Guide to Mount Allison’s Scholarships, Bursaries, and Financial Aid
University Strategic Statement

The broad objective of this strategy is to make Mount Allison University the best primarily undergraduate university in Canada and among the best in North America. We want to be known for our academic and program excellence, and to be identified as a distinctive and top quality university in a number of concrete areas and ways. Our aim is to be the destination place for lively, imaginative, creative and talented students, faculty, and staff, and for our alumni to characterize it this way after they graduate.

Our mission is to work together to make the Mount Allison experience a unique and creative one, which integrates an excellent academic program with compelling and lively extracurricular activities, in a series of communities that students establish amongst themselves and with faculty, staff and the local community. There is no one single Mount Allison experience but, rather, a series of rich and compelling experiences, opportunities and possibilities that reflect students’ interests, decisions, and choices.

The Mount Allison experience is more than a degree: it is a stepping stone to a larger world, whether of further graduate or professional studies or employment. This experience aims to help students – and faculty and staff – to develop their capacities and their potential as fully and widely as possible, from the intellectual and the social, to the physical and the creative, so when they leave Mount Allison they have the personal capacity to make a successful, meaningful intervention into and contribution to their society and the world.
Overview

Mount Allison University offers one of the strongest and most competitive scholarship and bursary programs in Canada. With more than $2,000,000 in scholarships, bursaries, and financial aid awarded each year, scholarships and bursaries are an ideal way to help offset the cost of your post-secondary studies. In fact, in 2012, 68 per cent of our entering class received an entrance award and many benefitted from in-term, need-based financial aid bursaries.

Financial Aid and Awards Office:  financialaid@mta.ca

This Guide has been designed to help students better understand and take full advantage of the different programs that are at their disposal.

The University reserves the right to update these policies and procedures without notice.
Glossary

The following are definitions of the terms used to describe the different aspects of Mount Allison’s Financial Aid and Awards Program. Students are encouraged to refer to this section to better understand the policies outlined in this guide.

Admission Average: An admission average is that which is calculated by the University for the basis of admission and for which scholarship consideration is given.

Bursary: Grant given to students with high financial need which has been determined by the Financial Aid and Awards Counsellor.

Cumulative Grade Point Average (CGPA): An average calculated by dividing the total number of grade points obtained (credit hours x grade points) by the number of credit hours attempted during all academic terms.

Entrance Scholarship: Award given to a student to recognize outstanding academic achievement and extracurricular activities prior to entering post-secondary studies. Financial need may be considered, but is not the primary criteria on which the award is based. Scholarships are awarded to students studying at the Sackville campus only.

Faculty-Specific Scholarship: Award given to a student to recognize potential and demonstrated academic performance in a specific program or Faculty.

Fall Term: The academic term beginning September through mid-December.

Full Course Load: All scholarship and entrance bursary recipients must register for a full course load of 30 credits during the Fall and Winter terms with the exception of the following:

- Students in second year of study Interdisciplinary B.Sc. Program with a major in Aviation.
- Final year students who, because of degree requirements, do not need a full 30 credits to complete their degrees have the option of reducing their course load to a minimum of 24 credits.
- Students with learning disabilities (with the recommendation of Mount Allison’s Meighen Centre) can reduce their course load to a minimum of 24 credits without compromising their scholarship or entrance bursary. Medical documentation is required.

Grade Point Average (GPA): An average calculated by dividing the total number of grade points obtained (credit hours x grade points) by the number of credit hours attempted.

Letter of Permission: An official document issued by the Registrar granting prior approval to take a course at another institution for credit towards a Mount Allison degree.

Need Based Awards: Students who demonstrate need are those students that successful acquire government financial assistance or provide proof of unmet need determined by the Financial Aid & Awards Counsellor.

Parental Contribution: How much a province or government determines a parent or spouse can afford to pay towards the child’s or spouses’ educational expenses.
**Prize:** Award given to a student to recognize a student’s outstanding achievement in a specific course or program of study taken at Mount Allison.

**Spring-Summer Term:** The academic term beginning May through mid-August.

**Transfer Credits:** Credits granted on a degree and/or certificate for work completed at another recognized institution. Transfer credits are not used in the calculation of any Grade Point Average (GPA).

**University Scholarship:** Award given to an upper-year student who does not currently hold an entrance scholarship to recognize academic performance in his/her upper-years of study.

**Upper-Year:** Students enrolled in the 2nd, 3rd or 4th year of their undergraduate program.

**Winter Term:** The academic term beginning January through April.
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Section 1: Entrance Scholarships

1.0 Overview

Mount Allison Entrance Scholarships
Mount Allison University has an extensive entrance scholarship program. Awards range from $500 to $5,000, renewable, and are based on outstanding academic achievement, extracurricular involvement and demonstrated leadership. Students with a calculated admission average of 80% and over are considered for Entrance Scholarships. Canadian and International Students are considered for Entrance Scholarships.

Students transferring from another post-secondary institution or students that have taken a gap year over one year’s time are considered a transfer student. All transfer students will be assessed for Guaranteed Entrance Scholarships based on their academic performance from the schools previously attended. Transfer students are not eligible to apply for the Bell or Let G. Hill Scholarships.

1.1 Assessment Process for Mount Allison Entrance Scholarships

Students with a calculated average of 80% or higher on their university-preparatory courses considered for admission, and who have submitted all required documents by the scholarship deadline, will automatically be considered for an Entrance Scholarship starting at $500/year. Beyond the guaranteed amount, any entrance scholarship has the potential to be increased up to $5,000/year based on extracurricular involvement, leadership potential, community service, letters of reference, and work or internship experience. Completion and submission of the Scholarship Application form is required to be considered for an enhanced scholarship beyond the guaranteed Entrance Scholarship amount.

