

2017-2018 JD STUDENT FINANCIAL AID APPLICATION

May 2017, version 4.0

To be used in combination with the Financial Aid Program Policies & Procedures Booklet for JD Students

The form is a fillable PDF document

1. Download and save the form.
2. After completing the form, print, initial and sign as instructed on the form.
3. Submit the form by the specified deadline, even if all supporting documents are not yet available.
 - Submit the form and supporting documents by email, standard mail/courier, or in person.
 - Submission of documents in electronic format should be scans of hard-copies in PDF format.
 - *Photos/images/screenshots of documents or information may not be suitable.*

HELP

JD Financial Aid Office
Student Services, 3rd floor
Jackman Law Building
Faculty of Law, University of Toronto

78 Queen's Park
Toronto ON
M5S 2C5

financialaid.law@utoronto.ca

phone: 416-978-3716

law.utoronto.ca/financialaid



PART I PERSONAL INFORMATION

Surname _____ Given Name(s) _____

UofT Student No. _____ Marital Status ☐ Single ☐ Common Law ☐ Married ☐ Divorced

Citizenship ☐ Canadian Citizen/Permanent Resident ☐ Study Permit/Visa Student (not eligible to apply)

Program of Study ☐ JD Program ☐ Combined Program, specify: _____

Enrolment	Year of Study	New Transfer Student	Course Load
	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Full-time <input type="checkbox"/> Half-time

Studying Away on Letter of Permission	Student Exchange Program
	<input type="checkbox"/> One Term <input type="checkbox"/> Full Year <input type="checkbox"/> Not Applicable

Dependents Number of my dependent children living with me: _____

Name of Dependent	Date of Birth	Relationship
	DD / MM / YYYY	
	DD / MM / YYYY	
	DD / MM / YYYY	

Housing	Summer: for most of May to August 2017	Academic Year: September 2017 to April 2018
	<input type="checkbox"/> I lived with my parents	<input type="checkbox"/> I will live with my parents
	<input type="checkbox"/> I rented an apartment/condo/house	<input type="checkbox"/> I will rent an apartment/condo/house
	<input type="checkbox"/> I own and live in my own home	<input type="checkbox"/> I own and live in my own home

Rent My monthly rent for the 2017-2018 academic year is: \$ _____ per month
first-year students, leave blank if unknown at time of application

I am renting from my parents, a friend, a relative ☐ Yes ☐ No

I am paying below-market rent ☐ Yes ☐ No
rent that is below the rate that I would normally pay if I was renting from a non-relative or non-friend

PART II SUMMER INCOME/EMPLOYMENT INFORMATION

see Checklist on page 8 - Summer Income/Employment Information section for required documents
see Financial Aid Booklet - Summer Income and Savings section

☐ Check box if this statement applies:

Summer income unknown at this time. I will provide this information no later than September 7, 2017

Name of Employer _____ Contact Phone _____

Company Name _____

Address _____
Street City Prov/State Postal/Zip Code Country

Your Job Title _____

Employment Dates From: ____ / ____ To: ____ / ____ Number of Weeks Worked _____
DD MM DD MM

TOTAL GROSS Summer earnings \$ _____ TOTAL Savings \$ _____
Summer earnings are earnings between May 1-August 31, 2017 only first years: list expected savings / upper years: list actual savings

PART III ACADEMIC YEAR INCOME/EMPLOYMENT INFORMATION*see Financial Aid Booklet - Academic Year Employment and Income section*☐ **Check box if this statement applies:**

Unknown at this time; I will provide this information if/once I secure a position

Name of Employer Contact Phone

Company Name

Address
Street City Prov/State Postal/Zip Code Country

Your Job Title

Employment Dates From: / To: / Number of Weeks Worked
DD MM DD MM

TOTAL GROSS Earnings \$

PART IV OTHER SCHOLARSHIPS/BURSARIES/BONUSES FOR 2017-2018*see Financial Aid Booklet - External Scholarships section*I received/I am receiving, other scholarships or bursaries for 2017-2018 ☐ Yes ☐ No

Source of scholarship/bursary

Amount \$ Please attach documentation showing scholarship or bursary amount

I received/I am receiving, an articling bonus ☐ Yes ☐ No

Amount \$ Please attach documentation showing articling bonus amount

PART V PERSONAL ASSETS AND INCOME (as of date of application)*see Financial Aid Booklet - Personal Resources Student - Assets section*Below are the **CURRENT** net values of all of my/our (with spouse/partner) assets such as RRSPs, RESPs, mutual funds, GICs, bonds, savings and other assets (vehicle, equity in home, etc.)

