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I Introduction

In 2002, the Board of Governors of the University of Waterloo approved a statement of purpose on undergraduate student financial support. This statement of intent committed that qualified full-time undergraduate students will have adequate financial support to obtain a University of Waterloo education. The University of Waterloo aims to recruit the very best students by offering them not only exceptional educational opportunities but also by helping them secure the resources needed to pursue a Waterloo education. Furthermore, given the rising costs of education, it is anticipated that more students will require financial aid. As the scope of Waterloo's financial aid program grows, it is necessary to review the current policies, practices, and administration of the University of Waterloo financial aid system.

In April 2004, Provost Amit Chakma announced the formation of the Task Force on Undergraduate Student Financial Support at the University of Waterloo to examine the adequacy and effectiveness of the current student aid system in meeting the statement of purpose on undergraduate student financial support, and to recommend changes to the University's student financial support system.

The Provost established a core Task Force membership of two deans, two student government executives, and a member of the Board of Governors. Experts and administrators from the various areas of campus that participate in aspects of undergraduate financial aid were named as resources to the Task Force. An external consultant, a former Vice Provost, Planning and Budget at the University of Toronto, was also engaged to support the Task Force. See Appendix A for the Task Force terms of reference, including membership.

For the purpose of this review, the Task Force considered in detail the need for financial support among full-time domestic undergraduate students at the University of Waterloo. The regulations of many of the government financial aid programs that the Task Force reviewed prevent international and/or part-time students from accessing these funds. The Task Force recognizes that the needs of international undergraduate students still must be addressed¹. While the University of Waterloo has the highest international undergraduate tuition fees in Ontario, these recommendations do not address the need for financial support among Waterloo's international undergraduates.

The Task Force met 12 times between May and September, 2004. The early meetings were spent reviewing and establishing a shared understanding of the data, samples, and policy documents provided, and reviewing best practices. Many of those resources, in particular those that significantly informed Task Force recommendations, are summarized in Part II of this report and included in the appendices. The Task Force on Undergraduate Student Financial Support at the University of Waterloo could not have successfully met its mandate without the comprehensive resources provided and extensive support received to understand those resources. The Task Force thanks the staff in Institutional Analysis and Planning, the Registrar's Office, and the Student Awards Office for their excellent efforts.

¹ The support currently available to part-time students appears to be adequate at this time.

II Background Information

A) University of Waterloo statement of purpose

The Board of Governors of the University of Waterloo approved the following statement of purpose on undergraduate student financial support in 2002: “The University intends to ensure that all qualified students admitted to full-time undergraduate programs have adequate financial assistance to complete their studies. Students will have access to resources needed to meet their needs as assessed by OSAP (Ontario Student Assistance Program) or a comparable Canadian government student aid program.”

The statement further explains that students are expected to seek financial support from all available sources, including family, employment, assets, and government support programs or equivalent private loans. In order to meet or exceed this statement of purpose, the University intends to use all financial tools at its disposal, including scholarships, bursaries, employment, co-op placements, and research internships. The statement also defines qualified students as Canadian citizens or permanent residents, studying full time leading to a degree or diploma, with demonstrated financial need, and who have applied and are eligible for OSAP or another provincial assistance program. Ineligible students include international students admitted to Canada on a study permit; students whose credit history makes them ineligible for OSAP or other provincial assistance programs; students who do not apply for OSAP or another provincial assistance program; students enrolled in full-cost recovery programs; and part-time students.

This was established as a statement of intent rather than a guarantee, to ensure that resources existed to meet the commitment without jeopardizing the University’s financial situation. At this time, the University of Waterloo is successfully meeting this commitment, indeed without using the full extent of available financial aid resources.

B) Current funding available

Sources of funding for student aid at the University of Waterloo include tuition fee set-aside funds, endowments (including OSOTF), annual donations, and operating funds. In fiscal year 2003/2004, the University of Waterloo spent \$7.2 million on undergraduate student financial support in the form of bursaries, awards, and scholarships. It also administered an additional \$5.3 million in financial aid funding from government programs and agencies external to the University (e.g. the provincial Queen Elizabeth II Aiming for the Top Scholarships, the federal Canada Millennium Bursaries). Details are presented in Appendix B, Table 1.

Tuition fee set-aside funds

In 1995, the Ontario government announced that colleges and universities would be asked to reserve 10% of additional revenue resulting from tuition fee increases in the 1996/1997 academic year for student financial assistance. Beginning in 1997/1998 and continuing to present day, colleges and universities are required to reserve at least 30% of the additional revenue resulting from tuition fee increases for student financial assistance (in addition to the 10% reserved from the 1996/1997 increase). Institutions are required to direct this assistance to Ontario students whom financial aid offices determine to be in financial need. Institutions may reserve a maximum of 5% of the total student assistance fund for overhead expenditures.²

² *Tuition Fee Set-Aside Expenditure Guidelines for Colleges and Universities (2003-2004)*. Ministry of Training, Colleges, and Universities. September 15, 2003.

In fiscal 2003/2004, University of Waterloo tuition fee set-aside generation totalled \$11.4 million, of which 5% (\$0.6 million) was set aside for administrative costs. A total of \$7.8 million was allocated to students with financial need. Of this, \$4.7 million was spent on undergraduate bursaries (approximately \$1.8 million on entrance bursaries, the remainder on upper-year bursaries), \$1.2 million was spent on undergraduate work placement, and \$1.9 million was spent on graduate student support. A total of almost \$3 million remained unspent for the year, increasing the University's cumulative unspent tuition fee set-aside fund balance to just over \$5 million. Details are presented in Appendix B, Tables 2 and 3.

Significant differences have existed at the University of Waterloo in the generation and allocation of tuition fee set-aside funds between graduate and undergraduate students and between undergraduates in deregulated and regulated programs. Currently, as a result of an operating decision, graduate students are allocated a fixed amount of the tuition fee set-aside funds which is higher than the total funds their fees generate. In fiscal 2003/2004, the ratio of received to generated tuition fee set-aside funds was 3.12 for all graduate students and 0.55 for all undergraduate students. Within the undergraduate group, the ratio of received to generated funds was 0.42 for students in deregulated programs and 0.71 for students in regulated programs. Details are presented in Appendix B, Table 3.

Endowments, OSOTF, and annual donations

The Ontario Student Opportunity Trust Funds (OSOTF) were established by the Ontario government to provide matching funds for contributions from companies and individuals for permanent endowments to assist Ontario's college and university students with financial need.³ The current OSOTF II program is an eight-year initiative ending March 3, 2011.⁴ The University of Waterloo has \$9 million in matching funds available from OSOTF II, a figure based on its performance during the first round of the OSOTF program.

In fiscal 2003/2004, actual expenditures for student aid (entrance and upper-year scholarships, awards, and bursaries) from endowments, including OSOTF endowments, totalled \$1.2 million. Actual expenditures from annual donations totalled almost \$1 million. Details are presented in Appendix B, Table 1.

Campaign Waterloo is also expected to raise more than \$27 million by 2007 for undergraduate and graduate student support, including \$9 million for OSOTF awards. More than \$21.7 million has been raised to date, and more than \$15 million has been received. Approximately 57% is for endowed scholarships/awards, and 43% is for immediate use. In total, \$11 million is designated for undergraduate student support, \$8.5 million is for graduate student support, and the remainder is split between both, or as yet undecided. In fiscal 2003/2004, \$4.3 million was received for scholarships, awards, and bursaries. Of this, \$2.6 million (60%) is for endowments, \$1.3 million (30%) is for immediate use, and \$0.4 million is undecided.

Operating funds

University, Faculty, and University College operating funds are allocated annually to undergraduate student financial support. The majority of these funds are allocated to entrance scholarships. In fiscal 2003/2004, over \$0.5 million was allocated from operating funds to

³ *Phase Two of the Ontario Student Opportunity Trust Funds (OSOTF II): Program Guidelines and Reporting Requirements*. Ministry of Training, Colleges, and Universities Student Support Branch. July 2003.

⁴ In July 2004, the Ontario government advised that the allocation of OSOTF matching funds on payments made after fiscal year 2004/2005 is not currently guaranteed, pending the final report of the Postsecondary Education Review currently in progress under the leadership of former Premier Bob Rae.

scholarships, awards, and bursaries. Of this total, actual expenditures for entrance scholarships accounted for over \$0.26 million. \$130,000 was allocated to upper-year scholarships and \$115,000 was allocated to entrance and upper-year awards and bursaries. Details are presented in Appendix B, Table 1.

To support the 2004/2005 recruitment and admissions cycle, a one-time investment was made to supplement operating budget expenditures on entrance scholarships. As a result, scholarship expenditures from operating funds for fiscal 2004/2005 are expected to be in excess of \$1.25 million.

C) Current programs available

Eligible University of Waterloo undergraduate students may seek financial support from a number of established sources and programs, including the Ontario Student Assistance Program (OSAP) and other government-funded programs; scholarships, bursaries, and awards; work placement and work study programs; and co-operative education.

OSAP

Administered by the Student Support Branch of the Ministry of Training, Colleges, and Universities, OSAP provides eligible students with various types of assistance based on financial need. This assistance is intended to supplement, not to replace, a student's resources, including those of his or her family. The most common form of assistance is the Canada-Ontario Integrated Student Loan, which is interest-free while a student is attending an eligible post-secondary institution full time. The OSAP program also provides some grants for specific students (e.g. students with permanent disabilities, students with dependents, some female doctoral candidates).

In academic year 2002/2003 (the most recent year for which final OSAP data are currently available) 4,143 University of Waterloo students received OSAP loans totalling \$25,642,000. This represents 22% of full-time equivalent registered students, with an average OSAP loan of \$6,190⁵. Details are presented in Appendix B, Table 4.

Other government programs

Some of the other government-funded programs available to eligible University of Waterloo undergraduates include:

- the Queen Elizabeth II Aiming for the Top Scholarship, a renewable entrance scholarship that recognizes both merit and need, for which students can apply on their OSAP application,
- the Canada Millennium Bursary, allocated to students with the highest need across Canada, to which upper-year students may apply on their OSAP application, and
- the Canada Millennium Excellence Awards, to which eligible students must apply separately from their OSAP application.

Canadian students who are not residents of Ontario must apply to the student loan authority of their home province for government support.

⁵ All OSAP data collected and analyzed for this Task Force were prior to changes made to OSAP policies effective August 1, 2004. Further information about these changes is provided on page 7 of this report.

Scholarships

Most University of Waterloo entrance scholarships do not require application; eligible students are made a scholarship offer with their offer of admission. Some upper-year scholarships require an application and some are automatically adjudicated.

The University of Waterloo is not competitive with many other Ontario universities in its entrance scholarship offers. A summary of the University's 2002 and 2003 Non-Confirmed Survey⁶ results prepared for the Senate Scholarships and Student Aid Committee (attached as Appendix C) says: "...in 2003 the factor '*not receiving an academic scholarship*' received the second highest index score (62% of all respondents) in terms of influencing students not to accept UW's offer of admission. Similarly, in 2002 the factor received the third highest index score (48% of all respondents). In both 2003 and 2002 the factor that received the most influence was '*UW was not my first-choice institution.*'... Respondents in the second-highest grade group (90% to 94%) continue to be, and feel, under-recognized; around 60% of this group received a scholarship from the institution they will be attending, only 35% were offered a scholarship from UW. The statement '*I did not receive an academic scholarship from UW*' was the item exerting the most influence for those respondents who selected UW as their first choice on their OUAC application form and for respondents in the second-highest grade group (90% - 94%)."

The summary of 2002 and 2003 Non-Confirmed Survey results demonstrates that Waterloo is not competitive with many other Ontario universities at any level of scholarship offers: UW offered scholarships to 54% of respondents with grade averages in the 95%+ group, while other institutions offered scholarships to 86% of respondents in this group; UW offered scholarships to 35% of those in the 90% to 94% grade group, while other institutions offered scholarships to 63% of respondents in this group; UW offered scholarships to 40% of those in the 85% to 89% grade group, while other institutions offered scholarships to 61% of these respondents.

Of all students admitted to the University of Waterloo in Fall 2003, 60% of students in the 95%+ group, 23% of students in the 90% to 94% group, and 21% of students in the 85% to 89% group received scholarships from Waterloo. Details are presented in Appendix B, Table 5.

Many of the institutions with which Waterloo is least competitive are those that have implemented an entrance scholarship grid. (See Section II.E, Best practices review, for more information on scholarship grids). Of respondents attending the University of Western Ontario, 95% received a scholarship from Western. Waterloo had offered scholarships to 39% of these respondents. Of respondents attending McMaster University, 89% received a scholarship from McMaster. Waterloo had offered scholarships to 37% of these respondents.

Bursaries and awards

The Student Awards Office uses the term award when criteria combine academic merit with any other factor(s) such as financial need, community service, or student leadership. The term scholarship is only used when academic merit is the sole criterion, while the term bursary describes funds allocated solely on the basis of financial need.

The University of Waterloo entrance bursary is available to all prospective students who are Ontario residents entering university/college for the first time and who can demonstrate financial need. Qualified students must apply for an entrance bursary in spring, and for an OSAP loan prior to a mid-June deadline advertised on the bursary application. Entrance bursary offers are

⁶ The University of Waterloo conducts an annual survey of applicants who do not accept its offer of admission.

made with offers of admission, then reviewed and confirmed later in summer, after each recipient has applied to OSAP. An application form is included in Appendix D.

The University of Waterloo undergraduate upper year bursary and related awards require an application. While the entrance bursary is adjudicated based on a family income grid, the upper year bursary calculates reasonable educational costs and expected resources to determine need. An application form is included in Appendix D.

The process of adjudicating bursaries and awards at the University of Waterloo is currently a manual process. A bursary committee, consisting of staff trained in the adjudication process, adjudicates all bursaries. An appeal process exists for upper year bursary applicants who are not satisfied with their award. Students who are not satisfied with their entrance bursary decision, or who do not apply for an entrance bursary, may apply for an upper year bursary in their first term of study.

Work placement and work study

The UW Work Placement program provides funding (through tuition fee set-aside funds) to academic and administrative departments to create on-campus jobs for students with financial need between academic terms. The program provides a maximum monthly salary of \$2,000, with the hiring department paying any salary that exceeds this cap. In fiscal 2003/2004, actual Work Placement expenditures were \$1,250,000. Details are presented in Appendix B, Table 3.

The University of Waterloo Student Awards Office also administers the government-funded Ontario Work Study Program, which provides part-time jobs on campus for students with financial need during academic terms. The Ontario government provides 75% of the student's salary with the hiring department paying the remaining 25%. Students may earn up to \$1,000 per term under this program.

To qualify for employment under the work placement or work study program, students must qualify for an OSAP loan.

Co-operative education

The co-operative education program at the University of Waterloo provides students with an opportunity to offset the cost of their university education through work term earnings. Co-op students typically have one employment term between most academic terms. Currently, over 11,000 students are participating in more than 100 co-op plans at the University of Waterloo. Due to co-op earnings, Waterloo students following this program of study typically receive fewer and smaller government loans than students in the regular program of study.

According to the weekly earnings survey conducted by Waterloo's Co-operative Education and Career Services department, in 2003 the average weekly salary on a first work term was \$476. Based on program, weekly earnings ranged from \$319 to \$680 on a first work term. Weekly salary on final work terms ranged from \$356 to \$1,018. Over the course of a degree, students in the co-operative education program earn average total salaries ranging from \$23,000 to \$77,000.⁷ Details are presented in Appendix B, Table 6.

⁷ Total co-operative earnings over the course of a degree differ among programs due to the total number of work terms in each program as well as average earnings in each discipline.

D) Defining need

Three definitions of need can be applied to eligible Waterloo undergraduates: the Canada Student Loan calculation, the Ontario Student Loan calculation, and the University's calculation.

Canada Student Loan

The federal portion of the Canada-Ontario Integrated Student Loan is the Canada Student Loan (CSL). The federal definition of a student's need is calculated from his or her OSAP application, and the student is then allocated a CSL equivalent to 60% of that need.

Ontario Student Loan

The provincial portion of the Canada-Ontario Integrated Student Loan is the Ontario Student Loan (OSL). Historically, the OSL and CSL have defined need differently, using different exceptions and expectations to calculate student need (for example, the OSL calculations resulted in a higher expected parental contribution). However, changes recently announced by the Ontario government brought increased harmonization of the two calculations beginning August 1, 2004.⁸ One remaining major difference between CSL and OSL calculations is that Ontario caps allowable tuition expenses at a fixed rate, with the expectation that its tuition fee set-aside policy will offset the additional need of students whose tuition fees are higher than that cap. A student's CSL acts as a resource in the OSL calculation, then an OSL is allocated equivalent to the student's remaining provincially-calculated need, up to the loan maximum.

