

# Student Financial Support Annual Report | 2023-24

Total Financial Aid:  
**\$48.6  
million**

UNIVERSITY  
of GUELPH

IMPROVE LIFE.



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# Background

The University is deeply committed to providing financial support for its diploma, undergraduate, and graduate students. The legacy of the Covid-19 pandemic continues to affect students and their families. As a result of the financial challenges faced by students during the pandemic, there has been a continued increase in demand for scholarships, bursaries, and other forms of financial aid. This trend has placed additional pressure on the University to provide comprehensive financial support to ensure accessibility for all students.

Financial assistance not only helps address financial challenges faced by students, but also plays a critical role in improving enrollment outcomes and supporting retention through to graduation, aligning with our strategic enrollment objectives. Additionally, merit-based awards are offered to attract high-caliber students, enhancing the University's academic reputation, advancing world-class research, and enriching the educational experience for all students through increased diversity and academic excellence.

Student financial support at the University of Guelph is funded through a combination of operating funds, donated funds (which are subject to specific terms and conditions), and government aid, benefitting both Canadian and international students. The University of Guelph's scholarships, bursaries, and need-based awards can be complemented by various financial support programs, including the Work Study Program, Undergraduate Research Assistantships, Graduate Teaching Assistantships, and Graduate Research Assistantships.

Financial awards and aid are essential to the success of our students and the University's enrollment management strategies. In the 2023/24 academic year, the University allocated \$48.6 million in financial support. This report aims to provide a comprehensive overview of the financial support provided to students at the University of Guelph.

\*Guelph-Humber is not included in this report.

\*\*The appendix includes a glossary of the terms used throughout this report.

Our core principle is that all qualified individuals should have the opportunity to attend university, regardless of their financial situation.

This is the University of Guelph's  
Guarantee to Accessible  
University Education.



The purpose of this report is to offer stakeholders an annual summary of the University's financial support for its students, including key facts, figures, and descriptions of the various support mechanisms in place. It provides an opportunity for stakeholders to understand the University's overall strategy and to examine trends and patterns over time.

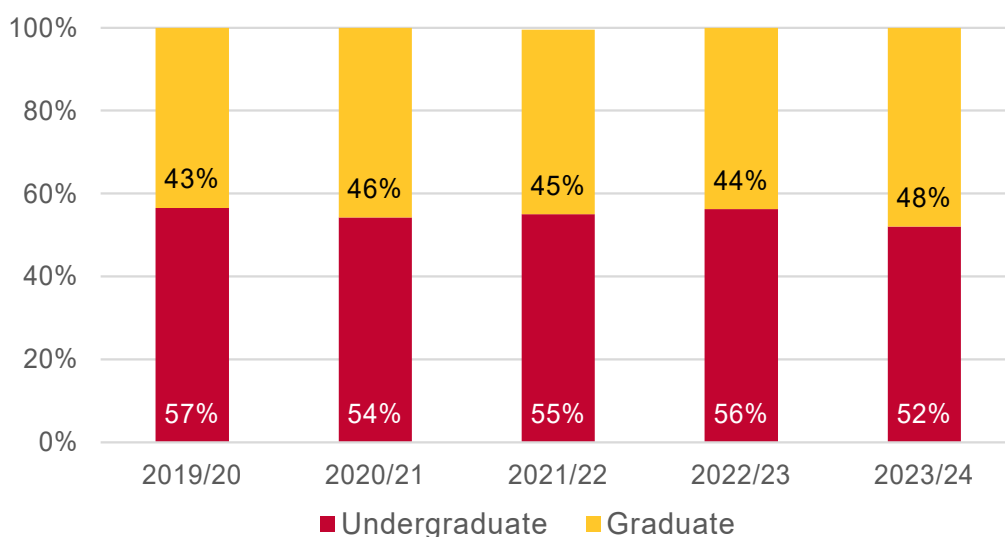
TABLE 1: Total Scholarships & Bursaries by Program Level in \$Millions

	2019/20	2020/21	2021/22	2022/23	2023/24
Need Based*	\$ 14.3	\$ 13.6	\$ 13.4	\$ 13.7	\$ 15.0
Merit Based	\$ 13.1	\$ 16.0	\$ 16.8	\$ 16.7	\$ 10.3
<b>Total Undergraduate</b>	<b>\$ 27.4</b>	<b>\$ 29.6</b>	<b>\$ 30.2</b>	<b>\$ 30.4</b>	<b>\$ 25.3</b>
Need Based*	\$ 4.1	\$ 4.6	\$ 4.8	\$ 5.0	\$ 5.2
Merit Based	\$ 17.0	\$ 20.4	\$ 19.3	\$ 18.7	\$ 18.1
<b>Total Graduate</b>	<b>\$ 21.1</b>	<b>\$ 25.0</b>	<b>\$ 24.1</b>	<b>\$ 23.7</b>	<b>\$ 23.3</b>
<b>TOTAL SCHOLARSHIPS AND BURSARIES</b>	<b>\$ 48.5</b>	<b>\$ 54.6</b>	<b>\$ 54.3</b>	<b>\$ 54.1</b>	<b>\$ 48.6</b>

\* Need Based includes Work Study and Undergraduate Research Assistants (URA)

Table 1 represents University funds that have been explicitly directed to student financial awards and aid. Graduate students routinely secure additional financial supports, such as through Graduate Teaching and Research Assistantships. For full details of the allocation of institutional funds supporting graduate students, see page 20.

FIGURE 1: Allocation of Scholarships & Bursaries



# Overview of Student Support

## Objectives of Student Support

Our core principle is that all qualified individuals should have the opportunity to attend university, regardless of their financial circumstances. Despite the increasing pressures on the post-secondary sector, including budget constraints, we remain committed to supporting as many students as possible. We achieve this by working in partnership with government, donors, and students. We take pride in our innovative financial aid programs, which are specifically designed to ensure that a top-quality education remains accessible to all students.

We are dedicated to making education an attainable goal for every qualified student.

## STUDENT SUPPORT PROFILE

**Molly** is a dependent student who is in their first year of the Bachelor of Arts - Psychology program. They are registered full-time during the fall and winter semesters. Molly submitted a Need Assessment Form and was given a bursary.



Tuition & Fees	<u>\$7,722</u>
OSAP Grants	5,970
Institutional Bursary	<u>7,000</u>
Non-Repayable Aid	<u>12,970</u>
OSAP Loan	10,102
Total Funding	<u>\$23,072</u>

**NET TUITION (-\$5,248)**

Net Tuition: Molly's tuition and fee expense was effectively reduced to (-\$5,248) after subtracting non-repayable aid. They are owed \$5,248 to help pay their living expenses while studying. While at school, the interest that accrued on Molly's loans was paid by the government.

## How Students Access Support

The University of Guelph has demonstrated its commitment to the financial needs of its students by continuing to identify and implement ways to simplify and improve the scholarship and award process.

- Most scholarships offered at the University do not require an application from the student. Students are automatically selected based on attributes such as academic program or grade point average (GPA).
- Students who are eligible for government assistance complete a simple one-page bursary form, and Student Financial Services uses government-provided information to assess eligibility. 
- To ensure fairness, we use standardized budgets that reflect reasonable local living costs to determine financial need for all students, including those not eligible for government aid.
- Award deadlines for prospective students are standardized to streamline the award process and support the recruitment cycle. 
- Students are proactively reminded of award application deadlines through email, the University website, and social media, ensuring they are fully informed and included in the awarding process.
- Students are also invited to participate in the annual Financial Literacy Fair, where they can engage with Student Financial Services and key non-profit organizations who provide education on how to manage their finances, understand credit, and file their income tax returns.



## Funding Sources

There are two major funding sources that are utilized to support the University's award programs.

### Operating Funds:

- Institutional funding is used to provide students with scholarships, bursaries, and need-based employment opportunities throughout the student's academic career. \$28.5 million was provided in 2023/24 in operating funds by the University to support students (\$34.6M in 2022/23).
- Tuition Set Aside (TSA) funding is mandated by the Government of Ontario. It requires that each post-secondary institution set aside a portion of tuition fee revenue to assist eligible students (Canadian citizens/permanent residents/protected persons) in financial need. University of Guelph students accessed \$10.6 million in TSA funding in 2023/24.

