



UNIVERSITY OF TORONTO

FACULTY OF LAW

2016-2017 FINANCIAL AID PROGRAM

POLICIES AND PROCEDURES BOOKLET FOR J.D. STUDENTS

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Message from the Financial Aid Office

Dear Students,

The goal of the Financial Aid Program is to ensure that the Faculty of Law is financially accessible to all J.D. students. The Financial Aid Committee has strived to create a financial aid system that is fair to all students who require assistance. The Faculty awards assistance primarily on the basis of demonstrated financial need. Our mission statement is:

The Faculty of Law at the University of Toronto shall be accessible to the best and brightest students irrespective of financial means. The goal of the Financial Aid Program is to ensure that all of the Faculty's graduates will be able to make career choices based on personal interest rather than debt-induced financial pressures.

More than 46% of the student body received some form of assistance from the Faculty's Financial Aid Program in 2014-2015. The average bursary for those students who received assistance was \$8,443. A large number of our students are accessing loans from government need-based programs and financial institution non need-based programs.

The funding available to each applicant is affected by personal financial circumstances, the amount of Faculty funds available, and the number of eligible applicants. These factors fluctuate from year to year, thus students may receive different amounts of bursary funding every year.

We know that not everyone is aware of the requirements for the various financial aid programs. Knowing how to access them can be overwhelming. We hope that this booklet provides you with useful information not only about our Financial Aid Program but also other programs and resources available during and after law school. Please feel free to contact us if you have any questions or individual concerns regarding your eligibility. We welcome all inquiries.

Regards,

Aladdin Mohaghegh, Senior Financial Aid Advisor
Rejeanne Puran, Admissions & Financial Aid Coordinator

Top 8 Things to Know about Financial Aid

University of Toronto Faculty of Law

The current Financial Aid Policy is the result of extensive consultation with students and other stakeholders over many years. Refinements to the Policy have improved the system over time, but have not made it less complex. Students have identified the following matters as some of the most important to keep in mind while navigating the Policy.

NOTE: The Financial Aid Policies and Procedures Booklet is the most comprehensive source of information about the financial aid process. All references in this document are to the Booklet, unless otherwise stated. For individuals with special circumstances or questions, the Financial Aid Office is open Monday to Friday between 9 am and 5 pm, and can be reached at financialaid.law@utoronto.ca and (416) 978-3716.

- The Financial Aid system runs on a fixed budget each year. In 2014-2015, close to \$2.8 million in bursaries was distributed progressively among students who demonstrated financial aid.
 - Demonstrated financial need is met through a mix of bursaries and interest-free loans.
 - The bursary amount for each eligible applicant is dependent on the financial situation of the entire pool of J.D. students applying for financial aid.
- The amount of financial aid you receive in one year does not guarantee that you will receive the same amount in other years.
- Deemed parental and spousal contributions, and personal assets are considered in the calculation of your financial need (see pp. 17-19).
 - In some cases, students may not receive contributions from their parents in the amount deemed. Underlying this rule is one of the core principles of the financial aid program – ensuring that the law school continues to be accessible to students from all backgrounds. Access is of particular concern for students from low income backgrounds. Students from low income backgrounds often have personal histories or circumstances which make a law school education less obtainable. The inclusion of parental income provides a means of accounting for these differences and ensuring accessibility.
- Summer and school term earnings are considered in the calculation of your financial need (see pp. 15-16 and 19).
- Educational loans (e.g. government student loans, student lines of credit) taken to pay for pre-law studies are not considered eligible expenses, and therefore are not included in the calculation of your financial need.
- Big-ticket items, such as moving expenses, purchasing a computer, and even day care may be considered to be allowable expenses (see pp. 11-13). Remember to keep all your receipts!
- An income-contingent Post-Graduation Debt Relief Program (PDRP) is available to graduates who have incurred government debt and/or interest-free loans while in the J.D. program at the University of Toronto Faculty of Law. The deadline for applying is March 31 of each year.
 - See p. 26 and the PDRP page on the Faculty of Law website (under the Financial Aid and Fees tab).
- If you feel that your financial aid award does not reflect the special circumstances you face, you may appeal within 30 days of receiving your final notice of assessment (see p. 32, Request for Reconsideration).
 - Students must discuss their request in person with the Financial Aid Office, and submit a letter outlining the relief sought (and any supporting documentation) to the Financial Aid Committee.
 - All appeals are fully confidential, and are considered by the whole Committee, half of whose members are students. Changes to financial aid awards are made at the discretion of the Committee and in keeping with the principles of the Financial Aid Program.

Provided by the University of Toronto Faculty of Law Financial Aid Committee. Last updated in April 2015.

Introduction

Under our Financial Aid Program, students are expected to access a variety of sources to fund their legal education. This includes using personal resources (income and assets), parental and spousal contributions, and government student loans and grants. To supplement the shortfall between the student's resources and the cost of attending law school at the University of Toronto, we provide a combination of bursaries and interest-free loans. The Financial Aid Committee has designed this program to ensure that the students with the most demonstrated financial need obtain the highest level of financial support. Below are the sources of funds available to students during and after law school.

Resources to Access during Law School

1. Government Student Loans and Grants
2. Personal Resources (income and assets of student and spouse, contribution from parents)
3. Faculty of Law Bursary Program
4. Faculty of Law Interest-Free Loans
5. Faculty of Law Scholarships
6. External Scholarships
7. Student Line of Credit, Interest-Bearing Loans (financial need is not a requirement)

In cases of emergency, students may apply to the Faculty's Short-Term Emergency Loan Fund.

Resources to Access after Law School

After graduation, students may look into the following programs for further assistance:

1. Post-Graduation Debt Relief Program (within 10 years after graduation)
2. Government Interest Relief Program
3. Programs at various law societies (during articling only)
4. Paying government student loans through the Scotiabank Professional Student Plan

Eligibility

There are three criteria for eligibility, all of which a student must fulfill in order to be eligible for Faculty assistance:

1. A student must be a University of Toronto, Faculty of Law, Juris Doctor (J.D.) student and enrolled in the J.D. Program in order to be eligible to apply for financial assistance. Incoming letter of permission students and exchange students, as well as National Committee on Accreditation students who are obtaining or have obtained their law degree from another institution, are not eligible.

Students in combined J.D. programs (i.e., J.D./MBA, J.D./MSW, J.D./MGA, J.D./MPP) are eligible to apply for Faculty of Law financial assistance during the years that they are registered full-time at the Faculty of Law. The Faculty of Law's tuition fee in the year of the application will be considered in the assessment of their financial aid entitlement.

Students who are going on exchange programs abroad are eligible to apply for financial aid. The same deadlines are in place for these students.

Students who are on letter of permission at another institution **are not** eligible to apply for financial aid for the

term or year that they are not registered at the Faculty of Law. However, in certain exceptional circumstances, the financial aid committee may consider their eligibility to apply for financial aid if funds are available.

2. All financial aid applicants are required to apply for government student financial assistance.
3. The program requires a student to have a good credit rating.

Upper-Year Transfer Students

Students admitted to the J.D. Program as transfer students are eligible to participate in the Faculty's Financial Aid Program as upper-year students. Transfer students are required to complete and submit a supplementary form in addition to the financial aid application.

International Students

Students who **are not** Canadian citizens or do not hold Canadian permanent residency status, and who enroll in the J.D. Program are not eligible to apply for the Faculty's Financial Aid Program.

International students must present documentation to the Canadian government proving that they have sufficient funds to pay for all of their living and study expenses while studying in Canada. Only upon presentation of this documentation are international students provided student visas to study in the country.

Credit Rating

In order to access the various forms of financial assistance set out in this booklet, a student must have an acceptable credit rating. The individual lenders (bank and government) set the credit criteria according to their policies. Therefore, it is important to maintain a good credit rating prior to and during law school.

It is highly recommended that students who are applying for financial assistance verify their credit rating on their own in addition to verifying it with Scotiabank. Credit ratings can be verified at the following major credit bureaus:

Equifax Canada Inc.
Phone: 1-800-465-7166
Website: http://www.equifax.com/EFX_Canada/

TransUnion
Phone: 1-866-525-0262
Website: <http://www.transunion.ca>

The lack of a positive credit history, including no credit history, can be an obstacle to accessing financing for your legal education. The Financial Aid Office can provide guidance as to what steps would be helpful in establishing a positive credit history. Prospective students who do not have a positive credit history are encouraged to take the steps necessary to establish or to rehabilitate their credit histories well in advance of seeking financing for educational expenses. For more information about credit histories and credit scores, please see: <http://tinyurl.com/aboutcredit>

Students who do not yet have a positive credit history are encouraged to get in touch with the Financial Aid Office at the earliest possible opportunity. The Financial Aid Office will advocate on behalf of students with Scotiabank regarding

credit history issues. In the event that Scotiabank's responses are not favourable, the Financial Aid Office will review other possible options with students.

In exceptional cases, short-term emergency loan assistance can be arranged with the law school for students who are in the process of establishing positive credit histories in order to be able to access third-party financing.

Students' Responsibilities

Students are expected to provide the Financial Aid Office with accurate information about their financial situation and promptly notify the Financial Aid Office in writing within 30 days of any changes in their financial situation. These include, but are not limited to, changes in marital status, receipt of additional scholarships and awards, employment during the academic year or changes of more than \$500 in the information provided in the original financial aid application.

Students should review carefully the obligations as set out in the Declaration and Consent portion of the financial aid application.

All information submitted after the initial financial aid application will be used by the Faculty to re-calculate students' financial aid applications. Recalculation may result in students receiving additional funding. The Financial Aid Office reserves the right to review students' government student financial assistance and OLSAS information in order to accurately assess students' financial situation.

If there is an unreported change in a student's financial situation, the Financial Aid Office reserves the right to adjust or deny a student's entitlement to financial assistance. Students who are required to repay their bursary overpayments may also be subject to academic sanctions as explained in the Faculty of Law Academic Handbook.

Students are also required to report any changes to their financial situation to their government student financial assistance program.

Determining and Meeting Need

The guiding principle for the Faculty's Financial Aid Program is to assist students with the greatest financial need. In order to determine which students have the greatest financial need, all students are expected to access and report personal and family resources and government assistance before being considered for Faculty financial assistance. Specific rules have been set by the Financial Aid Committee with respect to the personal and family contributions that are required by the Program. These rules are set out below.

A basic budget is set by the Financial Aid Committee which is applied to all students. A set of allowable expenses is published in this booklet and students may, if eligible, claim further expenses. A student's personal/family contribution, government assistance, income from different sources and assets are then deducted from the student's allowable budget. If the allowable budget is greater than the personal/family resources and government assistance, then the student may be eligible for a Faculty of Law interest-free loan and/or bursary.

Basic student budget
+ Allowable expenses
= Student adjusted allowable budget
MINUS the following:
• Student personal contribution (income/assets/investments)
• Parental deeming contribution
• Spousal deeming contribution
• Summer earnings deeming contribution
• External scholarships
• Government student loans
= Unmet Financial Need (covered or met through a combination of bursaries and interest-free loans)

Bursaries will be allocated to students who demonstrate the greatest financial need after their personal resources and government student financial assistance have been taken into account. Bursary awards will be given to those students who qualify for an interest-free loan and who incur a minimum level of indebtedness (government loans and Faculty of Law Interest-Free Loans combined) of \$9,000 for the 2016-2017 academic year. If a student's total loans for the year fall below \$9,000, his/her bursary/loan mix will be adjusted to increase his/her total loans to meet this minimum.

The ratio of a student's unmet need to the total unmet need of all students in the same year level will be used to determine that student's bursary allocation, as follows:

$$\text{Bursary} = \frac{\text{Student's Unmet Need}}{\text{Total Unmet Need of All Students in the Same Year Level}} \times \frac{\text{Total Bursary Funds Available for All Students in the Same Year Level}}$$

The remaining portion of a student's unmet need that is not covered by bursaries will be covered through interest-free loans, as follows:

Interest-free Loan = Student's Unmet Need MINUS Student's Bursary

The available funding for each financial aid applicant is affected by his/her financial circumstances, the amount of Faculty funds available, and the number of eligible applicants. These factors fluctuate from year to year, thus students may receive different amounts of bursary funding every year.

The rest of this booklet sets out the basic student budget and allowable expenses, followed by the resources that students are expected to access, and the application process.

Basic Student Budget (8 months from Sept 2016** to April 2017)

In determining a student's financial need for the academic year, the following is an eight-month budget that has been set by the Committee.

