CBS Grad Chats Series
Stipend, scholarships, and bursaries
August 9, 2022

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Welcome!

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• Christy George, Student Accounts Assistant, SFS
• Sarah Bates, Manager, Research and Graduate Studies

CBS Stipend

How does the graduate stipend work in CBS?
CBS stipend

- For full-time, thesis-based students
- Money comes from:
  - GTA (one per year)
  - GRA (advisor’s funds)
  - Sometimes scholarships or bursaries

CBS stipend – basic scenario

- Guaranteed minimum, paid by GTA + advisor’s GRA

MSc: $21,348 minimum

PhD: $25,348 minimum
CBS stipend with major scholarship

- If you hold a “major” scholarship (typically >$5k) your advisor is not obliged to provide the full amount of GRA

BUT, they must guarantee that you get at least $2k above the minimum

- Common “major” scholarships are GTS, NSERC, CIHR, OGS, QEII, Brock, Vanier, Competitive GRA Racialized Students, SoTL GRA, Morwick, among others.

CBS stipend with major scholarship (OGS)

- No major scholarship
  MSc: $21,348 minimum
  GTA 6,014.68
  GRA 15,333.32

- With major scholarship
  MSc: $23,348 minimum
  GTA 6,014.68
  OGS 15,000
  GRA 2,333.32

  Student receives the minimum + 2k
CBS stipend with major scholarship (OGS)

No major scholarship
PhD: $25,348 minimum

GTA 6,014.68
GRA 19,333.32

With major scholarship
PhD: $27,348 minimum

GTA 6,014.68
OGS, 15,000
GRA 6,333.32

Student receives the minimum + 2k

CBS stipend with major scholarship (CGS-M)

No major scholarship
MSc: $21,348 minimum

GTA 6,014.68
GRA 15,333.32

With major scholarship
MSc: $23,348 minimum

GTA 6,014.68
Tri-Council Top Up 5,000
CGS-M 17,500

Student receives 28,514, which is above the minimum
CBS stipend with major scholarship (CGS-D)

No major scholarship
PhD: $25,348 minimum

With major scholarship
PhD: $27,348 minimum

Student receives 41,014, which is above the minimum

CBS stipend with major scholarship (IDTS is an exception)

• International Doctoral Tuition Scholarships (IDTS) are intended to offset the tuition differential for int’l students and do not reduce the stipend

With IDTS
Int’l PhD: $37,848 minimum
CBS stipend with minor scholarship

• Usually, awards ≤$5k are considered “minor”
• “Minor” scholarships don’t get flagged and don’t reduce your stipend
• So, whether you have “major” scholarships or not, you can always apply for these “minor” scholarships

Let’s practice

• MSc domestic student holds a Morwick scholarship ($10k/yr). How much money will the student get?

  We know that the student will get at least the minimum for MSc students w/major scholarships:
  Morwick: 10,000
  GTA: 6,014
  GRA: 7,334
  23,348
Let’s practice

• PhD domestic student holds a PGS-D scholarship ($21k/yr). How much money will the student get?

We know that the student will get at least the minimum for PhD students w/major scholarships: 27,348

<table>
<thead>
<tr>
<th>Scholarship</th>
<th>Amount</th>
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<tbody>
<tr>
<td>PGS-D</td>
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<td>Tri-council Top Up</td>
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<td>GTA</td>
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<td><strong>Total</strong></td>
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Scholarships

How do you identify and apply for scholarships?
Scholarships

• Where to look for scholarships:
  • CBS Scholarship Handbook (CBS scholarships & scholarships administered by OGPS and SFS that CBS students are eligible for)
  • Grad Award Search tool: https://www.uoguelph.ca/registrar/studentfinance/apps/graywards
  • Emails from your GPAs for one-off or off-campus opportunities
  • Reminders from us, through your GPAs

Scholarships

• Eligibility criteria and requirements are so different!
  • Program
  • Semester
  • Citizenship
  • Research topic
  • Merit requirements
  • Financial need
  • Supplemental documentation
  • Deadlines
Scholarships

- Our CBS Scholarship Handbook is a great starting point!

  [https://adr-cbs.uoguelph.ca/](https://adr-cbs.uoguelph.ca/) → Graduate Studies → How to fund your studies

Bursaries

- What are bursaries and how do you apply?
Bursaries

- Financial aid based on financial need only (no merit requirements)
- Students must demonstrate financial shortfall (expenses > income)
- Typically used for emergencies and unforeseen circumstances
- With deadlines or ongoing

Bursaries

- Students with provincial/territorial funding also qualify
- SFS adjudicates based on funds available and students who apply
- Students complete a Financial Need Assessment Form (NAF)
Bursaries

• Find bursaries in the CBS Scholarship Handbook or the Grad Awards Search tool

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<tr>
<th>Name</th>
<th>Student</th>
<th>Type</th>
<th>Field of study</th>
<th>OGS only?</th>
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Other Options

Are there any other options to make additional money?
Other Options if you have the bandwidth!

• Work study: part-time employment on campus; need to demonstrate financial need; if approved, apply for job through Experience Guelph
  https://www.uoguelph.ca/registrar/studentfinance/ws/index
• Enjoy TAing?*
  https://www.uoguelph.ca/sessional_ta/teaching-assistant

*Please discuss with your advisor; right now, additional TAing does not reduce your stipend, but this could change in the future

Quick Tips

Some words of wisdom…
Quick tips

• Search the CBS Scholarship Handbook well in advance.
• Ask your advisor how they normally top up students with “major” scholarships.
• Apply! Some opportunities are left vacant due to lack of applicants or have very few applicants (e.g., CBS-only scholarships).

Quick tips

• Apply! And save for future years (for most opportunities you’ll be ineligible after term 6 for MSc and term 12 for PhD)
• Seek external opportunities through partner organizations (e.g., conservation authorities, research institutes); GPAs will circulate some.
• External opportunities won’t likely have criteria around # of semester you’re in, so strategize to get first internal funding and then external funding
Quick tips

• “Scholarships beget scholarships”: the more you are awarded, the more you’re likely to be awarded
• If possible, keep your GPA competitive (>90%) and don’t underestimate your extracurriculars
• Need an extra semester? Talk to your advisor first.

Q&A

Do you have questions for us?
Thank you!
Contact us:

• Anything grad studies-related: Virginia Capmourteres, vcapmour@uoguelph.ca OR ADR Office, cbsadr@uoguelph.ca
• SFS Graduate Settlement: Christy George, cgeorg07@uoguelph.ca
• SFS Financial Aid finaid@uoguelph.ca; https://www.uoguelph.ca/registrar/studentfinance/aid/counselling