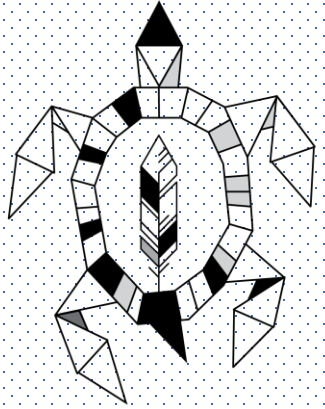


INDIGENOUS* JD STUDENT FUNDING GUIDE

A guide to bursaries, loans and funding opportunities for First Nation, Inuit and Métis JD students at the University of Toronto Faculty of Law



UNIVERSITY OF TORONTO
FACULTY OF LAW



INDIGENOUS INITIATIVES OFFICE

* Please note that Indigenous and Aboriginal are used interchangeably in this document. Our preference at U of T Law is to use Indigenous when speaking generally about First Nations, Inuit and Métis people but some bursaries, scholarships, etc. continue to use Aboriginal.

FINANCIAL AID AT THE LAW SCHOOL

INTRODUCTION

Determining how you will finance your legal education can sometimes be an overwhelming process. The Faculty of Law at the University of Toronto wants to ensure that a legal education is financially accessible to all JD students, and the Faculty's Financial Aid Committee has strived to create a financial aid system that is transparent and equitable to all students who require assistance. The Faculty awards financial aid 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 interest rather than debt-induced financial pressures.

Students seeking assistance should always start with the [Financial Aid Office](#), and familiarize themselves with the general types of financial aid available to all JD students, including government loans, Faculty bursaries, interest-bearing loans, and scholarships and prizes.

This guide is to be used in conjunction with the Financial Aid [Policies and Procedures Booklet](#), and is aimed specifically at University of Toronto JD Students of Indigenous/Aboriginal descent (including First Nations (Status and Non-Status), Métis and Inuit). This guide is for informational purposes only. Students are responsible for confirming eligibility requirements and deadlines, as the contents of this document are subject to change. All detailed financial aid questions should be directed to the Financial Aid Office, the Manager, Indigenous Initiatives, or the administrators of external funding.

HOW FINANCIAL AID IS CALCULATED

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 in the [Financial Aid Booklet](#).

A basic budget is set by the Financial Aid Committee which is applied to all students. The basic budget and a set of allowable expenses is published in the [Financial Aid 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.

The Formula:

Basic student budget + Allowable expenses = Student adjusted allowable budget MINUS the following (if applicable):

- Student personal contribution (income/assets/investments)
- Spousal deeming contribution
- External scholarships (note that these may be calculated differently for Indigenous students)
- Parental deeming contribution
- Summer earnings deeming contribution
- Government student loans

= Unmet Financial Need (covered or met through a combination of bursaries and interest-free loans)

Faculty 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. This minimum level changes year by year. Please see the [Financial Aid Booklet](#) for the most up to date rules, information and details.

OBTAINING FUNDING FROM YOUR BAND OR NATION



FOR FIRST NATIONS STUDENTS ...

Band funding may be available for Status First Nations students. To determine eligibility and availability of funding, **students must directly contact their Band's Education Office.** In Ontario, some bands have their funding administered together. For instance, the [Southern First Nation Secretariat](#) issues the funding for five southern Ontario reserves (including the Chippewas of Kettle and Stony Point First Nation, the Caldwell First Nation, and the Oneida Nation of the Thames). All funders have their own application forms, deadlines, policies, and priorities.

Typically, the deadline for fall funding is normally in the spring prior to the start of the fall term. Students have to re-apply for band funding every year, and there are no guarantees that funding will be granted every year. A fully funded student would receive tuition, books and a monthly living allowance. Monthly living allowances generally run from \$700 - \$1000 for a single student, or higher for students with dependants.

Please note that if a student is receiving funding from their community, including tuition and living allowances, **the funding will be treated as student's resources under the Faculty's Financial Aid Program and will be calculated as follows:** 50% of the first \$15,000 and 70% of amounts higher than \$15,000 of any band/federal or territorial government/bursary/scholarship funding will be deemed as part of students' resources. For assistance in understanding how your funding would be calculated, please contact Aladdin Mohaghegh, Senior Financial Aid Advisor, at: ala.mohaghegh@utoronto.ca or 416-978-5842.

