

financialaid.concordia.ab.ca

ARE YOU ABOUT TO START THE FIRST YEAR OF YOUR UNIVERSITY DEGREE?

If so, you'll know that a key focus is what it may cost you and how the various means of financial support can really benefit you.



GET READY FOR UNIVERSITY

Make Some Money Over The Summer

Working in the summer is a great way to put cash aside for tuition, books and “extras” for rainy days. By choosing where to allocate earnings, students actively make a connection between money earned and money spent, and will likely be more effective at budgeting.



EXTRA-CURRICULAR ACTIVITIES

Extra-curricular activity helps build a scholarship portfolio (e.g. volunteering, joining a club, becoming a Student Ambassador, etc.).



GET ORGANIZED

- If you haven't already opened a bank account, do it. Online banking provides 24-7 access to your account and helps you keep your budget on track. It's also a requirement for receiving student loans and/or grants.

- Visit Concordia's Financial Aid and Awards website and note in advance all deadlines for scholarships and bursaries. Add these important dates to your calendar or phone - don't miss out during the busy days ahead!

- Download our CUE Involved App! Grades cannot represent everything students learn during their post-secondary experience. The Concordia Co-curricular record was developed to provide students with official documentation to recognize their co-curricular achievements to prospective employers and graduate schools. Questions? studentlife@concordia.ab.ca

- After registering full-time at Concordia, apply for the Alexander Rutherford Scholarship (AB students only).

- If you don't know, ask. Don't rely on second hand sources to find out if you are eligible to apply for scholarships, bursaries and/or student loans. Drop in and visit one of our financial aid advisors —we are here to help!



PREPARE TO PAY YOUR TUITION

Tuition is always due the first week of class and books are often required the first week of class.

- If you don't have resources in place to pay your tuition (RESP's, bank of mom & dad, summer savings) consider applying for government funding. Submit your funding application early (June) so funding is in place by the first week of class when fees are due.

- Start exploring ways to stretch out your student loan. If your student loan will not cover all your expenses, you may want to make some extra cash with a part-time job (on or off campus) to help with living costs.



CONSIDER SETTING A STUDENT BUDGET

Work out how much you will need to spend on tuition, books, food, rent, and how much is left over for leisure time. There are apps you can use to help you budget along the way.

TIP: Student discount cards and student discounts can help you live on a student budget and stretch your student loan as far as possible. Get deals on items such as clothing, food, movies, bus passes, and more.

TIP: Books are expensive but there are ways of getting them cheaper (e.g. second-hand book sales, student Facebook groups, etc.)



connect with your UNIVERSITY

Learn more about student life from other students at new student orientation. Find out what some students were worried about when they started university and how they pushed through - from cooking for themselves, managing the workload, applying for scholarships, and making friends.

Concordia's weekly e-newsletter and “Recent News” section on our Financial Aid and Awards homepage keeps you up to date on scholarship and bursary opportunities!