FINANCIAL PLANNING FOR ARTISTS & DESIGNERS
CONTENTS

How Financially Fit are You?  4

Getting Help  6

Setting Goals  8
Avenues for Financial Aid
Personal Contributions
Student Employment

Foundations  18

Net Worth  24

Tracking  28

Budgeting  32

Credit & Debit  38

Savings & Debt Repayment  42

Advancement  46
Steps for Investing

Reaching Goals  50

Resources  55
How financially fit are you?

Circle and score your responses to the following questions. Once you’re done, complete the exercises below to improve your financial fitness. You can complete the quiz at the end of the book to see your progress.

I make and keep to a spending plan each month or school year

- Always
- Usually
- Sometimes
- Never

I know exactly how much money I have (from income /loans) and what I owe (debts/tuition)

- Always
- Usually
- Sometimes
- Never

I typically have money saved for emergencies

- Always
- Usually
- Sometimes
- Never

I am knowledgeable about the Financial products (bank accounts, lines of credit) that I need

- Always
- Usually
- Sometimes
- Never

I understand how credit works and know my credit score

- Always
- Usually
- Sometimes
- Never

I know who to talk to for help with my finances

- Always
- Usually
- Sometimes
- Never

I live within my means (I spend less than I make)

- Always
- Usually
- Sometimes
- Never

I file my tax returns

- Always
- Usually
- Sometimes
- Never

I feel positive about my money and secure about my financial future

- Always
- Usually
- Sometimes
- Never

0-30
Some Financial Flab
You may have some money issues, but congratulations: you are taking steps to increase your financial fitness. Look over any ‘Sometimes’ and ‘Never’ responses to identify the areas you want to tone up.

31-65
Building Money Strength
You are building your financial strength! You already have stamina in many areas and are warming up in others. Look over any ‘Sometimes’ and ‘No’ responses for more ways to meet your financial goals.

66-100
Maximum Financial Health
You have learned that the secret to financial fitness is making your money work out more than you do! Look over any ‘Sometimes’ and ‘No’ responses for ways to maximize your financial well-being and remember to enjoy the rewards of your good health!
An essential step to any plan is knowing where to turn for help. For example, if you are a First Generation student (whose parents/guardians have not attended university or college) it might be challenging to get information from your parents because they haven’t experienced post-secondary school before. Most students didn’t learn about financial planning in high school either. Perhaps you are learning now, but still have a lot of questions. You don’t need to feel like you’re doing this all on your own — there’s help!

OCADU’s Financial Aid & Awards office is made up of caring Financial Aid Advisors who are here to help you through your time at post-secondary!

Our advisors can help you with:

- Scholarships
- Awards & Bursaries
- Osap
- Out-Of-Province Loans
- Institutional Work Study Programs
- Budgeting
- Emergency Loans
- And More!
FUNDING YOUR POST-SECONDARY EDUCATION

There are a ton of avenues you can exercise to either fully-fund or assist existing funding to pay for your post-secondary education at OCAD U!

Check out the second video in the CREATiveFund$ series (Funding Your Post-Secondary Education) to get more info on the Financial Aid & Awards office’s recommendations.
Avenues for Financial Aid

ONE

**OSAP**
Ontario student assistance program

The Ontario Student Assistance Program (OSAP) is a mix of grants and loans for students. Through one OSAP application, you have access to this mix of different financial aid programs, depending on your circumstances.

Go to [www.ontario.ca/OSAP](http://www.ontario.ca/OSAP) to

- Learn more about OSAP
- Get a funding estimate
- Information about grants and loans and more!

TWO

**BURSARIES**

There are various bursary programs available to OCAD U students generated through government programs, donations, endorsements, tuition revenue or external agencies. Search and apply for in-study bursaries on the OCAD website under Financial Matters.

THREE

**SCHOLARSHIPS**

Scholarships recognize overall academic achievement (combined studio/Liberal Arts & Sciences) on the basis of grades only and encourage further studies. They are given at the first-, second- and third-year levels in the Faculty of Design, Faculty of Art, Faculty of Liberal Arts & Sciences and the School of Interdisciplinary Studies. No application is required. Scholarships are given as tuition credits prior to the start of the next academic year. For more information, visit In-Study Scholarships on the OCAD U website.