FOR INUIT STUDENTS ...

Inuit students who were residents of the northern territories prior to the academic year may be eligible for funding support from their respective territorial governments. In Ontario, the funding is administered by the Mississaugas of the New Credit Education Office.

Please note that if a student is receiving funding from their community, including tuition and living allowances, **the funding will be treated as student's resources under the Faculty's Financial Aid Program and will be calculated as follows:** 50% of the first \$15,000 and 70% of amounts higher than \$15,000 of any band/federal or territorial government/bursary/scholarship funding will be deemed as part of students' resources. For assistance in understanding how your funding would be calculated, please contact Aladdin Mohaghegh, Senior Financial Aid Advisor, at: ala.mohaghegh@utoronto.ca or 416-978-5842.

FOR MÉTIS STUDENTS ...

The Métis Nation of Ontario administers bursaries for any student who identifies as Métis and can demonstrate financial need. There is no requirement to be a member of the Métis Nation of Ontario for these awards. Métis students from across Canada are considered.

Applications for these bursaries are administered through the central University of Toronto, with final decisions being made by the Métis Nation of Ontario. Funding applications are due in late November each year. Additional information can be accessed through this [link](#).

Please note that if a student is receiving funding from their community, including tuition and living allowances, **the funding will be treated as student's resources under the Faculty's Financial Aid Program and will be calculated as follows:** 50% of the first \$15,000 and 70% of amounts higher than \$15,000 of any band/federal or territorial government/bursary/scholarship funding will be deemed as part of students' resources. For assistance in understanding how your funding would be calculated, please contact Aladdin Mohaghegh, Senior Financial Aid Advisor, at: ala.mohaghegh@utoronto.ca or 416-978-5842.

**SCHOLARSHIPS AND BURSARIES
AVAILABLE TO INDIGENOUS STUDENTS**

On the following pages of this guide, you will find a few examples of scholarships and bursaries that are available for Indigenous students studying law. This list is not exhaustive **and please remember that the information contained in this booklet is subject to change (including due dates!)**; you should conduct your own search to verify application deadlines and for additional opportunities using search engines such as Google and Aboriginal Affairs and Northern Development Canada's [Indigenous/Aboriginal Bursaries Search tool](#).

Keep in mind that you should not limit yourself to Indigenous scholarship designations. There are numerous scholarships offered by companies and organizations that award financial aid, which may be applicable to you.

Please note that under the policies of the Financial Aid Office, 50% of the first \$15,000 and 70% of amounts higher than \$15,000 of bursary/scholarship funding will be deemed as part of students' resources. For assistance in understanding how your funding would be calculated, please contact Aladdin Mohaghegh, Senior Financial Aid Advisor, at: ala.mohaghegh@utoronto.ca or 416-978-5842.

Students who intend to apply for external awards should review the rules and policies regarding such awards outlined in the [Financial Aid Booklet](#).

For Ontario residents (including University of Toronto students)

Scholarship/Bursary Name	Monetary Value	Eligibility Requirements	Annual deadline
CN Diversity Awards	\$3,000	<ul style="list-style-type: none"> • Open to women, Indigenous people or veterans who are enrolled in an undergraduate or graduate degree in various disciplines, including law • Students are selected on scholastic achievement and who are interested in and available for a summer internship at CN 	March 1
University of Toronto President's Award for Outstanding Native Student of the Year	\$4,000	<ul style="list-style-type: none"> • The award will be given to students of Indigenous ancestry (Status, Non-Status, Métis, Inuit). The recipient will be selected on the basis of academic achievement, and previous and/or intended contribution to the Indigenous community. Student must be studying full-time and involved in course work • One award is given to an undergraduate student and one is given to a graduate/second entry student 	June 1
Husky Energy Aboriginal Education Awards	Varied	<ul style="list-style-type: none"> • Available to all Indigenous students studying full-time and part-time at the undergraduate level. Awards are based on financial need. 	June 1

