

OsgoodePD Bursary Policy 2018-19

The goal of OsgoodePD's bursary process is to provide a fair and equitable distribution of funds to as many students as possible with demonstrated financial need. It is expected that students will explore and exhaust all possible sources of funding.

This document is intended to be a comprehensive guide that outlines all aspects of the annual bursary process, including: 1) eligibility requirements; 2) the bursary application; 3) the application review process; 4) the disbursement process; 5) student obligations with respect to the process, and 6) the emergency bursary process.

All students are expected to review this guide prior to applying for a bursary. If you have questions or concerns, please make an academic counselling appointment through the MyCareer website.

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1. Regular Bursary Eligibility Requirements

The following students may apply for a regular OsgoodePD bursary to provide financial assistance through an academic year:

- Domestic Full-time and Part-time students in OsgoodePD's Professional LLM program who are registered as active in the Fall term and/or the Winter term

The following students are not eligible to apply for a regular OsgoodePD bursary:

- Non-degree or single course enrollment students
- Students who are withdrawn from the LLM program
- International students (Note that international students may still be eligible for Emergency Bursaries)

In addition, to be eligible for bursary funding, you must do the following:

- Apply for a government student loan.
 - i. Full-time students must apply to a government student loan program for the same period as their bursary application
 - ii. Part-time students may choose not to apply for a government student loan but must provide a rationale for not doing so in their bursary application. This is likely to affect the amount of bursary funding you will receive.

Apply for a line of credit.

- iii. Full-time students must apply for a student line of credit for the same year as the bursary application.
- iv. Part-time students may choose not to apply for a student line of credit but must provide a rationale for not doing so in their bursary application. This is likely to affect the amount of bursary funding you will receive.
- Provide full and complete documentation to support the information reported in the bursary application. This includes:
 - i. proof of a government student loan for the current academic year, reflecting the total amount of funding available (or proof of denial, if applicable);
 - ii. proof of an active student line of credit for the current academic year, including the amount used to date, amount remaining and credit limit (or proof of denial, if applicable);
 - iii. statements reflecting all outstanding educational debt, including past government student loans, lines of credit, credit cards and personal/private loans;
 - iv. statements for all personal chequing, savings and investment accounts;
 - v. statements for rent or other living expenses (or statements of the amount that you are contributing to rent other living expenses if you live with other friends/family members and don't pay directly to the provider);
 - vi. if you report expenses that exceed Expected Monthly Expenses (see Table 1), documentation to support the explanation provided for the excess expenses; and
 - vii. documentation to support any other factors or unique circumstances cited in the bursary application that you feel should be considered when assessing financial need.

Why is documentation required?

Bursary funds are intended to help you meet your expenses for the current year, after you have exhausted all other available resources. We expect you to attempt to secure provincial government funding and a student line of credit to help fund your legal education.

Supporting documentation is required to ensure accurate and honest reporting, to corroborate explanations for expenses that exceed those set out in the allowable budget, and to provide additional information about unique or exceptional circumstances.

2. Bursary Application

Online bursary applications open **August 1** and close **November 15** each year.

You must submit all application components through the online application form. We cannot accept submissions of applications or supporting documentation through any other channel.

Part 1 – Disclaimer and Privacy Protection

Part 1 of the bursary application requires you to read and agree to the information relating to OsgoodePD Bursaries and how the information you provide may be used.

Part 2 – Personal, Family, and Financial Information

Part 2 of the bursary application asks you to provide basic personal, family and financial information, including:

- Personal and family circumstances (e.g. residency, marital status, dependents, living arrangements);
- Registration status (i.e. your program and part-time/full-time status);

Part 3 – Financial Information

Part 3 of the bursary application asks you to provide financial information

- Section A asks about your available resources and assets (e.g. government aid, parental/spousal contributions, scholarships/awards, savings, professional student line of credit);
- Section B asks about your outstanding educational debt (e.g. outstanding government loans or student line of credit funds used for prior academic pursuits);
- Section C asks about your anticipated expenses for the academic year, with reference to expected expenses (see Table 1 below).

Part 4 – Additional Considerations and Explanations

Part 4 of the application gives you an opportunity to discuss additional factors or unique circumstances that you feel are relevant to the assessment of need and were not fully captured in Parts 2 and 3 of the application.