Required Documents:
- Application for Admission
- Official grade 12 mid-year (or final if applicable) transcript

Supplemental Documents:
Items listed here are not required, but may further support your initial application.

- Resume highlighting your last three to four years of involvement
- Letters of Reference
- Letter of Intent
- Awards or Certificates
- SAT or ACT scores (if available)
- Anything else you think highlights your achievements and involvement.

Entrance Scholarships are evaluated with the following criteria which are listed in order of priority:
1. **Academic Performance**: This component forms the primary criteria upon which we base our scholarship decision. In order to receive a guaranteed scholarship the following calculated admission average or equivalent is required:

<table>
<thead>
<tr>
<th>High School Admissions*</th>
<th>Entrance Scholarship (renewable amount)</th>
</tr>
</thead>
<tbody>
<tr>
<td>80% and above</td>
<td>$500</td>
</tr>
<tr>
<td>85% and above</td>
<td>$1,000</td>
</tr>
<tr>
<td>90% and above</td>
<td>$1,500</td>
</tr>
</tbody>
</table>

*Criteria for calculated admissions average vary by province and grading scales, contact an Admissions Counsellor or visit mta.ca/apply for more information.

Within this component, we also compare the applicant to our overall applicant pool. Academic performance and the comparison to the applicant pool, in combination with the following steps, will help determine the level of scholarship awarded. *Admission averages are calculated on academic subject final grades.

2. **Extracurricular**: The next step is to assess a student's potential to contribute to the University environment. Extracurricular activities not only provide opportunities for personal development, but they also contribute to the richness of the environment in which students will be living. Students are encouraged to be as thorough as possible when submitting a detailed list of extracurricular activities. This factor may determine higher awards after academic performance and class rank have been established.

3. **Leadership Potential**: Another way to assess a student's potential is by the various leadership roles taken among their peers or within their communities. We are interested in knowing about your appointments in leadership. This may be through elected offices, initiation of projects, or representation on sports teams and/or associations.

4. **Volunteer Work**: Students are also assessed by the number of school activities that go beyond their high school activities. Volunteer opportunities are seen as a powerful force for change for both the individual and the community they serve.

5. **Letters of Reference**: The letters of reference help support the student's application for admission and scholarships. They provide additional information on the student regarding academic performance, personal character, readiness to undertake university-level studies in the desired program and extracurricular involvement. In many cases, this will strengthen a student's position when it comes to establishing scholarship amounts.

6. **Work or internship Experience**: Another important component in assessing a student's potential is through voluntary and involuntary work experiences. Students
in working environments are exposed to team building, networking, and establish good work ethics.

Applications for admission and official mid-year transcript must be received on or before March 1st to be considered for entrance scholarships. Students are encouraged to submit any supplemental items together in one package, and all supplemental information received by the deadline will be considered to determine a scholarship amount.

All recipients are notified of their award in writing between February to late April of each year. Students not receiving an Entrance Scholarship will not be notified.

Scholarship amounts are not re-assessed based upon receipt of final marks. Once the amounts have been established, they are non-negotiable.

Mount Allison Scholarships are awarded for study at the Sackville campus only. Students studying entirely by correspondence are not eligible for scholarships. Students may enroll in correspondence courses and retain their scholarship, provided they are simultaneously registered in on-campus Sackville courses over the Fall and Winter terms at Mount Allison.

Please note, should you receive another scholarship offer from Mount Allison University, the University will honour the highest offer which replaces all other scholarship offers from Mount Allison.

1.2 Criteria for Renewability

1.2.1 Mount Allison Entrance Scholarships

All Mount Allison Entrance Scholarships are renewable for the next three consecutive years of study, at the value stated in the scholarship offer letter, provided the student achieves a GPA of 3.7 and completes a full course load of 30 credits over the Fall and Winter terms every year. Ranking is measured on the GPA attained over the Fall and Winter terms not on a cumulative GPA.

1.3 Notification of Renewability

Scholarship renewals are assessed in the Spring and students are notified by mail in July regarding the status of their scholarship.

1.4 Entrance Scholarship Time Line

All renewable awards are tenable until completion of an undergraduate degree, up to a maximum of four years, provided the criteria for renewal is met.

Awards made to students not returning to Mount Allison the following year are considered forfeited unless a student is on an approved MtA exchange program or an approved Letter of Permission.
1.5 Entrance Scholarships and Exchange Programs

Mount Allison students participating in a **University-approved** Study Abroad or Exchange program (see academic regulation 11.11.1) can renew their scholarship as long as criteria for renewability have been met. To qualify for scholarship renewal, students approved to participate in a Mount Allison study abroad/exchange program must meet the following criteria:

- University approval granted to participate
- Entrance Scholarship renewal criteria met as per 1.2.1 at the end of the academic year prior to participation in a year-long study abroad/exchange program
- transcript has been sent from partner institution to Registrar’s Office at the end of the study abroad/exchange program

Student’s transcript must reflect ‘passing’ grade and/or status and equivalent of full-time course load.

Mount Allison students who participate in a year-long **University-approved** Study Abroad or Exchange program (as per academic regulation 11.11.1) will have their scholarship renewal assessment based on their performance at the host university.

Mount Allison students who participate in a one term **University-approved** Study Abroad program during the Fall or Winter term will be assessed for scholarship renewal based on a combination of their performance at Mount Allison and at the host university during the Fall or Winter term of that academic year, provided they have carried the equivalent of a regular thirty credit course load from the combination of study abroad courses and Mount Allison courses.