### Endowments and Trusts:

- Donor-funded awards are either annual gifts based upon a donor agreement or endowed donations that are invested in perpetuity and only a portion of the earnings are spent each year. During 2023/24, donors supported 2,678 individual students with \$8.9 million in awards.
- Government external awards are received from the federal Tri-Agencies, the Natural Sciences and Engineering Research Council (NSERC), the Social Sciences and Humanities Research Council (SSHRC), and the Canadian Institutes of Health Research (CIHR), coupled with the Ontario Graduate Fellowships (OGF) and Scholarship (OGS) programs. In 2023/24, our graduate students were awarded \$6.6 million in scholarships from these sources.

### A THANK-YOU NOTE FROM A STUDENT

"I'm so thankful for the fabulous scholarship offer. I have accepted my offer via OUAC. I want to express my gratitude to the Wilder family for this generous offer and life changing opportunity."



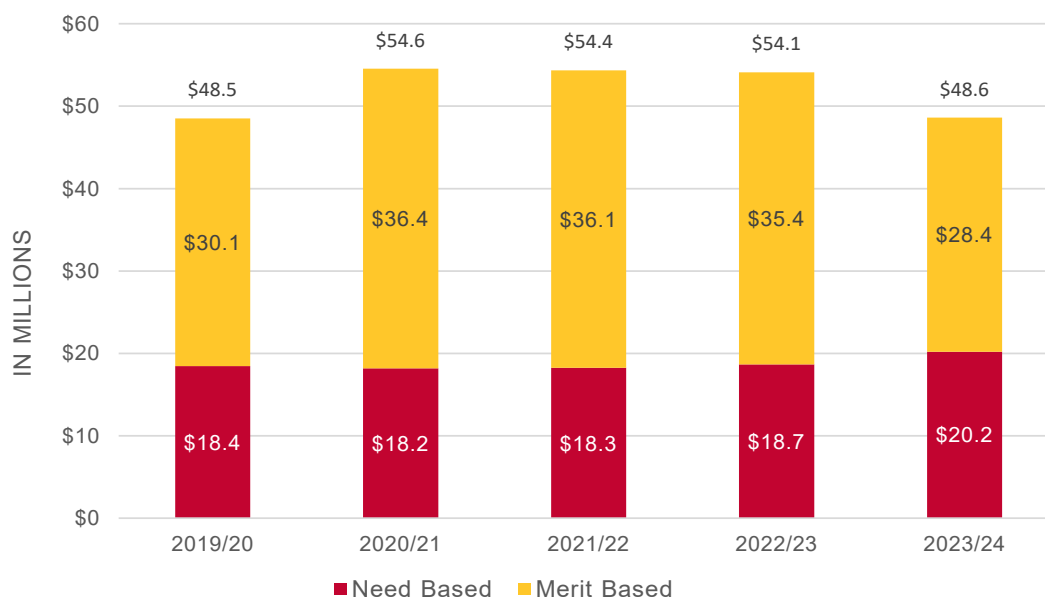
Table 2 and Figure 2 illustrate the distribution of funding across different program levels and funding sources. Undergraduate support is primarily allocated to both academic and need-based programs, while graduate awards have increasingly been focused on merit-based programs. These merit-based awards aim to attract high-quality students in a highly competitive academic environment.

TABLE 2: Total Scholarships and Bursaries by Funding Source in \$Millions\*

	2019/20	2020/21	2021/22	2022/23	2023/24
<b>Operating Fund</b>					
Undergraduate	22.5	25.2	25.1	24.8	19.3
Graduate	11.0	13.8	12.7	12.6	12.5
<b>Total Operating Fund</b>	<b>33.5</b>	<b>39.0</b>	<b>37.8</b>	<b>37.4</b>	<b>31.8</b>
<b>Endowment and Trust</b>					
Undergraduate	4.7	4.4	5.1	5.6	6.0
Graduate	10.3	11.2	11.4	11.1	10.8
<b>Total Endowment and Trust</b>	<b>15.0</b>	<b>15.6</b>	<b>16.5</b>	<b>16.7</b>	<b>16.8</b>
<b>TOTAL SCHOLARSHIPS AND BURSARIES</b>	<b>48.5</b>	<b>54.6</b>	<b>54.3</b>	<b>54.1</b>	<b>48.6</b>
Total Share from Operating Fund	69%	71%	70%	69%	65%
Total Share from Endowments and Trust	31%	29%	30%	31%	35%

\* Includes Work Study and Undergraduate Research Assistants (URA)

FIGURE 2: Change in Student Awards and Aid



## Financial Aid Programs

Student assistance in Ontario is multi-layered and complex for students to navigate. For students with financial need, it begins with the Ontario Student Assistance Program (OSAP) assessments that are determined by the province through the Ministry of Colleges and Universities (MCU). Rules for calculating need are typically income based, and the resulting grants/loans are administered through each post-secondary institution.

The University of Guelph has partnered with MCU to support access to post-secondary education through the Student Access Guarantee (SAG).

SAG ensures that students in need will have access to the resources they require for their tuition, books, and mandatory fees. SAG requirements do not include actual living costs, and covering these costs is at the discretion of the institution. The University demonstrates its dedication to accessible education and its students by going beyond the minimum SAG requirements by providing aid through the University's bursary program for living expenses, along with further assistance when students experience unexpected financial shortfalls.

Our Work Study and Undergraduate Research Assistantship programs are offered exclusively to students who demonstrate financial need.

## STUDENT SUPPORT PROFILE

Morgan is a married student in their fourth year of the Bachelor of Computing Co-op program. They are studying with a 100% courseload in the fall and winter semesters.

Tuition & Fees	<u>\$10,895</u>
OSAP Grants	10,358
Institutional Bursary	<u>3,360</u>
Non-Repayable Aid	13,718
OSAP Loan	<u>10,209</u>
Total Funding	<u>\$23,927</u>

### NET TUITION (-\$2,823)

(Tuition & Fees - Non-Repayable Aid = Net Tuition)

Net Tuition: Morgan's tuition and fee expense was effectively reduced to (-\$2,823) after subtracting non-repayable aid. They are owed \$2,823 to help pay their living expenses while studying. While at school, the interest that accrued on Morgan's loans was paid by the government.

Through our wide range of financial aid programs, we aim to ensure that students complete their degrees, regardless of their financial circumstances.





# Types of Financial Supports

## Merit-Based Awards

The University of Guelph is committed to recognizing the academic excellence and outstanding achievements of our incoming and continuing students. Scholarships may be awarded based on academic achievement alone or in combination with other factors, including demonstrated financial need or involvement in extracurricular activities such as volunteer work, leadership, or sports and clubs.

## Entrance Scholarships

The University strategically uses entrance awards to align with its enrollment objectives. Many undergraduate entrance scholarships are awarded automatically based on the student's admission average and included with the offer of admission. Entrance scholarships are available to both domestic and international students.

For 2023/24, the Entrance scholarship amounts were revised to provide a \$1,000 scholarship to students with an admission average of 90.0% to 94.9% (\$2,000 in 2022/23), and to \$2,000 for students with an admission average of 95.0% and up (\$3,500 in 2022/23).

In the 2023/24 academic year, 1,967 registered students received an entrance scholarship, compared to 2,726 in the previous year. Figure 3 provides a five-year view of the entrance merit scholarship program.

## STUDENT SUPPORT PROFILE

Madison is a sole-support parent with two children. They are studying full-time, with a 100% courseload in their third year of the Bachelor of Arts - Philosophy program.