(Updated April 2015)	First Year	Second Year	Third Year
Domestic Tuition 2016-2017*	\$31,740	\$31,740	\$31,740
Incidental/Ancillary Fees*	\$1,306	\$1,256	\$1,256
Books and Supplies	\$1,100	\$1,000	\$1,000
Personal Expenses	\$2,200	\$2,200	\$2,200
Room and Board - Not living at home*	\$10,500	\$10,000	\$10,000
Room and Board - Living at home*	\$3,465	\$3,300	\$3,300

*Subject to change

** For first year students, the budget reflects the fact that classes begin in mid-August, rather than after Labour Day.

The Room and Board amount includes the average monthly rent of an unfurnished bachelor apartment in downtown Toronto is \$999, based on Canada Mortgage & Housing Corporation Fall 2014 Rental Market Report Greater Toronto Area, updated annually), food expenses and utilities. The amount is the same for students living on or away from the campus. Because rents are typically lower away from downtown Toronto, the amount is also intended to include local transportation costs for students living further away. For students living at home, a set percentage of 33% of the room and board allowance for students living outside the parental home can be claimed for room and board.

The Personal Expenses amount is intended to include entertainment, gifts, clothing, personal maintenance and routine medical and dental expenses.

The Financial Aid Committee considers this basic student budget to be a reasonable amount for a single student to spend while at the Faculty. It is up to students to budget accordingly within these guidelines.

Allowable Expenses

- Expenses that are allowable are added to a student's basic budget. Allowed expenses are also **not reimbursed dollar-for-dollar**; the amount of any allowed expenses does not necessarily mean an equivalent increase in bursary funding (e.g. if \$1,500 in computer expenses, a student's bursary will not go up by \$1,500).
- Copies of receipts must be submitted to claim any of the listed expenses below. All receipts must show students' full names. If there is no name on the receipt, students should ask for a receipt or invoice with their full name printed on it. Receipts that do not have students' full names will not be processed.
- Copies of receipts must be submitted as early as possible. **The deadline for submitting receipts for allowable expenses is Friday, February 24, 2017.** Receipts will not be accepted after this date.

Computer: Students are eligible to claim computer costs up to a maximum value of \$1,500 during their time at the law school. For first-year and new transfer students, computer costs are eligible if the computer was purchased after the date of offer of admission. Additionally for new transfer students, computer costs are eligible if documentation is provided that shows these costs were not given credit by their previous law school's financial aid program. For upper-year students, an additional amount is permitted if the total amount claimed in prior years is less than \$1,500.

The following computer-related items purchased at reasonable costs can be claimed: computer, operating system (e.g., Microsoft Office), mouse, USB flash drive, printer, monitor/external display.

Credit Card Debt: Credit card debt, other consumer debt and associated interest costs will not be considered by the Financial Aid Committee to be education-related, and are thus not allowable expenses.

Day Care for Children: For students with children 12 years of age or younger, reasonable day care costs will be considered to be an allowable expense by the Financial Aid Committee, **with supporting documentation.**

Dependants: Students with dependent children will be allowed an additional \$5,000 per dependant.

Education-related loans for pre-law studies: Government student loans and lines of credit taken out to help pay for pre-law studies are not allowable expenses. Government student loans do not need to be re-paid and are in interest-free status for as long as a student is in full-time studies. Lines of credit that do not require a student to demonstrate financial need are considered general consumer debt, and are not allowable expenses either.

The Financial Aid Committee, however, may take the interest-carrying costs into consideration (but not principal repayment) for **need-based loans** that were incurred for educational purposes in the past and which cannot be deferred, when making financial aid determinations. **Documentation must be provided.**

Medical Expenses: Students are automatically covered by the student health plan. Any cost that is eligible under that plan should be claimed against the health plan first. **Please be advised that a medical certificate and proof that the medical expenses are not covered by the student health plan must also be submitted for any extra medical costs for treatment and/or prescriptions that are not covered by an insurance plan.**

Moving Expenses: Moving expenses will be considered as allowable expenses on a one-time basis only in any year (e.g. if a student is commuting from Hamilton in Year One but decides to move to Toronto in Year Two, the student can claim the moving expenses in Year Two). For first-year and transfer students, moving expenses are eligible only if the move to Toronto occurs after the date of offer of admission. The maximum allowable amount permitted is based on the distance of the move from the student's home to the University of Toronto.

Eligible moving expenses may include reasonable airfare expenses for the most direct route for the student to get to Toronto, gasoline expenses incurred while moving, moving truck rental, hiring of movers, and reasonable hotel accommodations for the student. However, things like buying furniture and other house wares are not eligible moving expenses.

Base Moving Expense:

Moving from	Maximum allowable amount
Greater Toronto area	\$250
Manitoba, Quebec and within Ontario	\$750
Alberta, British Columbia, New Brunswick, Newfoundland, Northwest Territories, Nova Scotia, Nunavut Territory, Prince Edward Island Saskatchewan	\$1,900
Overseas	A reasonable cap or \$1,900, as determined by the Financial Aid Committee

Additional Moving Expenses with dependent children: Students with dependent children may claim up to 25% of their base moving expenses per dependent child. The total moving expenses allowed should not exceed the actual costs associated with the move as per the receipts paid by the student, nor should it exceed the maximum allowable amounts listed above.

Example #1:

Student moved from British Columbia to Toronto with 2 dependent children. Actual moving expenses as per receipts of \$2,500.

Moving expenses as per receipts	\$2,500
Base moving expenses - Maximum allowable amount [A]	\$1,900
Additional moving expenses for 2 dependent children ((25% x \$1,900) x 2) [B]	\$950
Total calculated moving expenses [A+B]	\$2,850
Total moving expenses allowed	\$2,500

Example # 2:

Student moved from Ottawa with 1 dependent child. Actual moving expenses as per receipts of \$1,000.

Moving expenses as per receipts	\$1,000
Base moving expenses - Maximum allowable amount [A]	\$750
Additional moving expenses for 1 dependent child (25% x \$750) [B]	\$188
Total calculated moving expenses [A+B]	\$938
Total moving expenses allowed	\$938

In both of these examples, additional moving expenses for dependent children are allowed and added to the maximum allowable amounts.

Pets: Expenses related to pets will **not** be considered by the Financial Aid Committee.

Travel Home: Students who live outside of the Greater Toronto Area are entitled to an additional allowance for reasonable travel expenses for one trip from Toronto to their family home for the 2015-2016 academic year, up to a maximum of \$400 within Ontario and \$1,000 outside Ontario. Even within these allowances, expenses must be reasonable.

Home Ownership: In addition to the basic amount students can claim for mortgage payments, students who own a home or condo can claim a deemed amount of \$500.00 for their property insurance and condo fees.

JD/MBA Student Tuition: JD/MBA students in their 3L and 4L years who pay the MBA tuition amount are not allowed to claim the MBA tuition. Only their law tuition will be considered as allowable expenses. For these students, any Rotman scholarships and awards they will receive will not be considered in the calculation of their Faculty of Law bursary. Please note that the Ontario Graduate Scholarship (OGS) and other awards external to Rotman will still be considered.

Resources to Access during Law School

1. Government Student Loans and Grants

Government student financial assistance programs are the initial form of financial assistance available to students. Students who apply for the Faculty's Financial Aid Program must apply for government student financial assistance.

Each provincial government administers and maintains a student financial aid program in cooperation with the federal government's Canada Student Loan Program. Each provincial program varies in its eligibility requirements and maximum borrowing amounts. Usually the assistance is in the form of interest-free loans while a student is in school, although some provinces award grants to students or offer some kind of additional assistance to students graduating with debt over a certain amount. It is the student's responsibility to check eligibility and application requirements based on their province of residence.

IMPORTANT NOTES:

- When completing the government student financial aid application:
 - Students should choose bachelor or undergraduate study as their level of study when completing their government student loan application.
 - OSAP applicants should not include any Faculty bursary in their OSAP applications, as the Faculty will report bursary information directly to OSAP.
 - Students from other provinces are responsible for reporting Faculty bursaries they are receiving for the current academic year as per their provincial government student financial assistance agency's reporting requirements. The bursary received should be reported **AFTER** it has been disbursed into the student's account on ROSI.
- A copy of the government student financial assistance notice of assessment as well as the government student financial assistance application must be submitted to the Faculty by August 4, 2015. First-year students can submit their government student financial assistance documents **AFTER** they have submitted their financial aid application.
- The Faculty will review students' government student financial assistance information in order to accurately assess their Faculty of Law financial aid applications. Any resources reported in the government student financial assistance application that are not reported in the financial aid application will be considered as part of a student's resources.

In the 2016-2017 academic year, the first \$7,400 of government student financial assistance (loans and grants) will be counted as part of students' resources in the Faculty's financial aid program. Any government student financial assistance above this amount will not be counted as part of students' resources.

(a) OSAP Inquiries

The University of Toronto -Enrolment Services Office is responsible for processing and reviewing Ontario Student Assistance Program (OSAP) applications for all University of Toronto students, including J.D. students. OSAP inquiries can be addressed to the UT Enrollment Services Office via e-mail at osap.staff@utoronto.ca.

2. Personal Resources

Students are expected to report accurately and completely **all sources of income and resources** for the academic year in which financial aid is requested, including all scholarships and bursaries, articling bonuses, gifts, or other income. Students who are paying below-market rent as a result of renting from their parents, a friend, or a relative are required to report in their financial aid applications the monthly rental discounts they are receiving. This monthly rental discount will be counted as part of students' resources

Specific rules apply with respect to family contributions, summer and other employment income, and assets.

(a) Student Assets (including Spousal Assets)

Students' assets must be declared and will be deemed at 100% of current value, including assets owned by spouses or partners, if they are to receive any financial aid from the Faculty. Assets include, but are not limited to, cash, and investments such as GICs, bonds, mutual funds, RRSPs, a vehicle or equity in a home. Liabilities associated with declared assets should also be reported. **Please be advised that a vehicle owned by a student will be deemed to be an asset. Equity in a house or condo should be clearly documented. With respect to shared assets, students must provide a**

detailed verification of the value of their share of the asset in question. Any amount of cash savings or investments must be recorded in the application form.

Students with assets are encouraged to apply to the financial aid program regardless of their assets. While students might not qualify for assistance in year 1, their eligibility can change in years 2 and 3. For example, a student with \$40,000 of assets may not qualify for any bursaries in the first year, however, he/she will be deemed as using part of his/her assets (eg.\$30,000) to pay for first year expenses. In the second year, he/she is considered to have only \$10,000 in assets, and the chance that he/she receives a bursary for the second year greatly improves.

For students who choose not to expend their assets, the Financial Aid Committee will deem assets to be expended up to the amount required to meet their need for the year. Assets or a portion of assets will only be deemed to be expended once during the three-year J.D. program at the Faculty. For example, a student who reports \$10,000 equity in a home and requires \$6,000 to meet her financial need for an academic year will be deemed to use \$6,000 from the equity in her home to meet her financial need for that year. If her need for the following year is \$7,000, the Financial Aid Committee will only deem the remaining \$4,000 from her home equity, unless her equity has risen since.

Special Circumstances

Students are encouraged to discuss their individual situations with the financial aid office, which is committed to being as responsive and helpful as possible. Special circumstances are evaluated on a case-by-case basis. Some examples of special circumstances include:

- Students who own a home and are the custodial parent or care giver of an elderly relative.
- Students who support their older parents during their retirement.
- Students who pay out-of-pocket medical expenses for their parents and/or children.

For all examples mentioned above, complete supporting documentation will be required. Students may be asked to provide documents regarding their parents' assets and financial situation.

RRSPs

A student's (and his/her spouse's) RRSPs will be deemed up to \$10,000 per year for two years, which is the maximum annual amount that can be withdrawn under the federal government's Lifelong Learning Program (LLP). If LLP benefits are made more generous, students will be expected to make use of these extended benefits.

The LLP currently allows individuals to withdraw tax-free up to \$20,000 in RRSPs, with a maximum of \$10,000 per year in order to assist with financing higher education. Amounts withdrawn must be repaid within 10 years, otherwise the withdrawn amounts are included in the individual's income in the year in which repayment is due.

Examples:

1. A first-year student who declares RRSP assets of \$25,000 will be deemed \$10,000 in each of years 1 and 2 of the J.D. program for a total of \$20,000. In year 3, a contribution from the RRSP will be deemed only if the student is eligible to use the LLP further (for instance, if the LLP maximum lifetime withdrawal amount of \$20,000 is raised).
2. A first-year student who declares RRSP assets of \$7,000 will be deemed \$7,000 in year 1 of the J.D. program.