University of Waterloo

The University of Waterloo Student Awards Office defines financial need in bursary adjudication by subtracting expected resources from reasonable educational costs. To establish educational costs, the University of Waterloo uses actual tuition, a reasonable book allowance, actual supplies based on program, and researched reasonable living and transportation costs (based on the student's living arrangements – at home, away from home, or on campus). Expected resources include the student's savings from summer or work term earnings, study period income, scholarships/awards/bursaries, assets, and a parental contribution where applicable.

Unmet need

Unmet need, as defined by OSAP, is calculated differently under the provincial (OSL) and federal (CSL) regulations. As a result, the amount of provincial unmet need a student has will be different from the amount of federal unmet need the student has. Indeed, some students may be defined as having provincial unmet need but not federal unmet need, and vice versa.

Provincial unmet need as defined by OSAP is the amount of need a student is calculated to have that is in excess of the maximum loan (and is therefore "unmet" by the OSAP program). Federal unmet need is calculated by OSAP as the difference between the total need calculated for the CSL and the total harmonized loan (and grants, if applicable) provided to the student.

In 2002/2003 (the most recent year for which final OSAP data are currently available) undergraduate provincial unmet need at Waterloo totalled \$2,374,476 and 1,293 Waterloo undergraduates had provincial unmet need. For the same year 1,216⁹ Waterloo undergraduates had federal unmet need totaling \$2,461,261.

⁸ It is important to note that all OSAP data collected and analyzed for this Task Force are prior to this August 1, 2004 change and, as a result, do not reflect the increased harmonization of CSL and OSL calculations of need.

⁹ While many of the students with federal unmet need also have provincial unmet need, some students may have only federal or only provincial unmet need.

Provincial and federal unmet need have increased significantly between 2001/2002 and 2002/2003. The increase in federal unmet need has been at a rate of 33% in the number of students with unmet need and 39% in the total amount of unmet need. The increase in provincial unmet need has been at a rate of 32% in the number of students with unmet need and 35% in the total amount of unmet need. These substantial increases are due, in the most part, to increasing costs without an associated increase in the loan maximum. While 2003/2004 OSAP data are not final at the time this report is being prepared, data for two terms already demonstrate that this significant rate of increase is continuing. Details are presented in Appendix B, Table 7.

E) Best practices review

In its review, the Task Force considered some best practices at other universities. Those of particular interest to the Task Force are summarized below.

Policy on student financial support

In April 1998, the Governing Council of the University of Toronto approved a new Policy on Student Financial Support. The Policy states, as a fundamental principle, that "no student admitted to a program at the University should be unable to enter or complete the program due to lack of financial means."

The University of Toronto's Policy on Student Financial Support states that students should have access to the resources required to meet their financial needs as calculated by OSAP. For students who are assessed by OSAP as requiring maximum assistance and whose assessed need is not fully covered by government aid, the University will ensure that the unmet need is met through grants. Students receiving funding from another province/territory or a First Nations band are also eligible for consideration.¹⁰

Entrance scholarship grids

Almost every university in Ontario (the exceptions are Queen's, Ryerson, Toronto, and Waterloo) offered an entrance scholarship grid for Fall 2004 admissions. A scholarship grid guarantees a minimum scholarship to every entering student within a certain grade range. The scholarship value may vary across grade ranges and some scholarships may be renewable.

In applying the 2004 University of Western Ontario and McMaster University grid models against Fall 2003 admissions data at the University of Waterloo, it was found that 1,977 and 3,226 students who did not receive entrance scholarships at Waterloo would have received them from Western and McMaster, respectively. Details are provided in Appendix B, Table 8.

Though some of these students would have subsequently been awarded entrance bursaries by the University of Waterloo, it is evident that by implementing a scholarship grid more students benefit from financial support and, in particular, recognition of their academic merit. Additionally, scholarship grids allow students to project their anticipated scholarship funding even before applying to an institution.

Using 2003 admissions data, the additional funding required to offer an entrance scholarship grid would be \$3.5 million based on the Western model or \$3.8 million based on the McMaster model, net of any bursary funding that these students ultimately received.

¹⁰ *Policy on Student Financial Support*. University of Toronto. April 20, 1998.

Packaging aid and advance planning

Packaging aid refers to providing a student or prospective student with an overall picture of the financial aid he or she can expect to receive, including bursaries/grants, government loans, scholarships, and awards. This provides the student with a more complete presentation of all of the resources available to help fund his or her education.

The University of Toronto Advance Planning for Students (UTAPS) program provides prospective students with an estimate of their potential OSAP loan and university grant funding for the upcoming school year, to assist with their financial planning. Students with OSAP unmet need after they have signed their OSAP Confirmation of Enrolment form will then receive a UTAPS grant. In subsequent years, students will be provided a UTAPS grant whenever they have OSAP unmet need after completing their OSAP Confirmation of Enrolment. To assist with planning, upper-year students may also complete an online self-assessment. To facilitate this proactive approach, the University of Toronto has negotiated with the Ministry of Training, Colleges, and Universities to receive electronic access to additional data from the OSAP database.

III Observations and Recommendations

A) University of Waterloo statement of purpose

Since 2002, the statement of purpose on undergraduate student financial support has been fulfilled for every student who has applied to the University of Waterloo bursary program for financial support, and the tuition fee set-aside fund currently has a cumulative unspent balance of over \$5 million. Furthermore, as university education costs increase, scholarships and bursaries constitute an increasingly important factor for students selecting a university. To change its statement of purpose to guarantee a minimum level of financial support to all qualified undergraduate students, Waterloo requires a common measurement of need. The most readily available mechanism is the OSAP assessment. At Waterloo, total provincial unmet need is lower than federal unmet need; however, both are increasing significantly over recent years. Any guarantee the University makes must be affordable, in the context of the tuition fee set-aside funds, and sustainable over time. In 2002/2003 (the most recent year for which final OSAP data are currently available) UW undergraduate provincial unmet need totalled \$2,374,476, net of any bursary support ultimately received by these students.

A1: The statement of purpose on undergraduate student financial support approved by the Board of Governors in 2002 should be revised to guarantee to meet the provincial unmet need, as calculated by OSAP, of all qualified¹¹ University of Waterloo undergraduate students.

The provincial calculation of need under the OSAP program does not reflect actual tuition for some Waterloo undergraduates, notably students in deregulated programs. The province caps the amount of tuition it will consider in its calculation of need, having established the tuition fee set-aside policy to help institutions provide financial assistance to students with need. While

¹¹ For the purposes of this report, “qualified” students include full-time undergraduate domestic students with need as defined by OSAP. Should this recommendation be adopted, a detailed definition of qualified students will be needed at the operational level.

prudence is important in the development of the University's guarantee, the University should aspire in practice to exceed the guarantee's commitment, in particular for those students whose provincially defined need does not include their full tuition fees.

A2: In practice, the University of Waterloo should continue to meet the University-defined unmet need of qualified undergraduate students, which at minimum must include actual tuition fees not recognized in the OSAP calculation of provincial unmet need.

Currently, students must apply for a University of Waterloo bursary (entrance or upper year) to access the additional financial resources committed in the University's statement of purpose. By requiring students with unmet need to apply for the financial support guaranteed to them, the University could hinder the effectiveness of its guarantee. Furthermore, to capitalize fully on such a guarantee for the recruitment of excellent students, prospective students should be made aware as early as possible of the additional financial resources the University will provide.

Although the methodology at the time had little information support, in 2001/2002 the Student Awards Office successfully identified upper-year undergraduate students at the OSAP loan maximum and automatically awarded a bursary to them. In anticipation of a more responsive financial aid protocol, Waterloo has recently secured a commitment from the Ministry to provide important data of OSAP recipients to all universities so that an automatic financial aid assessment can be calculated. At the entrance level, this automatic process would be coupled with a web-enabled entrance bursary application process so that applicants can provide financial information well before admission. With this information, Student Awards could present, with the offer of admission, a comprehensive financial aid statement that details an entrance scholarship offer (if applicable), predicted OSAP loan assistance, and a conditional set-aside bursary offer. At the upper year level, the assessment would be automatic with no application required other than the application to OSAP or to another provincial student assistance program.

A3: The University of Waterloo should implement a proactive process to automatically offer all qualified undergraduate students the financial support it is prepared to provide.

B) Tuition fee set-aside funds

In every year of the tuition fee set-aside program, the University of Waterloo has carried forward an unspent balance of its generated set-aside funds. This is contrary to the government guidelines for the use of these funds and not in the best interest of the University's undergraduate students. To date, the University has used tuition fee set-aside funds for bursary (entrance and upper year) and employment program funding. Waterloo has not yet explored using tuition fee set-aside funds to create merit scholarships for students with financial need, which is an eligible expense according to the government guidelines.

B1: The University of Waterloo should use a wider range of mechanisms to ensure that all tuition fee set-aside funds generated each year are allocated to students with financial need. First priority for these funds must be the provision of bursaries to fulfill the guarantee outlined in recommendation A1. As resources allow, other mechanisms should include, in priority order, the provision of bursaries to meet the practice outlined in A2; ongoing funding of the

UW Work Placement program as outlined in E1; and the introduction of scholarships for meritorious students with financial need as outlined in D1. Consideration may also be given to funding the need component of a prestigious top-tier scholarship program similar to Toronto's National Scholarships or Queen's Chancellor's Scholarships.

Currently, significant differences exist in the generation and allocation of tuition fee set-aside funds between graduate and undergraduate students. Based on an internal operating decision, the graduate student population is allocated a higher amount of funding from the set-aside funds than it generates.

B2: The University of Waterloo should allocate tuition fee set-aside funds to the graduate and undergraduate student populations in proportion to their generation.

Differences also exist within the undergraduate population in the generation and allocation of funds between students in regulated and deregulated programs. Students in deregulated programs are allocated less set-aside funding than they generate. While it is not the intent of the Task Force to advocate the allocation of tuition fee set-aside funds on a dollar-to-dollar basis equivalent with generation, it has made recommendations A2 and F1 to in part address these differences.

C) OSOTF

Some OSOTF awards at the University of Waterloo only considered financial need. This created challenges in fundraising for this program, excluding donors who wished to recognize academic merit as well as financial need. The University of Waterloo established practices that facilitate the creation of OSOTF awards that allow donors to meet the financial need of meritorious students. This approach to OSOTF award development successfully combines financial need and academic merit into award criteria that meet the OSOTF matching fund requirements.

C1: To fully capitalize on the OSOTF program¹², the University of Waterloo should continue to pursue opportunities to establish awards that help meet the financial need of its meritorious undergraduate students.

D) Scholarships and bursaries

The University of Waterloo is not competitive with most other Ontario universities in its entrance scholarship offers. This has been demonstrated to be a factor in top students deciding to attend other universities over Waterloo. Furthermore, anecdotal experience suggests that the additional commitment of operating funds to entrance scholarships for the fall 2004 admissions cycle had a positive impact: Waterloo's Faculty of Engineering in part credits these additional scholarship funds for its standing as the only Ontario Faculty of Engineering to have met its 2004 admissions target. Most Ontario universities offer strong students a guaranteed entrance

¹² In July 2004, the Ontario government advised that the allocation of OSOTF matching funds on payments made after fiscal year 2004/2005 is not currently guaranteed, pending the final report of the Postsecondary Education Review currently in progress under the leadership of former Premier Bob Rae.

scholarship through a scholarship grid. The University should work to estimate the cost of such a grid, net of the additional aid provided by the implementation of recommendations A1, A2 and A3. At Waterloo, potential entrance scholarship grids could include one institutional grid, implemented centrally, or several different Faculty-specific grids.

D1: The University of Waterloo should work toward implementing an entrance scholarship grid, to the extent resources allow. The OSOTF program outlined in recommendation C1, along with other Campaign Waterloo scholarship fundraising, will provide some needed resources. As available, tuition fee set-aside funds should also be allocated to fund grid-generated scholarships for qualified undergraduate students with financial need.

To date, the University of Waterloo has used the term award when criteria combine academic merit with others (including, but not limited to, financial need). Unfortunately, the connotation of award is not as positive as scholarship. The subtle, often administrative, differences between the two terms are not readily understood by prospective students, their parents, and even upper-year students. The purpose of recognizing meritorious students – whether solely on the basis of their academic merit, or based on merit in combination with other criteria (e.g. extracurricular involvement, financial need, athletics) – should be to celebrate student achievement. By using the term award, these recipients are celebrated in a less effective way than those who have received scholarships.

D2: All financial recognition of academic merit administered by the University of Waterloo should be called scholarships. The term bursary should continue to designate adjudication based solely on financial need.

The Task Force recognizes that other forms of recognition, outside the mandate of the Task Force, will continue to be called awards. These will include, for example, athletic awards and work term report awards, where the criteria include more than financial need, but do not include academic merit.

E) Work placement

The UW Work Placement program is consistently viewed as a positive program for students and employers alike. The program provides students with financial need an opportunity to earn income toward their next term's educational costs, and provides the hiring departments with resourceful, often innovative temporary staff members who bring a unique perspective on the University and its operations to their employers. In 2003/2004, approximately \$1.25 million was allocated to undergraduates under the UW Work Placement program. In 2004/2005, approximately \$1 million has been allocated to UW Work Placement.

E1: Ten per cent of all undergraduate tuition fee set-aside funds should be allocated annually to support the UW Work Placement program.

F) Co-operative education

For approximately 60% of Waterloo's undergraduate population, the co-op program is an important aspect of their financial plan. However, students with financial need who do not

successfully find employment during their first work term may struggle financially in the subsequent academic term. Furthermore, since the co-op program is an important factor in attracting top students to Waterloo, the perceived risk of not having a first work term placement may negatively affect prospective students' decisions to attend Waterloo. To guarantee a first co-op work placement to students with financial need, the University would first need to conduct the necessary research and risk analysis to estimate the costs and potential risks of making such a guarantee. Extensive planning would also be required to determine the significant logistical requirements inherent in operationalizing such a guarantee, including the steps required to ensure that all students continue to make their best efforts to secure employment.

F1: The University of Waterloo should use the UW Work Placement program to guarantee a first placement to qualified¹³ undergraduate co-op students who are in good academic standing.

G) Awards administration¹⁴

Currently, the Student Awards Office is regularly involved in establishing award terms and agreements along with Development Officers in the Faculties and the central Office of Development. While this level of involvement is in place to ensure awards do not include terms that may be contrary to legal requirements, too limiting to find an appropriate candidate for the award, or otherwise too complicated to administer in a sustained way, it may create some unnecessary delays and administrative inefficiencies.

G1: The Offices of Student Awards, Development, and Finance must work together to establish award templates and guidelines to which Development Officers will normally adhere, with minor adaptations as determined to be feasible in consultation with Student Awards and the involved Faculty or Department. Development Officers will be responsible for working with donors to craft suitable agreements.

In cases where an award deviates from the standard in such a way that all involved parties do not agree is feasible or reasonable, or where an award must be customized for a major donor, a systematic mechanism is required to make the final decision as to whether the award is acceptable to the University.

G2: Customized awards and those that vary from the standard in such a way that all involved parties are not in agreement should be presented to the Provost or designate, with explanatory notes, for decision.

As donors become more sophisticated, increasingly creative and innovate tools for philanthropy are emerging. To remain competitive, the University of Waterloo needs to develop a mechanism to adapt to, and even anticipate, these new tools in order to offer increased flexibility to its donors and prospects.

¹³ For UW Work Placement, “qualified” students include full-time undergraduate domestic students with need as defined by OSAP.

¹⁴ Although graduate student financial aid is outside the mandate of this Task Force, the members recognize the interconnectedness of undergraduate and graduate awards, and recommend that the Graduate Studies Office be involved in the implementation of these recommendations as appropriate.

G3: A committee should be struck to consider emerging philanthropic tools, to help anticipate and prepare for future donor needs. This committee would consult with Deans' Council and make recommendations to senior administration as appropriate.

Currently, the annual yield rate to apply to awards funded from endowments is established in the late spring. This timing poses challenges for the timely administration and allocation of awards to student recipients and indirectly hinders effective and timely reporting to donors of endowed awards.

G4: The University of Waterloo should establish its annual yield rate by the end of February.

Today's donors typically have high expectations for how their funds are administered and reported. Currently the University of Waterloo Office of Development sends annual reports to donors, including financial reports provided by the Finance Office. The Student Awards Office also often corresponds with donors to provide award recipient information. Donor feedback has suggested these reports should be enhanced to provide matching, current, and endowed fund financial information along with investment reporting and recipient information in one report.

