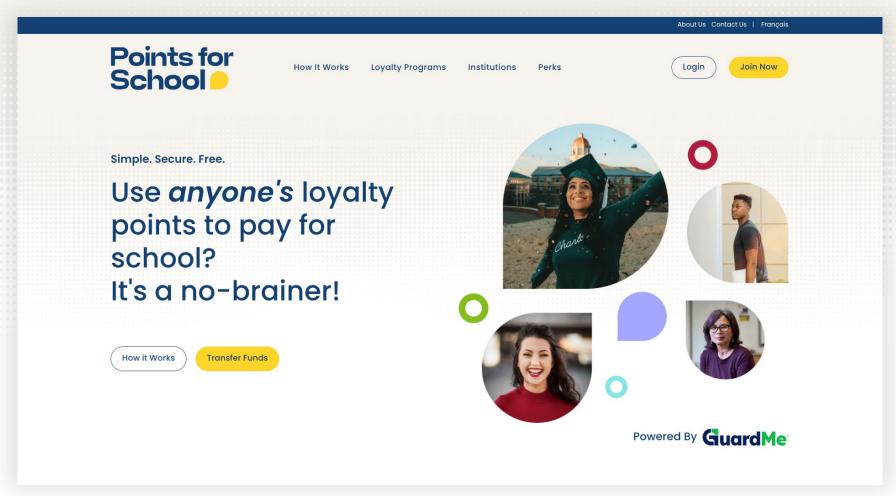
Points for School Powered by GuardMe



18th annual conference February 20th, 2025

A new source of educational funding: Loyalty Points



How Points for School Works



2





Points for School

Pay For:

Tuition

Residence Fees

Meal Plans

Student Loans

plus:

RESPs, Rent

Students, relatives, friends or donors redeem loyalty points for Points for School education credits

Using a free Points For School account, funds are transferred to the desired institution

Points for School deposits funds directly into recipient's account at institution

This method of payment is available to *all* students

(everyone knows someone with loyalty points!)

Parents

Grandparents



Domestic & International students & grads





Business owners



Frequent travellers

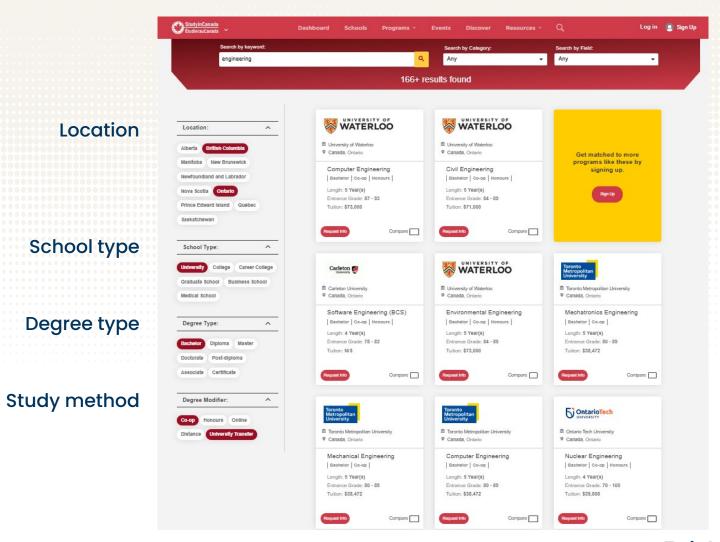
Ways to Pay for School A guide to funding education in Canada



- 1. Exploring Post-Secondary Paths
- 2. Calculating Costs
- 3. Identifying Sources & Gaps of Funds
- 4. Closing the Gap: All the Ways to Pay for School

