

STUDENT FUNDING

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July 2018

THE IMS STUDENT FUNDING POLICY

The University of Toronto requires that all doctoral stream students receive full funding for the funding term duration of their program. Full funding by the supervisor must be provided for 2 years in the MSc program, 5 years in the PhD program and 6 years in the PhD Direct Entry Program. A “stipend” (base funding plus fees) which consists of a living allowance plus fees refers to the funds a student receives during the program funding commitment period.

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, Restracom). Some international students are supported with stipends provided by their home countries.

FUNDING SOURCES

All student stipend income is classified as T4A income.

Self-funding either personal or by family funds by 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.

External Awards

Recipients of an external award please note:

The external agency must provide you with a written commitment specifying the amount and duration of funding, and any conditions associated with the funding. A copy of the commitment must be given to the IMS office.

If the external agency providing the funding discontinues its funding prior to the full term of the award, your supervisor remains responsible for providing funding to the student for the duration of the funded cohort years.

Stipend funding amounts have been set at the levels indicated below as in other basic science graduate units in the Faculty of Medicine. The stipend for new and continuing graduate students in IMS varies according to tuition fees (tuition plus \$18,635/annum for MSc students and tuition plus \$20,706/annum for PhD students).

2018-2019 Student Stipend Package for doctoral-stream Masters and PhD				
Domestic			International	
MSc	PhD		MSc	PhD
18,635.00	20,706.00	Living Allowance	18,635.00	20,706.00
8,489.52	8,489.52	Tuition	24,853.52	9,113.52
27,124.52	29,195.52	Total (Base Stipend)	43,488.52	29,819.52

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 \$15,000 (cumulative awards)	Award goes towards the base funding and the student receives a \$2,000 top-up over their base funding.
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 Terms

In general, a doctoral stream student who remains in good standing will continue to receive funding for the doctoral stream program. The four basic principles that guide these funding terms are as follows:

- MSc students are guaranteed base funding for their first 2 years.
- PhD students admitted with completed master's degree are guaranteed base funding for a minimum of 4 years.
- Transfer students (i.e., transfer from MSc to PhD students), are guaranteed minimum base funding for their first 5 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 5 years.

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

TIME TO DEGREE COMPLETION

The IMS **recommended time to degree completion** for the MSc program is 2 years including time for thesis preparation and defense. The recommended time to completion for the PhD program is 5 years and 6 years for the PhD Direct Entry program, including time for thesis preparation, IMS thesis defense, and the School of Graduate Studies Senate Examination. Please refer to the IMS Faculty Handbook and the IMS Student Handbook for details and tips on completing a degree in a timely fashion.

It is expected that students will be fully funded while working in the laboratory, taking courses, writing up and preparing to defend their thesis, provided that they maintain their registration in the graduate program and have not exceeded the guaranteed full funding time limit mentioned above. The expectation is that the thesis will be completed in a timely fashion, agreed upon by student and supervisor.

Licensed MDs who return to clinical training or duties on a full-time basis (as necessitated by their clinical training program or job description) while writing their thesis and maintaining their registration in graduate program will **NOT** be eligible for graduate funding.

Students will not be able to register in the absence of the funding commitment.

STATEMENT OF AGREEMENT

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 form 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.