1.6 Entrance Scholarships and Courses taken at another Post-Secondary Institution

Scholarships are awarded to students who are registered full-time (30 credits) at Mount Allison. Students who pursue full-time studies at another university or post-secondary institution on a Letter of Permission (for credit towards their Mount Allison degree) are not eligible to transfer and retain their scholarship during the term(s) attending another institution. Effective September 2012, to qualify for scholarship renewal, students who attend another institution on Letter of Permission must meet the following criteria:

- University approved Letter of Permission granted to participate
- Entrance Scholarship renewal criteria met as per 1.2.1 at the end of the academic year prior to the term of study approved on Letter of Permission.
- Student must complete all courses as approved on Letter of Permission
- Student must be enrolled full-time as deemed by host institution
- Student must arrange for an official transcript to be sent directly from the host institution to the Registrar’s Office upon completion of courses approved on Letter of Permission
- Student’s transcript must reflect ‘passing’ grade and/or equivalent status
Students who are approved for a one-term Letter of Permission during either a Fall or Winter term may be eligible for half of the value of their entrance scholarship for courses completed during the term at Mount Allison, provided they meet the above renewal criteria for a student attending another institution on an ‘approved’ Letter of Permission.

Scholarship recipients enrolled in part-time courses at another university or post-secondary institution on a Letter of Permission may keep their scholarship only if they are simultaneously registered in a full course load (30 credits) over the fall and Winter terms at Mount Allison.

Grades for course credits achieved on a Letter of Permission at another university or post-secondary institution affect the evaluation of entrance scholarship renewals (refer to sections 1.5 and 1.6 for more information).

1.7 Transfer Credits

Transfer credits are not taken into consideration when registering in a full course load at Mount Allison. For example, if a student has 6 transfer credits from another institution prior to entering Mount Allison, the student cannot register for 24 credits and combine the previous 6 credits for a total of 30 credits. Students on entrance scholarships must register in a full course load of 30 credits over the Fall and Winter terms every year with the exception of Year Four in which a student may reduce their course load to minimum of 24 credits over the Fall and Winter terms.

Exchange students attending as a visitor to Mount Allison are not eligible for Entrance Scholarships.

1.8 Deferral of Entrance Scholarship

Prior to entering the first-year of a degree program, scholarship recipients wishing to defer their admission may also defer their scholarship for a maximum of one year assuming they do not enroll at another university, college, private school or return to high school for upgrading. Entrance Scholarship recipients must request a deferral from their assigned Admission’s Counsellor on or before the deadline date to accept their entrance scholarship offer.

Entrance Scholarships are not deferrable during upper years of study, unless a student is faced with an extenuating circumstance which would cause them to withdraw. Students must notify the Financial Aid & Awards Counsellor in writing and provide necessary supporting documentation.

1.9 Withdrawals and Reduced Course Load

Scholarship recipients who withdraw from Mount Allison or reduce their course load below 30 credits over the Fall and Winter terms (see the glossary under Full Course Load for exceptions to this rule) will forfeit their scholarship in subsequent years unless the withdrawal is related to:
Students requesting consideration must submit a letter and supporting documentation to the Financial Aid and Awards Counsellor by July 15 of each year.

1.10 Disbursement of Entrance Scholarships

Entrance Scholarships will be applied to the student’s account in two equal installments, the first in September and the remainder in January of each year.

1.11 Appeals

Entrance Scholarships
Entrance Scholarship amounts are final and cannot be appealed.

Renewal Scholarships
The decision regarding the renewal of a scholarship can be appealed based on:

- Fall and Winter term GPA is not accurate;
- Medical or exceptional circumstance which had an impact on the student’s ability to retain his/her scholarship;
- Fall and Winter term GPA changes due to a grade reevaluation.**

**If a student feels that a grade received in a specific course is not reflective of his/her performance, he/she should refer to Mount Allison University’s current Academic Calendar regarding the correct procedure for grade reevaluations.

If a student has justifiable grounds for appealing the scholarship decision, he/she must send the appeal in writing along with supporting documents to the Financial Aid and Awards Counsellor for review. Students have a maximum of 30 calendar days from the date indicated on the scholarship status letter to appeal the decision.
Section 2: Bell Scholarships

2.0 Overview

Established in 2002 as the premier entrance scholarship at Mount Allison, the Bell Scholarship celebrates students who have demonstrated strong academic ability, leadership potential, volunteer work, extracurricular activities, work experience, and good citizenship. Canadian and International Students are considered for Bell Scholarships.

The Bell Scholarship has been established to perpetuate the memory of the Bell Family and their significant contributions to Mount Allison University. Dr. Ralph Pickard Bell, named the first Chancellor of Mount Allison University in 1960, graduated from the institution in 1907 with a Bachelor of Arts degree and received a Degree of Doctor of Civil Law (Honoris Causa) from Mount Allison in 1944. Marjorie Young Bell, wife of Dr. R.P. Bell, received her Honorary Doctorate of Laws from Mount Allison in 1958 while Dr. Winthrop Bell, Ralph’s brother, graduated in 1904 with a Bachelor of Arts degree Honours in Mathematics before pursuing further study at McGill, Cornell, Harvard, Cambridge and Göttingen.

Mount Allison students have benefited from the generous contributions to the University made by the Bell Family (and the Bell Endowment Funds) over the years. Their generous support, through such scholarships as the Marguerite Deinstadt scholarships, the Ralph Pickard Bell scholarships, Mary Emerancy Pickard scholarship and various bursaries, has helped finance the academic careers of hundreds of Mount Allison students over the last 50 years, with scholarships and other forms of financial support. Bell support has also assisted in the building or renovation of several buildings including the Athletic Centre, the Chapel, the Conservatory of Music, Convocation Hall, the Ralph Pickard Bell Library, and the Owens Art Gallery.

2.1 Criteria for Eligibility

To be considered for this prestigious scholarship, applicants to Mount Allison must ensure the following documentation has been submitted to the university along with the application for admission by March 1st. For additional information visit http://www.mta.ca/apply/money_matters/scholarships.html

1. Application for admission and application fee.

2. An official transcript indicating your academic performance with first term grade 12 courses. Include a list of courses that you are enrolled in for the second term.

