

Faculty of Arts & Science Graduate Funding Terms and Conditions 2020-21

The Faculty of Arts & Science (A&S) establishes Graduate Funding Terms and Conditions for each academic year. The Graduate Funding Terms and Conditions are appended to the annual funding letter for each student in the funded cohort.

The Faculty of Arts & Science funding model requires that students fund their graduate education through academic awards, Teaching Assistant work and Research Assistant work. If a student's income from these sources falls short of the A&S base funding package amount, University of Toronto Fellowship (UTF) funds will be used to bring the student's package up to the A&S Base.

The base funding package for 2020-21 is \$18,000 for students in the Humanities and Social Sciences and \$18,500 for students in the Sciences, plus tuition and fees. Total tuition and fees vary by legal status (domestic or international) program (international Master's students pay a higher tuition fee) and campus affiliation. Tuition and fees are announced annually in June prior to the academic year. Individual student funding packages and their composition also change from year to year for a variety of reasons, including increases in the base funding package, fluctuations in graduate unit resources, the availability of TA and RA opportunities and any awards that students may obtain.

For 2020-21, the A&S Graduate Funding Terms and Conditions are:

1. Students must be within the funded cohort to qualify for a Faculty of Arts & Science base funding package.

The definition of funded cohort varies across departments. UTF funds cannot be received by students outside the funded cohort.

2. For students in the funded cohort, funding typically commences in the first session of the first year of registration in the program.

Funding commences in the first year and session of registration, unless program design dictates that funding starts in the second year for all students in the program. Funding packages cannot be deferred by the student until a subsequent year or session. In some rare cases, a two-year Master's program may require that all students receive funding in the second year of the program, usually to enable students to meet specific language requirements in their first year.

3. Students must be registered full time to receive a Faculty of Arts & Science base funding package.

Students must be registered for a full 17-week session to qualify for funding for that session. If a student takes an approved leave of absence, the funding package will be revised to reflect the student's enrolment status. This applies in the event of a retroactive leave of absence. Part-time and Flex-time students are not eligible for a base funding package.

4. Students must be working full time on their program.

It is recommended that students who take paid employment limit their hours of work to no more than 10 hours per week, on average, in all forms of employment, including TA, other employment at the university and employment outside the university, while receiving a base funding package.

5. Students must be in good academic standing.

If academic standing is in question, the graduate unit will inform the student before funding will be withdrawn.

6. Students must apply for and accept external awards.

As a condition of funding, graduate students are required to apply for and accept external awards for which they are eligible. It is a great honour to receive a prestigious fellowship, and writing applications for such awards is part of academic training.

External awards become a part of, or replace, the student's funding package. Examples of major awards are SSHRC, NSERC, OGS and foreign government awards, such as the CONACyT or China Scholarship.

Tuition and fees are typically deducted from the January and May instalments of external awards administered by the School of Graduate Studies (SGS). Students with major awards that are included in the funding package, but paid directly by an external source, such as a foreign government, are required to pay their tuition and fees.

7. Students must seek TA work, accept any TA work that is offered and advise the graduate unit of any TA work that is accepted.

Income from TA work is a component of the funding package for most students. Failure to apply for and accept TA work may result in the forfeiture of the TA component of the funding package, which is specified in the annual funding letter, unless the student has an award that exempts the student from the TA requirement.

If a student's TA income is below the \$8,200 maximum prescribed by the Collective Agreement with CUPE 3902, Unit 1, at the time that the funding letter is issued, and the student subsequently receives additional TA hours, the funding package may be revised at the discretion of the graduate unit.

To ensure that the graduate units knows how much work students take on, graduate students are required to disclose TA positions held across multiple departments and campuses to the Graduate Administrator.

Students who are terminated from their TA position "with cause" will lose the TA component of the funding package for the academic year to which it applied.

8. Students in most graduate units must accept RA-ships or similar opportunities if they are offered as part of the funding package.

The amount of RA income included in funding packages varies by department and may generate employment income or a stipend, depending on the nature of the opportunity and Canada Revenue Agency (CRA) policy.

UTF & FAST Stipend & Tuition Payments

UTF & FAST Tuition Payments

University of Toronto Fellowship (UTF) Awards and Faculty of Arts & Science Top (FAST) Fellowships payments are arranged by your graduate unit. Tuition fees will be paid on behalf of the student by the graduate unit via ACORN in the form of two equal UTF or FAST Tuition Payments in September and January, unless the student has a major award such as:

- OGS
- CGSM
- SSHRC Doctoral
- NSERC PGSD
- CGSD
- Vanier
- Trillium
- Another major award paid directly to the student by SGS

For students with a major award paid by the School of Graduate Studies, tuition fees will be deducted from award instalments in January and May. Please see Appendix D for details.

