



## BURSARY & SCHOLARSHIP FAQ

These questions and answers represent a compilation of the most frequently asked questions each year from students applying for bursaries and scholarships. We hope you will find the answer you are looking for in the list below. If you are still in doubt about anything having to do with the application process, please feel free to contact us at [lawbursary@dal.ca](mailto:lawbursary@dal.ca) and someone from the Committee will get back to you with an answer.

**Please Note:** A bursary is intended to assist a student with their expenses while going to Law School and it is expected that the student will have exhausted all other available means of financial support (Student Loans, Line of Credit, Parental support, investments, etc.) before applying for a bursary.

### SCHOLARSHIPS

***Q. If I have already been awarded a scholarship, will it hurt my chances of getting a bursary or other named award?***

A. Bursaries are calculated based on need. If your scholarship is sufficiently large enough that you do not have any need, it is likely you would not be awarded a bursary. If you are in doubt, we recommend you fill out the bursary application form and submit it for review. If you qualify for an award, you will be notified.

### STUDYING AT ANOTHER UNIVERSITY

***Q. I am studying at another university this year on a letter of permission, and I am paying tuition at the other university. Can I still apply for a bursary?***

A. No, only students paying tuition at Dalhousie are eligible to apply for a bursary.

***Q. I am studying at another university this year on exchange, and I am paying tuition at Dalhousie University. Can I still apply for a bursary?***

A. Yes, if you are paying tuition at Dalhousie, you are eligible to apply for a bursary.

### DALHOUSIE LEGAL AID CLINIC

***Q. I studied at Dalhousie Legal Aid Clinic this past summer, and I will be finished my courses in December. Can I apply for a full bursary?***

A. Yes, we consider someone taking the summer clinic as being in school the full year even though their courses may be finished the end of December.

## FINANCIAL INFORMATION

***Q. The application process is online. Does that mean I do not have to provide supporting documentation?***

A. No, you will still have to submit all supporting documentation to [lawbursary@dal.ca](mailto:lawbursary@dal.ca) by the deadline indicated on the application.

***Q. What documentation do I need for my loans?***

A. We require a statement from the bank showing your approved line of credit amount and the amount owing on your line of credit as of **August 31<sup>st</sup>, 2024**. We require any credit card statements for the end of August. Screen shots are acceptable – just be sure it shows the balance owing and interest rate.

**Remember to remove any tuition payment made before September 1 from your balance. If your bank account / LOC / Credit Card statement date falls after August 31<sup>st</sup>, for example September 8<sup>th</sup>, please cross out the items that occur AFTER August 31<sup>st</sup> and calculate what the balance as of August 31<sup>st</sup> would have been.**

If you have a private loan from a family member or friend, etc. please provide us with a letter from the individual with the amount of the loan and the terms of repayment indicated in the letter. Even if you applied for a bursary from us last year, you would still need to provide this information again this year.

***Q. What is the difference between a private loan and a personal loan?***

A. A private loan is generally from a family member or friend. A personal loan is a loan from a bank – your car loan, mortgage, etc.

***Q. I have a Line of Credit but have not used any of it yet, can I still apply for a bursary based on Financial Need?***

A. Yes. This information is used when we do our calculations on an individual's financial need.

***Q. I am trying to keep my debt to a minimum while at school, so I have not applied for a personal line of credit or a student loan. Will this affect my eligibility for a bursary?***

A. Yes, anyone applying for a bursary should have exhausted all other resources before applying for funding. Only after these resources have been maximized do we consider you as having financial need. If you fail to apply for a personal line of credit or a student loan you will be imputed an amount that is reasonable given your financial information.

***Q. I checked with the bank, and they told me I could not get a personal line of credit. How do I indicate that to the committee on the application?***

A. You must formally apply for a line of credit and if you are rejected you must provide us with a rejection letter from the bank. Failure to provide the letter will result in you being imputed an amount that is reasonable given your financial information.

