

Section III: Financial Aid and Awards

Quality education is costly, although it will bring far greater returns than many other investments. At CMU our desire is to make quality post-secondary education affordable and accessible to students. We encourage students to explore all financial resources available to them both within CMU (scholarships, bursaries, on-campus jobs) and beyond (scholarships, awards, bursaries, and student aid).

Scholarships, Bursaries, Grants, and Awards

CMU is grateful to the many individuals and organizations who have provided funds for the many scholarships, bursaries, grants, and awards that are distributed each year.

1. Scholarships

CMU offers a variety of scholarships to students. Normally, scholarships are awarded based on merit. They are available to students in full-time attendance at the Shaftesbury campus.

Full-time attendance is defined as either 9 or 12 credit hours per semester as determined by the particular scholarship. Eligibility is restricted to credit hours taken at CMU or through Menno Simons College (MSC) to a maximum of one course through MSC per semester. In a situation where a CMU program requires courses from another university to meet requirements that cannot be met by courses at CMU, the student may appeal this ruling by submitting a Credit Hour Requirement Exemption Request (studentcmu.sharepoint.com/sites/StudentFinance). If a credit appeal is granted, a student will receive continuing eligibility as though they had fulfilled the award requirements.

It is possible for students to receive more than one scholarship unless otherwise stated. The total amount of money that CMU awards to any student will not exceed \$5,000 per school year, with exceptions noted under specific awards. Any student in an undergraduate degree will be limited to four academic years of scholarships and financial aid from CMU for a three-year degree and five years for a four-year degree. See each award for exceptions. Scholarship and merit amounts awarded to CMU students will be applied towards the students' tuition fees and other costs at CMU in two equal amounts in September and January. When the award is funded by a specific donor, a letter of thanks to the donor(s) is

required to release the funds to the student's CMU account.

Students are encouraged to apply for scholarships, bursaries, and grants that are available through government, business, community and faith community related sources. Admissions, Student Life, and Financial Aid staff will help provide information about such scholarships. Scholarships received by a student from sources outside of CMU do not disqualify a student from receiving a CMU scholarship or count toward the \$5,000 maximum.

Scholarships, merit awards, and other financial aid are given to undergraduate students during the fall and winter semester of the academic year.

For CMU spring/summer credit hours to qualify for credit hour award criteria, the following steps must be followed:

- Courses must all be taken within the calendar period, starting May 1 and ending April 30.
- Spring/summer semester courses taken prior to the fall and winter semesters can be used to make up needed credits for either of the upcoming fall or winter semester. For example, a 3 or 6 credit hour practicum taken between May and August can be added to the subsequent fall or winter semester should a shortage of credits needed to receive the award occur in either or both semesters.
- If a student expects to meet the credit hour requirement using spring/summer credits, a Credit Hour Requirement Exemption Request must be submitted. The request should state how the student plans to use the spring/summer courses in one or both upcoming semesters.

Guidelines for Maintaining Renewable Awards

Some scholarships are renewable, provided a student maintains the required Grade Point Average (GPA), credit hour requirements, and other conditions of the awards. For merit awards, this includes continuing in the program of study or on the athletic team.

If a student does not meet the 3.5 GPA requirement for a renewable award in one academic year but achieves a GPA of 3.0 or higher and maintains the other requirements, one half of the scholarship will be granted in the next academic year. If credit hour requirements are not met in one year but 3.5 GPA is met, then one half of the scholarship will be granted. See each award for exceptions to this general rule.

If a student does not meet the requirements for a renewable award for two years in a row, the student is disqualified from that award.

1.1. Academic Entrance Scholarship

(See 1.1.3. for information on Home School Entrance Scholarships)

1.1.1. Academic Entrance Scholarship for Students beginning in Fall Semester (September–April)

Academic Entrance Scholarships are given to full-time students based on academic achievement. This scholarship is available to students who have matriculated grade 12 and are Canadian citizens or equivalent. Academic Entrance Scholarships are available only to applicants to CMU Shaftesbury Campus programs who have completed high school within the previous five years but have completed no more than 9 credit hours at another post-secondary institution. No additional application for this scholarship is necessary. Students whose CMU application materials (application form, relevant official transcript, application fee) have been received by February 28 will be considered for this scholarship.