Tuition & Fees	<u>\$7,645</u>
OSAP Grants	23,132
Institutional Bursary	<u>2,785</u>
Non-Repayable Aid	25,917
OSAP Loan	<u>11,280</u>
Total Funding	<u>\$37,197</u>

### NET TUITION (-\$18,272)

(Tuition & Fees - Non-Repayable Aid = Net Tuition)

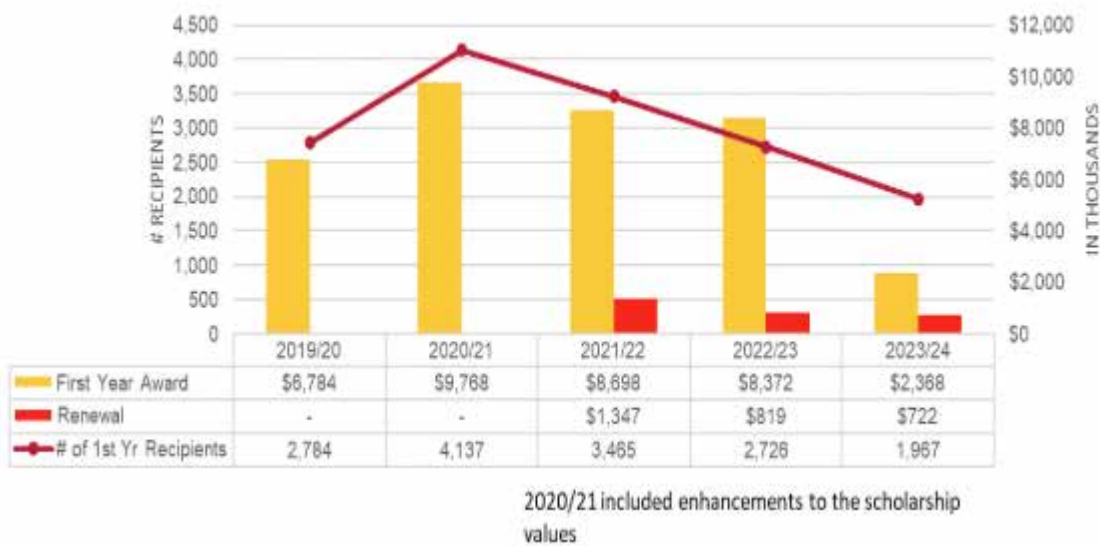
Net Tuition: Madison's tuition and fee expense was effectively reduced to (-\$18,272) after subtracting non-repayable aid. In other words, they are owed \$18,272. While at school, the interest that accrued on Madison's loans was paid by the government.

## A THANK-YOU NOTE FROM A STUDENT

"Thank you so much for the bursary award—I really appreciate your generosity and support. This will definitely help lighten my financial load and allow me to focus more on my studies."



FIGURE 3: Guaranteed Undergraduate Entrance Scholarships



The President’s, Vaccarino, and Lincoln Alexander Chancellor’s Scholarships are designed to attract academically outstanding students who demonstrate strong leadership. These awards require a student application and references. Each scholarship provides \$33,000 over four years, a \$9,500 summer research assistantship, and a mentor. Currently, there are 52 students studying at the University of Guelph with President’s, Vaccarino and Lincoln Alexander scholarships, of which 8 are first-year students.

Other top entrance scholarships that are utilized to attract academically strong leaders to our colleges include the Board of Governors’ Scholarships, which provided \$20,000 over four years to 24 first year recipients and 65 continuing scholars for a total of 89 scholarships across six colleges.

Additional domestic undergraduate entrance scholarships, including Gryphon Athletics and donor-funded scholarships, are part of \$720,950 in awards issued to 264 entering domestic students. Details on the international entrance scholarship program are available on page 18.

Athletics entrance scholarships were awarded to 69 undergraduate and graduate students entering their first year at the University of Guelph in 2023/24, totalling approximately \$170,500.





## In-Course Scholarships

In 2023/24, the University of Guelph awarded more than \$5.7 million in upper-year (in-course) scholarships to undergraduate students and \$7.7 million to registered graduate students. The University's scholarships for in-course students are generally based on academic merit. Most of our upper-year scholarships are available to international students; however, some scholarships have conditions that restrict who is eligible.

Typically, applications are not required for merit scholarships; however, some scholarships also have a need-based component that require students to complete a Financial "Need Assessment Form" (NAF). If the scholarship has an additional requirement of extra-curricular activities, students will be required to provide documentation to support these activities, such as a resume or a letter of support.

To recognize the outstanding achievements of current and incoming students, in areas such as academics, leadership, volunteerism, and extra-curricular activities, we offer more than 1,700 scholarships to diploma, undergraduate, and graduate students. These awards serve to both acknowledge past achievements and encourage further study and accomplishment.

## STUDENT SUPPORT PROFILE

Nathan is an independent student with a permanent disability. They are studying full-time, with a 100% courseload in their first year of the Doctor of Veterinary Medicine program.

Tuition & Fees	<u>\$11,559</u>
OSAP Grants	7,245
Institutional Bursary	<u>5,180</u>
Non-Repayable Aid	12,425
OSAP Loan	<u>8,156</u>
Total Funding	<u>\$20,581</u>

### NET TUITION (-\$866)

(Tuition & Fees - Non-Repayable Aid = Net Tuition)

Net Tuition: Nathan's tuition and fee expense was effectively reduced to (-\$866) after subtracting non-repayable aid. They are owed \$866 to help pay their living expenses while studying. While at school, the interest that accrued on Nathan's loans was paid by the government.



## Need-Based Awards

### Bursaries

The University of Guelph's bursary program supports students whose financial needs, such as tuition and compulsory fees, books and living expenses, are not fully addressed by OSAP or other government programs. In 2023/24, the University awarded \$11.9 million to undergraduate and graduate students (domestic and international) in need-based scholarships and bursaries. The University has further demonstrated its commitment to the financial needs of its students by simplifying and enhancing the bursary process.

- OSAP and Out-of-Province Program eligible students complete a one-page bursary form indicating their intent to register for the academic year. They are not required to provide supporting financial documentation; the University instead utilizes the verified MCU student funding shortfall calculations.
- Bursary applications are accepted from students who are not eligible to apply for OSAP or Out-of-Province assistance. Financial need is determined using a standardized expenditure budget which recognizes reasonable costs to treat students equitably.
- Bursaries are applied to the student's winter semester account in advance of the payment deadline date so that students are aware of their net financial obligation.
- Bursary applications are accepted on an ongoing basis, allowing us to address the needs of the student as they arise.
- Financial Aid Counsellors assist students with navigating government aid programs, understanding appeals for extenuating financial circumstance, and enhancing financial literacy skills.
- Need-based assessments are completed by Student Financial Services to ensure transparency, consistency and protection of personal financial information.

## STUDENT SUPPORT PROFILE

Aysha is a full-time international student in their second year of the Bachelor of Mechanical Engineering Co-op program.

Tuition & Fees	<u>\$40,676</u>
Institutional Scholarship	8,500
Institutional Bursary	<u>1,200</u>
Non-Repayable Aid	9,700
Total Funding	<u><u>\$9,700</u></u>

### NET TUITION \$30,976

(Tuition & Fees - Non-Repayable Aid = Net Tuition)

Net Tuition: Aysha's tuition and fee expense was effectively reduced to \$30,976. They are eligible to receive \$4,000 in years 3 and 4 of their studies as part of their institutional renewable scholarship along with other awards.

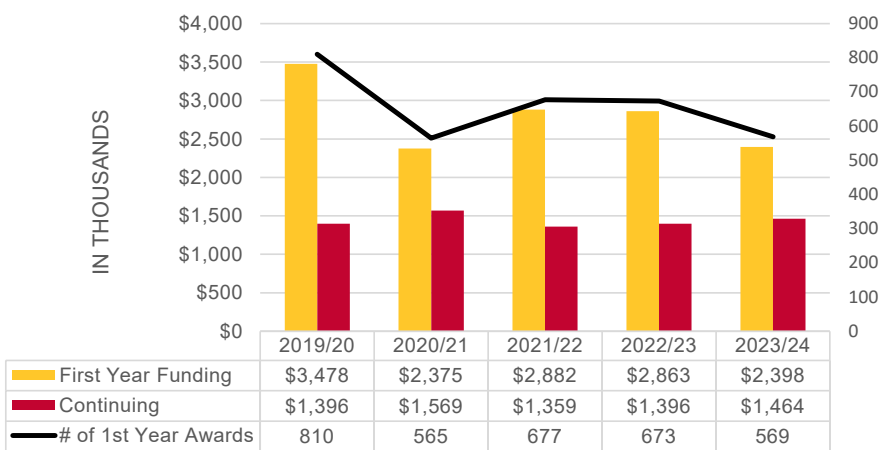




# Entrance Bursaries

In support of incoming undergraduate students who demonstrate financial need, we offer multi-year entrance bursaries. These bursaries are packaged with Work Study approval, allowing students to plan their finances accordingly for four years. This year, 158 students identified as having the greatest financial need accepted a multi-year bursary valued at \$14,000, payable over four years of study; the same number of students received this bursary in the previous year. The University also provided 411 students with a one-time, \$4,000 Registrar’s entrance bursary to help with their first year of study.

