

# FINANCIAL AID FOR STUDY ELSEWHERE PROGRAMS

Students registered in student exchange or study abroad programs through the University of Toronto may be considered for financial assistance in the same manner as students registered in regular studies at the University of Toronto.

## ***SOURCES OF FUNDING TO CONSIDER:***

### **1. OSAP**

- The **O**ntario **S**tudent **A**ssistance **P**rogram (or your home province/territory's student loan program, if you are not a resident of Ontario) is the *primary* source of financial assistance for your educational costs.

### **2. Student Lines of Credit or Loans from Banks**

- Enquire at the banks. Usually requires a co-signer (such as your parent).

### **3. Scholarships**

OIEOS (**O**ntario **I**nternational **E**ducation **O**pportunity **S**cholarship)

- Enquire at the Student Exchange Program Office.

The University of Toronto automatically considers you for most *merit-based* scholarships and do not require you to submit any applications.

You *do*, however, have to apply for the *in-course* scholarships.

- Check the Admissions and Awards website:  
[http://www.adm.utoronto.ca/adm-awards/html/awards/in\\_course.htm](http://www.adm.utoronto.ca/adm-awards/html/awards/in_course.htm),  
your academic calendar, as well as with your registrar's office and the International Student Exchange Office for information about *other* scholarships or awards you may be eligible for.

### **4. Grants/Bursaries**

UTAPS (**U**niversity of **T**oronto **A**dvanced **P**lanning for **S**tudents) Grants

- Admissions and Awards will automatically consider you for UTAPS if you are in receipt of OSAP funding *and* have an unmet financial need, as determined by OSAP. No separate application is required (exception: students receiving funding from another province/territory or via the Native Postsecondary Student Support Program must submit paper UTAPS applications).

CIE Travel Bursaries

- Enquire at the Student Exchange Program Office.

Needs-Based Grants

- Enquire at your registrar's office prior to your departure. *Please note that the extra expenses related to travelling abroad are above and beyond the costs you would typically incur for regular university studies and may **not** be considered through this grant program.*

### **5. Other Resources**

- Contact the embassy or consulate office of the country you will be visiting; charitable, religious or ethnic organizations; or private companies.
- Contact other students who have previously participated in your particular study elsewhere program to obtain additional funding tips. The Student Exchange Program Office would be able to assist you in this.