

Financial Resources for International Students

Scholarships, Awards & Bursaries

Awards Types

- **Scholarships:** Scholarships are awarded based on academic performance. Students must be enrolled in a minimum of 12 credits per term in the current and previous academic year to be considered (unless on an approved reduced course load). Most scholarships do not require an application.
- **Awards:** Awards are based on criteria such as volunteerism or leadership, and may also include academic achievement or other criteria. Criteria can vary but most awards require full-time enrolment.
- **Bursaries:** Bursaries are awarded based on financial need and may include other criteria such as volunteerism or residency. Criteria can vary but most bursaries require full-time enrolment.

Search for scholarships, awards and bursaries [here](#).

Contact the Office of the University Registrar at awards@macewan.ca for questions.

SAMU Emergency Loans

SAMU Emergency Loans is dedicated to support students who find themselves in a financially unexpected position, and funds deemed necessary for survival are out of reach. Students can apply for a loan of up to \$1000 through a MacEwan University Financial Aid Advisor, who will ensure you are eligible. Students have 30 days to repay the loan, but arrangements can be made with the Office of the University Registrar if this timeline is too short.

Click [here](#) for more information.

Student Loan & Line of Credit

You can search for a student loan or a line of credit for international students offered by different stake holders:

- Banks in your country
- Banks in Canada
 - Contact each bank for eligibility criteria.
 - [ATB Students First Line of Credit](#)
 - [CIBC Professional Edge Student Program](#)
 - [TD Student Line of Credit](#)

- Your community in Edmonton or Canada
- Your relatives

Payment Plans at MacEwan

Payment plans are available only to students who demonstrate financial need. Therefore, you must provide proof that all other funding sources have been exhausted (e.g., student loans, bank credit line). All payment plans are to be set up with pre-authorized debit (a void cheque or form provided by student's bank). Payment plans are subject to a non-refundable payment plan set-up fee of \$50 per term. An initial payment is required, with installments to be determined, when the payment plan is set up. Installment dates will be the 1st or 15th of the month. Payment plans must be paid in full before the end of the term.

For more information, please contact Finance at AcctRec@macewan.ca.

Consequences of Late Payment

Enrolment

If payment is not received by the published payment deadline, you will not be able to enrol in future terms, and your account may be sent to collections. If you have outstanding past fees you will be blocked from enrolment-related activity. Please make appropriate arrangements if you are unable to pay on time. Upon receipt of payment, holds on your account will be lifted.

Interest Charges

An interest charge of one per cent of the outstanding balance will be added to student accounts monthly until the balance has been paid in full.

Documents

MacEwan University cannot issue any documents and letters until outstanding fees are paid.

Credit Score

Late payment for tuition fees may have a negative impact on your credit score. You may encounter the following situations as a result of having a low credit score:

- Lenders may refuse you credit or charge you a higher interest rate.
- Insurance companies may charge you more for insurance.
- Landlords may refuse to rent to you or charge you more for rent.
- Employers may not hire you.

If you receive a notice that your creditor will transfer your debt to a collection agency, contact your creditor as soon as possible. You may be able to:

- Pay a portion of the amount or the full amount owed to avoid having the debt transferred to collections.
- Make alternate arrangements with your creditor to pay back your debt.

Not Attending MacEwan?

If you decide not to attend MacEwan University, you must formally withdraw by dropping your classes online through myStudentSystem. The deadlines for dropping and withdrawing from classes are listed in the [Academic Schedule](#). Missing these deadlines will have financial and academic implications. Non-attendance, notifying your instructor, or non-payment will not constitute withdrawal. You will be held responsible for all fees incurred.

Save on Foods & Goods

[Student Discount Programs](#)

[SAMU's Breakfast Club](#)

- SAMU understands it's hard to operate on an empty stomach. To ensure students have the sustenance they need to start their day, SAMU's Breakfast Club offers a healthy breakfast for participating students on a weekly basis.

[SAMU's Pantry](#)

- The SAMU Pantry is a confidential food service that students can access once every two weeks to receive a hamper with approximately 10 to 12 days worth of non-perishable food items.

On- & Off-Campus Work

As an international student in Canada you may have the option to work in Canada, following certain regulations R186(f) and (v). Check IRCC's website for details:

- [Work on campus](#)
- [Work off campus](#)

Find a job on the job board on [MacEwan Life](#).

Financial Literacy Education

- [MacEwan's Financial Literacy Self-Paced Courses](#)
- [RBC OnCampus Webinars](#)
- [RBC Arrive](#)

Tax Credits & Benefits

As an international student, you may be eligible for some tax credits and benefits including but not limited to credits for your tuition, education and textbook amounts as well as GST/HST credit. Check the Canada Revenue Agency's website for more information:

- [Are you an international student studying in Canada?](#)
- [Tax-related benefits, credits, deductions and support](#)