3. Submission of a completed Scholarship Application form found online at www.mta.ca

4. Detailed activity resume over the past 3 to 4 years. This summary should include your leadership, volunteerism, extracurricular activities, work/internship
experience, along with any awards. (Refer to Section 1.1 Assessment Process for definitions).

5. References from at least three different sources. One reference should be a school-related reference and one should be a community or volunteer related reference. Other references can include work and extracurricular activities.

6. A 500 word essay will be required. Topic will be determined on an annual basis.

2.2 Selection Process

The eighteen students who are short listed for an interview for the Bell Scholarship will be contacted in early April to arrange a telephone interview to be held in late April. The top 6 Bell Scholarship candidates will receive a $12,000 Bell Scholarship. The second five short-listed Bell Scholarship candidates will be offered a $9,000 Bell Achievement Scholarship. The final six Bell Scholarship candidates will be offered a Mount Allison entrance scholarship valued at $5,000. These scholarships are renewable to a maximum of four years and replaces original MtA Entrance Scholarship offer.

2.3 Criteria for Renewability

Bell Scholarships are tenable in the first year of study only. In order to be considered for renewal, students must demonstrate the following:

1. Must have successfully completed a full course load of 30 credits and earn a Grade Point Average of 3.5 over the Fall and Winter terms;

2. Must submit a detailed report outlining their extracurricular and/or volunteer activities over the past Fall and Winter terms, and explain their role within each activity. This report must be submitted to the Financial Aid and Awards Counsellor prior to April 1st of each year.

3. Year 4 students or students in the last year of study must successfully completed a full course load of 15 credits and earn a Grade Point Average of 3.5 in the Fall term. Year 4 students must submit a detailed report outlining their extracurricular and/or volunteer activities of the Fall term no later than Dec. 31st. The second installment of the Bell Scholarship will be evaluated by the Bell Committee in mid-January.

The Bell Scholarship Committee will reassess all Bell Scholarship holders for renewal on the basis of demonstrated strong academic ability, leadership potential, volunteer work, extracurricular activities, work experience, and good citizenship.

If a student has a course overload (more than 30 credits), a Fall and Winter term GPA will be calculated taking into account the 30 highest credits.

In order to render a fair and equitable assessment of renewability, only courses taken during the Fall and Winter terms (September to April) will be taken into consideration. Spring and Summer term courses will not be taken into consideration for scholarship purposes.
2.4 Notification of Renewability

Bell Scholarship renewals are assessed in mid-May and students are notified by mail in early June regarding the status of their Bell Scholarship.

2.5 Bell Scholarship Time Line

All renewable awards, including the Bell Scholarship, are tenable until completion of an undergraduate degree to a maximum of four years, provided the criteria for renewal is met.

Bell Scholarships offered to students who choose not to return to Mount Allison the following year are considered forfeited.

Bell Scholarships are offered to students who are undertaking their first undergraduate degree only.

2.6 Bell Scholarship and Exchange Programs

Mount Allison students participating in a University-approved Study Abroad or Exchange program (see academic regulation 11.11.1) program can renew their Bell Scholarship as long as criteria for renewability have been met.

An Exchange student coming as a visitor to Mount Allison is not eligible for the Bell Scholarship.

2.7 Bell Scholarship and Courses taken at another Post-Secondary Institution

Bell Scholarships are awarded to students who are registered full-time (30 credits) over the Fall and Winter terms at Mount Allison. Students who pursue full-time studies at another university or post-secondary institution on a Letter of Permission (for credit towards their Mount Allison degree) are not eligible to transfer and retain their Bell Scholarship during the term(s) attending another institution. Effective January 2013, to qualify for scholarship renewal students who attend another institution on Letter of Permission must meet the following criteria:

- University approved Letter of Permission granted to participate
- Bell Scholarship renewal criteria met as per 2.3 at the end of the academic year prior to the term of study approved on Letter of Permission.
- Student must complete all courses as approved on Letter of Permission
- Student must be enrolled full-time as deemed at host institution
- Student must arrange for an official transcript to be sent directly from the host institution to the Registrar’s Office upon completion of courses approved on Letter of Permission
- Student’s transcript must reflect ‘passing’ grade and/or status

Students who are approved for a one term Letter of Permission during either a Fall or Winter term may be eligible for half of the value of their Bell Scholarship for courses completed during the term at Mount Allison provided they meet the above renewal criteria for a student attending another institution on an ‘approved’ Letter of Permission.
Bell Scholarship recipients enrolled in part-time courses at another university or post-secondary institution on a Letter of Permission may keep their scholarship only if they are simultaneously registered in a full course load (30 credits) over the Fall and Winter terms at Mount Allison.

Grades for credits achieved on a Letter of Permission at another university or post-secondary institution are not taken into consideration when evaluating scholarship renewal.

Students transferring to Mount Allison from another post-secondary institution are not eligible for consideration for the Bell Scholarship. Transfer students will be considered under the MTA Entrance Scholarship Program (see Section 1).

2.8 Transfer Credits

Transfer credits are not taken into consideration when registering in a full course load at Mount Allison. For example, if a student has 6 transfer credits from another institution prior to entering Mount Allison, the student cannot register for 24 credits and combine the previous 6 credits for a total of 30 credits. Students on a Bell Scholarship must register in a full course load of 30 credits over the Fall and Winter terms every year with the exception of year four in which a student may reduce their course load to minimum of 24 credits over the Fall and Winter terms.

Mount Allison students who participate in a University-approved Study Abroad or Exchange program will have their scholarship renewal assessment based on their performance at the host university.

2.9 Deferral of a Bell Scholarship

Prior to entering the first year of a degree program, Bell Scholarship recipients wishing to defer their admission may be able to defer their Bell Scholarship. They will be eligible to be reconsidered for a Bell Scholarship if their admission for the upcoming academic year has been reissued prior to March 1st.