3. A first-year student who declares RRSP assets of \$15,000 will be deemed \$10,000 in year 1 and \$5,000 in year 2 of the J.D. program.

(b) Summer Income and Savings

The Faculty expects that most students will work at least 12 weeks during the summer months and, based on those earnings, save some money. Students are required to submit their final summer paystub showing their gross earnings (total earnings before taxes and other deductions) to-date. If work commenced before the beginning of summer (May 1) or the student worked with the company/organization previously in the same calendar year, students must also provide their end-of-April paystub showing gross earnings as of that date, in order for the Financial Aid Office to calculate gross summer earnings.

Students' living situation during the summer will be factored into the amount of summer income that they will be deemed.

For students living at home during most of May to August:

The first \$3,000 of a student's gross summer income is exempted.

Students will be deemed 50% of gross summer income between \$3,000 and \$10,000; and 70% of gross summer income in excess of \$10,000.

For students living away from home during most of May to August:

The first \$5,000 of a student's gross summer income is exempted.

Students will be deemed 50% of gross summer income between \$5,000 and \$10,000; and 70% of gross summer income in excess of \$10,000.

In cases where students report savings that are higher than the amounts listed in the deeming policies listed above, the higher savings amount will be considered as the students' summer income.

Students with eligible dependent children will be allowed \$2,000 per dependent child to be subtracted from the product of the summer income deeming formula above.

If a student chooses to travel for leisure or chooses not to work and saves no money, the student will be deemed to save the following amounts:

Year Level	Amount of Summer Deeming
First	\$1,000
Second	\$1,500
Third	\$3,000

In the event that a student cannot work during the summer months due to a medical condition, a medical certificate will be required.

Students are required to record the actual amount of gross income from all sources on the financial aid application, and are expected to provide final documentation at the end of the summer. Students who do not record the actual amounts in the

hopes of greater financial assistance hinder the ability of the Faculty to help those students who are in greatest financial need and are in violation of the signed declaration on the financial aid application.

(c) Deemed Family Support

Information about parents', guardian's, spouse's or partner's income is required to make a financial aid assessment. Students will be deemed to receive a certain amount of financial assistance from applicable family members based on their ability to contribute even if family members do not in fact contribute to a student's education. **Underlying this rule is one of the core principles of the financial aid program – ensuring that the law school continues to be accessible to students from all backgrounds. Access is of particular concern for students from low-income backgrounds. Students from low-income families often have personal histories or circumstances which make a law school education less obtainable. The inclusion of parental income provides a means of accounting for these differences and ensuring accessibility.**

Deemed Parental Contribution (Parent/Guardian)

Parental income information is required from all financial aid applicants. Parental income is defined as the combined gross income (line 150 or total gross income of the most recent Canadian Income Tax Return or equivalent income tax returns from other jurisdictions) for both the student's mother/guardian and father/guardian. Social assistance and retirement income will be considered as eligible parental income.

In special circumstances where a student's parents encounter a significant change in income between the parent's most recent income tax notice of assessment and their current year financial situation, the student may request that the financial aid committee reconsider his/her application. Special circumstances are evaluated on a case by case basis.

A basic exemption of *\$68,317 per family will be deducted from this amount. \$4,000 for each dependent child under the age of 18 will also be deducted from this amount. In rare and exceptional circumstances, other dependants may be considered if sufficient documentation is provided to the Financial Aid Committee.

From the balance of parental income remaining, the deemed parental contribution rate is as follows:

15% of total parental gross income between \$68,317 and \$165,943; and

25% of total parental gross income in excess of \$165,943

***The Consumer Price Index (CPI) grew by 1.3% in the year Oct. 2015**

Parental contribution is then divided by the number of children over 18 years of age attending a post-secondary institution on a full-time basis. For example:

1. Assume a combined parental income (mother and father) of \$75,400 and 2 children in University (i.e. the applicant plus 1 sibling in University)

Aggregate Contribution = $.15 \times (\$75,400 - \$68,317) = \$1,062$

Per Child Contribution = $\$1,062/2$

The deemed parental contribution = \$531 per annum

2. Assume a combined parental income (mother and father) of \$200,000 and 1 child in University (the applicant) and 1 dependent child under 18 years of age.

Gross income after one dependent child under the age of 18 exemption: $\$200,000 - \$4,000 = \$196,000$

Aggregate Contribution = $.15 \times (\$165,943 - \$68,317) + .25 \times (\$196,000 - \$165,943) = \$14,644 + \$7,514$

The deemed parental contribution = \$22,158 per annum

For two-household families (i.e., students with separated or divorced parents), a basic exemption of \$100,307 will be used. In such cases, students should indicate in a letter attached to the financial aid application attesting to the fact that they have a two-household family and requesting that any deemed parental contribution recognize the two-household family exemption, for each year they apply for financial aid.

The deemed parental contribution rate for students with two-household families is as follows:

15% of total parental gross income between \$100,307 and \$165,943; and
25% of total parental gross income in excess of \$165,943

Age Inclusion Index

The inclusion index below will be used in tandem with the deemed parental contribution formula described above. The addition of an inclusion index is premised on the idea that the older the student is, the more likely the student is to be financially independent.

Age of the student	% of Deemed Parental Contribution Included
Under 30	100%
30-34	75%
35-39	50%
40 and above	25%

EXAMPLE OF PARENTAL CONTRIBUTION WITH AGE INCLUSION INDEX

Assume a combined parental income (mother and father) of \$75,400 and 2 children in University (i.e. the applicant, aged 32, plus 1 sibling in University)

Aggregate Contribution = $.15 \times (\$75,400 - \$68,317) = \$1,062$

Per Child Contribution = $\$1,062 / 2$

The deemed parental contribution = \$531 per annum

The deemed parental contribution x

Age Inclusion Index = $\$531 \times .75 = \398

Deemed Spousal Income Contribution (Spouse/Partner)

A married student, or a student with a partner, regardless of age, will be deemed to receive spousal or partner support. For the purpose of this program, a 'spouse' is a person of the same or opposite sex to whom the student is married or with whom the student has cohabited in a conjugal relationship for a period of three or more years. Filing joint income tax returns is proof of common-law relationship even if the period of cohabitation is less than three years. A Declaration is included in the financial aid application, and must be completed by spouses or partners of students.

The first \$19,750 of gross spousal income is exempted from deeming.

A spouse or partner is deemed to contribute the following towards the student's expenses:

15% of total spousal gross income between \$19,750 and \$32,918; and

30% of total spousal gross income in excess of \$32,918

The gross spousal income is first reduced by the spousal or partner student loan repayments, if any.

Spouse earns \$25,000

Spousal contribution = $.15 \times (\$25,000 - \$19,750) = \$788$

Spouse earns \$35,000

Spousal contribution = $.15 \times (\$32,918 - \$19,750)$

$= .3 \times (\$35,000 - \$32,918)$

$= \$1,975 + \625

$= \$2,600$

A married student must also provide parental or guardian income information in addition to spousal or partner income information, and will be deemed to receive support according to the parental deeming principles set out above. A student's parental, guardian's, spousal and/or partner's contribution will be the combined deemed family support.

(d) Academic Year Employment and Income

The Faculty does not require students to work during the school year. Financial aid at the Faculty is designed to assist those students who feel they must work in order to make financial ends meet during their studies. However, it is understandable that some students choose to work in order to reduce the financial burden of indebtedness.

Faculty policy states that students should confine their outside activities, including employment, to no more than 10 hours per week.

Thus, the first \$1,000 of employment income will be exempted. Half of any income beyond \$1,000 will be deemed and included in students' resources.

For example:

Student reports total income of \$5,000 from his part-time job during the academic year.

$\$5,000 - \$1,000 \text{ (exempted)} = \$4,000$

$\$4,000 \div 2 = \$2,000 \text{ (exempted)}$

$\$2,000 = \text{academic term income included in financial aid assessment}$

If the Financial Aid Office becomes aware of a change in a student's financial situation and such change is not reported, the Financial Aid Office reserves the right to adjust or deny a student's entitlement to financial assistance.

3. Faculty of Law Bursary Program

The Faculty administers bursary funds, including bursaries funded by UTAPS (University of Toronto Advance Planning for Students). These funds are awarded on the basis of need and are non-repayable. The bursary calculation will be based on the information students provide in their Faculty of Law financial aid application.

Bursaries will be allocated to students who demonstrate the greatest financial need after their personal resources and government student financial assistance have been taken into account. Bursary awards will be given to those students who qualify for an interest-free loan and who incur a minimum level of indebtedness (government loans and Faculty of Law Interest-Free Loans combined) of \$9,000 for the 2015-2016 academic year.

It must be emphasized that the Faculty's Financial Aid Program operates on fixed financial resources. In the event that the formulas governing bursary allocation lead to a shortfall of bursary funds, adjustments will be required and awards reduced proportionately. In the same way, it is possible that a surplus of bursary funds available to the Faculty could lead to a situation in which further assistance to students may be provided in accordance with the general principles of financial aid described in this booklet.

4. Faculty of Law Interest-Free Loans

The Faculty of Law offers an interest-free loan which is designed to supplement, not replace, government loan programs. Students may be eligible for this interest-free loan if their allowable budget is greater than their personal/family resources and government assistance as determined by the Program rules. The Faculty advises eligible students as to how much interest-free loans they are eligible to borrow. This interest-free loan should be borrowed from Scotiabank via its Scotia Professional® Student Plan, an interest-bearing line of credit. Students in the J.D./MBA program are eligible for this interest-free loan only in their first-year, as they are eligible for interest-free loans from the Rotman School of Management in their upper years.

Scotiabank will assess interest on any amount a student borrows; however, the Faculty will reimburse the student for the interest on any amount borrowed up to the amount of the interest-free loan while the student is enrolled in the J.D. program (including summer months between first and second years, and between second and third years). The Faculty will reimburse the interest from the time the student takes the loan until two months after the last day of term of his/her final year of law school. The student is responsible for applying the Faculty reimbursement to his/her Scotiabank loan.

For example, a first-year student is advised by the Faculty that she is eligible to borrow \$6,400 in interest-free loans. She applies separately for a Scotia Professional® Student Plan, which gives her access to a \$50,000 line of credit. For the entire year, she borrows \$10,000 from this line of credit. She is eligible for a reimbursement from the Faculty of the interest assessed on the first \$6,400 that she has borrowed; she is responsible for covering the interest on the remaining \$3,600.

Further, when this student applies for Faculty funding during her second year, she is advised by the Faculty that she is eligible to borrow \$5,000 in interest-free loans during her second year. In her second year, she is eligible for a reimbursement from the Faculty of the interest assessed on the \$6,400 that she borrowed in first year, as well as the \$5,000 that she is eligible to borrow in second year.

Faculty interest-free loans are eligible for the Faculty's Post-graduation Debt Relief Program.

Preferred Lender

Scotiabank is the Faculty of Law's preferred lender, specifically the Scotiabank branch at Queen St. W and McCaul St. in downtown Toronto. **Students are required to use this branch even if they have an existing bank account with a different Scotiabank branch, as the Queen & McCaul branch has the expertise regarding the Scotia Professional® Student Plan.** Students are also encouraged and advised to use the Scotia Professional® Student Plan instead of other banks' lines of credit. Scotiabank has put together a competitive package for J.D. students, with interest rates at prime + .5%. As well, the Faculty can advocate on students' behalf with Scotiabank should any issues arise; this is not possible with other banks.

Students who are eligible for interest-free loans, but who find it necessary to take out a line of credit with a different financial institution, will also be eligible for a reimbursement of their interest payments. The Scotiabank interest rate of prime + .5% will be used in determining these students' interest payments.

Please review the section below on the Student Line of Credit, Interest-Bearing Loan for more information.

IMPORTANT NOTE: Students who are not approved for the Scotia Professional® Student Plan (or are approved for much less than the maximum limit) are advised to discuss the reasons with their Scotiabank advisors. Students in these situations are also encouraged to review other possible options with the Financial Aid Office.

5. Faculty of Law Scholarships

The Faculty offers a very limited number of entrance and in-school scholarships, for which students do not need to apply separately. In addition, the University administers a number of scholarships and bursary programs. Further information about University scholarships can be found on the UT Admissions and Awards website at www.adm.utoronto.ca.