An average percentage on marks of CMU approved Grade 12 courses used to meet CMU admission requirements will be calculated to assess scholarship eligibility for students who have already completed Grade 12.

For students completing their grade 12 year, the percentage will be calculated based on the top five CMU approved courses (listed on the CMU website) taken in Grade 11. Students who are awarded an Academic Entrance Scholarship based on Grade 11 marks must successfully complete high school. The scholarship will be revised based on the new admission average obtained using final Grade 12 courses. Final Grade 12 transcripts must be received by July 31 or the students will not receive their scholarships.

The full amount of each Academic Entrance Scholarship will be awarded provided the recipient is registered at CMU for 12 or more credit hours each semester.

Scholarships are awarded according to the following scale based on the calculated average outlined above and applied to the student's account in equal amounts each semester:

Averages	Amount of Award
95%–100%	\$3,000
90%–94.9%	\$2,000
85%–89.9%	\$1,000

When the award is funded by a specific donor a letter of thanks to the donor(s) is required to release the funds to the student's CMU account.

1.1.2. Academic Entrance Scholarship for Second Semester (January–December)

Students who begin their CMU studies in January and whose CMU application materials (application form, relevant official transcript, application fee) have been

received before November 30 are eligible for Academic Entrance Scholarships. Students will receive the following scholarships according to averages calculated on approved courses used to meet CMU admission requirements:

Averages	Amount of Award
95%–100%	\$3,000
90%–94.9%	\$2,000
85%–89.9%	\$1,000

The award will be given to the students during the winter semester and following fall semester, divided equally between them, provided the student is registered for 12 or more credit hours each semester.

1.1.3. Entrance Scholarships for Home-Schooled Students

Home-schooled students who present official transcripts from provincial education authorities and/or any transcripts and documents that can be properly evaluated for grading will be granted an award on those transcripts for Academic Entrance Scholarships under section 1.1. The Admission Coordinator will make the discernment concerning what can be properly evaluated.

If a home-schooled student cannot provide transcripts that can be properly evaluated, they may request consideration for academic entrance scholarships to be awarded based on interview processes. The Director of Admissions will arrange an interview for the student with a faculty member and an awards committee member. The interview will consist of a set of questions to the student, whose responses will provide the basis for assessing an average grade for determining the amount of the entrance scholarship. The faculty member may request that the student also bring in a sample of previously written work.

1.1.4. Entrance Scholarships for Transfer Students

Academic entrance awards are also given to transfer students who are transferring from other Canadian Universities and Colleges only. Transfer students are eligible to receive an Entrance Scholarship based on their previous academic achievement. Scholarships are based on the cumulative GPA attained at their previous institution over a minimum of 18 credit hours. Students need not apply for these awards but must submit CMU application requirements by May 31. The scholarship amount will be \$1,000 for a CGPA of 3.5 or higher (4.5 GPA scale) or 3.3 or higher (4.0 GPA scale). The award will be given to students during two consecutive semesters and divided equally for each semester. Transfer students starting in January must submit CMU application requirements by November 30 to be eligible for this scholarship. Students starting at CMU with a previously completed degree elsewhere are not eligible for this award.

1.2. Leadership Scholarships

CMU annually awards four leadership scholarships worth up to \$14,000 allocated over a four-year period. This award is renewable at \$3,500 each of these years. This is awarded to students who demonstrate significant leadership ability, academic excellence, personal character, service, and vision. These scholarships are available to applicants to CMU's Shaftesbury campus programs who have completed high school within the previous five years and who have completed no more than 9 credit hours of post-secondary education.

Applicants must include an essay, answering specific questions around leadership. A personal résumé and two letters of nomination must also be submitted with the application. The above materials, plus CMU application materials (application form, relevant official transcript, and application fee) must be received by February 28 to be eligible. Application forms are available by contacting the Admissions Office or on the CMU website.