***Q. Should I cross my name off the financial documentation and put my Dal ID on the statements instead?***

A. No. Our Manager, Finance & Administration will audit every application to verify accuracy and provides the Committee with a financial need ranking only. Committee members do not have access to your financial documentation.

## STUDENT LOANS

### Q. When should I apply for a student loan?

A. You should apply for a student loan as early as June to have your assessment back by the end of August.

### Q. What documentation do I need from student loans?

A. You need a copy of your balance owing to student loans for all previous loans up to but not including this academic year, and you need your **Loan Assessment / Funding Details** form for this academic year. A screen shot is acceptable as long as it shows the total funding you are receiving for the current year.

See sample below:

The screenshot shows the Nova Scotia Canada My PATH website. The main content area displays 'Loan Details' for a 'Canada-Newfoundland and Labrador Integrated Student Loan'. Key information includes: Amount Owing: \$8,500.00; Period of Study End Date: April 30, 2022. Below this, there are sections for 'Loan Information' and 'Payment Information'. A 'Running Total of Assistance' table is also visible, showing loan and grant amounts from 2017 to 2021. A summary table at the bottom provides a clear overview of the loan type, status, and amount owing.

Loan Type and Number	Loan Status	Amount Owing ?
<a href="#">Canada-Ontario Integrated Student Loan:</a>	In Study	\$18,480.00

*This information is correct as of September 29, 2021.*

**\$18,480.00**  
Total amount owing

### Q. What do I do if I have not heard back from student loans?

A. If you have applied for a student loan and have not heard back from them yet, then provide an estimate of what you expect to receive based on your last year's loan. You must provide the Student Loan Assessment Form as soon as you receive your notice from the Student Loan Office. Please email your Assessment Form to [lawbursary@dal.ca](mailto:lawbursary@dal.ca). If you fail to provide the Assessment Form, you will be imputed the full amount available for student loans in your province.

**Q. I got a provincial grant with my student loan. Do I include that amount with the student loan amount or are they two separate items?**

A. The grant amount is separate from your student loan amount. If you have received a provincial grant along with your student loan, indicate the amount of the grant in the Resources section of the bursary application. Please note that any grant received for permanent disabilities does not get included with your grant amounts.

**Q. What does the Assessment Form / Funding Detail form look like?**

A. The Assessment Form has the name "Assessment" or "Funding Details" somewhere on the top of the page depending on the province from which you are getting your loan. If you do not have your copy of your Assessment, you need to contact the Student Loan Office and ask for a copy (**many are now available online for you to print out – a screen shot of this information is acceptable, however it needs to show the total funding for the entire academic year September - April**). Your Assessment Form / Funding Details provides us with the amounts you are awarded for student loans and for provincial grants.

Samples are provided as follows:

NOVA SCOTIA CANADA

Online Tools > Logout > MyPATH Home

Dalhousie University - Juris Doctor  
Start Sep/2020 - End Apr/2021

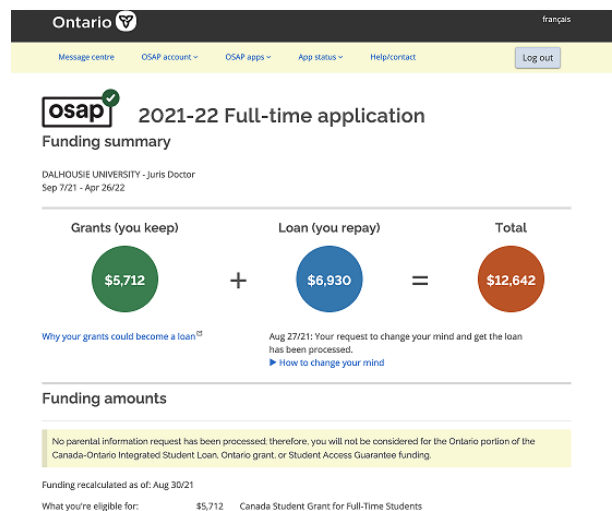
Nov 26, 2020 | Oct 20, 2020 | Oct 20, 2020 | Oct 07, 2020 | Sep 29, 2020

