



Every student's financial situation is different. Apply the tips that make sense for you.

## MONEY IN



## MONEY OUT

### OSAP

These are grants and loans for domestic students from the government, based on your calculated financial need. If you get a grant, you don't need to pay it back. If you get a loan, the funding is interest-free and payment-free while you're in school.

**Value:** Wide range

**When to apply:** We recommend applying at least eight weeks before the start of your first semester. You only need to apply once a year. Check the OSAP website to learn when applications open.

**Money in:** If your application is processed on time, funds typically arrive at the start of each semester.

[ontario.ca/OSAP](http://ontario.ca/OSAP)

### AWARDS, SCHOLARSHIPS AND BURSARIES

Each year, Georgian awards more than \$3 million in awards, scholarships and bursaries to students. This is money you don't need to pay back! Bursaries are typically disbursed based on financial need, while award and scholarship recipients may be selected based on financial need, academic achievements, community involvement, sports and athletics, and more.

**Value:** The average value of a Georgian award or scholarship is \$1,000.

**When to apply:** There are two major application cycles: Aug. 15 to Sept. 30 and Dec. 12 to Jan. 27 for all students. In the summer term, applications will open for the Georgian Bursary only between April 10 and May 26 for domestic students. You only need to fill out one application each cycle and you'll be matched with all the awards, scholarships and bursaries you are eligible for.

**Money in:** Approximately six weeks after each cycle closes, successful applicants will be notified if they've received an award, scholarship or bursary.

[GeorgianCollege.ca/awards](http://GeorgianCollege.ca/awards)

### PAID CO-OP POSITIONS

Some Georgian programs offer co-op work terms. Many of those work opportunities are paid. Work terms are earned through a traditional job search, interview, and selection process.

**Value:** Wages vary by position

**When to apply:** Start applying at the beginning of the semester before your co-op term.

**Money in:** During your co-op experience.

[GeorgianCollege.ca/co-op](http://GeorgianCollege.ca/co-op)

### PART-TIME JOBS ON CAMPUS

Need to earn cash for college? There are dozens of part-time jobs or 'Work Study' positions available on campus. They are the perfect way to make money and gain work experience, all while experiencing college life. More than 350 students are hired to fill these positions every year!

**Value:** You'll typically get paid minimum wage, but salaries vary by job.

**When to apply:** Students are hired each semester, but not all jobs are available every term; it depends on the job.

**Money in:** The work period is typically September to April.

[GeorgianCollege.ca/jobsoncampus](http://GeorgianCollege.ca/jobsoncampus)

### ELECTED STUDENT LEADERSHIP POSITIONS

If you're elected to the Georgian College Students' Association (GCSA) or Students' Athletic Association (SAA), you'll be paid an honorarium and gain exceptional leadership experience.

**Value:** Salaries vary by position

**When to apply:** Submit your nomination by the end of January. Elections are in February.

**Money in:** Position terms begin May 1 and last a full year.

[GeorgianCollege.ca/GCSA](http://GeorgianCollege.ca/GCSA)

### NEED TIPS AND TRICKS ON BUDGETING?

[GeorgianCollege.ca/budgeting](http://GeorgianCollege.ca/budgeting)



### APPLY FOR COLLEGE

You only have to pay this fee once, unless you decide to switch programs after a year.

**Cost:** \$110 one-time fee

**How:** Complete a form at [ontariocolleges.ca](http://ontariocolleges.ca).

**Money out:** For equal consideration to a fall-start program, apply by Feb. 1. International students can check application details at: [georgiancollege.ca/international/admissions/](http://georgiancollege.ca/international/admissions/)

### TUITION AND ANCILLARY FEES

After you've accepted your offer of admission, you'll pay a deposit to secure your seat in your program. If you received OSAP, you'll still need to pay the deposit (not covered by OSAP). Then you'll pay full tuition fees at the start of your first term. After that, you'll need to pay tuition each semester.

**Cost:** Deposits are \$250 for domestic students and \$2,500 for international students. Full tuition costs vary by program.

**How:** Domestic students can pay online through their bank. The payee is GeorgianCollegeTuition and your account is your nine-digit student number.

International students can pay by FlyWire:

[payment.flywire.com/pay/payment](http://payment.flywire.com/pay/payment)

**Money out:** Deposits are due approximately three months before each semester begins.

Full fees are due on the 11th day of each semester for domestic students, and prior to registration for international students.

[GeorgianCollege.ca/tuition](http://GeorgianCollege.ca/tuition)

### TEXTBOOKS AND COURSE MATERIALS

Most programs require you to buy textbooks or course materials. Your booklist requirements are posted a month before the start of each semester.

**Cost:** Varies by program and term

**How:** You can buy all your textbooks and course materials online at [GeorgianStores.com](http://GeorgianStores.com).

**Money out:** Most programs require you to purchase course materials and textbooks at the start of each semester.

[GeorgianStores.com](http://GeorgianStores.com)

### HOUSING

If you aren't living at home, you'll need to pay for a place to live.

**Residence:** On-campus residences in Barrie, Orillia and Owen Sound are convenient and totally furnished. They fill up quickly, so apply early!

**Cost:** Costs range from \$7,440 to \$8,105

**How:** Complete the application on the Georgian website. Payments can be made electronically.

**Money out:** Apply by the end of March. You can either pay the full amount before semester start, or pay in two or three instalments over the year. Exact payment dates vary by campus.

[GeorgianCollege.ca/housing](http://GeorgianCollege.ca/housing)

**Off-campus housing:** Another option is renting an apartment or house. When searching on [places4students.com](http://places4students.com), please remember that Georgian doesn't inspect listings. Be diligent.

**Cost:** Varies by rental agreement

**How:** Each property owner is different; some prefer cheques, others prefer e-transfers.

**Money out:** We recommend securing lodgings about two months before the start of your first term. You'll likely need to pay first and last month's rent when you sign your lease. Then you'll probably have to pay rent at the start of each month.

[places4students.com](http://places4students.com)

### DAY-TO-DAY EXPENSES

You'll have some regular expenses for the duration of your studies, from cell phone bills, to food, to entertainment. If you plan to eat on campus often, consider loading up your ONEcard, which you can use to buy food from campus restaurants.

**Cost:** Varies by student

**How:** If you're using ONEcard for food, you can add money through a system on Georgian's website.

**Money out:** As long as you're at school.

ONEcard can be loaded any time.

[GeorgianCollege.ca/onecard](http://GeorgianCollege.ca/onecard)

### TRANSPORTATION

If you can't walk or bike to campus, you'll need to pay for transportation.

**Transit:** Barrie Transit bus passes are included in your tuition costs. All other campus communities offer bus services.

**Cost:** A single fare can cost as little as \$2.50, depending on the town. Some offer monthly pass options.

**How:** Check your local transit provider's website for instructions and routes.

**Money out:** This expense will likely continue as long as you're in school.

[GeorgianCollege.ca/transit](http://GeorgianCollege.ca/transit)

**Parking:** If you're driving to school, you'll have to pay for parking. If you own a car, there are also all the expenses associated with car ownership, from maintenance, to tires, to gas.

**Cost:** Monthly parking passes cost about \$50. You save a bit of money if you pay for multiple months at once. Hourly parking is available at the Barrie Campus.

**How:** For monthly passes, access the parking portal on the Georgian website. For day-to-day parking, download Honk Mobile.

**Money out:** This expense will likely continue as long as you're in school.

[GeorgianCollege.ca/parking](http://GeorgianCollege.ca/parking)