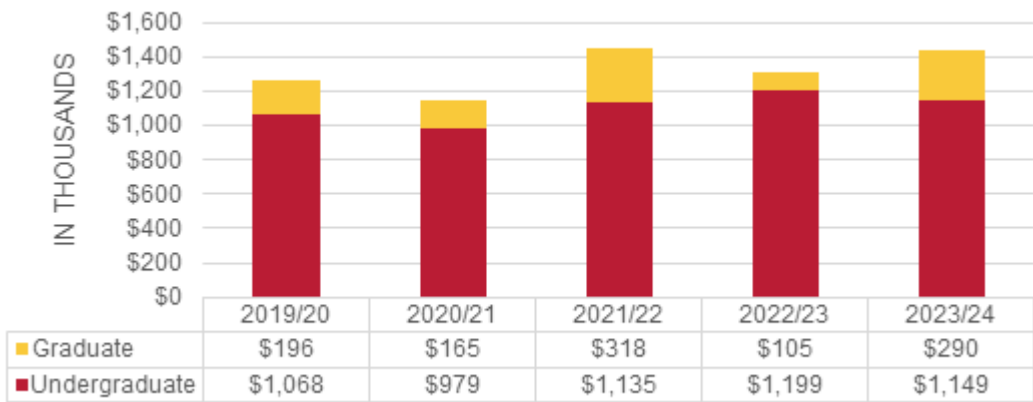
FIGURE 4: U of G Undergraduate Entrance Bursaries (Institutionally Funded)



# ACCESS

The University offers several ACCESS awards, established through generous donor contributions, and matched by the provincial government’s Ontario Student Opportunity Trust Fund (OSOTF) program and the Ontario Trust for Student Support (OTSS). OSOTF/ OTSS was a fundraising program that was initiated in 1999 and ceased in 2012. The income generated from these endowments is used to support various financial aid programs, including bursaries, need-based scholarships, and travel grants. To be eligible, the student must be a Canadian citizen or permanent resident and meet the Ontario residency requirements as mandated by the OSOTF/OTSS program.

FIGURE 5: ACCESS-Funded Awards (Need Based)



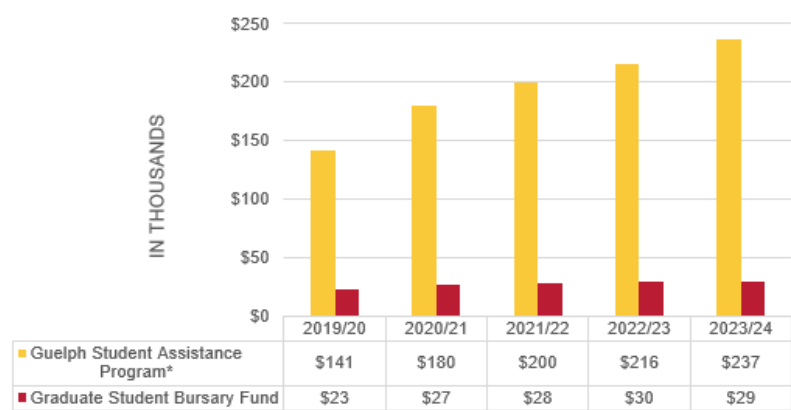
# Student-Funded Bursaries

Undergraduate and graduate students at the University of Guelph have established bursaries to assist students in financial need. These funds are supported through a portion of their compulsory fees.

Undergraduate students created the Guelph Student Assistance Program and the Guelph Student Assistance ACCESS Bursaries; the latter is matched with funding from OTSS and further funded by the University. Preference for these bursaries is given to students who are not eligible for provincial and/or federal assistance programs. In 2023/24, these two programs provided 237 students with \$237,000 in financial support.

Graduate students created the Graduate Student Compassionate Bursary Fund. It is available to cover costs associated with emergency/compassionate circumstances, up to \$2,000 only if the University is not able to provide enough funding to help cover these costs. In 2023/24, 3 students were granted compassionate bursaries to help with emergency expenditures.

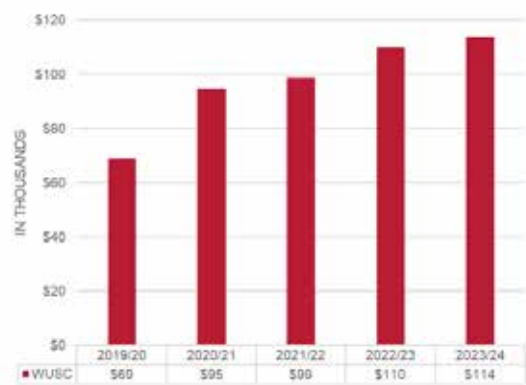
FIGURE 6: Student Funded Bursaries



\* Includes additional matching and university funding.

In addition to bursaries, undergraduate students on the Guelph campus contribute to the World University Service of Canada (WUSC) through their compulsory fees. These donations support the sponsorship of students from refugee camps. Up to two students are admitted to the University of Guelph each year through the program. Figure 7 provides the annual funding received from students for the WUSC program. Student contributions cover the incidental fees of first-year students in the WUSC program. The University also provides free tuition for the full term of their degree and, for their first two semesters, free residence accommodation and meal plan. 15 students are currently attending the University as a part of the WUSC student fee.

FIGURE 7:  
World University  
Service of Canada





## Work Study and Undergraduate Research Assistantship Programs

**503** Work Study jobs  
**158** URAs/ISURAs

The aim of the Work Study and Undergraduate Research Assistantship (URA) programs is to help students with demonstrated financial need meet their education costs, while benefitting from experiential learning.



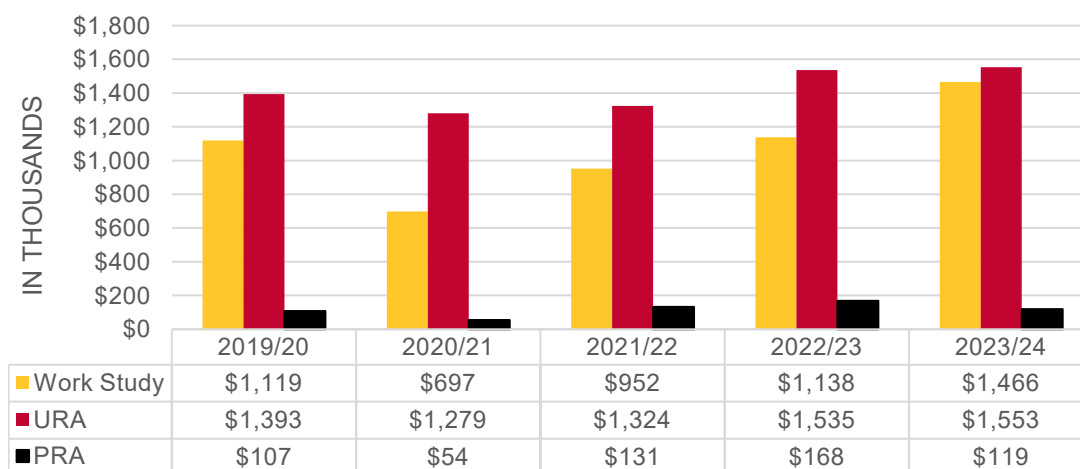
Through the Work Study program, undergraduate and graduate students work part-time (10-15 hours per week) during the academic year. Our Work Study program is a collaborative effort between Student Financial Services and departments across the University. The Work Study program is a cost-share program with TSA funds providing 75% to a pre-determined maximum and the hiring department funding the remainder. International students can apply for the International Work Study program, which is funded by institutional funds. There were 503 students who obtained positions through the Work Study program.