Estimated Award: \$20,692

**Funding Details**

Type of Funding	Amount	Paid To School	School Confirmation	Earliest Disbursement Date
CSGFT	\$2,617	\$0	Confirmed	Jan 08, 2021
CSGFT	\$2,616	\$0	Confirmed	Oct 24, 2020
CSL	\$8,340	\$0	Confirmed	Oct 24, 2020
NSSL	\$4,399	\$4,399	Confirmed	Jan 08, 2021
NSSG	\$2,720	\$1,191	Confirmed	Jan 08, 2021

Any awards shown on this assessment tab replace the award information shown on the previous assessment tab.



Type of funding	Amount	To be paid to school	Confirmation of Enrolment
Canada Student Loan	\$7,140	\$5,816	Sep 08 ✓
SB Top-up - Canada Student Grant FT	\$784	\$0	Sep 08 ✓
Canada Student Grant - Full-Time	\$2,942	\$0	Sep 08 ✓
<b>Amount Paid to School:</b>		\$5816.12	
<b>Est. Earliest Disbursement:</b>		Sep 08, 2021	
<b>Total Funding:</b>		\$10866	

Type of funding	Amount	To be paid to school	Confirmation of Enrolment
SB Top-up - Canada Student Grant FT	\$785	\$0	IN PROGRESS
Canada Student Grant - Full-Time	\$2,943	\$0	IN PROGRESS
BC Student Loan	\$3,740	\$0	IN PROGRESS
<b>Amount Paid to School:</b>		\$0	
<b>Est. Earliest Disbursement:</b>		Jan 03, 2022	
<b>Total Funding:</b>		\$7468	

**NOTICE OF ASSESSMENT**  
Student Financial Services Division

SIN:  
Date: 2020/09/24

**Educational Institution - DALHOUSIE UNIVERSITY**

The Student Aid application you submitted on 2020/08/28 has been assessed. The following table identifies the amount and type of assistance that has been approved and scheduled for release based on the information you have submitted as of 2020/09/23. See below for details on when your funds will be released.

Please note that these amounts are subject to change if new information is received. If new information is submitted, your application will be reassessed and you will receive an email advising you that your Notice of Assessment (Revised) is available by logging into your online account at [www.aesi.gov.nl.ca/studentaid](http://www.aesi.gov.nl.ca/studentaid).

SEMESTER START DATE	SEMESTER 1			SEMESTER 2		
	2020/09/08	2020/12/31		2021/01/01	2021/04/30	
SEMESTER END DATE	APPROVED	OVER-AWARD	TO BE RELEASED	APPROVED	OVER-AWARD	TO BE RELEASED
Canada Student Loan	\$5,950	\$0	\$5,950	\$5,950	\$0	\$5,950
NL Student Loan	\$1,700	\$0	\$1,700	\$1,700	\$0	\$1,700
NL Student Grant	\$1,700	\$0	\$1,700	\$1,700	\$0	\$1,700
CSG-FT	\$2,958	\$0	\$2,958	\$2,958	\$0	\$2,958
TOTAL ASSISTANCE	\$12,308	\$0	\$12,308	\$12,308	\$0	\$12,308

## EXPENSES

**Q. My spouse and I own a home and have mortgage payments. Can I claim the mortgage payments and other household expenses?**

A. No. We use a fixed amount for all applications for living accommodations. We do not consider costs associated with owning your own home when calculating your expense. If you feel you have an unusual set of circumstances you wish the committee to consider, then you may write to the committee and ask for a review of your situation.

