

| Student Handbook: 2021-2022



Welcome to the Institute of Medical Science

On behalf of the Institute of Medical Science (IMS), I would like to extend a warm welcome to you, whether you are enrolling for the first time or continuing your program with us. IMS recently launched our new [Strategic Plan 2021-2026](#): Community, Connections and Impact. The plan highlights our vision, mission and top three priorities: improving student-driven graduate training, connecting our IMS community of scholars, and attracting and engaging diverse and talented students and faculty. Despite all the uncertainty and challenges the global pandemic has brought, I am excited about the future and goals we have set. I encourage all of you to read the Strategic Plan.

The IMS provides graduate training for students from a wide range of academic and professional backgrounds. Students with Health Care Professional and/or Arts and Science degrees engage in research on the common theme of "health and disease". You will graduate with a Master of Science (M.Sc.) or Doctor of Philosophy (Ph.D.) degree from the University of Toronto, School of Graduate Studies - Division IV, Life Sciences. This Student Handbook provides an overview of information important for both students and supervisors. We appreciate any feedback you may have about the content.

I hope this year will be productive and enjoyable for you. I look forward to meeting each of you throughout the year at the IMS academic and social functions. Please feel free to arrange a meeting with me to discuss any issues you may have with regards to your graduate training at IMS. This can be arranged through Alicia Sam, IMS Executive Assistant, at sf.medscience@utoronto.ca. You can also reach me directly by e-mail at mingyao.liu@utoronto.ca.

Sincerely,



Mingyao Liu MD, MSc
Director, Institute of Medical Science
Professor of Surgery, Medicine and Physiology
Temerty Faculty of Medicine
University of Toronto

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****Disclaimer:** The policies and guidelines contained within this handbook are subject to change at any time. For the most up-to-date information, please consult the IMS website.*

1. Administration

The Institute of Medical Science (IMS) is a graduate unit in the [University of Toronto](#), [Temerty Faculty of Medicine](#) - one of the largest graduate units at the University of Toronto. It is dedicated to the training of medical researchers and dissemination of new knowledge relevant to human biology and pathobiology. It was established in 1968 as a graduate unit within the [School of Graduate Studies](#) to foster education and scholarship in the Clinical Departments of the Temerty Faculty of Medicine.

Director – Mingyao Liu

The Director reports on all academic matters to the Deans of the SGS and the Temerty Faculty of Medicine. The Director is ultimately responsible for all academic and administrative aspects of the IMS graduate program (including faculty and students), in accordance with University of Toronto policies and procedures. He is assisted by the Associate Director (if appointed), Graduate Coordinators, IMS Committees, and administrative staff, each of whom have designated responsibilities.

Graduate Coordinator – Lucy Osborne, Isabella Caniggia, John Vincent

The Graduate Coordinators are responsible for administration of the graduate program, including:

- graduate applications, admissions and enrolment procedures
- approval of faculty membership on graduate program advisory (PACs), thesis defense, PhD qualifying examination and MSc-PhD transfer committees, screening theses prior to defense
- nomination of students for internal (UofT) and external awards,
- explaining SGS and IMS policies and procedures concerning graduate studies to students and faculty
- mediation, advocacy and appeal on behalf of the students concerning academic issues that arise during the course of their study
- general support of students and troubleshooting

Chair, Faculty Appointments Committee – Karen Gordon

Dr. Gordon is the Chair of the Faculty Appointments Committee in IMS. She is responsible for the review and processing of all applications for graduate faculty appointments and reappointments to the Institute and making recommendations to the Director.

Chair, Awards Committee – Chung-Wai Chow

Dr. Chow's portfolio includes chairing the Awards Committee, which establishes policies, reviews, and processes applications for student financial awards by the IMS.

Chair, Equity, Diversity and Inclusion Committee – Sunit Das

Dr. Das is leading the efforts to improve the equity and inclusion of the under-represented and historically marginalized groups in the IMS and to ensure diversity in all the IMS activities.

Chair, Student, Staff, Alumni and Faculty Engagement (SAFE) Committee – Samantha Anthony

Dr. Anthony aims to increase engagement and connectivity between students, faculty and alumni. As the Chair of the SAFE Committee, she supports student groups, oversees student-led initiatives, and implements new tools and resources to support faculty and alumni engagement

Director, Curriculum – Nicole Harnett

Prof. Harnett's portfolio includes chairing the IMS Curriculum Committee, overseeing curriculum development and evaluation and working with course directors and instructors.

Director, Summer Undergraduate Research Program – Theodore J. Brown

Dr. Brown is responsible for the development and implementation of the program. In collaboration with members of the IMS faculty, the summer research program provides both domestic and international undergraduate students with the opportunity to experience a summer in a laboratory, working on a project in biomedical research.

Director, Professional Development and Alumni Engagement – Reinhart Reithmeier

Dr. Reithmeier is leading on the development of graduate professional development (GPD) course modules. These modules will provide graduate students with transferable skills, professional network and experiential learning opportunities to facilitate their transition from school to work. He is also developing initiatives to expand alumni engagement in the IMS.

Director, International Development - Zhong-Ping Feng

Dr. Feng's portfolio includes promoting international experiences to IMS graduate students, leading on international recruitment initiatives and developing international programs and partnerships with leading academic institutions.

Director, Master of Science in Biomedical Communications Program – Jodie Jenkinson**Administrative Staff**

The Administrative Staff in the day-to-day running of the graduate program.

Kamila Lear

Business Officer

kamila.lear@utoronto.ca

Tel: 416-978-8886

Payroll and Finance, HR, Program Development, Office Management, Special Issues

Hazel Pollard

Admissions Officer

adm.medscience@utoronto.ca

Tel: 416-978-5012

Admissions/Applications, Recruitment, GEMS, Enrolment and Registration of incoming students.

Sarah Topa

International Program and Partnerships Officer

int.medscience@utoronto.ca

Tel: 416-946-0987

International Programs and activities, International Visiting Graduate Students, student group support, communications, website, Co-Chair SAFE Committee, alumni engagement and Temerty Medicine Connect.

Sobiga Vyravanathan

Curriculum and Education Administrator

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Tel: 416-946-8286

Course and program requirements, course enrollment, MSC1010-1011Y/H course coordination, Teaching Assistant recruitment, Curriculum Committee support, IMS Scientific Day and Summer Undergraduate Research Program (SURP).