Every decision has a financial impact

Starting with what/where/how you study: StudyinCanada.com

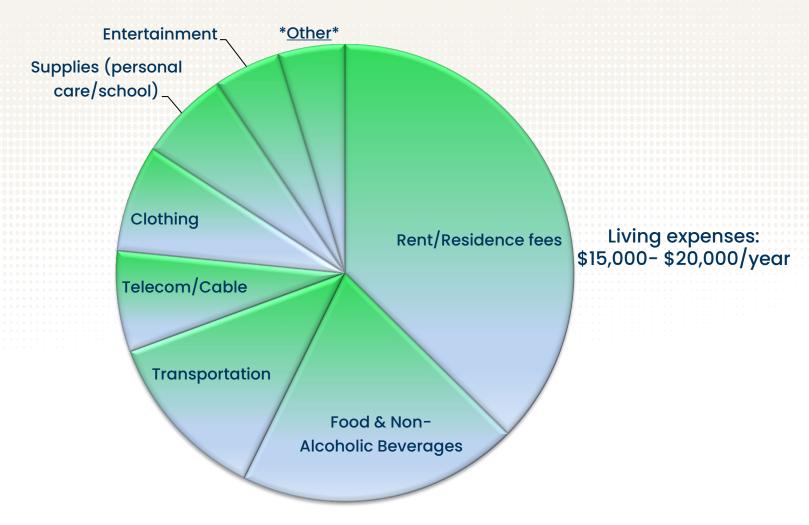


Calculating your expenses

Expenses

Expense	Per Year	Sources/Tips	
Pre-arrival costs	\$	e.g., study visa, language tests, insurance for international study	
Tuition	\$	Campus website; SchoolFinder.com	
Residence/Rent	\$	Campus website	
Meal plan	\$	Campus website	
Food	\$	Even with meal plan, budget for extra food	
Books	\$	Average is \$1,000/term	
Other course supplies	\$	e.g., Software; scrubs for nursing or medical students	
Transportation	\$	Transit passes may be included in student fees	
Entertainment	\$	It's easy to spend lots of money here. Budget well!	
Clothing	\$		
Telecom	\$	Cell phone, internet	
Personal care	\$	e.g., Shampoo, toothpaste, prescriptions	
Room/house supplies	\$	This is a much larger category than most expect	
Travel home	\$	Air Canada, Via Rail, MegaBus have student rates	
Other	\$	e.g., Student clubs, exchange program	
Total	\$		

Tuition is just the tip of the funding iceberg



Lots of 'other' costs for international students

Living	
Rent	\$7,800
Grocery	\$3,000
Internet+Cell	\$960
Personal Exp	\$2,400
	\$14,160

One time	
Winter clothes	\$400
Study materials	\$2,000
Bus Pass	\$1,000
	\$3,400

Pre-arrival	
CELPIP/IELTS	\$370
Application forms	\$1,200
Documents	\$500
Study Visa	\$350
GIC	\$20,635
Tuition	\$75,000
Flight from India	\$2,000
Ancillary + insurance	\$6,000
	\$106,055







Total \$123,615

Siddhant Das, India Program: MBA Marketing Career Aspiration: Product innovation and creative marketing

Hardvi Vora, India Program: MBA Marketing Career Aspiration: Digital and performance marketing

