

OFFICE OF RESEARCH TRAINEES (ORT)

## 2025-2026 OSOTF Unilever/Lipton Graduate Fellowship

### Description

On behalf of the University of Toronto's (UofT) Faculty of Medicine, the UHN Office of Research Trainees (ORT) is pleased to administer the 2025-2026 OSOTF Graduate Fellowship to support research trainees at the University Health Network (UHN). These fellowships are awarded to graduate students, registered with UofT's Faculty of Medicine, on the basis of financial need and academic excellence who are studying within the neurosciences field at UHN.

**Deadline:** July 18<sup>th</sup>, 2025 at 5 pm ET

### Award Administration

The award will be paid directly to the awardee through direct deposit as set up in the ROSI system.

### Eligibility to Apply

OSOTF awards are allocated on the basis of academic excellence; however, financial need is the primary consideration for OSOTF awards. The award holder must be a full-time student at the UofT Faculty of Medicine for at least 14 weeks in any term during which they hold the award. Internal awards are automatically used to pay the student's outstanding fees. **Preference in funding decisions will be given to students in year 1-2 of their MSc or year 1-5 of their PhD.** Students beyond these years will be considered under exceptional circumstances (financial circumstances, i.e. family emergency). The length of support from OSOTF awards is for up to one year and is not renewable, however new applications may be made for subsequent competitions.

Please review the attached **Guidelines for Applicants** to ensure you are eligible for this award.

### Application Process:

Applicants must submit the following:

- Completed application form (attached) including the following documents:
  - ☐ Curriculum Vitae
  - ☐ Short Description of Research
  - ☐ Transcripts. Both official transcripts and certified true copy (stamped and signed); transcripts printed from their graduate department will be accepted.
  - ☐ Two Letters of Recommendation. Reference Letters can be sent directly to the ORT by email. See contact details below.
  - ☐ OSOTF Financial Needs Assessment Form (attached)

Submit as **ONE (1) .pdf file**, electronically to: [ortadmin@uhn.ca](mailto:ortadmin@uhn.ca) by July 18<sup>th</sup>, 2025 at 5 pm ET.

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Questions?

Contact the Office of Research Trainees (ORT)  
PMCRT 101 College Street, Suite 13-701  
Toronto, Ontario M5G 1L5

Tel: 416-634-8775  
Email: [ortadmin@uhn.ca](mailto:ortadmin@uhn.ca)  
Website: [uhntrainees.ca](http://uhntrainees.ca)



## 2025-2026 Departmental OSOTF Awards Guidelines

### **Introduction**

The Ontario Student Opportunity Trust Fund (OSOTF) awards are a series of awards that have been developed through the Provincial Government, which set up a matching program in 1996/97. The Province provided 1/3 of the funding, matched by another 1/3 from the University and a final 1/3 from the donor. The adjudication of the awards is organized by your graduate unit or the awarding department.

The Provincial Government held 2 matching program periods resulting in establishing OSOTF and OSOTF II awards. Any donations not matched through the OSOTF II program when it ended, the Government made the match through The Ontario Trust for Student Support (OTSS) program. All three programs hold the same general criteria as outlined below.

### **Purpose**

The OSOTF Awards provide financial support for full-time registered graduate students (primarily M.Sc. and Ph.D.) in the Faculty of Medicine. Prospective and returning students are eligible to apply. These funds contribute towards the annual minimum funding commitment for doctoral-stream students.

Students in professional masters programs with significant coursework and internship/practicum/clinical placement components are not eligible for these awards.

### **Value & Duration**

Amounts available from OSOTF, OSOTF II and OTSS endowed Awards will be based on the annual income (interest earned) generated from the endowments.

The length of support for OSOTF awards is for up to one academic year and is not renewable, however, new application may be made for subsequent competitions.

### **Eligibility to Apply**

Graduate units ensure nominees meet eligibility criteria, including:

- OSOTF awards are restricted to individuals who meet all of the following criteria at the time of application:
  1. Demonstrate financial need for the upcoming academic year through completion of the OSOTF Financial Needs Assessment Form. Applicants may refer to the *TFOM Expenses and Resources Guide for OSOTF Financial Need Assessment* for further information.
  2. Canadian citizen, Permanent Resident of Canada or Protected Persons under subsection 95(2) of the Immigration and Refugee Protection Act (Canada) at the time of the application.



