

## Program Description

The emergency grant program aims to assist currently registered, full-time graduate students who encounter an unanticipated serious financial emergency. It is not considered to be a source of routine or long-term funding.

**For full program details, please visit the [emergency grant program](#) section of the [SGS website](#).**

## Eligibility

Students must meet the following criteria in order to be eligible for an SGS emergency grant:

- Registered full-time;
- Normally have applied to the Ontario Student Assistance Program (OSAP) or other government student aid programs and received an OSAP Notice of Assessment; and
- Have encountered an unanticipated serious financial emergency along with a demonstrated financial need.

**Note 1:** If you are in the guaranteed funded cohort, your department is responsible for meeting the minimum funding requirements. The SGS emergency grant program will not make up for any shortfall in this funding.

**Note 2:** You should be aware of the [Master's Tuition Fee Bursary](#) and the [Doctoral Completion Award](#).

Applications for the SGS emergency grant will be processed on an ongoing, continual basis throughout each academic session. In order to be considered for assistance before a session ends, applications must be received before the end of the following months:

- Fall session: November
- Winter session: April
- Summer session: August

The SGS emergency grant application form is designed to collect personal financial information. While considering your application, the review committee will take into account the total expenses and resources as well as any other information regarding your personal circumstances to determine if any emergency grant amount should be awarded.

## Ineligible Expenses

The emergency grant program will not provide funding for the following:

**Debts and obligations:** Obligations such as child support payments or debt payments (e.g., line of credit) above the \$250 maximum allowed under debt servicing expenses (see Additional Allowable Expenses section below) will not be considered.

**Program-related expenses:** The SGS emergency grant program does not cover costs directly related to your program or expenses for continuing and non-degree studies outside your program. For example, we do not cover costs directly related to research, conferences, travel, supplies, etc. You are encouraged to consult with your supervisor or your department about such expenses. (Doctoral students in Division I and II are reminded that the [SGS research travel grant](#) is available.)

**Support for partner or family expenses:** We will only consider expenses incurred directly by you; we will not cover, for example, expenses due to a partner's lack of employment or expenses incurred by family members.

**Delays resulting from research complications:** Expenses related to delays because of research complications that might be reasonably funded by research grants and/or departmental/divisional resources will not be covered by the SGS emergency grant program. If you are in this situation, you should consult with your supervisor and/or graduate coordinator.

## Notification of Results

Allow one to two weeks for processing after submission of application with all necessary documentation to the Graduate Awards Office. You will be notified of the results via the University of Toronto email address that is specified on your ROSI account.

## Application Tips for Section 3 & 9

Please consider the following tips when completing the corresponding sections of the application form.

### Preliminary Financial Information—Section 3

#### OSAP or Government Loans

Ontario Student Assistance Program (OSAP): **At any time on this application when we refer to OSAP, we also refer to all other federal/provincial student aid programs.**

You are expected to rely on OSAP (or other federal/provincial student aid), up to the level of the maximum OSAP loan. If you are eligible for OSAP or equivalent out-of-province or federal student aid and have not yet applied, you will not be eligible for the SGS emergency grant. Students should apply first to a government loan program and then if their needs are not met, apply for the SGS emergency grant.

If you are ineligible for government support for reasons such as over-awards/overpayments, defaults on previous government loans, the under-reporting of previous income, disqualifying credit histories, or reaching maximum lifetime OSAP limits, you may still be considered for emergency grant assistance. Each application will be assessed on a case-by-case basis to determine the level of support that might be appropriate and feasible for the University to provide. However, if you are within this category, you should have a solid financial plan in place as the emergency grant program cannot replace funds that OSAP otherwise might have provided.

### Budget for Current Academic Year—Section 9

#### Number of Months Registered

When filling out Section 9, please calculate your monthly allowance based on the number of months registered for the current academic year starting September 1 and ending August 31.

Examples:

Number of Months Registered	Start Date (start session)	End Date (end session)
8 Months	September 1 (Fall)	April 30 (Winter)
12 Months	September 1 (Fall)	August 31 (Summer)
8 Months	January 1 (Winter)	August 31 (Summer)

#### Allowable Expenses

Allowable expenses are determined based on OSAP's living allowance. Some of the figures have been increased above OSAP's numbers in order to help offset the higher living costs in Toronto.

