

# SCHULICH SCHOOL OF LAW

## BURSARY APPLICATION

### FREQUENTLY ASKED QUESTIONS

Here is a list of questions and answers we have compiled that will answer some of the most frequent question we get each year from students applying for a bursary. 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 Bursary Application process please feel free to contact Tiffany Coolen-Jewers at [tcoolen@dal.ca](mailto:tcoolen@dal.ca) and someone from the committee will get back to you with an answer.

#### **Scholarships**

**Q. If I already have 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. Is there any way that those of us who are on exchange this year can get the bursary forms and submit them electronically?**

A. Yes, you can complete the on-line application form then fax all other necessary supporting documentation to 902-494-1316 or e-mail [tcoolen@dal.ca](mailto:tcoolen@dal.ca). Please send your Statements of Eligibility as one attachment.

**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, as long as 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 are finished the end of December.

**Q. I studied at Dalhousie Legal Aid Clinic this past summer and was unable to work at a summer job. Do I still have to submit information on summer employment?**

A. No, however, the clinic will impute the minimum of \$1,500 summer savings to your application since we feel you are able to earn income from January on after you finish your courses in December.

## **Financial Information**

**Q. This year the application process is on line. Does that mean I don't have to provide supporting documentation?**

A. No, you will still have to submit all supporting documentation to the Law School Reception Office, Room 122 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 you have borrowed on your line of credit **as of August 31<sup>st</sup>**. We require any credit card statement/s for the end of August. **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 last year for a bursary from us, you will 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 couldn't 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.

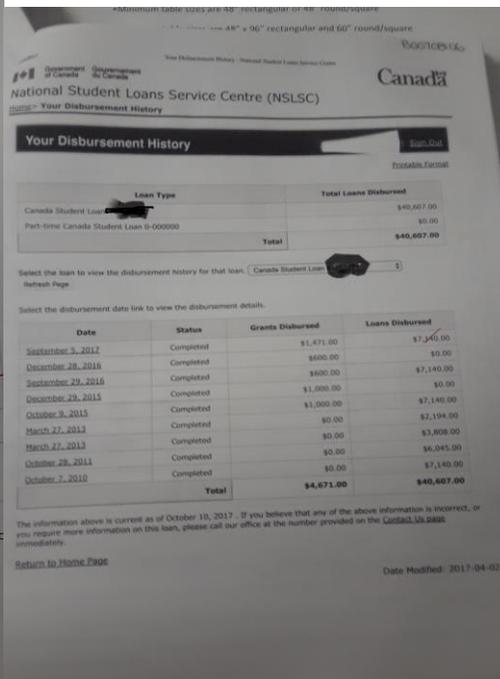
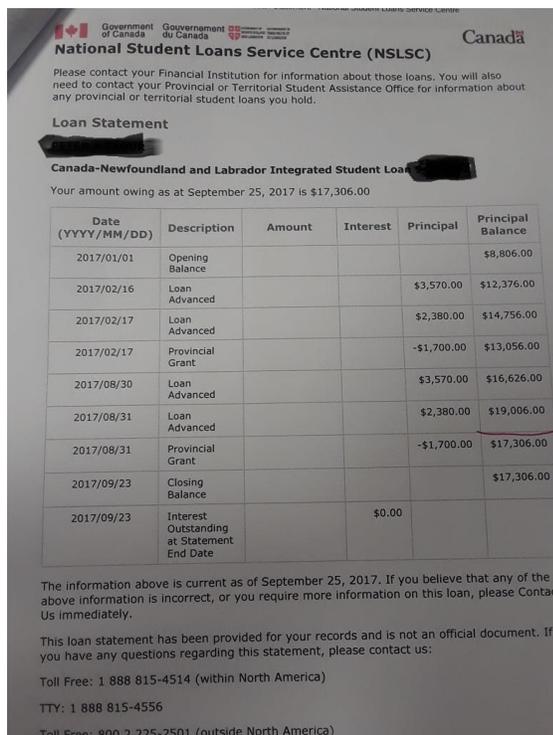
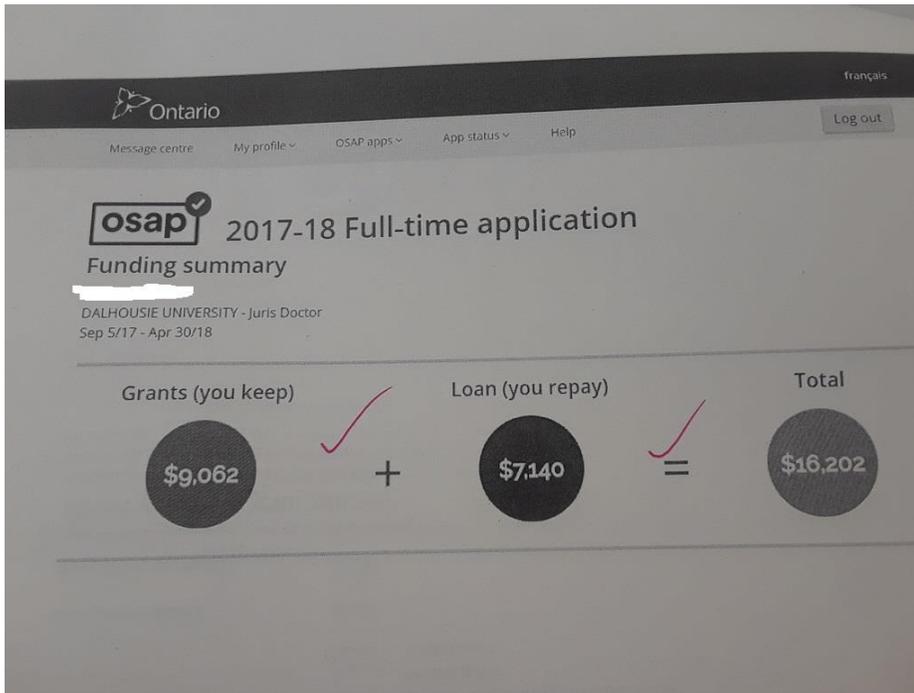
## **Student Loans**