Scholarship/Bursary Name	Monetary Value	Eligibility Requirements	Annual deadline
<u>Indspire (formerly NAAF) Building Brighter Futures Post-Secondary Education Award</u>	Varied	<ul style="list-style-type: none"> Available to all Indigenous students studying full-time and part-time at the undergraduate level. Awards are based on financial need. 	Aug 1, Nov 1, & Feb 1
<u>ConocoPhillips Aboriginal Awards Program</u>	\$3,000	<ul style="list-style-type: none"> Available to full-time students of Indigenous ancestry who are Canadian citizens. Applicants must demonstrate promising academic qualifications and require financial assistance Scholarship program is suspended for review as of June 2018. 	June
<u>John Wesley Beaver Memorial Award (Ontario Power Generation)</u>	\$5,000	<ul style="list-style-type: none"> Entering/attending an accredited college or university in Ontario Proof of good academic standing and strong oral and communication skills, demonstrated leadership skills, involvement in extra-curricular/volunteer work, economic need a contributing factor Preference to non-funded students To receive this award, applicants should not be receiving more than one other award of equal or greater value for the same academic year 	May 31

Scholarship/Bursary Name	Monetary Value	Eligibility Requirements	Annual deadline
<u>Indigenous Bar Association Law Student Scholarship</u>	\$2,000	<ul style="list-style-type: none"> Applicant must be an Indigenous law student currently enrolled in law school, and must have a demonstrated interest in serving the Indigenous community and the Creator with honour and integrity 	June 30
<u>NWAC Helen Bassett Commemorative Student Award</u>	\$1,000	<ul style="list-style-type: none"> Recipients must be Aboriginal women aged 31 and under, pursuing post-secondary studies with priority given to law/justice. Recipients must demonstrate financial need and priority is given to students committed to improving the situation of Aboriginal women and youth in Canada The 2018/19 application goes live on the linked webpage at the end of June. 	August
<u>AFN Heroes of Our Time Scholarship James Gosnell Award – Law</u>	\$2,000	<ul style="list-style-type: none"> The selection committee recognizes academic goals and achievements, career plans, community contribution and financial need Special consideration is provided to those students who demonstrate their interest and respect for others by volunteering within their community/academic institution/field of study, and provide leadership qualities. This scholarship was last awarded in 2015. It is unclear whether this scholarship program still exists. 	March

Scholarship/Bursary Name	Monetary Value	Eligibility Requirements	Annual deadline
<u>Harvey Bell Memorial Prize</u>	Up to \$1,000	<ul style="list-style-type: none"> Awards are granted based on the probable contribution the student might be expected to make as a lawyer in establishing the rights of Aboriginal people and the student's academic record in law school In the event that the awards committee is unable to reach a decision based on the above criteria, preference may be given to a student who is a Saskatchewan resident. 	July 31
<u>Roger Carter Scholarship</u>	\$250	<ul style="list-style-type: none"> Awards are granted on the basis of the student's academic record, past and expected contribution to furthering the needs of Aboriginal people, and is granted to students entering their second or third year of law school. 	July 31
<u>Canada Post Aboriginal Education Incentive Awards</u>	\$1,000	<ul style="list-style-type: none"> Intended for Aboriginal people in Canada who have resumed studies after a minimum of 12 months out of school and who have completed one year or more in an educational institution. 	August 31

Scholarship/Bursary Name	Monetary Value	Eligibility Requirements	Annual deadline
<u>The Dennis Franklin Cromarty Memorial Fund</u>	Varied	<ul style="list-style-type: none"> The recipient must be a member of Nishnawbe Aski Nation, or Kitchenuhmaykoosib Inninuwug University students must have completed one year of post-secondary education with a consistently successful academic record, and be confirmed as continuing the program Mature students must have been out of school for more than two years and be accepted to a recognized academic program This scholarship program is suspended for review as of June 2018. 	October
<u>Gladys Watson Award (First Nation House)</u>	Up to \$2,500	<ul style="list-style-type: none"> To be awarded to Aboriginal students enrolled in graduate or second-entry professional programs Preference given to those students who demonstrate financial need 	October 1
<u>RBC Aboriginal Student Award</u>	Up to \$4,000	<ul style="list-style-type: none"> To qualify, you must be a full-time student with at least two years of study remaining at the time of application, and you must demonstrate financial need. Selected students are awarded up to \$4,000 each academic year for two to four years to use towards tuition, textbooks, supplies and living expenses. 	

