

SCHULICH SCHOOL OF LAW BURSARY APPLICATION FREQUENTLY ASKED QUESTIONS

Here is a list of questions and answers we have compiled that will answer some of the most frequent question we get each year from students applying for a bursary. We hope will help you will find the answer you are looking for in the list below. If you are still in doubt about anything having to do with the Bursary Application process please feel free to contact Tiffany Coolen-Jewers at tiffany.coolen-jewers@dal.ca and someone from the committee will get back to you with an answer.

Scholarships

Q. If I already have been awarded a scholarship, will it hurt my chances of getting a bursary or other named award?

A. Bursaries are calculated based on need. If your scholarship is sufficiently large enough that you do not have any need, it is likely you would not be awarded a bursary. If you are in doubt, we recommend you fill out the bursary application form and submit it for review. If you qualify for an award, you will be notified.

Q. I am a second year student who received a Schulich Scholarship during my first year. Do I need to apply this year for a Schulich Scholarship?

A. Yes, unless you received a \$15,000 renewable Schulich Scholarship you must apply in order to be considered for a Schulich Scholarship.

Studying at another university

Q. Is there any way that those of us who are on exchange this year can get the bursary forms and submit them electronically?

A. Yes, go to http://law.dal.ca/Current_Students/Financial%20Assistance/ and download the application form. You can fax your completed form with copies of all the necessary supporting documentation to 902-494-1316 Attention: Tiffany Coolen-Jewers

Q. I am studying at another university this year on a letter of permission and I am paying tuition at the other university. Can I still apply for a bursary?

A. No, only students paying tuition at Dalhousie are eligible to apply for a bursary.

Q. I am studying at another university this year on exchange and I am paying tuition at Dalhousie University. Can I still apply for a bursary?

A. Yes, as long as you are paying tuition at Dalhousie you are eligible to apply for a bursary.

Dalhousie Legal Aid Clinic or Combined Degree

Q. I studied at Dalhousie Legal Aid Clinic this past summer and I will be finished my courses in December. Can I apply for a full bursary?

A. Yes, we consider someone taking the summer clinic as being in school the full year even though their courses are finished the end of December.

Q. I studied at Dalhousie Legal Aid Clinic this past summer and was unable to work at a summer job. Do I still have to submit information on summer employment?

A. No, however, the committee will impute the minimum of \$1,500 summer savings to your application since we feel you are able to earn income from January on after you finish your courses in December.

Q. As a combined student MBA/LLB doing my MBA year, am I eligible to apply for a bursary?

A. No, you are eligible when you are attending law classes.

Financial Information

Q. What documentation do you need for my loans?

A. We require a statement from the bank showing your approved line of credit amount and the amount you have borrowed on your line of credit as of August 31st. We require any credit card statement/s for the end of August. **Remember to remove any tuition payment made before the end of August from your balance.**

If you have a private loan from a family member or friend, etc. please provide us with a letter from the individual with the amount of the loan and the terms of repayment indicated in the letter. Even if you applied last year for a bursary from us, you will still need to provide this information again this year.

Q. I am trying to keep my debt to a minimum while at school so I have not applied for a personal line of credit or a student loan. Will this affect my eligibility for a bursary?

A. Yes, anyone applying for a bursary should have exhausted all other resources before applying for funding. Only after these resources have been maximized do we consider you as having financial need. If you fail to apply for a personal line of credit or a student loan you will be imputed an amount that is reasonable given your financial information.

Q. I checked with the bank and they told me I couldn't get a personal line of credit. How do I indicate that to the committee on the application?

A. You must formally apply for a line of credit and if you are rejected you must provide us with a rejection letter from the bank. Failure to provide the letter will result in you being imputed an amount that is reasonable given your financial information.

Q. Do I need a pay stub to prove my summer employment?

A. No, we do not require you to submit a paystub.

Q. Do I need to submit a copy of my savings account?

A. No.

Student Loans

Q. When should I apply for a student loan?

A. You should apply for a student loan as early as July in order to have your assessment back by the end of August.

Q. What documentation do I need from student loans?

A. You need a copy of your balance owing to student loans for all previous loans up to but not including this academic year. This information is required in part D.2. You need your Loan Assessment Form for this academic year. This information is required for parts D.4. 11, 14, and 15

Q. I can't get a copy of the Notice of Assessment, I am from Ontario. What do I do?

A. Ontario sends out a form called the Application Status Summary. Please submit this form.

Q. What do I do if I haven't heard back from student loans?

A. If you have applied for a student loan and haven't heard back from them yet, then provide an estimate of what you expect to receive based on your last year's loan. You must provide the Student Loan Assessment Form as soon as you receive your notice from the Student Loan Office. Please bring in the Assessment Form to Tiffany Coolen-Jewers in the Dean's Office. If you fail to provide the Assessment Form you will be imputed the full amount available for student loans in your province.

