

## Introduction to the Bursary System

The SGPS prides itself on providing financial aid to members in need to help them participate fully in the Queen's student experience and assist with emergency, unexpected expenses.

This document consists of three parts. Part I provides a summary of the types of bursaries offered. Part II provides definitions and the process for applying. Part III provides examples of documents that may need to be submitted as part of your application along with some quick tips.

This document is a complete guide for the application process. For more information about the bursary system, please contact Courtney Bannerman, Vice President (Finance and Services) at [vp.finance@sgps.ca](mailto:vp.finance@sgps.ca)

## PART I – SUMMARY OF BURSARIES

Bursary	Description	Max Award	Restrictions
<b>Dental Bursary</b>	a) Subsidizes dental procedures covered at 10% or less by the SGPS insurance plan AND/OR b) Subsidizes procedures for applicants who have maxed out their SGPS dental plan coverage of \$800.	\$800	Limited to only SGPS Members' Dental Procedures. Subsidizes procedures for applicants who have maxed out SGPS dental plan at rate they would have otherwise been covered (i.e. normally covered at 75%, bursary will subsidize 75% up to Max Award amount)
<b>International Student Bursary</b>	Subsidizes University Health Insurance Plan (UHIP) costs for non-sponsored International Students (SGPS members only)	\$200	Limited to only UHIP Fees paid by SGPS members who are non-sponsored International Students. <b>Does not</b> cover fees paid by or on behalf of spouses or dependents.
<b>Activity Bursary</b>	Subsidizes participation in Queen's University Clubs, intramural teams, events hosted by Queen's University or a ratified SGPS/AMS Club. Also subsidizes conference registrations within Canada.	\$150	Does not cover travel or accommodations.
<b>Emergency Student Assistance</b>	Subsidizes sudden, unforeseen, unavoidable, emergency expenses. Examples include: sudden illness or death in the family resulting in travel, loss of property due to fire, robbery etc.	\$450	Extenuating emergency circumstances only

**Applicants are encouraged to apply as early as possible as bursary funds are limited. The SGPS Finance and Services Committee reserves the right to close bursary applications once funds have been exhausted.**

## PART II – THE APPLICATION PROCESS

### Overview of Process

To apply for a bursary, students will be required to complete an online application on the SGPS website. The address can be found here: <https://sgps.ca/sgps-bursaries/>

The application will require the applicant to upload documents demonstrating:

1. **Proof of Expense** (a receipt for an activity or procedure that is being claimed); **and**
2. **Proof of Need** (proof of financial hardship)

Once an application is received, it is usually processed within 1-2 weeks. The Finance and Services Standing Committee (hereby referred to as the “Committee”) makes all final approvals by vote after considering each confidential, anonymized application. You will then be contacted and informed of the Committee’s decision. If successful, you may be asked to provide banking information, so that your bursary can be distributed by electronic fund transfer.

**An applicant may only receive one bursary from each category in a given fiscal year, which runs from May 1st to April 30th.** The Committee *may* consider a second application, *if* the sum of the two awarded amounts is less than the max amount specified above (i.e. a student who received a Dental Bursary in May for \$500 *may* be awarded a second Dental Bursary for up to \$300 in April). The decision to grant a second bursary may be based on, but is not limited to, the student’s level of financial need and/or the availability of bursary funds. **Bursaries are only available to SGPS members (and only for expenses incurred by members) please ensure your student number is correctly when submitting your application. An incorrect student number may result in delays processing your application or a rejection of your application.**

### Proof of Expense

For proof of expense, applicants must include a receipt or official invoice/quote of the activity, procedure, or emergency expense that is the subject of the application. This is proof of what an applicant requires the bursary for. Failure to attached receipts showing proof of expense or poorly organized/ difficult to read receipts will result in immediate rejection of application.

Examples include:

1. **Dental** – Copy of the claim statement from Sun Life Assurance Company of Canada, copy of dental office receipt will not be accepted;
2. **Activity** – Receipt showing proof of payment for delegate/registration/participation fee and record of attendance at the conference/event;
3. **Emergency Assistance** – Receipts or Invoices from the sudden, unexpected, emergency expense;
  - a. In the event of a death or illness: a certificate of death or a medical note describing the nature of the illness.
4. **International Student Bursary** – Proof of payment of UHIP fees for current academic year

### Proof of Need

Bursaries are awarded based on financial need. This is proof of why a bursary should be awarded. The necessary documents depend on whether the applicant is a domestic or international student. Proof of need must be from that academic year, providing proof of need from previous academic years will result in a rejection of your bursary application. See the relevant headings below:

### Domestic Students:

1. A copy of their OSAP Funding Summary (or other provincial/territorial/international equivalent);
2. Confirmation of their *award* of a Queen’s General Bursary, Queen’s Summer Bursary in the *same academic year* (copy of SOLUS statement/screenshot required, please ensure that your name is visible within the screenshot);
3. Confirmation of their *award* of Work Study Entitlement in your current program of study (copy of SOLUS statement/screenshot required, please ensure that your name is visible within the screenshot).
4. **For Dental and Emergency Bursaries ONLY:** Student lines of credit/loans will be considered, however, acceptance as proof of need is at the discretion of the Committee.