**Q. I have very large medical bills this year that I am facing. How do I indicate that on my application?**

A. You may claim your total annual uninsured health care expenses, for amounts over \$500. Supporting documentation is required (i.e. quotations, recent statements / receipts). If you have an unusual case you would like the Committee to take into consideration, under the Expenses section, include details in the comments field provided.

**Q. What should I include for childcare costs and how do I report them?**

A. Any childcare costs should be documented separately. Please provide us with a list of expenses and receipts as proof of the kinds of expenses you incur. When claiming babysitting or daycare expenses, please provide us with a receipt from the provider indicating the fees and schedule of payments. If the provider is an individual, we will require a letter from them indicating their fees and payment schedule along with their name and contact information. **Please note we need the costs you will pay from September 1 – August 31 (12 months) of the current academic year.**

## PERSONAL CAPITAL ASSETS

***Q. I own a house. What amount do I put on the form for the value of my house?***

A. We require the net value of your home (for example, if your home is valued at \$200,000 and you owe \$150,000 on the mortgage then your net value is \$50,000). The asset amount can be prorated if you own the home with someone else.

***Q. I own a house with my partner. How do I show this asset on the application?***

A. If you own property jointly with someone else, you may prorate the value of the asset with the number of people who co-own the property. For example, if you and your three siblings own a piece of land valued at \$400,000, your portion of the ownership is \$100,000. Remember you want the net value (see question above) divided by the number of people who own the property.

## NAMED AWARDS

***Q. Why do I have to complete a separate box on the application form for each named award? Why can't I just copy and paste the same information into each box on the application form?***

A. The committee must review your application against other people applying for the same award. It is a very time-consuming job to go through the applications to glean out the necessary information. Providing details as to how you fit the criteria for each award will reduce the large amount of work our committee would otherwise have to do to evaluate your application. **Please note the character (not word) limit is 255 characters.**

**NOTE: there is no need to include information about what year you are in, financial need or academic information as we will already have this information from your application. Just tell us how you fit any other criteria of the award.**

## TRANSCRIPTS

***Q. Do I need to include my transcripts with my application?***

A. No. You are not required to supply your transcripts. However, if you would like to provide the committee with information you believe is pertinent to your situation and you are concerned that we may not have that information available to us through your files at the law school, feel free to add that information to your application.

## OTHER

***Q. My situation is complicated and confidential. Who should I talk to about my application?***

A. If you feel you need to speak to someone about your situation, please contact Tiffany Coolen-Jewers ([lawbursary@dal.ca](mailto:lawbursary@dal.ca)) and request to speak to someone about your application. She will schedule a meeting with one of the co-Chairs of the committee and yourself. Please try to do this before the application deadline to save time.

## DATES AND TIMES

### ***Q. When can I expect to hear back from the committee as to whether I will receive an award?***

A. It takes many weeks to review each bursary application for accuracy and completeness. Therefore, we expect to notify the students by the end of January whether they will be receiving an award. If a student has received an award the name of the award and amount will be communicated to them at that time. The payments will be made via e-bank transfer to your Dalhousie email address in early February. Please note that if you received a scholarship and have an outstanding balance on your Student Account, that amount will be deducted from your Scholarship and the surplus remaining after your Student Account has been paid will be sent to you.

### ***Q. If applications are due September 25<sup>th</sup>, why are awards not made until the end of January, after the tuition deadline?***

The following overview of the timeline and process involved in the Bursary and Scholarship Committee decisions is provided in response to the above frequently asked question, and to provide greater transparency for how awards decisions are made.

Progress has been made in recent years to move the awarding of funds from late February to late January. We will continue to look for and implement efficiencies in the process where possible.

