

## Program Description

The SGS Emergency Grant is a need-based program that aims to assist registered, full-time graduate students who have encountered an unforeseen, urgent, and/or serious financial emergency during the course of their program. Students submitting an SGS Emergency Grant are expected to meet with a member of the SGS Financial Advising Team to review the application.

The Emergency Grant is not intended to replace OSAP/government student loans, UTAPS or other funding sources to make up for an anticipated shortfall in one's budget. The Emergency Grant cannot serve as routine or long-term financial support but can assist students who demonstrate financial need, by providing short-term immediate relief during an unexpected financial crisis.

## Eligibility

Students must meet the following criteria:

- Currently registered full-time in a graduate degree program; and
- Have an unanticipated, urgent, and/or serious financial emergency; and
- Demonstrate financial need through the assessment process; and
- Have applied for OSAP or other government student aid programs

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.

## Ineligible Expenses

The Emergency Grant program will NOT provide funding or consider the following as eligible expenses:

- **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.
- **Computers and program-related expenses:** The SGS Emergency Grant program does not cover costs directly related to your program. For example, we do not cover costs directly related to research, conferences, travel, supplies, computers, specialized technology or applications, etc. You are encouraged to consult with your supervisor or your department about such expenses.
- **Support for partner or family:** The application will only consider expenses incurred directly by you; it will not cover, for example, financial support provided to your family members 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.

## Expected Expenses

The SGS Financial Need Assessment section serves to calculate your expected resources and expenses for the upcoming academic year. The amounts in Column C will need to be calculated based on 12 months, for which you will be registered in the upcoming academic year.

Financial need is normally demonstrated when a negative or very small positive balance (under \$500) appears in the "TOTAL NEED" field on page 2 of the application (e.g., "Total Expected Expenses" is higher than "Total Expected Resources"). Showing a large positive balance in the "TOTAL NEED" field will normally not be considered a demonstration of financial need, unless extenuating circumstances are also reported (supporting documentation must be submitted).

## Living Expenses

Choose which living situation applies to you (no housing costs or with housing costs) and fill in the appropriate information where necessary.

Example #1: A single student who will be registered for 12 months, does not have children and is living in his/her parent's home should:

- Choose "Single/Separated/Divorced" and the associated amount under the column "No housing costs"
- The amount for Column C should auto-calculate ( $\$580 \times 12 = \$6960$ )

Example #2: A student who will be registered for 12 months, has a partner and 2 children under the age of 12 paying rent should:

- Choose "Partnered" and the associated amount under the column "Has housing costs"
- The amount for Column C should auto-calculate ( $\$2565 \times 12 = \$30,780$ )
- Enter "2" under "Number of dependents aged 0-12" to account for the **two** children
- Choose the associated children amount under the column "Has housing costs" and the amount for Column C should auto-calculate ( $\$600 \times 2 = \$1200$ ;  $\$1200 \times 12 = \$14,400$ )

### **Tuition & Other Fees**

As tuition for the upcoming year will not be posted until July, enter your fees for the current academic year as an estimate. The total cost of tuition and other fees for most full-time PhD students in the academic year 2020-21 was \$7,858.65.

Review the Tuition Fees Schedules at <https://studentaccount.utoronto.ca/> for detailed information.

### **Books & Academic Supplies**

Include the total cost of books, photocopying, supplies, equipment, thesis binding, etc. for the upcoming year. Provide reasonable academic related expenses. Supporting documentation must be submitted.

### **Medical/Dental**

Annual fees for the **University of Toronto Graduate Students Union (UTGSU) Health Plan** or the **University Health Insurance Plan (UHIP)** are automatically included within students' annual tuition fees and provide coverage for most medical and health professional costs. Teaching assistants have dental coverage through union **CUPE 3902**. The application will consider assistance for necessary health care and professional service costs prescribed by a doctor and eligible for coverage through **OHIP**, **UTGSU** or **UHIP** that exceed the maximum level of coverage offered through **OHIP**, **UTGSU** or **UHIP** and are incurred by the student. Eligible costs must be first claimed against the above plans. Supporting documentation must be submitted, e.g. receipts, a copy of health insurance claims and a letter from the doctor supporting the need.

### **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.

### **Travel due to death in the family**

The application will allow a one-time return trip home purchased by the student due to a death of an immediate family member. Supporting documentation, including a copy of the death certificate and travel information (invoice paid by student and boarding passes), must be submitted with your Emergency Grant application.

### **Other**

Include other necessary expenses you expect to incur (e.g. extended daily commuting costs, prescribed medication not covered by insurance). Supporting documentation (e.g. receipts from current year) must be provided for each item or the amount(s) will be automatically removed from consideration.

### **Food, Household Supplies, Clothing, Transportation, Phone & Internet (do not include)**

These costs are already calculated and included within the "Monthly Allowable Amounts" in Column A. The "Monthly Allowable Amounts" are based on allowable claims determined by the Ontario government.

## **Expected Resources**

### **Government Student Loans/Aid**

If you are planning to apply for government student loans from your home country for the upcoming academic year, enter an estimated amount for the upcoming year. Canadian citizens and permanent residents are expected to apply for government student loans from their home province.

### **Student line-of-credit / bank loan**

Include the total amount available for the current academic year (total accessed plus any available credit).

**Graduate funding**

Students in doctoral-stream programs must declare the total amount of the minimum funding commitment they expect to receive in the upcoming academic year. Amounts for the most recent year are available on the [SGS website](#).

**Awards**

Include awards/scholarships/fellowships/grants, etc., that have been offered to you and that you have accepted to receive in the upcoming academic year that's in addition to your funding package (U of T Fellowships should only be included in the "Total amount of graduate funding" field, as they are part of your program's funding commitment). If you have not been offered any awards for the upcoming year, enter "0".

**Other employment income**

Include expected employment income that is outside of your funding commitment (e.g. work-study, off-campus employment, paid internships).

**Funds or Support from family member(s)**

Enter any funds or payments provided as support by family or friends, including gifts or loans.

**Partner's Income**

If you chose the "Partnered" category under "Expected Expenses", enter 50% of your partner's net income (after tax deduction). To calculate, determine your partner's total annual income amount after taxes are deducted, and divide the amount by 2.

**Child support or government assistance/benefits**

A look-up table on basic child support payments can be found through the [Ministry of the Attorney General's website](#). Income assistance services can be found through the [Government of Canada's website](#). [Various Ontario benefits](#) also fit in this category.

**Savings and Investments**

Include the total amount of savings you have put towards your tuition and living expense plus any amount you currently have access to (i.e.: money that you could withdraw today, that is not locked into an investment). Include any RESP funds that you expect to withdraw to fund your education for the upcoming year.

**Financial Resources Supporting Documentation**

To determine whether you are a dependent and need to attach parental/spousal financial and tax statements:

A dependent is defined as a biological/adopted child, spouse, or common-law partner who is in one of the following situations of dependency:

- a) under age 22; or
- b) enrolled continuously at a college, university or other educational institution and dependent substantially on the financial support of the parent, spouse or common-law partner; or
- c) a person with a disability who has been financially supported substantially by his or her parents and who is unable to be self-supporting because of the disability.

**Contact us**

If you have questions about how to fill out this form, please contact:

Financial Aid and Advising

Graduate Awards Office

416-978-2839

[sgs.financial.assistance@utoronto.ca](mailto:sgs.financial.assistance@utoronto.ca)