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3. Resident of Ontario at the time of the application, as defined by one of the following criteria:
- Student has always lived in Ontario;
  - Ontario is the last province in which student has lived for 12 months in a row without being a full-time postsecondary student; or
  - Student lives in Ontario now and has lived in Canada for less than 12 months in a row.

**If student is married/common-law, student can be considered an Ontario resident if:**

- Spouse has always lived in Ontario; or
- Ontario is the last province in which spouse has lived for 12 months in a row without being a full-time postsecondary student; or
- **Both** of these statements are true:
  - Student lives in Ontario now; and
  - Student and spouse have lived in Canada for less than 12 months in a row.

**If student qualifies as a dependent student, student is considered an Ontario resident if:**

- Ontario is the last province in which parent(s) have lived for at least 12 months in a row; or
- **Both** of these statements are true:
  - Student lives in Ontario now; and
  - Student and parent(s) have lived in Canada for less than 12 months in a row.

The above requirements are established by OSAP to determine Ontario residency for OSAP purposes.

- Preference in funding decisions will be given to students in the following year of study at time of tenure of award (e.g., 2025-26 academic year):
  - **Year 1-2 of their M.Sc. or**
  - **Year 1-5 of their Ph.D.**
  - PhD students transferred from Masters have their PhD registration back-dated to the date of entry into the MSc program for calculating their year of study. E.g., a 2024-25 MSc student in year 1 transferring to PhD in 2025-26 will be considered PhD year 2 in 2025-26.
  - Students beyond these years will only be considered under exceptional circumstances. Graduate Units must have an explanation noted in their adjudication file for any students selected beyond these years.

### **Adjudication**

- Graduate units/Award Departments are responsible for adjudicating the OSOTF Awards and selecting their top students based on academic excellence, individual award's eligibility requirements; **however, financial need is the primary consideration for OSOTF awards.**



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### **Eligibility to Hold an OSOTF Award**

- The award holder must be a full-time student for at least 14 weeks in any session during which they hold the award at the graduate unit from which the award was applied.
- Should the student's financial and/or academic circumstances change, the Graduate Unit/Awarding Department should inform the Office of the Vice Dean, Research and Health Science Education - OVDRHSE (formally Graduate and Life Sciences Education Office – GLSE) of any award monetary changes or cancellations.

### **Award Result Notification: Graduate Unit's Responsibility**

- Notifies all applicants of their internal adjudication results.
- Students' OSOTF Application Forms and Financial Needs Assessment Forms remain on file in the Graduate Unit/Awarding Department (OVDRHSE does not require a copy).
- Submits Restricted Departmental Award Payment Request Form (2025-26) to OVDRHSE to process the award.
- Notifies OVDRHSE of any change in students' registration status.

### **Award Result Notification: OVDRHSE Responsibility**

- Processes payments to successful students through ROSI/ACORN in sessional installment(s).

For Departmental OSOTF, OSOTFII, OTSS, PPEF Awards, please direct questions to:  
Office of Research and Health Science Education  
Temerty Faculty of Medicine  
[rhse.awards@utoronto.ca](mailto:rhse.awards@utoronto.ca)

Last Updated: April 28, 2025

# Expenses and Resources Guide for OSOTF Financial Need Assessment Form

## Temerty Faculty of Medicine

*This guide is intended to assist you with completing the Financial Need Assessment Form.*

To apply for awards categorized as “OSOTF” (Ontario Student Opportunity Trust Fund), you must first meet the following criteria:

1. Demonstrate financial need for the upcoming academic year through the completion of the *GLSE OSOTF Financial Needs Assessment online form*. Provide your expenses and resources for a 12-month budget (September to August);
2. Are Canadian citizens, permanent residents of Canada or protected persons under subsection 95(2) of the [Immigration and Refugee Protection Act \(Canada\)](#) at the time of the application; and
3. Are residents of Ontario at the time of the application, as defined by one of the following criteria:
  - Student has always lived in Ontario;
  - Ontario is the last province in which student has lived for 12 months in a row without being a full-time postsecondary student; or
  - Student lives in Ontario now and has lived in Canada for less than 12 months in a row.

