Graduate Awards, Financial Aid & Advising

July 2026

UNIVERSITY OF TORONTO

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Statement of Acknowledgement of Traditional Land

We wish to acknowledge this land on which the University of Toronto operates.

For thousands of years it has been the traditional land of the Huron-Wendat, the Seneca, and the Mississaugas of the Credit River.

Today, this meeting place is still the home to many Indigenous people from across Turtle Island and we are grateful to have the opportunity to work on this land.

Agenda

- SGS Financial Aid & Advising Office
- Graduate Funding 101
- Financial Planning Resources
- SGS Graduate Awards Office
- Federal and Provincial Awards
- Key Contacts

SGS Financial Aid & Advising Office

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Financial Aid & Advising Office Overview

- Student advising
- Graduate funding information
- Fee deferrals and financial arrangements
- SGS grants, bursaries and awards:
    - Research and travel grants
    - Health and wellness grants
    - Program completion grants
    - Emergency Funds

Financial Aid & Advising Office

The Financial Aid & Advising Office provides students with assistance through various programs:

- Emergency Grant - Supports registered full-time graduate students who experience an unforeseen financial emergency/crisis.
- Emergency Loan - Alleviates temporary cash flow problems for students who are expecting a release of U of T funds in the near future.
- Master's Completion Bursary - Assists students who have experienced a delay in their program due to unanticipated factors and must register as a full-time student beyond the program length to complete a small amount of work in order to graduate.
- Accessibility Grant - Available to students with accessibility needs. Students must be registered with Accessibility Services.

Financial Aid & Advising Office cont'd

- Research Travel Grant - Provides financial support to eligible PhD and SJD students registered in the Humanities or Social Sciences for research travel.
- Indigenous Graduate Travel Award - Provides financial assistance to U of T Indigenous graduate students to travel and participate in educational and experiential learning in Canada or abroad in activities specifically focused on Indigenous student or educational issues. Contact S.A.G.E for application details.
- Conference Grant - Provides financial support to students who are actively presenting their research at an academic conference in the early stages of their program.
- Summer Gym Bursary - Offers students a reimbursement for up to 100% of their campus summer athletic membership or program fees.
- Parental Grant - Provides 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 leave.

Financial Aid & Advising Office cont'd

Student Advising

- First step - Your Registrar's Office / Graduate Unit
  - Ask your Graduate Administrator - Familiar with local support and services for your program
- SGS's FAAO supports currently registered students by:
  - Collaborating with your Graduate Unit to best support you through local supports
  - Offering individualized advice to currently registered students, including addressing questions in consideration of students' unique circumstances
  - Assisting students with navigating the various funding opportunities at U of T
  - Directing students to appropriate contacts for accessing financial supports
  - Assisting with budgeting and debt load management

Graduate Funding 101

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How can I fund my graduate program?

Course-based, Professional and Flex-time

- Self-funded through personal resources
- Student line of credit
- Government student aid (grants and loans)
  - Domestic: Ontario Student Assistance Program (OSAP)/Provincial student loans
  - International: student loan programs through country of residence
- Internal awards, grants and bursaries offered by:
  - Program/Department/Faculty
  - School of Graduate Studies (SGS)
  - University Registrar's Office (URO)

Research-stream Masters and PhD

- External funding sources
  - Major federal research scholarships (e.g., NSERC, SSHRC, CIHR)
  - Other funding and grant opportunities in your field of research (e.g., Mitacs, Vector etc.)
- Government student aid (grants and loans)
  - Domestic: Ontario Student Assistance Program (OSAP)/Provincial student loans
  - International: student loan programs through country of residence
- Internal awards, grants and bursaries offered by:
  - Program/Department/Faculty
  - School of Graduate Studies (SGS)
  - University Registrar's Office (URO)
- Research assistantships (RA) or teaching assistantships (TA) through your department or others

Funding Letters (Research-Stream)

- Annually, your graduate unit will provide you with a copy of your funding letter.
  - Temerty Faculty of Medicine graduate students receive their funding letters online via GEMS.
- Your funding letter outlines the amount of funding you will receive, how it will be disbursed, and terms and conditions of your funding.
- Students may be required by their graduate to apply for external awards (e.g., CGRS M, CGRS D, OGS) as a condition of funding.
  - Contact your graduate unit to ask if major award applications are mandatory.
- If you receive an award after receiving your funding letter, you should receive an amendment to your letter noting the change to the funding composition.
- It is recommended that you keep a copy of your funding letter handy in case you need to refer to it throughout the year.