Scholarship/Bursary Name	Monetary Value	Eligibility Requirements	Annual deadline
CFUW Aboriginal Women's Award	\$10,000-\$25,000	<ul style="list-style-type: none">• Applicant must be a Canadian Aboriginal woman studying full-time who holds or will hold an undergraduate university degree before the award is granted.	July

For Alberta residents

Scholarship/Bursary Name	Monetary Value	Eligibility Requirements	Annual deadline
Sam Bull Memorial Scholarship	Unknown	<ul style="list-style-type: none"> Applicants must be a First Nations person who is a resident of Alberta enrolled in a full-time law and/or political science program. 	February 15
Alliance Pipeline Aboriginal Student Award	Up to \$2,000	<ul style="list-style-type: none"> Applicants must be active members of an Aboriginal Community (band or settlement) in Alberta. Recipients will be chosen based upon the relevancy of the program to the oil and gas industry, the applicant's career aspirations, and the proximity of the applicant's permanent residence to AP's operations 	July 1
ATCO Pipelines Aboriginal Education Awards Program	\$1,500	<ul style="list-style-type: none"> Applicants must be of Aboriginal ancestry and originate from within 50km of ATCO Pipeline facilities in Alberta (see website for more details) 	July 15
Altalink Aboriginal Scholarship Program	\$2,000	<ul style="list-style-type: none"> Recipients must be Alberta-born Treaty 6, 7, or 8 students, or Métis students who lived in Alberta for a minimum of 5 years Recipients will be selected for the awards based on financial need, scholastic achievement, community involvement and career and life goals 	October

For British Columbia residents

Scholarship/Bursary Name	Monetary Value	Eligibility Requirements	Annual deadline
BC Hydro Aboriginal Scholarship Program	Up to \$5,000	<ul style="list-style-type: none"> Decision made on the basis of academic achievements and outstanding community involvement 	April
First Citizens' Fund Student Bursary	Up to \$2,000	<ul style="list-style-type: none"> Recipients must be residents of BC for six months or more at the time of application, not including attendance at a post-secondary institutions, and registered full-time in a minimum two-year program Open to graduate students with a letter from your academic advisor confirming satisfactory progress 	May
All Nations Trust Company Endowment Fund Awards	\$500	<ul style="list-style-type: none"> Open to individuals originally from one of the following regions: Kootenay, Lillooet, Okanagan, Shuswap, Thompson Recipients selected based on their community involvement and personal achievements, academic achievement, work experience and references 	September
New Relationship Trust Foundation Scholarship Awards	Up to \$10,000	<ul style="list-style-type: none"> Only members of a BC First Nation are eligible to apply NRTF will award scholarships based on grades, need, and involvement within the First Nations community. Successful applicants will be eligible for a maximum of two years of funding at the Master's level. A JD program is considered to be at the Master's level. 	June

For New Brunswick residents

Scholarship/Bursary Name	Monetary Value	Eligibility Requirements	Annual deadline
Maritimes and the Northeast Pipeline MAWIW Student Awards	\$1,000	<ul style="list-style-type: none"> Maliseet and Mi'kmaq students who are registered members of the MAWIW communities: Tobique, Elispotog or Burnt Church and are enrolled as full-time students 	June 30
Union of New Brunswick Indians Pipeline Scholarship	\$1,000	<ul style="list-style-type: none"> Maliseet and Mi'kmaq students who are registered members of the UNBI communities who are enrolled as full-time students 	July 10

