Finding and Applying for Scholarships

Easter Seals Ontario Edition

Terms and definitions:

- **Scholarship:** Related to grades/accomplishments. Often used as a generic term. May be renewable
- **Bursary:** Related to financial need. Household or personal income. May be renewable
- **Award:** Related to grades/accomplishments. Often used as a generic term. Usually not renewable
- **Grant:** Related to research. May be renewable, depending on the project. Almost always requires a separate application
- **Renewable:** Continuous funding (usually year-over-year) if you continue to qualify

Five scholarship facts

1. Most listings aren't focused on grades – though higher grades are generally better
2. Many admins want more applicants – and some awards get no apps at all
3. Companies, unions, and organizations of all kinds offer scholarships
4. Deadlines happen year 'round, so stay alert throughout the year
5. Receiving a scholarship looks good on a resumé – and other scholarship apps!

When looking for awards, consider:

- Your program(s) of interest
- Your year of study (earlier's often easier)
- Extracurricular activities
- Where you live, and where you're going to school
- Your heritage and background
- Personal circumstances (eg, living with a disability)
- Financial need – household / personal income
- You and your close family's affiliations: companies, unions, religious orgs, etc.

Finding the right awards for you requires:

- Being motivated, and putting in consistent time
- Keeping your ScholarshipsCanada and OSAP profiles up to date
- Reaching out to admins when in doubt
- Not dismissing more obscure, smaller value award listings
- Having your key documents ready
- Trying lots of keywords and search terms
- Talking to your financial aid office
- Not giving up!

Prepared by **Logan Bright** for Easter Seals Ontario's Pathways to Success Conference, March 29, 2025.

SCHOLARSHIPS CANADA SchoolFinder

Preparing your key documents:

- Resumé: straightforward, one-pager
- Reference letters: two is good, three's better. (No family or friends!)
- OSAP Disability Verification form (or equiv.)
- Personal statement, ~500 words:
  - Who you are
  - What your goals are
  - What receiving the award means to you
  - What receiving the award means to your community
  - Be your unique self!

OSAP and Canada Student Loans:

Supports for Students Living with a Disability

OSAP is the Ontario Student Assistance Program, offering loans to students, with generous repayment terms and assistance. Paired with **NSLSC**, a federal program. OSAP authorizes your funding, while NSLSC disburses the funds and collects your (eventual) repayment. Getting OSAP doesn't interfere with most scholarship apps.

- Apply for OSAP each year you're in school; takes 15-30 minutes online
- OSAP deadline is generally a month or two before the END of your study period
  - Disability Verification Form is a two-parter: You do the basic info, an authorized healthcare provider does the rest
- As a student living with a disability, you can attend school part-time and still get full-time OSAP funding (must take at least 40%+ of a full-time course load to be eligible)
- On ODSP or OW? Contact your case worker for details on how supports interact with OSAP. In short:
  - If you get income support through ODSP, you can apply to OSAP for education costs, and get a 100% income exemption for money earned while studying
  - If you get OW, you need to apply to OSAP for both education and living costs. You can get the same income exemption described above
  - Be sure to talk with your case worker!
- Applying for OSAP may entitle you to additional supports, like:
  - Ontario Bursary for Students with Disabilities, up to $2,000 per year (renewable!)
  - Canada Student Grant for Students with Disabilities, up to $2,800 per year (renewable!)
  - Canada Student Grant for Services and Equipment: Students with Disabilities, up to $20,000 per year (renewable!) for special services and/or equipment
- Repayment assistance: Six months after graduation, you must begin repayment. You can get another six months if you start a business or volunteer.
  - Repayments go through NSLSC, not OSAP
  - Check out the OSAP Repayment Assistance Plan – Disability Assistance
  - Some students may qualify for the Severe Permanent Disability Benefit, though this locks you out of future Canada Student Grants / Student Loans