Q. What does the Assessment Form look like?

A. The Assessment Form has the name "Assessment" somewhere on the top of the page depending on the province from which you are getting your loan. No other documentation is acceptable. If you do not have your copy of your Assessment, you need to contact the Student Loan Office and ask for a copy. Your Assessment Form provides us with the amounts you are awarded for student loans and for provincial grants.

Q. I got a provincial grant with my student loan. Do I include that amount with the student loan amount or are the two separate items?

A. The grant amount is separate from your loan amount. If you have received a provincial grant along with your student loan, indicate the amount of the grant under section D7 number 11 of the bursary application.

Expenses

Q. My spouse and I own a home and have mortgage payments. Can I claim the mortgage payments and other household expenses?

A. We do not consider costs associated with owning your own home when calculating your expense. We use a fixed amount for all applications for accommodations. If you feel you have an unusual set of circumstances you wish the committee to consider, then you may write to the committee and ask for a review of your situation.

Medical

Q. I am expecting to have very large medical bills this year. How do I indicate that on my application?

A. We do not generally look at future medical bills when taking your financial information into account; however, if you have a case you wish us to consider, write to the committee with all pertinent information (reasons, estimated costs from the vendor/medical, etc,) for us to consider your situation. We try to look at each individual case on its own merit and make decisions as fairly as possible in light of all the factors before the committee.

Summer Savings

Q. I took the last year off and worked full time. How do I indicate what I have in summer savings?

A. Take the amount you earned during the May to August time period as if you had a summer job and apply your expenses for the same time period. It is not necessary to go back before May first.

Child Care Costs

Q. What should I include in these costs and how do I report it?

A. Any child care costs should be documented separately. Please provide us with a list of expenses and receipts as proof of the kinds of expenses you incur. When claiming babysitting or daycare expenses, please provide us with a receipt from the provider indicating the fees and schedule of payments. If the provider is an individual, we will require a letter from them indicating their fees and payment schedule along with their name and contact information.

Assets

Q. I do not own a car, but I lease one. Do I have to indicate this on the application?

A. If you are leasing a car and expect to get nothing for the car when your lease expires we still require you to disclose this information on the application.

Q. I own a house. What amount do I put on the form for the value of my house?

A. Provide an estimate of market value for your house and the total mortgage owing. The asset amount can be prorated if you own the home with someone else.

Q. I own a house with my partner. How do I show this asset on the application?

A. If you own property jointly with someone else, you may prorate the value of the asset with the number of people who co-own the property. For example, if you and your three siblings own a piece of land valued at \$400,000, your portion of the ownership is \$100,000.

Named Awards

Q. Why do I have to write a separate letter for each named bursary? Why can't I just submit one letter?

A. The committee has to review your application against other people applying for the same award. It is a very time consuming job to go through the applications to glean out the necessary information. By providing separate letters we are able to reduce the large amount of work our committee would otherwise have to do in order to evaluate your application.

Transcripts

Q. Do I need to include my transcripts with my application?

A. No. You are no longer required to supply your transcripts. However, if you would like to provide the committee with information you believe is pertinent to your situation and you are concerned we may not have that information available to us through your files at the law school, feel free to add that information to your application.

Other

Q. My situation is complicated and confidential. Who should I talk to about my application?

A. If you feel you need to speak to someone about your situation, please contact Tiffany Coolen-Jewers and request to speak to someone about your application. She will schedule a meeting with one of the Chairs of the committee and yourself. Please try to do this before the application deadline to save time.

Dates and Times

Q. When can I expect to hear back from the committee as to whether or not I will receive an award?

A. It takes many weeks to review each bursary application for accuracy and completeness. Because of exams and Christmas break the committee cannot get together for their final decisions until early to mid January. Therefore, we expect to notify the students by the first of February as to what if any award

they will be receiving. The cheques usually come into the administrative office the 2nd week of February for distribution.