

Pursuing Post-Secondary Education?



A Toolkit to Help You Build a Better Future

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After Graduation - Planning for Your Education

Preparing for college or university requires a little education in itself. Read on to find out what the real costs are and how to get off to a good start.

Graduating from High School

Your high school years are coming to an end. No more cafeterias, no more detention and quite possibly no more math homework. Graduation is near or has already passed, but you are still unsure what you are going to do. Remember, you have many options to consider. Here are just a few ideas to think about.

College?

If you are interested in an intense and specific field of study, like computers or business management, you may want to pick up a few college brochures. Colleges offer a lot of hands-on, practical training. Some have co-op and internship positions that give you real skills to help find and keep a good job.

[School Finder - www.schoolfinder.com](http://www.schoolfinder.com)

[College Search Engine - www.collegesearchengine.org/canadian-colleges.html](http://www.collegesearchengine.org/canadian-colleges.html)

[Study Series - www.collegeview.com](http://www.collegeview.com)

[CanLearn - www.canlearn.ca](http://www.canlearn.ca)

University?

There are many universities to choose from, each in diverse areas of the world, with their own specialized programs for engineering, literature, social work, humanities, etc. You can choose a specific field such as civil engineering, or try different fields of study by pursuing a general Bachelors Degree in Arts & Science.

[Association of Universities and Colleges of Canada -](http://www.aucc.ca/can_uni/index_e.html)

www.aucc.ca/can_uni/index_e.html

[School Finder - www.schoolfinder.com](http://www.schoolfinder.com)

[Campus Program - http://www.campusprogram.com/](http://www.campusprogram.com/)

[Canadian Universities - www.canadianuniversities.org/](http://www.canadianuniversities.org/)

A Trade or Arts School?

Trade and arts schools will give you practical hands-on training for a future career. Would you like to be a hairstylist, aesthetician, graphic designer or an electrician? There are many trade and arts schools that will give you knowledge and skills in a variety of areas.

[Universities, Colleges and Trade School - www.trade-schools.ca/](http://www.trade-schools.ca/)

[College Search Engine - Trade Schools - www.collegesearchengine.org/trade-schools/trade-school.html](http://www.collegesearchengine.org/trade-schools/trade-school.html)

[Canadian College of Massage and Hydrotherapy - www.collegeofmassage.com/](http://www.collegeofmassage.com/)

[Natural Healers - www.naturalhealers.com/](http://www.naturalhealers.com/)

Finding Part/Full Time Work?

You can find work by searching the classified ads of any local newspaper or by searching on the Internet using numerous job banks. Human Resources Development Canada (HRDC) has many employment centers across the country and the staff can help you build your resume, work on interviewing skills and even assist you with your job hunt.

[Government of Canada - Youth Employment Information - www.youth.gc.ca/](http://www.youth.gc.ca/)

[Government of Canada Jobs - www.jobs.gc.ca/](http://www.jobs.gc.ca/)

[HRDC Job Bank - www.jobbank.gc.ca/](http://www.jobbank.gc.ca/)

[Workopolis - www.campus.workopolis.com](http://www.campus.workopolis.com)

[Work Infontet - www.workinfontet.ca/](http://www.workinfontet.ca/)

[Career Owl - www.careerowl.ca/](http://www.careerowl.ca/)

[Monster - www.monster.ca/](http://www.monster.ca/)

[CanJob - www.canjobs.com/](http://www.canjobs.com/)

Resume Tips

A resume is your most valuable job search tool, whether you are looking for a job after you finish your post-secondary education or while you are in school. A resume provides the first opportunity to "sell yourself" to an employer. Be clear and accurate when developing a resume. The purpose of the resume is to impress potential employers. It should summarize your education, work experience, past achievements and interests, as well as highlight your skills in a positive manner. The purpose of the resume is to enable employers to determine whether or not you are the right person for the job. Ultimately, your goal with the resume is to get the job interview.