FOUR

**OUT OF PROVINCE LOANS**

In general, students must apply for student loans through the province where they last lived for at least 12 months prior to entering full-time post-secondary studies. Students who are classified as dependents for student loan purposes (those who have not been away from high school for at least six years prior to entering full-time post-secondary studies OR who have not been full-time in high-school or post-secondary studies for at least two years) may establish residency through their parents. Students who are married (or equivalent to married) may establish residency through their spouse or partner. Students can contact the Financial Aid & Awards office if they have questions regarding their eligibility for student loans based on residency.

FIVE

**FAMILY CONTRIBUTIONS**

Like Personal Contributions, any little bit counts from birthday or holiday money from your family! Funding your post-secondary education can also be done by living at home, where you may not need to spend as much money on food or rent and can allot that money towards tuition instead.

SIX

**SAVINGS & RESP**

Ask your parents or other family members if an RESP has been set up for you; you may be able to use those extra savings towards your tuition! You can also watch our CREATiveFund$ video on Savings to establish some savings strategies: putting away 10% of every pay cheque, auto-transfer into a savings account, putting change in a jar - whatever works for you!

SEVEN

**LINES OF CREDIT**

A line-of-credit may be a good avenue for you to exercise if you don’t qualify for provincial or federal funding assistance.

However, lines of credit charge monthly interest, are less forgiving than OSAP, and often require a co-signer on the account.

Personal Contributions

Any amount, no matter how small or large, counts as a personal contribution towards funding education. Whether it’s from a part-time job over the summer, accumulated change, or a birthday gift, or whatever else you’re able to contribute to fund your education!
Student Employment

OFF CAMPUS

Off-campus employment is an avenue many students tend to exercise, but you need to remain cognizant of maintaining a work-school-life balance, which can be difficult with strict working hours and commuting time. Talk to your employer about your expectations during the school year and other concerns you may have.

ON CAMPUS

There are tons of great opportunities available on campus that provide flexible hours for students, as well as excellent experience under the work-study program. To learn more and apply, click on Work On Campus under the Financial Matters page on the OCADU website.

Watch 'CREATiveFUNDS: Funding your Post-Secondary Education' video on YouTube to learn more about all these opportunities.

Check out our CREATiveFUNDS series on YouTube.
Identify your goals

**CATEGORIZE.**
Think of goals you’d like to achieve in certain areas of your life. E.g. health, leisure, home and finance, relationships, personal growth and career.

**IMAGINE.**
Imagine you’re at your 85th birthday party with friends, celebrating the great achievements in your life. What did you achieve?

**STAGE.**
Brainstorm goals based on stages in your life. What do you want while at OCAD U? When you graduate? When you are mid-career?

The best goals are **S.M.A.R.T**

- **S**pecific and clear (summarized)
- **M**easurable (trackable progress)
- **A**chievable (challenging yet attainable)
- **R**ealistic (doesn’t overwhelm)
- **T**ime based (has a deadline)

<table>
<thead>
<tr>
<th>CATEGORIES</th>
<th>WRITE YOUR GOALS</th>
<th>COST</th>
<th>DEADLINE</th>
</tr>
</thead>
<tbody>
<tr>
<td>EDUCATION</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>CAREER</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>HEALTH</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>RELATIONSHIPS</td>
<td></td>
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</tr>
</tbody>
</table>

**SETTING GOALS**

It’s important to set goals to give yourself a destination and sense of purpose, to increase your self-esteem and confidence through accomplishment, and to supply you with opportunities for personal growth. To make it a little easier, try to identify goals in specific areas of your life (e.g. academic, career, health, etc) before making a plan to realize them.
WRITE YOUR GOALS USING S.M.A.R.T

Specific

Measurable

Achievable

Realistic

Time-based

GOAL 1:

GOAL 2:

TEST YOUR KNOWLEDGE

Circle the main options you can exercise to fund your post-secondary education?

- [ ] Financial Aid & Awards
- [ ] Student Employment
- [ ] Personal Contributions
- [ ] All of the above

Circle the OSAP website

- [ ] www.ontario.ca/osap
- [ ] www.osap.gov.on.ca
- [ ] Both

Does OCAD provide working opportunities for students on campus?

- [ ] True
- [ ] False
Understanding your relationship with money is the first and most important step to creating a successful financial plan.

If you don’t understand why you make the spending decisions you do, you’re putting yourself at risk for over-spending, scrimping, or impulse buying. Creating a financial plan is all about positives! It’s about becoming conscious and empowering yourself to make new and better financial decisions for your life. Start by challenging your ideas about money.
Are your attitudes about your money really yours?