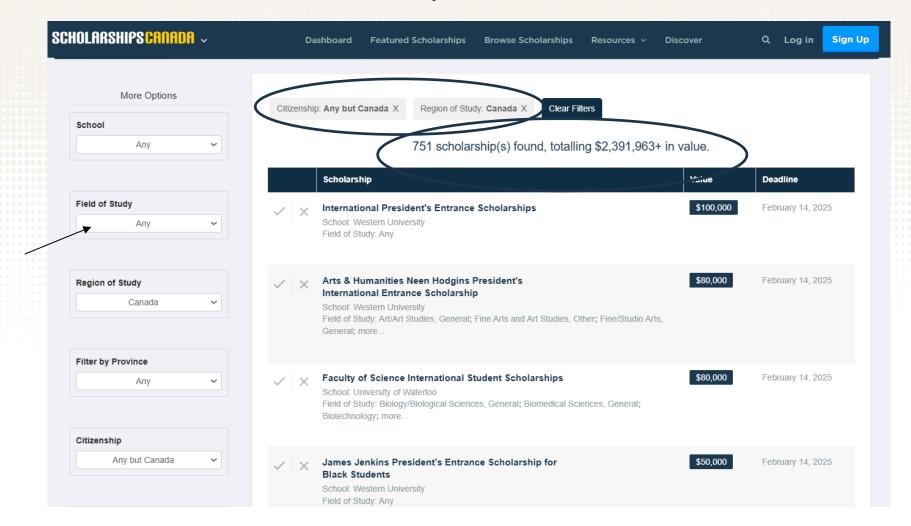
Calculating your sources of funds

Sources of Funds

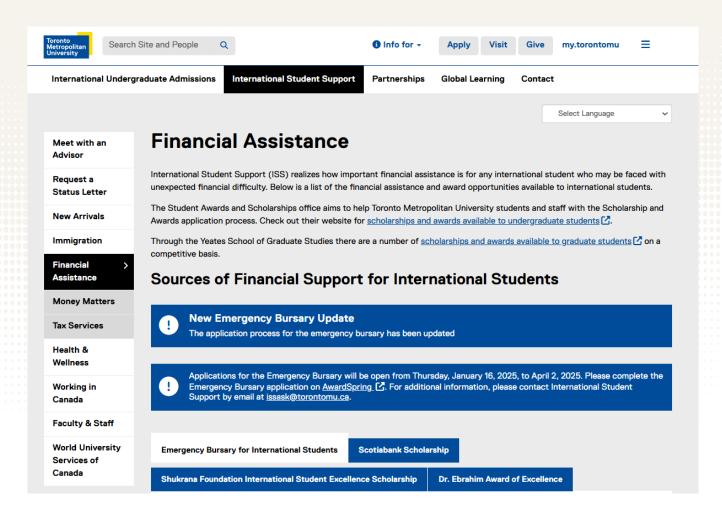
Source of Funds	Per Year	Sources/Tips	
Personal savings	\$		
Support from family	\$	Have RESPs? Understand withdrawal rules	
PointsforSchool.com	\$	Use anyone's loyalty points	
ScholarshipsCanada.com	\$	Visit often, new awards are added all the time	
Entrance awards	\$		
Bursaries	\$		
Government financial aid	\$		
Working while at school	\$	Go into the campus career centre	
Loan/line of credit	\$		
Sponsorship	\$		
Co-op program	\$		
Other	\$		
Total	\$		
Minus Total Expenses	\$	Visit PointsforSchool.com	
GAP	\$	We can help you close the gap!	

The most bang for your scholarship search time:

ScholarshipsCanada.com



Financial Aid Offices



Links to Financial Aid Offices at Ontario Colleges and Universities can be found here: https://osap.gov.on.ca/OSAPPortal/en/Contacts/ProvinciallyfundedSchoolsinOntario/index.htm



Funding does exist for International students

- Awards are available at every stage of an academic career: entrance, in-course, automatic consideration, grad school
- You don't always need high marks or financial need, nor need to be Canadian
- There is no scholarship "season" new awards are added all the time



MPOWER Refugee Scholarship

- Supports students who are fleeing harsh conditions from around the world
- 3 separate awards
- Studying in the U.S. or Canada

Deadline February 28





Opterus Rebel With a Cause Awards

- 2 x \$10,000 awards; 1 STEM, 1 Arts
- Women, aged 16-28
- Enrolled/will enroll at a Canadian PSE (international students included!)

April - June annually

https://opterus.scholarshipscanada.com/apply/apply.do



Unconventional opportunities

BREAKTHROUGH JUNIOR

CHALLENGE



Breakthrough Junior Challenge

- \$400,000 USD <u>prize</u>
- Open to 13-18 year olds worldwide
- Clear <u>Judging rubric</u> (includes peer review!)
- See Maryam's surprise win <u>here</u>
 Applications open annually in April

https://breakthroughjuniorchallenge.org/





<u>Canadian Marketing League</u>

- Annual marketing case competition now in its 17th year
- Run by students. Exec at McMaster with national campus ambassadors
- Open to all students in any discipline at Canadian universities
- Multi-phase competition with corporate learning partners and
- Top 10 finalists compete in Toronto
- Judges from corporations. Internships are often a side benefit
- \$20,000 grand prize

https://www.canadianmarketingleague.ca/



Scholarship/Award Application Advice

- Visit your campus Financial Aid office/website & register
- Register at external scholarship sites
- Create a master list of all awards/scholarships of interest
- Prioritize awards best suited to you personally
- Read the details—criteria, T&C's and deadline(s)
- Sign up for alerts & mark dates in your calendar
- Re-visit the sites regularly to see what's new

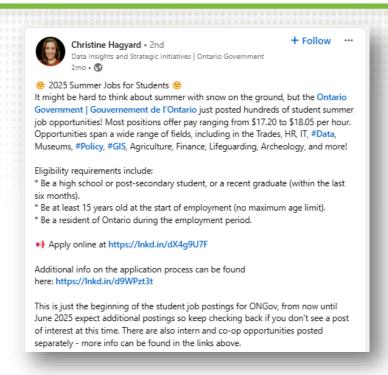
Article: Tips for winning scholarships and awards

