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FINANCIAL PLANNING FOR  
ARTISTS & DESIGNERS

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# 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 pay my credit card balance in full every month

- Always
- Usually
- Sometimes
- Never

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

- Always
- Usually
- Sometimes
- Never

## I know who to talk to for help with my finances

- Always
- Usually
- Sometimes
- Never

## I typically have money saved for emergencies

- Always
- Usually
- Sometimes
- Never

## I understand how credit works and know my credit score

- 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

## POINT SYSTEM

- 10** - Always
- 8** - Usually
- 4** - Sometimes
- 0** - 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!

# 01

## GETTING HELP



## FINANCIAL AID & AWARDS

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!



# 02

## SETTING GOALS



### 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!

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.

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.

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 four 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.

# 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!

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.

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.

SIX

## SAVINGS & RESPs

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!

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# Student Employment

EIGHT

## 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.



NINE

## 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  
**'CREATiveFUND\$ -  
Funding your Post-Secondary  
Education'**  
video on YouTube to learn  
more about all these  
opportunities.

FINANCIAL AID & AWARDS'

# CREATIVE FUNDS SERIES

Check out our CREATiveFUND\$ series on YouTube

## 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.

# 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)

CATEGORIES	WRITE YOUR GOALS	COST	DEADLINE
EDUCATION			
CAREER			
HEALTH			
RELATIONSHIPS			

Pick top two of your goals from the previous page and plan them out with the S.M.A.R.T system

GOAL 1:

S.M.A.R.T

WRITE YOUR GOALS USING S.M.A.R.T

SPECIFIC

MEASUREABLE

ACHIEVABLE

REALISTIC

TIME-BASED

GOAL 2:

S.M.A.R.T

WRITE YOUR GOALS USING S.M.A.R.T

SPECIFIC

MEASUREABLE

ACHIEVABLE

REALISTIC

TIME-BASED

# TEST YOUR KNOWLEDGE

Watch  
**CREATiVeFund\$ Video #2: 'Funding Your Post-Secondary Education'**  
and answer these questions to put your new knowledge to the test!

**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**

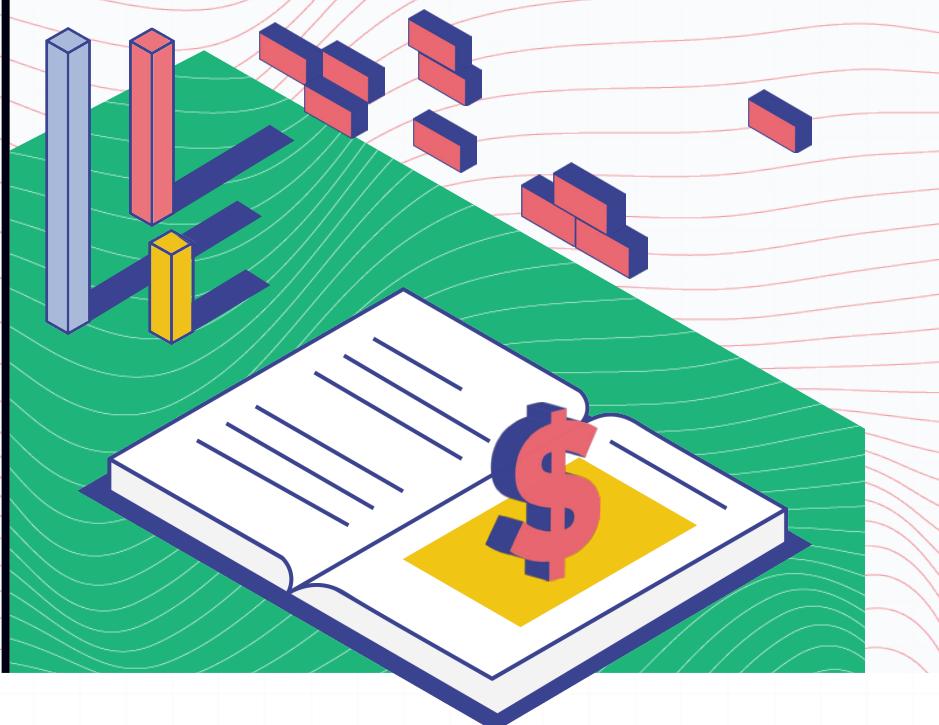
- [www.ontario.ca/osap](http://www.ontario.ca/osap)
- [www.osap.gov.on.ca](http://www.osap.gov.on.ca)
- Both