TYPE OF ASSET	VALUE
First-year students and new transfer students only:	
Savings/cash in bank accounts as of May 1, 2017 - <u>DO NOT INCLUDE SUMMER SAVINGS</u>	\$
Registered Retirement (RRSP)	\$
Spouse's/Partner's Registered Retirement Savings Plan (RRSP) Other	\$
Investments (GICs, bonds, mutual funds, other investments)	\$
Vehicle #1	\$
Make & Model Year - YYYY Kilometerage/Mileage	
Vehicle #2	\$
Make & Model Year - YYYY Kilometerage/Mileage	

OTHER ASSETS e.g. Real Estate, Co-op, House, Condo, etc.

Indicate assets and any outstanding liabilities associated with these assets. Also, what is the equity on the above examples?

1 \$

2 \$

3 \$

OTHER INCOME e.g. RESPs, monthly expected bonus, child support, other gov't assistance. Indicate monthly income below

1 \$ for months

2 \$ for months

3 \$ for months

PART VI FAMILY INFORMATION

see Financial Aid Booklet - Personal Resources - Deemed Family Support section

1 Parent/Guardian Name Occupation

2 Parent/Guardian Name Occupation

Number of my parents' children (my siblings) under 18 years of age

Number of siblings attending a post-secondary institution on a full-time basis (including you)

Sibling Name	School Attending	Program of Study	Year of Study
1
2
3
4

My parents are living in separate households ☐ Yes ☐ No

Spouse/Partner Name Occupation

My spouse is currently re-paying his/her government-student loans ☐ Yes ☐ No

INCOME TAX NOTICES OF ASSESSMENT FROM EACH PARENT & IF APPLICABLE, YOUR SPOUSE/PARTNER

2017-18 Enrolment	New Aid Applicant	Previous Aid Applicant
Year 1	Submit 2014, 2015 and 2016 tax year notices from each parent & your spouse/partner	Submit as a new aid applicant
Year 2		No notices to submit, the prior parental and spouse/partner contributions will be used
Year 3		Submit 2016 tax year notices from each parent & your spouse/partner
If the 2016 tax notices are not available at the time of submission of this aid application, proceed with submitting the application, and provide the 2016 tax notices once they become available. If spouse/partner is re-paying government students loans, submit loan documents showing monthly or annual repayments. Income tax notices of assessment and letter/supporting documentation may be submitted under separate cover to us by mail or email.		

PART VII ADDITIONAL EXPENSES BEING CLAIMED

see Financial Aid Booklet - Allowable Expenses section

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.

Computer (estimated) \$

Submit copies of actual receipts by August 3, 2017

Upper-year students: an additional amount is permitted if the total amount claimed in prior years is less than \$1,500

Moving Expenses (estimated) \$

Submit copies of actual receipts by August 3, 2017

Upper-year students: moving expenses are allowed if they have not been claimed in a prior year

Moving to Toronto, from the city of

Travel Home \$

The cost of one return trip, by the most economical means available, from Toronto to my family

Travel home, to the city of

Other Expenses

Attach letter and supporting documentation, e.g. receipts. If you are claiming additional expenses that are not covered by the Faculty's policies, you may submit a request in writing to the Financial Aid Committee.

1 \$

2 \$

3 \$

PART VIII OUTSTANDING PRE-LAW GOVERNMENT STUDENT LOANS & OTHER LOANS

first-year students, new transfer students and upper-year students applying for financial aid for the first time

Please be advised that information disclosed in this section will not be factored into your assessment. However, this information will be used for your Post-Graduation Debt Relief application after graduation.

☐ **Check box if this statement applies:**

I do not have any outstanding pre-law government student loans

☐ **Check box if this statement applies:**

I do not have any other loans outstanding

Pre-law Government Student Loans

\$

Pre-law Car loans

\$

Pre-law Credit Card (s) loans

\$

Pre-law Bank loans

\$

Pre-law Private Loans

\$

PART IX GOVERNMENT STUDENT FINANCIAL ASSISTANCE FOR 2017-2018

see Financial Aid Booklet - Government Student Loans and Grants section

To be eligible for financial aid at the Faculty, you must apply for government student financial assistance.