6. External Scholarships

Students are encouraged to apply for funding from other organizations during their law school years. For instance, some students may be eligible for tuition support from their parents' employers or Aboriginal students can apply to their bands for funding. Students in combined programs may also be eligible for Ontario Graduate Scholarships or Social Sciences & Humanities Research Council (SSHRC) fellowships.

Headnotes

From time to time, the Faculty of Law receives scholarship notices for which current students may be eligible to apply. These scholarship notices are published in Headnotes, the Faculty's weekly listing of information for all students, faculty and staff members. Students are advised to review Headnotes so as to ensure that they are aware of these scholarships.

External Sources for Scholarships

Following is a list of external scholarship websites that students may want to check out:

General Scholarship Databases:

www.scholarshipscanada.com

www.studentawards.com

www.goldenkey.com

www.aucc.ca

www.osca.ca

Demographic-Specific Bursaries:

Black Students: www.bbpa.org

Aboriginal Students:

www.rbc.com/careers/aboriginal_student_awards.html

www.naaf.ca

www.ammsa.com

www.nwac.ca/ (specific to Aboriginal women)

Japanese Students: www.najc.ca

Students with Disabilities: www.pwd-online.ca/pwdhome.jsp?lang=en

Please also see the list of scholarship in Appendix III.

External Scholarships Deeming

Any scholarships, awards, and bursaries including band funding for Aboriginal students, received during and for the 2016-2017 academic year must be declared on the financial aid application. Students are required to submit documentation showing the bursary and/or scholarship amounts.

50% of the first \$15,000 scholarship amount, and 70% of amounts higher than \$15,000 will be deemed as part of students' resources.

This formula does not apply to grants received as part of government student financial assistance. Please see the Government Student Loans and Grants section for more information on how government grants will be treated.

Examples:

1. Student reports a scholarship of \$20,000.

$$50\% \times \$15,000 = \$7,500$$

$$70\% \times (\$20,000 - \$15,000) = \$3,500$$

$$\$7,500 + \$3,500 = \$11,000 \text{ will be deemed.}$$

2. Student reports an award of \$10,000.

$$50\% \times \$10,000 = \$5,000 \text{ will be deemed.}$$

Articling bonuses will be deemed 100% as part of students' resources.

7. Student Line of Credit, Interest-Bearing Loans

As explained in the Faculty of Law Interest-Free Loan section above, students should apply to the Scotia Professional Student Plan in order to access their Faculty of Law interest-free loan.

Students who are otherwise not eligible for Faculty of Law funding and/or government student financial assistance are also advised to apply for this plan instead of other banks' lines of credit. See the Preferred Lender section above.

The Scotia Professional® Student Plan is an interest-bearing line of credit from which students can borrow funds. Students are required to apply only once to be eligible for financing for all three years of the J.D. program. If a student applies in the first year and is eligible to receive the maximum program limit of \$150,000, the student will be able to access a maximum of \$50,000 in the first year. This means that the student will have access to a maximum of \$150,000 by the time of graduation, less any amount of other outstanding debt from non-Scotiabank sources (i.e., amounts above \$60,000 of any outstanding government student loans; outstanding loans from lines of credit used for undergraduate education; credit card debt; etc). The maximum outstanding debt amount (combination of Scotia Professional® Student Plan, amounts above \$60,000 of any outstanding government student loans, outstanding loans from other lines of credit, credit card debt, etc) at time of graduation cannot exceed \$150,000, with certain exceptions.

In addition, students will have access to a \$10,000 line of credit during their articling period.

Scotiabank requires that students make monthly interest payments on the outstanding amount of the interest-bearing loans while they are registered full-time in the Faculty (interest is only assessed on the portion of the approved loan amount that is actually used by the student).

Note: The Scotiabank application will be processed assuming students will require the maximum loan amount. Students are advised to request for the maximum loan amount; interest will only be assessed by Scotiabank on the amount that students actually take out from this loan. For example, if a student is approved by Scotiabank for a \$50,000 loan but only takes out \$15,000, interest will only be assessed on the \$15,000.

The Faculty will only provide interest reimbursement up to the approved interest-free loan amount. Any borrowed amount not approved by the Faculty will not receive interest relief, nor will it receive back-end debt relief coverage. For example, if this same student is only eligible for a \$10,000 interest-free loan amount but takes out \$15,000, interest relief will only be available for the \$10,000.

Scotiabank requires that students be Canadian citizens or Permanent Residents, have a credit history in good standing (i.e. not recently bankrupt, in default of a current loan or have a history of chronically missed payments) and not be overly debt-involved (maximum loans at time of graduation cannot exceed \$150,000, with certain exceptions). Life insurance is optional.

IMPORTANT NOTE: Students who are not approved for the Scotia Professional® Student Plan (or are approved for much less than the maximum limit) are advised to discuss the reasons with their Scotiabank advisors. To address potential issues with accessing sufficient credit, students with significant pre-law debt and/or poor credit ratings are encouraged to discuss their individual situations with the financial aid office.

Important Tips

In reviewing applications, Scotiabank checks applicants' outstanding debt as well as access to credit as of the time of application.

- Pay down any outstanding consumer or credit card debt as much as possible before applying to Scotiabank. For example, if outstanding credit card debt is \$10,000 as of the time of application to Scotiabank, the applicant's Scotiabank line of credit limit can potentially be \$10,000 less.
- Close down any outstanding credit or store cards that are not being used, or are being used minimally. An applicant who has three store cards, each having a maximum limit of \$1,000, will be considered by Scotiabank to have access to \$3,000 in credit. This applicant will be given by Scotiabank a lower limit on his line of credit.
 - When closing these cards, request for a cancellation slip from the credit providers so that it can be provided to Scotiabank. Simply cutting up these cards will not be enough; the access to credit will still exist.

Funds can be accessed at Scotiabank after registration has been confirmed by the Faculty of Law in September. However, first year students can access the funds in mid-August as their program starts at that time. Scotiabank requires students to establish a bank account with Scotiabank at its branch located at Queen & McCaul (222 Queen St. West). Although some students may have already established bank accounts with other Scotiabank branches, this branch contains the expertise for dealing with J.D. students here at the Faculty of Law.

It is vital that students understand that although the Faculty of Law may finance interest payments for eligible law students, ultimately the loans must be repaid to Scotiabank. The loan is treated as any normal bank loan and is repayable to Scotiabank after graduation.

Repayment options have been made flexible by Scotiabank. For amounts over \$10,000, the loan amortization period will normally be ten years. In addition, for up to eighteen months after graduation, at times when a graduate may not be earning a sufficient income or has moved on to further education, a graduate can choose to service the loan by making interest-only payments rather than blended interest and principal payments.

Those students who are in a J.D./Ph.D. program who have completed the J.D. program and are working on the thesis portion of the combined degree will be responsible for their Scotiabank loans after graduating from the J.D. program.

For the most up-to-date information about the Scotia Professional® Student Plan, please visit the Scotiabank website at www.scotiabank.com/studentprofessional.

Short-Term Emergency Loan Assistance

The Faculty maintains a short-term emergency loan fund. In cases of emergency when personal resources, and government student loan and line of credits funds have been exhausted, students may access this loan fund. Seeking an emergency loan from the faculty of Law should be a last resort. Examples where an emergency loan could be applicable:

- Flight to visit dying relative
- House burns down; needs furniture
- Medical emergencies

Students will not be eligible when there is:

- Available credit on credit card, line of credit
- Spousal or parental support is available

The loans are interest-free and have to be repaid to the Faculty before registration for the next academic year or before graduation. Sanctions will be enforced for not repaying emergency loans on time. There is a separate application and it is made through the Faculty's Financial Aid Office.

Resources to Access after Law School

1. Post-Graduation Debt Relief Program

The Faculty of Law has a comprehensive and innovative post-graduation debt relief program that is unique in all of Canada. The goal of this program is to ensure that all of the Faculty's graduates are able to make career choices based on personal interest rather than debt-induced financial pressures. Under this program, the Faculty of Law provides funds to eligible graduates to help them with the repayment of their government student loans, Faculty of Law interest-free loans and University of Toronto loans negotiated while at the Faculty of Law. These funds are provided in the form of interest-free loans awarded by application after graduation, a portion of which is forgiven or does not need to be repaid to the Faculty of Law for as long as the graduates continue to be eligible for post-graduation debt relief.

The general principles guiding the Post-Graduation Debt Relief Program are as follows:

- Graduates from the Class of 2005 onwards are eligible to apply for assistance from the Program within 10 years of graduation.
- Applicants who earn below a specified amount of income will be eligible for assistance from the Program. For the 2015, the salary threshold is set at \$57,060.
- Applicants who earn more than a specified amount of income may still be eligible but will be required to contribute a certain percentage of their incomes towards the repayment of educational loans they incurred while registered at the Faculty of Law.
- The assistance provided through the PDRP is in the form of forgivable interest-free loans from the Faculty of Law. These PDRP loans are forgivable over a period of 10 years, provided the participant continues to be eligible for the

Program. If a participant remains in the Program for 10 years, the entire PDRP loan will be forgiven or will not need to be repaid to the Faculty of Law.

- If a participant is no longer qualified to stay in the Program (e.g., earns sufficient income), the participant will be required to pay back a portion of the PDRP loan. The amount to be repaid is essentially the PDRP loan amount minus the forgiven amount.
- If a participant defaults on an obligation owed to the University or the Faculty, the participant will cease to be eligible to participate under the PDRP and will be required to pay back any outstanding amounts immediately.

For more information, visit the Post-Graduation Debt Relief Program page on the Faculty of Law website.

2. Government Interest Relief Program

The Government Interest Relief Program is designed to assist students who are temporarily experiencing difficulty in repaying their Integrated Student Loans due to an inability to find employment or a temporary disability. Each provincial government student financial assistance program offers its own interest relief program. For more information visit the websites listed in Appendix I Provincial Government Student Financial Assistance Programs.

3. Programs at Various Law Societies

Graduates are encouraged to check with their provincial law societies to determine if there are any funding programs for which they are eligible.

4. Paying Government Student Loans from Scotiabank Professional Student Plan

Often, the interest rate for paying government student loans is higher than the interest rate for funds taken out of the Scotiabank Professional® Student Plan. In these cases, graduates may want to consider paying down their government student loans using any funds still available in their Scotiabank line of credit. By doing so, they would incur lower interest on any government student loan balances that are paid down using their line of credit.

Any law-related government student loan that is paid down using line of credit funds will still be eligible for the Post-graduation Debt Relief Program.

For example, a graduate has a total of \$21,000 that he has to pay on his government student loan at an interest rate of 5.5%. He has a Scotiabank line of credit that has a 3.5% interest rate; he also still has \$15,000 available to use from this line of credit. He can decide to use his remaining \$15,000 line of credit to pay down his government student loan. By doing so, he saves on interest payments because only the remaining \$6,000 of his government student loan will be at the 5.5% interest rate. The \$15,000 that he paid with his line of credit will be at the lower 3.5% interest rate assessed on his line of credit.

Graduates are encouraged to discuss this option with their Scotiabank representative.

5. Scotiabank Articling Plan

Scotiabank allows students who have not used up all of their line of credit funds to continue using this plan during their articling year. For example, a student who has used up \$130,000 of a \$150,000 line of credit for all three years of law school can still use the last \$20,000 of her line of credit during her articling year. Graduates are encouraged to discuss this option with their Scotiabank representative. In addition, students will have access to \$10,000 Line of Credit during their articling period.

