Graduate students have a number of funding options. This section explains how employment, awards, grants, loans and bursaries may factor into your funding equation.

From the University of Guelph

Graduate students may expect to undertake teaching and research assistantships as an integral part of their academic programs. Award holders are cautioned that each scholarship has specific terms regarding eligibility to hold the funding, and students are responsible for familiarizing themselves with, and abiding strictly by, the terms of any such awards.

Financial assistance may be available to graduate students in several forms and combinations. These may include employment, research awards, scholarships and bursaries. Each of these is described briefly in the Employment and Awards sections that follow. Students have the responsibility to ascertain precisely what remuneration will be received, if any, from the department or school in which they propose to register. The department or school has the responsibility to inform students about the duties they associate with that form of assistance.

When departments and schools make admission recommendations to the Office of Graduate and Postdoctoral Studies, they also decide what funding (if any) will be provided to each person selected. These funding decisions may include one or more of the employments and award programs described in the Employment and Awards sections that follow.

Employment

Graduate Teaching Assistant (GTA)

Students appointed as graduate teaching assistants will be asked to perform only teaching-related duties. These may include: preparing and conducting tutorials, laboratories and seminars; grading assignments, reports and examinations; and performing other related duties. Students may hold a GTA in a department in which they are not registered.

A copy of the collective agreement between the university and CUPE local 3913 unit 1, covering GTA employment, is available for students appointed as GTAs. Students are expected to familiarize themselves with these regulations. The GTA rate of pay is established annually.

The university provides T4 and T4A tax information slips each year to students with GTAs. For income tax purposes, these forms document the money received through any GTA appointment(s). These slips are mailed to students in late February each year, for the previous tax year.

Graduate Service Assistant (GSA)

Typically, the services provided by GSAs fall into two categories:

1. GSA(i) - Work that is directly related to the academic enterprise but not properly a GTA or GRA. Examples of these services include the preparation of academic or administrative reports and the compilation of statistics for departmental use. This work may not contribute to the student’s thesis research. A copy of the collective agreement between the university and CUPE local 3913 unit 1, covering GSA(i) employment, is available for students appointed as GSA(i)s. Students are expected to familiarize themselves with these regulations. The GSA(i) rate of pay is established annually.

2. GSA(ii) - Work that is not directly related to the academic enterprise. Examples of these services include locking/unlocking doors, cooking, cashing, snow removal, and lifeguarding. Students are paid at the appropriate hourly rate set by Human Resources for the appropriate kind of work.

The university provides a T4 tax information slip each year to students with GSAs. For income tax purposes, these forms document the money received through any GSA appointment(s). These slips are mailed to students in late February each year, for the previous tax year.

Graduate Research Assistantships (GRAs)

Graduate Research Assistantships (GRAs) are paid to graduate students in support of their scholarly activity/research and in the preparation of their thesis/major paper.

Funds to pay the GRA may be from research grants or contracts received by faculty members from external agencies or governments. In these cases, the student’s research would contribute to the research of the faculty member under whose direction it is conducted and the dollar value of GRA stipends may depend on the external granting agencies’ guidelines on support of graduate students through research operating grants. Alternatively, funding for the GRA may be from the University. Regardless, in either situation the GRAs must be approved by the department chair or school director on the recommendation of the advisor.

The University provides a T4A tax information slip each year to students with GRAs. For income tax purposes, the T4A documents the funds received through any graduate research assistantships. These slips are mailed to students in late February each year, for the previous tax year.

Scholarships and Other Awards

The Senate of the University of Guelph is charged with the responsibility "to deal with all matters arising in connection with the awarding of fellowships, scholarships, bursaries, medals, prizes and other awards" (University of Guelph Act). In carrying out these responsibilities, Senate has established various policies regarding awards and scholarships, and approves the terms and conditions attached to such awards. Each College has a College Awards Committee, which is responsible for the awarding of scholarships and prizes in the programs under its authority. In addition, the Awards Office, Student Financial Services, is responsible for evaluating the financial need component for awards requiring the demonstration of financial need and the selection of bursary recipients.

The University reserves the right to amend these awards subject to the availability of funds.

Students are eligible for internal award consideration from the time they have accepted an offer of admission to a graduate program until they have graduated from that program; students must be registered full-time to be eligible for all internal awards, including travel grants, unless otherwise stated in the eligibility clause.

Students granted a leave of absence (see section 3.4) may defer acceptance of internal awards or interrupt acceptance of continuing internal awards until after the approved leave with the permission of the appropriate awards committee.
Students must complete the Graduate Settlement in WebAdvisor ahead of the published deadline each semester if they wish to have awards applied against tuition owing. However, if no prior arrangements are made to settle tuition, Student Financial Services will apply all internal awards against outstanding balances on student’s accounts. Awards will not be refunded to students until their tuition is settled.

**Travel Grants**
Graduate students may apply for travel grants to assist with the costs associated with travelling expenses to conduct research or to participate in a curriculum-embedded travel opportunity. Travel grants are given to cover travelling expenses, including all reasonable amounts for meals and lodging, while away from home. Additional criterion may be stipulated in the travel grant terms and conditions.