Province to which I am applying for government student assistance:

Amount (if known at time of application)

\$

WHEN TO APPLY FOR GOVERNMENT ASSISTANCE

Applicants to this JD Financial Aid Program must also apply for government assistance.

Apply for government assistance without delay since it may take the government at least 6-8 weeks to process, and you need to provide the government aid amount for the JD Financial Aid Program.

From April, check regularly at the government's website for the availability of its aid application for the year of study. Once processed, the government will detail its aid amount in a Notice of Assessment.

You MUST submit the following to the Financial Aid Office by August 3rd

1. A copy of the 2017-2018 government student financial assistance Notice of Assessment (for OSAP applicants, a PRINTSCREEN or SCREENSHOT of the OSAP Funding Summary page)
2. A copy of the 2017-2018 government student financial assistance application

PART X DECLARATION AND CONSENT

I consent to Scotiabank and TD Bank obtaining a credit bureau report concerning me and understand that Scotiabank and TD Bank will obtain a credit bureau report on receipt of my Application.

I authorize Scotiabank and TD Bank to give, verify, share and exchange credit and other information about me to and with other persons as may be permitted or required by law, including credit bureaus, credit insurers, other companies in the Scotia group of companies, and other persons with whom I have financial dealings. I authorize Scotiabank and TD Bank to do this after the relationship contemplated by this Application has ended. I irrevocably consent to the ongoing collection and reporting of credit information to credit bureaus by Scotiabank and TD Bank after any funds have been lent to me by Scotiabank and TD Bank.

I authorize Scotiabank and TD Bank and the University of Toronto (the "University") to send, verify, share and exchange any credit and personal information about me to and with each other, except for the information relating to personal assets or parental or spousal/partner income which shall be for the exclusive confidential use of the Faculty of Law at the University. Such authorization, and limitation on such authorization, shall only continue while any loans approved under the Application ("Loans") are outstanding.

In the event that I withdraw from the University and receive reimbursement funds (the "Funds") from the University for tuition or other fees, I hereby authorize the University to forward the Funds to Scotiabank and TD Bank to pay amounts outstanding under the Loans. Any surplus Funds will be provided to me. Where the amount of the Funds is less than the amount of Loans, or where no Funds are advanced to me by the University, I understand and agree that I am responsible to repay the amounts outstanding under the Loans.

I authorize the University of Toronto to release my name and demographic information to the donor(s) for the scholarship/bursary/award that I receive.

I acknowledge and agree that it is a condition of the granting of any Loans that I obtain such credit life insurance satisfactory to Scotiabank and TD Bank. I request and authorize Scotiabank and TD Bank to send to me information about services offered by Scotiabank and TD Bank and their group of companies.

By signing below, I confirm:

- (1) that I have read the Financial Aid Policies and Procedures Booklet and agree to the provisions of this application as outlined in the booklet and
- (2) that all of the information provided in this application is true and complete.

I understand that I am responsible for providing all required supporting documentation as indicated on my application or as directed by the Financial Aid Office.

I understand that I am responsible for promptly notifying the Financial Aid Office in writing if my academic, financial, family, or study-period status changes, or if any information that I have provided changes. I understand that information I provide will be verified and audited.

I understand that any change to the information I provide and any change resulting from verification and audit will result in a reassessment. I understand that if my application is reassessed, it may affect my eligibility, and the type and amount of assistance.

If I receive assistance in excess of my entitlement, I will promptly repay all or part of my grants, loans, bursaries, and/or scholarships, or my future bursaries and interest-free loans may be reduced by the amount I owe.

I understand that if I fail to provide complete and true information, fail to promptly notify the Financial Aid Office of changes to my information or status, or fail to fulfill any obligations respecting the repayment of any loan or overpayment, the Faculty of Law may restrict me from receiving further financial assistance in the future and may also subject me to academic sanctions as explained in the Faculty of Law Academic Handbook.

I have read and understood this Declaration and Consent, and my signature attests to:

- my consent to the collection and disclosure of my personal information;
- my agreement to the policies and student responsibilities listed above; and
- my declaration being true.

Signature of Student

Date / /
DD MM YYYY

If applicable:

Signature of Spouse/Partner

Date / /
DD MM YYYY



**PART XI NEW TRANSFER STUDENTS
& UPPER-YEAR STUDENTS APPLYING FOR THE FIRST TIME:
CONFIRMATION OF GROSS SUMMER EARNINGS FORM**
see Financial Aid Booklet - Summer Income and Savings section

Deadline: This form and a copy of your final pay stub must be submitted by September 7, 2017.