- You will be asked about the details of your resume in the interview.
- Resumes vary depending on the type of job.
- Have someone (preferably a professional from your campus career centre) review your resume once it is completed.

Resume Formats

There are many different ways to present your resume. Take care when choosing the format that best showcases your skills and work history. There are three different types of resumes.

- Chronological - Organized by date in reverse chronological order.
- Functional - Focuses on related skills and abilities.
- Combination - Accentuates jobs and skills.

Regardless of your preferred format, all resumes have the following elements:

- Name, address, email (optional) and phone number
- Career objective or summary statement
- Education
- Skills and abilities
- Work experience
- Volunteer work (optional)
- Activities and interests
- References

Resume Tips

Create a resume that gets results by considering the following points:

- Target your resume to the employer and position you are applying for
- Focus on your skills and abilities
- Include only relevant information
- Make it eye catching, organized and easy to read
- Use a good quality printer when printing
- Proofread
- Use point form as much as possible
- Keep it to a maximum of two pages

Travelling Abroad?

Are you thinking of traveling abroad? You might be interested in packing a bag, buying an airline ticket and taking some time off to travel the world by yourself or with a friend. By obtaining a student visa you may even be able to work for a limited period of time in the countries you visit. To apply for a student visa, visit or call the consulate in the country you are planning to travel to. Most visas take at least two weeks to process.

[Travel Cuts - www.travelcuts.com/](http://www.travelcuts.com/)

[ISIC card and travel site - www.isic.org/sisp/index.htm](http://www.isic.org/sisp/index.htm)

[Consular Affairs Bureau - www.voyage.gc.ca/](http://www.voyage.gc.ca/)

[EF Tours - www.eftours.com](http://www.eftours.com)

[Easyvisas.com - www.easyvisas.com/faq.asp](http://www.easyvisas.com/faq.asp)

[Cross Cultural Solutions - www.crossculturalsolutions.org/](http://www.crossculturalsolutions.org/)

[Foreign Affairs Canada - www.dfait-maeci.gc.ca](http://www.dfait-maeci.gc.ca)

Choosing a School

So you have decided to attend university, college or trade school. But how do you decide where to go? Since you will be investing a few years of your life and thousands of dollars in the school, a little planning will go a long way.

Keep in mind the following factors when you are choosing your school:

- Location: A big city vs. a smaller community?
- Size - An intimate classroom setting and individual attention vs. a wide course selection and expansive resources?
- Degree options and programs
- Talk to people who know you well such as your parents, guidance counselor, teacher, boss, etc. They may be able to suggest some schools or programs you had not already thought of.
- Cost
- Sports teams
- Co-op and exchange programs
- Reputation of the school

Use Resources Available

- Guidance office
- Open houses
- University website
- Other students

Budgeting 101

Now is the perfect time to figure out how to make your money work for you. It may seem like a lot of work right now, but it will pay off in the long run. Learn how to make a budget with these helpful tips and resources.

Calculate a Budget

Calculating a budget involves allocating a fixed amount of money to spend per month. To do this, you will need to add up monthly income and expenses for the entire school year. There are many online tools and calculators to help you with this. It is always a good idea to start a budget in the fall, when you have a good idea where your money is coming from and how much you will be getting. Identify all of your sources of income (including summer earnings, student loans or part-time jobs) and when you expect to receive the funds.

Here are some tips to help you create an accurate budget:

- Determine your fixed costs (ex. Tuition, rent, utilities, etc.)
- Estimate variable expenses (ex. Food, laundry, entertainment, etc.)
- Do not overlook one-time expenses (ex. Trips home, gifts, books, etc.)
- Smaller expenses (ex. Coffee, snacks, magazines, etc.)

After you have listed your planned expenses, take a week or two and record every penny you spend. Keep all of your receipts and add them up at the end of the week. You can then go back and compare your expenses to your income and decide how much you can actually afford. If you are spending more than your income, something will have to change.

Stay on Top of Your Budget

Compare your results with your budgeted estimates every month. If your actual spending does not match up with your planned expenses, make adjustments as needed.