The Leadership Scholarships will be awarded as follows:

- A reply to offer and deposit by stated deadlines are required as scholarship acceptance. Failure to submit these constitutes declining the award.
- Students registered for 12 credit hours each semester will receive up to \$3,500 during their first year of study, one half in September and the other in January.
- This award is renewable for an additional three years at up to \$3,500 per year (one half per semester). A student must maintain a GPA of 3.5 or higher, remain in 12 or more credit hours per semester, complete a Student Intention form and submit a 1000-word essay by April 30 of their current year. The essay must articulate new insights on leadership, summarizing how they have given leadership at CMU in the past year, and discussing how they plan to be in formal leadership at CMU in the coming year. One letter of support written by a CMU faculty/staff person substantiating the student's leadership contributions at CMU must accompany the submitted materials.
- If a student does not qualify to renew this award 2 years in a row, the student is disqualified from the award.
- Students who receive a Leadership Scholarship are **not** eligible to receive an Academic Excellence Scholarship or highest GPA scholarships but will be recognized for their academic achievements on their transcript. The total amount received for all scholarships and merit awards cannot exceed \$5,000 for each year.
- Two leadership scholarship recipients will be chosen to receive the Kay and Lorne Dick Excellence in Scholarship Fund. These students need to have completed 48 credit hours of study and will receive a total of \$5,000 for this achievement in that year (\$3,500 as others do, plus \$1,500 extra).

- It is possible to defer this scholarship for one year, provided all the eligibility conditions are met. When a Leadership Scholarship is deferred the financial aid office must be notified.
- When the award is funded by a specific donor, a letter of thanks to the donor(s) is required to release the funds to the student's CMU account.

1.2.1. Leadership Merit Awards

CMU awards four one-year Leadership Merit Awards valued at \$1,000 each to students who have applied for, but not received Leadership Scholarships. Students awarded a Leadership Merit Award must meet the criteria for the Leadership Scholarship to qualify for this award. No additional application is necessary.

1.3. Merit Awards

Students entering CMU who have 30 credit hours or less of post-secondary education may be eligible to receive a program merit award for their leadership roles or contributions in the areas of music, business, athletics, science, or general academics. These awards may be received in addition to Academic Entrance Scholarships. Students may receive an Athletic Award as well as another merit award; however, students may not receive more than one merit award other than Athletics. CMU application materials (application form, relevant official transcript, and application fee) as well as any application material related to the award must be received by February 28 to be considered. Application forms are available to current CMU applicants on their application portal.

These awards (with the exception of CMU Blazer Athletic Merit Awards) are valued at a maximum of \$4,000-\$6,000 each, allocated over a four-year period. Students will receive \$1,000 or \$1,500 (one half in September and the other in January) per year of these renewable awards. For a student to renew these awards they must continue to meet the criteria of the award and submit a completed Student Intention Form by April 30.

The following applies to all merit awards:

- Applications for awards for due February 28.
- Applicants must have applied to CMU including a recent transcript to be eligible.
- Merit awards are available to students entering CMU who have previously completed no more than 30 credit hours of post-secondary education.
- Merit award applications must be submitted for each award the student is applying for.
- A reply to offer and deposit by stated deadlines are required as scholarship acceptance. Failure to submit these constitutes declining the award.
- It will be possible to defer a merit award for one year. When a program merit award is deferred the financial aid office must be notified.

- Academic, Business, Music, and Science Merit awards are mutually exclusive awards.
- The requirements to maintain eligibility and receive the merit awards are listed below. Exceptions to any of these will be stated below the specific merit award:
 - Maintain 9 credit hours per semester for the fall and winter semesters.
 - Remain in the program for which the merit award was given.
 - Achieve a GPA of 3.5.
- When the award is funded by a specific donor, a letter of thanks to the donor(s) is required to release the funds to the student's CMU account.

1.3.1 Academic Merit Awards

Each year CMU recognizes four students who have a particular aptitude and desire to pursue Christian University studies. These awards have a maximum value of \$4,000 each, allocated over a four-year period, and renewable at the rate of \$1,000 per year (one half per semester).

Students applying for an Academic Merit Award must submit a 500-word essay on one of the following topics, which are drawn from CMU's vision statement:

- Educating for Peace-Justice. CMU is a learning community committed to Peace and Justice both in practice and in teaching. In 500 words explain your understanding of peace and justice as it relates to your own experience. How do you plan to continue to work towards a deeper understanding and practice of peace and justice during your time at CMU?
- Learning through Thinking and Doing. CMU is a learning community that believes it is shaped through theoretical as well as experiential learning (e.g., practica, internships). In 500 words share how an experience you had enhanced your understanding of something you were learning in the classroom. What experiences do you hope will shape your learning and living at CMU?
- Generous Hospitality... Radical Dialogue. CMU is a learning community that explores different dimensions of the Christian faith, our world, and life in it. Our invitational community encourages open and respectful interaction among individuals, groups, and organizations with different cultural backgrounds and worldviews. In 500 words, describe your understanding of what it means to explore dialogue within such diversity and why diverse dialogue is important. How do you imagine your participation in such a diverse community? How might this bring hope for our world?