Emilie DesRosiers

Graduate Program Assistant, MSc

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Program Advisory Committee (PAC), Registration and GEMS Agreement for MSc continuing students, Leave of Absence, Program Extension, Transfer Examination, MSc Thesis Guidelines, MSc Final Oral Examination and Program Completion.

Joanne Lee

Graduate Program and Awards Assistant, PhD

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External Awards, Program Advisory Committee (PAC), Registration and GEMS for continuing PhD students, Candidacy, Leave of Absence, Program Extension, Qualifying Examination, PhD Thesis Guidelines, PhD Final Oral Examination and Program Completion.

Alicia Sam

Executive Assistant and Faculty Affairs Administrator

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Executive Assistant to IMS Director, Faculty Appointments, Internal Awards, Executive Committee, Equity, Diversity and Inclusion (EDI) Committee Support.

2. COVID-19

Ontario's response to the COVID-19 pandemic continues to evolve. Changes will likely occur as the province and its municipalities adjust to new data about the virus. In these circumstances, please be advised that the manner of delivery of courses, co-curricular opportunities, programs, and services is subject to change, in accordance with university policies.

The University thanks its students, faculty, and staff for their flexibility during these challenging times as we work together to maintain the standards of excellence that are the hallmark of the University. Our approach to supporting graduate students prioritizes the health, wellness and safety of students; recognizes the diversity in the student body and in learning opportunities; and recognizes that the impacts of COVID-19 on students are both uneven and evolving.

3. The Graduate Program

Supervisor Responsibilities

The graduate Supervisor is the most influential person in a graduate student's program. The following summarizes a supervisor's responsibilities in the IMS.

1. Directs the graduate program of the student, facilitating timely completion of research, thesis writing and defense. A successful match between supervisor and student is dependent on mutual commitment. Although self-directed learning is emphasized, graduate students, particularly at the master's level, may require considerable assistance in defining their research project. Independence is often not achieved until the final stages of the PhD. Each student enters the graduate program with a unique set of academic and personal skills. It is essential that the supervisor carefully and accurately assess the student's abilities and then provide specific guidance. The student must acquire methodological expertise and content knowledge necessary to successfully complete the research and thesis writing in a timely fashion. Agreement between supervisor and student about the specific research goals and engagement of the student in these studies should occur **within the first 6 months of enrolment.**

Generally, the most successful match occurs when the student's research is an integral (and funded) component of the supervisor's ongoing investigations. This does not prevent the creative input of the student who should engage in the design and testing of new experimental hypotheses. In fact, particularly at the PhD level, contribution to new knowledge is an essential requirement for obtaining a graduate degree.

Supervisors must be accessible to students. Regular discussion between supervisor and student (e.g., **weekly or biweekly**) is essential to facilitate progress. In these meetings, the student should have an opportunity to review new data, plan further experiments, review material written by the student and discuss all aspects of the student's program including course work. The supervisor should give the student opportunities to write scientific abstracts and manuscripts as first author, and to present research locally to other faculty members and students, as well as at scientific conferences.

There are [specific guidelines](#) outlining the responsibilities of the supervisor and the student for organization of the MSc defence, the PhD Defence, Qualifying Examination and the MSc to PhD transfer oral examinations.

2. ***Provides mentorship and serve as an academic role model.*** Students look to their supervisors for guidance and support throughout the graduate program. The supervisor must have the content knowledge and expertise to ensure appropriate supervision. Genuine interest and enthusiasm on the supervisor's part as well as kind, critical appraisal will be highly valued and appreciated. **In particular, students need time with their supervisors. Prompt turnaround of written work, especially thesis drafts, is not only helpful in achieving timely completion but also indicates to the students that their work is important.**
3. ***Chooses appropriate members for the graduate program advisory committee (PAC) and ensures, jointly with the student, that the ongoing supervision is appropriate and timely.***
4. ***Ensures appropriate continuing supervision of the student during a leave of absence from the University*** (e.g., sabbatical). Supervisory arrangements during such absences should be discussed with the student, program advisory committee and graduate coordinator. **A written notification to the Graduate Coordinator** about these arrangements should be provided prior to the leave.
5. ***Guarantees funding of the student throughout the graduate program.*** Please review the complete [IMS Student Funding Policy](#).
6. ***Complete the Annual GEMS Statement of Agreement*** between supervisor and student prior to annual registration of the student.

NOTE: Should the supervisor need to terminate supervision of a student, they must contact a Graduate Coordinator immediately.

Student Responsibilities

Although the supervisor provides guidance, the student is expected to engage full-time in a self-directed learning process. The application for awards, external funding, planning and preparing for Program Advisory Committee meetings, writing abstracts and manuscripts as first author are all the responsibility of the student.

Ongoing and open communication between the student and supervisor is necessary for a successful program. Please see the student guidelines from the School of Graduate Studies below. If problems arise the Graduate Coordinators would be happy to discuss them. If you have completed a MSc in the Institute and wish to enter a PhD program, you are under no obligation to continue with the same supervisor. In fact, it is preferable for academic reasons that you change supervisors.

Program Advisory Committee (PAC)

At the time of admission, the student and supervisor should discuss the membership of the Program Advisory Committee. This Committee will be comprised of two or three (at most) individuals with appointments in the School of Graduate Studies, University of Toronto. They need not be members of the Institute. Their function is to provide expertise in areas relevant to the thesis topic complementary to the Supervisor's own research focus. The Committee should represent a wide range of complementary expertise, ideally from bench to bedside. **All members must have appointments with the School of Graduate Studies.**

Selection of members of the Program Advisory Committee should take place **within the first 3 months**, and a first meeting held within the first 4 to 6 months of registration. An outline of the student's proposal including a review of the pertinent literature, an overview of the hypothesis and experimental approach that is being undertaken, and proposed course work should be presented at this meeting. Experimental results are usually presented at the second meeting. Students are also encouraged to meet informally with members of the PAC as often as necessary.

The PAC meeting is an opportunity for the student to discuss their research proposal, progress to date and any obstacles in their program. The formality of the meeting is to discuss and/or present your research findings and ideas. To remain in good standing, **a documented PAC meeting must be held every 6 months.** [Documentation](#) (IMS PAC report form or CIP form) of the meeting is an essential part of the student record, and it is the student's responsibility to ensure that the documentation is provided to the IMS office in a timely fashion. Students and supervisors should retain a copy of the form. The meeting should be attended by the student, supervisor and ALL members of the PAC. However, if there are scheduling difficulties of a single member, the meeting can proceed without that member. The student should meet with the PAC member who was unable to attend the meeting separately. In the case of repeated instances of scheduling difficulties, the student and supervisor should consider replacing that member (please meet with a Graduate Coordinator to discuss).