UTF & FAST Stipend Payments

UTF & FAST Stipend Payments will be paid via ROSI in three instalments in September, January and May. The September and January stipend payments will be remitted directly to the student. The May stipend payment will be applied first to the fees account to cover any outstanding balance. Once the fees balance has been cleared, any remaining funds will be remitted to the student. Those students who receive UTF Tuition payments in September and January are unlikely to have a fees balance in May.

FAST Stipend instalments will be paid either in three equal instalments or as one instalment of 50% of the stipend amount and two instalments of 25% of the stipend amount, depending on the policy of the graduate unit. If the FAST awardee *does not* have an external award that replaces or offsets the FAST, such as an OGS or SSHRC, the payments will be as shown in the following table. If the FAST awardee does have an external award that replaces or offsets the FAST award, the instalments will be proportionately smaller.

F A S T Award Instalments					
	Two Tuition Instalments	Three Equal Stipend Instalments		First Instalment - 50% Second & Third 25%	
	All Divisions	Hum & SocSci	Sciences	Hum & SocSci	Sciences
Fall Session	3,929.50	7,666.67	7,833.33	11,500.00	11,750.00
Winter Session	3,929.50	7,666.67	7,833.33	5,750.00	5,875.00
Summer Session	0	7,666.67	7,833.33	5,750.00	5,875.00
Total	\$7,859.00	23,000.00	23,500.00	23,000.00	23,500.00
* Based on St George Campus Fees. UTM Tuition and fees are \$8,146.21. UTSC Tuition and fees are \$ 7,761.17.					

Direct Deposit

It is recommended that students sign up for direct deposit using the Student Web Service – ACORN. If direct deposit has not been set up, payments made via ACORN will be issued by cheque and mailed to the mailing address indicated on ACORN. *Any questions about UTF and FAST payments should be directed to the Graduate Administrator.*

Fee Deferral & Direct Deposit on ACORN

Fee Deferral – Registering without Payment

It is strongly recommended that all students defer tuition and fees.

To defer fees on ACORN, login to <http://www.acorn.utoronto.ca/>, find the Financial Accounts section and request a fee deferral. This will allow you to register without paying a tuition deposit. You must be registered in order for your awards or fellowships to be processed on ACORN. A fee deferral will register you in your courses, as well as defer all service charges until April 30, 2021.

Please note: If your account does not show fees owing, do not go through the fee deferral process as it will not result in registration. If your registration status does not show as “INVIT” you should contact your Graduate Administrator to determine the appropriate steps.

Direct Deposit on ACORN for Awards and Fellowships

Direct deposit can be set up or updated on ACORN by logging into <http://www.acorn.utoronto.ca/> and visiting the Financial Accounts section.

Setting up direct deposit and keeping the information up to date will ensure that you receive payments as quickly as possible.

If you choose not to set up direct deposit, your award instalments and fellowship payments will be issued to you via cheque and sent to the mailing address that you provided on ACORN. This could take up to 6 weeks.

Major External Award Payment Process

Many students win prestigious external awards. Most major federal and provincial awards are paid by the School of Graduate Studies (SGS) via ACORN. This includes the following: awards:

OGS	\$15,000
QEII-GSST	\$15,000
CGSM	\$17,500
SSHRC Doctoral	\$20,000
NSERC PGSD	\$21,000
CGSD	\$35,000
Vanier	\$50,000
Trillium*	\$26,667

* The Trillium has a value of \$40,000. 2/3rds of this amount is paid by SGS and the balance is covered by TA, RA and/or UTF.

This does not include external awards paid directly to the student by a foreign government or other external entity.

Graduate students are required to inform the Graduate Administrator if they receive an award, including an award that is paid directly to the student by the awarding body.

All major awards processed by SGS with a value in excess of \$10,000 are paid in three equal instalments as follows:

September Instalment	The full instalment is remitted to the student.
January Instalment	The instalment is applied to the student's fees account, with any balance being remitted to the student.
May Instalment	The instalment is applied to the student's fees account, with any balance being remitted to the student.

As a result of the SGS payment policy, students with an award that is paid in instalments of less than the full tuition amount will not receive an award payment in January as the full award instalment will be applied to the student's fees account. Students may also have fees deducted from their May instalment if they still have an outstanding fees balance.