Keep within Your Expense Target

Track your spending and use your monthly bank statements to cross reference with your own receipts.

Three Ways to Save

Find Discounts:

Student discounts are everywhere. For example, sign up for an ISIC card (International Student Identity Card) and get deals on everything from train tickets to entertainment. You can get your ISIC card at Travelcuts or any travel agency. Many organizations and businesses also offer student rates. Even if you do not see a sign that says "student discount", it does not hurt to ask.

School Services:

Take a bit of time to uncover the social, recreational and academic resources that are available. For example, most school services include some form of health coverage. Athletic fees included in the cost of tuition allow you to use the gym at a discounted price or free of charge. If you do not need those types of services, you may be eligible for a refund. Contact your student association or student union, look in your student handbook or investigate your school's website for more information.

Recycle:

Have you tried the used bookstore on-campus? If it does not have what you are looking for, look off-campus for other resources. Try other independent used bookstores, searching on Ebay, or look at thrift stores.

Saving Tips

- Motivation: Set realistic, long term goals and write them down.
- Remind Yourself: Keep a picture of your dream car posted on your bulletin board, or use that island vacation setting as your computer wallpaper.
- Plan: You may want to talk to someone who is experienced at savings, such as a parent or banker.

Identify Spare Change

Be aware that even small sacrifices can add up to big rewards over time. For example, bring coffee to class instead of buying one at the campus coffee shop.

Everything Counts

Open a student bank account that offers discounts on transaction fees, and pay off your credit card every month to avoid interest charges. Even if you can find only \$5 a month, you are ahead of the game. It all counts and can really grow over time.

Keep Track of Your Spending

Know exactly where your money is going!



The Cost of University

A post-secondary education is not cheap. There are some obvious and some not so obvious costs to take into consideration when saving for school.

Tuition

This number can be tricky to pin down. Tuition in Canada can cost approximately \$4,000 to \$10,000, depending on the program and university you decide to attend. For example, students applying for a Co-op program usually pay up to \$1,000 more than full-time students. Also, certain programs such as Engineering or Architecture are often priced higher than a basic Arts & Science Degree. Some factors that may impact tuition include lecture format, hands-on labs and group time with teaching assistants. If you are attending university on a part-time basis, the number of courses you take usually determines your tuition. Visit your school or schools of choice online to get a better sense of tuition fees.

Residence and Meal Plan

No matter where you go, residence fees can be more than \$5,000 (including a meal plan). The cost can vary depending on what type of room you want, whether it is a single, double, triple or apartment style. First-year students in residence typically share a double room. A meal plan usually provides you with a number of meals per day in the cafeteria as well as some "flex cash" you can spend at other food places on-campus. They generally work on a system called "declining balance," which is similar to a debit card. Some systems let you pay for what you buy individually, while others are grouped at a fixed cost for each meal. In the end, how much you pay for your meal plan essentially depends on your eating habits.

Books

If you buy all of your textbooks from the university bookstore you could be paying a significant amount each term. If you pursue alternative methods, you could save money.

- Buy books second hand - Look around used bookstores to see if they have the book you need. It might take time, and the pages may not be in the same order, but it could be worth it and save you a pile of money.
- Watch for used-book flyers - You will usually find posters around campus advertising used books at a low price.
- Borrow from your friends - If you know someone who has already taken the class, you could try to borrow their text for free by offering them something in return.
- Buy online - You can save money by buying new and used textbooks on the Internet. (Ex. Ebay)

Student Fees

Your student union usually includes fees in your tuition to fund events, services and clubs at your university. A bonus with student fees is that some of them can be refunded. The only drawback is that you may not be able to join certain groups if you get your money back.

Obtaining a Loan

There is no need to feel intimidated when getting a loan. Here are a few key things to keep in mind when getting a loan.

Good Credit

Do you remember the discussion about why it is crucial to have good credit? If you have a credit card or a student loan, you have started to create a credit rating for yourself. Since establishing a good credit rating is vital to your financial future, it is important to know how to best manage the money you have borrowed. Most students do not have enough money alone to cover all of their education costs.

