placement method may be used at the discretion of the Co-op Office. This method utilizes flexible deadlines and students may interview and accept offers at any time.

In other situations, some students may arrange their own work terms. In this case, employers are not required to undergo the Rank Match or Out of Town Placement interview process if an agreement has been made. The position must be approved and finalized by the Co-op Office. Alternatively, a student and employer may continue the employment relationship in a subsequent work term.

## Out of town placement

Because of logistical constraints, students will apply individually to a posting and the employer will arrange interviews directly with the student. Because of the nature of out-of-town positions, it is expected that the Co-op Office will receive postings at least three months in advance or as otherwise specified by a Co-op Coordinator.

## Work term postings

Work term opportunities secured by the Co-op Office will be posted on the Career Portal. Although wage/salary information is expected

with the position details, it is withheld from students until after offers have been accepted. This is done in an attempt to encourage students to accept jobs on the merit of the experience rather than the salary. For a student's first work term, students must apply for a minimum of 12 positions. Students must honour all interviews they are invited to. If a student wishes to not rank a position that they interviewed for, they are permitted to do so, but they must first speak to a Co-op Coordinator.

**Students must submit an application package on the Career Portal for each job they wish to apply for. Each application package consists of:**

- Cover letter
- Resume

An employer may ask for additional documents such as:

- Employer application form (typically through a company website)
- Student history/transcript
- Supplementary documents related to the role, such as a writing sample

With the Rank Match method, the Co-op Office will send a package of all applications to employers and will coordinate the interview process.



**OF CO-OP STUDENTS WERE  
EMPLOYED FULL-TIME  
WITHIN THREE MONTHS  
OF GRADUATION (2021)**



## The interview and selection process

### Interviews

First round interviews for local positions are conducted on campus during a two-week period in March, July and November. Once employers have screened all applications and submitted their interview short-lists, the Co-op Office prompts students to sign up for interviews through the Career Portal. The dates and location of interviews, and interview time slots will be indicated.

When on campus interviews are not feasible or practical (e.g. due to the effects of COVID-19), employers are asked to hold virtual interviews where possible and to adhere to all government recommended safety precautions and procedures. For most interviews that are held off campus, students and employers will communicate directly to arrange an interview time and method that is feasible for both parties.

### Location of interviews

On-campus interviews are held in meeting rooms in the Drake Centre (181 Freedman Crescent, Winnipeg) on the 100 and 600 levels. Off-campus interviews are held virtually or at the employer's site.

### Ranking

When interviews are complete, employers will rank their hiring preference in numerical order. Students will also rank their employers of choice in numerical order and will provide this information to the Co-op Coordinator. Only students whom an employer commits to hire will be ranked. Students (and employers) have the option of not ranking. Students are encouraged to rank all options to enhance their opportunities. Deadlines to submit rankings will be communicated via the co-op website.

In an effort to keep the process fair to all parties, the Co-op Office asks employers not to make contact with students regarding rankings and offers. **All contact from employers must be made through the Co-op Office.** Students are reminded that this is a confidential process and should not share their rankings with other students.

Anonymous interview feedback forms will be made available for most students for on-campus interviews.



## The matching process

Once all rankings are received and recorded, the placements will be announced. Rankings (both employer and student) remain confidential. The Co-op Office notifies both employers and students of the successful match. Once notification has occurred, the match is deemed final. Employers and students not matched during the initial round of recruiting will be invited to participate in a second round of recruiting immediately following the announcement of the matches.

## Formalizing the offers

Employers are required to forward “letters of offer” to students once placements have been finalized. The letters typically include hiring details such as:

- Request for orientation meeting or tour prior to start date, if required
- Start date of work term
- Hours of work



- To whom the student will report
- Work site address
- Salary/wage information
- Parking or transportation details
- Information on confidentiality agreements or criminal record checks, if applicable
- Remote work policy

The Co-op Office makes every attempt to finalize all placements for the upcoming term by the last week of March, July and November.

## No placement?

It is possible that a student may have difficulty securing a position. This could be due to a number of reasons, including seasonal labour market conditions, imbalance of jobs to students, or an application package or interview that is lackluster. All students who have difficulty securing placement will work one-on-one with the Co-op Coordinator to review the application package, redefine goals, and receive coaching.