The URA program is a competitive program that provides full-time, on-campus summer research opportunities to undergraduate students who demonstrate financial need and are Canadian citizens or permanent residents. Students gain invaluable research experience working under the direction of faculty or administrators while expanding their knowledge and understanding of their current field of study. Currently, there are 150 URA positions available across campus funded from TSA. U of G also developed the Indigenous Undergraduate Research Assistantship to help Indigenous students obtain research experience. During the summer 2023 semester, this program provided two Indigenous students with on-campus research opportunities. In summer 2023, eight students participated in the International Student Undergraduate Research Assistantship (ISURA) program. This opportunity is funded by donations received from University of Guelph donors.

As part of the President's, Chancellors', and Lincoln Alexander scholarships, recipients receive a President's Research Assistantship (PRA) with a faculty member after the completion of their first academic year. This is an opportunity for scholarship recipients to work with faculty whose research is in the student's area of interest. In 2023/24, there were 13 students who participated in the research assistantship as part of this unique component of the scholarship.

### FIGURE 8: Experiential Learning – Institutionally Funded

Work Study, Undergraduate Research Assistantships (URA) and President's Research Assistantships (PRA)



# Support for Students with Disabilities

Students with disabilities who are studying on a full or part-time basis and require financial support for disability-related costs, such as tutoring, note-taking and adaptive technologies, are eligible for support through government programs such as the following:

## Canada Student Grant for Services and Equipment – Students with Disabilities

This federally funded grant of up to \$20,000 per academic year helps students who self-identify as having a permanent or persistent or prolonged disability meet their disability-related educational costs for specialized services and equipment.

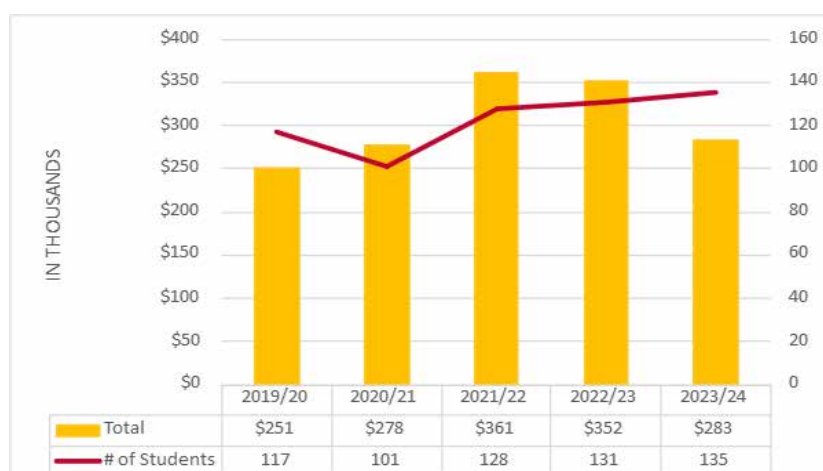
## Canada Student Grant for Students with Disabilities

This federally funded grant of up to \$2,000 per academic year helps students who self-identify as having a permanent disability with their educational costs, such as tuition, books, mandatory fees, living costs and transportation.

## Bursary for Students with Disabilities

This provincially funded grant of up to \$2,000 per academic year helps students who self-identify as having a permanent or persistent or prolonged disability meet their disability-related educational costs for specialized services and equipment.

FIGURE 9: Bursaries for Students with Disabilities



Students apply for these grants through the University of Guelph, but it is a Ministry-funded program. The number of students utilizing the funding fluctuates year to year. This year, we experienced an increase in the number of students who received these grants.

## University of Guelph

Additionally, the University of Guelph's bursary program supports costs in excess of the maximum disability-related funding available through government student aid programs. This funding is available to undergraduate and graduate students.

University donors have created scholarships and bursaries that support students with disabilities. The Devine Family Scholarships created two entrance awards for \$50,000 payable over four years for students who are Indigenous (First Nations, Inuit, and Métis); or a person with a disability; or a racialized person entering any undergraduate degree program. The Lincoln Alexander Chancellor's Scholarship is an entrance scholarship funded in combination by donors and the University. It supports a student who is Indigenous (First Nations, Inuit, and Métis); or a person with a disability; or a racialized person.

## Support for Students Who Are Black, Indigenous or People of Colour

The University of Guelph is committed to equity, diversity, and inclusion. As part of its Anti-Racism Action Plan, the University has established more than 50 awards with donor support to specifically assist Black, Indigenous (First Nations, Inuit, Métis), and People of Colour students. Ongoing fundraising efforts aim to create new scholarships and bursaries. Examples include the Bruce and Nora Stone Leadership Travel Grant, CIBC Business Leader Scholarships, Centennial Diversity Bursary, Crestpoint Real Estate Scholarship, Dr. Edward C. Eddy Veterinary Medicine Bursary, Dr. G. Raymond Chang OC OJ Leadership Entrance Scholarship, Hayashida Family Scholarship in Biological Science, Humera Obaid Mahmood Bursary, RLB Accounting Bursary for BIPOC Students, and the WalterFedy Indigenous Engineering Scholarship.

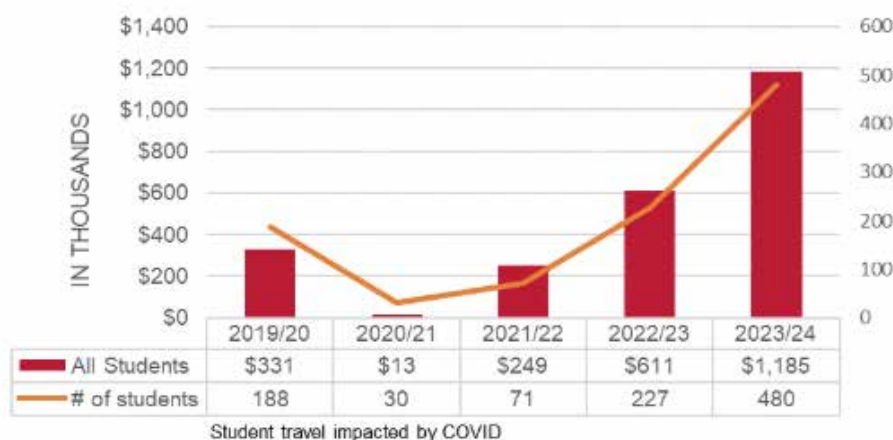
The following Indigenous Graduate Scholarships, ranging in amount from \$5,000 to \$60,000, were established with annual internal funding to encourage Indigenous (First Nations, Inuit, and Métis) students to pursue graduate studies in any discipline:

- Indigenous Graduate Scholarship – Merit;
- Indigenous Graduate Scholarship – Leadership;
- Indigenous Graduate Scholarship – Fulfilling Indigenous Community Responsibilities; and
- Indigenous Graduate Scholarship – Top-Up Students holding a Tri-Agency or Ontario Graduate Scholarship.

## Travel Grants

Travel grants offer funding opportunities for undergraduate and graduate students to explore diverse cultures, communities, languages, and natural environments. Students participating in an Exchange Program, Semester Abroad, or traveling for a conference, field course, or co-op work term related to their program of study are eligible to apply. These grants can be used to offset travel-related expenses such as airfare, vaccinations, and travel insurance. In 2023/24, the Braithwaite Conference Travel Grant, generously supported by an anonymous donor, helped increase the number of students receiving grants from 227 to 480. In 2024, the Braithwaite Travel Grant funded students from all seven colleges, representing 80 programs. Students traveled to 39 countries across six continents, with the most popular destinations being Canada and the United States, followed by Ireland and Australia, which tied for third.

FIGURE 10: U of G Travel Grants (All Funds)





# International Student Support

Scholarships for international students align with the University of Guelph's internationalization strategy. By supporting students from different countries, U of G is fostering global connections and creating opportunities for cross-cultural exchange, which benefits all students—domestic and international alike. Entrance scholarships help U of G attract high-achieving international students, bringing a diverse range of academic, cultural, and personal perspectives to campus. This cross-cultural experience enriches the overall educational experience for both international and domestic students, preparing them for a globalized workforce.