#### Rent & Living Expenses

The figures in Section 9 represent the basic living expenses that will be factored into your application. These expenses, based on the academic year, are amounts that we will accept without documentation and include the following: books and incidental supplies, rent/mortgage, hydro, gas, insurance, water/sewer, maintenance fees, property taxes, food, transportation, communication, household supplies, recreation/entertainment, clothing, personal, and health care expenses.

It does not matter whether, for example, a lower amount is spent on rent and a greater amount spent on food. Rather, we consider the total student budget to be sufficient for a student to spend while at the University of Toronto

#### Rent & Living Definitions

**Partnered:** In accordance with the categories applied by OSAP, you are considered in a partnership if:

- you are married or,
- you and your partner have been living together in a conjugal relationship for at least three years, or
- you and your partner are living in a conjugal relationship and are raising any children of whom you both are the natural or adoptive parents

**Sole support parent:** You are a sole support parent if your dependent children reside with you during your period of study and you are

single, separated, divorced, or widowed.

**Dependent children:** Dependent children are pre-school children and children attending elementary or high school who are under 16 years of age ([OSAP definition](#)). Children 16 years of age or older either must be full-time (taking 60% of a full course load) high school or post-secondary students, or must have a disability to be considered dependent. Children who have been out of high school for five or more years are not considered dependent.

## Additional Allowable Expenses

All expenses below require documentation to be submitted with your application. If you do not submit the required documentation, we will delay processing your application for seven days pending its receipt. If we have not received the required documentation within this timeframe, your application will be assessed without consideration of your additional expenses.

**Debt servicing:** We will allow expense claims of 50% of required minimum monthly payments and/or interest charges on institutional loans and credit card debt to a combined maximum of \$250.00 per month. Supporting documentation in the form of the most recent loan statement, lines of credit statements, or credit card statements must be submitted with your emergency grant application.

**Child care expenses:** If you have a child 12 years of age or younger, reasonable child care costs of \$400 per month per child are considered to be an allowable expense. Supporting documentation from your child care provider must be submitted with your emergency grant application. For further information on child care, please consult the [Family Care Office](#).

**Travel due to death or terminal illness in the family:** We will allow a one-time return trip home for the student to attend to family matters due to a death or terminal illness of a family member. Supporting documentation, including a copy of the death certificate or a doctor's note and travel information (e.g., a flight invoice and a boarding pass), must be submitted with your emergency grant application.

**Health care and emergency dental care expenses:** You are automatically covered through your membership in the [Graduate Students' Union health and dental plan](#). If you are a Teaching Assistant, you also have dental coverage through your membership in [CUPE 3902, Unit 1](#). Eligible costs should first be claimed against these plans. SGS will consider requests for reasonable assistance for any necessary health care costs for professional services prescribed by your doctor that are not or only partially covered by your insurance plan. SGS will also consider necessary dental expense of an emergency nature only. Receipts and a copy of any health insurance claims must accompany your application. If you are claiming a health expense, you should also submit a letter from your doctor supporting the need. Costs associated with the purchase of extended UHIP coverage for students who have newly obtained permanent residency, and are not covered other-wise, are also eligible for coverage through the grant.

**Prescriptions:** Ontario residents with a valid Ontario Health Card and high prescription drug costs in relation to their net household income may be eligible for the Trillium Drug Program. For more information, please consult with a health care provider or visit the [Trillium Drug Program website](#).

**Exceptional unanticipated expenses:** Every case is unique and it is impossible to characterize all expenses that might be considered. If you have an expense that is not listed above that you think might reasonably be considered, include it under this category on the application form. Please provide sufficient details. Additional documentation may be requested if appropriate. Check with the SGS Financial Advisor if you have questions.

## Tuition, Incidental, & Ancillary Fees

Only tuition and incidental and ancillary fees as listed in your invoice for the current academic year will be considered.

## Resources

In making our determination, we will factor in the personal resources that you are expected to contribute towards your educational costs.

**Federal/provincial student aid:** You are expected to rely on OSAP (or other federal/provincial student aid), up to the level of the maximum OSAP loan. If you are receiving OSAP or a government loan, you will need to attach an OSAP Notice of Assessment or equivalent notification.

**UTAPS:** Any assessed need, which remains unmet above the OSAP maximum, is typically covered by UTAPS.

**Students with federal/provincial student aid other than OSAP must apply separately to UTAPS.** If you have not applied, an equivalent amount will be factored into the resources section.