G5: The Offices of Development, Student Awards, and Finance should work toward establishing a stewardship protocol that would provide donors with a single point of contact and comprehensive annual reports that include recipient information,¹⁵ investment reporting, and detailed financial data. The Office of Development would have overall responsibility for the assembly of this information and its communication to donors. In addition to these annual reports, the Student Awards Office would continue to ensure the timely communication of recipient information to donors.

H) Marketing and communications

Many recommendations within this report can work toward enhancing the University of Waterloo's competitive standing in terms of financial support available to incoming undergraduate students. By guaranteeing a minimum level of financial support to all qualified undergraduate students, proactively advising applicants of the amount of OSAP loan and institutional bursary support they can expect under that guarantee, and enhancing scholarship offerings, Waterloo will become more competitive. To improve existing perceptions of Waterloo's financial support for undergraduate students, it is important that Waterloo works to educate potential applicants about all of the forms of financial support available to its undergraduates.

H1: The adoption of this report should be publicly announced, and changes made as a result of these recommendations should be communicated to potential students and those who may influence their decisions.

¹⁵ Provision should be made to secure consent to release this information on all award agreements. In cases where students refuse this consent, the donor would be advised the recipient has requested anonymity.

I) Administrative structure

The University of Waterloo is a decentralized institution. The Office of Development reflects this through its Faculty-based Development Officers; however, these Development Officers and other University members all rely on one Awards Officer for support and information regarding scholarships, bursaries, and awards across the institution.

I1: The Student Awards Office should introduce multiple Awards Officers with Faculty portfolios, similar to the current Assistant Registrar model within the Registrar's Office.

The Task Force recognizes that its recommendations, in some cases, will create new activities and work for the staff in the Student Awards Office. The Task Force is also aware that over the years the work load of the staff in the Student Awards Office has been steadily increasing, as more financial support programs are developed, and more sophisticated delivery systems are developed and used. Finally, the Task Force understands that when other universities in the Ontario system have enhanced their financial support programs for students, it usually has led to a need for further staff support, often supported from the five per cent tuition fee set-aside funds permitted for overhead costs.

I2: Analysis should be conducted to determine the net increase in work load for staff in the Student Awards Office as a result of the recommendations in this report, and choices should be identified regarding how the new activity should be supported by staff. At a minimum, that analysis should consider what current activities in the Student Award Office might be reduced or stopped, what new activities could be supported by re-allocating work loads among existing staff, and/or whether some new staff should be added.

This report, and the implementation of the recommendations adopted from it, may occasion further changes in the administration of student aid at the University of Waterloo, even outside the scope of this Task Force's mandate. For example, all bursaries are currently adjudicated manually, and different offices (the Student Awards Office and Graduate Studies Office, respectively) adjudicate undergraduate and graduate bursaries separately. To ensure the efficient administration of student aid, these and other operational details may change as an indirect result of recommendations made in this report.

I3: The Task Force strongly endorses an ongoing evaluation and evolution of student aid administration at the operational level to ensure the efficient and effective use of the resources available to the various offices involved in the administration of government aid programs, scholarships, and bursaries.

The recommendations made in this report will create a more detailed and complex financial aid program at the University of Waterloo. Precise projections and planning will be required to ensure the guarantee is met and other recommendations are fulfilled. Furthermore, such detailed planning could help inform the development of strategic goals for scholarship fundraising. It is therefore anticipated that the reports currently made to the Senate Scholarship and Financial Aid Committee will become increasingly detailed and important.

I4: An annual plan for undergraduate student financial support expenditures should be presented to Deans' Council through the Associate Provost, Academic and Student Affairs each year.

IV Future Review

The University of Waterloo's use of tuition fee set-aside funds, including the guarantee of undergraduate student financial support, should be reviewed after two years. At that time, experience administering the guarantee will have provided sufficient data to establish meaningful trend lines related to OSAP unmet need and tuition fee set-aside funds. Subsequent reviews should be held every five years or after any major changes to government financial aid policies or the University's financial situation.

If a future review results in any changes that reduce the level of support guaranteed to students, the changes should be implemented in such a way that upper-year students continue to receive the funding guaranteed to them at the time they applied to the University of Waterloo.

V Summary of Recommendations and Timelines

A1 The statement of purpose on undergraduate student financial support approved by the Board of Governors in 2002 should be revised to guarantee to meet the provincial unmet need, as calculated by OSAP, of all qualified¹⁶ University of Waterloo undergraduate students.

This guarantee could go forward to the Board of Governors immediately upon adoption of the report.

A2 In practice, the University of Waterloo should continue to meet the University-defined unmet need of qualified undergraduate students, which at minimum must include actual tuition fees not recognized in the OSAP calculation of provincial unmet need.

This is the existing practice for every student who applies to the entrance or upper year bursary program at the University of Waterloo.

A3 The University of Waterloo should implement a proactive process to automatically offer all qualified undergraduate students the financial support it is prepared to provide.

The Student Awards Office anticipates that a staged implementation of a proactive bursary program can occur over the next two years. It will proceed with a manual process for proactive upper year bursaries in fall 2005. Once PeopleSoft Version 8.0 is implemented in mid February 2005, staff can begin the development work to implement automatic financial aid assessment for September 2006.

B1 The University of Waterloo should use a wider range of mechanisms to ensure that all tuition fee set-aside funds generated each year are allocated to students with financial need.

¹⁶ For the purposes of this report, "qualified" students include full-time undergraduate domestic students with need as defined by OSAP. Should this recommendation be adopted, a detailed definition of qualified students will be needed at the operational level.

First priority for these funds must be the provision of bursaries to fulfill the guarantee outlined in recommendation A1. As resources allow, other mechanisms should include, in priority order, the provision of bursaries to meet the practice outlined in A2; ongoing funding of the UW Work Placement program as outlined in E1; and the introduction of scholarships for meritorious students with financial need as outlined in D1. Consideration may also be given to funding the need component of a prestigious top-tier scholarship program similar to Toronto's National Scholarships or Queen's Chancellor's Scholarships.

An initial plan for undergraduate student financial support expenditures is expected to be presented to Deans' Council in mid January 2005.

B2 The University of Waterloo should allocate tuition fee set-aside funds to the graduate and undergraduate student populations in proportion to their generation.

This operational change could be made for fiscal 2005/2006.

C1 To fully capitalize on the OSOTF program¹⁷, the University of Waterloo should continue to pursue opportunities to establish awards that help meet the financial need of its meritorious undergraduate students.

This is an existing practice that should continue, subject to an ongoing commitment from the Ontario government.

D1 The University of Waterloo should work toward implementing an entrance scholarship grid, to the extent resources allow. The OSOTF program outlined in recommendation C1, along with other Campaign Waterloo scholarship fundraising, will provide some needed resources. As available, tuition fee set-aside funds should also be allocated to fund grid-generated scholarships for qualified undergraduate students with financial need.

A proposal in this direction is expected with the plan to be presented to Deans' Council in mid January 2005.

D2 All financial recognition of academic merit administered by the University of Waterloo should be called scholarships. The term bursary should continue to designate adjudication based solely on financial need.

This change could be made for new awards immediately upon adoption of the report. Changes to established awards would be made as promptly as appropriate.

E1 Ten per cent of all undergraduate tuition fee set-aside funds should be allocated annually to support the UW Work Placement program.

This allocation formula should be included in the plan to be presented to Deans' Council in mid January 2005 and could be implemented for fiscal 2005/2006.

¹⁷ In July 2004, the Ontario government advised that the allocation of OSOTF matching funds on payments made after fiscal year 2004/2005 is not currently guaranteed, pending the final report of the Postsecondary Education Review currently in progress under the leadership of former Premier Bob Rae.

F1 The University of Waterloo should use the UW Work Placement program to guarantee a first placement to qualified¹⁸ undergraduate co-op students who are in good academic standing.

The research and risk analysis required to implement this guarantee should be considered in the context of the ongoing Co-operative Education and Career Services Review, with an anticipated decision on this recommendation for March 2005.

G1 The Offices of Student Awards, Development, and Finance must work together to establish award templates and guidelines to which Development Officers will normally adhere, with minor adaptations as determined to be feasible in consultation with Student Awards and the involved Faculty or Department. Development Officers will be responsible for working with donors to craft suitable agreements.

The involved offices anticipate approved templates and guidelines could be implemented for December 2004.

G2 Customized awards and those that vary from the standard in such a way that all involved parties are not in agreement should be presented to the Provost or designate, with explanatory notes, for decision.

This process could be implemented following the introduction of new templates and guidelines as outlined in G1.

G3 A committee should be struck to consider emerging philanthropic tools, to help anticipate and prepare for future donor needs. This committee would consult with Deans' Council and make recommendations to senior administration as appropriate.

A report on the first meeting of this committee, to be struck by the Vice-President University Relations in consultation with the Provost, could be included with the presentation to Deans' Council in mid January 2005.

G4 The University of Waterloo should establish its annual yield rate by the end of February.

This recommendation could be implemented in February 2005.

G5 The Offices of Development, Student Awards, and Finance should work toward establishing a stewardship protocol that would provide donors with a single point of contact and comprehensive annual reports that include recipient information,¹⁹ investment reporting, and detailed financial data. The Office of Development would have overall responsibility for the assembly of this information and its communication to donors. In addition to these annual reports, the Student Awards Office would continue to ensure the timely communication of recipient information to donors.

The involved offices anticipate initial revisions to the stewardship process could be implemented for the annual reports issued to donors for the current fiscal year.

¹⁸For UW Work Placement, "qualified" students include full-time undergraduate domestic students with need as defined by OSAP.

¹⁹ Provision should be made to secure consent to release this information on all award agreements. In cases where students refuse this consent, the donor would be advised the recipient has requested anonymity.

H1 The adoption of this report should be publicly announced, and changes made as a result of these recommendations should be communicated to potential students and those who may influence their decisions.

This recommendation could be implemented immediately upon adoption of the report.

I1 The Student Awards Office should introduce multiple Awards Officers with Faculty portfolios, similar to the current Assistant Registrar model within the Registrar's Office.

This recommendation should be considered as soon as possible after adoption of the report.

I2 Analysis should be conducted to determine the net increase in work load for staff in the Student Awards Office as a result of the recommendations in this report, and choices should be identified regarding how the new activity should be supported by staff. At a minimum, that analysis should consider what current activities in the Student Award Office might be reduced or stopped, what new activities could be supported by re-allocating work loads among existing staff, and/or whether some new staff should be added.

This analysis and planning should take place immediately after adoption of the report.

I3 The Task Force strongly endorses an ongoing evaluation and evolution of student aid administration at the operational level to ensure the efficient and effective use of the resources available to the various offices involved in the administration of government aid programs, scholarships, and bursaries.

This evaluation should begin immediately upon adoption of the report, as it will in part inform the plan to be presented to Deans' Council in mid January 2005.

I4 An annual plan for undergraduate student financial support expenditures should be presented to Deans' Council through the Associate Provost, Academic and Student Affairs each year.

The first such plan is expected in mid January 2005.

VI Appendices

TASK FORCE ON UNDERGRADUATE STUDENT FINANCIAL SUPPORT AT THE UNIVERSITY OF WATERLOO

BACKGROUND

The Board of Governors of the University of Waterloo approved the following statement of purpose on undergraduate student financial support in 2002.

“The University intends to ensure that all qualified students admitted to full-time undergraduate programs have adequate financial assistance to complete their studies.

Students will have access to resources needed to meet their needs as assessed by OSAP (Ontario Student Assistance Program) or a comparable Canadian government student aid program.”

Students are expected to seek financial support from all sources, including family, employment, loans, and government support programs.

In order to meet or exceed the above statement of purpose, the University intends to use all financial tools available at its disposal including scholarships, bursaries, employment, co-op placements, research internships, etc.

UW’s current student support budget (local aid) is over \$ 11 million. It is anticipated that the size of the fund will grow over time. UW also spends \$ 3.5 million on undergraduate scholarships. Campaign Waterloo is expected to raise more than \$ 27 million by 2007 for undergraduate student support, of this more than \$ 15 million have been raised already. The Ontario Government currently provides a 1-to-1 match for student aid endowment, up to a yearly capped amount. The Canada Student Loans program is currently under review with the expectation of more substantial support. The Minister of Training Colleges and Universities has indicated a review of OSAP as one of her top priorities. It is expected that this review will lead to a relaxation of OSAP eligibility rules.

With rising costs of education, it is anticipated that more students may require financial aid. In addition, UW also wishes to recruit the very best students by offering them not only exceptional educational opportunities but also helping them to secure resources needed to pursue a UW education. As the scope of UW’s financial aid program grows, it is necessary to review the current policies, practices, and administration of its financial aid system.

TERMS OF REFERENCE

General

The role of the review is to examine the adequacy and effectiveness of the current student aid system in place at the University of Waterloo in meeting UW’s statement of purpose on undergraduate student financial support and to recommend changes in policies, practices, and administration of the student financial support system.

APPENDIX A: Terms of Reference and Task Force Membership

This will involve an examination of the administrative structure, operation and policies governing undergraduate student financial support at UW, including the strategic use of existing resources including scholarships, bursaries, co-op placements, research internships, student loans, etc.

Mandate

- To consider and make recommendations as to how UW's resources can be strategically deployed to ensure that all qualified students admitted to full-time undergraduate programs have adequate financial assistance to complete their studies.
- To consider and make recommendations as to the possibility of UW offering a financial support package to students requiring such assistance at or before an offer of admission, and whether special efforts are needed to reach out to potential students who might otherwise consider a UW education was not available to them.
- To consider and make recommendations on the strategic use of co-op placement as a unique substitute/supplement to traditional forms of student aid such as bursaries and scholarships.
- To consider and make recommendation on special aid arrangements that may be required for students in deregulated programs in order to recognize the higher tuition fees and the corresponding tuition set-aside funds generated by these students.
- To consider and make recommendations regarding the administrative structure of the student financial support system, in terms of optimal function and interaction with academic units, by taking into account the decentralized nature of UW academic administration.

Task Force Membership: 5 persons

Adel Sedra, Dean of Engineering, Chair
George Dixon, Dean of Science
Becky Wroe, President, FEDS
Jeff Henry, VP Education, FEDS
Mary Bales, Member, UW Board of Governors

Task Force Resources: 8 persons

Bruce Mitchell, Associate Provost Academic and Student Affairs, will serve as the University Liaison Officer for existing practices and action on the recommendations.

Laura Talbot Allan, Vice President University Relations, will serve in an advisory capacity on government relations and fund raising matters.

Michael Higgins, President of St Jerome's University, will act as liaison with the Colleges.

Bob Truman, Director of Institutional Planning, will serve as a resource person.

Ken Lavigne, Registrar, will serve as a resource person.

Maureen Jones, Acting Director, Student Awards and Student Financial Aid, will serve as a resource person.

APPENDIX A: Terms of Reference and Task Force Membership

Derek McCammond, consultant, will serve as a resource person.

Martha Foulds, Office of the Dean of Engineering, will serve as Task Force secretary. Please direct Task Force inquiries and correspondence to her at mfoulds@uwaterloo.ca or 888-4567, ext. 2544.

Timeline

The Task Force will complete its task by Summer 2004 and will produce interim reports as necessary.

