



# Transition Planning Resource for Youth

Version 3

**Education**

2024

# Transition Planning Resource for Youth



The development of the Transition Planning for Youth Aging Out: A Guide for First Nations Child/Youth Workers 2015 document was coordinated and facilitated by the Saskatchewan First Nations Family and Community Institute Inc.

This is the 3<sup>rd</sup> Version of the document. A very similar version of information has been translated to a free app, It's my Life, available on:



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## Assessment – Education

**Backgrounder:** Assessing a youth on their readiness to transition to adulthood starts with looking at various skills or abilities that they may have gathered knowledge on and then building on that knowledge.

This will help you, the worker, to focus on skills or abilities the youth needs to move towards a successful transition. The following assessment guide shows where the youth is at currently and will lead you to topics that will help them with their goal setting and planning.

**NOTE: The following assessment guide is a conversational tool.**

**Assessment:** The Assessment column is for you to record the level of information (based on codes below) the youth seems to have on that objective.

**Objectives:** The Objectives column describes the subject knowledge the youth is assessed on in the first column.

**Meeting Objectives:** This column has suggestions for conversations and useful activities that will help youth reach their objectives.

**Reference:** This column shows you where to find more information on the objective in the manual.

**Notes:** This space is for notes and the dates you worked with the youth on the objective. You may want to write down specific information or activities the youth may need to move forward.

Please use the following codes below to support your assessment of specific skills or abilities the youth has knowledge on.

- |                        |   |
|------------------------|---|
| <b>E = Exceptional</b> | Youth has <b>e</b> xceptional knowledge on this specific skill.   |
| <b>G = Good</b>        | Youth has a <b>g</b> ood understanding of the skill but still needs additional assistance to build up confidence to master the knowledge. |
| <b>A = Assistance</b>  | Youth has little to no knowledge of this skill and needs <b>a</b> ssistance before transitioning out of care.                             |

## EDUCATION ASSESSMENT GUIDE

Assessment	Objectives	Meeting Objectives	Section in Manual	Notes
<input type="checkbox"/> E <input type="checkbox"/> A <input type="checkbox"/> G	Youth indicates they have thought about potential goals.	You can have a conversation about the youth's educational goals.	2	
<input type="checkbox"/> E <input type="checkbox"/> A <input type="checkbox"/> G	Youth can identify one or more reasons education can benefit their future goals.	You can have a conversation about how the youth feels about the importance of education, and discuss how making the choice to get an education could benefit them.	2.2	
<input type="checkbox"/> E <input type="checkbox"/> A <input type="checkbox"/> G	Youth can name at least one potential career choice that might interest them and why they are interested.	With the youth, brainstorm ideas about what kind of careers they may have thought about already and explore the ideas of different options that might be interesting for them.	2.3	

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<input type="checkbox"/> E <input type="checkbox"/> A <input type="checkbox"/> G	<p>Youth can recognize one or more types of short certificate programs that they could participate in.</p>	<p>You can have a conversation about the types of short certificate programs that have been offered in your community and brainstorm which ones they feel could be most useful.</p>	<p>3</p>	
<input type="checkbox"/> E <input type="checkbox"/> A <input type="checkbox"/> G	<p>Youth can discuss some of their educational challenges and ideas to deal with them.</p>	<p>Having a conversation about other options for completing their education could be helpful.</p>	<p>4</p>	
<input type="checkbox"/> E <input type="checkbox"/> A <input type="checkbox"/> G	<p>Youth can give one or more examples of a trade.</p>	<p>You could go online with the youth and check out all the different occupations that start with apprenticeships.</p>	<p>4.7</p>	
<input type="checkbox"/> E <input type="checkbox"/> A <input type="checkbox"/> G	<p>Youth can list possible steps they could take moving forward with their career choices.</p>	<p>Chat about what education might be needed for their career choices and what steps they could take to move forward.</p>	<p>5</p>	