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

A. You should apply for a student loan as early as July in order 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. See sample below:



## Q. What do I do if I haven't heard back from student loans?

A. If you have applied for a student loan and haven't 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 bring in the Assessment Form to Tiffany Coolen-Jewers in Room 206. If you fail to provide the Assessment Form, you will be imputed the full amount available for student loans in your province.

## 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. No other documentation is acceptable. 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 on-line 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 below:

**Dalhousie University - Juris Doctor**  
Start Sep/2016 - End Apr/2017

Sep 29, 2016   Sep 14, 2016   Sep 09, 2016   Aug 30, 2016

Estimated Award: \$21,020

**Funding Details**

Type of Funding	Amount	Paid To School	School Confirmation	Earliest Disbursement Date
CSGLI	\$1,500	\$1,500	Confirmed	Sep 14, 2016
CSGLI	\$1,500	\$0	Confirmed	Jan 02, 2017
CSL	\$7,140	\$7,140	Confirmed	Sep 14, 2016
NSSL	\$8,432	\$0	Not Confirmed	Jan 02, 2017
NSSG	\$2,448	\$0	Not Confirmed	Jan 02, 2017

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

**Newfoundland Labrador**  
Government of Newfoundland and Labrador  
Department of Advanced Education, Skills and Labour

**NOTICE OF ASSESSMENT**  
Student Financial Services Division

SN: XXXXXXXX  
Date: 2017/08/10

**Educational Institution - DALHOUSIE UNIVERSITY**

The Student Aid application you submitted on 2017/03/24 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 2017/08/05. See reverse of this document for details on when assistance will be released.

Please note that these amounts are still subject to change if new information is received.

SEMESTER START DATE	SEMESTER 1			SEMESTER 2		
	2017/09/05	2017/10/31	2018/01/31	2018/01/31	2018/04/30	2018/04/30
SEMESTER END DATE						
TYPE OF ASSISTANCE	APPROVED	OVER-AMOUNT	TO BE RELEASED	APPROVED	OVER-AMOUNT	TO BE RELEASED
Canada Student Loan	\$3,570	\$0	\$3,570	\$3,570	\$0	\$3,570
NL Student Loan	\$680	\$0	\$680	\$680	\$0	\$680
NL Student Grant	\$1,700	\$0	\$1,700	\$1,700	\$0	\$1,700
CSG-FT	\$1,479	\$0	\$1,479	\$1,479	\$0	\$1,479
<b>TOTAL ASSISTANCE</b>	<b>\$7,429</b>	<b>\$0</b>	<b>\$7,429</b>	<b>\$7,429</b>	<b>\$0</b>	<b>\$7,429</b>

P.O. Box 8700, St. John's, NL, Canada A1B 4J6 | (709) 729-5545 or 1-888-657-0800 | (709) 729-2298  
nl-studentaid.ca

**Alberta Student Aid Alberta**

P.O. Box 28000 Stn. Main  
Edmonton, Alberta T5J 4Z6  
Canada  
672

November 03, 2015

We have reviewed the information you submitted about your Request for Reconsideration while you study at:

**DALHOUSIE UNIVERSITY - HALIFAX**  
September 08, 2015 to April 30, 2016  
Student Identification Number: [REDACTED]

Your new award total is:

Canada Student Loan	\$7,140
Alberta Student Loan	\$15,360
Federal Low Income Grant	\$2,000
<b>Total</b>	<b>\$24,500</b>

Your student aid award will be issued as follows:

Payment Date	Amount	Type
01-Sep-2015	\$7,140	Issued Canada Student Loan
	\$3,860	Issued Alberta Student Loan
	\$1,000	Issued Federal Low Income Grant
04-Nov-2015	\$2,700	Issued Alberta Student Loan
01-Jan-2016	\$8,800	Issued Alberta Student Loan
	\$1,000	Issued Federal Low Income Grant

You have received the maximum funding for this study period.