APPENDIX B, TABLE 1: Financial Aid Expenditures at UW 2003/2004

		Open to all Faculties	AHS	ARTS	ENG	ES	MATH	SCI	Total Entrance
Scholarships - Entrance									
Annual Donation		\$132,000	\$22,000	\$15,000	\$195,375	\$29,000	\$143,875	\$20,000	\$557,250
University College Funding		\$36,500		\$2,000					\$38,500
Endowment-Faculty				\$135,500	\$235,500		\$363,500	\$5,000	\$739,500
Endowment-Student Awards		\$27,400	\$7,500	\$21,000	\$18,500	\$2,800		\$1,500	\$78,700
Endowment Faculty - OSOTF							\$53,500		\$53,500
Faculty Funding-Other		\$500	\$26,000	\$39,000	\$50,500		\$56,875	\$31,000	\$203,875
Federal Grant									\$0
Non UW									\$0
Operating-UW	CMS, Canex	\$21,268							\$21,268
Provincial Funding									\$0
Total by Faculty		\$217,668	\$55,500	\$212,500	\$499,875	\$31,800	\$617,750	\$57,500	\$1,692,593
Scholarships - Upper Year		Open to all Faculties	AHS	ARTS	ENG	ES	MATH	SCI	Total Upper Year
Annual Donation		\$91,770	\$13,750	\$20,600	\$22,250	\$13,709	\$66,791	\$40,950	\$269,820
University College Funding		\$19,961		\$84,500					\$104,461
Endowment-Faculty					\$32,200		\$24,750	\$1,400	\$58,350
Endowment-Student Awards		\$10,000	\$2,400	\$16,900	\$15,000		\$4,750	\$6,647	\$55,697
Endowment Faculty - OSOTF							\$36,500		\$36,500
Faculty Funding-Other		\$11,300		\$1,400	\$1,000			\$1,100	\$14,800
Federal Grant	World Petr Schol	\$12,000							\$12,000
Non UW		\$267,329							\$267,329
Operating-UW		\$11,000							\$11,000
Provincial Funding	A4T	\$3,841,107							\$3,841,107
Total by Faculty		\$4,264,467	\$16,150	\$123,400	\$70,450	\$13,709	\$132,791	\$50,097	\$4,654,914
							All Scholarships		\$6,347,507

APPENDIX B, TABLE 1: Financial Aid Expenditures at UW 2003/2004

		Open to all Faculties	AHS	ARTS	ENG	ES	MATH	SCI	Total Entrance
Awards - Entrance									
Annual Donation		\$22,125							\$22,125
University College Funding									\$0
Endowment-Faculty									\$0
Endowment-Student Awards		\$1,000		\$1,000					\$2,000
Endowment Faculty - OSOTF									\$0
Endowment Stud Aw - OSOTF		\$7,300						\$2,000	\$9,300
Faculty Funding-Other					\$4,300				\$4,300
Federal Grant									\$0
Non UW									\$0
Operating-UW									\$0
Provincial Funding									\$0
Total		\$30,425	\$0	\$1,000	\$4,300	\$0	\$0	\$2,000	\$37,725
Awards - Upper Year		Open to all Faculties	AHS	ARTS	ENG	ES	MATH	SCI	Total Upper Year
Annual Donation		\$3,000	\$500	\$17,600	\$11,100	\$4,304	\$4,150	\$900	\$41,554
University College Funding				\$1,800					\$1,800
Endowment-Faculty		\$3,200		\$700			\$3,400		\$7,300
Endowment-Student Awards		\$35,800	\$2,500	\$7,167	\$11,000	\$2,500	\$4,000	\$2,400	\$65,367
Endowment Faculty - OSOTF									\$0
Endowment Stud Aw - OSOTF		\$16,700		\$500	\$14,800				\$32,000
Faculty Funding-Other		\$2,900	\$225	\$12,000	\$13,650	\$1,300	\$2,600	\$4,200	\$36,875
Federal Grant	Cdn Mill Exc Award	\$301,500							\$301,500
Non UW		\$391,478							\$391,478
Operating-UW				\$600					\$600
Provincial Funding									\$0
Total		\$754,578	\$3,225	\$40,367	\$50,550	\$8,104	\$14,150	\$7,500	\$878,474
							All Awards		\$916,199

APPENDIX B, TABLE 2: UW Summary of Tuition Set Aside 1996/1997 to 2003/2004

University of Waterloo
Summary of Tuition Set Aside
1996/97 to 2003/2004
 April 20, 2004

Fiscal Year	% of Tuition Increase Directed to Bursaries	Tuition \$\$s Directed to Bursaries	5% Admin Allowance	Bursaries, Work Study & Work Placement Paid to Students	Cumulative Unspent Balance	Number of Students Receiving Support	Average \$\$ Support per Student
1996/97	10%	\$812,319	\$40,616	\$472,876	\$298,827	605	\$782
1997/98	30%	2,130,814	106,541	1,830,986	492,114	1,856	987
1998/99	30%	3,761,930	188,096	3,268,117	797,822	1,996	1,637
1999/00	30%	6,034,040	301,702	4,737,946	1,792,214	2,734	1,733
2000/01	30%	6,794,529	339,726	5,158,226	3,088,791	2,693	1,915
2001/02	30%	7,669,611	383,481	9,940,983	433,938	5,059	1,965
2002/03	30%	9,445,045	472,252	7,356,619	2,050,112	3,218	2,286
2003/04 est	30%	11,373,865	568,693	7,846,500	5,008,783		

Description of the Programs:

Entrance Bursary Program - Provides bursaries up to \$4000 to first year Ontario applicants admitted to degree programs, who demonstrate the greatest need. Need is determined by using a family income grid.

Upper Year Bursary Program - Provides bursaries for in-course students, who demonstrate financial need. Need is determined by using an average student budget minus expected resources.

Graduate Student Bursary Program - Provides bursaries normally up to \$3,000 to full-time graduate students experiencing short-term financial need. Need is determined by using an average student budget minus expected resources.

UW Work Study Program - Provides part-time positions on campus for full-time students who prefer to work to meet their financial need.

UW Work Placement Program - Provides full-time positions on campus for full-time students during a non-academic term. Students must qualify for assistance from OSAP but not necessarily be in receipt of OSAP assistance during the prior academic year and must be returning to full-time study in the subsequent study period.

APPENDIX B, TABLE 3: UW Analysis of Set Aside Generation versus Allocation 2003/2004

University of Waterloo
Analysis of Set Aside Generation versus Allocation 2003/2004

Set Aside Generation

Fiscal Yr 2003/2004

		Deregulated		
Career	Faculty	Y	N	Grand Total
G	AHS	\$36,781	\$0	\$36,781
	ARTS	\$140,615	\$0	\$140,615
	ENG	\$196,203	\$0	\$196,203
	ENV S	\$61,338	\$0	\$61,338
	MATH	\$96,784	\$0	\$96,784
	OPTOM	\$5,731	\$0	\$5,731
	SCI	\$83,452	\$0	\$83,452
G Total		\$620,905	\$0	\$620,905
U	AHS	\$0	\$523,272	\$523,272
	ARTS	\$47,534	\$2,062,279	\$2,109,813
	ENG	\$3,387,129	\$0	\$3,387,129
	ENV S	\$0	\$513,836	\$513,836
	ID S	\$0	\$1,936	\$1,936
	IS	\$0	\$10,693	\$10,693
	MATH	\$1,890,579	\$674,501	\$2,565,080
	OPTOM	\$310,581	\$0	\$310,581
	SCI	\$0	\$1,071,573	\$1,071,573
	SE	\$259,047	\$0	\$259,047
U Total		\$5,894,870	\$4,858,090	\$10,752,960
Grand Total		\$6,515,775	\$4,858,090	\$11,373,865

Set Aside Expenses

Fiscal Yr 2003

		Deregulated		
Career	Faculty	Y	N	Grand Total
GRD	AHS	\$75,591		\$75,591
	ARTS	\$426,869		\$426,869
	ENG	\$235,414		\$235,414
	ENV S	\$724,022		\$724,022
	MATH	\$142,586		\$142,586
	OPTOM	\$7,600		\$7,600
	SCI	\$314,225		\$314,225
	(blank)		\$5,000	\$5,000
GRD Total		\$1,926,307	\$5,000	\$1,931,307
UG	AHS		\$274,250	\$274,250
	ARTS		\$1,136,821	\$1,136,821
	ENG	\$826,800		\$826,800
	ENV S		\$286,350	\$286,350
	IS		\$7,500	\$7,500
	MATH	\$537,775	\$482,375	\$1,020,150
	OPTOM	\$347,400		\$347,400
	SCI		\$669,975	\$669,975
	SE	\$70,900		\$70,900
		(blank)		\$16,225
UG Total		\$1,782,875	\$2,873,496	\$4,656,371
Grand Total		\$3,709,182	\$2,878,496	\$6,587,678

Work Placement Expenses

estimate

Fiscal Yr 2003

		Deregulated		
Career	Faculty	Y	N	Grand Total
G	ARTS	\$8,903		\$8,903
G Total		\$8,903		\$8,903
U	AHS		\$6,923	\$6,923
	ARTS		\$193,810	\$193,810
	ENG	\$354,649		\$354,649
	ENV S		\$73,226	\$73,226
	MATH	\$293,314	\$229,468	\$522,782
	SCI		\$59,209	\$59,209
	SE	\$39,272		\$39,272
U Total		\$687,235	\$562,635	\$1,249,870
Grand Total		\$696,137	\$562,635	\$1,258,772

Total Expenses, including Work Placement

		Deregulated			Ratio of Received to Generated	Relative to Career Average
Career	Faculty	Y	N	Grand Total		
GRD	AHS	\$75,591		\$75,591	2.06	0.66
	ARTS	\$435,772		\$435,772	3.10	0.99
	ENG	\$235,414		\$235,414	1.20	0.38
	ENV S	\$724,022		\$724,022	11.80	3.78
	MATH	\$142,586		\$142,586	1.47	0.47
	OPTOM	\$7,600		\$7,600	1.33	0.42
	SCI	\$314,225		\$314,225	3.77	1.20
	(blank)		\$5,000	\$5,000		
GRD Total		\$1,935,210	\$5,000	\$1,940,210	3.12	
UG	AHS		\$281,173	\$281,173	0.54	0.98
	ARTS		\$1,330,631	\$1,330,631	0.63	1.15
	ENG	\$1,181,449		\$1,181,449	0.35	0.64
	ENV S		\$359,576	\$359,576	0.70	1.27
	IS		\$7,500	\$7,500	0.70	1.28
	MATH	\$831,089	\$711,843	\$1,542,932	0.60	1.10
	OPTOM	\$347,400		\$347,400	1.12	2.04
	SCI		\$729,184	\$729,184	0.68	1.24
	SE	\$110,172		\$110,172	0.43	0.77
		(blank)		\$16,225	\$16,225	
UG Total		\$2,470,110	\$3,436,131	\$5,906,241	0.55	
Grand Total		\$4,405,319	\$3,441,131	\$7,846,450	0.69	

Note: Work Placement students not registered or not on Official Workterm in the fall are excluded from the expenses. (approx \$9,500)

APPENDIX B, TABLE 4: UW OSAP Analysis by Faculty by Academic Year

University of Waterloo
OSAP Analysis by Faculty by Academic Year*

			Data				
OSAP Acad Year	Faculty	Co-op/Reg	Total OSAP	FTE Registered	FTE Received OSAP	FTE Received OSAP %	Average OSAP
2001/2002	AHS	Co-op	\$534,000	467	94	20%	\$5,690
		Reg	\$940,000	626	175	28%	\$5,360
	ARTS	Co-op	\$1,348,000	1,045	237	23%	\$5,680
		Reg	\$7,404,000	4,397	1,215	28%	\$6,090
	ENG	Co-op	\$2,185,000	3,066	402	13%	\$5,430
		Reg	\$76,000	132	9	7%	\$8,280
	ENV S	Co-op	\$655,000	625	119	19%	\$5,510
		Reg	\$929,000	596	150	25%	\$6,200
	ID S	Reg	\$2,000	134	1	1%	\$2,310
	IS	Reg	\$70,000	17	8	46%	\$8,830
	MATH	Co-op	\$2,998,000	3,010	511	17%	\$5,870
		Reg	\$1,517,000	1,229	232	19%	\$6,530
	SCI	Co-op	\$1,121,000	814	205	25%	\$5,470
		Reg	\$3,124,000	1,624	522	32%	\$5,990
SE	Co-op	\$152,000	102	24	24%	\$6,330	
OPTOM	Reg	\$590,000	260	91	35%	\$6,510	
2001/2002	Total		\$23,643,000	18,143	3,995	22%	\$5,920
2002/2003	AHS	Co-op	\$681,000	506	117	23%	\$5,820
		Reg	\$1,008,000	689	181	26%	\$5,560
	ARTS	Co-op	\$1,374,000	1,045	238	23%	\$5,770
		Reg	\$7,633,000	4,809	1,205	25%	\$6,330
	ENG	Co-op	\$2,657,000	3,136	452	14%	\$5,880
		Reg	\$52,000	151	7	5%	\$7,490
	ENV S	Co-op	\$785,000	697	138	20%	\$5,680
		Reg	\$920,000	606	146	24%	\$6,320
	ID S	Reg	\$3,000	73	1	1%	\$3,140
	IS	Reg	\$77,000	34	10	30%	\$7,430
	MATH	Co-op	\$2,935,000	2,832	490	17%	\$5,990
		Reg	\$2,420,000	1,650	327	20%	\$7,410
	SCI	Co-op	\$1,113,000	761	185	24%	\$6,030
		Reg	\$3,125,000	1,719	507	29%	\$6,170
SE	Co-op	\$293,000	197	46	23%	\$6,440	
OPTOM	Reg	\$565,000	272	94	35%	\$6,010	
2002/2003	Total		\$25,642,000	19,176	4,143	22%	\$6,190
2003/2004	AHS	Co-op	\$600,000	463	95	21%	\$6,310
		Reg	\$1,395,000	802	227	28%	\$6,160
	ARTS	Co-op	\$1,431,000	841	208	25%	\$6,880
		Reg	\$7,169,000	4,251	1,080	25%	\$6,640
	ENG	Co-op	\$2,493,000	2,326	399	17%	\$6,250
		Reg	\$45,000	115	6	5%	\$7,420
	ENV S	Co-op	\$1,060,000	660	142	22%	\$7,460
		Reg	\$999,000	547	149	27%	\$6,710
	ID S	Reg	\$5,000	40	1	1%	\$10,750
	IS	Reg	\$65,000	26	9	34%	\$7,230
	MATH	Co-op	\$2,750,000	2,030	396	19%	\$6,950
		Reg	\$2,673,000	1,535	334	22%	\$8,010
	SCI	Co-op	\$1,397,000	818	208	25%	\$6,710
		Reg	\$4,000,000	1,859	595	32%	\$6,730
SE	Co-op	\$309,000	200	45	22%	\$6,910	
OPTOM	Reg	\$567,000	253	86	34%	\$6,640	
2003/2004	Total		\$26,960,000	16,763	3,977	24%	\$6,780

***Note:**

OSAP academic year is Fall, Winter, Spring i.e. OSAP 2001/2002 is F01, W02, S02. **For 2003/2004, only F03 & W04 data is available at this point.** This data will not reconcile to UW FTE reports such as Senate Finance Package. OSAP is the sum of Ontario student loan & Canada student loan. Data are rounded for presentation.

APPENDIX B, TABLE 4: UW OSAP Analysis by Faculty by Academic Year

**University of Waterloo
OSAP Analysis by Faculty by Academic Year***

FTE

OSAP Acad Year	Range	AHS		ARTS		ENG		ENV S		ID S	IS	MATH		OPTOM	SCI		SE	Grand Total
		Co-op	Reg	Co-op	Reg	Co-op	Reg	Co-op	Reg	Reg	Reg	Co-op	Reg	Reg	Co-op	Reg	Co-op	
2001/2002	\$1 - 500	2	2	9	20	8		4	2		0.2	17	4		4	6		77
	\$501 - 1,000	2	6	15	25	35		9	4			23	5	1	8	11		144
	\$1,001 - 1,500	3	10	9	32	20		6	2			17	6	1	15	14	2	135
	\$1,501 - 2,000	4	7	8	32	22		9	4			26	8	3	6	12		138
	\$2,001 - 2,500	5	5	16	47	28	1	2	7	1		22	13	4	14	17	1	181
	\$2,501 - 3,000	5	9	13	42	21	1	4	4			28	5	1	17	14		161
	\$3,001 - 3,500	7	5	17	50	24	2	5	3			25	12	3	13	29		193
	\$3,501 - 4,000	11	12	12	57	19	2	8	6		1	17	11	1	10	20	4	188
	\$4,001 - 4,500	5	13	31	72	35	1	8	9			56	14	5	18	32		296
	\$4,501 - 5,000	4	16	16	71	15	2	6	6		1	18	8	2	3	32		198
	\$5,001 - 5,500	3	19	12	82	26	1	7	7			23	14	3	10	36	2	243
	\$5,501 - 6,000	7	10	7	67	9		6	15		1	22	3	3	12	36	2	200
	\$6,001 - 6,500	6	21	20	157	15		7	28			22	22	23	10	70	2	400
	\$6,501 - 7,000	5	8	5	36	12		7	3			9	3	1	8	11		106
	\$7,001 - 7,500	3	5	7	33	14		9				22	8	3	10	5		117
	\$7,501 - 8,000	3	1	1	28	16		6	4		1	29	4		4	9	3	109
	\$8,001 - 8,500	3	2	10	15	9		5	2			25	18		10	7		106
	\$8,501 - 9,000	5	2	5	31	29	1	5	7		1	32	4		4	24	2	150
	\$9,001 - 9,500	12	12	25	128	39	1	8	17		1	47	15	10	27	70	5	415
	\$9,501 - 10,000		1		8						1	2	1		1	2		15
	\$10,001 - 10,500		6	2	70	2			15		2	2	24	18		25		163
	\$10,501 - 11,000		1		2			1	2			5	3			3		15
	\$11,001 - 11,500		1		9				1			3	9	2		4		27
	\$11,501 - 12,000				8								1		1	6	1	16
	\$12,001 - 12,500		1		9				2			5	1	2	1	3		22
	\$12,501 - 13,000				7				1			3	3			3		16
	\$13,001 - 13,500		5		35	2			2			13	10	6	2	20		93
	\$13,501 - 14,000				1								1					2
	\$14,001 - 14,500				2							1	2					5
	\$14,501 - 15,000				3	2							2			2		8
	\$15,000 Plus			2	41	2			2				4	3		4		56
2001/2002 Total		94	175	237	1,215	402	9	119	150	1	8	511	232	91	205	522	24	3,995