**Entrance awards**
Entry-level (semester-one) students in all departments are considered without an award application and selections are based on the students’ admission applications. Contact the department for which you are seeking admission as well as utilize our graduate award online search to see a listing University of Guelph approved awards. Students are eligible for entrance awards when registered in class levels, one, two or three. Students will normally be included in entrance-award competitions held after the date on which they accepted an offer of admission. It is strongly recommended that a completed application for graduate study be received at least six months prior to the date when the student hopes to begin graduate study. This will ensure consideration for all possible entrance awards for which the student is eligible. Students who apply less than six months in advance may miss some internal award competitions but will still be considered for appropriate awards not yet distributed.

**In-course awards**
Students continuing in a graduate program are automatically considered for some awards and must make application for others. Students are encouraged to utilize our graduate award online search (https://www.uoguelph.ca/registrar/studentfinance/apps/grawards/?class=Entrance) to see a listing University of Guelph approved awards.

**Bursaries**
Bursaries are awarded strictly on the basis of financial need as determined by Student Financial Services. Where applications are required, it is the student’s responsibility to follow the method of application listed in the award description. Non-Canadian citizens or non-permanent residents are not eligible to apply for in-course bursaries; however, after the completion of one full year of studies, are eligible to apply for an International student bursary. Visit Student Financial Services website for more information about applying for bursary assistance. (https://www.uoguelph.ca/registrar/studentfinance/bursaries/about_incourse (https://www.uoguelph.ca/registrar/studentfinance/bursaries/about_incourse/)).

**ACCESS Awards**

**Terms and Conditions**
The University established an endowment fund through generous donor contributions and has been matched by the provincial government’s Ontario Student Opportunity Trust Fund (OSOTF) program and the Ontario Trust for Student Support (OTSS). The income generated from these endowments will be used to support financial aid programs. The awards created will be used to assist Canadian citizens or permanent residents who meet the Ontario residency requirements as mandated by the OSOTF/OTSS program. Students must complete a Financial Need Assessment Form in order to be considered. Please contact Student Financial Services (https://www.uoguelph.ca/registrar/studentfinance/). Students must:

1. be a Canadian citizen or permanent resident;
2. be an Ontario resident as defined by:
   - the student’s spouse lived in Ontario for at least 12 consecutive months up to the beginning of the current year full-time post-secondary study period;
   - the student’s parent(s)/stepparent(s)/legal guardian/official sponsor has lived in Ontario for at least 12 consecutive months up to the beginning of the current year full-time post-secondary study period;
3. demonstrate financial need as determined by the University of Guelph’s Financial Need Assessment procedures.

**Definitions**

**Award:** Generic term used to refer to any type of non-repayable award. These include scholarships, bursaries, travel grants, prizes, and medals.

**Bursary:** A monetary award provided to a student solely on the basis of financial need.

**Scholarship:** An award provided on the basis of previous academic performance and given for further study. While the merit component is normally academic, it may include such non-academic aspects such as leadership, demonstrated originality, and community service. Scholarships can be monetary, prizes, or medals.

**Prize or Medal:** An award based on completed academic achievement that does not require the recipient to engage in further study. Most often awarded at graduation.

**Travel Grant:** These grants are provided to students who wish to travel as part of their program of study. Travel grant applications are accepted in advance of the travel opportunity and not as a reimbursement after the fact.

**Procedures:**

**Award Payments:** Awards will be applied directly to the student’s financial account and can be viewed on WebAdvisor.

**Award recipients who withdraw or drop courses:** Students who receive an award and who withdraw from the semester in which the award is received, or change the number of credits in which they are registered, may have their award cancelled or value adjusted. This adjustment will be calculated up to the twentieth class day according to the refund schedule in effect for that semester, as well as the published terms and conditions for the award. Bursary recipients will be reassessed to determine their eligible bursary value.

**OSAP Students:** Do not report U of G awards on your OSAP application. The University will report awards to OSAP on your behalf. If you believe there is a discrepancy, contact Student Financial Services. It is the responsibility of each OSAP applicant to ensure their OSAP application is correct.

**Notice of Disclosure:** It is understood that merit award winners’ names will be released to donors and may be published as a condition of the award.
The University reserves the right to amend awards subject to the availability of funds.

From Other Sources

Grant

- Some governments/agencies provide research support for students to enter and complete graduate degrees. Common examples would be (i) international government agencies funding students from their home country to study abroad, including in Canada (students should review what is available through their home country) and (ii) Canadian agencies funding study in specific areas of research (students should review opportunities through the office of research and/or appropriate office at the university in which they are registered).

Federal, Provincial, Territorial Student Assistance Programs

- Each province and territory with the Canadian government provide integrated student assistance programs for undergraduate and graduate education. You must be a Canadian citizen, permanent resident, or protected person to apply. Students should review the student assistance program policies of their home province/territory.
- The University of Guelph administers the U.S. Direct Loan program for American citizens. Contact Student Financial Services for more information. (https://www.uoguelph.ca/registrar/studentfinance/aid/govus)
- Bursaries

Some agencies, clubs and private organizations provide student bursaries for members and their immediate families; students should review what is available through any of these organizations.