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## Four Sources of Money for School

There are four basic sources of money for school:

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|------------------|--------------------|
| 1) Student Loans | 3) Internal Awards |
| 2) Funding       | 4) External Awards |

### Student Loans

Student loans can come from the government or the banks and it has to be paid back.

#### Government loans (Manitoba and Canada Student Loans)

- don't have to be paid back until after you graduate and generally have a much lower interest rate
- are only paid out once or twice a year
- you automatically apply for various grants (money you don't have to pay back) at the same time
- an amazing contact at Manitoba Student Loans is:
  - Rick Lavallee, Aboriginal Student Liaison
  - Manitoba Student Aid
  - 945-6339/ [rick.lavallee@gov.mb.ca](mailto:rick.lavallee@gov.mb.ca)

#### Bank Loans

- have to be paid back regularly and have higher interest rates
- are available all the time (As long as you have money left!)
- bank loans do not have any grants

### Funding

Funding is when you can apply for and potentially receive a regular living allowance, plus tuition and books. Funding comes from an organization. In the case of First Nations students it may come from their bands, Métis students may get it from the MMF. Other students may get it from EI.

Funding does not have to be paid back. It varies according to student need, financial ability of the organization and other criteria.

#### MMF funding

The MMF delivers a training program on behalf of the federal government. As part of this program, the MMF can offer funding to students who are *Aboriginal* students. This includes *Métis* students, *Inuit* students and *First Nations students who are not Indians under the Indian Act (i.e. not treaty)*. There are a variety of eligibility requirements, please contact the MMF for more information. To apply for funding, call the Education / Employment Counsellor in your region.

<b>Interlake Region</b> (Interlake Metis Association) PO Box 390 <i>St Laurent</i> Ph: 646-2706 Fax: 646-4171 Empl/Educ Counsellor – Karen Kosten <a href="mailto:kkosten@mmf.mb.ca">kkosten@mmf.mb.ca</a>	<b>Northwest Region</b> (Northwest Metis Council) 505 Main St. <i>Dauphin</i> Ph: 638-9485 Fax: 646-4171 Educ/ Empl Counsellor- Wendi Parenteau <a href="mailto:wparenteau@mmf.mb.ca">wparenteau@mmf.mb.ca</a>
<b>Southeast Region</b> Box 13 <i>Grand Marais</i> Ph: 754-2721 Fax: 754-2687 Educ/Empl Counsellor: Alberta Thomas	<b>Southwest Region</b> 656-6 <sup>th</sup> St <i>Brandon</i> Ph: 725-7520 Fax: 728-9085 or 727-4072 Educ/ Empl Counsellor: Serena Juenchter



<a href="mailto:athomas@mmf.mb.ca">athomas@mmf.mb.ca</a>	<a href="mailto:sjuenchter@mmf.mb.ca">sjuenchter@mmf.mb.ca</a>
<b>The Pas Region</b> PO Box 2467 <i>The Pas</i> Ph: 623-5701 Fax: 623-2825 Educ/ Empl Counsellor: Jeff Turner <a href="mailto:jturner@mmf.mb.ca">jturner@mmf.mb.ca</a>	<b>Thompson Region</b> 171 Cree Rd. <i>Thompson</i> Ph: 677-1430 FaxL 677-2240 Educ/ Empl Counsellor: Tina McKay <a href="mailto:tmckay@mmf.mb.ca">tmckay@mmf.mb.ca</a>
<b>Winnipeg Region</b> (Winnipeg Metis Association) 408 McGregor <i>Winnipeg</i> Ph: 947-9287 Fax: 947-9317 Educ/Empl- Cathy Buors , Jacquie McLeod <a href="mailto:cbuors@mmf.mb.ca">cbuors@mmf.mb.ca</a> , <a href="mailto:jmcleod@mmf.mb.ca">jmcleod@mmf.mb.ca</a>	

### Internal Awards

These are the scholarships and bursaries that are only available to students at a particular school. If you are a UW student, only you can apply for UW awards, all UM awards are off limits to you. Same goes for BU students, you can only apply for BU awards, no ACC awards. That said, there are gazillions of internal awards!

Go to your school's **website** and search *financial aid and awards*. This will bring you to the awards site. Read it; find everything you are eligible for. Find your schools **awards office**, browse the brochures, and take everything you are eligible for. Ask if there is a **booklet of awards** or any coming up right away. Take it all and circle EVERYTHING you are eligible for. And then apply! For all of it!

One special award available to students at BU, UM, UW and CUSB is the **Louis Riel Bursary (& Scholarship at BU)**. This award of \$1500 is available every fall (or spring at BU) for students who can prove their Métis heritage by MMF membership or genealogy. Once you prove your heritage, each university chooses the recipients.

### External Awards

This is the whole wide rest of the world of awards. There are millions. Royal Bank, Zerox, Folkorama all give scholarships. These awards are specific to students, not to schools, although in some cases they will only be for students at certain schools. There are a million of these and it can be tricky to find them. There will be posters and brochures about this in your awards office. Try advisor's offices, Aboriginal student centres and student associations.

There are two really good websites that will help you find awards you are eligible for:

[www.studentawards.com](http://www.studentawards.com) and  
[www.scholarshipscanada.com](http://www.scholarshipscanada.com) .

Both of these websites are databases. You sign up for them and enter information about yourself such as school, program, year, grades, extracurricular, ethnicity; basically anything that might be award criteria. After you have signed up, the website will search its database and bring up a list of awards you might be eligible for. It will then send you regular updates by email about new awards. All you have to do is update your information every once in a while.

Students who can prove their Metis heritage are also eligible to apply for the **Mary Guilbault Métis Bursary**. This bursary given by the Louis Riel Institute Board is for a student with overall excellence in grades and community involvement. Applications are available each fall from the LRI.

There are lots of scholarships and bursaries out there and it is my job to help you find them!