Bell Scholarships are not deferrable during upper years of study, unless a student is faced with an extenuating circumstance which would cause them to withdraw. (See section 2.12)

2.10 Disbursement of the Bell Scholarship

The Bell Scholarship will be applied to the recipient’s account in two equal installments, the first in September and the remainder in January of each year.

2.11 Withdrawals and Reduced Course Load

Bell Scholarship recipients who withdraw from Mount Allison or reduce their course load below 30 credits over the Fall and Winter terms will forfeit their scholarship in subsequent years unless the withdrawal is related to:

- a medical reason (medical documentation is required)
- circumstances beyond a student’s control (letter and documentation is required)
participation in significant leadership activities that initiate positive change in the community through social activism, civic responsibility, or active engagement in notable issues (letter and documentation is required). Determination of the eligibility for this consideration will be determined by the Financial Aid & Awards Counsellor.

Students requesting consideration must submit a letter and supporting documentation to the Financial Aid and Awards Counsellor by July 15 of each year.

2.12 Appeals

Bell Scholarship amounts are final and cannot be appealed.

1. The decision regarding the renewal of a Bell Scholarship can be appealed based on any of the following:
   - Fall and Winter term GPA is not accurate;
   - A medical or exceptional circumstance which had an impact on the student’s ability to retain his/her scholarship;
   - Fall and Winter term GPA changes due to a grade reevaluation.**

**If a student feels that a grade received in a specific course is not reflective of his/her performance, he/she should refer to Mount Allison University’s current Academic Calendar regarding the correct procedure for grade reevaluations.

If a student has justifiable grounds for appealing the scholarship decision, he/she must send the appeal in writing along with supporting documents to the Financial Aid and Awards Counsellor for review. Students have a maximum of 30 calendar days from the date indicated on the scholarship status letter to appeal the decision.
Section 3: Mount Allison’s University Scholarship Program

3.0 Overview

All upper-year students at Mount Allison who carry a full course load and do not currently hold a renewable entrance scholarship, are considered for University Scholarships. These university scholarships are awarded to the top students in each program at the University. Canadian and International Students are considered for University Scholarships.

3.1 Criteria of Eligibility

In order to be considered for a University Scholarship, students must meet the following criteria:

- Students must not currently hold a Mount Allison Entrance Scholarship or renewal;
- Students must have completed a full course load of 30 credits in the previous Fall and Winter terms (September to April);
- Students must attain a GPA of 3.7 or better on the 30 credits taken in the previous Fall and Winter terms (September to April) (effective September 2008).

All qualified students are automatically considered each year. Recipients of this non-renewable award will be re-evaluated every year based on the criteria in effect at the time of the award offer letter.

The value of a University Scholarship is set at $750.00 and is tenable in the academic year stated in the award offer letter. The value of this scholarship is based on funding availability each academic school year and the value may vary from year to year.

3.2 Notification of University Scholarships

University Scholarships are assessed in June/July and the recipients are notified by mail regarding the status of the scholarship. Students not receiving a University Scholarship will not be notified.

3.3 University Scholarship Time Line

All University Scholarships are tenable in the academic year stipulated in the offer letter.

Students are not eligible for this scholarship after the 4th year of their undergraduate degree.

University Scholarship awards may not be deferred. Awards made to students not returning to Mount Allison in the year in which the scholarship is tenable as stipulated in the offer letter are considered to be forfeited.

3.4 University Scholarships and Exchange Programs

Mount Allison Students participating in a University-approved Study Abroad or Exchange program (as per Academic Regulation 11.11.1) are eligible to receive their scholarship.
Exchange students attending as a visitor to Mount Allison are not eligible for University Scholarships.

3.5 University Scholarships and Courses taken at another Post-Secondary Institution

University Scholarships are awarded to students who are registered full-time (30 credits) over the Fall and Winter terms at Mount Allison. Students who pursue full-time studies at another university or post-secondary institution on a Letter of Permission (for credit towards their Mount Allison degree) are not eligible to retain their scholarship.

University Scholarship recipients enrolled in part-time courses at another university or post-secondary institution on a letter of permission- may keep their scholarship only if they are simultaneously registered in a full course load (30 credits) over the Fall and Winter terms at Mount Allison.

Credits achieved on Letter of Permission at another university or post-secondary institution during the summer or during the Fall and Winter terms are not taken into consideration when evaluating University Scholarships.

3.6 Withdrawals and Reduced Course Load

Scholarship recipients who withdraw from Mount Allison or reduce their course load below 30 credits over the Fall and Winter terms (see the glossary under Full Course Load for exceptions to this rule) will forfeit their scholarship in subsequent years unless the withdrawal is related to:

- a medical reason (medical documentation is required)
- circumstances beyond a student’s control (letter and documentation is required)
- participation in significant leadership activities that initiate positive change in the community through social activism, civic responsibility, or active engagement in notable issues (letter and documentation is required). Determination of the eligibility for this consideration will be determined by the Financial Aid & Awards Counsellor.

Students requesting consideration based on the above set of circumstances must submit a letter and supporting documentation to the Financial Aid and Awards Counsellor by July 15 of each year.

3.7 Disbursement of University Scholarships

University Scholarships will be applied to the student’s account in two equal installments, the first in September and the remainder in January of each year.
Section 4: Mount Allison’s Program-Specific Scholarships

4.0 Overview

Mount Allison University has a variety of Program-Specific Scholarships which are available to qualified students. The recipients of these scholarships are recommended by their professors or heads of departments to the Financial Aid and Awards Counsellor. Canadian and International Students are considered for Program-Specific Scholarships.

4.1 Criteria of Eligibility

In order to be considered, students are encouraged to ask for information from the department within each Faculty. Criteria for eligibility will vary from one scholarship to the next and are managed differently within each Faculty.

