More links - Financial Planning

www.canlearn.ca - A one-stop resource for the information and planning tools you need to explore learning and education opportunities in Canada. Research occupations, develop learning strategies, and features online estimators of student loans and budgets.

www.neads.ca - For services for students with disabilities.

www.yourmoney.cba.ca - A site for youth about money. See if you've got what it takes to be a good money manager.

www.opportunitesmb.ca – Provides information on scholarships, grants & bursaries, tips about budgeting and student employment.

www.fnaid.org/otheraid/canadian.phtml - FinAid lists financial aid resources for Canadian students, and maintains databases and publications to help students locate scholarships and fellowships.

www.ammsa.com - Provides information on career opportunities, scholarships, and more for Aboriginal students.

www.manitobachiefs.com - A link to all national and provincial First Nations bursaries and scholarships.

More links - Career Planning

www.careercruising.com - is an interactive career resource designed for people of all ages. For access to this site, please call 204 945-6321 for a username and password.

www.schoolfinder.com - Search Canadian universities, community colleges, and scholarships to get the training and education you will need.

www.aucc.ca - Information on higher education in Canada. Universities, publications, international activities, scholarships in this single window.

www.labourmarketinformation.ca - Offers an analysis of occupations, wage rates, labour supply and demand information and information on job trends.

jobbank.gc.ca - Looking for work? This is a national registry where a wide variety of jobs are posted daily.

www.mb.workinfonet.ca - Access career planning tips and resources and also see what counseling services are available in your community.

www.youth.gc.ca - Offers a multitude of information on the employment world, such as career choices, training and education, and job offers.

www.mb.jobfutures.org - Provides information on selected occupations in Manitoba.

Your Post-secondary Education – How will you pay for it?

Part 1: Ways to fund your education

Scholarships/Bursaries - they don’t have to be paid back!

Some links to websites...

www.studentawards.com - Register to get email updates for scholarships, bursaries, fellowships, grants and others.

www.scholarshipscanada.com - Search through their extensive database to find scholarships, student awards, bursaries, and grants.

Your Savings
• from summer and part-time jobs
• gifts from parents and grandparents

Family/Parent savings
• Registered Education Savings Plans (RESPs)

Other Funding
• Band funding, Education Authority funding, Manitoba Metis Federation funding
• Employment and Training Services funding, Canadian Armed Forces (Reserves)

Apprenticeship Programs - Learn a trade! See www.gov.mb.ca/tradecareers

Co-op Programs - Earn while you learn!

Bank Loans/Student Lines of Credit
Bank loans will help fund your studies, but you may have to pay the interest while you’re in school.

Government Student Loans - Interest-free while you’re in school – that’s a significant benefit!
If you qualify for Manitoba Student Aid:
• The program provides supplemental assistance but it might not cover all costs.
• You and your family may be expected to contribute.
• Maximum is $350 per week but not everyone gets the maximum.
• You have to provide information to support your request for financial assistance.
• Most assistance is in the form of loans you have to pay back.
• Web link – www.manitobastudentaid.ca You can apply online!
Contact Student Aid at 945-6321 for more information.
### Part 2: How much will my education cost me per year?

#### Living Costs (Per Month)

<table>
<thead>
<tr>
<th>Item</th>
<th>Monthly Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rent</td>
<td>$ ___________</td>
</tr>
<tr>
<td>Gas/Hydro</td>
<td>$ ___________</td>
</tr>
<tr>
<td>Phone</td>
<td>$ ___________</td>
</tr>
<tr>
<td>Cable</td>
<td>$ ___________</td>
</tr>
<tr>
<td>Internet</td>
<td>$ ___________</td>
</tr>
<tr>
<td>Groceries</td>
<td>$ ___________</td>
</tr>
<tr>
<td>Toiletries/Hygiene</td>
<td>$ ___________</td>
</tr>
<tr>
<td>Other</td>
<td>$ ___________</td>
</tr>
</tbody>
</table>

**Total Monthly Costs:** $ ________

#### Living Costs (Non-Monthly)

<table>
<thead>
<tr>
<th>Item</th>
<th>One-Time Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Clothing</td>
<td>$ ___________</td>
</tr>
<tr>
<td>Gifts</td>
<td>$ ___________</td>
</tr>
<tr>
<td>Moving Expenses</td>
<td>$ ___________</td>
</tr>
<tr>
<td>Apartment (set up)</td>
<td>$ ___________</td>
</tr>
</tbody>
</table>

**Total Non-Monthly Costs:** $ ___________

### Let's add it up!

- **Total Monthly Costs** $ ______ x ____ (number of months in school year) = $ _______
- **Total Non-Monthly Costs** $ _______
- **Tuition Costs** $ _______
- **Books and Supplies** $ _______
- **Compulsory Fees** $ _______

**Your Total Costs:** $ _______

### What is your Plan?

Your **Total Costs per year of study** are: $ ___________

**Estimate the funds you’ll have for your studies (your resources):**

<table>
<thead>
<tr>
<th>Item</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Savings</td>
<td>$ _______</td>
</tr>
<tr>
<td>Part-time Job</td>
<td>$ _______</td>
</tr>
<tr>
<td>Summer Job</td>
<td>$ _______</td>
</tr>
<tr>
<td>GST Credit</td>
<td>$ _______</td>
</tr>
<tr>
<td>Parents/Family</td>
<td>$ _______</td>
</tr>
<tr>
<td>Income Tax Refund</td>
<td>$ _______</td>
</tr>
<tr>
<td>Scholarships</td>
<td>$ _______</td>
</tr>
<tr>
<td>Child Tax Benefit</td>
<td>$ _______</td>
</tr>
<tr>
<td>Bursaries</td>
<td>$ _______</td>
</tr>
<tr>
<td>Other</td>
<td>$ _______</td>
</tr>
</tbody>
</table>

**Total Resources:** $ _______

### The bottom line!

- **Total Costs** $ _______
- **Minus**
- **Total Resources** $ _______ = $ _______
- **Your Remaining Need** $ _______

You’ve determined the resources you have to pay for your education. Will they cover all of your costs? If not, and you still have a remaining need as shown above, then you may need to find other ways to cover your costs.

Manitoba Student Aid is one of the resources you may wish to consider. Manitoba Student Aid provides financial assistance which supplements your resources and those of your immediate family. Assistance is based on an assessment of financial need and is provided primarily in the form of loans, which must be repaid after the program of studies ends. Some non-repayable grants and bursaries are also available.

For more information about Manitoba Student Aid go to [www.manitobastudentaid.ca](http://www.manitobastudentaid.ca)

On the following page are some links that will help you budget and plan for your studies. Think carefully about your career and your financial plan. You'll be glad you did!

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**Note:** To estimate your budget online, go to [www.canlearn.ca](http://www.canlearn.ca), > Student Loans, Grants and Scholarships, > Cost of Post Secondary Education.