APPENDIX B, TABLE 4: UW OSAP Analysis by Faculty by Academic Year

**University of Waterloo
OSAP Analysis by Faculty by Academic Year***

FTE

OSAP Acad Year	Range	AHS		ARTS		ENG		ENV S		ID S	IS	MATH		OPTOM	SCI		SE	Grand Total
		Co-op	Reg	Co-op	Reg	Co-op	Reg	Co-op	Reg	Reg	Reg	Co-op	Reg	Reg	Co-op	Reg	Co-op	
2002/2003	\$1 - 500	4	5	7	12	10		2	1			10	3	2	4	6		64
	\$501 - 1,000	4	6	10	28	21		9				24	3	1	7	10	2	122
	\$1,001 - 1,500	5	6	7	36	26		5	3			20	3	2	4	9	1	124
	\$1,501 - 2,000	4	5	10	27	20	1	6	2			21	6	1	11	8	4	123
	\$2,001 - 2,500	5	10	14	31	31	1	9	7		1	28	4	6	8	19		171
	\$2,501 - 3,000	9	10	17	35	19		5	6			27	2		10	14	2	154
	\$3,001 - 3,500	7	8	12	43	18	1	10	4	1		27	6	3	13	14	2	166
	\$3,501 - 4,000	7	4	15	47	25	1	6	10		1	17	13	3	7	15	2	170
	\$4,001 - 4,500	7	5	26	50	38	2	7	6		1	47	14	4	11	20	3	239
	\$4,501 - 5,000	8	10	21	58	20	2	7	7		1	13	13	2	11	31	6	207
	\$5,001 - 5,500	3	17	5	83	24		7	5		1	24	9	3	10	36	4	230
	\$5,501 - 6,000	4	14	15	64	18		4	9		1	20	10	3	8	29		197
	\$6,001 - 6,500	5	36	16	224	19		13	29		4	21	38	10	8	100		521
	\$6,501 - 7,000	8	6	10	38	17		8	5			20	4	17	7	18	1	158
	\$7,001 - 7,500	7	9	9	41	14		5	5			16	4	2	12	15	3	141
	\$7,501 - 8,000	5	6	6	27	19		11	4			13	5		7	14		118
	\$8,001 - 8,500	4	4	6	21	17		7	2			22	20	3	9	13	1	128
	\$8,501 - 9,000	6	4	7	37	25		9	9			38	21	1	10	12	1	178
	\$9,001 - 9,500	14	11	22	100	72		7	21			70	43	1	23	55	16	453
	\$9,501 - 10,000			2	12				2			1	3	6		6		30
	\$10,001 - 10,500				18				1			4	2	1		8		33
	\$10,501 - 11,000		2	2	88				6			1	48	21	2	41		210
	\$11,001 - 11,500	2			6								3	1		1		12
	\$11,501 - 12,000				8	2							2					11
	\$12,001 - 12,500				17				1			1	2		1	2		23
	\$12,501 - 13,000				4	1						1	2	1				8
	\$13,001 - 13,500				6							1	4			3		13
	\$13,501 - 14,000	1	7	2	20			1	3		2	6	16	3	6	9		74
	\$14,001 - 14,500				3								3					5
	\$14,501 - 15,000				4	1		1					4			1		11
	\$15,000 Plus				25								22			4		51
2002/2003 Total		117	181	238	1,205	452	7	138	146	1	10	490	327	94	185	507	46	4,143

APPENDIX B, TABLE 4: UW OSAP Analysis by Faculty by Academic Year

University of Waterloo
OSAP Analysis by Faculty by Academic Year*

FTE

OSAP Acad Year	Range	AHS		ARTS		ENG		ENV S		ID S	IS	MATH		OPTOM	SCI		SE	Grand Total
		Co-op	Reg	Co-op	Reg	Co-op	Reg	Co-op	Reg	Reg	Reg	Co-op	Reg	Reg	Co-op	Reg	Co-op	
2003/2004	\$1 - 500	2	4	9	25	14		4	3			14	1	1	6	9	1	91
	\$501 - 1,000	3	6	5	25	25		5	1			24	3	1	11	15	1	122
	\$1,001 - 1,500	4	12	8	23	35		5	5			26	5		4	8	4	136
	\$1,501 - 2,000	4	11	8	21	26	1	4	3			19	4		6	9	2	115
	\$2,001 - 2,500	2	2	7	33	32	1	4	4		1	17	6	1	10	10	2	129
	\$2,501 - 3,000	8	5	12	42	34		7	3			29	10	12	13	17	1	190
	\$3,001 - 3,500	6	8	8	36	22	2	4	4		1	12	6	2	6	19	2	136
	\$3,501 - 4,000	2	9	11	34	10	1	7	5			23	8	2	9	24	3	146
	\$4,001 - 4,500	9	10	24	51	49	1	7	6			55	12	1	21	23	2	270
	\$4,501 - 5,000	5	11	16	52	11	1	7	7			12	12	2	9	10	4	156
	\$5,001 - 5,500	6	8	6	48	13		5	6	1		8	12	4	4	31	1	150
	\$5,501 - 6,000	4	9	8	59	18		2	9			11	22	6	9	37	2	194
	\$6,001 - 6,500	5	51	10	271	16		6	40		4	18	74	30	11	134	1	669
	\$6,501 - 7,000	2	11	8	31	10	1	8	7			10	9	1	7	26		129
	\$7,001 - 7,500	3	8	4	36	10		3	3		1	13	14		5	26	1	125
	\$7,501 - 8,000	3	10	8	30	6		6	3			13	8	2	5	17	1	111
	\$8,001 - 8,500	5	6	12	31	9		8	4		1	12	10		11	16	1	124
	\$8,501 - 9,000	2	9	5	23	11		9	4			18	13		9	19	3	124
	\$9,001 - 9,500	21	30	43	101	50		43	23		2	60	67	3	50	115	16	621
	\$9,501 - 10,000		1		6								1			2		10
	\$10,001 - 10,500				8				1				3			3		15
	\$10,501 - 11,000		4		41	1		1	8				16	14	1	16		102
	\$11,001 - 11,500		1		3			1							1	1		7
	\$11,501 - 12,000		2		10				1				2		1	1		17
	\$12,001 - 12,500				5	1						1	2			1		9
	\$12,501 - 13,000		1		10				2				1			1		15
	\$13,001 - 13,500				3								2		1	1		7
	\$13,501 - 14,000	1	1		12			1	1				12	2	2	8		40
	\$14,001 - 14,500				1													1
	\$14,501 - 15,000				1													1
	\$15,000 Plus				11							2	5	2				20
2003/2004 Total		95	227	208	1,080	399	6	142	149	1	9	396	334	86	208	595	45	3,977

*Note:

OSAP academic year is Fall, Winter, Spring i.e. OSAP 2001/2002 is F01, W02, S02. For 2003/2004, only F03 & W04 data is available at this point. This data will not reconcile to UW FTE reports such as Senate Finance Package. OSAP is the sum of Ontario student loan & Canada student loan. Data are rounded for presentation.

APPENDIX B, TABLE 5: Analysis of Scholarships for New Admits - Fall 03 by Faculty

University Of Waterloo
 Analysis of Scholarships For New Admits - Fall 03
 by Faculty
 Full-time Students, Excluding Optometry

FACULTY_NAME5	Range	Data Scholarship?		Total #of Students	Total Scholarship	Pct with Scholarship	Avg of those with Scholarship
		#of Students	N				
AHS	N/A	35		35	0	0.0%	
	70-74.9	30		30	0	0.0%	
	75-79.9	108		108	0	0.0%	
	80-84.9	158		158	0	0.0%	
	85-89.9	107	15	122	15,000	12.3%	1,000
	90-94.9	29	35	64	46,000	54.7%	1,314
	95+	4		4	7,700	100.0%	1,925
AHS Total		467	54	521	68,700	10.4%	1,272
ARTS	N/A	87	7	94	7,000	7.4%	1,000
	70-74.9	13		13	0	0.0%	
	75-79.9	332		332	0	0.0%	
	80-84.9	423	38	461	17,800	8.2%	468
	85-89.9	20	206	226	144,750	91.2%	703
	90-94.9	91	78	169	101,250	46.2%	1,298
	95+	16		16	21,700	100.0%	1,356
ARTS Total		966	345	1311	292,500	26.3%	848
ENG	N/A	112	21	133	61,550	15.8%	2,931
	70-74.9	1		1	0	0.0%	
	75-79.9	7		7	0	0.0%	
	80-84.9	69	6	75	1,500	8.0%	250
	85-89.9	254	10	264	6,750	3.8%	675
	90-94.9	337	61	398	189,000	15.3%	3,098
	95+	23	30	53	96,500	56.6%	3,217
ENG Total		803	128	931	355,300	13.7%	2,776
ENV S	N/A	44	1	45	1,000	2.2%	1,000
	70-74.9	18		18	0	0.0%	
	75-79.9	105	2	107	2,000	1.9%	1,000
	80-84.9	110	1	111	1,000	0.9%	1,000
	85-89.9	79	17	96	14,600	17.7%	859
	90-94.9	26	14	40	14,600	35.0%	1,043
	95+	2	3	5	4,000	60.0%	1,333
ENV S Total		384	38	422	37,200	9.0%	979
IS	N/A	2		2	0	0.0%	
	75-79.9	1		1	0	0.0%	
IS Total		3		3	0	0.0%	
MATH	N/A	197	23	220	72,750	10.5%	3,163
	75-79.9	6		6	0	0.0%	
	80-84.9	140		140	0	0.0%	
	85-89.9	326	8	334	17,250	2.4%	2,156
	90-94.9	260	37	297	106,350	12.5%	2,874
	95+	33	29	62	92,050	46.8%	3,174
MATH Total		962	97	1059	288,400	9.2%	2,973
SCI	N/A	50	3	53	8,000	5.7%	2,667
	70-74.9	3		3	0	0.0%	
	75-79.9	310		310	0	0.0%	
	80-84.9	348	4	352	4,000	1.1%	1,000
	85-89.9	211	11	222	14,500	5.0%	1,318
	90-94.9	101	22	123	35,500	17.9%	1,614
	95+	19	19	38	31,200	100.0%	1,642
SCI Total		1023	59	1082	93,200	5.5%	1,580
SE	N/A	8	1	9	3,500	11.1%	3,500
	85-89.9	9		9	0	0.0%	
	90-94.9	50	16	66	49,200	24.2%	3,075
	95+	14	6	20	15,100	30.0%	2,517
SE Total		81	23	104	67,800	22.1%	2,948
UNIVERSITY WIDE	N/A	535	56	591	153,800	9.5%	2,746
	70-74.9	65		65	0	0.0%	
	75-79.9	869	2	871	2,000	0.2%	1,000
	80-84.9	1248	49	1297	24,300	3.8%	496
	85-89.9	1006	267	1273	212,850	21.0%	797
	90-94.9	894	263	1157	541,900	22.7%	2,060
	95+	72	107	179	268,250	59.8%	2,507
Grand Total		4689	744	5433	1,203,100	13.7%	1,617

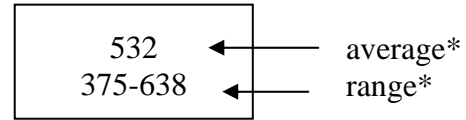


Weekly Earnings Survey

January-December, 2003

Figures in the table are not earnings established by the Co-operative Education & Career Services, but represent a compilation of historical earnings data (in dollars/37.5 hr week) obtained by co-ordinators during visits with co-operative students on their work terms.

Legend



***Excludes the top and bottom 10% of the data**

Work Term Levels

Co-op Programs	1	2	3	4	5	6
Applied Health Sciences	413 319-534	444 319-563	478 319-642	519 375-659	539 375.-724	635 356-844
Arts	464 338-600	513 375-609	567 421-674	585 412-710	637 450-750	639 418-809
Engineering: Chemical, Civil, Computer, Electrical, Environmental, Geological, Mechanical, Software, Systems Design	504 375-600	563 469-656	606 506-700	661 563-750	708 600-800	745 600.-890
Environmental Studies: Architecture	515 450-611	545 461-609	574 525-638	608 563-656	641 563-713	633 525-713
Environmental Studies: ERS, Geography, Planning	479 375-581	518 450-600	560 488-670	567 488-654	567 462-656	N/A
Mathematics: Applied Math, Bioinformatics, Business Administration, C&O, Computer Science, Mathematical Sciences, Operations Research, Pure Math, Statistics	485 338-600	557 442-656	605 469-713	678 548-799	724 563-863	772 627-920
Actuarial Science	N/A	590 431-680	664 500-777	751 600-885	825 697-938	892 788-1018
Teaching	N/A	N/A	464 300-625	457 375-563	N/A	N/A
Science: Biology, Biochemistry, Chemistry, Physics, Geology	471 375-573	503 413-600	532 402-653	587 450-741	602 439-750	N/A

Please Note: This survey represents a calendar year,

N/A- Not Applicable,

Issued January 2004

APPENDIX B, TABLE 7: UW Provincial and Federal Unmet Need Analysis

University of Waterloo Provincial Unmet Need Analysis

Source: Ministry Supplementary File Data

Year	2002/03
Need Ind.	Y
Prov Need Ind	Y

Career	Dereg.	CO-OP	Description	Data		
				Prov Count	Prov Unmet	Prov Unmet Avg
GRD	Y	N	Doctoral	7	49,556	7,079
			Masters	35	90,367	2,582
			Masters Accounting	4	10,882	2,721
			Masters Architecture	4	20,476	5,119
			Masters Acc. Prof.	1	1,146	1,146
			N Total	51	172,427	3,381
		Y	Masters Accounting	1	1,500	1,500
Y Total	1	1,500	1,500			
Y Total			52	173,927	3,345	
GRD Total			52	173,927	3,345	
UG	N	N	Arts/Science	756	1,348,316	1,783
			Bach. Social Work	7	20,439	2,920
			Diploma Program	3	5,529	1,843
			Distance Ed.	26	72,031	2,770
			ELAS	2	2,470	1,235
			N Total	794	1,448,785	1,825
	Y	Accounting	30	52,078	1,736	
	Architecture	7	11,093	1,585		
	Arts/Science	130	219,461	1,688		
	Y Total	167	282,632	1,692		
	N Total	961	1,731,417	1,802		
	Y	N	Computer Sc.	45	112,584	2,502
			ELAS Computer Sc.	1	2,398	2,398
Optometry			45	143,037	3,179	
N Total		91	258,019	2,835		
Y		Computer Sc.	82	109,018	1,329	
ELAS Computer Sc.		2	7,013	3,507		
Engineering	157	269,009	1,713			
Y Total	241	385,040	1,598			
Y Total	332	643,059	1,937			
UG Total	1,293	2,374,476	1,836			
Grand Total	1,345	2,548,403	1,895			

Year	2001/02
Need Ind.	Y
Prov Need Ind	Y

Career	Dereg.	CO-OP	Description	Data			
				Prov Count	Prov Unmet	Prov Unmet Avg	
GRD	Y	N	Doctoral	8	43,025	5,378	
			Masters	14	37,370	2,669	
			Masters Accounting	2	4,899	2,450	
			Masters Architecture	2	10,586	5,293	
			Masters Arts/Science	1	507	507	
			Masters Engineering	1	1,006	1,006	
			Masters Acc. Prof.	2	5,304	2,652	
			N Total	30	102,697	3,423	
			Y	Masters Accounting	1	1,086	1,086
		Y Total	1	1,086	1,086		
Y Total			31	103,783	3,348		
GRD Total			31	103,783	3,348		
UG	N	N	Arts/Science	657	1,111,371	1,692	
			Bach. Social Work	5	31,872	6,374	
			Diploma Program	1	684	684	
			Distance Ed.	18	62,058	3,448	
			ELAS	1	1,266	1,266	
			Study Elsewhere	1	2,760	2,760	
			N Total	683	1,210,011	1,772	
			Y	Accounting	31	44,551	1,437
			Architecture	12	22,512	1,876	
	Arts/Science	64	99,736	1,558			
	Y Total	107	166,799	1,559			
	N Total	790	1,376,810	1,743			
	Y	N	Computer Sc.	26	66,709	2,566	
			Optometry	46	129,647	2,818	
			N Total	72	196,356	2,727	
Y		Computer Sc.	45	59,751	1,328		
ELAS Computer Sc.		2	7,930	3,965			
Engineering		73	119,353	1,635			
Study Elsewhere - En	1	796	796				
Y Total	121	187,830	1,552				
Y Total	193	384,186	1,991				
UG Total	983	1,760,996	1,791				
Grand Total	1,014	1,864,779	1,839				