Sometimes, problem areas are easy to identify. For example, if a student does not get interviews, this indicates that the application package is not working. If the student receives interviews but does not receive placements, the student may benefit from interview coaching.

While students are not guaranteed employment, all efforts will be made by the Co-op Office to ensure students are successful in securing appropriate jobs. Students who are unsuccessful in finding placements are able to participate in a “second phase of recruitment” once the Rank Match results are announced.

**“The opportunity to bring fresh minds into our department gives us the experience to mentor, gain new ideas, and possibly be the first step in securing future employees.” – IG Wealth**

# The work term

## Orientation and training

It is the employer's responsibility to provide a full orientation to the workplace including a tour, introduction to staff, and work expectations.

As with any new employee, co-op students should be given their own workspace and access to the same amenities within reasonable accommodation. Some companies may have an orientation and training program that facilitates transition to the workplace.

## Academic study while on a work term

While on a co-op work term, students should understand that fulfilling the requirements set out by their employer should be the focus. If a student would like to take academic courses while on a work term, they are permitted to take three credit hours. If a student would like to request to take additional credit hours during a work term, they must have written approval from their employer as well as permission from the Faculty Advisor. Students should seek out course schedules (online or evening) that do not interfere with their regular workday.

## Developing work term learning objectives

Upon accepting a work term, students are required to develop work term learning objectives for their Learning Objectives Report. For our purposes, a learning objective is a written statement describing measurable achievements students hope to accomplish during their work term. The objective can be based on a new skill the student wishes to learn or can be soft skills or task based.

## Writing a learning objective

The learning objectives that you develop should be: Specific, Measurable, Agreed upon, Realistic, and Timely (SMART).

Each learning objective should answer the following questions:

- What is the task to be accomplished?
- How will it be accomplished?
- How will it be measured/evaluated and by whom?
- When will it be completed?

### Skill based example:

"By the end of the work term, I will be proficient in the use of Great Plains™ accounting software. I will learn by completing tutorials and solving problems assigned by my supervisor. My supervisor will evaluate me on the basis of problems completed during the term."

### Task based example:

"By July 4th, I will research and produce an Operational Health and Safety Policy for my company that abides by all pertinent law. I will communicate my findings to my employer and train staff on OH&S procedures."

Employers who have worked with students who use learning objectives appreciate the organization and direction it provides for students. It shows that students are serious about learning during their work term and can help give direction to what they learn. It allows students to get more out of their work term and to focus on their career goals. It also provides an opportunity to create an accomplishment-based resume!

All academic components of a student's work term are assessed by the Faculty Advisor, not the Co-op Office.

## Professional conduct

It is the student's responsibility to represent the Asper School of Business Co-op Program in a professional and ethical manner. Students are expected to be courteous, respectful, punctual, diligent, and responsible for their own actions.

All co-op students will be required to attend the "Ready for Success - Transition to the Workplace" workshop where guidelines and expectations will be clarified.

## Supervision and evaluation

### Mid-term evaluations/site visits\*

A member of the Co-op Team will conduct a mid-term evaluation/site visit to monitor and evaluate the progress of the student to ensure program requirements are being met and employers are satisfied. This will typically occur once per work term. The Co-op Coordinator will initially meet with both the student and the supervisor. When the site visit is scheduled, the employer may request to meet with the Co-op Coordinator without the student present. This meeting will be followed by a meeting with just the student and the Co-op Coordinator. If any concerns are raised with the student at this time, the Co-op Coordinator will follow-up with the supervisor after the site visit.

*\*During COVID-19, the Co-op Coordinator will arrange a virtual mid-term evaluation.*

### Evaluation

It is the employer's responsibility to provide ongoing feedback to the student about the student's performance and ability to meet objectives. The evaluations assess communication and vocational skills, as well as professionalism.

Employers are required to submit an online evaluation at the end of the work term as well as discuss evaluations with the student and Co-op Coordinator during the site visit. Employer evaluations may be used, in conjunction with the work term report, to assess a grade for the student's work term.