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<input type="checkbox"/> E <input type="checkbox"/> A <input type="checkbox"/> G	Youth can fill out an appropriate, realistic sample or actual application form	If youth are ready to apply for post-secondary education, finding application forms and practicing filling them out together could be useful.	5.2	
<input type="checkbox"/> E <input type="checkbox"/> A <input type="checkbox"/> G	Youth can summarize the approximate amount they might need to apply for.	Have a conversation about the potential expenses that a person could have when continuing their education.	5.4	
<input type="checkbox"/> E <input type="checkbox"/> A <input type="checkbox"/> G	Youth indicates awareness of funding options.	You can chat about funding options and how to go about looking into using them.	6	
<input type="checkbox"/> E <input type="checkbox"/> A <input type="checkbox"/> G	Youth visits the website for training and education and scholarships and grants.	You can have a conversation about the different scholarships/grants available to them and visit relevant websites.	6.7	

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# 1 YOUTH EDUCATION INFORMATION AND ACTIVITIES

Some people have found that completing their high school diploma or getting more education after high school can help them get a job they enjoy.

A post-secondary education can mean anything from skills training, apprenticeship, college, or university. You might find that it helps you with:

- more job opportunities
- enjoying your job more
- the chance to earn more money throughout your career
- the chance to work with what interests you



This area will explore many training and education options.

## 2 GOAL SETTING AND PLANNING



**You can have a conversation about the youth's educational goals.**

The first goal many people have is to graduate from high school. Some people have educational goals after high school.

Sam is a student at an Indigenous college. He discusses his experience working with a team and studying in a supportive environment.

[www.youtube.com/watch?v=MRx-QK7ehI](http://www.youtube.com/watch?v=MRx-QK7ehI)

Teneille is studying to be a nurse at an Indigenous college. This shows her experience balancing home and academic life, while studying in a small classroom setting.

[www.youtube.com/watch?v=Cq17EkPTZ08](http://www.youtube.com/watch?v=Cq17EkPTZ08)



### 2.1 THINKING ABOUT YOUR GOALS

Questions you might like to ask yourself could be:

- Is there a program you have thought about taking?
- Where is the program?
- When will it start?
- How long is it?
- What pre-requisites do you need to have before you apply for the program?
- Why do you feel you would like to take this program?

## 2.2 WHY EDUCATION IS IMPORTANT



**You can have a conversation about how the youth feels about the importance of education, and discuss how making the choice to get an education could benefit them.**

If a youth decides to get their high school diploma, it shows employers that they can achieve long-term goals. It also shows that they are capable of managing deadlines and completing projects.



Even without additional education beyond high school, having a high school diploma often can mean making more money and getting jobs that pay more money. What is your goal?

10 Reason Why Education is Important: [www.linkedin.com/pulse/top-10-reasons-why-education-extremely-important-mohamed-reda](http://www.linkedin.com/pulse/top-10-reasons-why-education-extremely-important-mohamed-reda)

## 2.3 PLANNING YOUR CAREER



**With the youth, brainstorm ideas about what kind of careers they may have thought about already and explore the ideas of different options that might be interesting for them.**

A career is a journey through learning, work, and other aspects of life. A job is an activity where a person earns money. Often people have many jobs over their career journey. There are many people who can give you advice about your career. Some of these people are:

- Elders
- Mentor
- School counsellors
- Teachers
- Parents
- Friends
- Someone in the field of your interest



There are many websites that have suggestions for creating a career plan. Some of them are:

- MyBlueprint is a useful place to start for planning a career path. Here you can learn about yourself and your interests, discover career paths, explore education/training, and connect with employment opportunities.  
<https://app.myblueprint.ca/sk>
- Canada-Saskatchewan Career Employment Services centers in many cities have information on universities, technical institutions, and regional colleges. They often have information, application forms for training, and income support programs.
- The JobConnections service is a mobile service that comes to different First Nations communities. It offers free employment services and workshops in mobile RV units, that are equipped with classroom settings, laptops, and internet access.  
<https://siit.ca/job-connections/>

### 3 SHORT CERTIFICATE PROGRAMS



**You can have a conversation about the types of short certificate programs that have been offered in your community and brainstorm which ones they feel could be most useful.**

There are many certificates available that look good on a resume. Places you could look for information on when these programs are offered are:

- Employment offices
- Job fairs
- Schools
- Job coaches
- Band offices
- Health centers
- Local newspapers
- Bulletin boards



#### 3.1 YOUNG WORKER READINESS CERTIFICATE

This certificate gives youth information about their workplace rights and responsibilities that relate to health, safety, and employment standards in the workplace.