Credit History

Your credit history begins when you start to borrow money and it continues throughout your life. Any time you need to borrow, a lender (Ex. Your bank or the government) needs to check how responsible you are when you borrow money. To evaluate your reliability as a borrower, the lender checks with the credit bureau, an agency that tracks the creditworthiness of individuals. These agencies look for information on your credit rating and credit history. Your credit history is a record of your financial decisions and your credit rating indicates how well you follow the rules of borrowing.

Advantages of a Good Credit Rating

A good credit rating will help you get car loans, student lines of credit, mortgages and maybe lower interest rates in the future. When you have a bad credit rating it can hurt your chances of obtaining any of these. You can start building a good credit history now, by applying for credit sparingly, paying your bills on time and trying not to get stuck with a balance you cannot afford to pay back.

How to Build Good Credit

Here are some general rules to help establish a good credit rating:

- Pay on time
- Keep your outstanding credit card balance low
- Pay more than the minimum balance
- Avoid cash advances
- If you fall behind, ask for help!

How to Prepare for a Loan

Here are some guidelines to help you determine what you need when applying for a student line of credit, loan or a government student loan:

The Basics

Know your financial needs before you head to the bank or submit your government student loan application. Compile your estimated savings and anticipated expenses and do up a budget. Here is an example of what your budget might look like:

Savings	Amount	Spending	Amount
Anticipated job savings	\$4000	Tuition/yr	\$5000
Scholarship	\$2500	Books/yr	\$500
Parents	\$1000	Food/yr	\$2400
RESP	\$1000	Residence/yr	\$2600
		Transportation/yr	\$800
		Personal Necessities	\$200
		Entertainment/yr	<u>\$500</u>
Total Savings	\$8600	Total Expenses	\$12000
Subtract Total Expenses from Total Savings			\$8600
			<u>-\$12000</u>
			-\$3400

If you get a negative number that is the amount of money you will need to borrow.

Government Loans

Government student loans are available to eligible students through the federal, provincial and territorial governments. If approved for a government student loan, you will get a fixed amount of money for the semester or year specified in your application. It is important to know that, while you may access your loan money through your financial institution, they are only an intermediary between you and the government. Financial institutions are not involved in setting the terms of your loan agreement. Government student loans offer the following major benefits:

- It provides you with specific payments as long as you remain a qualifying student
- After graduation you are given a grace period until you have to start making payments on the total amount you have borrowed

Eligibility requirements and more information on government student loans can be found online at www.canlearn.ca, the CanLearn Interactive Website.

The Student Line of Credit

Not everyone is eligible for a government student loan. Even if you are approved, government student loans may not meet all of your financial needs. This means you could still find yourself living on a very tight budget, and may need an education line of credit. An education line of credit is an alternative financing option available to students through most financial institutions. The amount of money you receive will vary, but the borrowing contracts are usually quite similar. Contact your credit union location to find out more information.

What is Interest and How to avoid it?

When you borrow money, whether it is through a credit card or a loan, you will have to deal with interest. Interest is an agreed amount that a borrower pays to the lender for the use of the money. To put it simply, the higher amount that you borrow, the higher the interest costs will be. Keep an eye on what you are paying in interest. There are ways to keep your interest costs under control, or get rid of the expense altogether.

Interest on Student Loans

Depending on what type of loan you have, interest may be piling up while you are in school. Be aware of how your loan works and what your responsibilities are. A private or bank loan may require regular interest payments, while government loans usually defer your interest payments for as long as you are still in school and continue to qualify for the loan program.

And as a general rule, once the diplomas have been handed out, you will need to start paying back the money you received from the bank or the government. The sooner you pay off your student loan, the better. If you pay only the minimum each month, you are going to pay more interest in the long run. Paying more than the minimum amount means that you are paying off more of the principal (the original amount borrowed) and reducing the amount of interest you will have to pay over time.