Changes in 2002/2003 over 2001/2002

Career	Dereg.	CO-OP	Description	Actual Increase			Tuition Increase	Increase (%)		
				Prov Count	Prov Unmet	Prov Unmet Avg		Prov Count	Prov Unmet	Prov Unmet Avg
UG	N	N	Arts/Science	99	236,945	92	82	15.1%	21.3%	5.4%
			Arts/Science	66	119,725	130	82	103.1%	120.0%	8.3%
	Y	N	Computer Sc.	19	45,875	-64	726	73.1%	68.8%	-2.5%
			Computer Sc.	37	49,267	2	726	82.2%	82.5%	0.1%
	Y	Y	Engineering	84	149,656	78	790	115.1%	125.4%	4.8%
	Y	N	Optometry	-1	13,390	360	812	-2.2%	10.3%	12.8%
UG Total	All	All	All	310	613,480	45		31.5%	34.8%	2.5%

APPENDIX B, TABLE 7: UW Provincial and Federal Unmet Need Analysis

University of Waterloo Federal Unmet Need Analysis

Source: Ministry Supplementary File Data

Year	2002/03
Need Ind.	Y
Fed Need Ind	Y

Career	Dereg.	CO-OP	Description	Data		
				Fed Count	Fed Unmet	Fed Unmet Avg
GRD	Y	N	Doctoral	7	52,468	7,495
			Masters	34	82,498	2,426
			Masters Accounting	4	19,490	4,873
			Masters Architecture	4	20,476	5,119
			Masters Acc. Prof.	1	1,527	1,527
			N Total	50	176,459	3,529
		Y	Masters Accounting	1	1,500	1,500
	Y Total	1	1,500	1,500		
	Y Total		51	177,959	3,489	
GRD Total			51	177,959	3,489	
UG	N	N	Arts/Science	737	1,275,612	1,731
			Bach. Social Work	7	20,704	2,958
			Diploma Program	3	5,529	1,843
			Distance Ed.	25	65,969	2,639
			ELAS	2	1,101	551
			N Total	774	1,368,915	1,769
		Y	Accounting	26	43,985	1,692
			Architecture	6	11,065	1,844
			Arts/Science	119	185,362	1,558
			Y Total	151	240,412	1,592
			N Total	925	1,609,327	1,740
		Y	N	Computer Sc.	44	161,962
		ELAS Computer Sc.		1	692	692
	Optometry	45		298,559	6,635	
	N Total	90	461,213	5,125		
	Y	Computer Sc.	69	124,825	1,809	
		ELAS Computer Sc.	2	4,727	2,364	
		Engineering	130	261,169	2,009	
	Y Total	201	390,721	1,944		
	Y Total	291	851,934	2,928		
UG Total			1,216	2,461,261	2,024	
Grand Total			1,267	2,639,220	2,083	

Year	2001/02
Need Ind.	Y
Fed Need Ind.	Y

Career	Dereg.	CO-OP	Description	Data			
				Fed Count	Fed Unmet	Fed Unmet Avg	
GRD	Y	N	Doctoral	8	39,986	4,998	
			Masters	14	30,673	2,191	
			Masters Accounting	2	8,205	4,103	
			Masters Architecture	2	9,245	4,623	
			Masters Arts/Science	1	507	507	
			Masters Engineering	1	946	946	
			Masters Acc. Prof.	2	5,566	2,783	
			N Total	30	95,128	3,171	
			Y	Masters Accounting	1	1,086	1,086
			Y Total	1	1,086	1,086	
	Y Total		31	96,214	3,104		
GRD Total			31	96,214	3,104		
UG	N	N	Arts/Science	629	1,025,052	1,630	
			Bach. Social Work	5	28,288	5,658	
			Diploma Program	1	684	684	
			Distance Ed.	18	60,150	3,342	
			ELAS	1	1,266	1,266	
			Study Elsewhere	1	3,001	3,001	
			N Total	655	1,118,441	1,708	
			Y	Accounting	28	44,435	1,587
			Architecture	10	19,657	1,966	
			Arts/Science	58	69,536	1,199	
			Y Total	96	133,628	1,392	
			N Total	751	1,252,069	1,667	
		Y	N	Computer Sc.	26	80,575	3,099
				Optometry	46	248,120	5,394
				N Total	72	328,695	4,565
			Y	Computer Sc.	31	46,206	1,491
			ELAS Computer Sc.	2	5,082	2,541	
		Engineering	57	141,979	2,491		
		Study Elsewhere - Eng	1	1,364	1,364		
	Y Total	91	194,631	2,139			
	Y Total		163	523,326	3,211		
UG Total			914	1,775,395	1,942		
Grand Total			945	1,871,609	1,981		

Changes in 2002/2003 over 2001/2002

Career	Dereg.	CO-OP	Description	Actual Increase			Tuition Increase	Increase (%)		
				Fed Count	Fed Unmet	Fed Unmet Avg		Fed Count	Fed Unmet	Fed Unmet Avg
UG	N	N	Arts/Science	108	250,560	101	82	17.2%	24.4%	6.2%
			Arts/Science	61	115,826	359	82	105.2%	166.6%	29.9%
	Y	N	Computer Sc.	18	81,387	582	726	69.2%	101.0%	18.8%
			Computer Sc.	38	78,619	319	726	122.6%	170.1%	21.4%
	Y	Y	Engineering	73	119,190	-482	790	128.1%	83.9%	-19.3%
			Optometry	-1	50,439	1,241	812	-2.2%	20.3%	23.0%
UG Total	All	All	All	302	685,866	82		33.0%	38.6%	4.2%

APPENDIX B, TABLE 8: Scholarship Grids Used in Ontario for Fall 2004 Admission

Scholarship Grids Used in Ontario for Fall 2004 Admission

University	95-100	94-100	92-94.9	90+	90-94.9	90-93.9	88-91.9	86-89.9	85-89.9	84-87.9	80-85.9	80-84.9
Brock		2500				1500		1000			500	
Carleton	3500		2500				2000			1500		
Guelph # 1				2000					1000			
Guelph # 2				3000					2250			
Lakehead	2500				1750				1250			1000
Laurentian	3500				2500				2000			1000
McMaster				2000					1000			750
Nipissing				3000					2000			1000
Ottawa	3500		2500				2000			1500		
Queen's	N/A											
Ryerson	N/A											
U of T	N/A											
Trent				2500					1500			1000
UWO	2500				2000				1500			
WLU	5000				1500-2250				500-2000			750-1000
Windsor	2500				2000				1500			1000
York				4000					2000			

APPENDIX B, TABLE 8: Scholarship Grids Used in Ontario for Fall 2004 Admission

Hypothetical Scholarship Grid: UWO Model

University Of Waterloo									
Analysis of Scholarships For New Admits - Fall 03									
Admit_Term	01/09/2003								
AnyAward	(All)								
Count of STUDENT_ID	Range								
FACULTY_NAME	95+	90-94.9	85-89.9	80-84.9	75-79.9	70-74.9	N/A	Grand Total	
AHS	4	64	122	158	108	30	35	521	
ARTS	16	169	226	461	332	13	94	1311	
ENG	53	398	264	75	7	1	133	931	
ENV S	5	40	96	111	107	18	45	422	
MATH	62	297	334	140	6		218	1057	
SCI	19	123	222	352	309	3	53	1081	
SE	20	66	9				9	104	
IS					1		2	3	
Grand Total	179	1157	1273	1297	870	65	589	5430	
Scholarship Amout	\$ 2,500.00	\$ 2,000.00	\$ 1,500.00	\$ -	\$ -	\$ -	\$ -		
Cost	\$ 447,500.00	\$ 2,314,000.00	\$ 1,909,500.00	\$ -	\$ -	\$ -	\$ -	\$ 4,671,000.00	
Admit_Term	01/09/2003								
AnyAward	N								
Count of STUDENT_ID	Range								
FACULTY_NAME	95+	90-94.9	85-89.9	80-84.9	75-79.9	70-74.9	N/A	Grand Total	
AHS		29	107	158	108	30	35	467	
ARTS		91	20	423	332	13	87	966	
ENG	23	337	255	69	7	1	112	804	
ENV S	2	27	82	111	107	18	44	391	
IS					1		2	3	
MATH	33	260	326	140	6		197	962	
SCI		101	211	348	309	3	50	1022	
SE	14	50	9				8	81	
Grand Total	72	895	1010	1249	870	65	535	4696	
Scholarship Amount	\$ 2,500.00	\$ 2,000.00	\$ 1,500.00	\$ -	\$ -	\$ -	\$ -		
Cost	\$ 180,000.00	\$ 1,790,000.00	\$ 1,515,000.00	\$ -	\$ -	\$ -	\$ -	\$ 3,485,000.00	

APPENDIX B, TABLE 8: Scholarship Grids Used in Ontario for Fall 2004 Admission

Hypothetical Scholarship Grid: McMaster Model

University Of Waterloo								
Analysis of Scholarships For New Admits - Fall 03								
Admit_Term	01/09/2003							
AnyAward	(All)							
Count of STUDENT_ID	Range							
FACULTY_NAME	95+	90-94.9	85-89.9	80-84.9	75-79.9	70-74.9	N/A	Grand Total
AHS	4	64	122	158	108	30	35	521
ARTS	16	169	226	461	332	13	94	1311
ENG	53	398	264	75	7	1	133	931
ENV S	5	40	96	111	107	18	45	422
MATH	62	297	334	140	6		218	1057
SCI	19	123	222	352	309	3	53	1081
SE	20	66	9				9	104
IS					1		2	3
Grand Total	179	1157	1273	1297	870	65	589	5430
Scholarship Amount	\$ 2,000.00	\$ 2,000.00	\$ 1,000.00	\$ 750.00	\$ -	\$ -	\$ -	
Cost	\$ 358,000.00	\$ 2,314,000.00	\$ 1,273,000.00	\$ 972,750.00	\$ -	\$ -	\$ -	\$ 4,917,750.00
Admit_Term	01/09/2003							
AnyAward	N							
Count of STUDENT_ID	Range							
FACULTY_NAME	95+	90-94.9	85-89.9	80-84.9	75-79.9	70-74.9	N/A	Grand Total
AHS		29	107	158	108	30	35	467
ARTS		91	20	423	332	13	87	966
ENG	23	337	255	69	7	1	112	804
ENV S	2	27	82	111	107	18	44	391
IS					1		2	3
MATH	33	260	326	140	6		197	962
SCI		101	211	348	309	3	50	1022
SE	14	50	9				8	81
Grand Total	72	895	1010	1249	870	65	535	4696
Scholarship Amount	\$ 2,000.00	\$ 2,000.00	\$ 1,000.00	\$ 750.00	\$ -	\$ -	\$ -	
Cost	\$ 144,000.00	\$ 1,790,000.00	\$ 1,010,000.00	\$ 936,750.00	\$ -	\$ -	\$ -	\$ 3,880,750.00

APPENDIX B, TABLE 8: Scholarship Grids Used in Ontario for Fall 2004 Admission

Actual UW Entrance Scholarship Expenditures, 2003	\$	1,149,700
Cost of Mac Model	\$	4,917,750
Less 2003 UW Actual	\$	1,149,700
Resources needed	\$	3,768,050
Cost of UWO Model	\$	4,671,000
Less 2003 UW Actual	\$	1,149,700
Resources needed	\$	3,521,300

APPENDIX C: Scholarship Results Non Confirmed Survey 2002 and 2003

Scholarships Results

Non Confirmed Survey 2002 and 2003

Prepared by Ken Lavigne and presented to the Senate Scholarships and Student Aid Committee

Overview

The Non-Confirmed Applicant Survey shows that in 2003 the factor: *'not receiving an academic scholarship'* received the second highest index score (62% of all respondents) in terms of influencing students not to accept UW's offer of admission. Similarly, in 2002 the factor received third highest index score (48% of all respondents). In both 2003 and 2002 the factor that received the most influence was: *'UW was not my first-choice institution'*. Our top two competitors, University of Toronto and Queen's University appear to be easing up somewhat in their "high dollar scholarship-get the cream of the crop" approach; relying more and more on their strong all-around reputations. However, UWO and McMaster are hot-on-the heels offering more and larger scholarships.

Respondents in the second-highest grade group (90% to 94%) continue to be, and feel, under-recognized; around 60% of this group received a scholarship from the institution they will be attending, only 35% were offered a scholarship from UW. The statement *'I did not receive an academic scholarship from UW'* was the item exerting the most influence for those respondents who selected UW as their 1st choice on their OUAC application form and for respondents in the second-highest grade group (90% - 94%).

University of Waterloo vs. Competitors

In 2002, 60% of respondents received a scholarship from the institution they will be attending. Similar to last year's finding, 62% of 2003 respondents received a scholarship from the institution they will be attending. In comparison, UW offered scholarships to 35% of respondents in 2003 (this information is not available for 2002).

Last year, both the University of Toronto and Queen's University were generally found to be awarding scholarships of higher dollar values to fewer respondents. In 2003, it appears that the scholarship resources both at U of T and Queen's are being spread more thinly. The proportion of respondents attending these two institutions on a scholarship has stayed about the same or decreased slightly (although the absolute number of applicants receiving a scholarship offer will have increased) and the dollar values are smaller. For both schools, around 50% of respondents receiving scholarships cite values of \$2,000 or less compared to 30% last year.

On the other hand, the University of Western Ontario, McMaster University and the University of Guelph are continuing with their aggressive scholarship programs. The proportion of respondents attending each of these institutions on scholarship has increased since last year; 95% of those going to UWO, 89% of those going to McMaster and 84% of those going to Guelph. While UWO appears to be offering scholarships in dollar amounts similar to last year's distribution, both McMaster and Guelph are have moved to offering scholarships of slightly higher dollar value.

- Only 26% (a decrease of 6% from 2002) of the respondents attending the **University of Toronto** received a scholarship from U of T; 56% of these received a scholarship valued at \$2,000 or less and 5% received a scholarship valued at \$10,001 or higher.
- UW offered scholarships to 31% of the respondents going to the University of Toronto. Of all respondent going to U of T, 23% actually received a higher scholarship offer from UW; 8% were offered between \$1,000 and \$2,000 more, 10% were offered up to \$1,000 more from UW.

APPENDIX C: Scholarship Results Non Confirmed Survey 2002 and 2003

- 95% of respondents attending the **University of Western Ontario** received a scholarship from UWO (an increase of 15% from 2002); 82% of these received a scholarship valued at \$2,000 or less and 1% received a scholarship valued at \$10,001 or higher.
- UW offered scholarships to 39% of the respondents going to the University of Western Ontario. Of all respondent going to UWO, 8% actually received a higher scholarship offer from UW; 4% were offered between \$1,000 and \$2,000 more, 4% were offered up to \$1,000 more from UW.
- 47% of the respondents attending **Queen's University** received a scholarship from Queen's (increase of only 3% from 2002); 53% of these received a scholarship valued at \$2,000 or less and 9% received a scholarship valued at \$10,001 or higher.
- UW offered scholarships to 38% of the respondents going to Queen's University. Of all respondent going to Queen's, 26% actually received a higher scholarship offer from UW; 9% were offered between \$1,000 and \$2,000 more, 13% were offered up to \$1,000 more from UW.
- 89% of respondents attending **McMaster University** received a scholarship from McMaster (an increase of 12% from 2002); 62% of these received a scholarship valued at \$2,000 or less and 3% received a scholarship valued at \$10,001 or higher.
- UW offered scholarships to 37% of the respondents going to McMaster University. Of all respondent going to McMaster, only 5% received a higher scholarship offer from UW; 2% were offered between \$1,000 and \$2,000 more, 2% were offered up to \$1,000 more from UW.
- 68% of respondents attending **Sir Wilfrid Laurier University** received a scholarship from Laurier (a decrease of 5% from 2002); 87% of these received a scholarship valued at \$2,000 or less and 6% received a scholarship valued at \$10,001 or higher.
- UW offered scholarships to 38% of the respondents going to Sir Wilfrid Laurier University. Of all respondent going to Laurier, 11% received a higher scholarship offer from UW; 3% were offered between \$1,000 and \$2,000 more, 7% were offered up to \$1,000 more from UW.
- 84% of respondents attending the **University of Guelph** received a scholarship from Guelph (an increase of 4% from 2002); 84% of these received a scholarship valued at \$2,000 or less and 3% received a scholarship valued at \$10,001 or higher.
- UW offered scholarships to 38% of the respondents going to the University of Guelph. Of all respondent going to Guelph, only 5% received a higher scholarship offer from UW; 2% were offered between \$1,000 and \$2,000 more, 2% were offered up to \$1,000 more from UW.