### International Students:

1. Confirmation of their *award* of the Queen’s International Student Bursary, Queen’s Summer Bursary or Work-Study Approval in the *same academic year* (copy of SOLUS statement/ screenshot required, please ensure that your name is visible within the screenshot);
2. Confirmation of a Work Study Entitlement in your current program of study (copy of SOLUS statement/screenshot required, please ensure that your name is visible within the screenshot);
3. Confirmation of their *award* of a Queen’s General Bursary in the *same fiscal year* (copy of SOLUS statement/ screenshot required, please ensure that your name is visible within the screenshot);<sup>1</sup> or
4. **For Dental and Emergency Bursaries ONLY:** Loan agreement (in SGPS members (student’s) name) from home country will be considered, however, acceptance as proof of need is at the discretion of the Committee.

**International Student Tuition Awards or awards based on merit are NOT accepted as proof of financial need.**

## PART III – EXAMPLES OF DOCUMENTS REQUIRED

Bursary	Expense	You Provide	Bursary
EX 1	Unexpected death in the family, requires unforeseen childcare costs, \$59.56	<b>Proof of Expense:</b> Childcare Receipts  <b>Proof of Need:</b> See Requirements Above	Emergency Assistance approved for \$59.56
EX 2	4-year old laptop dies with important files on the disk, replacement/repair cost, \$349.00	<b>Proof of Expense:</b> Repair Order Invoice/Receipt  <b>Proof of Need:</b> See Requirements Above	Emergency Assistance denied, reasonably expected expense
EX 3	Unexpected, emergency expense causes applicant to be short tuition money, \$512.00	<b>Proof of Expense:</b> Tuition Note  <b>Proof of Need:</b> See Requirements Above	Emergency Assistance denied, re-submit application for the unexpected, emergency expense

<sup>1</sup> A Queen’s General Bursary award will be considered valid proof of need until the following year’s Queen’s General Bursary cycle is complete.

EX 4	Conference Fee for Queen's Journalism Conference, \$279.00	<p><b>Proof of Expense:</b> Confirmation from organizer of registration, receipt of delegate fee</p> <p><b>Proof of Need:</b> See Requirements Above</p>	Activity Bursary approved for \$150.00
EX 5	International Political Science Graduate Student Conference registration fee, \$342.00	<p><b>Proof of Expense:</b> Receipt of Conference Registration Fee</p> <p><b>Proof of Need:</b> See Requirements Above</p>	Activity Bursary approved for \$150.00
EX 6	Severe Root Canal operation required, \$986.00 (Covered at 10%)	<p><b>Proof of Expense:</b> Sun Life Assurance Company of Canada Claim Summary</p> <p><b>Proof of Need:</b> See Requirements Above</p>	Dental Assistance for \$800.00
EX 7	Impacted Teeth Removal, \$356.00 (Covered at 75%)	<p><b>Proof of Expense:</b> Sun Life Assurance Company of Canada Claim Summary</p> <p><b>Proof of Need:</b> See Requirements Above</p>	Dental Assistance denied, procedure covered sufficiently under the SGPS H&D Plan
EX 8	UHIP Opt-In Cost for a single student, \$612.00	<p><b>Proof of Expense:</b> UHIP payment receipt</p> <p><b>Proof of Need:</b> See Requirements Above</p>	International Student Bursary for \$200.00
Ex 9	UHIP Opt-In Cost for a single student + spouse, \$1224.00	<p><b>Proof of Expense:</b> UHIP payment receipt</p> <p><b>Proof of Need:</b> See Requirements Above</p>	International Student Bursary for \$200.00 Only UHIP fees for SGPS Member (Student) are eligible

### **Quick Tips**

Some further clarifications about the scope of bursaries:

1. Travel is an acceptable emergency expense ONLY if it is for the purpose of visiting ailing or attending funeral services of an immediate family member;
2. Car-related expenses, replacements for new laptops, tuition, or other expected month-to-month expenses are **not** eligible emergency expenses