Interest on Credit Cards

Credit cards have a higher interest rate, and the companies that issue the cards will not wait until after graduation to be paid. So if you use a credit card, you must be prepared to cover the cost of what you buy.

Making Payments

Try to pay off a loan or credit card debt as quickly as you can. It can take years to pay off a debt if you make only minimum payments - and you will pay a lot more interest. If you make only minimum payments over a long period of time, the interest you pay could eventually be equal to the amount originally owed. Even if you cannot pay off all your loans and credit cards today, you should definitely make your minimum monthly payment.

Here are some ways to make your bill payments easier:

- Internet Banking - Money is taken electronically from your account and you get a confirmation number for your records. You can even schedule the payments for future dates, or so that they happen each month.
- Telephone Banking - The phone offers another easy way to pay your bills.
- Wireless Banking - You can also pay your bills through a wireless banking service.

Scholarships and Bursaries 101

What are Scholarships?

Scholarships are donations given to students pursuing post-secondary education. In other words, it is free money, as long as you meet the criteria. If there is one thing you need to know about scholarships it is that you should apply. You have nothing to lose, and everything to gain. Scholarships can lighten the burden of your post-secondary education by offsetting the cost with cash. Scholarship criteria can include academic marks, extracurricular involvement, volunteer work, other awards and participation in sports. Another factor may be whether you need financial assistance.

What are Bursaries?

Bursaries are usually smaller cash donations given to those students who require financial help to attend school. The amounts may be determined based on the extent of need. Unlike student loans, bursaries do not need to be paid back after you graduate. Find out more about various scholarships and bursaries offered in Canada by visiting the following sites:

[Scholarships Canada - www.scholarshipscanada.com](http://www.scholarshipscanada.com)

[Millennium Scholarships - www.millenniumscholarships.ca](http://www.millenniumscholarships.ca)

[My School 101 - www.myschool101.com/scholarship/](http://www.myschool101.com/scholarship/)

How do I Apply?

Guidance Counselors

Your guidance counselor can be a helpful resource in identifying scholarships that may be a good match for you. In order to apply for scholarships you need to have a resume. Refer to "*After Graduation. Planning for Your Education*" for tips on how to build an effective resume. Keep your eyes open! It is a good idea to look at the new scholarship or bursary opportunities that come in to the career office, and you can ask your counselor to watch out for new applications for you. Once you get the application, start working on it right away. Watch carefully for deadlines and find out all you can about the scholarship.

Online Resources

Scholarship websites take the experience of scholarship hunting to a completely different level. You are not limited to your home city or province and you can access information about several scholarships in minutes. These websites also give you the ability to jump on the application right away instead of having to wait for the paper copy to be delivered to your school.

[Scholarships Canada - www.scholarshipscanada.com](http://www.scholarshipscanada.com)

[Student Awards - www.studentawards.com](http://www.studentawards.com)

[School Finder - www.schoolfinder.com](http://www.schoolfinder.com)

Living on Your Own

There is so much to think about when you are on your own, from rent cheques to schoolwork to your social life. Here are some resources to help simplify it all.

On-Campus Living

Sharing space with many different people can be difficult, but also lots of fun. That is mainly why residence life can be a mixed experience. To make the most of it, you need to focus on the perks and keep an eye out for the problems of on-campus life.

Here are some tips to make your time in residence go smoothly:

- Meet your neighbors
- Get to know your roommate(s)
- Always lock your door
- Decorate your room with your own personal style
- Plan floor events
- Have fun!

Off-Campus Living

Rooms for rent. Houses for rent. Bachelor apartments. One bedroom or four bedrooms. Not to mention leases, landlords and all the other "fun stuff" of being a student away from home. There is a lot to learn about living off-campus.

What to Look for When Signing a Lease

Before you sign a lease, here are some "Do's and Don'ts" to consider:

Shop around and establish your search criteria: What is the maximum amount you are willing to pay? Do you want an apartment or a house? Basement or main floor? How far away from school do you want to be? Do you want to walk or take the bus? Do you want a washer/dryer in the building or in your suite?