The blank [Program Committee Assessment Form](#) must be obtained by the student ahead of the meeting. Signed Program Advisory Committee Meeting Forms and any related minutes should be sent to msc.medscience@utoronto.ca for MSc students, or phd.medscience@utoronto.ca for PhD students, **within 2 weeks of each meeting**. One of the Graduate Coordinators can, if requested, attend a student's PAC meeting. As well as providing guidance and mentoring, the PAC members assess, encourage, and motivate the student. Disagreements among PAC members should be brought to the attention of the Graduate Coordinators.

NOTE: PAC meetings are considered examinations by SGS and are therefore closed to anyone who is not an approved member of the PAC. This means that other lab members or collaborators are excluded.

The IMS holds a PAC workshop each year in October. Incoming students are expected to attend this workshop.

Registration

How to Register

All students must clear their registration condition before they can register in the graduate program.

A student is considered registered as soon as they have paid tuition and incidental fees or has deferred their fees online. By virtue of being registered, a student agrees to abide by all of the academic and non-academic policies, rules and regulations of the University and their academic division as set out in the divisional calendar. The student also agrees to maintain the accuracy of personal information, especially the current mailing address, University-sponsored email address, emergency contact, and telephone numbers. A student is responsible for any financial obligations which may be incurred in the process of making changes to courses or programs. For details see the Student Accounts Web site at <http://www.fees.utoronto.ca>

Graduate students register annually as full-time students and must maintain continuous registration (unless on a Leave of Absence) until degree completion. IMS has no part-time registration.

UofT works on a three-term academic year: Fall (September to December), Winter (January to April), and Summer (May to August). Fall and Winter registrations must be completed by **September 10, 2021**. Winter-only registration (for students starting in January) must be completed by **January 17, 2022**. Registration for the summer session is automatic once registered for the Fall and/or Winter sessions.

Student Identification Card

Your TCard is your student photo identification card, your library card, and your key to various student activities and services. If you have not yet activated your TCard, please stop by the Tcard office at the Koffler Student Services Centre (214 College Street) and do so. Have with you some form of ID and proof of identity and proof of citizenship. Please check the website for what is appropriate acceptable documentation. <http://tcard.utoronto.ca/how-to-get-your-first-tcard/>.

Your UTORid provides you access not only to your University email account but also to Quercus the University's student portal and learning management system. Many courses use the portal to provide online materials, discussion groups, quizzes, and more. It is also used by the University and various student groups to make important announcements and administer elections.

Student Web Services (SWS)

Graduate students in the Institute of Medical Science can access ACORN to:

- View, request, add, drop, or waitlist for courses
- View personal timetable
- View/Change address, telephone numbers, email, safety abroad address, and emergency contact information
- View academic history, including final grades
- Order transcripts

- View your financial account information (invoices, account details, payments)
- Defer payment of tuition (available to recipients of a funding commitment from the graduate unit and to students approved Ontario, Canada and some US government student loan– see note below)
- Update direct deposit details
- Print “Educational Credit” tax forms (T2202A)
- Order convocation tickets

ACORN also helps with:

- Enhanced course enrolment screens:
 - Enrolment cart: Prior to the enrolment start date, proactively save course activities to your cart and easily enrol in them later
 - Search for courses by code or keyword
 - Proactive warnings displayed for courses you are blocked from enrolling in
- Personalized notifications for important deadlines, prompts to take action (pay fees), and confirmations of actions occurring outside of ACORN (payment processed, grades posted).
- Life section: Highlights important student services and programs on each campus such as:
 - Housing
 - Getting involved (Co-Curricular Record, clubs, etc.)
 - International opportunities
 - Jobs and career planning
 - Health and wellness
 - Accessibility
- Easy connections to other online systems such as Quercus, Co-Curricular Record and the Career Learning Network.

You are expected to be responsible when using the Student Web Service. You should not attempt to flood the system with requests, or to automate the process of course enrolment. Such activity may clog the system so that other students may be denied access or experience degraded performance. Any student(s) attempting such activity may be denied access to the SWS until after the relevant registration period.

Using ACORN

Students use their UTORid and password to log onto ACORN (www.acorn.utoronto.ca). This is similar to other U of T systems like Quercus.

Updating & Checking Personal Information

Students may view or update personal information, such as address, telephone numbers, email address, emergency contact information, and direct deposit information.

ACORN → Click on **Profile & Settings** from the Dashboard

Use the **Add New** option to enter new address and telephone information. Use the **Edit** option only to correct current information (e.g. typos).

Students can also select **Other Personal Information** to view information such as legal/immigration status. As legal status affects fees, all students are advised to check this information at the beginning of each year.

Course Enrolment

Students are responsible for enrolling and checking the accuracy of graduate courses on ACORN. IMS will approve course registration. Course selection is determined through discussion with your supervisor. See the IMS Website for details on course selection, descriptions, timetables, registration, etc.

Required courses (MSC1010/1011H) and thesis research activity (RST9999Y) are preloaded to students' records in the graduate program. Optional courses may be requested/added through the web service. All course requests (including requests for courses outside the department) must be approved by the graduate coordinator/curriculum officer. Students must request their courses by no later than September 21 for Fall and full year session. Courses will be approved or refused before the last date to add courses.

ACORN - there are two components to course registration:

1. Request the course. You will need the following information to request enrollment in a course online:
 - *Activity Code = The identifying code of a course or activity (i.e. HIS2651Y); Y indicates a full credit course, and H indicates a half credit course.*
 - *Session Code = When the course starts (20219 is September 2021; 20211 is January 2021)*
 - *Section Code = Usually F (first term), S (second term), or both (Y)*
2. Make sure to check the status of your courses regularly. After you have requested enrollment in a course, your request will be reviewed and approved or refused by both the graduate unit offering the course, and the IMS.

Note: Some courses may require instructor's *approval in addition to that given by the IMS office.*

Courses from outside IMS

Not all graduate departments allow students to enroll in courses via the web. Before attempting to add a course outside your department check with your department and the host department about procedures. A [course add/drop form](#) is needed to add or drop any course from outside IMS.

