Money Matters for Graduate Students

November 21st, 2018, 12:00 to 1:00 p.m.
at Grad Room
The Graduate Awards Office (GAO) at the School of Graduate Studies (SGS) provides administrative support for a wide range of scholarship and award programs.

http://www.sgs.utoronto.ca/currentstudents/Pages/Financing-Your-Graduate-Education.aspx
Contacts - Award Inquiries

**Tara Lock** - Awards Officer, Internal
Conference Grant, Trudeau, University- Wide Awards, ROSI Award Module/Records
*tara.lock@utoronto.ca*

**Stacey Kwan** - Awards Officer, Provincial
OGS, OTS, QEII-GSST, CGS-M
*staceym.kwan@utoronto.ca*

**Pascal Papathanasakis** - Awards Officer, Federal
NSERC & SSHRC Doctoral, Vanier, MSFSS, Travel Grant

**Fong Di Caterina** - Manager, Graduate Awards
Oversight/Fund management of awards, Quotas, Office Supervision, SGS Awards Committee, other awards as required
*fong.dicaterina@utoronto.ca*

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**Graduate Awards Office**
School of Graduate Studies
63 St. George Street, Room 201
*graduate.awards@utoronto.ca*
Tel: 416-946-0808
SGS Financial Aid and Advising

Financial Aid & Advising at the School of Graduate Studies (SGS) provides support for students who are experiencing financial distress, due to both non-urgent and emergency situations.

http://www.sgs.utoronto.ca/currentstudents/Pages/Financial-Aid-and-Advising.aspx
Contacts – Financial Aid

Virginie Kobayashi
Financial Aid Advisor
School of Graduate Studies
63 St. George Street, Room 101
sgs.financial.assistance@utoronto.ca
Tel: 416-978-2839

Alice Brummell
Coordinator, Student Support and Financial Aid
63 St. George Street, Room 212
alice.brummell@utoronto.ca
## Graduate Funding 101

Details for Research Stream Programs:
[http://www.sgs.utoronto.ca/gradfunding/Pages/default.aspx](http://www.sgs.utoronto.ca/gradfunding/Pages/default.aspx)

<table>
<thead>
<tr>
<th>Degree</th>
<th>Stream</th>
<th>Cohort</th>
<th>Sources of Funding</th>
<th>Source(s) unique to cohort</th>
</tr>
</thead>
<tbody>
<tr>
<td>Master's/PhD</td>
<td>Research (Doctoral stream)</td>
<td>Funded</td>
<td>Scholarships/Awards, TA, RA/Research Stipends, U of T Fellowships, OSAP/UTAPs, On campus employment (work study), Off campus employment, Savings</td>
<td>Scholarships/Awards, TA, RA/Research Stipends, U of T Fellowships</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Unfunded</td>
<td>Scholarships/Awards (limited), TA, RA/Research Stipends, OSAP/UTAPs, On campus employment (work study), Off campus employment, Savings</td>
<td></td>
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<tr>
<td>Professional</td>
<td></td>
<td>Unfunded</td>
<td>Scholarships/Awards (Faculty specific), Professional student loans, Savings, On campus employment (work study), Off campus employment, OSAP</td>
<td>Professional student loans</td>
</tr>
</tbody>
</table>
Funding Packages

What is Base Funding?

Faculties and graduate units determine Base Funding amounts for doctoral stream programs and the number of years that students will be eligible. Base Funding amounts vary across graduate units. For example, in the Faculty of Arts and Science, Base Funding ranges across programs from $16,500 to $22,500 per year for eligible students in 2016-2017 (plus tuition and fees). The composition of Base Funding, e.g., employment income as Teaching or Research Assistants (TAs and RAs), research stipends, and fellowships, also varies among graduate units.

In addition to Base Funding, all eligible students receive the cost of academic tuition and fees.