After you know what you want, check out the rental listings and your school's student services/housing website. Buy a paper and look in the classifieds.

Inspect. Take into consideration specific things when inspecting a potential home. Do the appliances work? Check all taps and toilets for working taps. Are you responsible for heat, electricity and/or hot water or is included in the rent? Are the windows and doors well-sealed? Who is responsible for maintenance, snow removal and lawn care? Are there outlets in every room and do they all work? Talk to the current tenants, what has their experience been?

Close the deal. Depending on your landlord, you may have to fill out an application to land that home of your choice. Each potential occupant will also have to provide personal references and financial information. This assures your landlord that the rent will be paid, and that you will not destroy the place.

Look at the lease and understand it. You are entering into a contract with the landlord, so make sure you understand your rights and obligations. A typical lease should include the monthly rental amount, the term of commitment (Ex. 12 months), whether or not you provided a deposit, under what conditions that deposit will be

returned and the landlord's agreement to pay the utilities (heat, electricity, etc.) if that is the case. Do not sign it if you do not understand it. Keep a copy of the lease.

Tips for Living with Roommates

Living with roommates is not easy. But with experience and a little effort you can make your living arrangement much more enjoyable.

- Get to know your roommates
- Talk about financial arrangements to include bills and who collects the money
- Which companies to sign up with for services such as water, Internet and cable
- Bank online to allow everyone to pay their share of the costs
- Schedule house meetings to make decisions that would affect the entire household
- Ask before you use something of theirs
- Talk to your roommates regularly
- Most important of all...Have fun!

*Helping You
Build A Better
Future!*



Credit Cards 101

Credit cards are convenient and can help you establish a credit history, which will be important when you need to make major purchases down the road. However, carrying a credit card comes with responsibilities. Here are some tips to help you build a relationship with your credit card.

Choose the Right Card

When choosing a credit card, you need to consider your own needs. For example, if you will be carrying a balance (not paying off the entire bill each month) then you may want a card with a low interest rate. As a student, you may be limited by a few circumstances, one of which is your pay cheque. Some credit cards require a minimum income level or charge an annual fee. Talk to someone at your credit union location before selecting a credit card. They will help you with all your options.

Become Familiar with Your Statement

Every month, you will receive a statement that details what you have bought and what you need to pay. The purchases you have made will be added together, just like on a bank statement. Pay specific attention to:

- The amounts - Make sure your purchases are listed correctly by comparing the amounts to your own purchase receipts.
- The balance - Keep your balance within a range you can afford to pay off every month. Also remember to save some extra room for emergencies.
- The minimum payment - You need to pay this amount each month toward the entire outstanding balance.
- The purchase interest - This is how much you will pay on the purchases that have not been paid off in full by the payment date.
- The payment date - Paying bills on time is important in maintaining a positive credit record. One option is to pre-pay your bills using telephone or Internet banking.

Tips on Credit Cards

Here are a few temptations to try and avoid when having a credit card:

- Cash advances - Cash advances are helpful for emergency cash but avoid using them as an income supplement.
- Hitting your credit limit - If you do not have the money to cover your purchases, you will definitely feel the discomfort that a large balance brings.
- Impulsive purchases - Think about the purchase and why you are buying. Ask yourself if you really need it?
- Overusing the card

Good Credit for the Future

A credit card can be a tool that you can use to your advantage. If you play your cards right you will prove to creditors that you are a person who can take care of business in a mature and responsible way. And a few years down the road, a good credit history will follow.

General Information

Getting a higher education is one of the most important things that you can do to qualify for a satisfying and rewarding career. We know that it is not just about tuition fees. You need money for books, course materials, food, transportation and living expenses too. While you focus on your education we will be there with you all the way with expert advice and custom-built financial solutions designed with you in mind.