Waiting Lists

Some courses or meeting sections have waiting lists. If the department offering the course has opted to allow a waitlist and either your enrolment category in the course or the course itself is full you can choose to join a waiting list. If sufficient space is opened in your enrolment category, you will automatically be placed in the course. *It is your responsibility to check*

ACORN or ROSI to check on your status. The system will inform you of your place on the waiting list and how many spaces are allotted for your category. You may “wait” in multiple meeting sections but if you are enrolled in one meeting section you may not simultaneously wait for another. Your unit may set a limit on the number of waitlisted courses in your requests. One day before the final date to enroll in courses all waiting lists will be suspended and normal enrolment procedures will apply. Consult the IMS Office to find out if you are permitted to join waiting lists. Consult the unit offering the course to see if a waiting list is being used.

Checking course status

Students are responsible for knowing the status of their course requests at all times. This information can be obtained via ACORN/ROSI. The following are the possible statuses:

REQ: Course requested. Must be resolved/approved by the last date to add a course.

INT:	Course requested pending instructor approval in addition to coordinator's/advisor's approval.
APP:	Request approved. Student is enrolled in course.
REF:	Request denied. Student is not enrolled and may not make another request for this course via the web during this session.
CAN:	Course cancelled (student withdrew from course before deadline)
WAIT:	No room in the meeting section. Student has been placed on a waiting list based on category and will be enrolled automatically if space comes available.

Cancelling or withdrawing from courses

Students may cancel or withdraw from individual courses up to certain deadline dates. Before doing this, however, students are advised to consult with their advisor or the IMS office. Please note that withdrawing from all your courses does not constitute a withdrawal from your program. To do so, you must complete a [program withdrawal form](#). Dropping courses prior to deadlines or withdrawing from a program without academic penalty does not guarantee a refund. Information on fee refunds and deadlines is outlined at <http://www.fees.utoronto.ca>.

Deadline dates:

September 20	Last date to add fall session and full year courses. Students will not be considered enrolled unless they have a course status of "APP".
October 25	Last date to 'cancel' (i.e. withdraw) from a fall (F) course.
January 17	Last date for students to request winter session/second term (S) courses. Courses requiring approval must be cleared with the department before this date.
February 20	Last date to 'cancel' (i.e. withdraw) from a full year (Y) or winter session/second term course.

4. Tuition

Fees Payment

Fees information is available at the [IMS website Fees Page](#) and at the [SGS Website Fees page](#). The University of Toronto does not mail out fees invoice to students.

You are responsible for paying or deferring your fees. Students are to check the Student Web Service (SWS) at www.acorn.utoronto.ca to view their fees invoice that lists all transactions posted to their account. Fee schedules together with incidental fees can be viewed at <https://studentaccount.utoronto.ca/>. UHIP charges for international students will be included in the charges on the fees invoice.

School of Graduate Studies recommends that fees be paid by August 27 so that payment is processed by the registration deadline of September 10. The deadline for students registering in January is January 17, 2022.

Tuition Deferral

Students who are receiving funding as part of the graduate funding package should request to register without payment on ACORN. Students who are receiving funding outside of the funding commitment must make their request with the Institute of Medical Science using the tuition deferral form found on the [SGS website](#). **Full payment is due April 30, 2022.** Monthly service charges will be applied against outstanding student account balances beginning May 15 and on the 15th of every month thereafter, until the account is paid in full.

US Loans: A request to Register without Payment can be made at the School of Graduate Studies once you receive a letter from the Office of Admissions and Awards confirming the details of your award. Present your loan documentation covering at least the minimum first payment to Student Services at SGS.

5. Student Financial Support

General

It is the **supervisor's responsibility** to provide students with information about the availability of external awards based on the student's area of research.

It is the **student's responsibility** to apply (with the help of their supervisor) to all possible external and internal funding resources. Students are responsible for obtaining all necessary signatures, references and transcripts, in a timely manner.

Awards

You are strongly encouraged to apply for all awards for which you are eligible. There are dozens of awards, internal and external to the University. As award competitions become available, they will be announced to you via email.

To see the width and breadth of awards offered through the University and within the faculty, please refer to the [School of Graduate Studies](#) and the office of [Graduate and Life Sciences Education](#) in the Faculty of Medicine. Some major awards include:

- Government Funded Awards, e.g. Ontario Graduate Scholarships (OGS), Canada Graduate Scholarships (CGS) for Master's and Doctoral Students, Vanier Canada Graduate Scholarship
- External Awards, e.g. Autism Scholars Awards, Ontario Women's Health Scholars Awards, etc.
- Internal Awards, e.g. University Wide Awards
- International Student Awards, e.g. Ontario Graduate Scholarships (OGS)
- Travel and Conference Awards
- Faculty of Medicine Awards, e.g. Queen Elizabeth II Graduate Scholarships in Science and Technology (QEII), OSOTF and Endowed Awards

The School of Graduate Studies also offers [financial assistance](#) for those in need. It is essential that ALL graduate students read the [IMS Student Funding Policy](#) and the [Statement of Agreement](#) for information on funding policies, funding available, application procedures, etc.

IMS Student Funding Policy

Funding Sources

Statement of Agreement - July 2021

The University of Toronto requires that all doctoral stream students receive full funding for the funding term duration of their program. The four basic principles that guide these funding terms are as follows:

- MSc students are guaranteed base funding for 2 years.
- PhD students admitted with completed master's degree are guaranteed base funding for a minimum of 5 years.
- Transfer students (i.e., transfer from MSc to PhD students), are guaranteed minimum base funding for their first 6 years, which includes 1 year as an MSc student.
- Direct-entry PhD students admitted with a bachelor's degree are guaranteed base funding for a minimum of 6 years.

A “stipend” which consists of a living allowance plus fees refers to the funds a student receives during the program funding commitment period.

Stipend funding amounts have been set at the levels indicated below as in other basic science graduate units in the Temerty Faculty of Medicine. The stipend for new and continuing graduate

students in IMS varies according to tuition fees (tuition plus \$22,599.60/annum for MSc students and tuition plus \$25,111.21/annum for PhD students).