4.2 Notification of Program-Specific Scholarships

Program Specific Scholarships are awarded over the academic school year. Recipients of these awards will be notified by the Financial Aid and Awards Counsellor as soon as a recommendation has been made by their Faculty.

4.3 Program-Specific Scholarship Time Line

All Program-Specific Scholarships are tenable in the academic year stipulated in the offer letter.

Students are not eligible for this scholarship after the 4th year of their undergraduate degree.

Awards made to students not returning to Mount Allison in the year in which the scholarship is tenable as stipulated in the offer letter are considered to be forfeited.

4.4 Program-Specific Scholarships and Exchange Programs

Mount Allison students participating in a University-approved Study Abroad or Exchange Program as per Academic regulation 11.11.1 are eligible to receive these scholarships.

Exchange students attending as a visitor to Mount Allison are not eligible for these scholarships.

4.5 Program-Specific Scholarships and Courses taken at another Post-Secondary Institution

Program-Specific Scholarships are awarded to students who are registered full-time (30 credits) at Mount Allison. Students who pursue full-time studies at another university or post-secondary institution on a Letter of Permission (for credit towards their Mount Allison degree) are not eligible to retain their scholarship.

Program-Specific scholarship recipients enrolled in part-time courses at another university on a Letter of Permission may keep their scholarship only if they are simultaneously registered in a full course load at Mount Allison (30 credits) over the Fall and Winter terms.
Credits achieved on Letter of Permission at another university or post-secondary institution during the Summer or during the Fall and Winter terms are not taken in consideration when evaluating for Program-Specific scholarships.

4.6 Disbursement of Program-Specific Scholarships

Program-Specific scholarships will be applied to the student’s account in two equal instalments, the first in September and the remainder in January of each year. If the student is awarded a scholarship after September 1\textsuperscript{st} that year, the first instalment will be made on the date of issue and the remainder in January.

Section 5: Mount Allison’s Entrance Bursary Program

5.0 Overview

The Mount Allison’s Entrance Bursary Program has been established to offer assistance to students who have financial need in order to provide access to post-secondary education and to help them successfully complete their studies within a reasonable time period.

Bursaries are based on demonstrated financial need and are intended to supplement, but not replace, the student’s own resources and the resources of the applicant’s immediate family and/or calculated parental contribution as indicated by provincial and/or federal student loans. Canadian and International Students are considered for Entrance Bursaries.

5.1 Entrance Bursary Program

This financial aid component was designed to help entering students with exceptional financial need that shows academic promise. Students are encouraged to send in their completed entrance bursary application prior to \textbf{March 1st} of each year in order to be considered.

Applications are available at: \url{http://www.mta.ca/apply/money_matters/bursary.html}

Students must first accept an offer of admission at Mount Allison before his/her entrance bursary application is processed.

To maintain their eligibility, students must also apply to their province and/or Canada Student Loan Program for a student loan.

Students starting in January are not eligible for this award.

5.2 Entrance Bursaries and Confirmation of Need

Entering students who have been offered an entrance bursary are required to submit a confirmation of receiving a Federal/Provincial Student Loan prior to November 15\textsuperscript{th} of each year for final assessment.
Students are advised that not all students who demonstrate financial need will be offered an entrance bursary. Priority will be given to students who demonstrate exceptional need as determined by the Financial Aid and Awards Counsellor. If a student has exhausted all avenues of support and is still lacking financial resources, we encourage him/her to apply for one of the general bursaries (described in Section 5), which are offered throughout the academic year. Students can obtain the general bursary application form from the Mount Allison University website www.mta.ca/administration/sas/financial.htm#bursary

If financial need has been established on the final assessment, the student will then be awarded an entrance bursary.

5.3 Course Load Requirements

Students who are offered an entrance bursary must register for a full course load of 30 credits during the Fall and Winter terms (September to April) in order to be eligible for an entrance bursary. 5.4 Notification of Entrance Bursaries

Preliminary offers for an Entrance Bursary will be mailed to the student’s home address.

5.5 Entrance Bursary Time Line

All Entrance Bursaries are tenable in the academic year stipulated in the offer letter.

5.6 Deferred Admission and Entrance Bursaries

If a student wishes to defer their admission, he/she may not defer his/her entrance bursary.

5.7 Disbursement of Entrance Bursaries

Entrance Bursaries will be credited to students’ accounts in one installment in January of each year.
Section 6: Mount Allison’s General Bursary Program

6.0 Overview

The Mount Allison General Bursary Program has been established to offer assistance to students who have financial need in order to provide access to post-secondary education at Mount Allison and to help them successfully complete their studies within a reasonable time period. Bursaries are determined based on financial need and are intended to supplement, but not replace, the student’s own resources and the resources of the applicant’s immediate family. Financial need is established when a student can demonstrate that his/her expenses exceed their resources. Canadian and International Students are considered for general bursaries.

Mount Allison’s general bursary program provides assistance to full-time and part-time students who demonstrate financial need. Students should demonstrate that they have exhausted all avenues of support, such as:

- Student’s summer and part-time employment contributions
- Parental contribution
- Government Student Loans and Grants
- Bank loans, student line of credit

Mount Allison bursary applications are available on Mount Allison University’s website. Applications are available by the first day of classes each term or in the Registrar’s Office in September and throughout the academic year. This program is available to all Mount Allison students attending classes in Sackville. They are not available for students registered in only correspondence courses.

Mount Allison is committed to helping students achieve their educational goals by providing financial assistance and financial counselling which will help students reduce financial hardship.

