



FUNDING YOUR CHILD'S EDUCATIONAL EXPERIENCE

Frequently Asked Questions (FAQ) ***By Parent(s)/Legal Guardian(s)/Sponsor(s)***

By Shelley Clayton, Director of Financial Aid (UNBF)

Can you provide me with contact information in reference to any available scholarships my child can apply for both in Canada and at UNB (Fredericton)?

"The University of New Brunswick provides **scholarships** to high school students with superior academic standings who are admitted to a UNB undergraduate degree program on the basis of their high school marks and who have not attended another post-secondary institution prior to coming to UNB."¹ <http://www.unbf.ca/prospective/scholarships.php>. To obtain information on external scholarships go to www.unb.ca/scholarships/external.htm.

What if my child encounters financial difficulties during his/her program of study?

The Financial Aid Office offers a variety of programs/services such as, *but not limited to*;

- assisting students with all aspects of government **student loan**;
- offering advice/suggestions on **budgeting** techniques;
- **UNB Special Bursary** (awards up to \$1,000.00);
- **Work-Study Program** (on-campus career-related *employment*);
- **Great Computer Give-Away Program** (re-conditioned desktop computers);
- **Student Abroad Bursary Program** (awards up to \$1,500.00);
- **UNB Small Loan Program** (small loans up to a maximum of \$800) and
- Student Loan **Repayment** Information Workshops.

What is the difference between scholarships and bursaries?

Scholarships are traditionally awarded on the basis on academic merit; bursaries are awarded on the basis of financial need.

When should my child apply for government student loan assistance?

Applications are traditionally available in April/May of each year through most Provincial Student Loan Departments. Please visit UNBF's Financial Aid Web site link to your home province to apply on-line and/or download a student loan application (<http://www.unbf.ca/financialaid/>).

¹ <http://www.unb.ca/calendar/undergraduate/display.cgi?tables=financial&id=8>

Is my child, who is now 17/18 years of age and living on his/her own, considered independent when applying for government student loan assistance?

Single Dependent Students are considered to be financially **dependent** on their parent(s), guardian(s), or sponsor and may not arbitrarily declare independence. You can appeal for independence status; however, the appeal must be able to substantiate a breakdown in the family unit. Appeals for independent status should be discussed with your Provincial Student Aid Office.

You are **automatically** considered to be **dependent** if you:

1. Have **not** been four years out of high school.
2. Have **not** worked full-time for two years (two periods of 12 consecutive months).
3. Have **never** been married and do **not** have legal custody of any children.

What are the current tuition/fees?

To access UNB (Fredericton) tuition/fee schedule, please log onto the following website or contact the Financial Services Office at (506) 453-4624.

<http://www.unb.ca/services/financialservices/tuitionfees.htm>.

Does my child have to purchase UNB's health and dental coverage?

If you have alternate medical coverage and do not wish to remain on the UNB student plan, you can opt-out by visiting the following website:

http://www.unbsu.ca/index.php?option=com_content&task=view&id=25&Itemid=55#optout

You can choose to opt-out of the dental plan without showing proof of coverage; however this must also be indicated online. A verbal indication that the student wishes to opt-out is not sufficient and will not result in a credit to your university account.

UNB (Fredericton) Financial Aid Office
Room 3, Alumni Memorial Building,
Tel: (506) 453-4796,
Fax: (506) 453-5020
E-mail: finaid@unb.ca
<http://www.unbf.ca/financialaid/>

**Check our web site regularly for updates/program offerings*

Shelley Clayton
Director

OR

Kelly Waugh
Financial Aid Officer