Where can I find funding?

Your Registrar, Graduate Unit and Faculty:

- Ask your Graduate Administrator and Supervisor
- Check your graduate unit and the faculty websites for award opportunities
- Monitor your UofT email – Award opportunities

External Funding Sources

Financial support opportunities in your field of research (e.g., external grants, fellowships)

- Federal Research Councils (SSHRC, NSERC, CIHR)
- Provincial Awards (OGS and QEIIGSST)
- Sign up to get Research Alerts (OVPRI)

School of Graduate Studies:

- Graduate Awards, Financial Aid & Funding webpage
  - Browse Scholarships & Awards by degree type
- SGS Grad E-News award opportunities - Check your email!

University Registrar's Office (URO):

- Finances and Funding webpage
  - Award Explorer (searchable database)
  - Ontario Student Assistance Plan (OSAP), University of Toronto Advanced Planning for Students (UTAPS) and government student aid
  - Student Line of Credit information
  - In- Course Awards, Scholarships, Bursaries & Grants

Financial Planning Resources

- Budgeting Resources
  - SGS Financial Wellness Resources
  - Financial Planning Calculator
- Ontario Student Assistance Plan (OSAP) Aid Estimator
- Government of Canada Line of Credit Resources
- Employment Resources
  - Career and Co-Curricular Learning Network (CLNx)
  - Work Study program
  - Network
- Center for International Experience

SGS Graduate Awards Office

Federal and Provincial Awards

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SGS Graduate Awards Office

Graduate Awards Office

- Pre- and post-award administration
  - Communication of award opportunities
  - Application support
  - Institutional nominations
  - Fund administration and disbursement
  - Award policy interpretation
- Liaise with external agencies / financial reporting
- Policy and best practice advice

Federal Awards

The tri-agency is the major federal source of funds for research and scholarship in academic institutions. It has three branches:

- **CIHR**: Canadian Institutes of Health Research
- **NSERC**: Natural Sciences and Engineering Research Council
- **SSHRC**: Social Sciences and Humanities Research Council

- Annual tri-agency competitions for Master's students have two stages:
  - Within unit
  - University-wide

- Annual tri-agency competitions for PhD students have three stages:
  - Within unit
  - University-wide
  - Federal adjudication

Federal Awards

- Application deadlines are in the fall, so start preparing early.
- Students can contact the Graduate Centre for Academic Communication to register for workshops and individual writing consultations.
- Individual graduate units and faculties may also offer writing resources.

Parental Leave Funding and External Awards

- Federal agency (CIHR / NSERC / SSHRC) scholarship parental leave supplements
  - Submit Request for Deferment of Start Date or Interruption of Award.
- Parental leave supplements through supervisor's Tri-Agency grant
  - Apply through supervisor and Research Services Office

Provincial Awards

- The Ontario Graduate Scholarship (OGS) and the Queen Elizabeth II Graduate Scholarship in Science and Technology (QEII-GSST) programs encourage excellence in graduate studies at publicly assisted institutions in Ontario.
  - OGS: domestic and international students are eligible
    - Competition for domestic students is managed at the graduate unit level.
    - Competition for international students is managed by SGS.
  - QEII-GSST: domestic students are eligible
    - Competition is managed at the graduate unit level.

SGS Student Award Information Sessions

SGS hosts student award information sessions multiple times per year.

- Late August: Canada Graduate Research Scholarships – Doctoral (CIHR / NSERC / SSHRC)
- Mid-September: Canada Graduate Research Scholarships – Master's (CIHR / NSERC / SSHRC)
- Mid-November: OGS

- Sessions are recorded and made available online through the applicable SGS award page.
- Information about upcoming sessions are shared by graduate units and through the SGS Gradschool monthly e-newsletter.
- Start looking at scholarship and award opportunities and prepare this summer to apply this fall to hold next year!

Who can I contact for sources of funding?

- **Funding package:** graduate unit, as per your funding letter
- **Scholarships / awards general**: graduate unit, supervisor, peers (within same dept.), internet searches
- **Scholarships / awards administered through SGS:** consult SGS Awards Table
- **TA:** graduate unit
- **RA/Research Stipends:** supervisor/graduate unit
- **U of T Fellowships:** graduate unit
- **OSAP/UTAPS/government loans:** URO

Questions?

Financial Aid & Advising

Email:
sgs.financial.assistance@utoronto.ca

Tel: 416-978-2839

Graduate Awards

Email:
graduate.awards@utoronto.ca

Tel: 416-946-0808

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