6.1 Criteria of Eligibility

Students with financial need are encouraged to apply for a Mount Allison general bursary. In order to be considered, students should make sure the following steps have been taken:

- **Exchange Students are not eligible for bursary assistance.**
- Students who are eligible to apply for a Provincial and/or Canada Student Loan under the Canada Student Loans Act are expected to apply for these loans in order to be considered for a Mount Allison bursary. Students must attach a copy of their loan assessment in order to demonstrate the outcome of their loan application.
- Students should exhaust all avenues of support such as parents (parental contribution as calculated by provincial and federal student loan programs), summer savings, part-time employment, student line of credit, stocks and bonds or other investments, etc. prior to applying for a Mount Allison Bursary.
- Students must attach a record of employment for the summer leading into the academic year in which the bursary is requested.
- Bursaries are not retroactive. Therefore, students may not claim expenses incurred in the academic period prior to the one in which the application is made.
Students must be sure to complete the detailed budget in its entirety. It is the responsibility of the student to ensure that the Financial Aid and Awards Counsellor receive sufficient information to determine whether legitimate need exists.

Students are required to include a letter explaining their financial situation and other circumstances that may affect the outcome of the assessment process.

If a student has a spouse or partner who is attending Mount Allison, each person must submit an application claiming his/her share of resources and expenses.

If a student has a spouse or partner who is not attending Mount Allison, the student must submit one application claiming all resources and expenses for both.

Priority will be given to students who demonstrate an urgency to purchase food, books or pay rent.

All applicants are subject to a personal interview once the application has been submitted to the Financial Aid and Awards Counsellor. The student may be notified by telephone or email for an appointment to further discuss his/her application.

6.2 General Bursary Application Periods and Deadlines

Students may apply for a general bursary for the following terms.

- **Fall Term (September to December):** Applications for this term will only be accepted starting on the first day of classes in September of that year. To be considered for bursaries for the Fall term, it is recommended that students submit their bursary application prior to December 1st of that year.

- **Winter Term (January to April):** Applications for this term will only be accepted starting on the first day of classes in January of that year. To be considered for bursaries for the Winter term, it is recommended that students submit their bursary application prior to April 1st of that year.

- **Spring and Summer Term (May to August):** Applications for this term will only be accepted starting May 1st of that year. To be considered for bursaries for the Spring and Summer term, it is recommended that students submit their bursary application prior to July 15th of that year.

If a student wishes to be considered for a general bursary for more than one term within the year, he/she must submit an application for each period in question. If a Fall application is already on file for the attending term, the only information required to accompany a new bursary application for other terms during the academic school year are:

- Statement Letter
- Bank Statement (no earlier than January for the Winter term and no earlier than April for the Spring/Summer terms).

Documentation on file for Fall bursary applications will be used to complete required documentation for Winter or Spring/Summer term bursary applications.

6.3 Notification of General Bursaries

Applications may take up to three weeks to process depending on the volume. They may take longer if submitted during peak periods (September and January).

Students will be notified via e-mail of the outcome of their bursary application.
decision will be sent to the student’s Mount Allison e-mail address.

6.4 General Bursaries Time Line

All General Bursaries are tenable in the academic term stipulated in the offer letter.

6.5 Disbursement of General Bursaries

All bursary proceeds are credited to the student account to cover outstanding balances. If an award is made and creates a credit on the student’s account the student is responsible to request a cheque or advise the Registrar’s Office to apply the balance to the forthcoming term. The student must e-mail regoffice@mta.ca to request a cheque or advise us to hold this amount for next term. All cheques issued are mailed to the student’s campus mailbox.

6.6 Appeals

If a student’s budget information has changed or there are extenuating circumstances that have not been communicated to the Financial Aid and Awards Counsellor which would have influenced the outcome of the assessment, the student may appeal in writing explaining his/her financial situation with supporting documentation no later than two weeks after the date of issue of the decision letter. Appeals submitted with no supporting documentation will not be considered. When this is received, the student’s application will undergo a second review by the Financial Aid and Awards Counsellor. The decision on the appeal is final.

6.7 Travel Bursaries

Mount Allison offers two Travel Bursaries to students who have demonstrated financial need as determined by the Federal and Provincial Loan programs. Students who are normally recipients of student loans may apply for these bursaries.

Class of ’73 Travel Bursary

This award was created by the Class of ’73 to assist Mount Allison University students on a University approved International Study Abroad or Exchange program, Successful applicants will;
- meet the academic requirements and other specific criteria to qualify them to participate in the International Study Abroad or Exchange program,
- demonstrate financial need as determined by the Financial Aid and Awards office, based on the Travel Grant Application,
- preference is given to candidates from Atlantic Canada.

The Robert Summerby-Murray Bursary

This award was created by the staff and students of the Geography Department in honour of Dr Summerby-Murray and his National Award for Excellence in Teaching. Successful applicants will:
- be involved in field trip course work or an international experiential learning activity
- demonstrate financial need as determined by the Financial Aid and Awards office, based on the Travel Grant Application

Travel Grant applications are available at http://www.mta.ca/administration/sas/forms.html

The deadline to apply for Travel Grant assistance for Summer Travel is March 31st; for Fall Travel, August 15th and for Winter Travel, December 15th.
Section 7: Mount Allison’s Prize Program

7.0 Overview

The Mount Allison Prize Program has been established to recognize a student’s outstanding achievement in a specific course or program of study taken at Mount Allison. Criteria for selection may vary depending upon the prize. The nature of the prize may be in the form of a formal recognition, monetary award, gift or medal/plaque of recognition. Canadian and International Students are considered for Prizes.

7.1 Criteria of Eligibility

Prize recipients are chosen based on their performance and are recommended by professors or members of their Faculty. The recommendations are then forwarded to the Financial Aid and Awards Counsellor in order to process the awards.

7.2 Time Line for Prizes

Prizes are usually handed out during convocation ceremonies. Some Faculties may choose to have their own ceremonies throughout the year to recognize their students.

7.3 Disbursement of Prizes

When a monetary prize is issued, Financial Services will check the balance of the student’s account. All, or a portion, of any of the award may be credited to the student’s account to cover outstanding balances. If an award is made and the student’s account is in good standing, a cheque will be issued and presented at the scheduled presentation ceremony. If a student cannot be present at the ceremony, the prize will be mailed to the student’s home address that is on file with the Registrar’s Office.

