



FUNDING YOUR FUTURE

 **GPRC**

GRANDE PRAIRIE REGIONAL COLLEGE

You have made the right choice. If you have already enrolled or are just thinking about attending GPRC, investing in your future with a post-secondary education is the best decision you can make.

At GPRC our goal is to see you succeed and achieve your goal of a college education. College is a big investment and is achievable. Our Financial Aid team is here to help you.

We are here to guide and support you as you explore your options. This booklet will assist you with planning how you will pay for your education through a variety of award and financial aid programs including scholarships, bursaries, government loans and grants. We're here year-round to help you get your financial plan in order so you can focus on succeeding in your classes.

Read through this guide and if you have more questions or need more help contact us, we'll be happy to help.

You can reach us at:

780.539.2845 | **financialaid@gprc.ab.ca**

GETTING STARTED

The first step to funding your future is figuring out how much you'll need. The sample budget to the right can help you calculate your expenses and resources to help figure out what you'll need.



If you have calculated your expenses and your resources and you still have a financial need, don't worry, you have many options that can help you pay for college.

If you aren't sure what to expect for expenses, please contact GPRC's Financial Aid Team and we'll be happy to help you with your plan!



Total Tuition	<input type="text"/>
Total Fees	<input type="text"/>
Books/Supplies	<input type="text"/>
TOTAL	<input type="text"/>

EXPENSES (MONTHLY)

→

Rent/Mortgage	<input type="text"/>
Utilities	<input type="text"/>
Food/Clothes/Personal	<input type="text"/>
Childcare	<input type="text"/>
Transportation	<input type="text"/>
Medical	<input type="text"/>
Other	<input type="text"/>
TOTAL	<input type="text"/>

+ =
TOTAL EXPENSES

Employment Income	<input type="text"/>
Spousal Income	<input type="text"/>
Child Support	<input type="text"/>
Other	<input type="text"/>
TOTAL	<input type="text"/>

RESOURCES (MONTHLY)

+ =

Total Savings/Investments	<input type="text"/>
Total Family Contribution	<input type="text"/>

→
TOTAL RESOURCES

TOTAL EXPENSES - TOTAL RESOURCES = FINANCIAL NEED

KNOW YOUR OPTIONS



YOU ARE
TAKING UNIVERSITY
TRANSFER, DIPLOMA,
OR CERTIFICATE STUDIES

So, you know how much money you need, how much you have, and now you need a plan to make up any difference. Let's look at all the options that may be available to help you cover the shortfall.

IF YOU NEED TO ACCESS A GOVERNMENT STUDENT LOAN

When it comes to paying for college, government student loans have several advantages over private student loans including:

- ▶ **Interest free status** – your loans do not accrue interest while you are a full-time student.
- ▶ **Repayment Assistance Program** – If required, your monthly student loan payments can be reduced or suspended, depending on your financial situation.
- ▶ **Grant eligibility** – as part of your student loan application, you are automatically considered for various grants.

THE FIRST STEP TO ACCESS A STUDENT LOAN IS TO DETERMINE YOUR PROVINCE OF RESIDENCE

You will need to apply for funding through your province or territory of residence. Your province of residence is defined as the last province you have lived in for one full year without being a full-time student.

IF ALBERTA IS YOUR PROVINCE OF RESIDENCE

The governments of Alberta and Canada provide student loans and grants to help you reach your post-secondary educational goals.

When you apply as a full-time student, you are considered for both Provincial and Federal student loans and grants. Financial assistance is also available for students studying part-time. Certificate, Diploma, Undergraduate and Graduate students can receive up to \$7,500 per semester in combined Alberta and Canada student loans. Additional funds may be available in the form of grants.

Part-time loan students could receive up to \$10,000 per academic year in Canada Student Loans. For more information and to access resources, visit studentaid.alberta.ca.

PRIVATE STUDENT LOANS

If you are not eligible for government student loans, banks and financial institutions offer private student loan options. Contact your bank or financial institution to learn more about programs they have available for students.



