



GOVERNMENT OF BERMUDA
Ministry of Education

**Regulations for
Bermuda Government Teacher Training Awards
Bermuda Government Further Education Awards
Bermuda Government Mature Student Awards
Bermuda Government Interest Free Student Loans**

2012/13

IMPORTANT: PLEASE READ THESE REGULATIONS. CAREFULLY REFER TO THEM FOR ANSWERS TO YOUR BASIC QUESTIONS

1.0 General Conditions

1.1 The applicant must be Bermudian.

1.2 The applicant must have been educated in Bermuda for a minimum of five years.

2.0 Academic Requirements

2.1 The applicant must satisfy at least one of the following requirements:

- 2.1.1** Successful completion of the two-year Associate degree programme at the Bermuda College
- 2.1.2** Successful completion of the second year at an approved college or university (60 credit hours)
- 2.1.3** Further Education Awards (FEA) and Interest Free Student Loans (INSLs) Admission to a programme of study at an approved institution abroad provided that an equivalent programme of study is not offered at the Bermuda College
- 2.1.4** Mature Student Award (MSA): Successful completion of sixty credit hours for admission to a programme of study at an approved institution abroad provided that an equivalent programme of study is not offered at the Bermuda College

3.0 Required Documentation

You must submit any required documentation at the same time as you submit the application form.

	First-time applicant	Repeat applicant
Completed application form	x	x
Birth certificate	x	-
Confirmation from the Ministry of Labour, Immigration and Housing that the applicant is Bermudian.	x	-
Evidence of 5 years of schooling in Bermuda	x	
A letter of recommendation	x	x
A medical certificate, dated not more than six months before the closing date, from a registered medical practitioner attesting to the general good health and physical condition of the applicant.	x	x
A letter from a parent/guardian/spouse accepting responsibility for any additional funding needed by the applicant which is over and above the funding offered by the Ministry of Education.	x	x

All senior school certificates/transcripts and/or university/college transcripts showing grades obtained up to the end of the academic year preceding the application. Official certification of grades is necessary if these do not appear on the actual certificate. The level of pass should be indicated also. Applicants studying in the UK are required to submit letters from tutors attesting to the applicant's academic standing, if grades are not available	x	
A letter of acceptance from an approved college or university offering the required education or training	x	x
A copy of the official statement of estimated costs of tuition and board	x	x
Documents to indicate whether you currently hold or will hold any grants or awards from your place of study or from another source	X	
The Student Financial Statement	x	x
The Financial Statement from parents/guardians/spouse	x	x

4.0 Payment of Funding, once you have Been Successful

4.1 The recipient must report to the Ministry of Education the wire settlement information, that is, the beneficiary bank and bank address, the account name and account number where the funds are to be sent. The Ministry accepts no responsibility for funding that has strayed because of incorrect information.

4.2 Payment will be made in two installments:

- a. The first installment will consist of two-thirds of the full amount awarded and will normally be paid at the start of the applicant's academic year, conditional upon receipt of an official certificate of full registration, together with a class schedule showing the number of credits, attesting to holder's registration for the fall semester at college or university.
- b. The second installment, the remaining third of the full amount awarded, will be paid by February of the following year.

4.3 All funding must be collected by 31st March, 2013 or the award granted will be forfeited.

5.0 Recipients of Teacher Training Awards

5.1 The recipient of a Teacher Training Award is required to affect a bond signed by two guarantors, both of whom must be Bermudian, over the age of twenty-one and not over the age of seventy years and only one of whom may be a parent of the recipient.

5.2 Guarantors must satisfy the Ministry of Education that they possess adequate means to secure the Teacher Training Award. Failure by the recipient to observe the conditions governing the Teacher Training Award will entail liability on the part of the two guarantors to repay the amount expended.

5.3 The guarantors must sign the bond at the Ministry of Education within twenty-one working days after their names are submitted. Failure to do so may result in considerable delay in the receipt of the Teacher Training Award. The Teacher Training Award recipient must apprise the guarantors of their responsibilities.

6.0 Recipients of Interest-free Loans

6.1 The loan will be paid in full at the start of the applicant's academic year, conditional upon receipt of an official certificate of full registration together with a class schedule showing a minimum of 12 credit hours (undergraduate degree) or 9 credit hours (post graduate degree) attesting to the recipient's registration for the fall semester at college or university and provided that all other requirements have been met.

- 6.2 The recipient of a loan is required to affect a bond signed by two guarantors, both of whom must be Bermudian, over the age of twenty-one and not over the age of seventy years and only one of whom may be a parent of the recipient.
- 6.3 Guarantors must satisfy the Ministry of Education that they possess adequate means to secure the loan. Failure by the recipient to observe the conditions governing the loan will entail liability on the part of the two guarantors to repay the amount expended.
- 6.4 The guarantors must sign the bond at the Ministry of Education within twenty one working days after their names are submitted. Failure to do so may result in considerable delay in the receipt of the loan. The loan recipient must apprise the guarantors of their responsibilities.