Application Procedures

- The Faculty's Financial Aid Program is available to all students enrolled in the Juris Doctor (J.D.) Program. The Eligibility (pp.7-8) section of this booklet provides information regarding eligibility to participate in the program.
- A Faculty of Law financial aid application must be submitted each year for which assistance from the Faculty is requested. This application will be used to consider applicants for both Faculty of Law bursaries and interest-free loans. A copy of the application from the Faculty of Law can be downloaded from www.law.utoronto.ca.
- **First-year students** must submit an application as soon as possible in order for the Faculty to provide the student with a provisional assessment. The due date for Financial Aid Applications for Provisional Assessments is February 26th, 2016. All supporting documents (except for the final summer paystub) for final assessments should be submitted by August 4th, 2016. The final summer paystub is due September 8th, 2016 and Final assessments will be released no later than September 18th, 2016. **Applications for financial aid submitted after July 15, 2016 are considered late and such students will only be eligible for financial assistance in the form of interest-free loans but not bursary assistance.** This rule does not apply to students who receive an offer of admission after July 15.
- **Upper-year students** (including new transfer students) must submit an application and all supporting documents by August 4th, 2016. Final summer paystubs for completing applications are due on September 8th, 2016 and final assessment will be provided no later than September 18th, 2016. **Applications for financial aid submitted after August 4th are considered late and such students will only be eligible for financial assistance in the form of interest-free loans but not bursary assistance. The final deadline for completing financial aid applications is February 28, 2017 (we will not be accepting any more applications after this deadline).**
- Students must submit an application to Scotiabank's Scotia Professional® Student Plan online at www.scotiabank.com/studentprofessional. Students are required to apply only once to be eligible for financing for all three years of the J.D. program. Scotiabank will review the student's credit history and will determine if the student can access the line of credit. It will communicate its decision and will advise the student on the maximum credit line amount that may be borrowed. The Faculty will determine the amount that students can borrow from this line of credit for which the Faculty will reimburse them for the interest while they are enrolled in the J.D. program (interest-free loan). Students may also decide to borrow more than the interest-free loans that they are eligible for, but they will be responsible for the interest payments on any amounts over their interest-free loan amounts. See the 2016-2017 Financial Timeline on the next page for when to apply.
- Students who apply for Faculty financial assistance must apply for government student financial assistance from their province of residence. Applications should be submitted as early as possible since eligibility for Faculty financial assistance is contingent on receiving assistance from the government student loan programs. First-year students can apply for government student financial assistance, and submit their government student financial assistance documents, AFTER they have submitted their financial aid application. Early submission is also advised because students who are able to show proof of application and eligibility for government student financial assistance by the middle of August will be eligible to defer payment of their tuition to a later fall date. The application for government student financial assistance can be submitted online. Please refer to Appendix I for a list of web addresses for various provincial authorities.

- Applications for the Faculty's Short-Term Emergency Loans can be made anytime during the academic year. Please forward a written request to the Financial Aid Office. Each request will be reviewed and the decision will be communicated to the applicant within 3-4 business days.

2016-2017

Financial Timeline

Program	Deadline Date	Response Time
Faculty of Law Financial Aid Application – first-year	First-year students – application must be submitted as soon as possible, and no later than July 15. Applications submitted after July 15 will not qualify for bursaries but only for interest-free loans. This rule does not apply to students who receive an offer of admission after July 15. For complete applications received by February 29, a provisional financial aid assessment will be communicated to applicants in mid-March. For complete applications received after March, please allow 3 weeks for a reply. Final financial aid assessments will be provided no later than September 18th, after students have submitted additional required documentation by August 4th and final paystub by September 8th. February 28th, 2017 is the final deadline to submit any required documents for your application.	3 weeks
Scotia Professional® Student Plan	First-year students – please complete online application no later than May 31. Scotiabank will communicate its decision directly via email. Students are required to schedule a visit to the Scotiabank Queen & McCaul branch prior to September to sign loan and service agreement documents.	2-4 weeks
Gov't student financial assistance	All students should apply as early as possible because proof of having applied, and being eligible for, government student financial assistance can be used in mid-August to defer payment of tuition. Most online applications are available in early spring (April-May). To avoid processing delays it is best to apply no later than June 30. First-year students – First-year students can apply for government student financial assistance, and submit their government student financial assistance documents, AFTER they have submitted their financial aid application. Upper-year students – do not report any anticipated Faculty of Law bursaries on your 2016-2017 government student financial assistance application.	4-6 weeks
Tuition fees minimum first payment due	Incoming first-year, transfer and letter of permission students – early August Continuing students – early September All students should apply for a tuition deferral in mid-August if they are unable to pay the minimum tuition payment (65% of total tuition and fees). To qualify, students must have applied, and be eligible, for government student financial assistance for the current academic year. If students are not accessing government student financial assistance during the	

Program	Deadline Date	Response Time
	current academic year, they are not eligible to request a tuition deferral. Those with outstanding balances on their ROSI student account from previous academic years are also not eligible to request a tuition deferral. Instead, they must make the minimum first payment listed on their tuition fees invoice by the due date. Failure to do so within the required timeline will result in students' access to the Faculty's E.Legal system being restricted.	
Faculty of Law Financial Aid Application – Upper Year	Upper-year students (including new transfer students) – applications must be submitted by August 4th. Applications submitted after August 4th will not qualify for bursaries but only interest-free loans. For completed applications (including supporting documentation) received on August 4 th and the final paystub on September 8th, a final assessment letter will be released to applicants no later than September 18th. For applications submitted after August 4th please allow 3-4 weeks for a reply. February 28th, 2017 is the final deadline to submit any required documents for your application.	3-4 weeks
Remainder of tuition fees due	Please see tables for the Tuition fee schedules below (for Upper years and First years): Please note that service charge of 1.5% compounded monthly (19.56% per annum) assessed as of the deadlines given in the tables below. It normally takes 5 business days for payment to be processed by the bank and for the amount to be updated to students' University accounts. Please give yourself this time to ensure that the fee payment has been received by the University no later than the deadline dates on the fee schedule tables below)	5 days
Interest payment	Copy of bank statement due February 28 Students eligible for interest-free loans must provide a copy of their January or February 2017 bank statement showing the amount they have taken out of their line of credit in order to receive interest payments on their interest-free loan. Interest payments will be applied to the student's account on ROSI in March. Copies of bank statements will not be accepted after this deadline. This deadline will be strictly enforced. Students who do not provide their bank statements will not be eligible to receive their interest payments.	
Copies of receipts for allowable expenses	Deadline for submission – February 26 Receipts must be submitted as early as possible. The deadline for submitting receipts for allowable expenses for the 2016-2017 academic year is Thursday, February 28, 2017. Receipts will not be accepted after this deadline. This deadline will be strictly enforced. Receipts must include students' full names. If there is no name on the receipt, students should ask for a receipt or invoice with their full name printed on it. Receipts that do not have students' full names will not be processed. All incomplete applications must be completed by Feb. 28, 2017. No application will be processed after this date.	

Program	Deadline Date	Response Time
Overdue account	Student accounts on ROSI must be paid in full by April 28, 2017. If the account is not paid in full by the end of this academic year, the student will be subject to academic sanctions as explained in the Faculty of Law Academic Handbook.	

Financial Aid Application Deadlines 2016: First year students

If you meet these deadlines, then we can give you the opportunity to view an accurate account balance on your ROSI account, which will help you to make the correct fee payments before the fee payment deadlines.

Item	Due Date
Financial Aid Applications Due for Provisional Assessments	February 29, 2016
Final Date to Submit Financial Aid Applications to be considered for bursaries and interest free loans Admitted before July 15: late submissions result in consideration for interest free loans only, no bursary consideration. Admitted after July 15: submit without delay, to enable us to process within 2 weeks approximately.	July 15, 2016
All supporting documents (except for the final summer paystub) for final assessments	August 4, 2016
Final Summer Paystub (for final assessments)	September 8, 2016
Final Assessments will be released to all students on all completed applications	September 19, 2016

Financial Aid Application Deadlines 2016: Upper year students

If you meet these deadlines, then we can give you the opportunity to view an accurate account balance on your ROSI account, which will help you to make the correct fee payments before the fee payment deadlines.

Item	Due Date
Financial Aid Applications & all supporting documents (except for the final summer paystub)	August 4, 2016
Final Summer Paystub (for final assessments)	September 6, 2016
Final Assessments will be released to all students on all completed applications	September 19, 2016

Fee Payment Deadlines 2016-2017 | Fall/Winter Tuition Payment Schedule for First Year Students

You may pay tuition by term or pay the entire amount by the Fall Term fee payment deadline.

First year Students: Fee Payment Status	2016 Fall Term Fees			2017 Winter Term Fees	
	Minimum Payment to Register	Fall Fees Due	Service Charges on unpaid Fall Fees begin	Winter Fees Due	Service Charges on unpaid Winter Fees begin
Students granted an OSAP/other Government Loans Fee Deferral	August 5, 2016	September 30, 2016	October 14, 2016	January 31, 2017	February 15, 2017
No Fee Deferral	August 5, 2016	September 30, 2016	October 14, 2016	November 30, 2016	December 15, 2016

Fee Payment Deadlines 2016-2017 | Fall/Winter Tuition Payment Schedule for Upper Year Students

You may pay tuition by term or pay the entire amount by the Fall Term fee payment deadline.

Upper year students: Fee Payment Status	2016 Fall Term Fees			2017 Winter Term Fees	
	Minimum Payment to Register	Fall Fees Due	Service Charges on unpaid Fall Fees begin	Winter Fees Due	Service Charges on unpaid Winter Fees begin
Students granted an OSAP/other Government Loans Fee Deferral	September 7, 2016	September 30, 2016	October 14, 2016	January 31, 2017	February 15, 2017
No Fee Deferral	September 7, 2016	September 30, 2016	October 14, 2016	November 30, 2016	December 15, 2016

Required Documents

Final assessment and disbursement of award payments are contingent on students completing the application, including submitting all required supporting documentation within the required timelines. No financial aid funds will be released without copies of all supporting documents with full, accurate and complete information as specified. If students do not submit these documents on time (no later than Feb. 28, 2017), the students are responsible for any costs incurred such as service charges or other penalties. Below is a list of required information and documentation.

Document	Due Date
Copy of 2016-2017 government student financial assistance Notice of Assessment listing the actual (not estimated) amount of funding	August 4 and final paystub: September 8, 2016
Copy of 2016-2017 government student financial assistance application	
Student and spouse/partner completed and signed Declaration and Consent Form	
Copy of parents' 2016 income tax notices of assessment	
Copy of parents' 2016 income tax returns, if filing split incomes	
Copy of Spouse/Partner's 2016 income tax notice of assessment	
Copy of Spouse/Partner's loan repayment documents, if applicable	
Copy of student's computer receipt, if applicable. Receipts that do not have students' full names will not be processed.	
Copy of moving expenses receipts, if applicable. Receipts that do not have students' full names will not be processed.	
Copy of child care expense document, if claimed (i.e. a bill or a signed letter from the child care provider with child's name on it)	
Copy of student's summer earnings final pay stub showing gross summer earnings	
Copy of student's end-of-April paystub, if student also worked for the same company between January 1 and April 29, 2016	
Copy of student's rental agreement for Sept 2016 to April 2017	
(First-year and new transfer students, upper-year students applying for the first time) Copy of pre-law government student loans documents, if applicable	
(New transfer students) Copy of government student loans documents for previous law school years, if applicable	
Other supporting documentation for special requests and consideration	
Copy of January or February 2017 bank statement to receive interest payment on interest-free loan	February 28, 2017
Submit all supporting documents for the financial aid application and copies of receipts for allowable expenses. Receipts must include students' full names. Receipts that do not have students' full names will not be processed.	Submit as soon as possible. Last date for submission – February 28, 2017

Other documentation may be required at the discretion of the Financial Aid Office.

Headnotes

Students are required to monitor Headnotes, as important financial aid information (including deadlines) is distributed through this mechanism.

Disbursement of Financial Aid Award Payments – Scholarships & Bursaries

Faculty scholarships and bursaries awarded to students will be credited to the student account on ROSI at the University of Toronto. If the award exceeds the outstanding balance on the student account, the student will receive a refund cheque for the difference. The disbursement of the award payments will be transferred to the student account no later than October 15.

The Faculty will report Faculty bursaries received by OSAP recipients directly to OSAP; this means that OSAP applicants do not have to declare their Faculty bursaries in their OSAP applications. Students from other provinces who receive both Faculty bursaries and their own provinces' government student financial assistance are responsible for reporting their Faculty bursaries to these government student financial assistance agencies.

Direct Deposit

Students can request direct deposit of refund cheques to their bank account using Student Web Service at www.rosi.utoronto.ca.

Disbursement of Financial Aid Award Payments – Interest-free Loans

Students who are eligible for interest-free loans as determined by the Financial Aid Office can access these funds via their Scotia Professional® Student Plan after their registration has been confirmed by the Faculty to Scotiabank in early September. By the end of the first week of classes in September, students can check their Scotiabank account to determine if funds are already available for withdrawal.

Disbursement of Financial Aid Award Payments – Interest Payment

Interest payments on interest-free loans will be reimbursed by the Faculty in March. The payment will cover interest for a 12-month period (September to August) for first- and second-year students and a 10-month period (September to July) for third-year students. Students who take out at least 75% of their interest-free loan amount by February 28 from their line of credit will receive interest payment for their full interest-free loan. Interest payment will be pro-rated for students who take out less than 75% of their interest-free loan from their line of credit by February 28.