- Base Funding Amounts - By Faculty
  - Faculty of Applied Science & Engineering
  - Faculty of Arts and Science
  - Faculty of Dentistry
  - Faculty of Forestry
  - Faculty of Information
  - Faculty of Kinesiology & Physical Education
  - Faculty of Law
  - Joseph L. Rotman School of Management
  - Faculty of Medicine
  - Faculty of Music
  - Lawrence S. Bloomberg Faculty of Nursing
  - Ontario Institute of Studies in Education (OISE)
  - Leslie L. Dan Faculty of Pharmacy
  - Dalla Lana School of Public Health
  - Factor-Inwentash Faculty of Social Work
  - University of Toronto Scarborough
Funding Letters

• Every year by September 30th you will receive a copy of your funding letter for the academic year.
• Expected resources may change and will be updated if need be.
• Keep it handy – you may need to refer to it throughout the year.
Payment dates

For students who are receiving a funding package, awards, stipend, Teaching/Research Assistantships

Method of receiving funds:

1) Through HRIS
   • Always paid via direct deposit to your bank account
     • For example TAships

2) Through ACORN
   • To clear outstanding fees
   • Direct deposit into bank without clearing student fees

Installments:

1) One-time payment

2) Monthly payments
   • Remember to find out the number of months

3) Per session
   • September
   • January
   • May
Create a timeline for your payments

• Pay special attention to funds that are made through ACORN:
  – The funds may not clear your outstanding fees before depositing into your bank
  – Find out which installment(s) will be paid towards your fees and which one(s) to your bank

• Monthly payments made to students:
  – For 8 months (Sep to Apr): Should save living expense for the summer
  – For 12 months (Sep to Aug): Should clear as much tuition as possible to reduce service charges.
Budgeting and Planning

Take care of your financial health as you would any other part of your life.
Expenses to consider while working on your budget

- **Tuition** - Available through your ACORN account
- **Books & Equipment**
- **Rent**
- **Groceries/Food** - If you have special dietary restrictions, then remember to budget for it
- **Utilities** - Hydro, Gas, Water
- **Travel** – TTC, Go, bike, car
- **Phone/Internet** - Not necessary to have a data plan, and cable TV
- **Entertainment**
- **Clothing/Toiletries/Household items**
- **Medical**
Financial Planning Calculator

https://planningcalc.utoronto.ca

Budget Your Year at U of T

This calculator will show you how much money you will need to cover tuition and fees, housing costs, food and everything else for the upcoming academic year. You'll provide some background and income information, and we'll show you a budget summary and direct you to some useful resources to help you save money.

Before you begin, please ensure:

- You have a general idea of what you want to study, what your living situation might be and what course load you will be taking
- You can estimate your income from parental support, summer savings, student loans and awards for the upcoming academic year
- You can estimate your monthly employment income for the upcoming academic year

Start Planning

Send Feedback
Financial Planning Calculator

Background Information: Sept 2018 - April 2019

Please fill out the following background information about your upcoming academic year.

Note: all fields are required.

Upcoming Level of Study

Select a level of study Please select a level of study.

Domestic or International

Select your status:

Living Situation

Select your living situation:

Primary Method of Transportation

Select your transportation method:

Continue
Financial Planning Calculator

Budget Summary: Sept 2017 - Aug 2018

Your Budget Breakdown

- Income: $37925.00
- Expenses: $66512.00
- Budget Deficit: -$17487

Personalized Budget Resources

Explore Scholarships and Awards

U of T has scholarships, bursaries and other awards you may be eligible for that recognize academic excellence, community engagement and creative accomplishments.

Learn About Base Funding

Some graduate units provide base funding for doctoral and doctoral-stream master's programs. Find out how much base funding you may receive so you will be financially prepared for the upcoming year.

Get Advice from a Financial Counsellor

Book an appointment with a financial counsellor at U of T. This service is included in your tuition and fees.

Next Steps: Explore your Personalized Budgeting Resources to learn ways to balance your budget and save money!
Apps

• Use apps – lots of options!
  – [Maclean’s best budget apps]

  - Spendee
  - You Need a Budget (YNAB)
  - Wally
On Campus - Where to find cheap...

Food

• Food Bank out of the Multi-Faith Centre on Spadina Avenue.
• Hart House $5 lunch
• Cheap eats near campus:
On Campus - Where to find cheap...

Goods and Services:
- Free furniture: U of T Swap Shop
- Bike Chain
- Online U of T Marketplace selling textbooks, furniture and fashion
Where to find cheap...