7.0 Transcripts

- 7.1 The successful applicant is required to submit to the Scholarships and Awards Committee by 15th January, 2013 or as soon as is practicable thereafter and by 15th June , 2013 or as soon as is practicable thereafter an up-to-date academic transcript of work covered during the academic year to which the funding applies.
- 7.2 If for any reason the recipient is unable to register for classes for the first semester of this year, the award will be rescinded and the recipient must reapply during the following year.

8.0 Limitations

- 8.1 The Ministry of Education reserves the right in individual cases, and with prior consultation with the receiving facility, to alter the conditions governing the payments of installments.
- 8.2 The Ministry of Education reserves the right to cancel any award upon receipt of irrefutable proof that the work and/or conduct of any holder is unsatisfactory.
- 8.3 The Ministry of Education reserves the right to request any documents to support the parent's/guardian's/student's financial statement. In addition, the Ministry reserves the right to seek information from the parent's/guardian's/student's employer and/or bank.
- 8.4 If the financial status of the successful applicant changes due to his or her acceptance of any other financial award/grant, then the Ministry of Education reserves the right to withdraw all or part of its funding.

9.0 Submitting the Application

- 9.1 Once you have made sure that you have attached ALL required documents, please submit the completed application form to:
The Scholarships and Awards Committee
The Ministry of Education
14 Waller's Point Road
St. David's DD 03
- 9.2 Emailed applications are not accepted at this time.

10.0 To learn if you have been successful

- 10.1 All applicants will be notified by regular mail and/or email of the outcome of their applications.
- 10.2 Short-listed applicants for the Teacher Training Award may be interviewed between June and July.

11.0 Ministry of Education Awards at A Glance

Award	Value	Tenure	Extension	Conditions	Academic Requirements	Number Granted	Restrictions
Teacher Training Award	15,000.00	3 years		x	successful completion of sixty credit hours for admission to a programme of study at an approved institution	Up to 10 per year	Recipient cannot accept a FEA, MSA or other award
Further Education Award	1,500.00-10,000.00 per year			Financial need	successful completion of sixty credit hours for admission to a programme of study at an approved institution abroad provided that an equivalent programme of study is not offered at the Bermuda College		
Interest Free Student Loan	1,500.00-10,000.00 per year			Financial need	successful completion of sixty credit hours for admission to a programme of study at an approved institution abroad provided that an equivalent programme of study is not offered at the Bermuda College		
Mature Student Awards	Maximum of 15,000.00 per annum	3 years at a college or university outside Bermuda and approved by the Ministry of Education		Financial need Over 35 years of age on 1 st September of the year in which the award is granted.	successful completion of sixty credit hours for admission to a programme of study at an approved institution abroad provided that an equivalent programme of study is not offered at the Bermuda College	Up to 10 per year	Recipient cannot accept an FEA, TTA or other award

**MINISTRY OF EDUCATION, BERMUDA
SCHOLARSHIPS AND/OR AWARDS INFORMATION**

Please read carefully all Regulations governing Bermuda Government Scholarships and Awards.

Special note should be taken of any information which is highlighted in bold letters.

Non-compliance with items 1-7 will result in the application being denied.

1. All required documents, except official year-end transcripts, are due by 1st April, 2012.
2. Official year-end transcripts are due no later than 15th June 2012.
3. All other documentation **must** be submitted with the application form.
Application forms not accompanied by the required documentation will not be accepted.
4. The application form must be completed in full.
5. No other documents should be submitted.
6. **All** financial assistance provided to applicants (from any source) must be recorded.
7. **All** funds are paid in Bermuda Dollars.
7. Awards are not provided to persons pursuing university/college courses through the Bermuda College or on-line.
8. Successful applicants will be contacted by the first week in August.

Notes:

Confidential financial statements for the Bermuda Government Further Education Award, the Bermuda Government Mature Student Award and the Bermuda Government Interest Free Student Loan should be completed, reflecting valid, accurate information. In addition, you may be required to authorize the release of financial information from your identified financial sources.

6. Applicant lives with: (Check all that apply)

Father Stepfather Mother Stepmother Spouse

Other: (please specify) _____

Kindly complete 6 (i), (ii), (iii) and (iv) where applicable.

7.