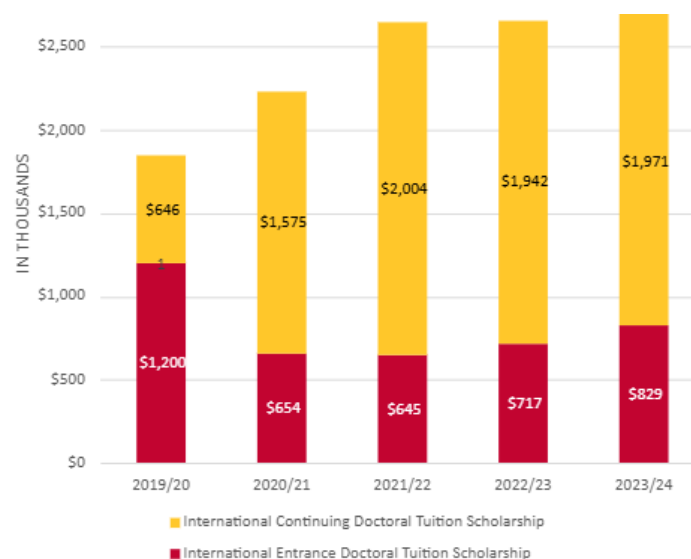
These undergraduate international scholarships are highly competitive and are offered to students automatically based on their admission application. Entrance scholarships are valued between \$5,500 and \$9,500 and some offer a renewal of \$4,000 for each of the next three years. There were 196 students who received a University of Guelph International Entrance scholarship.

FIGURE 11: International Undergraduate Entrance Scholarship



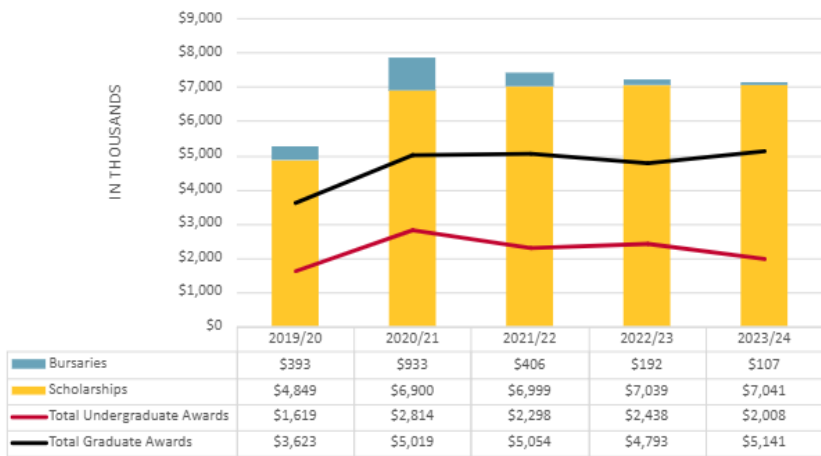
The University offers international PhD students a scholarship which brings their tuition fees in line with those of domestic PhD students. Valued at \$12,500 per year, and available for four years, the scholarship is driving growth in international doctoral student recruitment at the University, thereby contributing to our research capacity and internationalization efforts. In 2023/24, 120 doctoral students received \$829,152 in their first year of academics, and 202 students received \$1.97 million in their continuing years of study.

FIGURE 12: International Doctoral Tuition Scholarship



In their second year of studies, international undergraduate and graduate students demonstrating financial need are eligible to participate in the International Work Study program and apply for an in-course international bursary if they are experiencing an emergency. The University supported undergraduate and graduate international students with in-course bursaries and need-based scholarships in the amount of \$147,494 to help them overcome financial difficulties. A limited number of donor-funded, need-based awards are available only to international students, such as the Norma Valeriotte bursaries, Quinn Memorial, Hon. Solomon Olubunmi Oyediji Bursary, Peggy Pritchard and Dr. Andrew Kropinski Graduate Award and the Hardy International awards. Additionally, international students are eligible for most in-course awards.

FIGURE 13: International Student Awards (All Funds)



The University is committed to increasing the number of international students and recognizes the financial support they need to succeed. Through scholarships, bursaries, and employment programs, the University of Guelph provided \$14.1 million in financial support and increased the number of International Graduate Service and Research Assistant positions, allowing students to gain valuable experience while earning income.

FIGURE 14: International Student Programs (All Funds)



# Graduate Student Support

Each year, the University of Guelph invests millions of dollars into thesis-based graduate students and the research they are pursuing. The University wants to ensure that these students can dedicate themselves to the successful completion of their graduate programs. Funding packages for eligible students are determined within their graduate departments with some departments routinely committing no less than \$27,000 per year for four years for PhD students, and others offering packages closer to the institutional minimum of \$21,000. Packages may be made up of a number of components, such as the following:

- Graduate Teaching Assistantships (GTAs);
- Graduate Research Assistantships (GRAs)/ Graduate Service Assistantships (GSAs); and
- Scholarships (external and/or internal)

Ultimately, the amount of funding secured by graduate students is commonly higher than the amounts committed to in their offers of admission, as there are many opportunities for additional awards, research stipends, and employment income.

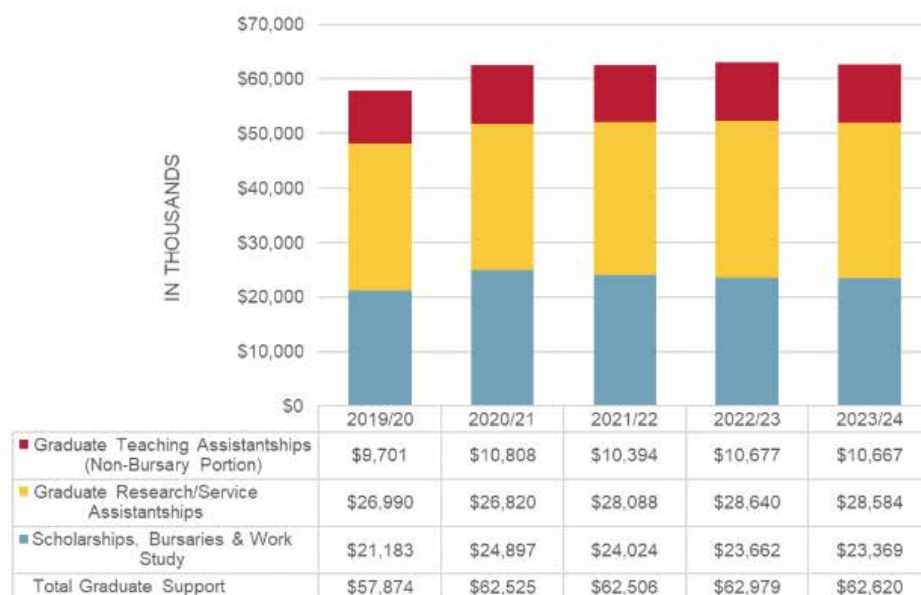
## A THANK-YOU NOTE FROM A STUDENT

These awards are the reason I am even able to have an academic career. Without these awards, and other financial aid (OSAP), I would not be able to attend university. I did my undergrad at U of G, and now I'm currently in my master's here. I am so thankful for these awards – they're the reason I'm able to live out my dream of post-secondary education.



As reported earlier, graduate students received \$23.4 million in scholarships, bursaries, and Work Study during 2023/24 . In addition, in 2023/24, the University provided \$39.3 million to graduate students in the form of GTAs, GRAs, and GSAs , bringing total graduate student support in 2023/24 to \$62.6 million.