2021-2022 Student Stipend Package for doctoral-stream Masters and PhD				
Domestic			International	
MSc	PhD		MSc	PhD
22,599.60	25,111.21	Living Allowance	22,599.60	25,111.21
7,979.99	7,979.99	Tuition	28,735.99	8,735.99
30,579.59	33,091.20	Total (Base Stipend)	51,335.59	33,847.20

Funding Sources

Doctoral student stipends are derived from multiple sources and must be guaranteed by the supervisor. Stipend funding can either come from the supervisor's operating grant, a major external competitive award recognized and approved by the School of Graduate Studies, or a combination of both. External competitive awards include but are not limited to, CIHR, NSERC, SSHRC, Canadian Cancer Society, Heart and Stroke Foundation, Canadian Diabetes Association and other national and international funding agencies. Other sources of stipend support include University of Toronto Open Fellowships, Departmental and Affiliated Hospital/Research Institute internal awards (e.g, OGS, OSOTF, QEII-GSST, Restrcomp). Some international students are supported with stipends provided by their home countries.

All student stipend income is classified as T4A income. Self-funding either personal or by family funds for a student in the funded cohort is not permitted and the supervisor remains responsible for the student stipend. Teaching assistantships and any income received by the student as T4 income are not counted as part of the graduate student stipend.

Both student and supervisor will make every reasonable effort to obtain funding for the student from external, peer-reviewed award sources. The IMS will provide information to students and supervisors regarding the availability and application procedures for such awards when possible. Both supervisor and student should be particularly vigilant to ensure that applications are submitted for external awards.

Top-Up Practices

All awards that require student applications are eligible for a top-up from their supervisor. The top-up amounts are as follows:

Award Amount	Top-Up*
\$0.00 to \$2,000	There will be no top-up but the student gets to keep the award(s), up to a combined maximum of \$2,000. The amount of the award will not be deducted from the base funding.
Between \$2,001 to \$9,999 (cumulative awards)	Award goes towards the base funding and the student receives a \$2,000 top-up over their base funding.
Between \$10,000 to \$15,000	Award goes towards the base funding and the student receives a \$3,000 top-up over their base funding.

(cumulative awards)	
Over \$15,000 (cumulative awards)	Award goes towards the base funding and student receives a \$4,000 top-up over their base funding.

*Note:

- Within an academic year, the total cumulative top-up maximum is \$4,000. That is, if a student holds an award between \$2,001 to \$15,000 and also an award over \$15,000, their total top-up is \$4,000.
- Top-up eligibility excludes University of Toronto Fellowship (e.g. UTF Open), Doctoral Completion Awards, and bursaries.
- Payment of top-ups will occur annually for the duration of the award. Thereafter, the student will revert back to the appropriate base graduate student funding package amount.
- A student, who receives award(s) exceeding the amount equivalent to the base funding and top-up, will not be eligible to receive a top-up for these award(s).

Ontario Student Opportunity Trust Funds (OSOTF) Awards

Students who receive funding from need-based and merit awards, such as OSOTFs, are required to consider such funds as part of their base funding. See above for top up policy for such awards

Bursaries

Non-repayable grants, such as the UTAPS and SGS Emergency Grant, which assists students with sudden and/or unexpected financial need, are **not** part of the base funding outlined above. A student under these circumstances is therefore eligible to retain the entire amount of such an award.

Funding Payment Principles

It is the student's responsibility to:

- a) Read and discuss the statement of agreement with the supervisor
- b) Ensure payment of stipend amounts; weekly, bi-weekly, monthly
- c) Discuss tuition funding and align with tuition funds payment due dates

Statement of Agreement (GEMS)

Student and supervisor are required to jointly complete an IMS "Statement of Agreement" annually; before initial registration in an IMS graduate program and before each September registration thereafter. Registration in the program is contingent upon students' completion of their online GEMS with the correct funding amount and submission for approval by the IMS office. Once approved by the IMS office the student will be permitted to continue their registration in the program. The Statement of Agreement covers the general conditions of supervision, student funding agreement, and conflict of interest guidelines. The submission of the Agreement by student and supervisor indicates that both comply with the terms and provisions of the Agreement.

The IMS is responsible for reporting all sources of student funding on an annual basis to the University of Toronto. Both student and supervisor will benefit from a clear understanding of

policies governing funding levels duration, and of their roles in seeking and maintaining student funding.

Graduate Education Management System (GEMS)

The Statement of Agreement covers the general conditions of supervision, student funding agreement, and conflict of interest guidelines. The submission of the Agreement by the student and supervisor indicates that both comply with the terms and provisions of the Agreement.

Funding Sources

Funding falls into two major categories: internal awards and external awards:

Internal Awards

IMS Awards (UofT Open Fellowships; IMS Entrance Award)

UofT Internal Awards (OGS, OSOTF, QEII-GSST, Doctoral Completion Award)

Hospital Awards (Restracomp)

External Awards

CIHR, NSERC, HSFO, SSHRC

6. Timeline for Degree Completion

Master of Science Degree Completion

The expected duration of the MSc program is 2 years including time for thesis preparation and defense. **Engagement in research should be initiated as soon as possible and be well underway within 6 months of enrolment.** Within the first 15 months of registration, the Supervisor and Program Committee must meet to decide whether the student should complete an MSc or be recommended for transfer to PhD. If the intention is to write the Masters thesis, a proposed schedule for completion should be determined.

Model Timeline for Completion of the Master of Science Program

<i>Year 1</i>		<i>Year 2</i>	
<i>Months 1-6</i>	<i>Months 7-12</i>	<i>Months 13-18</i>	<i>Months 19-24</i>
PAC mtg.	PAC mtg	PAC mtg	PAC Mtg
Complete courses			
Complete Research			
		First author scientific paper	
		Write & defend thesis	

MSc Course Requirements

The course requirements for the MSc degree in the IMS include:

One full credit graduate level course or equivalent. Course/s should be chosen from the School of Graduate Studies Calendar and need not be restricted only to those offered by the IMS.

MSC1010H — MSC Student Seminars in Translational Research

- Two course modules (2 x 0.25 course equivalent). Modules can be chosen from the IMS offerings but need not be restricted only to those offered by the IMS. They can be either credit/non-credit or graded.
Other courses, as required by Program Advisory Committee or Collaborative Specialization.

Transfer to the PhD Program (must be accomplished by the end of 21 months of initial MSc program registration).

MSc students who display a high level of scholarly achievement and research productivity may be recommended by their supervisor and Program Advisory Committee for transfer into the PhD program. This process must be initiated within 18 months from the time of initial enrolment and completed no later than 21 months after initial registration. It requires a written recommendation from the Supervisor and Program Committee members followed by a formal examination. Course work for the MSc must be completed with a minimum of an A minus average. Evidence of productivity such as presentations and published abstracts and manuscripts (including those submitted) is essential. See [Qualifying and Transfer Examination](#) for information on how to arrange for this examination.