Everyone grew up in an environment where there were some definite opinions about what money was about, what it was for, whether there was enough of it, and whether it was good or bad.

What were your family’s/friend’s/society’s views about money?

What is your current relationship with money?

Some attitudes you inherit may contribute to a positive relationship with money and some may not. Some may even conflict. Are you a saver who doesn’t know how to share? Or you’re generous but tend to overspend? The key to a healthy relationship with money is balance.

How do your inherited views contribute to how you treat money?

Feel free to use these words to better describe your views on money:

<table>
<thead>
<tr>
<th>HOARDING</th>
<th>WEALTH</th>
<th>SHARING</th>
<th>CONTROL</th>
</tr>
</thead>
<tbody>
<tr>
<td>FREEDOM</td>
<td>SECURITY</td>
<td>POWER</td>
<td>SUCCESS</td>
</tr>
</tbody>
</table>
What do you want your relationship with money to be?

Imagine you have the healthiest relationship with your money possible. What does it look like?

Assess your current beliefs, looking at where they came from and how they affect your money situation (e.g. not your parents’). How can you improve your relationship with money?

Watch CREATiveFund$ Video #3: ‘Understanding Your Relationship with Money’ and answer these questions to put your new knowledge to the test!

WWW.OCADU.CA/FAAVIDEOS
**KNOW YOUR NET WORTH**

Now that you know where you’re going, it’s helpful to get a clear idea of where you are now.

- Do you know how much money is in your accounts right now?
- Do you know what you own and what you owe?
- Do you know how much interest you’re earning or paying on your accounts?

Fill out the worksheet below to understand where you stand financially:

**YOUR ASSETS**

_SAVINGS / INVESTMENTS_

<table>
<thead>
<tr>
<th>CATEGORIES</th>
<th>NAME</th>
<th>BALANCE</th>
<th>INTEREST RATE%</th>
<th>OVER DRAFT</th>
<th>CASH LIMIT</th>
</tr>
</thead>
<tbody>
<tr>
<td>ACCOUNTS</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>INVESTMENTS</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>OTHER</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>TOTAL BALANCE</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>$</td>
</tr>
</tbody>
</table>
When you subtract all of your liabilities from all of your assets, you get your Net Worth.

If you have some debt, your Net Worth will be a negative number. That’s OK!

**YOUR LIABILITIES**

<table>
<thead>
<tr>
<th>CATEGORIES</th>
<th>NAME</th>
<th>BALANCE</th>
<th>INTEREST RATE%</th>
<th>LIMIT</th>
<th>MINIMUM</th>
</tr>
</thead>
<tbody>
<tr>
<td>CREDIT CARDS</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>LOANS</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>OTHER</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>TOTAL BALANCE</td>
<td>$</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**YOUR NET WORTH**

<table>
<thead>
<tr>
<th>ASSETS</th>
<th>LIABILITIES</th>
<th>NET WORTH</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>-</td>
<td>$</td>
</tr>
</tbody>
</table>

Fill in the blanks:
You should update your Net Worth statement every ____________ as you save money and ____________.

What are liabilities?
Understanding your cash flow is important because it lets you understand how money enters and leaves your accounts. Income comes in, and expenses go out as you pay bills, contribute to investments, or have any other costs. A statement of when cash comes in and when payments are made, so you're able to project your balance at the end of each month.
Use this calendar to track your incomes and expenses, and feel free to print extra ones so you can plan for future months!

SUN MON TUE WED THU FRI SAT

Fill in the blanks:

Understanding cash flow is important for artists and designers because

Watch CREATiveFund$ Video #5: ‘Cash Flow’ and answer these questions to put your new knowledge to the test!

WWW.OCADU.CA/FAAVIDEOS
Do you know exactly how much you spend on art supplies each month? What about groceries? Are you eating your way through your money? How much money do you have at the end of your month?

This section is designed to help you track and analyze your money, and create a spending plan that reflects what you want to spend on every month. There is no right or wrong answer, just as yourself: Is spending $230 every month on burgers and fries getting you closer to your goals?
WHY CREATE A BUDGET?

A budget helps you manage your money. It helps you gain control of how much money you get, spend and save. Prioritizing expenses and managing debt starts with a budget.