Any documentation that is not submitted will delay the processing of your financial aid assessment.
Any assessment that is communicated to you will be adjusted based on the final supporting documentation you must submit to the Financial Aid Office.

Student's Full Name

UofT Student Number

I am attaching a copy of my final paystub showing my year-to-date gross earnings for my summer employment (May 1 to August 31). My final summer employment information is as follows:

Number of weeks worked

Total gross summer earnings \$

Total summer savings \$

I also worked for this same organization between January 1 and April 30, 2017 ☐ Yes ☐ No

If YES, please provide a copy of your end-of-April 2016 paystub showing your gross earnings as of that date

Name of Employer **Contact Phone**

Company Name

Address
Street City Prov/State Postal/Zip Code Country

I certify that the information I have provided above is true and complete.

Signature of Student **Date** / /
DD MM YYYY

PART XII IMPORTANT NOTICES

A separate application must be submitted for each year for which financial assistance is requested.

Before completing this application, please review the JD Financial Aid Policies and Procedures Booklet.

2017-18 Enrolment	Aid Application	Supporting Documents
Year 1	June 1, 2017	August 3, 2017
Upper Year	August 3, 2017	August 3, 2017

Late Aid Applications

Students who submit late applications will only be eligible for financial assistance in the form of interest-free loans, but not bursary assistance.

Admission to UofT Law after the Aid Application Deadline

New students admitted after the listed aid application deadline will be sent an email with their revised aid deadlines. Expect the email within a week of notification of the offer of admission. Please contact us immediately if you've missed the revised aid deadline email.

Decisions

Any information that is not provided or documentation that is not submitted will delay the processing of your financial aid assessment.

- Final assessments will be released in September.
- For a provisional aid assessment, use the online *JD Financial Aid Calculator* at www.law.utoronto.ca/financial-aid-calculator

PART XIII.a ENTRANCE SCHOLARSHIPS

first-year students only

General Motors Scholarship

The General Motors of Canada First Generation Fund supports scholarships for students who are the first generation of their family (parents and grandparents) to attend university. Are you eligible to be considered for this Fund?

- ☐ **Yes, I am the first generation of my immediate family to attend a post-secondary institution**

PLEASE INITIAL HERE:

All first-year students will be automatically considered for any other merit-based entrance scholarships awarded by the Faculty of Law. No separate applications are required for such scholarships.

PART XIII.b USE OF OLSAS CONTACT INFORMATION

first-year and new transfer students only

I understand that the Financial Aid Office will use my OLSAS contact information:

- To acknowledge receipt of this application and communicate with me over the summer months.
- To verify the information I have submitted on this financial aid application, as applicable.

PLEASE INITIAL HERE:

PART XIII.c CREDIT HISTORY

first-year students, and upper-year and transfer students who re applying for financial aid for the first time

Your eligibility for Faculty of Law and government assistance is dependent on a good credit history. Good credit includes good payment history, having minimal debt and lines of credit or credit cards, and no prior bankruptcy.

We strongly recommend that you verify your credit rating at no charge through:

EQUIFAX	www.equifax.com/EFX_Canada/	telephone: 1-800-465-7166
TRANSUNION	www.transunion.ca	telephone: 1-866-525-0262

I understand that I am responsible for ensuring that I have an acceptable credit history in order to access government financial assistance and/or Faculty of Law Interest-Free Loans.

PLEASE INITIAL HERE:

CHECKLIST *Use this checklist to ensure that you have completed the application form, and that you have all the necessary supporting documentation. It is not necessary to submit this checklist.*

- ☐ I have read the 2017-2018 Financial Aid Policies and Procedures Booklet
- ☐ I have made a copy of my completed 2017-2018 financial aid application for my own files

PART I PERSONAL INFORMATION

- ☐ Enter your UofT Student Number (see your Offer of Admission letter), marital status, and your dependents' names and dates of birth.
- ☐ **Letter of Permission**
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 away from the Faculty of Law
- ☐ **Student Exchange Program**
students who are going on exchange programs abroad are eligible to apply for financial aid
- ☐ **Summer housing**
choose your living situation for most of May to August 2017
- ☐ **Academic year housing**
choose your living situation for Sept 2017 to Apr 2018
- ☐ Provide your monthly rent.
First-year students
leave this section blank if unknown at time of application
All applicants
will be required to submit a copy of their rental agreement by August 3, 2017

