

## Knowledge First Financial® Scholarship Terms and Conditions

Knowledge First Financial Inc. (“Knowledge First Financial”) is a wholly owned subsidiary of Knowledge First Foundation (collectively referred to as “Knowledge First”). ScholarshipsCanada.com is part of the SchoolFinder Group and is dedicated to helping students find scholarships and bursaries since 1997. Knowledge First Financial and ScholarshipsCanada are working in partnership in the administration and adjudication of the Knowledge First Financial Graduate Scholarship Awards Program.

There are ten (10) Graduate Scholarship Awards in total available from Knowledge First Financial. The scholarships range in value as stated below:

- One (1) Arnold Edinborough Award for \$25,000
- One (1) Award in the amount of \$15,000
- Eight (8) Awards in the amount of \$10,000

The Arnold Edinborough Award is exclusively for Knowledge First beneficiaries (those who have benefitted from a Knowledge First Financial RESP as defined in section 3 below).

Of the remaining nine (9) scholarships, four (4) will be awarded to Knowledge First Financial (including Heritage Plans) or Heritage Education Funds International beneficiaries and five (5) will be open to any student who qualifies.

1. To be eligible for any of the ten (10) Scholarships, all applicants must be:
  - Entering a full-time graduate program leading to a certificate, diploma or degree. The definition of what constitutes “full-time” status is determined by the post-secondary school being attended (see exception below).
  - Students must be within three (3) years of completing undergraduate studies.
  - The adjudication committee will consider exceptions to the 3-year rule for Knowledge First beneficiaries as this requirement was added in 2017. All other criteria must be met in order to be considered for an exception (e.g. entering first year of a graduate program in September 2019, etc.). Requests must be emailed to [application@scholarshipscanada.com](mailto:application@scholarshipscanada.com) and reference the applicant’s Knowledge First agreement number.
  - Students must be entering their first year of a Graduate program in September of the application year.
  - If a student does not have proof of full-time acceptance by the program in time for the scholarship deadline, they will be allowed to apply in the following year despite entering their second year of the program.
  - Students must be attending a post-secondary institution that is on the Employment and Social Development [List of Designated Educational Institutions](#) or one that is [recognized by Knowledge First](#). Student beneficiaries of a Heritage Education Funds International Plan, eligible institutions include recognized or accredited Universities, Colleges, Community Colleges, Technical Colleges, Religious Colleges in the United States, Canada or elsewhere.
  - Students with a disability who will be attending post-secondary school part-time on the basis of their disability are also eligible to apply. Applicants must provide written documentation from

their physician which indicates that the applicant's disability prevents them from attending school on a full-time basis.

- Students may not be a past recipient of a Knowledge First Scholarship Award (or Post-Graduate Award).
  - Applicants must be a Canadian citizen or have permanent resident status in Canada. The only exception to this is if you are a beneficiary of a Heritage Education Funds International Plan.
2. Each of the Scholarships shall be comprised of a lump sum payment for the designated amount in Canadian dollars to be paid by way of cheque or direct deposit directly to the winner. Payment to student beneficiaries of a Heritage Education Funds International plan will be made in equivalent U.S. dollars, based on the exchange rate at the time the award is made. No deferral of awards is permitted.
  3. Students, who have indicated that they are a beneficiary of a Knowledge First Financial Registered Education Savings Plan (including Heritage Plans) or Heritage Education Funds International Education Savings Plan, must have received at least one (1) Education Assistance Payment during undergraduate studies.
  4. Applications must be submitted online at [knowledge-first-financial.scholarshipscanada.com](http://knowledge-first-financial.scholarshipscanada.com) or by email/mail (paper-based) between Thursday, January 31, 2019 12:01AM EST and Monday, May 27, 2019 11:59PM EST. Mailed applications must contain all required components and must be postmarked no later than the end date for submissions. Mailed applications must be sent to 67 Mowat Ave. Suite 533, Toronto, ON M6K 3E3. Emailed applications must be sent to [application@scholarshipscanada.com](mailto:application@scholarshipscanada.com) and received no later than the end date for submissions. Submissions must include the subject line "Knowledge First Graduate Scholarship Awards". Incomplete applications will not be considered for awards. For further details on the email/mail submission process, please contact [application@scholarshipscanada.com](mailto:application@scholarshipscanada.com).
  5. You may submit your application in English or French. Bilingual counterparts are accepted.
  6. Students must submit an application that includes, but is not limited to, the following:
    - Knowledge First Financial, Heritage Plans or Heritage Education Funds International agreement number, if applicable.
    - Details of the Graduate program you will be attending.
    - A 350-400 word personal statement summarizing the experiences, beyond what is included in your resume, that inspired your decision to pursue graduate school and your career goals.
    - A current resume or C.V. detailing academic achievement and involvement in athletics, paid/volunteer work and other types of community involvement.
    - Official transcripts for any post-secondary education completed (including university, college, semesters abroad etc.).
    - Note: Copies of transcripts will be accepted for application purposes. Submission of original, official transcripts may be requested during the evaluation process.
    - Two (2) references. One reference should be from an academic professor or advisor acquainted with your achievements and academic goals. The second reference will be from a 'non-academic' source, a professional who is familiar with your extra-curricular activities, including employment. Letters from family or friends are not recommended. Should applicants apply by email/mail, references must be included in your submission. The applicant is fully responsible

for ensuring that these are submitted. If more than two letters are submitted, any extra letters will be disregarded. There is a 350-word limit per reference; additional words may be disregarded.