**Does OCAD provide working opportunities for students on campus?**

- True
- False

# 03

## FOUNDATIONS



### UNDERSTANDING YOUR RELATIONSHIP WITH MONEY

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?**

20

# 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?**

21

**How are your views different than the people around you?**

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

HOARDING	WEALTH	SHARING	CONTROL
FREEDOM	SECURITY	POWER	SUCCESS

## 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?

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22



## TEST YOUR KNOWLEDGE

Watch

**CREATiVeFund\$ Video #3:  
'Understanding Your Relationship with Money'**  
and answer these questions to put your new knowledge to the test!

**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?**

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# 04

## NET WORTH



## 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

CATEGORIES	NAME	BALANCE	INTEREST RATE%	OVER DRAFT	CASH LIMIT
ACCOUNTS					
INVESTMENTS					
OTHER					
<b>TOTAL BALANCE</b>		\$			

## YOUR LIABILITIES

LOANS / LINES OF CREDIT

CATEGORIES	NAME	BALANCE	INTEREST RATE%	LIMIT	MINIMUM
CREDIT CARDS					
LOANS					
OTHER					
<b>TOTAL BALANCE</b>		\$			

26

## YOUR NET WORTH

ASSETS	LIABILITIES	NET WORTH
	-	= \$

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!

# TEST YOUR KNOWLEDGE

Watch

CREATiiveFund\$ Video #4:  
'Net Worth'

and answer these questions to put your new knowledge to the test!

### Fill in the blanks:

You should update your Net Worth

statement every \_\_\_\_\_

as you save money and

### What are liabilities?

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# 05

## TRACKING

### CASH FLOW

Understanding your cash flow is important because it lets you understand how money enters and leaves your accounts. Income comes in, then goes out as you pay bills, contribute to investments, or have any other expenses. It's 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!

**MONTH** **YEAR**

31

# TEST YOUR KNOWLEDGE

## Watch

## **CREATiVeFund\$ Video #5: 'Cash Flow'**

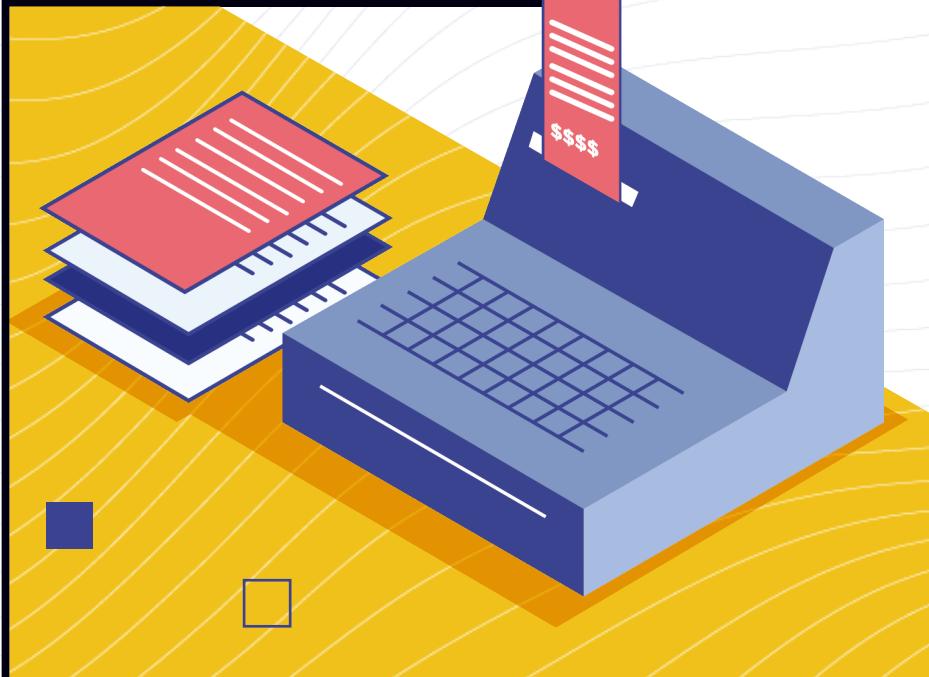
and answer these questions to put your new knowledge to the test!