*The bursary and scholarship process is not a guarantee for funding and should not be relied on as a primary means to pay for tuition, but rather to offset law school-related expenses.*

**SEPTEMBER:** Applications open on September 1<sup>st</sup> and the application deadline is September 25<sup>th</sup>.

### **OCTOBER:**

- Application data for approximately 250 applications is compiled and reviewed for errors. All data entry errors are corrected prior to importing into a database. The most frequent errors are:
  - Incorrect banner numbers – either BOO instead of B00; numbers reversed, missing or not even close to what the actual number is.
  - Surname and First name in reverse order
  - Data entry errors with interest rates i.e., 2.45% should be listed as .0245 and not .245 (causing interest expense to be much higher when using the incorrect percentages)
  - Permanent province not listed.
  - Including identity in statements of eligibility
  
- Individual applications are audited – every piece of documentation received from students (credit card statements, student loan documents, LOC documents) must be verified to ensure that the information was entered correctly by the applicants.
  - Students who did not submit proper documentation or, in some cases no documentation, are followed up with via email giving them 24 hrs to submit their documentation.
  - Verify that students who received entrance scholarships, scholarship renewals or IBMI funding have accurately reflected these amounts on their applications.

- Other information needs to be imported into the data base such as:
  - academic averages for all students from the previous academic year
  - course grades for any named awards that are based on specific subject / course requirements.
- Once all data is in the database the information is sorted by academic year and then rankings need to be entered for every student based on their financial need, academic ranking, and total current debt.
- Reports for Schulich Scholarship applications and community service records are generated for the student committee members to review. We receive approximately 140 applications for Schulich Scholarships, of those approximately 100 are based on Community Service.

#### **NOVEMBER:**

- The student committee reps have 2 weeks to thoroughly review and rank all the Community Service Records (approximately 100) and that information must be entered into a spreadsheet and returned to the Manager, Finance & Administration.
- Once rankings are received, they are imported back into the database so that reports can be generated for all students who applied for Schulich Scholarships which includes their financial need, academic and community service rankings.
- These reports are then given to the Dean and the Co-Chairs to be reviewed and discussed when they meet to award these scholarships.
- Once the Schulich Scholarships have been awarded the recipients financial need must be adjusted to reflect the scholarship award amount – approximately 30 each year. Then all applicants need to be re-ranked based on the updated financial need numbers.
- Once the rankings have been updated reports must then be generated and broken down into files that can be provided to the student committee members for review:
  - 1L named award applications (reviewed by a 2L and 3L rep)
  - 2L named award applications (reviewed by a 1L and 3L rep)
  - 3L named award applications (reviewed by a 1L and 2L rep)
- Named awards which are reviewed and awarded by institute directors are provided with their reports (8 awards total).
- We have 39 named awards currently which the students need to review and rank. On average that could be up to 1,700 “statements of eligibility” to review and comment on.

#### **DECEMBER / JANUARY**

- In early December the student committee reps review the application files provided, including the rankings and statements of eligibility, while adhering to the donor terms / criteria for each award. They then provide their top 5 selections for each award and notes on how the student met the criteria.
- Due to the timing of this review – exams, assignment and paper deadlines, holiday break, and sheer volume of information to be reviewed and ranked – the deadline for student committee reps to submit their top 5 selections for each award is around January 10<sup>th</sup>.



- Once the rankings are returned to the Manager, Finance & Administration the information is compiled, and documents prepared for the committee named awards meeting, which is scheduled within a week of the students' deadline.
- Following the named awards meeting, the remaining named awards (based on Financial Need and/or Academic Merit) are awarded.
- Once all named awards are awarded, the data is sorted in order of highest need to the lowest and then we award the bursaries.
- The Committee awards approximately \$1,350,000 each academic year.

## **AWARD E-BANK TRANSFERS**

### ***Q. My friend received their e-bank transfer today, but I didn't, should I be concerned?***

Please note that e-bank transfer payments will be made over the period of 5 – 10 business days as the University is only allowed to process a certain number of e-bank transfers per day for the entire University. There is also a \$10,000 cap per transaction so if you were awarded one of the Scholarships valued at more than \$10,000 you will receive your payments in 2 separate transactions – on 2 separate dates.