Students eligible for interest-free loans are required to submit a copy of their January or February 2016 bank statement showing the amount they have taken out from their line of credit to the Faculty's Financial Aid Office by February 26. The interest payment will be credited to the UT student account on ROSI in March. If the interest payment exceeds the outstanding balance on the student account, the student will receive a refund cheque for the difference. Students are responsible for applying these interest payments to their Scotiabank line of credit.

It is the responsibility of each student to ensure that the outstanding balance on his or her UT student account is paid in full prior to October 15 to avoid service charges (for Fall fees only). See the table above for these details. The Student Account can be viewed on the Student Web Service at www.rosi.utoronto.ca.

Request for Reconsideration

A student may request that his or her application for financial aid assistance be reconsidered by the Financial Aid Committee within 30 days of receiving the final notice of assessment from the Financial Aid Office. Students are required to discuss their request in person with the Director of Admissions and Financial Aid, and to submit a letter outlining the

relief sought to the Financial Aid Committee c/o the Financial Aid Office, University of Toronto, Faculty of Law, 84 Queen's Park, Toronto, ON M5S 2C5 along with any supporting documentation.

In requesting for reconsideration, students are advised to cite the financial aid policy from which they are asking to be exempted. They are also advised to provide as much detail as possible to support their request.

All non-routine issues will be remitted to the Financial Aid Committee on an anonymous basis. The Committee begins to meet in the fall on a monthly basis. A decision will be communicated to the student in writing and in person with the - Senior Financial Aid Advisor as soon as possible. The Financial Aid Committee is composed of three faculty members, three student members, the Chair (Assistant Dean, Students) and staff of the Financial Aid and Admissions Office. Only the faculty and student members, and the Chair have voting rights, with the Chair breaking any ties. All decisions by the Financial Aid Committee are final.

Late Applications

Students who submit applications for financial aid after the deadline date will only be eligible for financial assistance in the form of interest-free loans, but not bursary assistance. Such assistance will be pro-rated to the date of receipt of the application.

However, if an application is late due to medical reasons or other compelling circumstances, students should submit a letter of explanation along with supporting documentation to the Committee for its consideration. Students should submit applications as soon as possible even if they have not yet been advised of the amount of their government student financial assistance or their Scotiabank line of credit. It will be possible to adjust the bursary and interest-free loan award from the Faculty if the government student financial assistance is different than the amount originally reported in the financial aid application.

Prior Educational Loans

If students have prior government loans held at a financial institution or at a service bureau, they can arrange for their loans to return to a non interest-bearing or non-repayment status (school status). In order to change the loan's status, students can request an original signed copy of a continuation of enrolment form from the Financial Aid Office. This is usually issued after the student has officially registered at the Faculty and only by written request.

Early Withdrawals and Leaves of Absence

Students who are considering withdrawing or taking a leave of absence are encouraged to discuss their plans with the Assistant Dean, Students. We understand the uniqueness of each situation and the circumstances which lead to this decision. The impact on the student's financial aid award will vary and a prorating method may be used. For a student on-leave for a full term, the financial aid assistance will be prorated to account for a one-term budget assessment. If students already received the award payments for a full-year assessment, they may be required to return a portion of the award amount to the Faculty.

Students should refer to the Student Accounts website at www.fees.utoronto.ca for more information on their tuition fees adjustment schedule.

The Financial Aid Office is required to notify the students' lenders (government student financial assistance agency and Scotiabank) of their withdrawal date. Students are encouraged to contact the lenders to get more information on their withdrawal policies. In most cases, the students' loans may go into early repayment.

Special Circumstances

Students who have special circumstances which may make them eligible for additional financial assistance from the Faculty should include that information in a separate letter attached to the application. All such letters must be supported by documentation. Certain expenses such as non-routine medical or dental expenses require an accompanying explanation and supporting documentation which the Financial Aid Committee will review.

In certain exceptional circumstances, the Faculty will consider variations to the policies in this booklet, which will be evaluated on a case-by-case basis. Students who wish to seek such variations should consult the Senior Financial Aid Advisor as soon as possible.

Approval for financial assistance from the Faculty will depend on the nature of the special circumstances and the funds available. It is important to remember that the amount of interest-free loan and/or bursary for which a student is eligible will be a reflection of the amount of financial aid available to all students, and of one's need relative to other students.

Not Applying for Faculty of Law Financial Aid Assistance

All students are encouraged to apply for Faculty of Law financial assistance. Students who are considering not seeking financial aid assistance from the Faculty:

- Are encouraged to continue to apply for federal and provincial government student financial assistance (both loans and bursaries). These loans are interest-free while a student is registered full-time; loan repayment assistance and debt-relief programs are also available. These loans are also considered eligible loans for the Back-end Debt Relief Program.
- Can access the interest-bearing Scotiabank line of credit by submitting an online application for the Scotia Professional® Student Plan, and by dealing with the bank directly.

Contact Information

Faculty of Law, Financial Aid Office

Phone: 416-978-3716 Email: financialaid.law@utoronto.ca

Aladdin Mohaghegh, Senior Financial Aid Advisor

Phone: 416-978-3716 Email: financialaid.law@utoronto.ca

Rejeanne Puran, Admissions & Financial Aid Coordinator

Phone: 416-978-3716 Email: law.admissions@utoronto.ca

OSAP Inquiries

University of Toronto Admissions & Awards Office

Phone: 416-978-2190 Email: osap.staff@utoronto.ca

Scotiabank

222 Queen Street West
Queen and McCaul
Toronto, ON, M5V 1Z3

You may contact your Scotiabank representative at the following numbers:

Students with surnames from A-L	Shanta Gulchand shanta.gulchand@scotiabanl.com 416-866-3940 ext. 4207
Students with surnames from M-Z	Lynne Owen lynne.owen@scotiabank.com at 416-866-3940 ext. 4206

Appendix I – Provincial Government Student Financial Assistance Programs

Province/Territory	Website
Yukon	http://www.education.gov.yk.ca/advanceded/index.html
Northwest Territories	http://nwtsfa.gov.nt.ca/
Nunavut	http://www.gov.nu.ca/education/eng/adult/fans/index.htm
British Columbia	http://www.aved.gov.bc.ca/studentaidbc/welcome.htm
Alberta	http://www.alis.gov.ab.ca/studentsfinance
Saskatchewan	http://www.student-loans.sk.ca
Manitoba	http://www.gov.mb.ca/educate/sfa/pages/sfaFrontDoor_en.html
Quebec	http://www.afe.gouv.qc.ca
Ontario	http://osap.gov.on.ca
New Brunswick	http://www.studentaid.gnb.ca
Prince Edward Island	http://www.edu.pe.ca/studentloan/guide
Newfoundland	http://www.edu.gov.nf.ca/studentaid
Nova Scotia	http://studentloans.ednet.ns.ca/

Appendix II – Financial Aid Examples

The following examples of students applying for financial aid were prepared by the Financial Aid Office staff. Please do not hesitate to contact the Financial Aid Office if you need assistance in reviewing the following scenarios.

Example 1: First-Year Student, Provisional Financial Need Assessment

Jane is 25-years old and will be starting her first-year of studies at the Faculty of Law during the 2016-2017 academic year. In February 2016 she submits a financial aid application that shows that she is single with no dependants, and that she will be renting an apartment for the academic year.

Her parents have a total combined income of \$110,000 (based on the 2014 tax year). Jane is their only child.

Jane will be working for 12 weeks during the summer before she starts first year, with gross weekly earnings of \$700. She will be living at home with her parents for most of the summer. Jane's personal assets include \$2,000 in her bank account as of May 1 and a 2006 Honda Civic which she calculates is worth \$5,000. She will also be applying to OSAP for loans and grants.

Jane estimates she will pay \$1,000 for a new computer, and also estimates \$300 for her move from Ottawa to Toronto.

Based on the information provided by Jane, her financial aid assessment is as follows:

Her Total Expenses are \$ 49,735 based on

Basic expenses of \$ 48,435 for first-year student living away from home	See budget table on page 9.
Additional expenses of \$1,300 for her moving expenses and computer purchase	See pages 10-11 for allowable expenses.

Her Total Resources are \$23,352 based on

Parental deeming contribution of \$6,252	See page 16 for parental deeming formula.
Summer deeming contribution of \$2,700	See page 15 for summer deeming formula.
Savings and value of vehicle of \$7,000	See page 13 for student assets information.
Government student assistance of \$7,400	See page 12 for government student financial assistance.

Her Unmet Need will be \$ 26,383, the difference between her Total Expenses and Total Resources (\$ 49,735 - \$23,352). The Faculty of Law will advise Jane that it will provide her a combination of bursaries (non-repayable grants) and interest-free loans (repayable to the bank from which the loan is received) in order to meet her unmet need.

The Faculty will require Jane to submit the following documents by September 8, 2016 in order to determine the final amount of her financial assistance:

1. Final summer earnings paystub showing year-to-date earnings
2. Her parents' 2015 income tax notices of assessment
3. Copy of computer purchase receipts
4. Copy of moving receipts
5. Notice of assessment for her 2016-17 government student financial assistance
6. Copy of her 2016-2017 government student loan application.
7. Her rental agreement for the academic year.

Example 2: First-Year Student, High Financial Need, Provisional Need Assessment

Steve is a 23-year old student starting his first year at the Faculty of Law in September 2016. In March 2015, he submits a financial aid application showing that he is single with no dependants, and that he will be living in a shared rental apartment during his first year.

Steve's mother is a sole-support parent whose 2014 income was \$83,400, and who has two other children under 18. His father died two years ago.

Steve worked for only six weeks during the summer before his first year. He rented an apartment for most of the summer. He expects to apply for and receive OSAP funding as well for his law education.

Steve will be buying a new computer, and he estimates he will pay approximately \$1,500 for it.

Based on the information provided by Steve, his provisional financial aid assessment is as follows:

His Total Expenses are \$ 49,935 based on

Basic expenses of \$ 46,848 for first-year student living away from home	See budget table on page 9.
Additional expenses of \$1,500 for his computer purchase	See page 10 for allowable computer expense.

His Total Resources are \$9,462 based on

Parental deeming contribution of \$1,062	See page 16 for parental deeming formula.
Summer deeming contribution of \$1,000	See page 15 for summer deeming formula.
Government student assistance of \$7,400	See page 12 for government student financial assistance.

Steve's Total Expenses exceed his Total Resources by \$40,473, which represents his Unmet Need (\$ 49,935 - \$9,462). The Faculty of Law will advise Steve that it will provide him a combination of bursaries (non-repayable grants) and interest-free loans (repayable to the bank from which the loan is received) in order to meet his unmet need.

Steve is required to submit the following documents by September 8, 2016 in order for the Faculty to make a final need assessment for him:

1. His mother's 2015 income tax notice of assessment
2. Copy of computer purchase receipts
3. Summary showing his total pre-law education OSAP loans
4. Notice of assessment for his 2016-2017 government student financial assistance
5. Copy of his 2016-2017 government student loan application
6. Final summer earnings paystub showing year-to-date earnings.
7. His rental agreement for the academic year.

Example 3: First-Year Student with High Total Resources

Jason is a 27-year old student from BC who is starting first-year in September 2016. In June 2016 he submits a financial aid application that shows that he is single with no dependants, and that he will be living with his father in Toronto during the academic year.

His parents are divorced and live in separate households. Their total combined 2014 income is \$230,000. Jason has a 21-year old sister who will also be attending university full-time in 2016-2017.

Jason will be traveling in Mexico and South America during the summer, thus he is unable to work and save money. His personal assets include \$ 15,000 in his bank account as of May 1 and \$12,000 in RRSPs. He will also be applying to the BC Student Assistance Program for loans and grants.

Jason estimates he will pay \$1,500 for a new computer, and also estimates \$1,000 for his move from Vancouver to Toronto.

Based on the information provided by Jason, his financial aid assessment is as follows:

His Total Expenses are \$ 43,399 based on

Basic expenses of \$ 40,899 for first-year student living at home	See budget table on page 9.
Allowable expenses of \$2,500 for his computer purchase and moving expenses	See pages 10 – 11 for allowable expenses.

His Total Resources are \$ 46,330 based on

Parental deeming contribution of \$13,133	See page 16 for parental deeming formula.
Summer deeming contribution of \$1,000	See page 15 for summer earnings formula.
Savings of \$ 15,000	See page 13 for student assets information.
RRSP of \$10,000	See page 14 for RRSP deeming formula.
Government student assistance of \$7,400	See page 12 for government student financial assistance.