For Northern residents

Scholarship/Bursary Name	Monetary Value	Eligibility Requirements	Annual deadline
Sahtu Renewable Resources Board Scholarship	\$1,000	<ul style="list-style-type: none"> Applicants must be enrolled under land claim Sahtu Dene or Métis or be NWT resident who has completed the last two years of high school in the Sahtu Settlement area Must be full-time student in a minimum two-year program with a good academic record and must demonstrate financial need 	Open
Tlicho ONE Student Financial Support Program	Varied	<ul style="list-style-type: none"> Must be a Tłı̨chǫ Citizen, attending full-time in an approved program at a designated post secondary institution, which will lead to a certificate, diploma, undergrad, masters or doctoral degree. 	Open
NWT Law Foundation/ Graeme Garson Bursary Fund	Varied	<ul style="list-style-type: none"> The fund is open to those able to demonstrate some distinct and valuable commitment or dedication to the NWT and its people. This can be demonstrated through residency in the NWT for at least 3 years, intention to return to the NWT after education is complete, and involvement in the community. 	April 15
Yukon Law Foundation Varied Student Bursary	Varied	<ul style="list-style-type: none"> Award granted on the basis of academic achievement, residency, community involvement, and financial need Recipients must return to the Yukon to work for at least a two-year period, or they must repay the scholarship money issued to them 	August 31

For Saskatchewan residents

Scholarship/Bursary Name	Monetary Value	Eligibility Requirements	Annual deadline
<u>Cameco Northern Saskatchewan Scholarship</u>	Up to \$7,5000	<ul style="list-style-type: none"> • Applicants must be residents of Saskatchewan's north and have lived in the north for a minimum of ten years or half their life preceding the date of the application • Academic performance, residency and career interests are considered; those who wish to pursue a career in the mining industry are favoured 	July 15
<u>Northern Spirits Scholarship</u>	\$2,500	<ul style="list-style-type: none"> • Granted to residents of northern Saskatchewan based on marks and potential contribution to northern Saskatchewan. 	June 30
<u>FSIN Senator Hilliard McNab CM Memorial Foundation and Scholarship Fund</u>	\$1,000	<ul style="list-style-type: none"> • Available to Treaty Indian Members of Saskatchewan Bands who have successfully completed two years of more of University, and who are registered to continue. • Students are eligible once during undergraduate studies, and twice during graduate studies. 	July 31

For pre-law programs

Scholarship/Bursary Name	Monetary Value	Eligibility Requirements	Annual deadline
Indspire Legal Studies for Aboriginal Peoples Pre-Law Bursary	Up to \$3,500	<ul style="list-style-type: none">• Eligible for pre-law summer program only• \$1,000 bursary and \$2,500 payable to the educational institution to cover tuition costs	May 15

For graduating JD students

Scholarship/Bursary Name	Monetary Value	Eligibility Requirements	Annual deadline
<u>LSUC Repayable Allowance Program</u>	Up to \$10,000	<ul style="list-style-type: none"> Recipients must be currently enrolled in the Licensing Process, either sitting in the examinations or completing articles. Candidates are not eligible to apply while seeking articles or if the scheduled examination sitting is more than 3 months away. Candidates must have exhausted all other sources of funding available to them including student loan programs, and the Bank of Montreal Student Line of Credit for Professionals. 	Open
<u>Faculty of Law Post Graduation Debt Relief Program</u>	Varied	<ul style="list-style-type: none"> There are specific employment, income threshold, and loan type requirements for eligibility. See link for current details. 	April 1
<u>University of Toronto President's Award for Outstanding Native Student of the Year</u>	\$4,000	<ul style="list-style-type: none"> The award will be given to First Nations students of Aboriginal ancestry (Status, Non-Status, Métis, Inuit). The recipient will be selected on the basis of academic achievement, and previous and/or intended contribution to the native community. Student must be studying full-time and involved in course work. One award is given to an undergraduate student and one is given to a graduate/second entry student 	June 1

Scholarship/Bursary Name	Monetary Value	Eligibility Requirements	Annual deadline
<u>Indigenous Bar Association Law Student Scholarship</u>	\$2,000	<ul style="list-style-type: none"> While preference and priority will be given to Indigenous students currently enrolled in law school, students enrolled in the bar admissions process may be considered. 	June 30
<u>Harvey Bell Memorial Prize</u>	\$1,000	<ul style="list-style-type: none"> Awarded to one or more students of Aboriginal ancestry receiving his or her law degree in Canada Recipients are selected based on their probable contribution in establishing the rights of Aboriginal people in Canada and the student's academic record In the event the committee is unable to reach a decision on the above, the committee may give preference to a student who is a Saskatchewan resident 	July 31