

# Financial Aid

**Don't Let Money Stand in the Way of Your Dream Career.  
NetSoft College of Technology Can Help You With  
Financing Your Education**

**NetSoft Provides a FREE Step-By-Step Process, Along With  
Financial Aid Resources, That Will Help You Finance Your  
Education and Train for a New Career Without Spending  
More Than You Need!**





Most students are concerned about how they are going to finance their education. At NetSoft, an Admissions Counsellor provides each student with individualized support. One of our Admissions Counsellors can help you understand your financial needs and show you how to access the resources you need to secure your education funding.



### **Step 1: Understand Program Costs and Discuss Possible Payment Options**

The first step of the process is to determine the cost of your program. Costs will include tuition fee, books, educational fees, interest and any other costs. At this stage, educational costs are only an estimate, but they should provide you with a good idea of your total costs.

From there, your Admissions Counsellor will walk you through your payment options. Those options can include a lump-sum payment, instalment payments, public grants and public or private loans.

During your meeting with the Admissions Counsellor, you will be able to ask any questions you have about your educational costs and funding options. Our goal is for you to thoroughly understand the projected costs, financing options and course-related policies and procedures.

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### **Step 2: Create an Educational Financing Plan with 11 Different Options Available for You to Make It Happen**

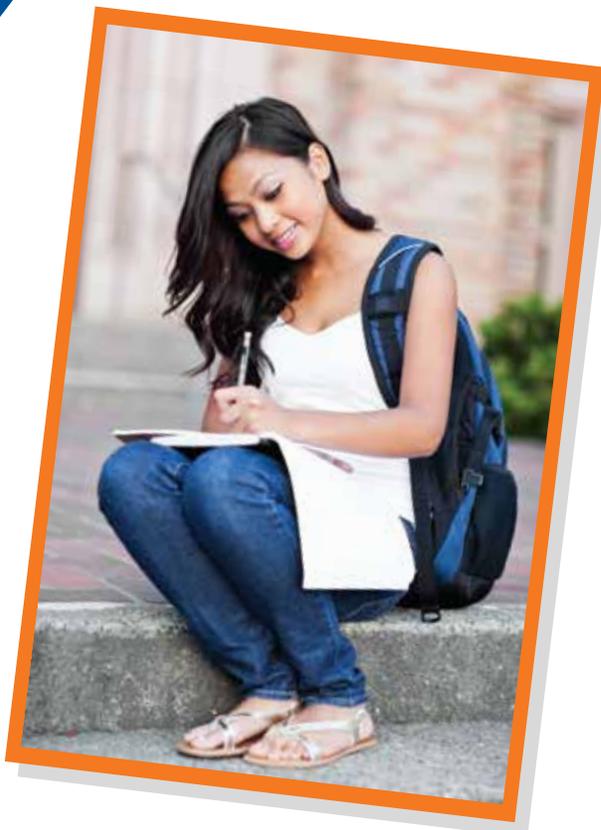
In the second step of the process, our Admissions Counsellor will work with you to create a plan to finance your education. To do this, the Counsellor will introduce you to 11 options for financing your program. The Counsellor will help you choose among three financing options that best meet your needs, and he or she will help you work towards securing one of these sources of financing.

At this point, the financing process may take some time. The wait for financing can take a few days, or even a few months. The processing time depends on how much time it takes to submit applications, make appointments and follow the process of a given financial agency. At NetSoft, we encourage our students to be patient and trust that we will walk you through the financing process and do everything we can to help you get the financing you need to launch your new career.

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### **Step 3: Prepare to Start Your New Career with NetSoft**

With a plan in place for financing, you can submit your NetSoft registration forms and prepare to start your IT education. Your Admissions Counsellor will continue to work with you to make sure NetSoft has all of the information needed to finalize the registration process.



# 11 Financial Assistance Options

Finance Your Education Without Draining Your Budget with NetSoft's FREE Comprehensive Financing Process and Resources

NetSoft's Admissions Counsellors are dedicated to assisting our students in overcoming the financial barriers that stand in the way of their educational goals. Various financial assistance programs are available for students who are Canadian citizens, permanent residents or even qualifying refugees.

