STUDENT SUPPORT & ADVISING: BUDGETING, STUDENT LOANS, AND PAYING TUITION

Important information from the Student Support & Advising Team in Enrolment Services at UBC
Who are the Student Support and Advising Team? What do we do?
- Budgeting resources
- Needs-based funding options
- Tuition and Student Fees
- Awards and Scholarships
- Working as a TA or RA
STUDENT SUPPORT & ADVISING TEAM: WHO ARE WE?
STUDENT SUPPORT & ADVISING TEAM: WHAT DO WE DO?

- Budgeting
- Needs-based financial options (Canadian and US student loans, UBC Bursary)
- Tuition and student fee questions
- Referrals to campus resources
BUDGETING RESOURCES FOR GRADUATE STUDENTS

- Graduate cost of living estimator

“graduate cost of living UBC”
BUDGETING RESOURCES FOR GRADUATE STUDENTS

- Spending Plan template

  “UBC spending plan template”

- Excel budget sheet – enter estimates for expenses

- Check your budget regularly and enter actual figures a couple of times a month
NEEDS-BASED FUNDING OPTIONS – CANADIAN STUDENT LOANS

- Apply to your home province
  - “student loans UBC”
- Links to loan websites and steps on our website
- Grad students can apply from September-August
- Apply now for 2019/2020
- Apply for your loan by 31 July at the latest to have tuition date deferred for one month
- Loans can take up to 4 – 6 weeks to be processed
- Apply for interest-free status if you have a previous student loan and are not taking out a loan this year.
Canadian citizens and Permanent Residents of Canada

Many graduate programs are eligible for the UBC Bursary program – non-repayable funds!

“UBC Bursary”

Apply for your Canadian student loan by 31 July at the latest

If you have assessed **Provincial** Unmet Need, you may be eligible for UBC Bursary

Submit your UBC Bursary application through the SSC between 15 August and 15 September
If your program is considered a Designated Graduate Program, bursary funding *may* be available.

“bursary support for designated graduate program”

- Apply to the UBC Bursary through the SSC
- Bursary funding is **not guaranteed** for students in Designated Graduate Programs, so you should look for other funding sources.
NEEDS-BASED FUNDING OPTIONS – STUDENT LOANS - US

“US student loans UBC”

- Links to loan websites and steps are on our website
- US grad students apply September-April and May-August
- Apply by 31 July at the latest to have tuition date deferred
- Additional step after completing FAFSA: UBC US Loan Request form
- Loans can take up to 4 – 6 weeks to be processed
- Contact usloans.inquiry@ubc.ca if you need a Financial Aid Estimate
- Apply for in-school deferment if you have previous US loans and are not taking out a loan this year.
SCHOLARSHIPS & AWARDS

“graduate scholarships UBC”

- Searchable database of scholarships
- Most scholarships are restricted to domestic students – international students may need to look for funding in their own country.

“external scholarships UBC”

- Scholarships and awards external to UBC
SCHOLARSHIPS & AWARDS FOR SPECIFIC GROUPS

- "awards Aboriginal students UBC"

- "awards for students with disabilities UBC"

- Applications open online 15 August-15 September
TUITION: HOW IS TUITION ASSESSED?

- Tuition is organized into ‘steps’ or installments, and the number of steps will depend on your program.
- There is a minimum number of steps for each program. Enrolment is continuous unless you take a leave of absence, or are on financial hold.
- To review the number of steps you’re responsible for, whether you complete your program early or take longer than expected:
  
  ![Information icon] “graduate student tuition UBC”
TUITION: WHEN IS TUITION DUE?

- You will only see your tuition and student fee assessment **after** you have registered in courses.
- UBC has two Sessions: Winter and Summer.
- Each Session has two terms. You are starting in 2019 Winter Term 1.

<table>
<thead>
<tr>
<th>Term</th>
<th>Dates</th>
<th>Registration opens</th>
<th>Tuition Due first week</th>
</tr>
</thead>
<tbody>
<tr>
<td>Winter Term 1</td>
<td>Sept-Dec</td>
<td>June</td>
<td>Sept</td>
</tr>
<tr>
<td>Winter Term 2</td>
<td>Jan-Apr</td>
<td>June</td>
<td>Jan</td>
</tr>
<tr>
<td>Summer Term 1 &amp; 2</td>
<td>May-Aug</td>
<td>March</td>
<td>May</td>
</tr>
</tbody>
</table>

- Graduate tuition is assessed in 3 installments (or steps) per year: September, January and May.
WHAT ARE STUDENT FEES?

- Student fees cover services on campus offered by the student unions, such as membership fees, athletics and recreation fees, monthly transit (U-Pass) and AMS/GSS Health and Dental Plan (extended health insurance).

- Most student fees are mandatory, but if you have extended health insurance under another policy, you can apply for an exemption during the change of coverage period – closing date not confirmed yet, it will likely be mid-September 2019.

“UBC I have a plan”
TUITION AND STUDENT FEES – HOW DO WE VIEW AND PAY?

- Student Service Centre → Finances → Financial Summary → Tuition History and select 2019W to see your balance

- Pay online via your Canadian bank account
  - “paying tuition UBC”

- International students can pay by special agreement with Western Union through the SSC
  - “UBC international funds transfer”

- Beware of paying by credit card! There is a 1.75% convenience fee.
HOW ARE AWARDS APPLIED TO MY ACCOUNT?

- Awards/scholarships pay tuition and student fees first.
- Remainder will pay out to you at the start of each term, i.e. September, January and May.
- Sign up for direct deposit via the SSC, under "Finances" to receive your award money directly into your Canadian bank account.
- Awards managed by the Faculty of Graduate and Postdoctoral Studies Awards office – contact your program first, then for any additional questions: graduate.awards@ubc.ca
- If you receive award money and then withdraw from the program, you’ll be required to repay the award money.
WORKING AS A TA OR RA AT UBC

- Contact your program for information about Teaching Assistant (TA) or Research Assistant (RA) positions.
- If you are employed at UBC as a TA or RA, payment schedules are different from awards and scholarships.
- UBC Payroll pays employees twice a month, on the 15th and the last day of the month.
- TA’s and RA’s can apply for Tuition Deferral or Deduction from Payroll – apply early!

“UBC tuition deferral or deduction from payroll”
WHERE CAN YOU FIND US?

In person:
- Enrolment Services Advising Centre
  Brock Hall (1874 East Mall)

By phone:
- 604-822-9836

By email webform:
- "ask UBC"

Monday, Wednesday, Thursday, Friday: 9:30am – 4pm
Tuesday: 10am – 4pm