If you'd like to take the free course online you can go to: [www.ywrcc.ca](http://www.ywrcc.ca)

#### 3.2 “READY TO WORK” PROGRAMS

These programs are meant to connect youth to employment, to each other, and to the community as a whole through educational workshops, field trips, and special presentations by employers and community agencies. Work experience and work

placements can also be part of these programs. Often there will be flyers posted on bulletin boards stating when the programs are available or you can check out:

[www.saskintercultural.org/employment-programs/](http://www.saskintercultural.org/employment-programs/)

<http://business.tourismsaskatchewan.com>

[www.batc.ca/career\\_opportunities.html](http://www.batc.ca/career_opportunities.html)

[www.saskpolytech.ca/programs-and-courses/upgrading/employment-readiness.aspx](http://www.saskpolytech.ca/programs-and-courses/upgrading/employment-readiness.aspx)



### 3.3 WHMIS

The Workplace Hazardous Materials Information System (WHMIS) gives workers information on dangerous products used in the workplace. Workers are trained on the pictograms, labels, and safety data sheets that workers will use. You can look for local providers or check out:



[www.worksafesask.ca/prevention/?doing\\_wp\\_cron=1594930085.1212151050567626953125](http://www.worksafesask.ca/prevention/?doing_wp_cron=1594930085.1212151050567626953125)

[www.sasksafety.org/training/workplace-training/whmis](http://www.sasksafety.org/training/workplace-training/whmis)

[www.ccohs.ca/products/courses/whmis\\_workers/](http://www.ccohs.ca/products/courses/whmis_workers/)

### 3.4 FIRST AID & CPR

These courses give you the skills to help another person in an emergency. You can use First Aid & CPR in many jobs including babysitter, lifeguard, and youth worker. Two of the main first aid providers are:

St John Ambulance: <http://www.sja.ca/>

Red Cross: <http://www.redcross.ca/>

### 3.5 SAFE FOOD HANDLING

Safe Food Handling trains people to safely handle food and keep it safe. People who work with food need this course. Some places you could contact to take the course are:

[www.saskhealthauthority.ca/your-health/conditions-illnesses-services-wellness/all-z/food-safety/take-food-handler-course](http://www.saskhealthauthority.ca/your-health/conditions-illnesses-services-wellness/all-z/food-safety/take-food-handler-course)

[www.trainfoodsafety.ca](http://www.trainfoodsafety.ca)

### 3.6 SERVICEBEST

ServiceBest is a training course that many employers in restaurants, retail stores, and tourism like their employees to have. It provides information on identifying and responding to customer needs and turning unhappy customers into loyal fans. If you are taking a training program that will lead to work in restaurants, retail stores, or tourism they will usually arrange for you to take this course. You can find information on this at:

<https://industry.tourismsaskatchewan.com/education-and-training/stec-courses-and-workshops>

### 3.7 SERVE IT RIGHT SASKATCHEWAN

Serve It Right Saskatchewan (SIRS) is a certificate that can be useful for people who serve alcohol. It provides training for the sale and service of alcohol and helps special occasion permit holders to make sure events where alcohol is served are safer. SIRS is usually taken online. You can find information on this at:

<http://industry.tourismsaskatchewan.com/education-and-training/serve-it-right-saskatchewan>

### 3.8 BABYSITTING COURSES

Babysitting courses are available to youth who want more information on providing childcare for small children and infants. Two main providers of babysitting courses are:

St John Ambulance: [www.sja.ca](http://www.sja.ca)

Red Cross: [www.redcross.ca](http://www.redcross.ca)