Part 5 – Donor-designated bursaries

Bursaries are funded through a combination of Tuition Set Aside funds, OsgoodePD unrestricted funds, and donor-designated bursaries. Donor-designated bursaries have specific criteria beyond financial need. Part 5 of the Bursary Application asks a series of questions related to donor-designated bursaries/awards to determine eligibility.

Criteria for current donor-designed bursaries/awards is below:

The Professor Marilyn Pilkington Award

Professor Marilyn L. Pilkington, the Dean of Osgoode Hall Law School from 1993 to 1998 and founder of Osgoode Professional Development, established this award to be given to a student pursuing studies in the Professional LLM program. The award will be granted annually (in each Fall term) to a Canadian citizen/permanent resident/protected person/resident of Ontario, based on academic achievement and financial need.

Preference will be given to graduates of Osgoode Hall Law School.

Part 6 – Declaration and Consent

Part 6 of the bursary application requires that you agree that the information you have provided is true, accurate and complete. Any misrepresentation will invalidate your application.

3. Application Review Process

Application review takes place in November and December. The program conducts a detailed review of all bursary applications and supporting documentation. Where resources permit, two staff members will review each application.

The review process involves a comparative assessment of all bursary applications; that is, your level of financial need is assessed relative to that of all other bursary applicants with the same registration status (i.e. full-time/part-time).

Expected Expenses

The first stage of the assessment establishes whether your expenses are in line with or exceed the Expected Monthly Expenses (see Table 1 below). While some students may disagree with the numbers in the budget, the purpose of the allowable budget is to apply a conservative and uniform standard to all students, and to reduce the risk that students who spend more on their lifestyle will receive greater bursary awards.

Your allowable resource/expense shortfall (meaning the difference between your reported resources and assets, and the expected expenses) will be calculated to arrive at a preliminary assessment of need.

	Full-Time		Part-Time
	On-Campus	Off-Campus	Off-Campus
Rent (Including Utilities)	\$1,026	\$1,100	\$1,100
Phone	\$75	\$75	\$75
Basic Cable	\$45	\$45	\$45
Internet	\$0	\$480	\$480
Food	\$370	\$370	\$370
Health and Dental	\$84	\$84	\$84
Transportation	\$117	\$117	\$146
Textbooks	\$100	\$100	\$50
Other Expenses	\$350	\$350	\$350
TOTAL	\$2,166.75	\$2,721.00	\$2,700.00

If you report expenses that exceed those set out in the Expected Monthly Expenses (Table 1), a reasonable explanation must be provided in Part 4 of the application. Examples of reasonable explanations may include:

- Extenuating familial circumstances, such as a disability or illness
- Significant or unexpected health care costs
- Unexpected expenses, such as those due to fire or theft
- Expenses related to childcare

The above is not an exhaustive list but is intended to illustrate the type of explanations that are considered reasonable.

The program will assess the explanation you provide. If the explanation is found to be reasonable and is supported by corroborative documentation, the program will adjust your preliminary resource/expense shortfall to include the actual expense (instead of using the expected expense amount). If no explanation and/or corroborative documentation is provided, or if the explanation is not considered reasonable, the program will use the allowable budget amount for that expense when determining your resource/expense shortfall.

The primary consideration when assessing financial need is your resource/expense shortfall for the current academic year. This is because bursary funds are primarily intended to help students meet their expenses for the current academic year. While outstanding prior educational debt load is a consideration, it is secondary to the resource/expense shortfall. After we review your application, we will make a final assessment of need. This final assessment will then be considered comparatively with the final need assessments of all bursary applicants, and a final ranking will be assigned (Table 2).

Table 2: Annual Total Bursary Awards		
	Full-Time	Part-Time
No Financial Need	\$0	\$0
Low	\$1200	\$600
Medium	\$3000	\$1500
High	\$7500	\$3750

A ranking of no financial need may be assigned where, relative to all other applicants, a student shows little (or no) resource/expense shortfall and/or documented debt load.