Activities:

- **Grad Escapes**
  - Run by GSU and Student Life, program offers social, cultural, and recreational opportunities to relieve graduate student stress.
- **https://nowtoronto.com/nowevents**
  - Free and paid and PWYC events daily
- **http://www.akimbo.ca/**
  - Into visual arts? Visit this site for gallery listings
- **http://www.blogto.com/events/**
- **www.Toronto.ca**
  - Official listings of a variety of festivals and events in TO. Cost is always listed.
- **https://www.utgsu.ca/about-utgsu/course-unions/**
  - Course unions!
- Social media (Facebook, Instagram, Twitter etc.)
Daily Money Saving Tips

• Go to discount stores
  – Such as No Frills, FreshCo., Walmart, Dollar Stores, Kensington Market or Chinatown for groceries
• Try not to shop at convenience stores
• Read the flyers
• Make the most out of price matching
  – Some stores have price match guarantees
• Make your own meals and beverages
• Don’t grocery shop when you are hungry
• Need vs want: Can you survive without it?
• Keep your receipts. Return the items you don’t need.
Graduate Fees/Tuition

Fee inquiries? Check in with Student Accounts
• Only bank payments or credit card payments will be accepted
  – No cheques or cash
• Take about 5 business days to process
• Wire transfers from overseas may take longer than local transfers from Canadian banks

How do I make a fee payment?
Arrears: Student fees need to be cleared before the next registration period!
Request to Register Without Payment

• During the registration periods throughout the year you can request registration without payment by either clicking the button on ACORN or (after the deadline) completing this SGS form.

• Normally students have a large award, funding package and/or OSAP.

• Deferrals are normally granted until April 30th of each year. After this date service charges apply.
Service Charges

If you have an outstanding balance on your account and do NOT have a fee deferral in place:

• 1.5% per month and 19.56% per annum service charges will be applied on all outstanding fees.

• Service charges will be applied on the Fall and Winter fees on a different start date.

• Service charges will be applied on the 15th of the month.
Balance of Degree Fee

• Balance of Degree Fee applies to both full-time and part-time Master’s students
• Students who finish their degree program requirements in less time than the defined program length, regardless of registration option, will be subject to a balance of degree fee which is the minimum degree fee less tuition fees already paid by the student
• Funding packages may discontinue after you have completed the program requirements. Check with your funding sources for more details about your funding conditions
• Balance of Degree Fee will be calculated and applied after all program requirements are submitted
• Please refer to the SGS website for more details or contact the SGS Office at graduate.information@utoronto.ca
Employment

On/off campus opportunities such as:

- **Postings through the Career Center**
- On Campus (TA/RA, Work-Study, bookstore, library, athletics, facilities, exam supervision, etc.)
- Off Campus (Restaurants, retail, bank, tutoring, babysitting, etc.)
- Seasonal (Landscaping, snow removal, holiday retail, etc.)
- International students should review their visa restrictions and contact the [Centre for International Experience](#) if they have questions.

Use your networks! Ask friends, family, fellow students, professors etc.
Line of credit – a useful tool

• A type of loan that banks extend allowing you to borrow, or draw down, money for a particular purpose.

• You only pay interest and fees on the portion of funds you use.

• Interest rates similar to those for personal loans (about 3% to 5%). Minimum monthly payments are 3% of the balance plus interest.
Line of credit – a useful tool

- Ask your bank - Then go ask another bank
- Set this up while you are part of the funded cohort and have some funds coming in.
- Keep it as a safety net – you may never need to use it.
- Consolidate debt for better financial health.
Line of credit – International Students

• Need a Canadian Citizen to co-sign the application for you
• Can be hard to find but its worth asking
• Check in with CIE
• Home country
• Family
Graduate Awards - When to Start?

Start looking and preparing now!

- **Disclaimer:** Information presented on these slides are unofficial and does not supersede official information on U of T or granting agency websites.

- Details for Research Stream Programs: [http://www.sgs.utoronto.ca/gradfunding/Pages/default.aspx](http://www.sgs.utoronto.ca/gradfunding/Pages/default.aspx)
Who to contact for sources of funding

- **Funding Package:** For those in a funded cohort, contact home graduate unit for a “breakdown” of this funding including composition, method and schedule of distribution, and impact if taking a LOA.
- **Scholarships/Awards general:** graduate unit, SGS, supervisor, peers (within same dept), internet searches
- **Scholarships/Awards administered through SGS:** consult Awards Chart
- **Teaching Assistantships (TA):** graduate unit
- **RA/Research Stipends:** supervisor/graduate unit
- **U of T Fellowships:** graduate unit
- **OSAP/UTAPs/government loans:** Enrolment Services Office
- **On campus employment:** [https://cln.utoronto.ca/home.htm](https://cln.utoronto.ca/home.htm)
- **Off campus employment:** networking, walk-in, internet
- **Issues with tuition fee payments/service charges:** Student Accounts
- **SGS Emergency Funding:** Financial Aid and Advising - Emergency Grant and Loan Programs, Accessibility Grant, Parental Grant, Master’s Completion Bursary, and the Summer Gym Bursary (research stream only)
Scholarships & Awards

Explore the wide range of financial support available, in the form of scholarships and merit-based awards.