YOU ARE TAKING AN APPRENTICESHIP PROGRAM

Registered Apprentices in Alberta can access the following funding options to support their training:

Student Aid Alberta Funding – If you are a resident of Alberta, you can apply for loans and grants through Student Aid Alberta. For more information about student loans and grants, go to studentaid.alberta.ca.

Scholarships are offered by the Government of Alberta that are only available to apprentices. Visit tradesecrets.gov.ab.ca for more information.

The Government of Canada provides loans and grant options for students in Apprenticeship Programs.

The Government of Canada programs include:

- ▶ **Canada Apprentice Loan** – you can apply for up to \$4,000 in an interest-free loan per period of technical training. The money will be available to you to help pay for tuition, tools, equipment and living expenses. For more information visit the Government of Canada website at canada.ca/apprentice.
- ▶ **Apprenticeship Incentive Grant (AIG)** – a taxable cash grant of \$1,000 per year/level up to a maximum of \$2,000. This grant helps registered apprentices in designated Red Seal trades get started. For more information on this grant visit canada.ca/apprentice.
- ▶ **Apprenticeship Completion Grant (ACG)** – a taxable cash grant of \$2,000. This grant helps registered apprentices, who have completed their training, become certified journeypersons in designated Red Seal trades. For more information on this grant visit canada.ca/apprentice.

YOU ARE TAKING ACADEMIC UPGRADING

If you are planning to enroll in Academic Upgrading, you may be eligible for Alberta Works grant funding. This grant funding assists with the cost of attending full-time or part-time training.

For more information about
Alberta Works Funding visit
myalbertasupports.ca

MORE HELP

We want to ensure you succeed while you are studying at GPRC. We have services on-campus and online that can help you keep your focus on your studies.

ROOM O' PLENTY

Hunger for knowledge, not food. If you find you are struggling to make ends meet and the cupboards are looking empty GPRC has an on-campus food bank for students called Room O' Plenty.

All students are welcome to use this complimentary, discreet service. Please visit our Financial Aid team, located in Student Services, for assistance.

Room O' Plenty is always accepting donations of non-perishable food, personal hygiene, and baby care items.

CAREER CENTRE

If you are looking for a new career or a part-time job to help pay for your education check out our Student/Alumni Career Postings at gprc.ab.ca/services/career.

Students and Alumni can access our free career services. Along with our job bank we also provide assistance with resume and cover letter writing, and interview preparation.

SPONSORSHIP

If you are being sponsored by an outside agency, they can be invoiced directly for your education costs. Please have them complete the Confirmation of Sponsorship form, found on our website at gprc.me/financialaid. If you would like more information or assistance in completing the form, please contact the Financial Aid Office.

STUDENT AWARDS

YOU MIGHT BE ELIGIBLE FOR AN AWARD

In addition to government loans and grants you may be eligible for an award that can help you pay for your education. GPRC's Student Awards program provides financial support to students entering or continuing a program at GPRC. Awards are granted to students in recognition of academic achievement, financial need, leadership, and community involvement.

Scholarships primarily recognize and reward academic excellence, although extracurricular activities, community involvement, and financial need may also be considered.

Bursaries are primarily awarded based on financial need, although academic excellence, extracurricular activities, and community involvement may all be considered.

GPRC's Student Award program disburses approximately \$450,000 annually in scholarships and awards.

Visit Financial Aid in person, online at gprc.me/financialaid, or call **780.539.2845** to find out about the scholarships and bursaries. All award opportunities are sent to your GPRC student email address so remember to check your student email frequently.

Many scholarships and bursaries require applications.