FIGURE 15: Total Graduate Funding Support (All Funds)





# Total Support from the University

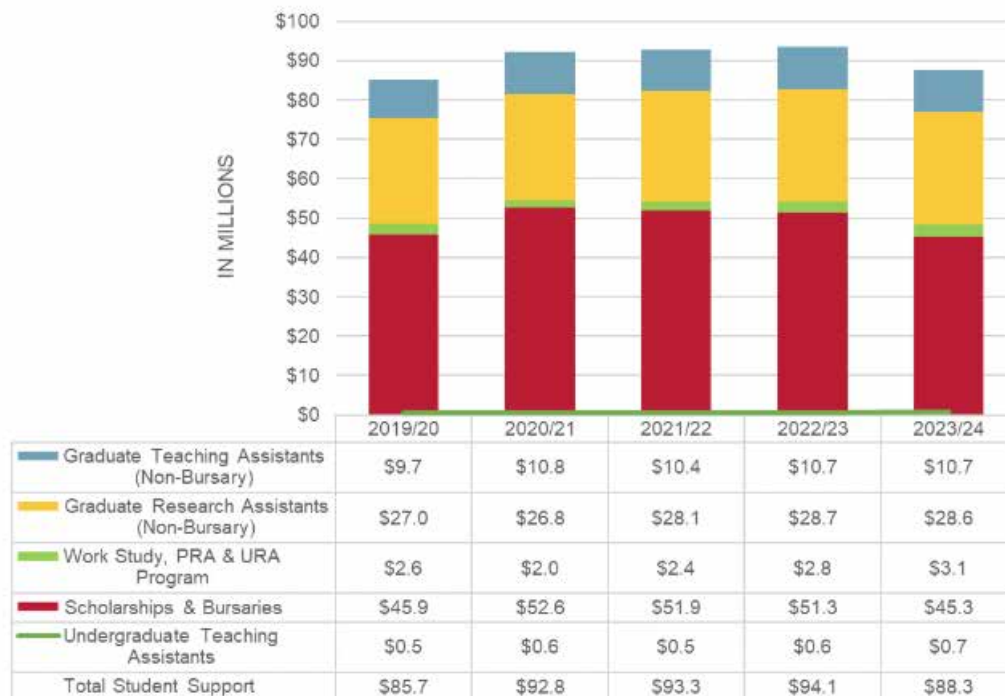
Figure 16 provides a five-year overview of total student financial support by program. Though support decreased 6% compared to last year, overall, there has been a 3% increase in financial supports to all students at the University of Guelph since 2019/20.

Supporting student accessibility and attracting high-quality students continues to be a major priority for the University of Guelph. The University is committed to the success of its students through financial, experiential, and research opportunities.



3% increase  
over 5 years

FIGURE 16: Total Student Financial Support by Program

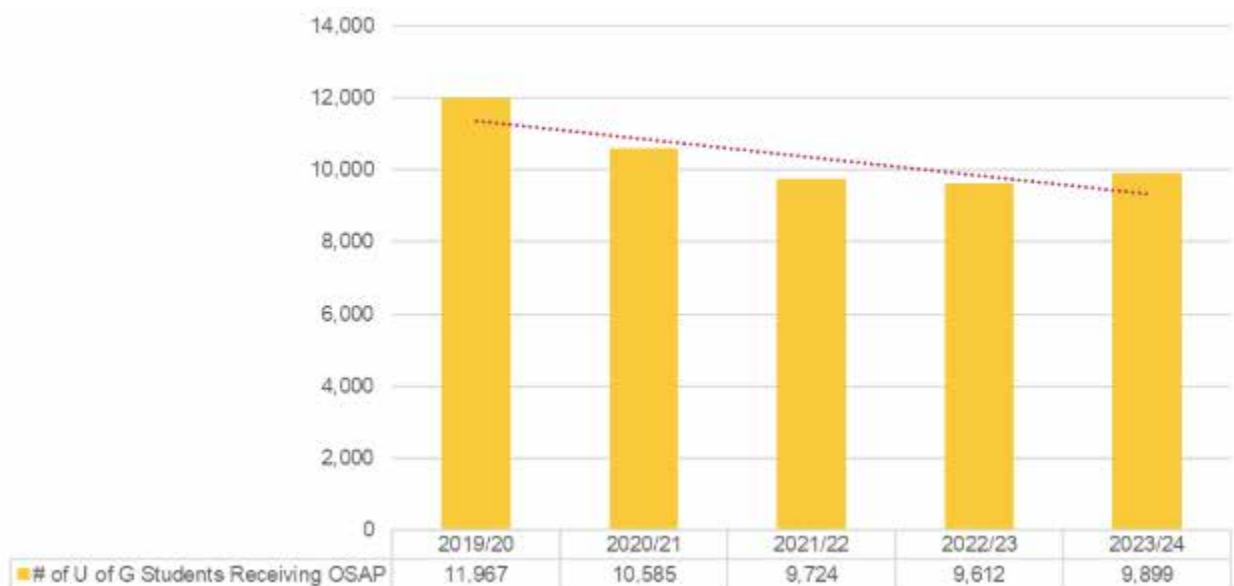


# Ontario Student Assistance Program (OSAP)

The University of Guelph Financial Aid office works with the Ministry of Colleges and Universities (MCU) to administer the Ontario Student Assistance Program (OSAP) for students. Eligible students receive various types of OSAP assistance based on financial need, including loan-only, loan and grant, or grant-only options. This assistance is designed to supplement, not replace, a student's own resources, including those from their family. Grants do not require repayment, while loans do not accrue interest until 6 months after the student graduates or leaves school.

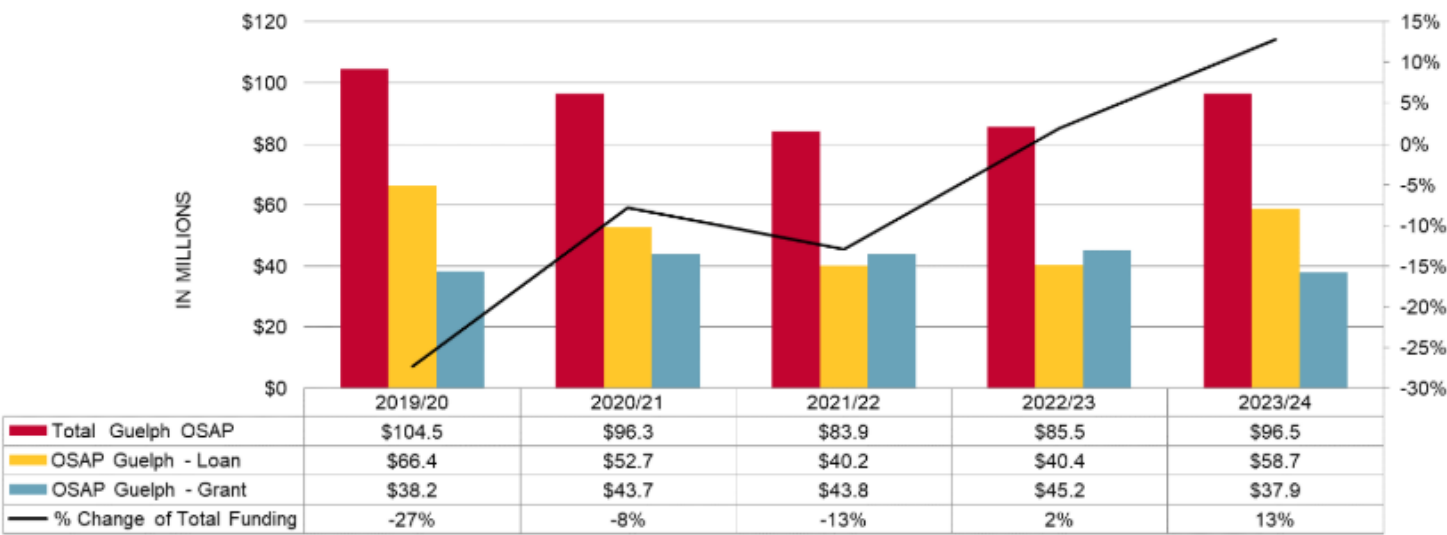
In March 2020, the federal government introduced temporary changes to the Canada Student Financial Aid program in recognition of the challenges placed on students and their families because of the COVID-19 pandemic. The doubling of federal grants in OSAP funding and the suspension of interest accrual assisting students continued up to 2022/23 but were eliminated as of 2023/24. Figures 17 and 18 provide details of OSAP funding received by University of Guelph students over the past five years.

FIGURE 17: U of G Students Receiving OSAP



Overall, while the number of students accessing OSAP in Ontario has decreased over the past five years, this is likely due to a combination of changes in the program, shifts in how students access financial aid, and evolving economic factors. OSAP continues to be an essential support program for many students, particularly those with greater financial need.