Which Awards Can I Apply For?

(click below for full chart)

Admission Awards

Awards for new domestic and international applicants to master’s and doctoral programs.

Doctoral Completion & Postdoctoral Awards

Awards for doctoral thesis completion or for current postdoctoral fellows.

External Awards

Awards from sources outside U of T.
## Graduate Awards Eligibility Chart

<table>
<thead>
<tr>
<th>Award Type</th>
<th>Award Name</th>
<th>Citizenship</th>
<th>Apply To</th>
<th>Degree</th>
<th>Fields of Research</th>
<th>Application Deadline</th>
</tr>
</thead>
<tbody>
<tr>
<td>Federal Awards</td>
<td>CGS M (NSERC/SSHRC/CIHR)</td>
<td>·</td>
<td>SGS</td>
<td>·</td>
<td>Natural Science &amp; Engineering, Social Sciences &amp; Humanities, Health</td>
<td>Fall (Sept. Dec.), Winter (Jan.-Apr.), Spring (May-Aug.)</td>
</tr>
<tr>
<td></td>
<td>NSERC IPS</td>
<td>·</td>
<td>SGS</td>
<td>·</td>
<td>·</td>
<td>·</td>
</tr>
<tr>
<td></td>
<td>NSERC Doctoral</td>
<td>·</td>
<td>SGS</td>
<td>·</td>
<td>·</td>
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<tr>
<td></td>
<td>SSHRC Doctoral</td>
<td>·</td>
<td>SGS</td>
<td>·</td>
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<tr>
<td></td>
<td>CIHR Doctoral</td>
<td>·</td>
<td>SGS</td>
<td>·</td>
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<tr>
<td></td>
<td>Vanier (NSERC/SSHRC/CIHR)</td>
<td>·</td>
<td>SGS</td>
<td>·</td>
<td>·</td>
<td>·</td>
</tr>
<tr>
<td>Provincial Awards</td>
<td>OGS (Domestic)</td>
<td>·</td>
<td>SGS</td>
<td>·</td>
<td>·</td>
<td>Application deadline varies as set by Graduate Unit</td>
</tr>
<tr>
<td></td>
<td>OGS (Visa)</td>
<td>·</td>
<td>SGS</td>
<td>·</td>
<td>·</td>
<td>Application deadline varies as set by Graduate Unit</td>
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<td></td>
<td>QEII-GSST</td>
<td>·</td>
<td>SGS</td>
<td>·</td>
<td>·</td>
<td>Application deadline varies as set by Graduate Unit</td>
</tr>
<tr>
<td></td>
<td>Ontario Trillium Scholarship</td>
<td>·</td>
<td>SGS</td>
<td>·</td>
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</tr>
<tr>
<td>Provincial Awards</td>
<td>SGS Research Travel Grant</td>
<td>·</td>
<td>SGS</td>
<td>·</td>
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</tr>
<tr>
<td></td>
<td>SGS Conference Grant</td>
<td>·</td>
<td>SGS</td>
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<tr>
<td></td>
<td>SGS University-Wide Awards</td>
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<td>SGS</td>
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</tr>
<tr>
<td></td>
<td>Connaught International Scholarship</td>
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<td>SGS</td>
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<tr>
<td></td>
<td>Governor General's Gold Medal</td>
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<td>SGS</td>
<td>·</td>
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<tr>
<td></td>
<td>Adel S. Sedra Distinguished Graduate Award</td>
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<td>SGS</td>
<td>·</td>
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<tr>
<td>Provincial Awards</td>
<td>Sumner</td>
<td>Canadian Citizen</td>
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<td>Autism Scholars Award</td>
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<td>SGS</td>
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<tr>
<td></td>
<td>Ontario Women's Health Scholars Award</td>
<td>·</td>
<td>SGS</td>
<td>·</td>
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<tr>
<td></td>
<td>Mackenzie King</td>
<td>·</td>
<td>SGS</td>
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<tr>
<td>External Awards</td>
<td>Trudeau Doctoral Scholarship</td>
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<td>SGS</td>
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</tr>
<tr>
<td></td>
<td>Delta Kappa Gamma World Fellowship</td>
<td>·</td>
<td>SGS</td>
<td>·</td>
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</tr>
</tbody>
</table>