Students applying for this award must also secure and submit a nomination from a supervisor or mentor. Students must submit their essays and nomination forms together with their admission applications, transcripts,

and application fees by February 28 to be eligible for the award.

These awards are renewable, provided the recipient takes 9 or more credit hours per semester and maintain a cumulative GPA of 3.5 or higher.

1.3.2. Music Merit Awards

Each year CMU recognizes students gifted in music by offering four awards based on musical ability. These awards have a maximum value of \$6,000 each, allocated over a four-year period, and renewable at the rate of \$1,500 per year (one half per semester).

Students applying for these awards must submit a letter of nomination from a music instructor and complete an audition. Students must include a 2-3 paragraph (roughly 250 word) essay on what inspires and motivates them to pursue studies in music, past experience in music and future goals. It is required that students receiving merit awards in music successfully gain admission to CMU School of Music and register either in a Music degree program or take a music major within a BA degree.

These awards are renewable, provided recipient takes 9 or more credit hours per semester, continue to meet the criteria of their award, and maintain a cumulative GPA of 3.5 or higher.

1.3.3. Scouting Awards

In addition to the above Music Merit Award, there will be additional entrance and returning awards given annually to gifted musicians as Scouting Awards. The purpose of these awards will be to attract new students, including transfer students. Amounts normally awarded in this way each year will be \$500, \$750, or \$1,000.

Students need not apply for these awards. Faculty in the music department will nominate students for these awards and follow the procedure outlined above for final determination. Criteria used will be similar to criteria for music merit scholarships (i.e., a 3.5 GPA or a 70% or higher incoming high school grade, continuing GPA at CMU of 3.5). Contact the Admissions Department, Financial Aid Office, or CMU School of Music Department for details.

When the award is funded by a specific donor, a letter of thanks to the donor(s) is required to release the funds to the student's CMU account.

1.3.4. Business Merit Awards

Each year three Business Merit Awards are awarded to recognize students who are business-minded and who desire to enter a business program at CMU. These awards have a maximum value of \$6,000 each, allocated over a four-year period, and renewable at the rate of \$1,500 per year (one half per semester).

Eligibility requirements are as follows:

- A completed application form.
- An academic entrance average of 80% over three academic subjects including either Pre-Calculus Math 40S or Applied Math 40S (or equivalents), and English, with a minimum grade of 60% in each. Students who have not completed the math requirement may be considered on a case-by-case basis for the entrance award.
- A 250-word statement on what inspires you to pursue studies in Business at CMU.
- A nomination regarding your suitability for study in the Redekop School of Business (see nomination form for details).
- Registration in a minimum of 9 credit hours, including required business courses, in each of fall and winter semesters.

Students entering as transfer students into the Redekop School of Business at a second- or a third-year level may also receive this award. The number of credits transferred for such students would determine the number of years of their eligibility.

These awards are renewable, provided recipients take 9 or more credit hours per semester, continue to meet the criteria of their award, and maintain a cumulative GPA of 3.5 or higher.

1.3.5. Science Merit Awards

Two Science Merit Awards, at a maximum of \$6,000 over four years (\$1,500 per year), recognize students who are science-minded and who desire to enter a science program at CMU.

Students applying for these awards must submit a letter of nomination from a science instructor. Students must include a 2-3 paragraph (roughly 250 word) answering a question provided by science faculty.

These awards are renewable, provided recipients take 9 or more credit hours per semester, continue to meet the criteria of their award, and maintain a cumulative GPA of 3.5 or higher.

1.3.6. CMU Blazer Athletics Merit Awards

Athletic Merit Awards are available to CMU student athletes. To be considered students must be invited by a CMU coach to join a CMU Blazers team and be recommended by a CMU coach for an Athletic Merit Award. Athletic Merit Awards range from \$500 to \$3,000 per student. Amounts offered will be divided between the fall and winter semesters.