The Transfer Examination is organized after approval by the Graduate Coordinator. The exam focuses primarily on the student's general knowledge and defense of the 10-page proposal for the PhD research. **It is not a defense of the MSc work.** Once the transfer is granted, the student must complete the PhD requirements for the degree. The student must obtain a credit for a total of two full graduate course equivalents from the beginning of the program, in addition to MSC 1011H “PhD Student Seminars” if MSC 1010H was not already completed. Students who transfer from the MSc. program will be given credit for courses already taken.

Doctor of Philosophy Degree Completion

Timeline. Students are normally admitted with a completed University of Toronto research-based two year MSc or equivalent from another university. The recommended duration of the PhD program is 5 years, including time for thesis preparation, IMS defense, and Final Oral Exam. The student's Program Advisory Committee should be identified and the first meeting held within the six months. At this meeting a broad proposal should be presented, and proposed course work discussed. ***Engagement in research should be initiated as soon as possible and be well under way within 6 months of enrolment.*** A second meeting should be held during the first year to review the student's progress. Course work is usually completed by this time, with the exception of MSC 1011H Student Seminars. By year 3, all course work and 4 Program Advisory Committee meetings must be completed after which the designate PhD© will appear on your transcript. Program Committee meetings should continue to take place at intervals of 6 months, to assess progress and provide direction. By the time candidacy is reached (year 4), a plan should be in place for completion of the degree.

Model Timeline for Completion of the Doctor of Philosophy Program

Year 1		Year 2		Year 3		Year 4	
Months 1-6	Months 7-12	Months 13-18	Months 19-24	Months 25-30	Months 31-36	Months 37-42	Months 43-48
PAC mtg.	PAC mtg	PAC mtg	PAC Mtg	PAC Mtg	PAC Mtg	PAC Mtg	PAC Mtg
Complete courses		Complete Research					
		First author scientific paper					
						First author scientific paper	
						First author scientific paper	
						Write & defend thesis	

PhD Course Requirements

The minimum course requirement for the PhD degree in the IMS is:

- One full credit graduate level course. These courses should be chosen from the School of Graduate Studies Calendar and need not be restricted to those offered by the IMS.
- MSC 1011H Student Seminars in Translational Research (if MSC 1010H was not previously completed)
- Other courses as may be required by Program Advisory Committee or Collaborative Specialization

Direct Entry Doctor of Philosophy Degree Completion

Qualifying Exam. Students who enter the PhD program without a defended two year, thesis-based MS. degree are **required to successfully complete a Qualifying Exam within the first 18 months** to continue at the PhD level. The format of the qualifying exam is identical to the MSc - PhD transfer examination. A written PhD proposal must be approved by the Program Advisory Committee, followed by an oral examination including examiners from within and outside the IMS. See [the IMS website](#) for information on how to arrange this examination.

Direct Entry PhD Course Requirements:

- **TWO** full credit graduate level courses or equivalents. These courses should be chosen from the School of Graduate Studies Calendar and need not be restricted to those offered by the IMS.
- MSC 1011H Student Seminars
- Two course modules (2 x 0.25 course equivalent). Modules can be chosen from the IMS offerings but need not be restricted only to those offered by the IMS. They can be either credit/non-credit or graded.
- Other courses as may be required by Program Advisory Committee or Collaborative Specialization.

Thesis Defense and Oral Examination

The MSc degree requires a successful completion of a Master's Departmental Oral Examination. The PhD degree requires both an IMS departmental Oral Examination and a Final Oral Examination. PhD Students and their supervisors may request a waiver of the IMS PhD Departmental Oral Examination under certain conditions.

The complete guidelines are available in [PDF format on the IMS website](#).

Please read these instructions very carefully, as they contain important information for are both students and supervisors. It is advised that you make an appointment to meet with the Graduate Coordinator when you reach the thesis-writing phase. Bring your thesis draft with you.

The IMS holds thesis defense workshops each year. We strongly recommend that you attend one of these workshops.

Doctor of Philosophy Candidacy Status

Time Limit for Completion of Program Requirements in a PhD Program

The School of Graduate Studies has amended its policy to enforce a time limit for degree completion. The policy specifies that:

- A candidate for the PhD degree enrolled in a full-time program will be denied further registration in that program and will have their candidacy terminated at the end of the third year of registration in the case of a five-year program, or at the end of the fourth year of registration, in the case of a six-year program (direct entry from a bachelor's degree), if, by that time the candidate has not completed all requirements for the degree exclusive of thesis research – including course requirements, qualifying departmental examination, completion of four Program Advisory Committee meetings, and an approved thesis topic.
- In exceptional circumstances, such a candidate may be permitted to register in the program for two further years at the discretion of the graduate unit concerned. Continuation beyond two years will require the approval of both the graduate unit and the SGS Admissions and Programs Committee.

Degree Program Extensions

Students who have reached the time limit (MSc. - 3 years, Ph.D. - 6 years) allowed for their degree program but have not completed their degree requirements may be considered for an extension. A maximum of three one-year extensions is granted to students in the MSc program provided Graduate Coordinator approval is obtained. The first two extension requests require departmental approval and the third requires approval of both the IMS and the SGS. For PhD students a maximum of four one-year extensions can be granted provided that a Graduate Coordinator approves the extensions. The first extension request requires departmental approval and the other three require approval of both the IMS and the SGS. If an extension request is not approved, or the IMS does not recommend an extension, the student registration is then considered lapsed.

An extension will be automatically granted IF you have your final oral examination booked and confirmed prior to the end of the extension period and the date of the exam is no later than four months after the end of the extension. If the examination is cancelled, an additional extension request will be needed.

Leave of Absence

Students may apply for Leave of Absence for up to three sessions in total. While on leave, students do not register or pay fees to the University and do not have access to university facilities. Students considering a leave of absence should make special arrangements regarding consultation with their supervisor, Program Advisory Committee, and other pertinent faculty members. The terminal date of the degree program will be extended by the duration of the leave taken. The start and finish of the leave should coincide with the beginning and end of a term.

Students on any leave of absence are not eligible to receive any University of Toronto fellowship support during their absence; however, they may defer their fellowship until they return from leave. In the case of other fellowships, the regulations of the particular granting agency will apply.