Students who are studying away from home need not worry about opening a bank account in their new city. Thanks to the convenience of the Internet, most financial institutions now let you bank online. You can access your accounts, loans and credit card safely from any computer in the world with an Internet connection. A note of caution: if you plan to use a public access computer, do not forget to log out of your online banking session. You should also empty the computer's cache so that the next person who uses the computer can not view your records.

The Rising Costs of Education

In the past 10 years, tuition fees at Canadian colleges and universities have increased by more than 150%, and the trend is not expected to improve any time soon. Tuition costs are only part of the equation. Accommodation, living expenses, books, activity fees and much more will also continue to hit students and their parents' right in the pocketbook.

Until recently, it was thought that the full cost of a four-year undergraduate degree at a Canadian university would hit \$100,000 in about 15 years. But with both government cutbacks and tuition hikes, six-digit tuition fees may be much closer than anyone had previously imagined. In addition, Human Resources Development Canada (HRDC) estimates that students are now graduating with \$25,000 in outstanding loans.

Educational Options

Colleges are organizing themselves to help students manage their many obligations. For example, classes are being offered in the evening, student services are available at night or through the Internet, and low cost childcare is provided on many campuses. For years, colleges have offered courses via extension campuses, correspondence, and television. More recently, the Internet has opened up new horizons in distance learning. Hundreds of colleges and other organizations offer courses via the Internet, satellite, video teleconferencing and other media that bring higher education right into student's homes and workplaces.

How to Access Funds Away from Home

Use these convenient options to access money while you are away from home:

- Telephone and Online Banking: Access a wide range of financial services and products by phone or online, 24 hours a day, seven days a week.
- Automated Banking Machines (ABMs): Convenient access for withdrawing cash and performing other daily transactions.

Make the Most of Your Income

Make the most of your income with tax deductions, tax credits and RRSP contributions.

- Keep in mind that you may have several types of income to report during your post-secondary years, including employment income, investment income, scholarships, bursaries, grants and Registered Educations Savings Plan income.
- The Canada Customs Revenue Agency (CCRA) website (www.cra-arc.gc.ca) provides easy to access forms and publications dealing with tax information for students.

Tips to Pass on to Parents

- Understand that there is more to college than studying and going to classes
- Send care packages and letters regularly
- Your children do not forget the values and morals you instill in them
- Give your children the chance to learn from their mistakes
- Never call the university to check up on your children
- Give them words of encouragement especially when things are tough
- Most students change or think of changing their major
- Offer money if possible...it is always welcomed. You can send money directly to your children through MemberDirect Online Banking
- Learn to adjust when they come home for holidays and/or breaks...remember they will want to see their friends and not just you
- Do not take it personally when they are stressed out...offer support and an open ear and do not give solutions
- They miss you just as much as you miss them
- They really do not know how to do laundry
- Call often just to chat; or keep in touch through email
- Do not worry too much

Helpful Resources on the Web

Are you looking for some websites to catch up on the latest news and gossip, find a school or plan a career? We have compiled some popular sites on the Internet for you to do just that.

News

CBC or Radio-Canada - The place to go for Canadian and world news and the latest headlines.

www.cbc.ca or www.radio-canada.ca

Education and Careers

What Can I Do with a Major In... - This site lists hundreds of career options and even includes reasons why certain jobs are suited for selected majors.

www.uncwil.edu/stuaff/career/Majors/

HRDC Job Bank - To allow users to search for hundreds of job opportunities.

www.jobbank.gc.ca

Monster or MonsterTRAK - Search for national and international job positions by posting your resume online.

www.monster.ca or www.monstertrak.ca

Workopolis - Allows you to browse job listings by industry.

www.workopolis.com

Music

MuchMusic - Check out the latest program listings.

www.muchmusic.com

Movies

Internet Movie Database - Find out what topped the box office and what movies are in the works.

www.imdb.com

Fashion

www.fashiontelevision.com

Discussion

Metafilter (a community of people who love to talk about everything from religion to war to cartoons...allows users to post articles and comments).

www.metafilter.com

Sportsfilter (for those who live and breathe sports).

www.sportsfilter.com