Jason's financial aid assessment shows that he has \$2,931 more in Total Resources than Total Expenses (\$ 43,399 – \$46,330), thus all of his need can be met by his personal assets, family contribution and government financial assistance. He is thus not eligible for any Faculty of Law funding for his first year. He can look into taking out an interest-bearing loan with Scotiabank; such a loan, however, will not be considered eligible for either interest-free relief or the Back-end Debt Relief Program. Jason's government loans will be eligible for the Back-End Deb Relief program.

For his second year, Jason may be eligible for Faculty of Law funding, depending on the information he provides in his second-year financial aid application. For example, his expenses may increase if he decides to rent an apartment for his second year instead of living with his father. His resources may also go down; his savings may have already been depleted, and his RRSP assets will be deemed to be \$2000 at the beginning of his second year.

Example 4: Second-Year Student, Married with Dependant

Sarah is a 27-year old second-year student during the 2016-2017 academic year. In September 2016, she submits a financial aid application that shows that she is married with one four-year old child.

Her father is deceased and her mother is retired with a 2015 retirement income of \$50,000. Sarah has two other siblings who will also be attending university full-time in 2016-2017.

Sarah worked for 12 weeks during the summer between her first and second years, and declares a weekly gross summer earning of \$1,000. Her spouse works full-time and she reports his 2014 salary to be \$35,000.

Sarah has already applied for OSAP loans and grants, and she provides a copy of her Notice of Assessment with her application form.

Based on the information provided by Sarah, her financial aid assessment is as follows:

Her Total Expenses are \$ 52,785 based on

Basic expenses of \$ 47,785 for second-year student living away from home	See budget table on page 9.
Allowable expense of \$5,000 for one dependent child.	See page 10 for allowable expenses – dependants.

Her Total Resources are \$11,900 based on

Parental deeming contribution of \$0	See pages 16 for parental deeming formula.
Spousal deeming contribution of \$2,600.	See pages 17 for spousal deeming formula.
Summer deeming = \$1,900.	See page 15 for summer deeming formula for students with dependent children.
Government student assistance of \$7,400	See page 12 for government student financial assistance.

Sarah's Unmet Need will be \$40,885, the difference between her Total Expenses and Total Resources (\$52,785 - \$11,900). The Faculty of Law will advise Sarah that it will provide her a combination of bursaries (non-repayable grants) and interest-free loans (repayable to the bank from which the loan is received) in order to meet her unmet need.

Example 5: Third-Year Student, Married, with Summer Job at a Firm

Joe is a 35-year old third-year Faculty of Law student during the 2016-2017 academic year. In September 2016 he submits a financial aid application that shows he is married with no children. He and his wife, who has a 2015 salary of \$40,000, are renting an apartment during the academic year.

Both of Joe's parents are retired, and their combined retirement income for 2015 is \$100,000. Joe is the only child in the family who is attending university in 2016-2017.

Joe worked for 12 weeks with a Bay Street law firm during the summer between his second and third years, where his gross income was \$1,300/week.

Joe has already applied for OSAP loans and grants, so he submits a copy of his Notice of Assessment as part of his application, as required. He is eligible to receive \$6,140 in loans.

Joe's financial need assessment, based on the information he provided, is as follows:

His Total Expenses are \$ 47,785 based on

Basic expenses of \$ 47,785 for third-year student living away from home	See budget table on page 8.
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His Total Resources are \$19,036 based on

Parental deeming contribution of \$2,376	See pages 16 for parental deeming formula.
Spousal deeming contribution of \$4,100	See pages 17 for spousal deeming formula.
Summer deeming contribution of \$6,420	See page 15 for summer deeming formula.
Government student assistance of \$6,140	See page 12 for government student financial assistance.

Joe's Total Resources are less than his Total Expenses by \$28,749, which means he has Unmet Need (\$ 47,785 - \$19,036). His financial aid award letter will state that he is eligible for both bursaries (non-repayable grants) and interest-free loans (repayable to the bank from which the loan is received) from the Faculty of Law.

Note that for his first and second years at the Faculty of Law, Joe was eligible for and did receive higher amounts for both his bursaries and interest-free loans. He is eligible for less financial aid in his third year largely because he has more resources at hand, due to his substantial earnings from his summer job.

If Joe needs more resources, he can access his Scotiabank Professional Student Plan, if he still has not used up all his credit. Any amounts he borrows over and above the interest-free loan he is eligible for will not be eligible for interest-free payment reimbursements from the Faculty. At the same time, only his interest-free loan portion will be eligible for the Back-end Debt Relief Program.

Appendix III: Scholarships for Diverse Law Students in Canada

June 2015

Black Students

Name & Website	Amount	Requirements	Other Details
Borden Ladner Gervais LLP Scholarship – Black Business & Professional Association http://www.bbpa.org	\$3 000	• African Canadian • Demonstrated financial need	• A letter describing the reasons why you would be a worthy recipient of a BBPA National Scholarship ◦ Include your contribution to the Black community, other volunteer activities, your academic achievements, your most important accomplishments and your future goals. • A completed financial information schedule stating your budget for the coming year including information on your expected sources of funding (e.g. other scholarships received, student loan, parents, etc.), family income and related information, to assist us in determining your financial need. • Letters of reference from the two individuals named in your application ◦ One must be a teacher from your high school, college or university ◦ The other must be an individual, other than your teacher or a family member, who is familiar with your community service. • An up to date official transcript. • Two passport size photos

Fraser Milner Casgrain LLP Scholarship – Black Business & Professional Association http://www.bbpa.org	\$5 000	• African Canadian • Demonstrated financial need	• A letter describing the reasons why you would be a worthy recipient of a BBPA National Scholarship ◦ Include your contribution to the Black community, other volunteer activities, your academic achievements, your most important accomplishments and your future goals. • A completed financial information schedule stating your budget for the coming year including information on your expected sources of funding (e.g. other scholarships received, student loan, parents, etc.), family income and related information, to assist us in determining your financial need. • Letters of reference from the two individuals named in your application ◦ One must be a teacher from your high school, college or university ◦ The other must be an individual, other than your teacher or a family member, who is familiar with your community service. • An up to date official transcript • Two passport size photos
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The Rose Family Scholarships – Black Business & Professional Association http://bbpa.org/events-programs/national-scholarships/the-scholarships/	\$6 600	• African Canadian • Demonstrated financial need	• A letter describing the reasons why you would be a worthy recipient of a BBPA National Scholarship ◦ Include your contribution to the Black community, other volunteer activities, your academic achievements, your most important accomplishments and your future goals. • A completed financial information schedule stating your budget for the coming year including information on your expected sources of funding (e.g. other scholarships received, student loan, parents, etc.), family income and related information, to assist us in determining your financial need. • Letters of reference from the two individuals named in your application ◦ One must be a teacher from your high school, college or university ◦ The other must be an individual, other than your teacher or a family member, who is familiar with your community service. • An up to date official transcript • Two passport size photos
Michael Kelly Memorial Award – University of Toronto St George	Unknown	• African Canadian • Financial need	• To be awarded in the first instance as an entrance scholarship to a Black student entering the first year of the J.D. program on the basis of commitment to community, academic excellence and financial need • Awarded as part of the Faculty of Law’s financial aid application process – no separate application required
Harry Jerome Scholarships http://bbpa.org/	Unknown	• Black • Financial need	• Harry Jerome Scholarships are given to Black students attending a college or university in Canada in order to nurture academic excellence among Black youth • They are awarded based on high academic achievement, financial need and recognized contribution to the Black community

Visible Minority Students			
Name & Website	Amount	Requirements	Other Details
Shou-Yun Pang Scholarship http://www.adm.utoronto.ca/adm-awards/html/awards/notices/pang_shou_yun.htm	\$2 000	- Students from Hong Kong, Taiwan, or mainland China - Financial need	- Undergraduate or graduate - To be awarded to students from Hong Kong, Taiwan or mainland China on the basis of academic merit and financial need
S. Ubukata Fund for Japanese Students http://www.adm.utoronto.ca/adm-awards/html/awards/notices/ubukata_s.htm	\$400	Japanese students from Japan proper	- Japanese students from Japan proper - No financial aid from any other source - Full-time student at U of T (any course)
CAPE Scholarship (Canadians for Access to Professional Education) www.capescholarship.ca/scholarship	\$5 000	Considered a socio-economic or ethno-cultural minority	- Pursuing a professional degree in Canada - Applied for student financial assistance - Considered a socio-economic or ethno-cultural minority

The Canadian Association of Black Lawyers' Annual Lucie and Thornton Blackburn Scholarship https://www.mcgill.ca/law-studies/files/law-studies/lucie-and-thornton-blackburn-scholarship-2014.pdf www.cabl.ca	\$5 000	• Visible minority • Financial need	• Awarded on the basis of financial need to a visible minority student entering his or her second year of study in an LLB or JD Program at a Canadian law school • Must complete a 1000 word essay on a selected topic
Omatsu Federation and Asian Canadian Lawyers Scholarship http://faci.ca/faci-awards-nominations-and-omatsu-faci-scholarship/	\$500 or \$1 000	• Self-identification as of Asian descent • Financial need	• One award of \$1 000 or two awards of \$500 • Based on: leadership and community involvement, law student vision, academics, financial need, personal statement, demonstrated of past/present/future involvement in promoting social justice • Law student in Ontario, Québec, or BC • Member of FACI • Citizen or permanent resident

ABA Legal Opportunity Scholarship Fund http://www.americanbar.org/groups/diversity/diversity_pipeline/projects_initiatives/legal_opportunity_scholarship.html	\$15 000 over 3 years	Racial, ethnic diversity	- The ABA Legal Opportunity Scholarship grants 20 incoming diverse law students with \$15,000 of financial assistance over the course of their three years in law school - During his term as ABA President, William G. Paul initiated the scholarship to encourage racially and ethnically diverse students to apply to and attend law school - By agreeing to participate, a law school commits to provide either matching funds or a tuition waiver equivalent to the amount provided by the Legal Opportunity Scholarship Fund for any recipient attending their law school - A law school that agrees to participate in the program will provide funds only if an ABA scholarship recipient attends that school **U of T has not (yet) agreed
The Salim Majdalany Entrance Scholarship		Foreign student from Lebanon, Syria, Jordan, Iraq, or any other member state of the Arab League	- The Salim Majdalany Entrance Scholarship, based on academic achievement, to be awarded to a foreign student from Lebanon, Syria, Jordan, Iraq or any other member state of the Arab League, who is entering or is enrolled in the Faculty of Applied Science and Engineering or the Faculty of Law - The award is open to qualified students in both faculties but priority is to be given to candidates from the Faculty of Applied Science and Engineering - Awarded as part of the Faculty of Law's financial aid application process – no separate application required

<i>Students with Disabilities (Not Specified)</i>			
Name & Website	Amount	Requirements	Other Details
Class of 1964 Fund – University of Toronto St George Campus	Unknown	- Physical disability (special consideration) - Financial need	- The fund is to be used to assist students in the J.D. program on the basis of academic excellence and financial need - Special consideration is to be given to students with a physical disability - Awarded as part of the Faculty of Law’s financial aid application process – no separate application required
John Yaremko Opportunity Fund – University of Toronto St George	Unknown	- Disability (special consideration) - Financial need	- Awarded annually to a student in any year at the Faculty of Law on the basis of financial need and scholarship - Special consideration to be given to a deserving student with a disability, provided that if there is no such student enrolled at the Faculty of Law in a given year, the award may still be granted - Awarded as part of the Faculty of Law’s financial aid application process – no separate application required
W.B. Purvis National Entrance Scholarship – University of Toronto St George http://www.adm.utoronto.ca/adm-awards/html/awards/mainawdpagem.htm	Unknown	- Physical disability - Financial need	For a deserving student suffering from serious physical disability, to be awarded on the basis of academic achievement, extracurricular activities, public service and financial need