Your student aid will be issued according to the schedule above once your school has confirmed registration for your study dates. There are different payment methods depending on the types of funding above.

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**BRITISH COLUMBIA**

**Notification of Assessment**  
Date: 2017-AUG-07

Application No: [REDACTED]  
Start date: 2017-SEP-05  
End date: 2018-APR-30

School: DALHOUSIE UNIVERSITY  
Program: LAW

**YOU ARE ELIGIBLE TO RECEIVE \$13,822**  
See reverse for assessment details.  
The funding you receive may differ from the eligible amount. Refer to Conditions/Exceptions on Page 2.

Your funding has been and/or will be made available on the following date(s):

Date	Type of Funding	Amount	Send Date
2017-SEP-05	Grant for Full-Time Students	1,471	✓
2017-SEP-05	Canada Student Loan	7,140	✓
2018-JAN-02	British Columbia Student Loan	5,749	✓
2018-JAN-02	Grant for Full-Time Students	1,471	✓

**UNMET NEED**

Total Education Costs	\$30,484	Provincial	\$30,484
- Minimum Expected Contribution	\$0		\$0
- Funding through StudentAid BC	(\$13,822)		
- Unmet Need	\$16,662		\$16,662

**LOANS AUTHORIZED TO DATE**

According to our records, the total amount of loans issued to date is: **\$32,066**

This is a total of your combined Canada and B.C. loans authorized by StudentAid BC and does not reflect any loans not cashed or payments you may have made. For information on the amount you owe on your Canada - B.C. integrated student loan account, contact the National Student Loans Service Centre, at 1-888-815-4514, or online at [www.nslsc.ca](http://www.nslsc.ca)

and/or the bank(s) where you cashed your student loan (if cashed before August 1, 2006).

Ministry of Advanced Education    StudentAid BC    Mailing address: P.O. Box 9175 Stn. Prov. Govt. Victoria BC V8W 9H7 1-800-953-1918 (within North America) 250-387-6100 (outside North America)    Courier address: 810 Nanaimo St., 17th Fl. Victoria BC V8W 4W9 Fax: 250-386-8405 Toll Free: 1-888-312-3322

**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 under B in the Resources section of the bursary application.

## **Expenses**

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

A. We do not consider costs associated with owning your own home when calculating your expense. We use a fixed amount for all applications for accommodations. 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.

## **Medical**

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

A. We do not generally look at future medical bills when taking your financial information into account. However, if you have a case you wish us to consider, write to the committee with all pertinent information (reasons, estimated costs from the vendor/medical, etc.) for us to consider your situation – expenses must be incurred between September 1 and April 30 of the current academic year.

## **Summer Savings**

**Q. I took the last year off and worked full time. How do I indicate what I have in summer savings?**

A. Take the amount you earned during the May to August time period as if you had a summer job and apply your expenses for the same time period. It is not necessary to go back before May first.

## **Child Care Costs**

**Q. What should I include in these costs and how do I report it?**

A. Any child care 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 – April 30 of the current academic year.**

## **Assets**

**Q. I do not own a car, but I lease one. Do I have to indicate this on the application?**

A. If you are leasing a car and expect to get nothing for the car when your lease expires we still require you to disclose this information on the application.

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

A. Provide an estimate of the market value for your house and the total mortgage owing. 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.

## **Named Awards**

**Q. Why do I have to write a separate letter for each named bursary? Why can't I just submit one letter?**

A. The committee has to 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. By providing separate letters we are able to reduce the large amount of work our committee would otherwise have to do in order to evaluate your application.

**Q. Do I need to fill out a statement if I am applying for financial need ONLY?**

A. No. For the awards based on **FINANCIAL NEED ONLY** - no statement of eligibility is required; any student who has financial need will automatically be considered for these awards.

## **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 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 and request to speak to someone about your application. She will schedule a meeting with one of the 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 or not I will receive an award?**

A. It takes many weeks to review each bursary application for accuracy and completeness. Because of exams and Christmas break the committee cannot get together for their final decisions until early to mid January. Therefore, we expect to notify the students by the first of February as to what if any award they will be receiving. The cheques usually come into the administrative office the 2<sup>nd</sup> week of February for distribution.