Section 8: Federal and Provincial Loans

8.0 Overview

Each Canadian province administers its own student loan program. In order to qualify for a government student loan, students must apply to their home province for funding. To be eligible, students must be Canadian Citizens or Permanent Residents. Additionally, students must be a resident of a province or territory that issues Canada Student Loans and have lived there for the past 12 consecutive months excluding full-time attendance at a post-secondary institution. Under the new legislation for Canada Students Loans, convention refugees and other "protected persons" can now apply for a Canada Student Loan. All government student loan applications are assessed based on financial need.
8.1 Sources of Information on Government Student Loans

The Internet has become a primary tool to obtain information on: who qualifies for a student loan, student loans office guidelines, how to fill-out the application, deadlines, contact information, etc. Students can also apply and track the status of their loan on-line. Furthermore, there are links to other programs available such as grants, bursaries and scholarships. Students are encouraged to check these links to see if they qualify for additional funding.

The following sources that can provide information regarding government student loans:

a) Provincial student loan office (see section 8.2 for web links)
b) Human Resources Development Centre (HRDC)
   http://www.hrsdc.gc.ca/eng/home.shtml

c) National Student Loans Service Centre http://www.canlearn.ca/eng/index.shtml
d) Mount Allison’s Financial Aid Office - financialaid@mta.ca

8.2 Internet Links to Government Student Loan Information

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| Canada Student Loans Program** | http://www.canlearn.ca **Students are automatically considered for Canada Student Loans when they apply for a provincial loan in most provinces.

**Loans are typically disbursed on a 60/40 basis: 60% of total loans are given to the student in first term, and 40% in second term.* This disbursement method is used by most provinces; however, we recommend that students check with their province regarding its disbursement policy. Students are encouraged to plan accordingly. Student loan applications are usually available in May of each year.

Nunavut, the Northwest Territories and the province of Quebec operate their own student assistance plans. If you are a resident of Nunavut, the Northwest Territories or Quebec, contact the provincial or territorial student assistance office for further information.
9.0 U.S. Federal Student Loans and Direct Loan Program

As a result of the Health Care and Education Reconciliation Act, beginning July 1, 2010, federal student loans will no longer be made by private lenders under the Federal Family Education Loan (FFEL) Program. Instead, all new federal student loans will come directly from the U.S. Department of Education under the Direct Loan Program.

Students with U.S. citizenship or Dual citizenship (Canadian and American) attending Mount Allison University may be eligible for U.S. Stafford Loans through the William D. Ford Federal Direct Loan (Direct Loan) program. Please contact the Financial Aid & Awards Counsellor at financialaid@mta.ca for further information.

9.1 Satisfactory Academic Progress (SAP) Policy for Participation in the Direct Loan Program

Qualitative measurement:

Academic Regulations http://www.mta.ca/calendar/ (Section 10 of the Academic Calendar) outlines regulations that apply to all undergraduate degree or certificate program students. Students are responsible for knowing and adhering to these regulations as well as the regulations pertaining to their particular programs.

Quantitative Measurement:

The maximum time frame for completion of the certificate or degree program may not exceed 150% of the published length of an undergraduate program for purposes of participation in the Direct Loan Program. In order to be eligible for US student loans students must successfully complete a total of 21 course credits per academic year and meet the minimum MtA academic regulations.

For all other quantitative measurements, please refer to Academic Regulations (Section 10 of the Academic Calendar).

9.2 Procedures concerning Refunds of Title IV funds

1. All withdrawals are signed by the Director of Student Life. The Financial Aid Officer (FAO) and General Accountant are made aware of all withdrawals.

2. The FAO is to prepare a list of those students who have U.S. student loans and provide that list to the General Accountant.

3. The Financial Aid Officer and General Accountant will compare the list with the students withdrawing. The FAO will calculate any adjustment to the U.S. Student loan and consider if any amounts should be returned to the lender according to Volume 2, Chapter 6 Return of Title IV Funds in the Department of Education’s Foreign School Handbook. This calculation may result in owing a balance to the University and payment arrangements must be made with the General Account with Financial Services prior to departing.

4. Students withdrawing from the University on US student loans are encouraged to meet with the FAO prior to withdrawing and/or complete a mandatory exit survey with the
Department of Education prior to departing the university.

5. The General Accountant will not process any refund until the FAO confirms that the student's account does not require an adjustment due to a refund of the US Student Loan.

6. The FAO will ensure that proper documentation concerning the calculation of any adjustment is maintained in the student's file.

7. Contact the FAO with all questions related to the Direct Loan Program.

10.0 Additional Information

All students receiving a scholarship(s), bursary(ies), or prize(s) with a 'need component/requirement' must begin demonstrating need by successfully completing a provincial and/or federal student loan application in the academic year in which they receive the award. It is the student's responsibility to complete all necessary application(s) or provide pertinent information to the Financial Aid & Awards Counsellor.

Please be aware funds will be delayed until proof of need is confirmed. Students approved for U.S loans funds must demonstrate need by qualifying for a Subsidized student loan. Students that cannot provide proof of need may have their award replaced and/or reversed or not credited to their student account without notice.

For more information regarding Mount Allison University's Financial Aid programs, please contact the Financial Aid and Awards Office located at the Sackville campus in the Wallace McCain Student Centre.

If you need to send correspondence or request information, please use the following address:

Mount Allison University
Financial Aid and Awards Counsellor
62 York St.
Sackville, NB Canada
E4L 1E2
Tel: (506) 364-2258
Fax: (506)364-2272

Students can also email the Financial Aid and Awards Office with their request at financialaid@mta.ca or visit Mount Allison's website at www.mta.ca (Registrar's Office).