Personal/Medical

Students may apply to SGS through IMS for up to three four-month leaves during their graduate program on the grounds of health problems or personal circumstances that temporarily make it impossible to study. A “Request for Leave of Absence” form must be completed. Students requesting a leave for serious financial reasons will first be required to apply to the SGS for a bursary.

Parental Leave

Graduate students may apply to SGS through IMS for a parental leave, and a “Request for Leave of Absence” form must be completed. This policy is intended to recognize the need for leave at the time of pregnancy, birth or adoption, and to permit a pause in studies in order to provide full time care in the first year of parenting a new child. **Either parent** may request up to three terms of leave for each child, which must be completed within 12 months of the date of birth or adoption. Where both parents are graduate students seeking parental leave for the same child, the total number of terms may not exceed four. There can be as many parental leaves as there are new children.

Off-Campus Study

Students are expected to maintain their full-time status, working full-time on campus (or in an affiliated teaching hospital) **for at least 14 out of each 17 weeks in each term**. Off campus study is not encouraged. If you wish to spend some time studying off campus, please contact the IMS office and set up an appointment to discuss feasibility.

Student Evaluation of Graduate Program

We invite students to provide confidential comments about any aspect of the graduate program. This information will not be made available to the supervisor. If the student raises problematic issues, the Graduate Coordinators will contact the student immediately for a private interview to address the student’s concerns. The information will be used to improve the IMS graduate programs.

Counselling

Students are STRONGLY encouraged to contact a Graduate Coordinator if difficulties, whether personal or work-related, arise. The Graduate Coordinator meets students every Tuesdays between 9:00am to 10:00am via **zoom** at:

Meeting ID: 878 6328 8088 Password: 900918

Students will be admitted one at a time to preserve privacy so you may be in the waiting room for several minutes if it is busy.

7. IMS Graduate Courses

Collaborative Programs

The Institute of Medical Science participates in numerous Collaborative Specializations (<https://ims.utoronto.ca/collaborative-specializations>) These include programs in: Addiction Studies, Aging , Palliative and Supportive Care across the Life Course;; Bioethics; Biomedical Engineering; Biomedical Toxicology; Cardiovascular Science; Developmental Biology; Environment and Health; Genome Biology & Bioinformatics, Global Health; Health Services and Policy Research; Indigenous Health; Knowledge Media Design; Musculoskeletal Sciences; Neurosciences; Resuscitation Science and Women's Health. Students who register in a Collaborative Specialization and fulfill the requirements, will obtain a specialized designation from the School of Graduate Studies upon completion of their degree. Students interested in registering for any Collaborative Specialization should contact that program for further details of requirements.

Course Grading Policy

Graduate students who receive a grade of less than 70% in **any** course will be assigned a failing letter grade (FZ). This includes enrollment in non-graduate courses (e.g., Arts and Science courses) for which numerical grades are normally assigned and holds whether the course is taken for credit or not.

Graduate courses offered by the IMS are listed below. Please refer to the IMS website (<http://www.ims.utoronto.ca/courses/>) for courses offered in 2021-2022

MSC1001Y	Human Anatomy (Including Embryology)
MSC1004H	Health and Pharmaceuticals
MSC1006H	Neuroanatomy – Introduction to Anatomical Organization of the Brain
MSC1008Y	Advanced Human Embryology & Teratology
MSC1010Y	MSc Student Seminars in Translation Research
MSC1011Y	PhD Student Seminars in Translational Research
MSC1030H	Learning from Data – Introduction to Study Design and Statistical Analysis Methods
MSC1040H	Physiologic Basis of Diseases: Bench to Bedside
MSC1081H	Studies in Schizophrenia
MSC1085H	Molecular Approaches to Mental Health and Addictions
MSC1087H	MRI Neuroimaging Methods
MSC1088H	Brain Positron Emission Tomography
MSC1089H	The Biopsychosocial Basis of Mental Health and Addictive Disorders
MSC1090H	Introduction to Computational Biostatistics with R

MSC2010Y	Molecular Medicine in Human Genetic Disease
MSC3001H	Foundations in Musculoskeletal Sciences
MSC4001H	Foundations in Resuscitation Science Research
MSC6000H	Special Topics Reading Course
MSC7000Y	Regenerative Medicine
JCV3060H	Advanced Research in Cardiovascular Sciences, Molecular Biology and Heart Signal Transduction
JCV3061H	Advanced Research in Cardiovascular Sciences–Hormones
JCV3062H	Advanced Research in Cardiovascular Sciences–Heart Function
JCV3063H	Advanced Research in Cardiovascular Sciences–Vascular
JCV3065H	Advanced Topics in Cardiovascular Science – Systems Biology
JFK1120H	Selected Topics in Drug Development I
JFK1121H	Selected Topics in Drug Development II
JNR1444Y	Fundamentals of Neurological Science
JPM1005Y	Behavioural Pharmacology
JYG1555H	Topics in Molecular and Cellular Neurobiology
SRM3333H	Masters Seminar Series in Resuscitation Sciences
SRD4444H	Doctoral Seminar Series in Resuscitation Sciences
SRM3334H	Masters Seminar Series in Musculoskeletal Sciences
SRD4445H	Doctoral Seminar Series in Musculoskeletal Sciences

8. IMS Annual Scientific Day

The Annual Scientific Day is the academic highlight of the IMS year. **All** faculty and students are expected to attend, to recognize academic achievements of the students. Students are invited to present their work in poster formats, or orally. Awards include the Jack Laidlaw Manuscript Laidlaw Prize, for the top rated scientific manuscript and oral presentation, and the Alan Wu prizes for the top-rated posters and presentations. To be considered for these awards, manuscripts and abstracts for the poster session must be received in the IMS office by the deadline date (to be announced). Presentation at Scientific Day is also a **mandatory component of [degree completion](#)** for all research based and doctoral stream MSc and PhD students

9. Ori Rotstein Lecture in Translational Research

The Annual Ori Rotstein Lecture in Translational Research was established in 2011 to mark Dr. Rotstein's 25years engagement with the IMS. This lecture is an important event for the Institute of Medical Science – it is a time to celebrate the exceptional contributions of our scientific community.

10. IMS Students' Association - IMSSA

All students registered in the Institute of Medical Science are members of the IMS Students' Association (IMSSA) and are expected to take an active part in the organization. A portion of your incidental fees goes to the Graduate Students Union (GSU), which in turn funds the IMSSA.