In addition to GPRC's Student Awards program there are many other groups and organizations that offer awards, scholarships, and bursaries that can help you pay for your education. Other places to explore:

- ▶ **High School**
- ▶ **Industry**
- ▶ **Your employer or your parent's employer**
- ▶ **Organizations that serve specific ethnic groups**
- ▶ **Organizations that serve citizens with disabilities**
- ▶ **Community organizations**
- ▶ **studentaid.alberta.ca**
- ▶ **canlearn.ca**
- ▶ **Institution of Study**
- ▶ **Professional Organizations**
- ▶ **benorth.ca**
- ▶ **yconic.com**

BE PREPARED

When applying for awards, scholarships, and bursaries prepare a portfolio that includes:

- ▶ **A listing of extra-curricular and community involvement**
- ▶ **Your education and career goals**
- ▶ **Your academic records (transcripts, statement of grades, test scores)**
- ▶ **Your personal accomplishments (certificates of recognition, participation awards)**
- ▶ **Letters of reference that speak to community involvement and extra-curricular activities.**

Give yourself enough time to meet all the scholarship or bursary requirements. Submit your application and all documentation on time.

PAYING YOUR FEES



If you have enough resources to cover the cost of your education, you can pay your tuition and fees directly to Student Services. If you have any questions about paying your tuition and fees, please contact our office at 780.539.2981.

If you are registered for courses, you can view your fees on your myGPRC account. GPRC offers many options for you to pay your student fees.

AT YOUR BANK OR FINANCIAL INSTITUTION



IN PERSON

You can pay your GPRC tuition and fees in person at your bank or financial institution.



ONLINE/TELEPHONE BANKING

Each bank has a specific process tailored to their website or telephone banking system. Payments are accepted online or by telephone banking. It's just like paying any other bill.

Search and select Grande Prairie Regional College (don't forget the "e" in Grande) in your pay bills menu.

When you are asked to enter your account number, use your student ID number.

Your student ID can be found on your student schedule, and your student ID card.

**Note: payee may be labelled differently depending on the financial institution.*

BY CREDIT CARD



GPRC ACCEPTS CREDIT CARD PAYMENT VIA PLASTIQ

The PlastiQ system accepts payments from Visa, MasterCard and American Express.

To Make a Payment, visit plastiQ.com

- ▶ Add Grande Prairie Regional College as a payee on your account. You can also search for us by clicking on New Payee at the top of the screen. Enter Grande Prairie Regional College and select us from the menu.
- ▶ Click on the **pay now** button and enter all required information. Note: your GPRC Student ID number is necessary to ensure the payment is applied to your account. Please ensure it is entered correctly.

Once submitted, you will receive an email confirming your payment.

BY MAIL



Payments can be sent by mail to GPRC using **cheque or money order**. Include the student's full name and GPRC Student ID number. Mail directly to:

GPRC - Student Services

10726-106 Ave

Grande Prairie, Alberta T8V 4C4

ON CAMPUS



Payments can be made in person at the Student Services office, H103 in Grande Prairie, FAC 131 in Fairview, or at our Learning Centres in Hinton, Edson, Jasper, and Grande Cache. Acceptable methods of payment are:

cash, debit, cheque, or money order.



IMPORTANT CONTACTS

NATIONAL STUDENT LOAN SERVICE CENTRE

1.888.815.4514 | canlearn.ca

STUDENT AID ALBERTA

1.855.606.2096 | studentaid.alberta.ca

STUDENT AID BC

1.800.561.1818 | studentaidbc.ca

NWT SFA

1.800.661.0793 | nwtsga.gov.nt.ca

GPRC FINANCIAL AID TEAM

Web gprc.me/financialaid

Email financialaid@gprc.ab.ca

Phone 780.539.2845

Toll-Free 1.888.539.4772 ext. 2845

GPRC GRANDE PRAIRIE CAMPUS

Address 10726-106 Ave Grande Prairie, AB

Hours Mon, Tue, Thur, Fri: 8:30am – 4:30pm

Wed: 9:30am – 4:30pm



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**SERVING ALL STUDENTS ON ALL OUR
CAMPUSES AND LEARNING CENTRES**
Grande Prairie, Fairview, Edson,
Grande Cache, Hinton, Jasper

GPRC.AB.CA