PART II SUMMER INCOME/EMPLOYMENT INFORMATION

- ☐ Enter your **GROSS SUMMER** earnings and your total savings from May 1 to August 31, 2017

New transfer students and upper-year students applying for the first time
see Part XI – Confirmation of Gross Summer Earnings Form
- ☐ **Upper-year students**
attach a copy of your final paystub showing your year-to-date gross earnings from your summer employment to your application form
- ☐ If you were not employed during the summer, or were employed for less than 12 weeks, include a letter to the Financial Aid Committee outlining your reasons

PART III ACADEMIC YEAR INCOME/EMPLOYMENT INFORMATION

- ☐ Enter (to the best of your knowledge) your expected gross weekly earnings and total savings from term employment from September 1, 2017 to April 30, 2018.
It is Faculty policy that students confine their outside activities, including employment, to no more than ten (10) hours per week.

PART IV OTHER SCHOLARSHIPS/BURSARIES/BONUSES FOR 2017-2018

- ☐ All students are required to declare all scholarships, bursaries or bonuses that they are expecting to receive for the academic year.

PART V PERSONAL ASSETS AND INCOME

- ☐ List current values of all assets.
If you are declaring a home and vehicles as assets, include any outstanding liabilities associated with the assets.

PART VI FAMILY INFORMATION

Financial assistance will not be released by the Faculty until the required income tax notices of assessment are received.

- ☐ Copies of each parent's income tax notices of assessment will be required by August 3, 2017 in order to complete the aid application.
- ☐ Copies of the spouse's income tax notices of assessment will be required by August 3, 2017 in order to complete the application.

INCOME TAX NOTICES OF ASSESSMENT FROM EACH PARENT & IF APPLICABLE, YOUR SPOUSE/PARTNER

2017-18 Enrolment	New Aid Applicant	Previous Aid Applicant
Year 1	Submit 2014, 2015 and 2016 tax year notices from each parent & your spouse/partner	Submit as a new aid applicant
Year 2		No notices to submit, the prior parental and spouse/partner contributions will be used
Year 3		Submit 2016 tax year notices from each parent & your spouse/partner

If the 2016 tax notices are not available at the time of submission of this aid application, proceed with submitting the application, and provide the 2016 tax notices once they become available.

If spouse/partner is re-paying government students loans, submit loan documents showing monthly or annual repayments.

Income tax notices of assessment and letter/supporting documentation may be submitted under separate cover to us by mail or email.

PART VII ADDITIONAL EXPENSES BEING CLAIMED

- ☐ If you are claiming additional expenses, please attach copies of actual receipts with the application.
If you are claiming additional expenses that are not covered by the Faculty's policies, you may submit a request in writing to the Financial Aid Committee.
- ☐ **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.

PART IX GOVERNMENT STUDENT FINANCIAL ASSISTANCE FOR 2017-2018

- ☐ Indicate which province you will be applying for government student loan assistance.
Enter your loan and grant amounts for 2017-2018, if known at time of application.
Submit your Notice of Assessment (*for OSAP applicants, a PRINTSCREEN or SCREENSHOT of the OSAP Funding Summary page*) and a copy of your application by August 3, 2017.

New transfer students and upper-year students applying for financial aid for the first time

Ensure that you also complete Page 6 of this application form when it is possible to do so, and submit by listed deadlines.

PART X DECLARATION AND CONSENT

- ☐ Ensure that you (and your spouse or partner, if applicable) sign and date the application before sending it to the Financial Aid Office.

PART XI CONFIRMATION OF GROSS SUMMER EARNINGS FORM

New transfer students and upper-year students applying for the first time

- ☐ Submit this form by September 7, 2017, together with your final pay stub from your summer employment.
- ☐ If you also worked for the same organization between January 1 and April 30, 2017, provide your end-of-April 2017 paystub as well, so that the Financial Aid Office can correctly calculate gross summer earnings.

PART XII IMPORTANT NOTICES

- ☐ **Entrance scholarship information** (first-year students only)
Check the box if you are eligible for the General Motors Scholarship.
- ☐ **OLSAS information** (first-year and new transfer students only)
Initial to acknowledge that the Financial Aid Office will use your OLSAS contact information to communicate with you over the summer months and to verify information you have provided in this financial aid application.
- ☐ **Credit history**
Initial to acknowledge that you understand that you are responsible for ensuring that you have an acceptable credit history.