7. Winners will be selected based on academic achievement in combination with well-rounded extra-curricular activities as demonstrated by involvement in athletics, volunteer or paid work and other types of community involvement. Applications will be reviewed by a judging panel comprised of experienced professionals from the education and business sectors, under the guidance of ScholarshipsCanada.com and Knowledge First Financial.
8. Decisions regarding potential Scholarship recipients will be made in June 2019 and potential Scholarship recipients will be notified by the end June 2019.
9. Potential Scholarship recipients will be required to provide the following before being awarded a scholarship:
  - a. A testimonial stating how the Knowledge First Financial Graduate Scholarship Award will support their academic and long-term success. The testimonial can be written (350 words) or video format (approximately 2 minutes in length).
  - b. The signed Consent and Authorization declaration and release, which provides Knowledge First with consent to the use of: their name, city and province or territory of residence; all or part of the personal statement submitted in the application; testimonial; and photograph, image or likeness without further compensation, in any publicity or advertisement carried out by or on behalf of Knowledge First Financial in any manner whatsoever in respect of the Scholarship Program, and includes a release of Knowledge First, its subsidiaries and our scholarship administrator and each of their respective officers, directors, agents, representatives, successors and assigns from liability in connection with this Scholarship Program and/or the awarding and use/misuse of the Scholarship.
  - c. Canadian citizens or residents must provide a Social Insurance Number (if none on file) for the tax reporting purposes. Knowledge First Financial will mail a T4A in the amount of the scholarship received for the 2019 tax year. Tax slips are mailed in early 2020.
10. Employees, directors, officers and sales representatives of Knowledge First and its subsidiaries, and any child of any of the foregoing are not eligible for the Scholarships. For greater certainty, "child" shall be defined herein as a person whose parent or legal guardian is an employee, director or officer of Knowledge First or any of its subsidiaries.
11. Knowledge First reserves the right, in its sole discretion, to modify, amend (including extending the Scholarship application deadline) or cancel this Scholarship Program at any time without individual notice
12. By entering this Scholarship Program, you agree to be bound by these terms and conditions, the records of Knowledge First and the decisions of the Scholarship competition judges, which records and decisions shall be deemed final, conclusive and binding in all matters.
13. You certify that all the information provided on the application form and in all the accompanying documents is true, accurate, and complete to the best of your knowledge. You understand that the provision of false information will render you ineligible for this Scholarship Program. Potential

Scholarship recipients will be contacted by Scholarship Administrators, using the contact information provided in the applicant's submission, to provide proofs of submission content. This may include, but is not limited to: proof of citizenship or permanent residency for Canadian applications; personal verifications and/or evaluations; proof of enrollment in and/or acceptance into the program specified; provision of original, official transcript for any post-secondary education completed (including university, college, semesters abroad etc.); and/or any other items requested. This information must be provided by deadlines specified by the Scholarship Administrator or the applicant will be deemed ineligible.

14. By submitting this Scholarship application, you hereby authorize Knowledge First and its employees, agents, contractors and those of its affiliates to release any information provided in or relating to your Scholarship application to its representatives, the Scholarship judges, ScholarshipsCanada.com, and their respective representatives who need to know such information for purposes of administering and promoting this and other Knowledge First Scholarship Programs. The selection committee will use the information only for purposes of evaluating your Scholarship application.
15. You authorize Knowledge First, ScholarshipsCanada.com and their respective representatives to collect, use, store and confirm information about you from you, your application, service arrangements you have made with or through Knowledge First; high school, college, university, government, or community sources, and from references you have provided to Knowledge First, ScholarshipsCanada.com, and their respective representatives in your application for the purpose of administering this Scholarship Program. The information Knowledge First, ScholarshipsCanada.com, and their respective representatives may collect, use, store and confirm includes, but is not limited to, personal evaluations and transcripts. Additionally, you understand and agree that Knowledge First will use information gathered in connection with Scholarship applications in aggregate and anonymous form to further its understanding of undergraduate students in general. The aggregate and anonymous information may also be used for the Scholarship Program publicity or promotional purposes.
16. Knowledge First, ScholarshipsCanada.com or its agents will not be liable for any incorrect or inaccurate information, whether caused by Knowledge First, ScholarshipsCanada.com or their agents or by any equipment or programming associated with or utilized in the Program, or by any technical or human error which may occur in the processing of entries in the Program. Knowledge First, ScholarshipsCanada.com or their agents will not be liable for any error, omission, interruption, deletion, defect or delay in operation or transmission in connection with the Program, or communications line failure, theft or destruction or unauthorized access to, or alteration of, entries. Knowledge First, ScholarshipsCanada.com or their agents will not be liable for any programs with, or technical malfunction of, any telephone network or lines, computer on-line systems, servers or providers, computer equipment, software, or failure of email which may occur for any reason whatsoever, including technical programs or traffic congestion on the Internet or at any website or combination thereof, including injury or damage to a participant's or to any other person's computer related to or resulting from participating or downloading materials in this Program. If, for any reason, the Program is not capable of running as planned, including infection by computer virus, bugs, tampering, unauthorized intervention, fraud, technical failures, or any other causes beyond the reasonable control of Knowledge First, ScholarshipsCanada.com or their agents which corrupt or affect the administration, security or proper conduct of this Program, Knowledge First Financial, ScholarshipsCanada.com or their agents reserve the right at their sole discretion, without advance notice, to terminate or suspend the Program, in whole or in part, or modify it in any way. In no

event will Knowledge First, ScholarshipsCanada.com or their agents be liable for any incidental, consequential, special or indirect damages even if Knowledge First, ScholarshipsCanada.com or their agents have been advised of the possibility of such damages.