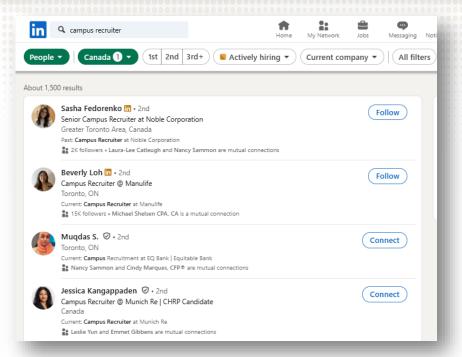




LinkedIn: a great career tool

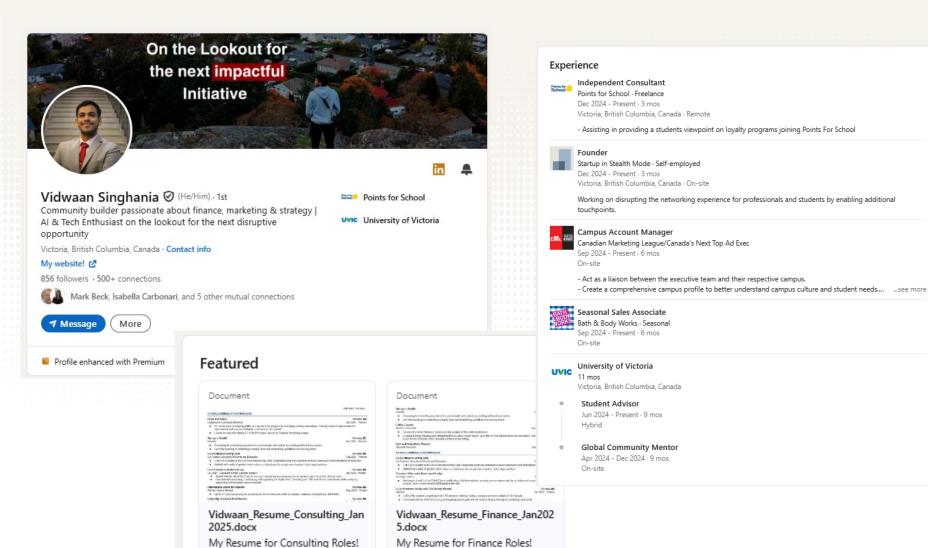
- Create a profile highlighting your experience & career aspirations.
- Connect with people you meet along your journey: employers, campus recruiters, speakers (always include a personal note when connecting).
- Follow companies and leaders in your specific field(s) of interest.
- Set up job alerts (even before you're actively looking).







in Vidwaan: a LinkedIn "professional"



Innovators in the space



Founded by a closely knit group of new Canadians and international students the kibbi app makes the Canadian job market more accessible and inclusive for newcomers and students.

kibbi app on Google Play

See the Points for School kibbi job page: https://pointsforschool.kibbi.ca/



Devant prepares international students for career success in Canada, helping students and alumni with career planning, resume and cover letter writing, interview preparation, networking, employer research and introductions.

devant.ca

Get Hired at Home, Devant's virtual hiring expo connects Canadian employers with top international talent: https://www.devant.ca/GHAH-2024

Additional Resources

Government of Canada site has information for international students:

https://www.canada.ca/en/immigration-refugees-citizenship/services/study-canada.html?_ga=2.252707145.1160912607.1517234482-1177322266.1514990229%20

Canadian Government Scholarships, bursaries and other awards:

https://www.educanada.ca/scholarships-bourses/search-scholarships-rechercher-bourses.aspx?lang=eng

International Experience Canada:

https://www.canada.ca/en/immigration-refugees-citizenship/services/work-canada/iec/about.html

CBIE scholarships:

https://cbie.ca/what-we-do/current-programs/

EduNova:

https://studynovascotia.ca/

Northern Alberta Development Bursary Program:

https://www.alberta.ca/northern-alberta-development-bursary-program

Globe and Mail's Canada's Top 100 Employers 2025:

https://www.canadastop100.com/national/

Thank you!

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