A budget can help:

- Pay off debt
- Build savings
- Keep you focused on your financial goals

Did you know?

More than 90% of Canadians who have a budget stick to it majority of the time (FCAC, 2015).

YOUR SPENDING

For a minimum of one month, record everything you spend. Look at your receipts and enter exact amounts.

MONTH

YEAR

<table>
<thead>
<tr>
<th>WEEK</th>
<th>TRANSACTION</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Cash/Debit/Credit</td>
</tr>
</tbody>
</table>

TOTAL

Use one line for each transaction, recording the date, type, and amount spent.
YOUR EXPENSES

After at least a month, evaluate your spending. Can you reduce your expenses to reach your financial goals faster? Compare your current expenses to your future spendings.

<table>
<thead>
<tr>
<th>Fixed</th>
<th>Varied</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>RENT + UTILITIES</strong></td>
<td><strong>TUITION / BOOKS / SUPPLIES</strong></td>
</tr>
<tr>
<td><strong>TRANSPORTATION</strong></td>
<td><strong>GROCERIES</strong></td>
</tr>
<tr>
<td><strong>TV / PHONE / INTERNET</strong></td>
<td><strong>LEISURE / ENTERTAINMENT</strong></td>
</tr>
<tr>
<td><strong>OTHER</strong></td>
<td><strong>CLOTHES + LAUNDRY</strong></td>
</tr>
<tr>
<td><strong>TOTAL FIXED EXPENSES</strong></td>
<td><strong>TOTAL VARIED EXPENSES</strong></td>
</tr>
</tbody>
</table>

After at least one month, analyze how much money you are making and spending. Do your expenses exceed your income? How much money are you spending in each category?

TEST YOUR KNOWLEDGE

Watch CREATiveFund$ Video #6: ‘Tracking and Budgeting’ and answer these questions to put your new knowledge to the test!

WWW.OCADU.CA/FAAVIDEOS

Why is it important to track your money and form a budget?
CREDIT & DEBIT

UNDERSTANDING THE BASICS

Credit describes the borrowing of money with the expectation of eventually paying it back. Debt is a measure of the credit you have already borrowed, and should be paid off as soon as possible, because it could negatively affect your net worth, and credit score.
TYPES OF CREDIT

There are different types of credit, like credit cards, loans (OSAP for example), or borrowing from friends or family. You can borrow money for a home, car, education, retirement, or business, but you can also borrow for smaller things, like using your credit card for a new pair of jeans.

TERMS TO KNOW

<table>
<thead>
<tr>
<th>PRINCIPLE</th>
<th>The amount you borrow</th>
</tr>
</thead>
<tbody>
<tr>
<td>LENDER</td>
<td>Who you borrow from (e.g. the bank, OSAP, your aunt, etc.)</td>
</tr>
<tr>
<td>INTEREST</td>
<td>Extra debt added on to the principal amount in exchange for the privilege of borrowing. The lender typically determines the amount of interest you pay (e.g. credit card interest is usually 12% - 19%)</td>
</tr>
</tbody>
</table>

When you look for money, you get rich. When you look for legacy, you get wealth.
- Gary Vaynerchuk

Fill in the blanks:

If you pay off whatever you’re charged to your credit card at the end of each month, __________________________________________

By paying off your balance each month on time, you help build your ________________________

What is a credit score and why is it important?
SAVING STRATEGIES

PAY YOURSELF FIRST
Save 5% - 10% of each paycheck. Consider saving as an expense.

MAKE IT AUTOMATIC
Set up automatic transfers of money into your savings each pay cycle or when using debit.

START EARLY
Save now. A $100,000 goal starts by saving $1.

VALUE YOURSELF
You deserve to be well-compensated for your education, experience, and quality of work.

SAVE AND REPAY DEBT
Save for emergencies to avoid accruing more debt. A line of credit is not an emergency fund.
DEBT REPAYMENT

Using this worksheet, you can track the monthly payments and interests that are contributing to your debt. If you work month-by-month, you can then figure out your Debt-Free Date, or the day when you will no longer owe debt!