- **Citizenship**: Must have this status in order to be eligible.
- **Apply To**: First point of contact to apply.
- **Degree**: Support for students at this level.
- **Fields of Research**: Eligible fields of research.
- **Application Deadline**: When deadline dates occur (many internal).
When to Apply?

Applications due in fall 2018 for funding the 2019-20 academic year:

- Vanier Canada Graduate Scholarships (Sept)
- CGS-Michael Smith Foreign Study Supplement (Sept)
- CIHR/NSERC/SSHRC Doctoral Awards (Sept/Oct)
- SGS Conference Grant (Oct)
- CGS M - CIHR/NSERC/SSHRC Awards (Dec)
- Ontario Graduate Scholarships (OGS) (Starts Dec)
- Ontario Women’s Health Scholar Award (Dec)
- Delta Kappa Gamma World Fellowship (Dec)
- Master’s Completion Bursary (Jan/Apr)
- Adel S. Sedra Distinguished Graduate Award (Dec)
Travel and Conference Awards

There is a full list available on our [website](#)
Values vary depending on the destination and duration of travel.

- **SGS Conference Grant:**
  There is a Fall and winter cycle you can apply for.

- **SGS Research Travel Grant:**
  Online application opens: February 12th
  Online application closes: March 5th at 10:00 am
Common Eligibility Criteria

Are you a…
• Canadian, Permanent Resident, on International (Visa) student?

Do you have…
• Full-time or Part-time status?

Are you registered in an…
• eligible program?
What Makes a Great Merit Based Application?

Advice from Graduate Awards Office & Prof. Malcolm Campbell - Former Vice-Principal Research, UTSC

• Reviewers spend 6-8 minutes on each application. You have a short period of time to sell yourself on paper.

• When selection criteria is specified – make sure you hit them all.
Common Application Components

• **Academic background**
  Transcript(s), academic achievements, lists of awards and fellowships, presentations, abstracts, etc.

• **Research Proposal / Plan of Study**

• **Reference Letters**

• **Leadership / Extracurricular Activities**
  CV, publications, presentations, volunteerism, abstracts, other artistic works.
Referees

• Contact referees familiar with you its important to have a positive reference;
• Ask your referees early – give them plenty of time
• Feel free to remind them of your contributions and information you would like to have in their letter (CV, copy of research proposal, snapshot of thre highlights);
• Send request as soon as you begin your application;
• Follow-up prior to the deadline; and
• Remember to give them a big thank you.
Your Reference Letters

- Must be very strong
- Be enthusiastic
- Provide additional information (skills and past achievements) and demonstrate how your attributes and qualifications surpasses selection criteria & worthy of the award
Writing Style / Formatting

- Make it easy for the reviewer to find key information
- Use headings
- Apply boldface or underlined text strategically
- Be clear, succinct, scholarly but understandable
- Be straightforward, emphasize strengths, this is not a time to be shy
- FOLLOW FORMATTING STANDARDS
Writing Support

• The following departments/faculties offer writing support through one-on-one consultations: Architecture, OISE, Dentistry, Nursing, Pharmacy, Physical Education and Social Work.

• If you are not part of these departments, you may visit the Graduate Centre for Academic Communication at SGS.

http://www.sgs.utoronto.ca/currentstudents/Pages/GCAC.aspx
Upcoming Graduate Centre for Academic Communication (GCAC) writing intensives:

- Writing SSHRC Proposals:
  August 29 & 30, 2018

- Writing NSERC Proposals:
  August 29 & 30, 2018

http://www.sgs.utoronto.ca/currentstudents/Pages/GCAC-Boot-Camps-and-Writing-Intensives.aspx
Welcome to the Graduate Centre for Academic Communication (GCAC). GCAC provides graduate students with advanced training in academic writing and speaking. GCAC was formerly known as the Office of English Language and Writing Support (ELWS). This name change does not reflect any change in mandate or programming; the new name simply serves to emphasize the type of support we offer to all graduate students at U of T.

