

# Financing your education is one less thing to think about

The pursuit of a professional designation can present unique financial challenges. *Scotia Professional*® Student Plan is designed to meet them. As a leading student financial program in Canada, we can help as you attain your accreditation in qualifying professional study programs.

## Let us help you:

### 1. Finance your education and manage cash flow.

We'll help you plan ahead to ensure you have the money to cover educational and living expenses. This includes helping you arrange all of the credit you'll need from day one of your professional studies until you graduate. We'll show you how to borrow in the way that suits you best. A line of credit, for example, can be the most convenient way to borrow precisely what you need. It's accessible when you need it, and it's a great way to manage cash flow while reducing your borrowing costs.

### 2. Repay your student debt comfortably.

We can help make sure the repayment of your student loan is not a burden during your transition from student to working professional. While in school, loan interest payments are deferred provided you're within your credit limits. After your studies have ended, you can start making principal payments as your income increases. Flexible repayment options including a grace period of up to 24 months, dependent on program.

### 3. Start an Investment Plan.

Starting early is always a solid strategy for an investment plan. We can help you develop a plan that takes into consideration your financial picture today as a student. And, as your situation changes to a practicing professional, we can connect you with our expert financial advisors at the branch – as well as to our team of specialists in wealth management – including Investment Management and Trust services. We are dedicated to getting you started and providing you with the highest quality, personalized planning to help you build an investment plan.

## **Kathy Kerekes**

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You're richer  
than you think.®



And the most valuable part of the Plan is the guidance you will receive from a dedicated Small Business Advisor, experienced in helping you to manage your student debt while building effective financial plans.

Scotiabank is here to help you transition from a student, following graduation, into the next step as you start your career as practicing professional. We are with you every step of the way on a secure financial journey – to make the most of a lifetime of opportunities.

**With *Scotia Professional* Plan<sup>1</sup>, you'll receive:**

- Waived monthly fees on a *Scotia One*<sup>TM</sup> Account<sup>2</sup>
- A *Scotia Professional* Student Plan Line of Credit<sup>3</sup>
- Overdraft Protection<sup>4</sup>
- The annual fee waived on a new Scotiabank Passport<sup>TM</sup> Visa Infinite<sup>\*</sup> card, ScotiaGold Passport<sup>®</sup> Visa<sup>\*</sup> card or Scotiabank Gold American Express<sup>®</sup> card<sup>5</sup>

**Plus:**

- Faculty representatives to provide you with additional support and guidance during your studies
- Referrals to specialists within the Scotiabank Group for financial planning and investment management services
- Valuable tools, resources and information to help you with the financial aspects of establishing and building a successful profession

**As a Small Business Advisor I would be pleased to discuss the many benefits of *Scotia Professional* Student Plan. Call me to set up a convenient time to meet.**

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<sup>TM</sup> Trademark of The Bank of Nova Scotia.

<sup>\*</sup> Visa Int./ Licensed User.

<sup>®</sup> American Express is a registered trademark of American Express. This credit card program is issued and administered by The Bank of Nova Scotia under license from American Express.

<sup>1</sup> The Bank of Nova Scotia may change (including end) the Program at any time including changing the products or features of the Program. If you are already enrolled in the Program, we will provide you with notice of those changes.

<sup>2</sup> Monthly account fee is waived for the duration of your eligibility under the Program. All other fees not covered by your banking package will continue to apply, including additional fees charged by other financial institutions and access fees to use non-Scotiabank banking machines (e.g., *Interac*, Visa<sup>\*</sup> or PLUS<sup>\*</sup> fees). Cardholder service fees continue to apply for using cross border debit service. Please see the Day-to-Day Banking Companion booklet for further details about these services and fees.

<sup>3</sup> Subject to credit approval. Other conditions apply.

<sup>4</sup> Subject to credit approval. Other conditions apply.

<sup>5</sup> Annual fees are waived for the duration of your eligibility under the Program. The preferred annual fee for the Scotiabank Passport Visa Infinite credit card account is \$139.00 for the Primary Card; \$0 for one Supplementary Card and \$50 for each Supplementary Card thereafter. For rates and fees for the Scotiabank Passport Visa Infinite card please refer to the Application Disclosure Statement (visit scotiabank.com). The regular annual fee for the ScotiaGold Passport Visa credit card account is \$110.00 for the Primary Card and \$30.00 for each Supplementary card. For rates and fees for the ScotiaGold Passport card please refer to the Application Disclosure Statement (visit scotiabank.com) The preferred annual fee for the Scotiabank Gold American Express credit card account is \$99.00 for the Primary Card and \$29.00 for each Supplementary Card. For rates and fees for the Scotiabank Gold American Express card please refer to the Application Disclosure Statement (visit scotiabank.com). Preferred interest rates on all Scotiabank Credit Cards available through the Program are 19.99% on Purchases and 21.99% on Cash Advances (including Balance Transfers, Cash-Like Transactions and Scotia Credit Card Cheques). For additional assistance on current rates and information on fees and rates you can also call 1-888-882-8958. Interest rates, annual fees and features are subject to change.