FIGURE 18: OSAP Funding Received





## Student Access Guarantee

Students receiving OSAP may qualify for the Student Access Guarantee (SAG), a bursary designed to ensure that students in financial need have sufficient funds to cover direct educational costs, such as tuition, books, and mandatory fees. If there is a shortfall between what the student receives through OSAP and their direct educational costs, the University provides funding to cover the difference.

In addition to the mandated SAG bursary, the University of Guelph offers additional financial support to help students cover costs beyond educational expenses, such as living costs (e.g., rent and groceries). To be considered for this funding and other bursaries, students must submit a Financial Need Assessment Form. In 2023/24, the University awarded \$5.6 million in SAG bursaries. This additional funding aligns with the University's commitment to ensuring all students accepted to the University of Guelph, can attend, regardless of their financial situation.

### A THANK-YOU NOTE FROM A STUDENT

The bursaries and awards I have received from the University of Guelph have made a significant impact on my academic career. These awards have enabled me to focus on my studies and develop my skills, and I am confident that my education at the University of Guelph will serve me well as I work to make a positive impact on society.



## Non-Financial Supports for Students

At the University of Guelph, supporting students with their finances extends far beyond our financial aid funds. We provide non-financial supports that further assist students in managing their finances. We are dedicated to minimizing students' financial stress and its potential impact on their mental health and their ability to complete their studies.

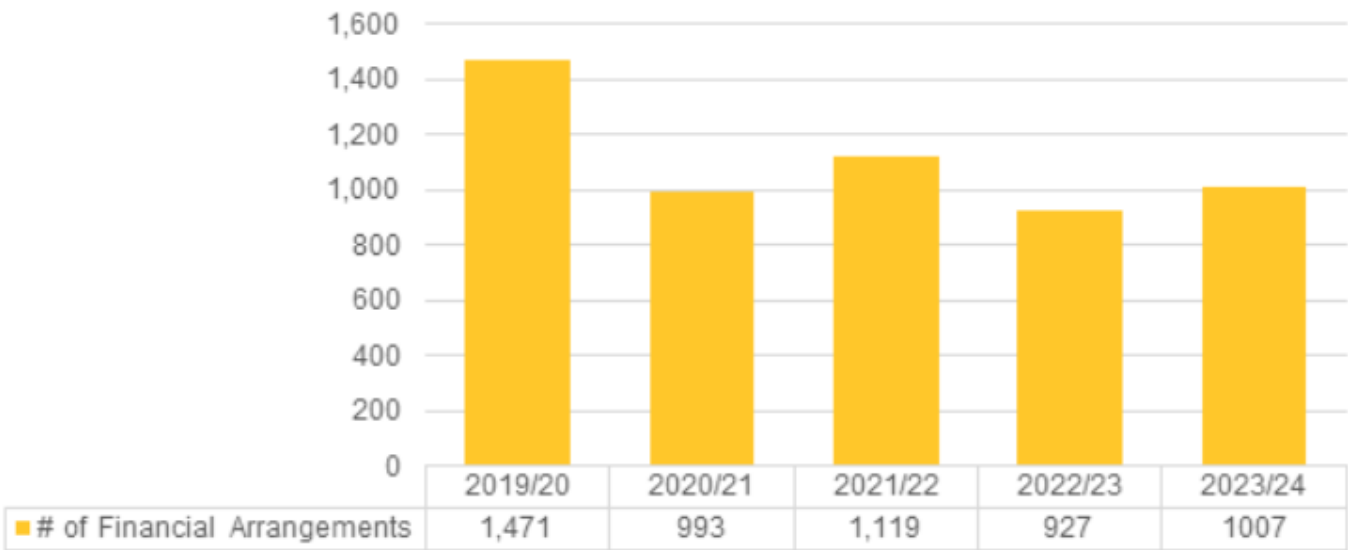
# Financial Arrangements

If circumstances prevent a student from paying their account in full by the payment deadline date, Student Financial Services (SFS) works with the student to develop an acceptable “Financial Payment Arrangement” plan.

Payment arrangements have minimized the number of students who incur a financial penalty and/or are sent to an external collection agency as a delinquent account.

Students utilizing financial arrangements are those whose costs are not fully covered by OSAP, along with students and their families who prefer to pay in instalments.

FIGURE 19: Student Financial Payment Arrangements



## Financial Literacy Learning Opportunities

U of G Student Financial Services (SFS) participates in various events, including Campus Days, March Open House, Fall Open House, STEM Open House, and the Ontario University Fair. These events provide opportunities to share information with students and their families, answer questions about financial support available at the University of Guelph, and discuss managing the costs of post-secondary education.

Student Financial Services further supports students by providing financial literacy and budgeting programs, financial aid appeals, one-to-one financial counselling, personal financial payment arrangements, and special billing programs. In 2023/24, Student Financial Services hosted an in-person Financial Literacy Fair on campus. The event aimed to educate students and empower them to take control of their personal finances using available resources and tools.

# Conclusion

At the University of Guelph, we are deeply committed to helping our students achieve their academic goals. We are especially dedicated to supporting students with financial need, ensuring that those who may not otherwise have the opportunity can pursue and complete their post-secondary education. The information in this report highlights our commitment to student success, showcasing financial aid programs that not only address students' needs but also provide accessible solutions to help them reach their full potential.



# Appendix: Glossary of Terms

**ACCESS Awards:** The University established an endowment fund through generous donor contributions and has been matched by the provincial government's Ontario Student Opportunity Trust Fund (OSOTF) program and the Ontario Trust for Student Support (OTSS). The income generated from these endowments is used to support financial aid programs.

**Awards:** A generic term used to refer to scholarships, bursaries, travel grants, and ACCESS awards.

**Bursary:** Granted solely based on financial need. The University of Guelph's Bursary Committee determines financial need after reviewing the Financial Need Assessment Form submitted by the student. Academic merit is not a factor in the awarding of a bursary.

**Financial Aid:** Student support provided through awards (both those that require demonstrated financial need and those that do not), and employment programs that require demonstrated financial need (i.e., Work Study and URA programs). GRAs/GSAs/GTAs are excluded.

**Graduate Research Assistantships (GRAs):** Funding for graduate students in support of their scholarly activity/research.

**Graduate Service Assistantships (GSAs):** Paid positions for graduate students that involve work related to the academic enterprise, for example preparing academic or administrative reports or compiling statistics for departmental use.

**Graduate Teaching Assistantships (GTAs):** Paid positions that are held by graduate students. The student assists the primary instructor of a course with teaching tasks, such as giving lectures, supervising laboratory sessions and grading.

**Need-Based Scholarship:** An award provided on the same criteria as scholarships, but financial need is also a consideration.

**Prize or Medal:** An award that is based on completed achievement. It is not conditional on the student engaging in further study.

**Scholarship:** Granted based on academic performance to support further study. While the primary focus is on academic achievement, scholarships may also consider non-academic factors such as leadership, extracurricular activities, volunteerism, and community involvement. Scholarships can be in the form of monetary awards, prizes, or medals. Financial need is not a factor in the eligibility for scholarships.

**Student Access Guarantee (SAG):** A program maintained by all Ontario colleges and universities, in coordination with the OSAP program, that ensures that Ontario students are not prevented from attending post-secondary institutions.

**Travel Grant:** A grant provided to students who wish to travel as part of their program of study. Examples of travel opportunities include Exchange/Study Abroad programs, letters of permission (to study as a visiting student at another institution), field courses and independent research projects that are related to a student's program of study.

**Travel Grant with Financial Need:** A grant awarded on academic performance that also takes into account demonstrated financial need.

**Tuition Set Aside:** A portion of the revenue resulting from domestic tuition fee increases that is mandated by the Ministry to be "set aside" to provide need-based financial assistance to students and meet the University's Student Access Guarantee commitment.

**Undergraduate Research Assistantships (URAs):** Summer research opportunities for undergraduate students who demonstrate financial need. These positions offer full-time employment starting in May.

**Work Study Program:** An on-campus, part-time employment program to assist students with demonstrated financial need during their registered academic term. Work Study is a cost-share program funded by the hiring department and the University's Tuition Set Aside funds.