Eric Waldron Scholarship Award http://www.ofcp.ca/pdf/10_awards/Eric%20Waldron%20Scholarship%20Award.pdf	\$2 000	Disability	- This scholarship is provided to a student with a disability who is enrolled in an Ontario College or University and who has completed his or her first year of instruction at University or College - Enrolment in programs that will lead to working with individuals with disabilities will be an asset - The Scholarship Selection Committee is interested in the student's volunteer and employment endeavours and/or family involvement with an individual(s) with a disability - Personality, attitude and leadership attributes of the applicant will also be considered through personal/professional letters of reference - Academic and community references are acceptable - Please note that course transcripts including marks are required
Irving J Hoffman Memorial Scholarship http://www.adm.utoronto.ca/adm-awards/html/awards/notices/hoffman_ij.htm	\$500	Physical handicap	- Undergraduate - Physically handicapped - Superior academic achievement
Abdul Razak and Sofia Naik Award http://www.adm.utoronto.ca/adm-awards/html/awards/notices/abdul%20razak%20and%20sofia%20naik%20award.htm	\$400	- Disability - Financial need	- Undergraduate or graduate - To be awarded to a student with a disability on the basis of financial need

Allen Angus Rodgers Wheelchair Athletes' Fund Disability Bursaries http://www.adm.utoronto.ca/adm-awards/html/awards/notices/rodgers_aa.htm	\$1 100	• Disability • Financial need	• Any program at U of T • Demonstrates ○ Financial need ○ Contribution to community through volunteering or demonstrated leadership ability ○ Canadian citizen or permanent resident ○ Maintain satisfactory academic standing
Centennial Flame Research Award www.parl.gc.ca/HousePublications/Publication.aspx?DocId=5117650&Language=E&Mode=1&Parl=41&Ses=1	\$5 500	• Disability	• Canadian citizen • Disability • Prepare report focusing on public achievements of one or more disabled Canadians • Submit an outline of proposed research project aimed at publicizing the achievements of one or more Canadians with disabilities
Ada Mackenzie Memorial Foundation https://www.canadahelps.org/en/charities/the-ada-mackenzie-memorial-foundation/	Varies	• Wheelchair athlete with a disability	• The applicant must be a wheelchair athlete with a disability and a member in good standing with their affiliated province/territory and the CWSA • The athlete must be enrolled full-time or part-time in an educational program for the 2009-2010 academic year
NEADS Equity Through Education Awards http://www.neads.ca/en/about/projects/ete2/scholarship/	\$3 000	• Permanent disability	• Canadian citizen or permanent resident • Permanent disability • Commitment to academic discipline • Volunteerism and/or employment • Potential to be an outstanding participant in the community

Ontario Bursary for Students with Disabilities – OSAP https://osap.gov.on.ca/OSAPportal	Up to \$2 000	Disability requiring education-related services or equipment	- Up to \$2,000 is available from the Ontario Government for students with disabilities who require education-related services or equipment such as tutors, note-takers, interpreters, brailers or technical aids directly related to their disability (certain conditions apply) - Complete the “Application for Bursary for Students with Disabilities” when you apply to OSAP
The Carol McGregor Scholarship http://www.opseu.org/notices/opseuscholar.htm#The_Carol_McGregor_Scholarship	\$3 000	- Disability - Child of an OPSEU member	- Open to children of OPSEU members - Recipient must have a visible or invisible disability and be pursuing post-secondary education at a publicly-funded university, community college or trades program - Extra consideration will be given to students who have participated in a collective action or community organizing on disability or human rights issues - Short essay is required
The Aird Scholarship http://www.law.utoronto.ca/academic-programs/jd-program/financial-aid-and-fees/bursaries-and-scholarships/complete-list	\$2 500	Physical disability	- This award assists physically disabled students pursue full-time studies at a recognized Ontario post-secondary institution and to help foster a special talent or life-time interest - Successful applicants who best demonstrate scholastic achievement and outstanding motivation and initiative will be awarded a scholarship of \$2,500 each

<i>Hard-of-Hearing and Deaf Students</i>			
Name & Website	Amount	Requirements	Other Details
George H Nofer Scholarship for Law and Public Policy – Alexander G Bell Association for the Deaf http://www.agbell.org	\$5 000	Deaf or hard of hearing	- Available to a graduate student who has been accepted at or recently enrolled in an accredited law school or masters/ doctoral program in public policy as a full-time first-year rising graduate student - Recipients who have completed at least nine credit hours may re-apply for a scholarship in their second and third year of study
Canadian Hard of Hearing Association Scholarship Program http://www.chha.ca/chha/scholarships-index.php	Unknown	Hard of hearing, oral deaf, or deafened	- First time or returning post-secondary students registered in a full-time program at a recognized college or university - Hard of hearing, deafened, or oral deaf - Academic achievement, determination to cope with hearing loss, community involvement

<i>Students with Visual Impairments</i>			
Name & Website	Amount	Requirements	Other Details
T-Base Communications Scholarship http://www.blindcanadians.ca/news/bb/2012-03-t-base-communications-scholarship-application	\$2 000	Blind, deaf-blind, or partially-sighted	- Academic achievement, judgment, and leadership - Blind, deaf-blind, or partially-sighted - Expected to participate in 2 ad-hoc advisory committee meetings
F.J.L. Woodcock/Sir Arthur Pearson Association of War Blinded Scholarship Foundation – Canadian National Institute for the Blind http://www.cnib.ca/en/about/awards	Unknown	Vision impaired	- Students who have not more than 20/70 vision after corrections, and who are continuing either their vocational or academic education at the post-secondary level are eligible to apply for a F.J.L. Woodcock/Sir Arthur Pearson Association of War Blinded Scholarship - Students should have a high degree of motivation, a reasonable level of achievement and find the scholarship of assistance

<i>Students with Specific Illnesses/Diseases/Other Disabilities</i>			
Name & Website	Amount	Requirements	Other Details
The OBCL Epilepsy Scholarship Awards http://epilepsyontario.org/?p=3471	\$1 000	• Living with epilepsy • Aged 16-29	• The OBCL Epilepsy Scholarship Awards are proud to offer up to 10, \$1,000 scholarships to students across Ontario, who are living with epilepsy, and who are continuing their studies in post-secondary education
Dr. E Bruce Hendrick Scholarship Program http://www.sbhao.on.ca/programs-services/scholarships-bursaries/hendrick-scholarship	To be determined yearly	• Spina bifida and/or hydrocephalus	• Valid at any accredited university or college • Open to Canadian citizens with spina bifida and/or hydrocephalus residing in the province of Ontario • The selection of the award recipient will be made by the Program Advisory Committee • When making its decision, this committee will take into account the applicant's motivation, self-awareness, and goal setting, as well as potential for success
Brain Injury Association of Canada Bursary Program http://biac-aclc.ca/en/2008/03/01/biac-bursary-program/	\$2 000	• Acquired brain injury	• Full time student at a Canadian post secondary institution in a recognized program leading to an undergraduate degree, certificate or diploma or recognized apprenticeship/trades programs • Acquired brain injury • Canadian citizen, Permanent Resident or Protected Person, within the meaning of the Immigration and Refugee Protection Act • Have already completed some of a year of postsecondary education.

Carol Thomson Memorial Fund Scholarship – Learning Disabilities Association of Canada (LDAC) www.ldac-acta.ca	\$1 000	• Learning disability	• Documented learning disability (ADHD does not qualify) • Canadian citizen or permanent resident
Copnick/Hilliard Scholarship – Canadian Paraplegic Association https://www.spinalcordinjurycanada.ca/about_us/scholarships/ http://www.canparaplegic.org	\$500	• Spinal cord injury	• Spinal cord injury • Applicants are responsible for ensuring that all necessary documentation, such as letters of reference, transcripts and medical status are received by the selection committee. • Letters of reference should address the applicant's outstanding initiative, scholastic achievement, work as a peer volunteer and contribution to persons with spinal cord injury
Gloria Landis Memorial Bursary – Learning Disabilities Association of Canada http://www.ldao.on.ca	\$1 000	• Learning disability • Aged 25 or older	• Documented learning disability • At least 25 years old • Must not have attended school full-time for three or more years • Considered a mature student by their institution of choice • Entering first year • Ontario resident

Lilly-MDAO Moving Lives Forward Scholarship www.mooddisorders. on.ca	\$2 000	• Mood disorder	• Mood disorder • Receiving medical treatment
UCBeyond Scholarship Program http://jointhealth.org/ /pdfs/UCBeyondSch olarshipApplicationF orm.pdf	\$5 000	• Crohn's disease or ulcerative colitis	• Legal or permanent resident of Canada • Diagnosed with Crohn's disease or ulcerative colitis • Seeking an undergraduate/graduate degree or enrolled in a trades program • Demonstrates academic ambition • Embraces a way of life that goes above and beyond the boundaries of living with IBD
Abbott IBD Scholarship for Students with IBD http://ibdscholarshi p.ca/EN/index.php	\$5 000	• Inflammatory bowel disease	• Student living with IBD • Attending a post-secondary educational institution

Schizophrenia Society of Ontario – Investing in the Future Scholarship Program http://www.schizophrenia.on.ca/component/content/article/239-about-the-program.html	Unknown	Schizophrenia or psychotic illness (Also available to students with a parent living with schizophrenia or another psychotic illness)	- Must be diagnosed with schizophrenia or another psychotic illness - Be involved in a recovery plan - Complete application package - Application form - Letter - What you have learned as you’ve moved towards recovery (highlighting the reintegration and rehabilitation activities that you are involved in) - Outline support systems you have in place, and how you will cope with the stresses of returning to school - Career and study goals - Career and study goals - Recommendations from 2 references
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LGBTQ Students

Name & Website	Amount	Requirements	Other Details
Out On Bay Street http://outonbayst.org/scholarship-program/			*Being developed for 2012-2013
The Roberts Fund Bursaries http://www.uc.utoronto.ca/content/view/227/1296	\$1 000	- LGBT student at U of T - Financial need	- Applications for bursaries may be made by lesbian, gay, bisexual, and transgendered students enrolled as undergraduates on any campus of the University of Toronto - The primary consideration for making awards will be financial

/			need, though other factors will be considered, such as outstanding volunteer contributions (on or off campus) aimed at increasing acceptance of sexual diversity, and commitment to academic achievement
<i>Other Scholarships for Diverse Students</i>			
Name & Website	Amount	Requirements	Other Details
Storwell Self Storage Foster Children Bursary http://www.storwell.com/bursary-application	\$2 000	• Foster child • Financial need	• Open to law students • Applicant must have been a foster child with either CCAS or CAS Or similar official Canadian foster care program and agrees to having the above organization verify the same • Will be enrolled as a full-time student at a recognized post-secondary institution in Canada as of Sept 2012 • Canadian Citizen or Permanent Resident • Applicant must be 24 years of age or less at the time of application • Winner agrees to having his/her name, photo and post secondary institution displayed on the Storwell website
Baker Donelson Diversity Scholarship Program http://www.bakerdonelson.com/diversity-scholarship-diversity-practices/	\$10 000	• Diversity • Completed 1st year of law school	• Awarded to 3 diverse law students • \$10 000 in 3rd year to defray the cost of tuition and other expenses • Also awarded a salaried 2L Summer Associate position in one of Baker Donelson's offices (Birmingham, AL; Atlanta, GA; Orlando, FL; Baton Rouge, New Orleans, LA; Jackson, MS; Chattanooga, Johnson City, Knoxville, Memphis, Nashville, TN; or Houston, TX)

Maytree Scholarship Program http://maytree.com/grants/maytree-scholarship-program	Unknown	- Protected persons or permanent residents who were protected persons - Aged 17-26 - Living on their own with no parents in Canada	- Maytree offers a scholarship program for protected persons or permanent residents who were protected persons, between the ages 17 and 26, entering first year of an undergraduate full-time university or community college program in Toronto - It is designed for students with a sense of civic responsibility combined with a successful academic, work and/or volunteer service record - The Maytree Scholarship Program is an intensive, participatory program which provides peer and financial support - The Scholarship Program covers tuition, books, transportation, rent and a living allowance, and it includes monthly meetings for a maximum of ten students. - The group engages in voluntary work throughout the school year, which helps further develop a sense of civic engagement and responsibility
Class of 1988 Gratitude Fund	Unknown	Financial need and diversity	- Class of 1998 Gratitude Fund, established by the Class of 1998 in support of an entrance bursary, to go to students in financial need and to ensure the diversity of the student body. - Awarded as part of the Faculty of Law's financial aid application process – no separate application required
General Motors of Canada First Generation Fund	Varies	- Students who are of the first generation of their family to attend university - Financial need	- General Motors of Canada First Generation Fund (Scholarship and Bursary) is awarded to students who are of the first generation of their family to attend university, on the basis of financial need and academic excellence. Established by General Motors of Canada Ltd. - Awarded as part of the Faculty of Law's financial aid application process – no separate application required