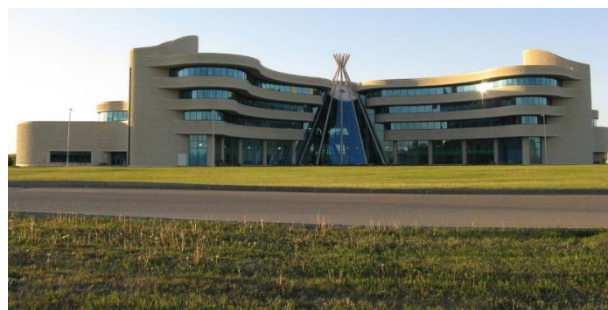
## 4 EDUCATIONAL OPTIONS



**Some youth may have had issues with the traditional educational process. Having a conversation about other options for completing their education could be helpful.**

There are many options for attending school. These can be:

- Part-time
- Full-time
- Daytime
- Evenings
- In a classroom
- At home online
- In a city or town
- In your community at a learning center
- On the job training, often through a community service group



A list of choices can be found at: <http://certification.esdc.gc.ca/lea-mcl/.3nstit.5ti.4n@-eng.jsp?provid=10>

## 4.1 HIGH SCHOOL

Not everybody finishes high school in the same way. There are a number of ways to get a high school diploma.

If finishing high school is one of your goals, you could try contacting the school you would like to attend. Some options related to a high school education are adult basic education and Canadian Adult Education Credential (CAEC) program.

## 4.2 ADULT BASIC EDUCATION

Adult Basic Education (ABE) programs can help you to learn skills in a specific area, gain prerequisites for further training and employment, or enhance your self-sufficiency. They are often offered at regional colleges and technical institutes.

You can find a list of courses at Saskatchewan Polytechnic.

[www.saskpolytech.ca/programs-and-courses/upgrading/academic-upgrading.aspx](http://www.saskpolytech.ca/programs-and-courses/upgrading/academic-upgrading.aspx)

## 4.3 CAEC PREPARATION

Canadian Adult Education Credential program (CAEC) gives people the opportunity to earn a diploma that is equivalent to a high school diploma. It shows you have similar knowledge and skills to a high school graduate. It can help you with getting jobs or getting into post-secondary school.

[www.saskatchewan.ca/residents/jobs-working-and-training/job-training-and-financial-support-programs/canadian-adult-education-credential](http://www.saskatchewan.ca/residents/jobs-working-and-training/job-training-and-financial-support-programs/canadian-adult-education-credential)

## 4.4 ABORIGINAL EDUCATION AND TRAINING

There are many educational institutions in Saskatchewan that have a variety of programs. Three of them that are working towards meeting the needs of aboriginal learners are:

- First Nations University of Canada: [www.fnuniv.ca](http://www.fnuniv.ca)
- Saskatchewan Indian Institute of Technologies: [www.siiit.sk.ca](http://www.siiit.sk.ca)
- Gabriel Dumont Institute/ Dumont Technical Institute: [www.gdins.org](http://www.gdins.org)



## 4.5 SASKATCHEWAN POLYTECHNIC

Until recently, the Saskatchewan Polytechnic was called SIAST (Saskatchewan Institute of Applied Sciences and Technologies).

There are Polytechnic campuses in Prince Albert, Moose Jaw, Saskatoon and Regina. They have an Aboriginal Student Achievement Plan which can offer Indigenous students services that support them to be a successful student.

Some of the certificate or diploma programs they offer:

- Nursing
- Accounting
- Information technology
- Mechanics

Their website is: [www.saskpolytech.ca](http://www.saskpolytech.ca)

## 4.6 UNIVERSITY

University is another option for people when they are deciding on which education they want to take after high school. There are three universities in Saskatchewan:

- First Nations University of Canada: [www.fnuniv.ca](http://www.fnuniv.ca)
- University of Regina: [www.uregina.ca](http://www.uregina.ca)
- University of Saskatchewan: [www.usask.ca](http://www.usask.ca)

University degrees often are needed for careers such as:

- Social Work
- Teacher
- Law
- Medicine
- Engineering
- Geology



## 4.7 APPRENTICESHIPS



**You could go online with the youth and check out all the different occupations that start with apprenticeships.**

Apprenticeships are a way to be paid while working towards a certification in a trade. Apprentices spend most of the time working on the job while learning the knowledge and skills associated with a trade from a certified journeyman. The remaining time is spent in theoretical and technical in-school training, which reinforces and expands on what was learned while working on the job.