Graduate students need to be able to communicate sophisticated information to sophisticated audiences. As you prepare to attend your first conference, to write your first proposal, or to publish your first paper, you will need stronger communication skills than those needed in undergraduate work. By emphasizing professional development rather than remediation, GCAC can help you cultivate the ability to diagnose and address the weaknesses in your oral and written work.

GCAC offers five types of support designed to target the needs of both native and non-native speakers of English: non-credit courses, single-session workshops, individual writing consultations, writing intensives, and a list of additional resources for academic writing and speaking.

All of our programs are free. While the workshops function on a drop-in basis, writing centre consultations require an appointment, and courses and writing intensives require registration.

We have a new name! We are now the Graduate Centre for Academic Communication (GCAC), formerly English Language and Writing Support.

Writing Centre appointments are available for booking.

International Visiting Graduate Students and Postdoctoral Fellows are welcome to attend GCAC workshops; however, they are ineligible to register for GCAC courses or to sign up for Writing Centre appointments. Please see the Eligibility section of our FAQs.

Please note: Our office has temporarily relocated to 704 Spadina Avenue, 2nd Floor (west side of Spadina, north of Sussex).
What is OSAP?

- Need-base government loan/grant program for Ontario residents
- Out of province students should have access to loans from their home province, e.g. Student Aid BC or Quebec Student Loans.
- Amount received depends on tuition cost, books, income, assets, living location, etc.
- OSAP will most likely not cover everything
Why OSAP?

Why should you apply?

• OSAP Loans are Interest free while you study
• You are automatically considered for both Loans and Grants
• Available to Full-time and Part-time students

OSAP Questions - Contact:

Enrollment Services Office
OSAP – Apply Now!

You could receive large grant portions you don’t have to pay back.

OSAP Application

OSAP Aid Estimator
OSAP Payments

OSAP payments are divided into installment:

• **PhD** students may apply for up to 3 sessions (Sep to Aug)

• **Master’s** students may only apply for up to 2 sessions (Sep to Apr).
  – Separate application is needed for the summer session.
OSAP: Net Billing

New for 2018-19: all OSAP recipients (if you do NOT have a Tuition Waiver deferral recorded on your ACORN account), your OSAP funding will be redirected from OSAP to your fees each session.

• If your OSAP funding is greater than the fees you owe, OSAP will deposit your remaining funding into your bank account.

• If the combination of your redirected OSAP funding and tuition waiver credit amount is less than the fees you owe, you must pay the difference by April 30th.
Managing your OSAP

• Make adjustments and apply for appeals as soon as possible
• Funding package/awards recipients must declare funding on OSAP (except OGS/QEII-GSST)
• Keep on top of your OSAP and report any changes a minimum of 60 days prior to the end of your study period.
OSAP Interest Free Status

Should I apply for interest free status?

• How many more years before completing your program requirements?
• When will your funding package run out? (Refer to your admission/funding letter)
• How many more years until you will reach your life time maximum with OSAP (Contact the National Student Loans Service Center (NSLSC) to find out)
OSAP Interest Free Status (cont’d)

You have up to 6 months post graduation to begin repaying your loans. Information sessions are held on campus twice a year: Next session is December 6th

- Apply for interest free status
- Repayment Assistance Plan (RAP)
  - RAP has two stages, Interest Relief and Debt Reduction.
  - Support for students with disabilities
UTAPS: OSAP Student

**UTAPS** - University of Toronto Advance Planning for Students


This is a program that fills the financial gap for full-time students who receive the maximum amount of government financial aid available but whose funding doesn’t cover all their university costs.
UTAPS: Out of province student

- Deadline to apply is November 1\textsuperscript{st} and February 1\textsuperscript{st} each year
- Application can be found here: https://www.future.utoronto.ca/finances/financial-aid/university-toronto-advance-planning-students-utaps
Students with Disabilities

- **Canada Student Grant for Services and Equipment for Persons with Permanent Disabilities (CSG-PDSE)**
  - For students who receive OSAP and are registered with Accessibility Services.

- **Bursary for Students with Disabilities (BSWD)**
  - Visit the [Enrolment Services Office website](https://enrolment.utoronto.ca) for more information.

Get Registered with Accessibility Services:
[https://www.studentlife.utoronto.ca/as/new-registration](https://www.studentlife.utoronto.ca/as/new-registration)
What does SGS offer?