## Fill in the blanks:

Understanding cash flow is important for artists and designers because

# 06

## BUDGETING



## TRACKING & BUDGETING

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 ask yourself: Is spending \$230 every month on burgers and fries getting you closer to your goals?

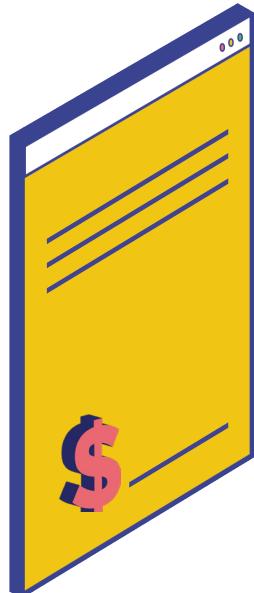
# WHY CREATE A BUDGET?

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.

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

Two empty rectangular boxes, one on the left and one on the right, intended for handwritten signatures or initials.

WEEK #	TRANSACTION Cash/Debit/Credit	RENT/ UTILITIES	INCOME	GROCERIES	TRANSPORTATION	TUITION/BOOKS/ SUPPLY	CLOTHES/ LAUNDRY	OTHER
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## 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.

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'**

## Why is it important to track your money and form a budget?

# 07

## 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.



# TEST YOUR KNOWLEDGE

## 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

40

**PRINCIPLE** The amount you borrow

**LENDER** Who you borrow from (e.g. the bank, OSAP, your aunt, etc.)

**INTEREST** 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%)

Watch

**CREATiVeFund\$ Video #7:  
'Tracking and Budgeting'**

and answer these questions to put your new knowledge to the test!

### Fill in the blanks:

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

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

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When you look for money, you get rich. When you look for legacy, you get wealth.

- Gary Vaynerchuk

### What is a credit score and why is it important?

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41

# 08 SAVINGS & DEBT REPAYMENT

43

## 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:**

	MONTHLY PAYMENT	INTEREST	PRINCIPLE OF LOAN
JANUARY			
FEBRUARY			
MARCH			
APRIL			
MAY			
JUNE			
JULY			
AUGUST			
SEPTEMBER			
OCTOBER			
NOVEMBER			
DECEMBER			

### 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.

## TEST YOUR KNOWLEDGE

Watch

**CREATiVeFund\$ Video #8:**

**'Savings'**

and answer these questions to put your new knowledge to the test!

### Fill in the blanks:

Compound interest is \_\_\_\_\_

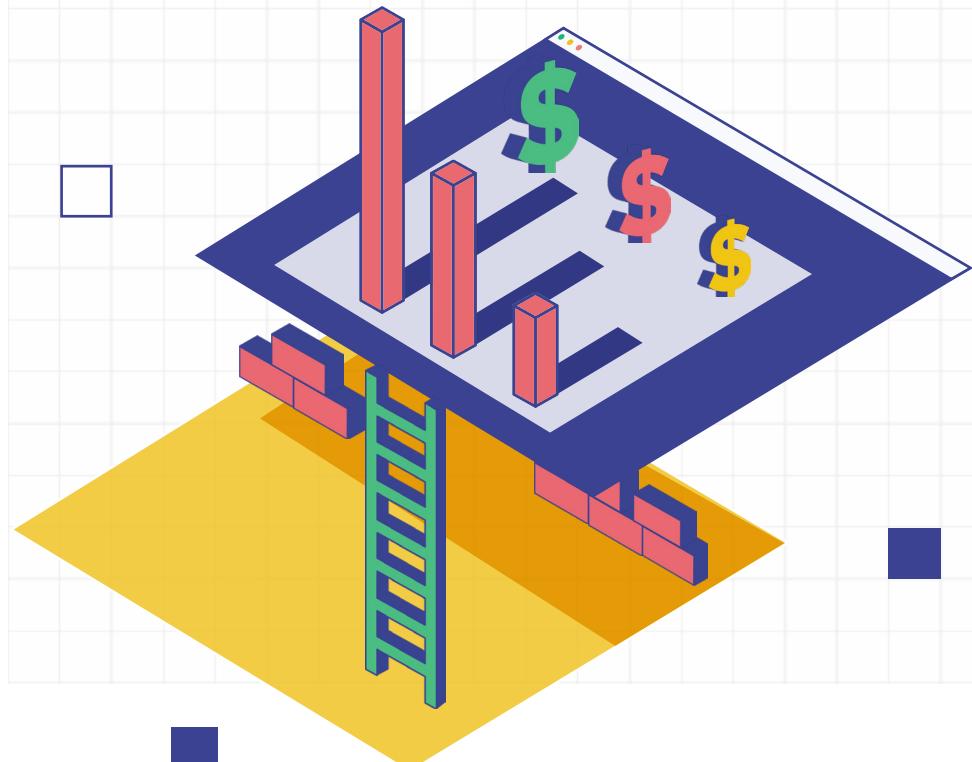
### What's one of your savings goals?

