



## Haven Foundation Financial Aid Terms and Conditions

Thanks to the generosity of many donors, Haven Foundation grants bursaries and interest-free loans to those who may be prevented from participating in Haven's life-enriching programs due to financial concerns.

The funds for our financial aid program are limited – we may not be able to assist everyone who applies.

Each application for financial aid is treated confidentially, and considered with care and respect.

**Please read this information thoroughly before filling out your application.**

### 1. DEFINITIONS

- a. **Bursary** – covers a portion of your costs to participate in a program – you do not have to pay back a bursary. Bursaries are not provided as cash and have no cash value. A bursary is considered income by Revenue Canada. The Haven will issue a T4A. A bursary for a Come Alive or Living Alive program will usually not exceed 80% of the combined cost of tuition, meals and dormitory accommodation. A bursary for other Haven programs will not exceed 50% of the cost of tuition.
- b. **Loan** – covers a portion of your costs to participate in a program. Payments by direct debit or by credit card are made until the interest-free loan is paid back in full. Loans are not provided as cash and have no cash value.

### 2. SUBMISSION OF APPLICATION

- a. Please submit your application at least **6 weeks before the start date of the program**. Please submit your application to Living Alive programs **2 months in advance**.
- b. As part of the process we will contact you by phone to discuss your application.

### 3. GUIDELINES FOR COMPLETING THE APPLICATION

- a. Please answer all questions on the application completely and honestly – this will help us to consider your application in the proper context.
- b. You may apply for financial aid as a bursary, an interest-free loan, or a combination of both. We expect that you will contribute an amount to your program that is significant to you.
- c. Link to the on-line application: [https://havenalive.formstack.com/forms/financial\\_aid\\_app](https://havenalive.formstack.com/forms/financial_aid_app)
- d. If you need assistance in completing the forms or if you have questions about the additional documents or if you get stuck in the application, please contact Louise Amuir toll-free at 1 800 222 9211 extension 222 or by email [louise@haven.ca](mailto:louise@haven.ca) Louise works only three days a week, so it may take a while to get back to you.



#### **4. OUR PROCESS**

- a. Eligibility is determined by an assessment of both financial and personal needs and is moderated by our budget and how many other applications we have received.
- b. Our preference is to assist participants to attend Come Alive and Living Alive Phase 1 and Phase 11 programs. Applications for financial aid for other programs will be considered on a case-by-case basis.
- c. A bursary for a Come Alive or Living Alive program will usually not exceed 80% of the combined cost of tuition, meals and dormitory accommodation.
- d. A bursary for other Haven programs will not exceed 50% of the cost of tuition. An interest-free loan may be available to cover a portion of meal and accommodation costs
- e. Recipients are typically limited to one bursary or loan per calendar year. However, if you have paid back you loan in full, you may apply for another loan within the same calendar year.
- f. A pre-requisite for a Living Alive Phase program is completion of Come Alive.
- g. Financial aid is not available to cover travel costs.
- h. Financial aid is not transferable to another person or to another program. Financial Aid is provided for the program that you have indicated in the application form. If you receive a bursary or loan and do not use it for the intended program that bursary or loan will be cancelled. If you request financial aid for a future program you will need to reapply.
- i. Our ability to provide financial aid is contingent upon the Financial Aid Program fund balance. The funds come exclusively from donations, and are limited. We may not be able to provide financial aid to everyone who applies.

#### **5. LOAN REPAYMENT**

- a. A typical loan repayment plan is designed to allow pay back in full within one year following your program. We will work with you to develop a manageable plan.
- b. Please provide a voided cheque by email or your valid credit card number by phone before you come. Payments for your loan come out on the first of the month. NSF payments will be charged a handling fee, so please let us know a week in advance if you need to defer your loan payment by a month.
- c. If you default on your loan, you will not be allowed to take another Haven program until you are fully paid up on past loans.

#### **6. GIVING BACK TO THE HAVEN**

- a. As a financial aid recipient you are encouraged to give back to The Haven in whatever way you can! We'd love you to provide a short note to our donors to let them know how their



- b.** generosity has impacted your personal journey. You can sign it with your full name or initials or be anonymous.
- c.** By choosing to give back you will help others be able to have the same sort of experience you did. For more information on ways to give, contact Louise Amuir.

**Louise Amuir**

**Financial Aid Program Manager**

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