(i) Father's name in full: _____

Address: _____

Home Telephone No: _____ Business Telephone No: _____

E-mail Address: _____

Occupation: _____

(ii) Mother's name in full: _____

Address: _____

Home Telephone No: _____ Business Telephone No: _____

E-mail Address: _____

Occupation: _____

(iii) Spouse's name in full: _____

Address: _____

Home Telephone No: _____ Business Telephone No: _____

E-mail Address: _____

Occupation: _____

(iv) Other (please specify); name in full: _____

Address: _____

Home Telephone No: _____ Business Telephone No: _____

E-Mail Address: _____

Occupation : _____

Sections 8 to 13 are to be completed by those applicants currently studying or working in Bermuda.

8. Present place of study: _____ Date commenced: _____

9. Present course of study: _____

10. Present level (undergraduate, post graduate or doctorate): _____

11. Expected graduation date: _____

12. Present place of work: _____ Date commenced: _____

13. Present occupation: _____

Sections 14 to 17 are to be completed by applicants who are presently attending a college or university abroad:

14. Present place of study: _____

15. Present course of study: _____ Date commenced: _____

16. Present level (undergraduate, post graduate or doctorate.): _____

17. Expected graduation date: _____

Sections 18 to 30 are to be completed by all applicants.

18. Have you been admitted to a college or university abroad for the 2012/13 academic year?

Yes

No

19. If yes, please state the name of college or university: _____

20. Proposed course of study abroad: _____

21. Expected graduation date: _____

22. Secondary school(s)/college(s)university (ies) attended:

(i) _____ from: _____ to: _____

(ii) _____ from: _____ to: _____

(iii) _____ from: _____ to: _____

(iv) _____ from: _____ to: _____

23. **Work experience:**

- (i) _____ from: _____ to: _____
- (ii) _____ from: _____ to: _____
- (iii) _____ from: _____ to: _____
- (iv) _____ from: _____ to: _____

Please attach additional sheets if required.

24. Qualifications earned: (e.g. Bermuda Secondary School Certificate (BSC), 'O' levels, 'A' levels, IBs, APs, University Results)

- (i) Qualification _____ Grade/GPA _____ Date awarded: _____
- (ii) Qualification _____ Grade/GPA _____ Date awarded: _____
- (iii) Qualification _____ Grade/GPA _____ Date awarded: _____
- (iv) Qualification _____ Grade/GPA _____ Date awarded: _____
- (v) Qualification _____ Grade/GPA _____ Date awarded: _____

25. The following documentation must be submitted by all first-time applicants. Applicants who are reapplying for the award(s) should also submit all documents, except those reflected in items (a), (b), (d) and (h) below.

- (a) Birth certificate
- (b) Bermuda Status certificate
- (c) Medical certificate
- (d) Evidence of five years schooling in Bermuda
- (e) Letter of recommendation
- (f) Letter from parent (s) / guardian (s) / spouse
- (g) Official up-to-date transcript (s)
- (h) Bermuda Secondary School Certificate (BSC) (if applicable)
- (i) Letter of acceptance at an approved college / university
- (j) Documentation attesting to whether you currently hold or will hold any grants or awards from your current place of study.
- (k) Copy of estimated costs of tuition and board from proposed college/university.
- (l) Supplementary Information (Bermuda Government Scholarship only)

26. I have held or currently hold the following Government awards: (please tick where applicable).

	Year(s) for which award was/ is tenable
(a) Bermuda Government Scholarship	_____
(b) Bermuda Government Teacher Training Award	_____
(c) Bermuda Government Further Education Award	_____
(d) Bermuda Government Mature Student Award	_____
(e) Bermuda Government Interest Free Student Loan	_____
(f) Bermuda Government Public Service Commission Bursary	_____
(g) Bermuda Government National Guarantee Loan Scheme	_____
(h) Bermuda Government National Training Programme	_____
(i) Other, please specify	_____

27. I have held or currently hold the following non-Government award (s) / scholarship (s) /:

	Year (s) for which award was/is tenable
(a) _____	_____
(b) _____	_____
(c) _____	_____
(d) _____	_____

28. I am also making an application for the following non-Government award (s) tenable during the 2012/13 academic year.

- (a) _____
- (b) _____
- (c) _____
- (d) _____
- (e) _____

29. You are asked to explain in approximately 250 words (preferably typewritten) why you think you should be granted an award(s) and the reason for your choice of university/college.

30. Short-listed candidates may be interviewed in July.

NOTE

Please review your application to make sure that all questions are answered and all required documents are attached. It is the responsibility of the applicant to ensure that all required documents, with the possible exception of the final transcript, are submitted by 1st April, 2012.

The final transcript must be submitted not later than 15th June, 2012.

Please be advised that the Ministry of Education has no obligation to consider those applications which are received after the deadline.