Scholarship Trends

Of the five financial items, the factor chosen by the highest number of respondents (62%) was 'I did not receive an academic scholarship from UW'. The item 'the scholarship from UW wasn't large enough' was relevant to 38% of respondents.

Not receiving a scholarship from the University of Waterloo had the greatest impact on respondents in the 90% to 94% grade group. Last year we found that compared to 90% of respondents in the 95% plus grade group who received a scholarship, only two-thirds of the respondents with grade averages between 90% and 94% received a scholarship (a proportion very similar to those from both the 85% - 89% and 80% - 84% grade groups). These overall

APPENDIX C: Scholarship Results Non Confirmed Survey 2002 and 2003

proportions remain very similar in 2003 and we now know that the scholarships offered by the University of Waterloo follow a similar pattern.

- UW offered scholarships to 54% of respondents with grade averages in the 95% plus group, to 35% of those in the 90% to 94% grade group, and to 40% of those in the 85% to 89% grade group.
- Other institutions offered scholarships to 86% of respondents with grade averages in the 95% plus group, to 63% of those in the 90% to 94% grade group, and to 61% of those in the 85% to 89% grade group.
- 51% of respondents with averages in the 95% plus group rated *'not receiving a scholarship from UW'* as the most influential reason for not accepting UW's offer.
- 59% of respondents in the 90% to 94% grade group rated *'not receiving a scholarship from UW'* as the most influential reason for not accepting UW's offer.
- 48% of respondents in the 85% to 89% grade group rated *'not receiving a scholarship from UW'* as the most influential reason for not accepting UW's offer.

Table 1.1 shows a trend from other institutions being attended to increase the scholarships given to 85% to 89% grade groups.

Table 1.1 – Receipt of Scholarship from Institution Being Attended- Longitudinal Comparison

	2002	2003	+/-
95-100%	89.5	86.1	-3.4
90-94%	65.1	63.1	-2.0
85-89%	53.9	61.7	+7.8
80-84%	61.4	56.4	-5.0
75-79%	11.5	24.5	+13.0
<75%	11.5	0.0	-11.5

Influence of Scholarships

When asked if there was one thing that UW could have changed that would have influenced respondents to accept their Offer of Admission, 34% of all respondents felt that there was one decisive factor that would have influenced their selection, (compared to 42% in 2002). As in the 2002 study, those who answered 'yes' were asked to explain or elaborate. Table 1.2 summarizes the theme analysis of these responses.

In general, the types of issues and the proportion of respondents citing each are very similar to last year's findings. Scholarships and bursaries continue to be the most frequently mentioned thing that would have influenced acceptance of UW's offer; positive however, is the 4 percentage point decrease in the proportion of respondents citing this factor. Earlier, more frequent, more detailed communication and Offer of Admission as well as the types and characteristics of the programs offered were the next most frequently mentioned issues.

Table 1.2– Theme Analysis Summary

Theme by Program	2003 % of Total Respondents	2002 % of Total Respondents
Scholarships and Bursaries	13%	17%
Earlier Offer/Communication	5%	4%
Content of communication/information	4%	6%
Program Focus/Characteristics	4%	6%
UW Doesn't Offer the Desired Program	4%	3%
Campus Atmosphere	2%	1%
Campus/Residence Characteristics	1%	3%
Was Not Offered Program of Choice	1%	2%
Transfer of Credits/Entrance Requirements	1%	2%
Other	4%	2%

Sample Comments

“I believe that U of W is too stingy. For example, I have a 91% average in an arts program, but the chances of my receiving a scholarship were slim, whereas at Guelph I was guaranteed \$2000. Also, Renison College does not inform you of scholarships until July. In effect, I would have had to accept the offer without knowing if I had a scholarship or not. The fact that I did not receive a scholarship was my _sole reason_ for deciding against Waterloo.”

“I failed to receive a scholarship offer regardless of my high academic achievement. (This coupled with a late acceptance did not entice me to change my mind about where to attend university).”

“I feel that Waterloo is a great university, and in fact it was my first choice for as long as I can remember. However I was offered a very prestigious award at McMaster valued at approx. \$30, 000, and I felt this indicated that Mac was more interested in having me than Waterloo was. Additionally, I received this offer over a month before I received Waterloo's.”

Entrance Bursary/ Award Application



BUILDING A TALENT TRUST

University of Waterloo statement of purpose on undergraduate student financial support

The University intends to ensure that all qualified students admitted to full-time undergraduate programs have adequate financial assistance to complete their studies. Students will have access to resources needed to meet their needs as assessed by OSAP or a comparable Canadian government student aid program.

What does this mean?

If you're an Ontario resident, entering university for the first time, applying for OSAP, and have demonstrated financial need, you can apply for a University of Waterloo entrance bursary to help cover your education-related expenses.

Finding sources to finance your university education takes both time and good planning.

After developing your budget and calculating your financial resources, you may find that you need additional funds to finance your university education. **We have good news – to power up your university budget, you can apply for a University of Waterloo entrance bursary valued from \$500 to \$3,000.**

Ontario residents who apply for OSAP and who demonstrate financial need are invited to apply for a University of Waterloo entrance bursary. Approximately 1,000 entrance bursaries are available to students who register for the first time at the University of Waterloo, Renison College, and St. Jerome's University in the fall term 2004, and who are entering university or college for the first time.

If you anticipate that your financial resources – including resources from your family – will not cover your university-related expenses, complete the application and return it by **April 16, 2004** to

Entrance Bursary/Award Program
Student Awards Office, Needles Hall
University of Waterloo
200 University Avenue West
Waterloo, ON N2L 3G1

Application deadline – April 16, 2004

Applications postmarked
April 16th will be accepted.

Need some answers? We're here to help.

University of Waterloo entrance bursary
Shannon Wagner
519-888-4567, ext. 6603
email: slwagner@uwaterloo.ca

University of Waterloo entrance scholarships
Brenda Denomme
519-888-4567, ext. 6042
email: bdenomme@uwaterloo.ca

Renison College scholarships
Mary Jane Crusoe
519-884-4404, ext. 633
email: mjcrusoe@uwaterloo.ca

St. Jerome's University scholarships
Andrea Charette
519-884-8110, ext. 225, or 1-888-SJC-INFO
email: amfryer@uwaterloo.ca

to do list



- Take time with your family and detail realistically all of the financial needs you'll have when attending the University of Waterloo, and then list the resources available to finance your education.
- Check out www.findoutmore.uwaterloo.ca/financing to find money-saving tips, quizzes, and budgets designed to power up your university budget.
- If you're eligible (take the brief quiz on page 2 to find out), complete the entrance bursary/award application form.
- Be sure to complete all of the requested information on the application form and obtain all requested signatures.
- **Sign your form** and ask your parents or spouse (if applicable) to sign as well.
- Return your completed form to our Student Awards Office by April 16, 2004 (see address below).
- If you fax your application, you must also forward the original by mail.

Entrance bursary application 2004

Please read this information before you complete the entrance bursary application form.

If you're unable to provide the necessary income information required on this form at this time, you're invited to **apply instead for a University of Waterloo undergraduate bursary – applications will be available in the Student Awards Office in September 2004.**

More information can also be found on the web at

www.adm.uwaterloo.ca/infoawards

Are you eligible to apply for a UW entrance bursary?

Please take this short quiz to find out if you're eligible to apply for our entrance bursary.

Are you an Ontario resident?

Yes No

Are you applying for OSAP by June 15, 2004?

Yes No

Can you demonstrate financial need?

Yes No

Are you attending a university/college for the first time in September 2004?

Yes No

If you've answered "yes" to each of the quiz questions, then you're eligible to apply for UW's entrance bursary.

Definitions

To complete this form, it's important that you understand these definitions.

- 1 Common-law relationship** – You've been living with your common-law spouse for 2 years or more or you've been living with your common-law spouse for less than 2 years and you're both the natural parents of a dependent child.
- 2 Dependent children** – Dependent children are ages birth to 15. To be considered dependent, children who are 16 and older must be full-time high school or post-secondary students (6) or must be disabled. Children who are married, 23 years of age or older, or who have been out of high school for more than 4 years are not considered to be dependent children.
- 3 Non-custodial parent** – If your parents are divorced/separated, the parent that you're not living with is your non-custodial parent.
- 4 Separated/Divorced parents** – Note that if your parents are separated or divorced, only the parent that you're living with should complete this application. If this parent has remarried, your step-parent also needs to complete this application. If this parent is living common-law (1) the common-law parent also needs to complete this application.
- 5 Gross summer income** – Your income from all sources between the end of your last full-time study period and September 1, 2004 is your gross summer income. If there are more than 16 weeks between these 2 periods, enter the income received during the 16 weeks immediately before September 1, 2004.

- 6 Full-time post-secondary student** – To be considered full-time, you must be taking at least 60% of a full course load. Normally, 5 courses equals a full course load, so you must be taking a minimum of 3 courses per term to be considered a full-time student. The value of the bursary will be based on the number of courses you'll be taking.
- 7 Income Tax Returns** – To be eligible for consideration, you must provide your parent's(s') or spouse's accurate 2003 income. Please do not report income from any other year, estimate your income, or round off numbers. Include only **accurate 2003 income**, from the tax return. **Please be advised that this information will be verified using your 2004/2005 OSAP application information, and if any information is inaccurate, any bursary awarded will be withdrawn.**

Signatures are needed on your form

Incomplete entrance bursary applications cannot be considered. Please complete your application carefully, provide all of the requested information, read the declaration carefully, and ensure that **all** appropriate signatures are provided.

If you're a candidate for the entrance bursary, we'll send you written notification by early June 2004. It will be **essential** that you **apply for OSAP by June 15, 2004**. Your OSAP application must be applicable to your attendance at the University of Waterloo. All information about income and assets on the entrance bursary application form will be verified using your 2004/2005 OSAP application. If you do not apply for OSAP by June 15, 2004, we'll be unable to complete this verification process, and any entrance bursary offer will be withdrawn. You can apply for OSAP online at <http://osap.gov.on.ca>

Your UW ID number is needed on your form

Your UW ID number is different from your Ontario Universities' Centre Application (OUAC) reference number. You can find your UW ID number by checking the letter that accompanied your UW acknowledgement package – the package that was sent to you from UW after you applied through OUAC. Please include your UW ID number on your entrance bursary application form.

Keep for future reference

Please tear off this page and keep it for future reference. It's also a good idea to keep a photocopy of your entrance bursary application.

Your notes

ADPPENDIX D: Entrance Bursary Application

ENTRANCE BURSARY/AWARD APPLICATION



Your personal information

LAST NAME	FIRST NAME	SOCIAL INSURANCE NUMBER	UW ID (see acknowledgement letter)
STREET ADDRESS	CITY	POSTAL CODE	PHONE NUMBER

Citizenship status as of August 31, 2004:
 Canadian Permanent Resident/Landed Immigrant Other

Have you lived in Ontario during the entire period from August 2003 to August 2004?
 Yes No

What academic program do you plan to attend at the University of Waterloo?
 Co-op Regular
 Faculty/Program _____

Where will you be living while you attend the University of Waterloo?
 At home Away from home

What is the estimated cost of one return trip from your permanent residence to Waterloo?
 \$ _____

What will your marital status be on September 1, 2004?
 Single/Divorced/Separated Married Common-Law (1)

Please enter the date of marriage/date of start of common-law relationship.
 Month/day/year ____/____/____

If you're married or a sole-support parent, please indicate the number of dependent children (2) who will be living with you while you're in university: _____

Your financial information

Will you apply for OSAP to attend your first year at the University of Waterloo?
 Yes. It's **essential** that you apply for OSAP by **June 15, 2004**.
 No. Unfortunately, if you don't apply for OSAP, we cannot give your entrance bursary application further consideration.

Please enter all financial resources available to you for your first year at the University of Waterloo. Please do not include OSAP or your parent's(s') contribution.

Your actual or estimated gross summer income (5) \$ _____
 to September 1, 2004

Your assets which can be liquidated (with or without a penalty)
 as of May 1, 2004

- Bonds _____
- GICs _____
- RESPs _____
- RRSPs _____
- Mutual Funds/Stocks _____

Anything else? Please specify _____

Please enter the income to be received **during** your first year at the University of Waterloo.

- RESP contribution from parent(s) \$ _____
- Support from your non-custodial (3) parent X 8 months (paid directly to you) _____
- CPP orphan's benefits X 8 months _____
- CPP disability benefits X 8 months _____
- Family benefits X 8 months _____
- Merit-based scholarships/awards (if known) _____
- Need-based awards and bursaries (not including an entrance bursary or OSAP) _____
- Gifts _____
- Anything else? Please specify _____

Do you own or lease a motor vehicle?
 No Yes
 Make _____ Model _____ Year _____
 Current Gross Market Value \$ _____

Your family status

Please circle the number beside the following statements that will apply to you as of **September 1, 2004**.

1. You're married
2. You're in a common-law relationship (1)
3. You've been out of high school for 4 years or more
4. You've been in the full-time workforce for 2 years or more and are not attending high school
5. You're divorced or separated
6. You're a sole-support parent
7. You're 23 years of age or older
8. Both of your parents are deceased or you're a ward of the Crown
9. None of the above statements are applicable

Please complete **Your parental information** section and the appropriate declarations and signatures if you circled number 9.

Please complete **Your spouse's information** section and the appropriate declarations and signatures if you circled number 1 or 2.

Please go directly to the **Declarations and signatures** section if you circled number 3, 4, 5, 6, 7 or 8.

ADPPENDIX D: Entrance Bursary Application

Your parental information

This section is to be completed by the parent(s) with whom you currently live or last lived.

Please check your parent's(s') **current** marital status.

Married/Remarried/Common-law (1) Separated/Divorced/Widowed/Single

Has/have your parent(s) lived in Ontario during the entire period from August 2003 to August 2004? Yes No

Please check the appropriate circle:

Father's or Stepfather's actual income as reported on his 2003 income tax return (7) – line 150 on tax return \$ _____
Enter dollars only – no cents please.

Father's other 2003 income not reported on Canadian income tax returns (e.g., foreign income, non-taxable income, etc.) \$ _____

Mother's or Stepmother's actual income as reported on her 2003 income tax return (7) – line 150 on tax return \$ _____
Enter dollars only – no cents please.

Mother's other 2003 income not reported on Canadian income tax returns (e.g., foreign income, non-taxable income, etc.) \$ _____

Parents' total 2003 income \$ _____

If parents' total income is less than \$6,200, please attach a letter indicating how the family's daily living expenses are being met.

Deductions from Father's/Stepfather's 2003 income

CPP \$ _____ Lines 308 & 310 (schedule 1)

E.I. \$ _____ Line 312 (schedule 1)

Income tax payable \$ _____ Line 435

Deductions from Mother's/Stepmother's 2003 income

CPP \$ _____ Lines 308 & 310 (schedule 1)

E.I. \$ _____ Line 312 (schedule 1)

Income tax payable \$ _____ Line 435

How many dependent children (2) does(do) your parent(s) have?

Include yourself in this number. _____

How many of these dependent children (2) will be attending post-secondary school in 2004/2005? Include yourself in this number. _____

If the main source of your parent's(s') income is provincial social assistance, please check the type of assistance received:

Ontario Disability Support Program (Family Benefits for Disabled – Gains D)

Family Benefits

General Welfare/Ontario Works

Other – please specify _____

Please sign this form – see right column.

Your spouse's information

Will your spouse be living in Canada as of September 2004? Yes No

Please give the date when your spouse left/graduated from high school. _____/_____/_____
MONTH/YEAR

Please enter your spouse's income as reported on line 150 of his/her 2003 income tax return (7). Enter dollars only – no cents please. \$ _____

What is the main source of your spouse's income?

Employment Social Assistance Other – please specify _____

Will your spouse be a full-time student (6) in 2004/2005? Yes No

If you and your spouse's combined income is less than \$6,200, please attach a letter indicating how your daily living expenses are being met.

Declaration and signatures

I declare that all of the information that I have given on this form is true and accurate and I understand that the University of Waterloo will verify all income and assets using my/my spouse's 2004/2005 OSAP application form. **I understand that if any information is inaccurate, any bursary which has been awarded will be withdrawn.** I also authorize the University of Waterloo to release a copy of this application to the appropriate awards selection committee(s) and the award donor, including my academic record and copies of any information attached to this application. In order that my application for a University College bursary/award may be adjudicated, I authorize the University of Waterloo to release my financial need information and UW bursary decision to the appropriate University College Award Selection Committee(s).

