As part of the application process, you will need to submit a brief personal statement that explains your financial situation. As you write it, keep in mind that this is not the same as a scholarship application, in which you would highlight your academic record and future career goals; this bursary program is about demonstrating financial need, in an honest and concise way.

Follow these guidelines to write an effective personal statement of financial need:

WHAT WAS YOUR ORIGINAL PLAN TO COVER TUITION AND LIVING COSTS AS A STUDENT?

Describe your situation, including other sources of support you are currently receiving. Are you working? Are your parents contributing? Do you have a student loan, a student line of credit, or an education savings plan?

WHAT CHANGES OCCURRED THAT HAVE AFFECTED YOUR ABILITY TO MEET YOUR NEEDS?

Sometimes, situations change, or things happen beyond our control. Justify why you are seeking aid by explaining what has changed, or which difficulties have arisen that have impacted your ability to meet your financial need. Were there changes in your income, or your family's contribution? Have unexpected expenses caused a financial deficit?

WHAT STEPS ARE YOU TAKING TO IMPROVE YOUR FINANCIAL SITUATION?

The Financial Need-Based Bursary Program is intended to supplement other funding sources, and can't be depended on as guaranteed income. Show us what other steps you are taking to improve your financial wellbeing.

HOW WOULD YOU BENEFIT FROM FINANCIAL AID?

Show us that you intend to make good use of the bursary.

Students experiencing **significant financial difficulty** at any time should meet with Financial Aid & Awards. View our walk-in schedule at smu.ca/faa, or email financial.aid@smu.ca.

FINANCIAL AID & AWARDS