Signature of Applicant: _____

Date: _____



GOVERNMENT OF BERMUDA

Ministry of Education

Students Financial Statement 2012/13

The financial burden of educating students overseas normally rests with parents and guardians. In some instances, particularly in the case of more mature students, this financial responsibility rests with the students or their spouses. However, parents, guardians, and spouses are often unable to provide all of the funds required for college or university education overseas. The Bermuda Government Further Education Awards, Bermuda Government Mature Student Awards and Bermuda Government Interest Free Student Loans are designed to **partially** assist those parents, guardians and spouses who are unable to meet these costs.

The Scholarships and Awards Committee of the Ministry of Education has a very difficult task in recommending applicants whose submissions lack the necessary detailed information on the financial means of parents, guardians, or spouse. To assist the committee in its deliberations, both the applicant and his/her parents/ guardians/ spouse are required to provide supporting documentation.

Applicants under 25 years of age on 1st September, 2012, who are single and living with parents are required to complete the **STUDENT'S FINANCIAL STATEMENT** and submit this to the Scholarships and Awards Committee along with their parent's/guardian's **CONFIDENTIAL FINANCIAL STATEMENT**.

Married applicants are required to provide the **STUDENT'S FINANCIAL STATEMENT** along with the **CONFIDENTIAL FINANCIAL STATEMENT** of the spouse.

The **CONFIDENTIAL FINANCIAL STATEMENT** should be sent in a separate envelope clearly marked **PRIVATE AND CONFIDENTIAL** for the attention of the Chairman of the Scholarship and Awards Committee. In addition, a personal statement of the cost of financing the student at university/college must be submitted.



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CONFIDENTIAL FINANCIAL STATEMENT 2012/13
(Parent/Guardian)

Name of Student: _____

This form is to be completed by the person(s) responsible for the applicant's finances.

Please write N/A (not applicable) where appropriate.

Name: Mr. _____
relationship

Name: Mrs. _____
Miss relationship

Address: _____

Address: _____

Age: _____

Age: _____

Occupation: _____

Occupation: _____

Employer: _____

Employer: _____

INFORMATION ON DEPENDENTS

Dependents in school, excluding applicant

Number and ages of dependants
in household, excluding parents:

Name	School	Cost per year

Number of dependents in
College/private school:

Are any dependents currently
In school receiving financial
Assistance?

If yes, please state (1) source

(1) _____

(2) _____

INFORMATION ON FINANCE

	Assets		Loans and other Indebtedness
Current value of home:	<input type="text"/>		Mortgage: <input type="text"/>
Other real estate (current value):	<input type="text"/>		Personal loan: <input type="text"/>
			Consumer loan: <input type="text"/>
TOTAL:	<input type="text"/>		TOTAL: <input type="text"/>

Income

	wages/salary	gratuities	bonuses	pensions	
Earned income	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	
	Interest	investment	rent	other	TOTALS Per Year
Unearned income	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Fixed Expenses

	emergencies	future goals			
	<input type="text"/>	<input type="text"/>			<input type="text"/>
	rent	manage. fee	land tax	maintenance	mortgage
Housing	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	car	furniture	appliances	personal loan	c/o payments
Loan	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	electricity	telephone	gas	water	
Utilities	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	food	eaten out	house. prod		
Food	<input type="text"/>	<input type="text"/>	<input type="text"/>		<input type="text"/>
	licence	insurance	repairs	bus/ferry/taxi	fuel
Transportation	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	tuition	book/supplies	room & board	transportation	educ.funds
Education	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	doctor visits	dentists visits	prescriptions	eye care	dietitian
Health Care	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	offering/tithes	charities	work/social		
Contributions	<input type="text"/>	<input type="text"/>	<input type="text"/>		<input type="text"/>
	cable tv/WOW	magazines	newspapers		
Subscriptions	<input type="text"/>	<input type="text"/>	<input type="text"/>		<input type="text"/>
	hair care	grooming	allowances	children's pocket allowances	
Personal care	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Cleaner	gardener	baby sitter	nursery	summer camp
Household help	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	clothes	shoes	laundry	cleaning	repairs
Clothing	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	movies	vidoes	parties		
Entertainment/ Recreation	<input type="text"/>	<input type="text"/>	<input type="text"/>		<input type="text"/>

	hobbies	sports	travel	gym	
Gifts	birthday	Christmas	anniversaries	weddings	flowers
	Stationary	club dues	pocket money	veterinary	others
Other					

Annual Income:

Annual Expenses:

I/We certify that to the best of my/our knowledge the information provided in this **CONFIDENTIAL FINANCIAL STATEMENT** is true and accurate.

In addition I/We understand that should the information provided herein be found to be incorrect, then any financial assistance offered may be withdrawn.

Signature of Parent/Guardian/Spouse: _____

Date: _____

Please note: Applicants and their parents/guardians are advised that they may be requested to authorize the release of financial information from their employer or bank.