**Semester Fees and Payments**

The University of Guelph has three semesters per year (fall, winter and summer). Fees are spread out throughout the year and are payable at the beginning of the semester. DVM students will only attend school in the fall and winter semesters.

The University of Guelph's financial policy requires tuition and associated student fees are paid by the date provided on the semester bill. You can view your semester bill online using your WebAdvisor account.

For more details, follow the link [Student Financial Services](#)

After reviewing the website, if you still have tuition fee and payment inquiries, please contact Student Financial Services: 1-519-824-4120 Ext. 58715

**Student Loans for American and International Students**

**Loan Information for American Students:**
Financial Services has a helpful web page that discusses the step-by-step process involved in applying for student loans if you are a U.S. citizen including information on:

- The Process of Applying for a Loan
- Annual Loan Limits (Federal Stafford Loan Maximums)
- Parent Plus Loans
- Alternative Loans
- Student Loans for U.S. Citizens Web page

Federal Student Aid (FAFSA) is a helpful resource for American students and a part of the process: [http://www.fafsa.ed.gov/index.htm](http://www.fafsa.ed.gov/index.htm)

Once you have filled out the FAFSA, you still need to apply for the loans necessary for graduate programs AND fill out a Master Promissory Note for each loan (in that order). The link for those forms is [https://studentloans.gov/myDirectLoan/index.action](https://studentloans.gov/myDirectLoan/index.action)

If you require assistance or have questions, around loan related inquiries please contact: Deborah Mair at Student Financial Services
[dmair@registrar.uoguelph.ca](mailto:dmair@registrar.uoguelph.ca) or 519-824-4120 Ext. 56029

**Loan Information for International Students:**
Students that are not Canadian or American, but who are attending OVC, may also get in touch with Deborah Mair to discuss loan related inquiries.
Awards, Scholarships and Bursaries

International DVM students are eligible to apply for awards specific to the DVM program. Here are some points to keep in mind when looking through the online listing of potential awards, scholarships and bursaries:

- ACCESS Awards are only available to Ontario Residents.
- Awards based on merit are available to non-Canadian students as long as the terms and conditions of the awards do not specify that "Canadian citizenship" or "permanent residency status" is required to be eligible for the award.
- Bursaries (financial need awards) listed on the DVM awards website are only available to Canadian students.

To find out information about bursaries for International students, please contact: Benny Quay - Office of Intercultural Affairs (OIA)
bquay@uoguelph.ca or 519-824-4120 Ext. 53954

Some scholarships are based on academic achievement and are automatically awarded (i.e. no application is required).

International Student Bursaries - Financial Need Awards

International students are eligible for financial need awards or bursaries at different points during the DVM curriculum. First time students are eligible to apply for bursaries for third semester (the start of Phase 2). However, if extenuating circumstances exist, students may be eligible for financial assistance in Phase 1.

You will need to complete a Financial Need Assessment Form and return it to Benny Quay by early October. Forms are available online at the Student Financial Services Web page and will need to be completed and returned to Benny Quay by early October.

For all inquires related to bursary applications please contact:
Benny Quay - Office of Intercultural Affairs (OIA)
bquay@uoguelph.ca or 519-824-4120 Ext. 53954
Income Taxes

Students can receive some financial help by submitting Canadian income taxes during the month of April. Revenue Canada offers a day of information workshops for international students covering topics such as how to fill out your tax return for submission.

The Office of Intercultural Affairs also trains tax volunteers to help students that are unable to attend the day of workshops (which will be the case for most DVM students).

For those not working while in school, most receive $300-400 dollars Canadian back by submitting Canadian income taxes. For those working and paying taxes, this amount will likely increase.

For all inquires related to income taxes please contact:
Benny Quay - Office of Intercultural Affairs (OIA)
bquay@uoguelph.ca or 519-824-4120 Ext. 53954