DEBT FREE DATE:

<table>
<thead>
<tr>
<th></th>
<th>MONTHLY PAYMENT</th>
<th>INTEREST</th>
<th>PRINCIPLE OF LOAN</th>
</tr>
</thead>
<tbody>
<tr>
<td>JANUARY</td>
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<tr>
<td>FEBRUARY</td>
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<td>MARCH</td>
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<td>APRIL</td>
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<td>MAY</td>
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<td>JUNE</td>
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<td>JULY</td>
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<tr>
<td>AUGUST</td>
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<td>SEPTEMBER</td>
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<td>OCTOBER</td>
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<tr>
<td>NOVEMBER</td>
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<tr>
<td>DECEMBER</td>
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</tbody>
</table>

Terms to know

- **PRINCIPLE**: The amount you borrow
- **LENDER**: Who you borrow from
- **INTEREST**: Extra debt added on to the principal amount in exchange for the privilege of borrowing.

Fill in the blanks:

Compound interest is ________________________

What’s one of your savings goals?

Why do you want to save early?

Watch CREATiveFund$ Video #8: ‘Savings’ and answer these questions to put your new knowledge to the test!

WWW.OCADU.CA/FAAVIDEOS
INVESTING & SAVING

Where do you currently save your money? It’s important to understand the differences between savings accounts and investments, like TFSAs, RESPs, and mutual funds.

STEPS TO INVESTING

ESTABLISH GOOD MONEY HABITS
Use the other sections of this book to make sure you’re able to put away a chunk of money without it negatively affecting your cash flow, budget, or emergency fund.

DETERMINE YOUR TIME HORIZON
Short-term goals (like tuition) are usually less than 5 years away. Mid-term goals (like buying a house) are usually 5-10 years away. Long-term goals (like retirement) are usually farther than 10 years away.

RESEARCH WAYS TO SAVE & INVEST
Compare the advantages and characteristics of stocks, mutual funds, savings accounts, GICs, bonds, and other forms of investments to see which is best for you.

DETERMINE YOUR TOLERANCE FOR RISK
Are you most comfortable with low-risk, medium-risk, or high-risk?

SELECT YOUR INVESTMENTS
Consider the amount of money you need, the time you have to invest, and the different speeds at which investments make money.

MONITOR YOUR INVESTMENTS’ PERFORMANCE
Monitor the status of your money, as investments can grow more or less depending on the market, time of year, company activity.
TIPS FOR PROTECTING YOURSELF

ESTABLISH GOOD MONEY HABITS
Compare products between banks (like credit cards) to determine which has the best feedback from customers, rewards for you, interest rates, etc.

PREVENT FRAUD
Don’t share your debit or credit PINs, passwords, or cards.

REVIEW YOU CREDIT REPORT
Check your credit report annually for unusual activity on your accounts.

PROTECT YOURSELF THROUGH INSURANCE
Consider insurance for things you may want to protect: health, life, business, car, home, and tenant insurances are all available and can protect you in the event of an emergency.

DETERMINE YOUR TIME HORIZON
Consider the amount of money you need, the time you have to invest, and the different speeds at which investments make money.

Remember
If you’re a full-time student at OCAD U, you automatically have Health & Dental insurance. If you’re a part-time student, you have the option of opting in.

TEST YOUR KNOWLEDGE

Watch CREATiveFund$ Video #9: ‘Investing’ and answer these questions to put your new knowledge to the test!

WWW.OCADU.CA/FAAVIDEOS

Fill in the blanks:
Real estate property usually builds __________ as time passes.

What is a tax sheltered plan? Name two examples.

<table>
<thead>
<tr>
<th>What is a tax sheltered plan? Name two examples.</th>
</tr>
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<tbody>
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<td></td>
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</tbody>
</table>
REACHING GOALS

50

MAKING A PLAN

Continue to update the worksheets in this book as your situation changes! Together, these ten sections will give you the foundation to make an informed financial plan!

STAY MOTIVATED!

- Review and update your goals regularly
- Post your goals everywhere! Make it visual!
- Set small goals, check them out, and reward yourself as you complete them
- Adjust what isn’t working
- Take breaks and let your goals be flexible
- Get help when you need it
- Keep good financial records and track your progress
- Think positively about all the work you’ve done and the progress you’ve made
- Work with others and share the rewards
- Enjoy the journey AND the destination!

“Start by doing what’s necessary; then do what’s possible; and suddenly you are doing the impossible.”

- Francis Assisi
TEST YOUR KNOWLEDGE

Watch CREATiveFund$ Video #9: ‘Investing’
and answer these questions to put your new knowledge to the test!