## The work term report

At the end of their work term, students will be required to submit a report to the Co-op Faculty Advisor for the purpose of evaluating the work/learning experience. Information on writing the work term report as well as the deadline can be found in the course outline on UM Learn.

Employers are welcome to review and censor work term reports containing information that is confidential or proprietary.

**"It's been a wonderful and beneficial experience to work alongside such driven students coming through the Co-op Program. There's high praise I can give that speaks to the determination and uniqueness that each co-op student brings; I'm always excited at the added values and perspectives they will bring to the table once they arrive on our team."**

**—Callia Inc.**



# Fees and financial information

## Co-op Program fee

The fee to enroll in the Asper Co-op Program consists of two parts: the Co-op Program fee and the credit hour fee. This fee is distributed throughout your Co-op Program and is assessed and due upon registration for each individual work term.

The Co-op Program fees for Fall 2022 are \$825.60 per work term plus a credit hour fee (cost of one credit hour) of approx. \$187.50 (International students pay a differential fee of \$716.66 for the credit hour). Fees are subject to change. The Asper Co-op Office provides year-round facilities, full-time staffing, and support for the administration of the program. The Co-op Program receives no funding from the University. Your fees are used for covering the costs directly related to the effective management and promotion of the Asper Co-operative Education Program. See supplementary handout BComm Co-op Program Fees for a breakdown of the Co-op Program fee.

Upon completing three work terms, you will have fulfilled one Business Option requirement of your degree.

## Student loans

Being off campus while you have a student loan may have serious effects on your interest and repayment schedules. On your first day back to campus after a work term, be sure to contact:

### Financial Aid and Awards office

422 University Centre  
204-474-9531

If you are considering an eight-month work term, be sure to visit the Financial Aid and Awards office, **before** your work term.

## Revenue Canada and work terms

When a co-op student files their Canadian income tax return, they may receive a reduction for the months during the year when they were attending university full-time. Revenue Canada does not recognize students on a work term to be full-time students; therefore, the months of the work term are not eligible for tax reductions. When you complete more than one work term in a calendar year, it is recommended to have additional income tax deducted from your pay.



## Health and dental

In September, all full-time undergraduate students who are taking six or more credit hours on campus are automatically enrolled in the UMSU Health and Dental plan and are assessed the fee on their tuition fee statements in the Fall Term. Students already covered by a health and/or dental plan through a private plan (e.g., parents) can opt-out of the plan. This must be done before the scheduled deadline each September.

You will NOT automatically become a member of the UMSU Health and Dental plan before you go out on your September work term since you will not be registered in six or more credit hours on campus. If you wish to receive coverage under this plan, you will need to OPT-IN to your UMSU Health and Dental plan. Please contact the UMSU Health and Dental office to pick up a copy of the opt-in form. This must be done before the scheduled deadline each September.

### UMSU Health and Dental Plan:

[umsu.ca/services-and-support/health-dental](https://umsu.ca/services-and-support/health-dental)

204-474-6666 | Toll-free 1-855-535-3282

[healthplan@umsu.ca](mailto:healthplan@umsu.ca)



## Ongoing support

The Co-op Office wants to keep an open line of communication in a facilitative, educational environment. Therefore, co-op students are encouraged to communicate potential conflicts or possible problems in completing work terms with the Co-op Coordinator. In the event of a conflict, it is expected that students and employers will communicate with each other before communicating the problem to the Co-op Coordinator. This helps students build their communication and problem-solving skills. If the problem is not resolved, it is expected that the Co-op Coordinator be contacted to mediate.

While employers and students are required to respect the obligations of all contractual agreements, both parties have the right to terminate a contract provided appropriate notice is given (usually two weeks or as defined in the contract).

The Co-op Office provides on-going support to students to ensure that work terms are successful and worthwhile. Thank you for your interest in the Co-op Program and good luck!

**[umanitoba.ca/asper/co-op](http://umanitoba.ca/asper/co-op)**

## Co-op staff:

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## General inquiries

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Winnipeg, MB R3T 5V4

## Office hours

Monday – Friday  
8:30 a.m. to 4:30 p.m.

204-474-8521

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