### Why do is it important to start saving early?

# 09

## ADVANCEMENT



## 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 YOUR 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!

### Fill in the blanks:

Real estate property usually builds \_\_\_\_\_

as time passes.

### What is a tax sheltered plan? Name two examples.

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# 10

## REACHING GOALS



### 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

## A DESIGNER'S GUIDE TO PRICING SERVICES

Determining your hourly rate for art and design work can be tricky, but it's very important for emerging professionals in the field (like OCAD U students!). Check out these six tips for pricing your work appropriately and valuing yourself and what you do!

### YEARLY SALARY

Figure out how much money you want to make as a yearly salary. To that, add 30% for taxes.

### BUSINESS OVERHEAD

Figure out your yearly overhead like health insurance, travel, business expenses, etc.

52

### OPERATING COST

All your salary (with taxes) to your overhead. This is your operating cost e.g. my operating cost would be: salary + taxes + overhead = \$XX,XXX

### ANNUAL HOURS

Figure out how many hours you'll be working per year  
E.g. averaging 20 hours per week x 52 weeks, I'll be billing roughly 1,040 hours annually.

### HOURLY RATE

Divide your operating cost by the number of billable hours; this is your hourly rate e.g. operating cost / billable hours = hourly rate.

### PROFIT

Add at least 10% to your hourly rate if you want your business to make a profit.

# TEST YOUR KNOWLEDGE

Watch

**CREATiiveFund\$ Video #9:  
'Investing'**

and answer these questions to put your new knowledge to the test!

### 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?**

\_\_\_\_\_

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# Resources

## 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
- Juried at the end of the year, results announced in May

**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](http://www.osap.gov.on.ca)  
Contact the NSLSC at **1-888-815-4514** for more info

Jobs are posted on the Talent Network, which you can access through the "Log In" portal of the [www.ocadu.ca](http://www.ocadu.ca) website.

## FINANCE

### Where to Pay Fees

You can pay your tuition and any outstanding fees at the **Finance department** at 230 Richmond St, level 7 open .

### Tax Forms

OCAD U issues tax forms to students via the [my.ocadu.ca](http://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](http://www.ocadu.ca) website.

For more information, contact the **Health & Wellness Centre!**

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.

## Notes:

### Financial Aid Checklist

Financial Aid & Awards 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 on YouTube
- 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
- For Part-Time OSAP students:**  
Apply and submit all required documents each part time semester
- 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](mailto:INFO@OCADSU.ORG) • 416-977-6000 ext. 241

Free legal advice • Free food pantry • Opportunities to get involved

### FINANCIAL AID & AWARDS

[FINANCIALA@OCADU.CA](mailto:FINANCIALA@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](mailto: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](mailto: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](mailto: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





# “How can I afford to do the what I love to do?”

**Sarah Hopen,**  
founder of STAR Company,  
[starcompany.ca](http://starcompany.ca)

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