Teaching Assistant Positions

Teaching Assistant positions provide an opportunity to develop skills as a Teaching Assistant in preparation for a career and thus represent an important component of graduate student education. If you do not apply for and accept a Teaching Assistant position, the corresponding TA component of your funding package will be forfeited. Teaching Assistant contracts will be issued to students in August 2020 by the hiring unit(s).

Teaching Assistant work is paid as follows:

Year	Hourly Rate	Vacation Pay - 4%	Total
2020	46.24	1.85	48.09

TA-ships are paid in equal instalments on monthly basis for the duration of the position. Payments are issued via the HRIS payroll system on the 28th of the month, or the preceding Friday if the 28th falls on a weekend or holiday.

The “TA Maximum” is the limit on the amount of TA income that can be counted toward the base funding package. Per the Collective Agreement CUPE 3902, Unit 1, the TA Maximum is \$8,200 for students who had their first TA appointment after September 1, 2018. For students who had a TA appointment prior to September 1, 2018, the TA Maximum is the “No-offset TA Maximum” based on the hourly rate in effect at the time of the first appointment, plus 4% vacation pay, multiplied by 180 hours. Any TA or CI income above the TA Maximum is not counted toward the A&S base funding package and may or may not be captured in this funding letter.

A student with TA income of less than the TA Maximum who obtains additional TA work after the funding letter is issued may have the funding package revised to include the additional income, at the discretion of the graduate unit.

Research Assistant Positions

Research Assistant Positions (RA-ships) allow students to work on an externally funded research project. This provides an important opportunity for students to acquire first-hand experience that will be helpful to students when they pursue careers. These positions make a positive contribution to graduate education and the graduate student experience. Sometimes the subject of a student's research may differ from that of the project they are working on as an RA, but students will nevertheless benefit by having the opportunity to learn about new methods and literature in their field.

There are two types of RA-ships: Hourly RA-ships that generate taxable T4 income and Stipendiary RA-ships that generate non-taxable T4A income. Per the Canada Revenue Agency (CRA) the key determining factor is whether or not an employment relationship exists between the student and the supervisor. Please see this link for additional details [CRA – Amounts Determined to be Employment Income](#), sections 3.28 and 3.29. The following table provides information on both forms of RA-ship:

Hourly RA-ship – T4	Stipendiary RA-ship – T4A
Status as a graduate student is not a condition of the work contract.	The work is available to the student in part because of admission to a specific graduate program.
The work undertaken does not necessarily represent a learning opportunity and/or it is <i>primarily</i> in support of someone else's research objectives.	Any work performed must represent a learning opportunity, though it does not need to be directly related to the student's own research.
Payment is based on hourly work.	Payment is not based on hourly work and may be provided in a lump sum.
Timesheets are used to document hourly work and are the basis for payments to the student.	Timesheets are not used.
Hourly Research Assistants are part-time employees and represented by USW.	Stipendiary Research Assistants are not employees.
Hourly Research Assistants receive vacation pay and may receive employee benefits.	Stipendiary Research Assistants do not receive vacation pay or employee benefits.
Hourly Research Assistants receive T4 income, which is subject to income tax.	Stipendiary Research Assistants receive income that is more like an award or scholarship and is therefore T4A income, which is not subject to income tax.

If you are offered an Hourly RA-ship, your RA supervisor will provide you with a detailed contract letter which will outline the duties and terms of the position, including the timing of payments. Please contact your supervisor as early as possible, and no later than end of September, to discuss your RA-ship. The timing of payments will be noted in your RA contract. RA payments are issued via the HRIS payroll system on the 28th of the month, or the preceding Friday if the 28th falls on a weekend or holiday.

Funding for Students Beyond the Funded Cohort

A&S graduate units provide base funding to graduate students in eligible programs for up to five years. Graduate units may or may not include their Master's program in the funded cohort. Please see the webpage [Years of Funding and Base Funding Levels by Graduate Unit](#) for more information.

Students who are beyond the funded cohort and therefore not eligible for a base funding package may receive other funding from their graduate unit. The options include:

- Doctoral Completion Award (DCA) for students who are beyond the funded cohort but still within the time limit for their degree;
- OGS awards; or
- Restricted Departmental Awards, if permitted by the award parameters.

The resources available to the graduate unit for students outside the funded cohort vary by unit.

Graduate units may also be able to offer TA-ships and RA-ships to students outside the funded cohort.