**Bank loan/line of credit/Scotia Professional Plan for Students:** Students in some programs are expected to have access to line of credit funds in addition to OSAP before being considered for the emergency grant. If you are in one of the programs listed eligible for the [Scotia Professional Plan for Students](#), you should include these credit funds in the resource section.

**Minimum partner contribution:** Your partner is normally expected to contribute, at a minimum, half of the SGS monthly allowance for their rent and personal living costs. This will be assumed in the resource calculations except in cases where your partner is at home with a child one year and under.

## OISE Students

OISE Students must apply for bursary assistance from the OISE Student Services first and upon recommendation by the OISE Financial Aid Coordinator, will be considered for the SGS Emergency Grant.

## Contacts

If anything is unclear or if you have any additional questions regarding this application, please contact the Graduate Awards Office:

**Graduate Awards Office**  
School of Graduate Studies  
63 St. George Street

Hours (Sept.-June): Monday to Friday,  
9:30 am to 4:30 pm Hours (July - Aug.):  
Monday to Friday, 9:30 am to 4:00 pm

[graduate.awards@utoronto.ca](mailto:graduate.awards@utoronto.ca)  
Telephone: 416-946-0808

## Purpose

The emergency grant program aims to assist currently registered, full-time graduate students who encounter an unanticipated serious financial emergency. It is not considered to be a source of routine or long-term funding. Please read the SGS emergency grant application Instructions prior to completing this form. If any components of this application are incomplete or missing, it will be denied automatically.

This form is to be completed electronically, signed, and submitted via email to [graduate.awards@utoronto.ca](mailto:graduate.awards@utoronto.ca).

Please allow two to three weeks for a decision upon receipt of complete application.

### Section 1: Student Information

Last Name:	First Name:		
Student Number:	U of T Email Address (all correspondence will be via this U of T address):		
Citizenship:	Canadian/Permanent Resident/Protected Person	Student Visa	
I have met with the SGS Financial Advisor regarding this application (not required):	Yes	No	If yes, date (MM/YYYY):

### Section 2: Academic Information

Program Start Date (MM/YYYY):	Graduate Unit/Department (e.g., Social Work):
Degree Name (e.g., PhD, MSc):	Program Name (e.g., Adult Education and Community Development):
Please list any sessions you were on leave or not registered (e.g., Fall 2012, Winter 2013, Summer 2013):	

### Section 3: Preliminary Financial Information

Have you applied for OSAP, out-of-province, or US student loans for the current academic year:	Yes	No	
If you have selected "Yes," please attach OSAP Notice of Assessment to application form.			
If you have received an out-of-province or US student loan, please select "Yes" and include equivalent Notice of Assessment.			
Do you have a student funding package?:	Yes	No	If "Yes," please indicate total amount of funding: \$
ROSI fees balance for the current session(s): \$	Outstanding balance from previous session(s) (arrears): \$		

### Section 4: Stage of Graduate Program

Please describe the progress made to date in your program and estimate the amount of work that remains to complete all degree requirements (e.g., coursework, research, comprehensive exam):
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\_\_\_\_\_  
OISE Financial Aid Coordinator

\_\_\_\_\_  
Date

OISE Students must apply for bursary assistance from the OISE Student Services first and upon recommendation by the OISE Financial Aid Coordinator, will be considered for the Master's Completion Bursary.



**Section 4: Stage of Graduate Program (continued)**

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**Section 5: Please Indicate the Following Anticipated Completion Dates**

Expected date of completion of your degree requirements (MM/YYYY):	
If a thesis submission is required, please indicate the date of Final Oral Examination (FOE) (if applicable) (MM/YYYY):	
Date you plan on submitting your thesis to the SGS online repository (if applicable) (MM/YYYY):	
Your expected convocation date (MM/YYYY):	

**Section 6: Previous SGS Emergency Grants**

Have you previously applied for an SGS emergency grant? :	Yes	No
If "Yes," please indicate the session in which you applied (e.g., Fall 2013):		

**Section 7: Financial Plan**

Please describe the financial plan you had in place prior to commencing studies:

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**Section 8: Current Financial Status**

Describe in detail the unexpected circumstances and/or events beyond your control that occurred and have now resulted in a financial emergency:

<b>Emergency Amount Requested:</b>	<b>\$</b>



What other funding sources have you explored to address your current financial emergency (e.g., OSAP, UTAPS, support from family members, line of credit)?