Some examples of trades in Saskatchewan are:

- Ironworkers

- welders
- hairstylists
- painters
- electricians
- plumbers

For more information about apprenticeships, you can go to:

[www.saskapprenticeship.ca](http://www.saskapprenticeship.ca)

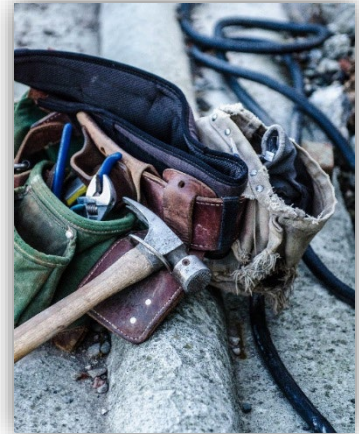
#### 4.8 TRADES AND SKILLS CENTERS

Saskatoon, Regina, and some other cities have Trades and Skills Centers. These are short-term trades and skills training places that can lead to high-demand jobs in industry. You can check out these websites at:

[www.saskatoontradesandskills.ca](http://www.saskatoontradesandskills.ca)

[www.rtsc.org](http://www.rtsc.org)

The Saskatchewan Indian Institute of Technologies (SIIT) has industrial and construction career centers which offer training. These programs can also lead to jobs in high-demand. Their website is: [www.siiit.ca/programs/](http://www.siiit.ca/programs/)



#### 4.9 REGIONAL COLLEGES AND TECHNICAL INSTITUTIONS

There are colleges all across Saskatchewan. At these colleges you can take classes towards a university degree. You can also take certificate or diploma programs, upgrade your education or skills, and even take hands on trades classes.

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Carlton Trail Regional College: [www.carltontrailcollege.com](http://www.carltontrailcollege.com)

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Cumberland & Parkland Regional College: [www.cumberlandcollege.sk.ca](http://www.cumberlandcollege.sk.ca)

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Northlands College: [www.northlandscollege.ca](http://www.northlandscollege.ca)

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North West Regional College: [www.northwestcollege.ca](http://www.northwestcollege.ca)

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Southeast Regional College: [www.southeastcollege.org](http://www.southeastcollege.org)

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Great Plains College: [www.greatplainscollege.ca](http://www.greatplainscollege.ca)

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Saskatchewan Indian Institute of Technologies: [www.siiit.sk.ca](http://www.siiit.sk.ca)  
Gabriel Dumont Institute/Dumont Technical Institute: [www.gdins.org](http://www.gdins.org)

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#### 4.10 CAREER COLLEGES AND PRIVATE INSTITUTIONS

Career colleges offer around 160 educational training programs in Saskatchewan. Some of these trainings include:

- Massage therapy
- Road construction and maintenance
- Scaffolding
- Veterinary assistant
- Medical office assistant



Examples of these colleges include:

Academy of Learning <a href="http://www.academyoflearning.com/programs_saskatchewan.html">www.academyoflearning.com/programs_saskatchewan.html</a>	Saskatoon, Regina, North Battleford, Prince Albert
RCMP Training Academy <a href="http://www.rcmp-grc.gc.ca/en/cadet-training">www.rcmp-grc.gc.ca/en/cadet-training</a>	Regina
Marca College <a href="http://www.mccollege.ca">www.mccollege.ca</a>	Saskatoon
Saskatoon Business College <a href="http://www.sbcollege.ca">www.sbcollege.ca</a>	Saskatoon
Saskatoon Spa Academy Ltd <a href="http://www.spaacademy.ca">www.spaacademy.ca</a>	Saskatoon
Southeast Aviation Services <a href="http://www.southeastaviation.ca">www.southeastaviation.ca</a>	Estevan
Apex Academy of Professional Grooming & Animal Arts <a href="http://www.apexacademy.ca">www.apexacademy.ca</a>	Regina

For more information about career colleges you can go to:

[www.saskatchewan.ca/residents/education-and-learning/universities-colleges-and-schools](http://www.saskatchewan.ca/residents/education-and-learning/universities-colleges-and-schools)

## 4.11 MILITARY

Joining the military or the military reserves with the army, navy, or air force is a career path that has been rewarding for many people. If a person joins the military, they qualify for free education and a guaranteed job. When their education is complete, they are guaranteed a job with the forces.