The IMSSA Executive Committee is an elected body that represents students' views and interests by participating in the standing committees of the IMS, and by organizing various academic and social events throughout the year.

The IMSSA Executive Committee meets regularly to plan events and discuss issues of relevance to students. See the [IMSSA](#) website for details of elected positions.

11. Student Services

We strongly encourage you to check out the following services:

[The Career Centre \(Career Exploration & Education - UofT Student Life\)](#) offers employment and volunteer listings, career development workshops, seminars, and an Extern job shadowing program. Also check out the Career Resource Library and Resume Clinic.

(416) 978-8000

214 College Street, Koffler Student Services Centre

[The Family Care Office \(Home - Family Care Office\)](#) offers advice and assistance with childcare and elder care support and access to programs in the community for families. Workshops on childcare, parenting, and elder care advocacy for student parents are also available. (416) 978-0951

214 College Street, Koffler Student Services Centre

[First Nations House \(UofT Student Life\)](#) offers academic and financial aid counselling, Elders in Residence, cultural programs, recreational activities, a library and computer centre. The House provides a forum for all U of T students and Aboriginal community members to share a meal, visit with one of the Elders or access resources on Native issues. The Native Student Association, housed on the fourth floor, offers cultural support, peer tutoring, mentoring and social events. (416) 978-8227

Borden Building North, 563 Spadina Ave. 3rd Floor

[Health Services \(Health & Wellness - UofT Student Life\)](#) employs family physicians for health education and counselling. Travel health and counselling and contraceptive sales and diagnostic lab facilities are also available. Health Services can also provide documentation for missed exams and/or missed deadlines.

(416) 978-8030

214 College Street, Koffler Student Services Centre

[Centre for International Experience \(UofT Student Life\)](#) offers lounges, meeting rooms and programs for students and some student groups. As a University of Toronto student from outside Canada, you are automatically entitled to all facilities, programs and services, most of which have an international or multicultural focus. They are around throughout the year to answer your questions and assist you with your non-academic concerns, whether they relate to immigration, accommodation, health, shopping, or personal matters. A monthly newsletter will keep you informed about events and issues of special concern to international students. Social, cultural and travel programs will introduce you to Canada and to your fellow students and will complement the activities of the dozens of student groups that use the CIE. Specialized services for international students are available as well as a Work and Study Abroad Resource Centre for Canadian students. Also offered are events and activities for students with cross-cultural interests.
(416) 978-2564
33 St. George St.

[Health & Wellness \(UofT Student Life\)](#) offers assessment and treatment for students with emotional and psychological concerns. The Psychiatric Service is staffed by clinicians who provide individual, couple and group therapies. It is a confidential service fully covered by OHIP and other health insurance plans.
(416) 978-8070
214 College Street, Koffler Student Services Centre

Academic Support

[Academic Success – \(UofT Student Life\)](#) with information on:

- Advice on University Writing
- Computing Facilities (Listing)
- Counselling and Learning Skills Service
- Information Commons
- Library Course Collections (ERes) Course outlines, readings, exams, class notes, discussion groups
- Library Services
- Textbook List (University of Toronto Bookstore)
- University of Toronto Library Catalogue

Clubs, Groups and Activities at UofT

Can be found on line at [Ulife - University of Toronto](#)

Student Health Insurance

Make sure you are covered! Check the Graduate Students website <http://www.gsu.utoronto.ca/> or call 416-978-6845 for information on:

- Basic Health Insurance: OHIP (Provincial Health Plan) & UHIP (for International Students)
- GSU Health Plan
- Summary of Some of the Benefits, including
 - Limited Dental Benefits and Link to Other Dental Options

How the GSU Plan Works--How to make a Claim
Where to Get Information and Forms
Travel & Coverage Outside of the Student's Province of Residence
Link to Complete List of Benefits
Extending GSU Plan Coverage (deadlines apply)
Extending Coverage for 12-months after Graduation
Purchasing Coverage for Family Members
Opting Out of the GSU Health Plan (deadlines apply)
U of T & Off-campus Health Services

Graduate Students who are members of the Graduate Students Union (GSU) have additional accident and prescription drug insurance to supplement their basic coverage under the Ontario Health Insurance Plan (OHIP) or the University Health Insurance Plan (UHIP). It provides 80% reimbursement of most prescription drugs as well as some additional benefits in the event of an accident.

International students and families are not eligible for the Ontario Health Insurance Plan. The University Health Insurance Plan (UHIP) is compulsory for all International Students. UHIP provides coverage from the date of arrival until August 31st of the following year. Dependents must enrol within 30 days of their arrival. Currently the cost for twelve months is \$756 for a single student, \$1,512 for adding one dependent and \$2268 two or more family members. For more information about this insurance, contact the UHIP Office at Centre for International Experience Room 202, 416-978-6450, <http://www.cie.utoronto.ca> or uhip.information@utoronto.ca.

12. Accommodation

Toronto offers an assortment of student accommodation, ranging from campus residences to off-campus shared and private accommodation. Where you live will depend on availability, your preference and of course, your budget. Your first stop for housing information should be the University Housing Service, where you will find up-to-date information on campus residences, lists of rooms, apartments and houses for rent by landlords throughout the city, and lists of students seeking roommates.

Housing Service

University of Toronto
Koffler Student Services Centre
214 College Street
Toronto, Ontario M5T 1R2
416-978-8045
Email: housing.services@utoronto.ca
Web: [Housing - UofT Student Life](#)

On-Campus Housing

Information on residences, both University and independent, that accommodate graduate students is available from the Housing Service. Application for residence accommodation should be completed as soon as possible and returned to the appropriate residence office. Temporary Residence Office

Email: housing.services@utoronto.ca

Telephone: (416) 978-5486

Fax: (416) 978-1649

Web: www.sgs.utoronto.ca

Graduate House

Email: information.gradhouse@utoronto.ca

Telephone: 416-946-8888

Web: [Graduate House – UofT's largest single-student residence for Graduate and Second-Entry Students](#)

University Family Housing

Priority for unfurnished university apartments is given to student families. Applications for these units should be obtained from the University of Toronto Housing Services and submitted as soon possible. Waiting periods will vary depending on the type of accommodation requested.

Off-Campus Housing

Ample accommodation, affordable to most students, is available in Toronto. On arriving in Toronto consult lists of available lodging displayed at the Housing Service as you would the classified ads of the daily newspapers - seek out accommodation that meets your needs and your budget.