Describe the intended use of the SGS emergency grant:

### Section 9: Budget for Current Academic Year

**Number of Months Registered:**      8 or      12 (Period [MM/YYYY]: \_\_\_\_\_ to \_\_\_\_\_)

Please use the number of months indicated above when calculating expenses and resources below:

Allowable Expenses	A	B	C
<b>Rent &amp; Living</b>	<b>Monthly Allowance</b>	<b># Months Registered</b>	<b>Total: (A X B = C)</b>
Single—living in parental home	\$518 x	8 or 12 =	\$
Single—living away from home	\$1380 x	8 or 12 =	\$
Partnered—no dependent children	\$2301 x	8 or 12 =	\$
Partnered—one child (aged 16 or under)	\$2843 x	8 or 12 =	\$
Shared custody—one child (aged 16 or under)	\$1816 x	8 or 12 =	\$
Sole support parent and one child (aged 16 or under)	\$2087 x	8 or 12 =	\$
Number of additional dependents (aged 16 or under): Please list ages (e.g. 1, 3, 5):	\$542 x	8 or 12 =	\$
<b>Additional Expenses (documentation required for each)</b>	<b>Monthly Allowance</b>	<b># Months Registered</b>	
Debt servicing (50% of required minimum monthly payments and/or interest charges on institutional loans and credit card debt, up to \$250 per month)	\$            x (max. \$250)	8 or 12 =	\$
Day care (maximum \$400 per month per child)      Number of children:      x	\$            x (max. \$400)	8 or 12 =	\$
Travel due to death or terminal illness in the family:			\$
Health care, emergency dental care, and perscriptions (including extended UHIP coverage):			\$
Exceptional unanticipated expenses (describe below) (do not include mortgage in this section):			\$
i)			\$



ii)	\$
iii)	\$
<b>Tuition, Incidental, &amp; Ancillary Fees:</b>	\$
<b>Total Expenses:</b> Rent & Living + Additional Allowable Expenses + Tuition, Incidental, & Ancillary Fees =	\$

<b>Resources</b> 8 or 12 months (Note: Period must be the same as indicated in Section 9 Expenses section above [e.g., Sept 2013 to Aug 2014])	<b>Total</b>
OSAP/student loans: Notice of Assessment attached Yes	\$
UTAPS	\$
Fellowships, scholarships, awards, grants/bursaries, stipends (please list on separate lines):	\$
i)	\$
ii)	\$
iii)	\$
Research assistantship	\$
Teaching assistantship	\$
Other employment (income earned before tax deduction)	\$
Funds received from family member	\$
Partner's employment (income earned before tax deduction), full amount: \$ ÷ 2 =	\$
Child support or assistance	\$
Other support/assistance/resources	\$
Line of credit/bank loan: Indicate the amount available this academic year (only applicable to students in specific programs, see bank loan/line of credit section in emergency grant program details)	\$
<b>Total Resources:</b> Add together all resources listed above =	\$
<b>Total Need</b> (Total Resources – Total Expenses) =	\$

**Section 10: Applicant's Declaration & Authorization**

I declare that the foregoing information is, to my knowledge, a true, complete, and accurate statement of my financial status. This application and all supporting documents will be retained on SGS record. I understand that SGS may contact my sources of supporting documents to verify information. If any information I have provided is found intentionally falsified, I understand I may become permanently ineligible to apply or receive any future SGS grants. I hereby request consideration for assistance from the funds made available for this purpose by the University.

I understand that if awarded, any monies owing to the University will be deducted from emergency grant unless otherwise approved.

If awarded, I authorize the University of Toronto to release the amount(s) from the emergency grant to federal and/or provincial student financial aid office(s).

Name of Applicant

Signature

Date



**Section 11: Grant Payment**

SGS emergency grant payments are by default posted to your ROSI fees account. If you are requesting the grant be refunded to you directly, check the following box:

If you would like the amount refunded and you have arrears, please give reasons below:

**Submit to:**

Graduate Awards Office  
School of Graduate Studies  
63 St. George Street, Toronto,  
ON M5S 2Z9  
[graduate.awards@utoronto.ca](mailto:graduate.awards@utoronto.ca)

Freedom of Information and Protection of Privacy Act: [www.rosi.utoronto.ca/fippa.php](http://www.rosi.utoronto.ca/fippa.php)

**Office Use Only**

Decision:	Approved	Not Approved	Amount Approved:
Authorization Signature:			Notes (if applicable):