Full-time and Part-time students are ranked differently because students in the full-time program pay a higher tuition installment each year than Part-time students. Part-time students may apply for bursaries in each academic year they are in the program (typically, in each of two years), while Full-time students generally apply only once as they typically complete the program in one calendar year.

Students who fast-track the program (Part-time students who complete in fewer than six terms and Full-time students who complete in fewer than 3 terms) are not given additional opportunities to apply for bursaries. Fast-tracking is not considered a reasonable justification to request emergency bursary assistance.

Similarly, students who incur extra term or extra course fees are not entitled to additional bursary funding for that reason.

4. Disbursement Process

Bursaries are distributed on or before **January 10** (which is typically the due date for Winter term tuition payments). You will be notified via email about your bursary entitlement and the bursary will be posted to your student account. The annual bursary allocation will be posted in three parts: one for Fall, one for Winter, and one for Summer. If you are inactive or withdrawn in any of those terms, the relevant bursary allotment for that term will be reversed.

Bursary assessments are final and are not subject to appeal. You should note the following:

- You should not assume that any previous year's bursary allocation would be the same as the current year's allocation.
- Having a shortfall and/or debt does not guarantee a bursary will be awarded.
- Financial need is determined relative to the need of all other bursary applicants in a given year. Accordingly, a student with some need may not receive substantial funding if the amount of need is lower when compared to that of the other applicants.
- Because assessments are conducted holistically and on a comparative basis, the program cannot specify the precise weight given to specific factors in the assessment of need. Some discretion is necessary to assist students with exceptional or unique circumstances.

5. Student Obligations

When applying for bursary assistance you must understand and agree to the following:

- i. It is expected that you have explored and exhausted all possible sources of funding before applying for a bursary from OsgoodePD.
- ii. You have an obligation to complete the bursary application form honestly, accurately and completely.
- iii. If any dishonesty, misrepresentations or omissions are discovered in the application form and/or the supporting documentation provided, sanctions will be applied. The choice of sanction will be at the discretion of the Director, Professional Graduate and International Programs, the Executive Director, Osgoode Professional Development, or others, as appropriate. Sanctions may include, but are not limited to, cancellation of the bursary award, ineligibility for future need-based financial assistance, or a letter in your file.
- iv. The onus is on you to provide all relevant information and corroborative documentation to support your bursary application. The Program will rely solely on what you submit with the application and will not make efforts to obtain missing documentation or better particulars. For example, if you do not include an explanation for a reported expense that exceeds the amount set out in the allowable budget, the reported expense will not be used to adjust your resource/expense shortfall.
- v. Any applications submitted after the application deadline will not be reviewed.
- vi. You are assumed to have read the information contained in this document before you apply for a bursary.

6. Emergency Bursary Process

Emergency bursaries are one-time, non-repayable financial awards for students facing exceptional, one-time costs due to unanticipated, extraordinary situations. Emergency bursaries are a support of last resort and are available only in circumstances in which an emergency loan would be clearly inappropriate.

The following students may apply for an OsgoodePD Emergency Bursary:

- Domestic and international students in OsgoodePD's LLM program who are registered as active in the term in which they apply for an emergency bursary

The following students are not eligible to apply for an OsgoodePD Emergency Bursary:

- Non-degree or single course enrollment students
- Students who are on a leave of absence or an inactive term
- Students who are withdrawn

Examples of situations in which you may be granted an emergency bursary could include:

- homelessness due to fire or eviction
- loss of essential personal belongings due to theft.
- unexpected medical expenses
- for international students: an unexpected change of circumstances since you began your program that means that the resources you planned to use to pay your expenses are no longer available, or your expenses are significantly greater than anticipated

The above is not an exhaustive list.

The following situations would not be considered for emergency bursaries:

- Requests for assistance with fees related to extra courses
- Requests for assistance with top-up fees
- Requests for assistance with NCA examination fees

The above is not an exhaustive list.

The maximum emergency bursary is \$2,500, though amounts will generally be substantially lower.

To request emergency assistance, the first step is to contact the Manager, International Programs (for students in full-time programs or in the Canadian Common Law program) or the Manager, Professional Graduate Programs. The Manager may request a meeting with you to discuss the request and provide an application form.

You will then be requested to submit documentation related to your situation.