Additional award criteria are as follows:

- Awards may be given to new or returning athletes.
- Awards are non-renewable but coaches may choose to give the same athlete a new award each year.

- Returning student-athletes must be in good academic standing, all student-athletes must be registered in at least 9 credit hours per term.
- Recipient of this award must be a member of and have signed a commitment to a CMU varsity team/accepted to that varsity team.
- The reply to offer and deposit requirements may not apply in the same way to this merit award as it does to other merit awards.

1.4. Academic Excellence Scholarships for Returning Students

Academic Excellence Scholarships for Returning Students worth \$1,000 are awarded at the end of each academic year and are based on academic performance. Full-time students registered in 12 credit hours in each of the fall and winter semesters and who achieve a minimum GPA of 3.8 over those semesters will be considered for this award. Students in a four-year program will be considered for this scholarship for the three years after completing their first year of studying at CMU. Students in a three-year program will be considered for this scholarship for the two years after completing their first year of studying at CMU. Scholarships are credited to students' accounts for tuition and other fees in two equal instalments in September and January. No application is necessary.

Full-time students who begin in January, are registered for 12 credit hours for each of their first two semesters (for a total of 24 credit hours) and achieve a 3.8 or higher will be eligible for academic excellence scholarships for the upcoming academic semester of study.

When an Academic Excellence Scholarship for Returning Students is funded by a specific donor a letter of thanks to the donor(s) is required to release the funds to the student's CMU account.

1.4.1 Highest GPA Awards

Students who have completed 12 credit hours of course work in each of the previous consecutive fall and winter semesters are eligible to receive the "Highest GPA Scholarship" in place of their Academic Excellence Scholarship and follows the same criteria as the Academic Excellence Scholarship. If they have declared their program, they are eligible for that area award or are eligible for the "Year One" scholarship if they have not declared a program of study and have completed 30 credit hours or less of course work at CMU.

The number of credit hours students take will not gain them an advantage for highest GPA scholarships. For example, if a person takes 24 credit hours and has a GPA of 4.13 and another student takes 30 credit hours and has a GPA of 4.12 (both in the area of music), the person with the 4.13 GPA will receive the highest GPA award in music.

Award Area	Amount of Award
Year One program	\$2,000
Business or Communications Major	\$2,000
Humanities or BTS Major	\$2,000
Social Sciences or Sciences Major	\$2,000
Music program	\$2,500
Music program (second highest)	\$1,500

When a Highest GPA Award is funded by a specific donor, a letter of thanks to the donor(s) is required to release the funds to the student's CMU account.

1.5. Returning Student Leader Award

CMU values its student leaders and their contribution to campus life. The Returning Student Leader Award recognizes the additional work student leaders take on which can limit their ability to achieve academically or gain employment off campus. CMU offers eight Returning Student Leader Awards worth \$750 (one half per semester).

Eligibility Criteria:

- Must have served the CMU community in a formal leadership role in the current year (RA, CMUSC, Student Navigator, team captain, etc.)
- Must be serving the CMU community in a formal leadership role for the coming year and be enrolled in 9 credit hours or more per semester in the year they apply and the year they receive the award.
- Should have a GPA between 2.0 and 3.79 for the current year, over a minimum of 9 credit hours per semester.
- Students who are offered a Leadership Scholarship, Academic Excellence or Highest GPA scholarship for the upcoming year are not eligible for this award.
- Students must submit a completed application by April 30.
- Applications must include a 250-500 statement describing their leadership involvement, how it has had an impact on others and what they have learned from their leadership experience.
- A student may receive this award more than once.

When the award is funded by a specific donor, a letter of thanks to the donor(s) is required to release the funds to the student's CMU account.

1.6. Donor Funded Scholarships

In addition to CMU scholarships and awards, private donors have created scholarship and bursary funds for CMU students. Income from these funds will be awarded to students based on merit and, in some cases, additional criteria set by the donor. In some cases, students must complete a separate application to be considered for donor-designated scholarships and bursaries. Questions about these scholarships and bursaries can be sent to the financial aid office. A letter of thanks to the donor(s) may be required to release funds to the student account.