Financial Aid & Advising Programs

- Doctoral Completion Award
- Emergency Grant
- Emergency Loan
- Accessibility Grants
- Parental Grant
- Master’s Completion Bursary
- Summer Gym Bursary
- Financial Advising
- Master’s Completion Bursary
Doctoral Completion Awards (DCA)

- Each department runs its own DCA competition, check with your unit.
- Eligible students must be beyond the funded cohort but within time limit.
- 15% of DCA Recipients should be OSOTF/OSAP Eligible, and demonstrate financial need.
Master's Completion Bursary (MCB)

- Eligibility: students who are beyond their program length, with a minimal amount of work remaining due to unanticipated factors beyond their control.
- Next deadline: January 31st, 2019
- [Application](#)
SGS Summer Gym Bursary

- Full-time doctoral-stream;
- Registered for the full Summer session;
- Up to 100% of the fees are paid by reimbursement;
- Participating gyms include the Hart House Fitness Centre and Kinesiology & Physical Education (KPE) athletic facilities.
SGS Accessibility Grant

- Programs and awards for students with accessibility issues;
- Students must be registered with Accessibility Services;
- Normally to cover the cost of adaptive technologies, equipment and therapies not covered under other plans.
U of T Parental Supports

Graduate Community Development Fund (GCDF):
  • Deadline: November 28\textsuperscript{th} 2018
  • Online application can be found [here](#).

Family Care Office:
  • Some funding opportunities and supports listed [here](#).
SGS Parental Grant

- This grant aims to provide financial support to research-stream doctoral students within the funded cohort who experience a loss or reduction in funding as the result of taking an approved parental leave.
- Leaves are normally taken at the time of birth or adoption in order to provide full-time care during a child's first 18 months of life; or first 18 months of care if the child was adopted.
The total amount of the Parental Grant will be calculated based on other non-employment related supplemental funding the student may have available.

Students are eligible to receive a Parental Grant of up to $4,000 for one session of leave.

Birth mothers are eligible to receive a second grant payment of up to $4,000 (for a total grant valued at $8,000) if they meet all eligibility requirements, and take a second consecutive session on leave.

An approved leave must be on file with your department- for further details: SGS Leave of Absence Policy.
Parental Leave Funding and External Awards

• Federal agency (CIHR/NSERC/SSHRC) scholarship parental leave supplements
  – Equal to one installment for one session leave;
  – Equal to 1.5 installments for two session leave;
  – Submit Request for Interruption of NSERC/SSHRC Form.

• Parental leave supplements through supervisor’s Tri-agency grant
  – Apply through supervisor and Research Services Office

• Most awards e.g. OGS/QEII-GSST do not provide parental leave supplements
  – Check award holder’s guide/terms and conditions or directly with granting agency to see if your award has a parental leave supplement
SGS Leave Policy

- Graduate students whose programs require continuous registration may apply to their Graduate Coordinator for a one-session to three-session leave during their program of study for:
  1. **serious health or personal problems** which temporarily make it impossible to continue in the program; or
  2. **parental leave** by either parent at the time of pregnancy, birth or adoption, and/or to provide full-time care during the child’s first year. Parental leave must be completed within 12 months of the date of birth or custody.
- [SGS Leave of Absence Form](#)
Leave of Absence

• If you need to be away from your studies, be sure to speak with your Graduate Administrator about taking a leave of absence

• Please see the SGS Calendar for more information, if you have questions please contact your graduate unit or the SGS Office at graduate.information@utoronto.ca
What do you do if you find yourself in an financial emergency?
SGS Emergency Grants

- For Emergencies only, to cover unanticipated financial need;
- Will not cover tuition;
- Students can apply at any time;
- Normally beyond the funded cohort.
SGS Emergency Loans

- alleviates temporary cash flow problems;
- Repayable up to 120 days;
- 2 day turn around time;
- for students who are expecting the release of funds in the near future;
- Value is normally up to $1500 but can vary.
Financial Advising

• It’s best for you to seek help early so your problems don’t get out of control, so reach out!

• Financial Advising is available in person, via email, or over the telephone from 10 am to 4 pm, Monday to Friday.

SGS Financial Advisor: 
sgs.financial.assistance@gmail.com
Thank you

Questions?

Financial Aid and Advising
63 St. George Street
sgs.financial.assistance@utoronto.ca