[www.forces.ca/en/](http://www.forces.ca/en/)

## 5 STEPS TO GETTING MORE EDUCATION

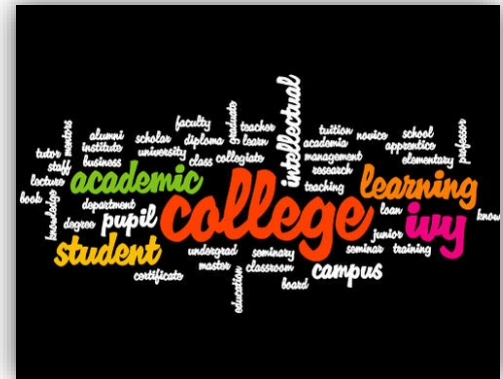


**Chat about what education might be needed for their career choices and what steps they could take to move forward.**

There are many decisions that need to be made when you decide to pursue post-secondary education

You might want to:

1. Research different career options
2. Go to open houses at schools and tour campuses
3. Check out schools that offer training for that career
4. Choose a post-secondary school that looks like it could work for you
5. Find out which classes the school wants someone to have taken
6. Find out, from their website, the costs and the length of the program
7. Have a conversation with your band and see what kind of funding is available
8. Download the school's application form and fill it out
9. Apply for financing or funding if you need it
10. Look for scholarships/bursaries, there are many indigenous specific options available
11. Register for classes



This link can take you to a site that will help you with your career planning

[www.educationplannerbc.ca](http://www.educationplannerbc.ca)

<https://app.myblueprint.ca/sk>

## 5.1 CAREER COUNSELLING

Career counselling is available from your high school or local career center. Career counsellors usually have many resources about the type of training and education available, and may have an assessment tool that will help determine a career choice and where best to go.

Schools usually have student advisors who can be a great resource for choosing a school and applying to it. You can visit some of them without an appointment.

In Saskatoon, there are two schools with career counsellors available to anyone. These are:

Saskatchewan Polytechnic:

<http://saskpolytech.ca/student-services/support/counselling-career/index.aspx>

Gabriel Dumont Institute

<https://gdins.org/career-and-employment/career-counselling/>

Other communities may have career counsellors available at job search centers, as well as at school. Often, post-secondary schools will have a website where you can contact a career counsellor online.

## 5.2 APPLYING FOR POST-SECONDARY EDUCATION



**If youth are ready to apply for post-secondary education, finding application forms and practicing filling them out together could be useful.**

There are many schools that offer programs to give you a head start towards a career.

These schools often have different application requirements, so it can be helpful to make a list of the places that offer programs you are interested in. You can also list where they are located, the programs you are interested in, when the program starts, and what kind of classes you need to get into the program.

Some prerequisites that schools could ask for are:

- High school transcripts
- Criminal record check/Vulnerable sector check
- Portfolio
- Medical certificates



## 5.3 THINGS YOU COULD THINK ABOUT WHEN CHOOSING A SCHOOL

- Do you prefer to live in or near your current community?
- Do you prefer to live on campus or commute to campus?
- Do you plan to work while you are getting your education?
- Do you need a flexible class schedule?
- Do you prefer to attend a large or a small postsecondary institute?
- Would you benefit from a on-site day care center?

- Is it important to you to participate in student groups and extracurricular activities?
- How do your financial aid options compare to the cost of tuition at the institution you are considering?
- Are you prepared to handle the costs of going to school? Do you know how to budget?
- Is there a particular program you are interested in studying? If so, does the postsecondary institution you are considering offer this program?
- If you are interested in a particular career, do the postsecondary institutions you are considering offer programs and degrees that meet the educational requirements for that career?

#### 5.4 EDUCATION/TRAINING COSTS CHECKLIST



**Have a conversation about the potential expenses that a person could have when continuing their education.**

This is an example of expenses a student who wants to take a practical nursing program could have.