- Anni (Dyck) Wiebe Memorial Scholarship
- Richard Penner Arts and Science Scholarship
- Anne and Al Loewen Creative Prize
- Dr. Robert Janzen Memorial Scholarship
- J.B. Toews Historical Commission Scholarship

2. Bursaries

Bursaries are awarded primarily based on financial need and satisfactory academic standing. An application for bursary assistance is required and for domestic students can be submitted only after receiving a letter of acceptance to CMU. International students will be eligible to apply for bursaries after they have begun their studies at CMU. For the fall semester the applications will be available April 1 (or the following business day), and they will be due July 20 for domestic students and May 31 for international students. For the winter semester, applications will be available starting October 15 and are due November 10. Students will be notified if they have received a bursary prior to the beginning of the semester to which the bursary application pertains. Bursary amounts normally range from \$500 to \$3,000, and they are not normally considered part of the \$5,000 scholarship cap.

Students will be required to complete a CMU bursary application. A Canadian student must also submit a Provincial Student Financial Aid Assessment and award information to qualify. International students are eligible for student bursaries and in addition to the bursary application must submit a budget needs assessment.

When a bursary is funded by a specific donor, a letter of thanks to the donor(s) will be required to release the funds to the student's CMU account.

2.1 Indigenous Student Bursaries

Bursaries of \$1,000-\$3,000 each are available to Indigenous students beginning their studies at CMU. Applicants must complete an application including a 500-word essay on learning in community and have one letter of nomination. Students applying must enroll in at least 9 credit hours at CMU, have an entrance average of no less than 75%, demonstrate financial need, and must self-identify as an Indigenous person in Canada.

CMU also partners with Indspire Building Brighter Futures to offer three awards. See indspirefunding.ca/canadian-mennonite-university for more detail. Students cannot receive both a CMU bursary and a CMU-funded Indspire award.

3. Faith Community Matching Grants

Some faith communities encourage their students to attend Mennonite/Christian post-secondary institutions by providing bursary, grant, or education funds to support their students.

- CMU will match faith community funds up to \$500 per school year (a maximum of \$250 per semester) for Canadian students and up to \$1,000 per school year (a maximum of \$500 per semester) for international students.
- This program is available for the fall and winter semesters.
- A student must be considered full-time (9 credit hours in each of the fall and winter semesters).
- Credit hours at any institution other than CMU will be excluded when determining a student's eligibility.
- Returning students must be in good academic standing (minimum GPA of 2.0).

The onus is on the student to request these matching funds by completing the student portion of the Faith Community Matching Grant application and instructing their faith community to submit their portion of the application. Forms will be accepted starting June 1 for the following September. Funds arriving without an application will not be accepted for this program. For a student to receive the matching grant the faith community must send the money payable to CMU. Funds are limited and will be given out on a first come, first served basis. A portion of the funds for this program will be reserved for students starting in January.

4. Camp Wage Subsidy

Students may apply for a Camp Wage Subsidy if they have been a full-time (9 credit hours per semester) student during the academic year immediately preceding the summer months in question and return to CMU as full-time students immediately after the summer months in which the camp work was completed. Students are required to apply for this subsidy prior to the end of the school year in April and submit a verification report from the camp when they return in September. Students will also be required to attend a meeting with a representative from the Admissions department to discuss what it means to represent CMU in this role and to receive CMU apparel and printed information. This subsidy is available to students who have worked at camp for four or more weeks in a given summer and have a GPA of 2.0 or higher. Payment will be based on the actual number of weeks worked and will vary based on the number of applications and available budget. Application forms and further information is available from the financial aid office.

5. Employment on Campus

There are many campus jobs for students. Students who work an average of five hours per week can earn upwards of \$800 per semester, \$1,600 per school year. All students enrolled at CMU are eligible for campus employment. Students enrolled full-time (9 credit hours per semester) will receive higher consideration. Jobs are awarded based on qualifications, prior experience and other considerations. A detailed work resume must be

submitted along with an application. Applications are available through the student portal/hub. Job applications submitted prior to the final day of the winter semester will receive priority consideration for returning students. In some cases, financial need could be considered when determining employment.

Federal and Provincial Student Aid

Canada Student Aid

CMU is recognized as a designated educational institution under the Canada Student Loan Program. Applications can be found online through the student aid web site of your province or territory. For more information visit: canada.ca/en/services/benefits/education/student-aid/grants-loans/province-apply.html.