

## **Law: Tuition and Scholarships**

Applicants need to review each school's requirements, and check each school's information in detail as financial information, scholarships, fee waivers, and bursary amounts and processes change each year.

Most schools have financial aid available and admitted applicants can get professional loans, like line of credits, through banks.

Each school differs in tuition fees; however, all schools have a base annual fee plus auxiliary fees, books, and living expenses.

Lakehead, Windsor, and Ottawa have annual fees around \$17 000. Queen's and Western have annual fees around \$18 000. Osgoode's annual fee is approximately \$24 000 and Toronto's annual fee is approximately \$30 000. These numbers are approximate as of May 2016.

The OLSAS booklet has information and links for each school's policy on fee waivers and additional scholarships. Most scholarships need to be submitted at the time of your law application; however, some will have later deadlines. When you are given your offer to law school, the schools can also include any specific scholarship money they plan to award you with.

For information about waiving a law school's \$90 fee, consult the individual law school's section in the OLSAS booklet or contact the school directly. Law school authorizations for fee waivers must be approved prior to submitting the application.

As of the 2015 application cycle:

At Lakehead you are provided with bursary forms when you are admitted, as well as scholarship offers.

At Osgoode, for consideration for scholarships/awards/ and bursaries you complete an online financial statement form. The bursaries can be applied once you are in the program, but you should apply early to estimate if you qualify for the income contingent loan program. For this program you must complete the LSAT by December. They select 5 eligible students who will not pay tuition while in law school, and who can repay the tuition over a 10 year period after graduation. Osgoode also has relationships with RBC and Scotia Bank financial programs for loans.

At Ottawa, some scholarships require an application, and some are just offered automatically.

At Queen's, applicants are considered for scholarships automatically. For entrance scholarships, you apply after registration in September. Need-based applications to the law admission bursary program are usually due in December, right after you apply. They also have a work-study program and relationships with RBC & the Bank of Nova Scotia for financial loan programs.

At Toronto, the majority of financial aid is based on financial need. They have a lot of funding based on need, that makes this expensive law school much more affordable for those who can prove a financial disadvantage or need.

At Western University, for consideration for scholarships and awards, you complete an online financial statement form at the time of your application, and you may receive an entrance scholarship of up to \$20,000. Admitted students will be considered for merit scholarships and you don't need to do an

application for this, and online bursaries become available sometime in January each year (you must also apply for government student loans like OSAP to be considered for most bursaries). At Western, the granting of fee waivers is discretionary and rare, but you can get the application for a waiver directly from the admissions office prior to submitting your OLSAS application. There is an early deadline for this, usually in early October each year.