## Options for Assistance That May be Available to You Include:

### 1 Second Career

Second Career is a program under the Ontario Ministry of Advanced Education and Skills Development. It is designed to help eligible candidates get financial assistance of up to \$28,000 to cover the cost of tuition, books, living allowances and related expenses of the program. For more information, please contact a NetSoft Admissions Counsellor. Our Counsellors will answer any questions you might have and will guide you through the application process if this is the right program for you.

### 2 Employment Insurance

Employment Insurance (EI) is a program under Employment and Social Development Canada that provides financial support to insured candidates who have been recently unemployed. NetSoft welcomes students who are qualified for EI. Our associates will gladly discuss the types of programs best suited for these individuals. If the individual meets admission requirements, NetSoft will provide a letter of acceptance, which can be submitted to obtain financial aid. For more information, please contact an Employment and Social Development Canada representative.

### 3 Federal Job Grant

Federal Job Grant is a program offered as part of the Economic Action Plan 2013 to help ensure that Canadians are able to complete the courses required to qualify for jobs in high-demand fields. The Federal Job Grant is designed to provide a maximum of \$10,000 in course funding for approved individuals. The federal government could provide two-thirds of the cost of your educational program, and employers will be required to contribute the remaining one-third of the course costs. If the individual meets admission requirements, NetSoft will provide a letter of acceptance, which can be submitted to obtain financial aid. For more information, please contact a Federal Job Grant representative.



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## Ontario Disability Support Program

NetSoft welcomes students who are recipients of the Ontario Disability Support Program (ODSP) and have a desire to update their skills. Our associates will be glad to discuss the types of educational programs best suited for ODSP recipients. If the individual meets admission requirements, NetSoft will provide a letter of acceptance, which can be submitted to obtain financial aid. For more information, please contact an Ontario Disability Support Program representative.

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## Ontario Skills Development

Ontario Skills Development (OSD) is a program available throughout the year to Ontarians who are eligible and require skills training. The program is offered to insured candidates whose primary employment barrier has been identified as a lack of marketable skills. If the individual meets admission requirements, NetSoft will provide a letter of acceptance, which can be submitted to obtain financial aid. For more information, please contact an Ontario Skills Development representative.

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## Registered Retirement Savings Plan

Registered Retirement Savings Plan (RRSP) offers a Life-Long Learning Plan (LLP) by the federal government that allows you to withdraw funds from your RRSP on a tax-free basis to pay for tuition and other expenses. If the individual meets admission requirements, NetSoft will provide a letter of acceptance, which can be submitted to receive a maximum amount of \$10,000 per calendar year. For more information, please contact a Registered Retirement Savings Plan agent.

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## Registered Education Savings Plans

Registered Education Savings Plans (RESP) is an education savings account that is registered with the Government of Canada. When the student withdraws funds for educational purposes, the withdrawals are typically taxed at a lower rate. If the individual meets admission requirements, NetSoft will provide a letter of acceptance, which can be submitted to receive funding. For more information, please contact a Registered Retirement Savings Plan agent.

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## Bank of Montreal Student Line of Credit

A Bank of Montreal (BMO) Student Line of Credit gives approved students access to funds that can be used to pay for programs and related expenses. Once your application has been approved, you will be able to access a loan of up to \$20,000. There are no annual or monthly fees, and interest is paid only on what is borrowed. For more information, please contact a Bank of Montreal representative.

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## Personal Line of Credit

Your education is an investment in your future. We realize that every student comes from a unique financial background, and everyone's needs are different. NetSoft can refer students to a financing solution that's best suited to each individual. For more information, please contact a NetSoft Admissions Counsellor.

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## Family Loans

Some use this as their primary source of funding, while others use this only when all else fails. One thing is sure: most of your family members want to see you succeed and will support you in achieving your educational goals. This support can come in various forms, either by simply co-signing a loan, gifting you the funds or by giving you the loan you need for your education.

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## Interest-Free Instalment Payment Plan at NetSoft

NetSoft can provide reasonable, no-interest payment plan options. Qualifying students who have difficulty paying their tuition fee can be considered for instalment payments, provided they submit their full financial information. Needs are assessed on an individual basis and will have to be discussed with an Admissions Counsellor during the initial interview. For more information, please contact a NetSoft Admissions Counsellor.

**Our Promise:** At NetSoft, we are here to provide you with all the resources you need to achieve your career goals! Our Admissions Counsellors will do their best to help you finance your education. We will provide you with knowledge of all financial aid possibilities. All we need from you is honesty, clarity and commitment.



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