APPLICANT'S SIGNATURE

 APPLICANT'S SPOUSE'S SIGNATURE OR COMMON-LAW SPOUSE'S SIGNATURE

DATE

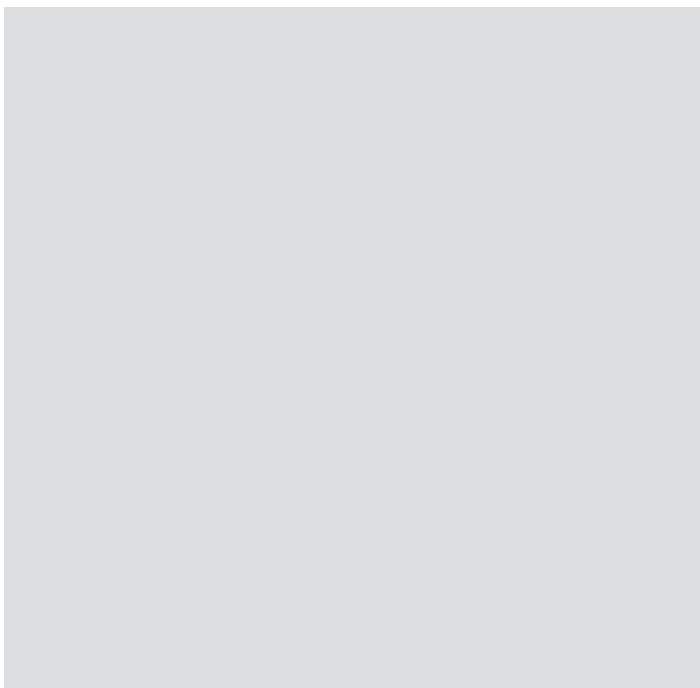
I declare that all of the information that I have given on this form is true and accurate and I understand that the University of Waterloo will verify all income and assets using my son's/daughter's 2004/2005 OSAP application form. **I understand that if any information is inaccurate, any bursary which has been awarded will be withdrawn.** I also authorize the University of Waterloo to release a copy of this application to the appropriate awards selection committee(s) and the award donor, including copies of any information attached to this application. In order that an application for a University College bursary/award may be adjudicated, I authorize the University of Waterloo to release this application and UW bursary decision to the appropriate University College Award Selection Committee(s).

 FATHER'S OR STEPFATHER'S SIGNATURE

 MOTHER'S OR STEPMOTHER'S SIGNATURE

DATE

FOR OFFICE USE ONLY





Undergraduate Full-time Bursary/Award Application

Name of Specific Bursary/Award applying for: _____

Personal Information

UW ID No. _____ Social Insurance No. _____

Last Name _____ First Name _____

Mailing Address _____ Telephone (_____) _____

City _____ Prov. (If Ontario, please indicate home county) _____ Postal Code _____

Local Telephone (_____) _____ Email Address _____

What term(s) are you requesting assistance for: Spring Fall Winter Fall and Winter (see table below*)

Note: Co-op students must apply for assistance each term.

Have you made a fee arrangement or paid your fees for the above selected term? Yes No

Note: Fees must be arranged before any bursary funds can be released.

Citizenship: Canadian
 Permanent Resident
 Student Authorization

Status: Single
 Married/Common-law – Date of Marriage/Union _____
 Separated/Divorced/Widowed/Sole-Support

Date of Status _____ No. of dependents and their ages _____

Have you lived in Ontario for at least 12 months in a row up to the beginning of your post secondary studies? Yes No

Have you applied for OSAP or other provincial student aid? Yes No

Undergraduate Bursary Information

IMPORTANT

Undergraduate bursaries are awarded based on demonstrated financial need. As a full-time undergraduate student, you are expected to apply for OSAP or another province's government student assistance as a means to meeting your education-related costs. Bursaries do not replace expected government aid. Bursary decisions are made in conjunction with the assessed need under your government student assistance plan. If you have not already applied, OSAP applications are available on the Ministry's website <http://osap.gov.on.ca>. Please contact your home province for student assistance information and application forms.

Students applying for OSAP

It is important that you pick up and complete your OSAP Confirmation of Enrolment as early in the term as possible because we cannot determine your need until this form has been completed and submitted to the Ministry.

Students applying to another provincial student assistance program

If your assistance is from another province, please ensure that you provide us with a copy of your Provincial Notice of Assessment, outlining the costs and resources used in the assessment of need.

Students not in receipt of government financial assistance

If you have not applied for government financial assistance your bursary application will not be considered unless you have exceptional circumstances. Please provide a detailed explanation and documentation.

Timing of decisions

All applications received up to each deadline will be adjudicated only after we are able to verify your OSAP entitlement following the completion of your OSAP Confirmation of Enrolment or your other provincial assistance. Bursary adjudication can take up to one month following the application deadline. If there are problems with your government assistance, it is recommended that you arrange a visit with a financial aid counsellor to discuss your situation, by calling ext. 3583.

*The following table provides application deadlines and information about the timing of adjudication decisions:

Term you will be attending school	Application Deadline	Notes
Spring only	June 15th	
Fall only	October 15th	REGULAR PROGRAM APPLICANTS: You must clearly indicate on the application form that you will not be attending school in the Winter term.
Fall and Winter	October 30th	Your application will be adjudicated once the one-term Fall only applications are complete.
Winter only	February 1st	Your application will be adjudicated once the two-term Fall and Winter applications are complete.

NOTE: If you miss the October 30th application deadline, you may be eligible for assistance for the Winter term only, provided there are extenuating circumstances that prevented you from applying by the advertised deadline.

Note: Where the advertised deadline falls on a Saturday or Sunday, the deadline date is the preceding Friday.

SPECIAL NOTES

- Late bursary applications must be accompanied by a letter outlining the extenuating circumstances. Late applications will be adjudicated once all applications submitted by published deadlines have been considered.
- Please take special care in completing your application. Incomplete applications will not be considered. The checklist on the final page provides you with a reminder of information that must accompany your application.
- All bursaries are applied to your student account once you have made a fee arrangement or made a tuition payment.
- One-term bursaries are applied to your account for the current term and any credit balance will be refunded to you.
- Two-term bursaries are applied to your Winter term tuition account and any credit balance will be refunded to you in early February.
- Successful candidates will either receive a letter of notification or will see the bursary listed as anticipated aid on their Student Fee Bill.

Academic Requirements

Normally bursary candidates must have an acceptable overall academic standing. Some bursaries/awards may require a higher academic standing.

Decisions

All decisions are final. Only appeals including new and exceptional information will be considered and can only be considered if there are available funds. Appeals must be submitted by the following dates:

July 31 – for Spring term

Dec 1 – for Fall term

April 1 – for Winter term

A special application is available in the Student Awards Office for appeals.

INSTRUCTIONS

Please circle the letter beside the following statements that apply to you as of the first day of the term you are applying for assistance.

- You're married
- You're in a two-year common-law relationship
- You've been out of high school for 4 years or more
- You're divorced or separated
- You're a sole-support parent
- You're 23 years of age or older _____ (date of birth)
- Both of your parents are deceased or you are a ward of the crown
- None of the above statements is applicable.

Please complete both the Parental Information section and the Your Financial Information section if you circled h.

Please complete both the Spousal Information section and the Your Financial Information section if you circled a or b.

Please go directly to the Your Financial Information section if you circled c, d, e, f, or g.

APPENDIX D: Upper Year Bursary Application

Parental Information

Traditionally, dependent-single students are assisted by their parents in pursuing their post-secondary studies. This may be in the form of direct financial or non-monetary aid such as free room and board. If you are receiving no or minimal financial assistance or other help from your parents, please explain in detail why this is the case and provide supporting documentation.

Please complete the following:

Marital Status: Married Single Divorced Separated Common-Law

No. of dependents including applicant: _____ No. of dependents in post-secondary education: _____

Father's Actual Income

Line 150 on 2002 tax return _____

Father's CPP deduction (line 308 & 310) _____

Father's E.I. deduction (line 312) _____

Father's income tax paid (line 435) _____

Father's other income (not reported on income tax) _____
(eg. non-taxable income, foreign income, lottery winnings, insurance payouts)

Mother's Actual Income

Line 150 on 2002 tax return _____

Mother's CPP deduction (line 308 & 310) _____

Mother's E.I. deduction (line 312) _____

Mother's income tax paid (line 435) _____

Mother's other income (not reported on income tax) _____
(eg. non-taxable income, foreign income, lottery winnings, insurance payouts)

If main source of parent's income is from provincial social assistance please specify:

Ontario Disability Support Program (Family Benefits for Disabled - Gains D) _____

Family Benefits _____

General Welfare / Ontario Works _____

Other - Please specify: _____

In some situations the family income will be significantly reduced for the current year. If your parent's current year income will be substantially less than the previous year income, please explain why and provide documentation to substantiate the reduced income (recent pay stubs, letter from employer).

Estimated father's current year gross income _____ Estimated mother's current year gross income _____

Income Verification

If you did not apply for OSAP or you applied for student assistance from another province, please provide a copy of your parent(s) 2002 Canada Customs and Revenue Agency Notice of Assessment to verify your family income, and ensure your parent(s) sign below. If your parent(s)' source of income is foreign income, please provide a recent confirmation of income (pay stubs, letter from employer, etc).

If you did apply for OSAP, your family income will be verified using your OSAP application and you do NOT require signatures below. However, you are still required to complete the above section.

Parent(s) Declaration and Consent

I authorize the University of Waterloo to release a copy of this application to the appropriate awards selection committee(s) and to the award donor, including copies of any income information attached to this application.

I understand that the collection of personal information provided on this application or accompanying documentation is used solely for the purpose of determining my son/daughter's eligibility for bursary assistance and verifying income information against his/her OSAP file.

I declare that all of the information that I have given on this form is complete, true and accurate. If any information is inaccurate, I understand that any bursary awarded to my son/daughter may be reassessed and/or withdrawn.

Father's Signature _____ Date _____

Mother's Signature _____ Date _____

Spousal Information

**Married includes a common-law relationship that has been in place for a minimum of two years or where you are raising a child of the common-law union.*

Name of Spouse/Partner _____

Spouse/Partner's occupation: Full-time student Employed Other - specify _____

Will your spouse/partner be living in Canada during your study period? Yes No

Number of dependent children and their ages: _____ Ages: _____

Will your spouse/partner be a full-time student for a minimum of 12 weeks? Yes No

When was the last time your spouse/partner attended high school? (month/day/year) _____ / _____ / _____

Spouse/Partner's Actual Income

Line 150 on 2002 tax return _____

Spouse/Partner's CPP deduction (line 308 & 310) _____

Spouse/Partner's E.I. deduction (line 312) _____

Spouse/Partner's income tax paid (line 435) _____

Spouse/Partner's other income (not reported on income tax) _____
(eg. non-taxable income, foreign income, lottery winnings, insurance payouts)

APPENDIX D: Upper Year Bursary Application

If main source of spouse/partner's income is from provincial social assistance please specify:

- Ontario Disability Support Program (Family Benefits for Disabled – Gains D) _____
- Family Benefits _____
- General Welfare / Ontario Works _____
- Other – Please specify: _____

Income Verification

If you did not apply for OSAP or if you applied for student assistance from another province, please provide a copy of your spouse/partner's 2002 Canada Customs and Revenue Agency Notice of Assessment, to verify his/her income.

If you did apply for OSAP, your spouse/partner's income will be verified using your OSAP application and you are still required to complete the above section.

Spouse/Partner's Declaration and Consent

I authorize the University of Waterloo to release a copy of this application to the appropriate awards selection committee(s) and to the award donor, including copies of any income information attached to this application.

I understand that the collection of personal information provided on this application or accompanying documentation is used solely for the purpose of determining my spouse/partner's eligibility for bursary assistance and verifying income information against his/her OSAP file.

I declare that all of the information that I have given on this form is complete, true and accurate. If any information is inaccurate, I understand that any bursary awarded to my spouse/partner may be reassessed and/or withdrawn.

Spouse/Partner's Signature _____ Date _____

Your Academic Information

- Renison College No. of on campus courses _____ Faculty _____
- St. Jerome's University No. of Distance Education courses _____ Dept/Major _____
- University of Waterloo Cumulative academic average _____ Co-op Regular

Your Financial Information

Pre-study is the 16 weeks before the start of your full-time study period. Each bursary applicant is expected to make a contribution from summer or work term earnings – the minimum amount is \$2,100 – this is based on minimum wage. Please provide a breakdown of all income and expenses during the work period to document your savings.

I was in school full-time during my pre-study and therefore have not completed the breakdown of income and expenses.

If main source of your income is from provincial social assistance please specify:

- Ontario Disability Support Program (Family Benefits for Disabled – Gains D) _____
- Family Benefits _____
- General Welfare / Ontario Works _____
- Other – Please specify: _____

During your pre-study period, where did you live? With your parents Other

Income	Work Period Expenses
Gross income received during your pre-study period _____	Rent _____
CPP deductions _____	Utilities _____
EI deductions _____	Phone _____
Income tax deductions _____	Food _____
Net income received during your pre-study period _____	Personal Care _____
Other income during pre-study Period (explain) _____	Clothing _____
Total Income _____	Local Transportation _____
	Laundry and dry cleaning _____
	Entertainment/recreation _____
	Uninsured Medical/Dental (receipts required) _____
	Other Expenses (receipts and explanation required) _____
	Total Expenses _____

APPENDIX D: Upper Year Bursary Application

Study Period Income

During your study period, where will you live? With your parents Other

Parental Contribution (if zero – explain) \$ _____

Academic awards, scholarships and bursaries(specify type or source and amount) \$ _____

_____ \$ _____

_____ \$ _____

_____ \$ _____

Net Income from part-time employment (include Work Study) \$ _____ per month x _____ mos. \$ _____

Income from Government Benefits (specify type and amount) \$ _____

_____ \$ _____

_____ \$ _____

Any other income or financial assistance

(e.g. rental income, support from a non-custodial parent – Specify type or source and amount) \$ _____

_____ \$ _____

_____ \$ _____

Please indicate the value of your OSAP or other provincial student aid \$ _____

Assets (specify type and amount) \$ _____

_____ \$ _____

_____ \$ _____

Do you own or lease a vehicle? Yes No

How much bursary assistance are you requesting to assist in covering your education related expenses? \$ _____

On a separate sheet, explain in detail your financial situation including any exceptional expenses or circumstances and what other sources you have investigated to meet your need.

Extra-Curricular Activities

Some bursary/awards also recognize other accomplishments.

Are you currently involved in or do you actively participate in extra-curricular activities? Yes No

Indicate all that apply: Sports Community Volunteer Campus Volunteer Campus Clubs Federation of Students

On a separate sheet, please describe in detail your involvement in the above.

Applicant's Declaration and Consent

I authorize the University of Waterloo to release a copy of this application to the appropriate awards selection committee(s) and to the award donor, including my academic record and copies of any information attached to this application.

In order to adjudicate my application for a university college bursary/award, I authorize the University of Waterloo to release my financial need information and UW bursary decision to the appropriate university college Award Selection Committee(s).

I understand that I am responsible for providing all required documentation as indicated on this application or as directed by the University of Waterloo, Student Awards Office. I understand that if I do not submit the required documentation/information I may not be considered for a bursary.

I understand that the collection of personal information provided on this application or accompanying documentation, including my social insurance number, is used solely for the purpose of determining my eligibility for bursary assistance and verifying income information against my OSAP file.

I declare that all of the information that I have given on this form is true and accurate. If any information is inaccurate, I understand that any bursary awarded may be reassessed and/or withdrawn.

Applicant's Signature _____ Date _____

Checklist – use this checklist to ensure that you have completed and provided all of the necessary information.

- Have you applied for government financial aid?
- If not, do you have exceptional extenuating circumstances which you have fully documented and explained? It would be beneficial to arrange an interview with a Financial Aid Counsellor. Please call ext. 3583 to arrange an appointment.
- Have you provided a copy of your Notice of Assessment from your provincial student aid authority if other than Ontario?
- Have you or your parents completed the Parental Information section and have you provided the necessary income verification documentation?
- Have you or your spouse/partner completed the Spousal Information section and have you provided the necessary income verification documentation?
- Have you completed the Your Financial Information section?
- Have you provided a detailed letter explaining your financial situation and any other documentation to assist in the determination of your bursary entitlement?
- Have you completed the Extra-Curricular Activities section? Have you provided a detailed description of this involvement?
- Are all required signatures completed?