WWW.OCADU.CA/FAAVIDEOS

Fill in the blanks:

There are five parts of a good financial plan:

___________________________,
___________________________,
___________________________,
___________________________, and
___________________________.

What are the three most valuable tips (in your opinion) for managing your money and maintaining a financial plan?

___________________________.
___________________________.
___________________________.
FINANCIAL AID & AWARDS

Scholarships, Awards, Bursaries

SCHOLARSHIPS
• Automatic consideration in years 1, 2, and 3 (no application)
• Based on grades earned during the fall/winter terms
• Ranked by mark, results are posted in the spring
• External and graduate scholarships are also available

AWARDS
• Offered only at the 4th year level
• Application required
• No minimum grade; based on the quality of your work
• Juried at the end of the year, results announced in May

BURSARIES
• Available at all year levels; application required
• Financial need; priority is given to students on OSAP

Work Study
You can apply to work on campus through the Institutional Work Study Program (IWSP). Some of the perks include:
• Flexible hours and above-minimum-wage
• Relevant experience; only art and design jobs are posted

IMPORTANT: You need to apply for IWSP approval before you can apply for jobs through the Talent Network.

OSAP
Follow these tips for The Ontario Student Assistance Program (OSAP)
• Apply for OSAP as soon as you can
• Check your status online to track your funding
• Apply by our recommended deadline to get funding in time
• Update Financial Aid if you change your course load

You can access the application at www.osap.gov.on.ca
Contact the NSLSC at 1-888-815-4514 for more info

FINANCE

Where to Pay Fees
You can pay your tuition and any outstanding fees at the Finance department at 230 Richmond St, level 7.

Tax Forms
OCAD U issues tax forms to students via the my.ocadu.ca portal every February.

Doing your Taxes
You can hire a professional to do your taxes (H&R Block has student discounts) or pick up a package from the Post Office. You can also download the forms from Canada Revenue Agency (CRA) website.

HEALTH & DENTAL PLAN

OCAD U offers a great Health & Dental plan.

This plan is mandatory for full-time students; however, you can opt out of one or both plans if you provide proof that you are covered under another plan. This must be done by the deadline on the Student Centre section of the www.ocadu.ca website.

You can also opt into one or both of the plans (if you are a part-time student or a student who would like family/dependent coverage). You can also coordinate the student plan with your parents' plan.

IMPORTANT: For more information, contact the Health & Wellness Centre.
Financial Aid Checklist

The Financial Aid & Awards office offers a number of programs and resources to help students navigate money management during their time at university and beyond.

Use this checklist to make sure you’re using all the resources available to you!

- Estimate your expenses and plan out how you will pay for your post-secondary education
- Watch our CREATIVEFund$ videos at ocadu.ca/faavideos
- Apply for OSAP or other loan programs as needed
- Apply for bursaries and scholarships (if applicable)
- Meet with an advisor to develop a budget and learn some budgeting tips and tricks
- Have your OSAP directed to the school and/or pay your tuition by the tuition deadline to not incur a late fee
- For OSAP students: Monitor your online application status to ensure everything is in order
- Apply for the Work-Study Program or jobs through the Talent Network
- Opt into, or out of, the Student Health/Dental Plans

Contact

STUDENT UNION
INFO@OCADSU.ORG • 416-977-6000 ext. 241
Free legal advice • Free food pantry • Opportunities to get involved

FINANCIAL AID & AWARDS
FINANCIAL@OCADU.CA • 416-977-6000 ext. 250
Apply for bursaries • Help budgeting • Apply for work study program • Get emergency help • Learn about scholarships and awards

STUDENT ADVISING CENTRE
ADVISING@OCADU.CA • 416-977-6000 ext. 4022
Academic advising • Change my major • Declare a minor • Understand degree requirements • Drop a course • Part-time study • Academic probation • Transfer credits • Staying on track

STUDENT WELLNESS CENTRE
SWC@OCADU.CA • 416-977-6000 ext. 260
Improve my motivation • Stay social • Managing anxiety and stress • Increase my energy level • Feel hopeful and positive

WRITING & LEARNING CENTRE
WLC@OCADU.CA • 416-977-6000 ext. 229
Help with note taking • ESL support • Improve writing • Cite resources • Organize ideas • Time management • Keep up with reading • Research skills • Improve critiques
A great financial plan allows you to do what you love most: make great work. This book has ten chapters intended to help you better navigate your finances while in university and beyond.