Congratulations on your MSc offer! We have provided some information for Domestic and Permanent Resident students about funding resources for your MSc, 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/mscfinance](http://go.ivey.ca/mscfinance)

**Line of Credit**

We have established strong relationships with BMO, RBC, and TD. All offer low competitive interest rate programs specifically for our MSc students. Students are only required to pay interest while in the program. Please visit our [website](http://go.ivey.ca/mscfinance) 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 MSc 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](http://go.ivey.ca/OSAP)
- [go.ivey.ca/UWOGuidelines](http://go.ivey.ca/UWOGuidelines)

If you have any questions regarding the application itself, please contact the [Registrar’s Office](http://go.ivey.ca/UWOGuidelines) 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](http://go.ivey.ca/outofprovince) could offer support.

- [go.ivey.ca/outofprovince](http://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](http://studentawards.com)
- [scholarshipscanada.com](http://scholarshipscanada.com)

If you have any questions regarding your financing options after reviewing these resources, please contact [mastersfinaid@ivey.ca](mailto:mastersfinaid@ivey.ca).