Items to include	Cost
Books and equipment	\$3200 / year
Tuition (per course)	\$4189.00 / year
Supplies such as binders, paper, pens	\$30.00 / year
Extras the school requires like school ID fees – student fees	\$968.00 / year
Living expenses (see Money Counts section)	\$2220.00 / month

This table can be used to estimate costs for other programs.

Items to include	Cost
Books	
Tuition	
Supplies such as binders, paper, pens	
Extras the school asks for like school ID fees – student fees	
Living expenses (see Money Counts section)	
Transportation	

## 5.5 TUITION/FUNDING

Usually, once a person has thought about where they might like to go to school, they can talk to the school's student advisor to help them find out more about tuition and funding.

Often, your band will have funding available for school. Each First Nation has its own application method and deadline for applications. Metis and non-status youth also may have educational funds available to them.

Scholarships and bursaries could be available to help pay for schooling and living expenses.

Short training programs may be eligible for training support. Check at your closest Tribal Council or Metis Local for employment skills training support.



## 6 APPLYING FOR FUNDING



**You can chat with them about funding options and how to go about looking into applying for them.**

Once you have decided what you are going to take and where to go to school talk to the counsellor at the school to help you find out more about tuition and funding. Each First Nations has their own application method and deadline for applications. Metis and non-status youth also may have educational funds available to them. Contacting your local Metis local and looking into student loans is an option for all youth. You should also look for scholarships and bursaries to help you pay for schooling and living expenses.

The Canada.ca website has put together a list of tips and website links to help students finance their education. <https://www.canada.ca/en/employment-social-development/services/student-financial-aid.html>

## 6.1 BAND FUNDING

In some cases your band may have education funding available. Each band is likely to be different, so contacting your band office is usually the best option.

## 6.2 SOCIAL ASSISTANCE

If you find that applying for social assistance might be an option, your worker will be able to help explore financial options for finishing high school, taking a program with a trades and skills center, or other possible options.

You can call 1-866-221-5200 or go to [www.saskatchewan.ca/residents/family-and-social-support/financial-help/saskatchewan-income-support-sis](http://www.saskatchewan.ca/residents/family-and-social-support/financial-help/saskatchewan-income-support-sis) to find out more about these options.

## 6.3 PROVINCIAL TRAINING ALLOWANCE

The provincial training allowance provides income assistance to low-income adult students. If a person would like to take a full-time Adult Basic Education, workforce development or skills training program they can apply for PTA after being accepted. The people who organize the programs will usually have information on how to apply for this provincial training allowance.

Information on the Provincial Training Allowance can be found at: [www.saskatchewan.ca/residents/jobs-working-and-training/job-training-and-financial-support-programs](http://www.saskatchewan.ca/residents/jobs-working-and-training/job-training-and-financial-support-programs)

## 6.4 FEDERAL AND PROVINCIAL STUDENT LOANS

Federal and provincial student loans in Canada help post-secondary students pay for their education. These loans are flexible, and a person can wait until they are finished school before starting to repay them.

## 6.5 PRIVATE STUDENT LOANS

Private student loans are loans from a place like a bank. There are good things and not-so-good things about getting a private student loan.

Good things:

- There is no maximum amount that can be borrowed
- Sometimes interest rates are lower
- There are many types of loans available



### Not-so-good things

- The amount of interest you pay could be higher in the future than you expect
- Higher loans could mean that the person who borrows the money could be paying more interest.
- It can be difficult to get a private loan
- Some loans need a co-signer
- Loan payments might start while the borrower is still in school
- No forgiveness program

## 6.6 ABORIGINAL SCHOLARSHIPS AND BURSARIES

The Aboriginal Multi-media Society has an Aboriginal Scholarship Guide showing scholarships that could be available. <http://ammsa.com/node/21410>  
Each school you want to attend usually has additional scholarship applications available. Career counsellors or student advisors can help you find more information about these.

## 6.7 INDSPIRE



**You can have a conversation about this program and visit the website with them.**

Indspire is a program led by Indigenous people for Indigenous people. They serve First Nation, Inuit, and Métis students in remote communities and urban centers across Canada. They have information about financial awards, programs, and resources that could help with education funding.

You can find information on this program at: [www.indspire.ca](http://www.indspire.ca)



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