Congratulations on your MBA offer! We have provided some information for Domestic and Permanent Resident students about funding resources for your MBA, we hope you find it helpful.

Our website provides a breakdown of the various financing resources, including bank loan information and contacts.

- go.ivey.ca/mbafinance

**Line of Credit**
We have established strong relationships with BMO, RBC, TD, Scotiabank, and CIBC. All offer low competitive interest rate programs specifically for our MBA students. Students are only required to pay interest while in the program. Please visit our website for more detail including bank representative contact information.

If you have an established relationship with one of these banks where you live and want to work with them, please be sure they review the website information and speak directly to one of our local representatives to be sure you are receiving the same rates.

We do recommend students contact more than one bank as it is the key to finding the best fit for you. We recommend that you apply no later than 60 days prior to the start of the MBA program.

**Government Loans**
OSAP: If you are an Ontario resident, you can apply for OSAP. Western University’s Registrar’s Office manages all government loan inquiries including OSAP and more information can be found on the following websites:

- go.ivey.ca/OSAP
- go.ivey.ca/UWOGuidelines

If you have any questions regarding the application itself, please contact the Registrar’s Office at Western. Any OSAP questions must be addressed and answered by Western.

Out of Province: If you are a resident of another province and would like guidance on potential provincial loan opportunities, please contact Western University’s Registrar’s Office as they manage all government loan inquiries. Specifically Maggie Richmond could offer support.

- go.ivey.ca/outofprovince

**External Scholarships**
There are various external scholarship opportunities and we encourage all students to visit their sites for more information:

- studentawards.com
- scholarshipscanada.com

If you have any questions after reviewing this information, please do not hesitate to reach out to your Relationship Manager who has helped you with the application process.
Congratulations on your MBA offer!

We have provided some information for international students regarding options for financing your MBA degree, we hope you find it helpful.

**Line of Credit**
We recommend our international students explore the possibility of a bank loan from their home country. At this time, Canadian financial institutions offer loans to students who hold permanent residency status or who have a Canadian co-signer. Our [website](#) provides more information on financing resources including bank representative contact information.

**Prodigy Finance**
If you have explored all financing options and still have a financial gap, the loan application link for Prodigy Finance is below for your consideration. This application should take between 30 to 60 minutes to complete and Prodigy Finance will determine your eligibility in approximately 48 hours:

- [go.ivey.ca/prodigy](http://go.ivey.ca/prodigy)

Please understand that this application and loan is managed solely by Prodigy Finance and Ivey does not play a role in the terms or eligibility decisions.

**HDFC Credila**
HDFC Credila offers a completely customized product for borrowers who opt to pursue their university/college education in Canada. Funding for: cost of attendance + cost of living + any other education related expenses Dedicated Relationship Managers with door step service Flexible repayment options with 180 months (15 years) loan tenure For more information please visit: [hdfccredila.com](http://hdfccredila.com). The School (Ivey) does not play a role in the terms or eligibility decisions.

**GradRight Financing**
GradRight is a platform where lenders bid for student loans. Loans are offered to Indian nationals on GradRight by banks, NBFCs and international lenders. The basic service is free, while optional loan selection advisory service fees are capped at CAD 270 by GradRight. Ivey Business School does not charge any fee from students or GradRight for this service. The School (Ivey) does not play a role in the terms or eligibility decisions.

If you have any questions after reviewing this information, please do not hesitate to reach out to your Associate Director of Recruiting who has helped you with the application process.