**If student is married/common-law, student can be considered an Ontario resident if:**

- Spouse has always lived in Ontario; or
- Ontario is the last province in which spouse has lived for 12 months in a row without being a full-time postsecondary student; or
- **Both** of these statements are true:
  - Student lives in Ontario now; and
  - Student and spouse have lived in Canada for less than 12 months in a row.

**If student qualifies as a dependent student, student is considered an Ontario resident if:**

- Ontario is the last province in which parent(s) have lived for at least 12 months in a row; or
- **Both** of these statements are true:
  - Student lives in Ontario now; and
  - Student and parent(s) have lived in Canada for less than 12 months in a row.

The above requirements are established by OSAP to determine Ontario residency for OSAP purposes.

Demonstration of Financial Need:

1. **Provide reasonable academic related expenses.** Financial need is normally demonstrated with a negative or very modest positive balance (less than \$500) in the Financial Needs Assessment Form (e.g., Total Expenses higher than Total Resources). Showing a sizeable positive balance in the budget will normally not be considered as demonstrating financial need unless extenuating financial circumstances are reported in the budget (e.g., in the “Notes” section of the Financial Needs Assessment Form).
2. The minimum funding commitment for doctoral-stream (MSc or PhD) or funded course-based master’s students **must be** declared in Resources under ‘awards’ and/or ‘Supervisor’s Research Grant’ sections of the Form.
3. Students living with dependent(s) and/or a spouse/partner may have additional expenses and resources. Expenses may vary according to individual student needs and requirements.

**Expected Resources** (estimated basic resources for a typical full-time domestic doctoral-stream student with single marital status studying at U of T for one academic year):

**Awards** – Any awards, scholarships or studentships that have been confirmed to be awarded to you at the time of the OSOTF application should be reported. For example, \$15,000 OGS or a \$40,000 CIHR Doctoral Research Award. If funding for the upcoming academic year is not known yet (e.g., waiting for award results), report the expected total funding amount in the ‘Supervisor’s Research Grant’ section.

**Supervisor’s Research Grant** – Doctoral-stream students are offered a minimum funding commitment established at each Graduate Department. Your funding commitment is derived from multiple sources. Your supervisor may also provide funding from his/her research grant, up to the amount of your funding commitment.

**Teaching and/or Research Assistantships** – Some students may obtain a RA or TA position during their studies to gain academic experience and earn extra income. This is treated as employment income and does not contribute toward the students’ funding commitment in the Faculty of Medicine.

**Other Income** – Include employment income that is outside of your funding commitment (e.g. work-study, off-campus employment, paid internships).

**Income of Spouse/Partner** – Spousal or partner net income and expenses must be reported.

**OSAP/UTAPS** – If you have applied and are eligible for government student loans (e.g., Ontario Student Assistance Program) for your upcoming studies, provide the assessed/estimated eligible amount.

**Available student line-of-credit / bank loan** - Only include the amount currently available to you through your student line-of-credit or bank loan.

**Accessible savings** - Only include the total amount of savings you currently have access to (i.e., money that you could withdraw today, that is not locked into an investment). Include any RESP funds that you expect to withdraw to fund your education for the upcoming year.

**Expected Expenses** (estimated basic costs for a typical full-time domestic doctoral-stream student with single marital status studying at U of T for one academic year): Please refer to the UofT Expense Guide for 2024-25

**Tuition & Incidental Fees** – As tuition for the upcoming year will not be posted until July, enter your fees for the current academic year as an estimate. Review the Tuition Fees Schedules at <https://studentaccount.utoronto.ca/tuition-fees/> for detailed information.

**Books & Supplies**

**Residence/Rent/Mortgage plus utilities**

**Food & Household supplies**

**Transportation** – This expense will vary depending on where you live. Typically, students will rely on public transportation such as the TTC and/or GO train (<https://www.ttc.ca/Fares-and-passes>)

**Medical/Dental** - The Graduate Students Health Plan included with tuition fees provides students with a health benefits plan that covers many expenses not covered by a basic health-care plan (i.e. OHIP). Include medical expenses not covered by OHIP and the Graduate Students Health Plan.

**Clothing** - This cost may vary per year.

**Additional Information** - A short explanation for special circumstance may be provided here. Any outstanding debt from previous educational studies (e.g., OSAP) should be listed here.

**Note:**

- For OSOTF assessments, the provincially determined (OSAP) allowable claims may be taken into consideration to help determine need. For example, in 2024-25 (additional details in UofT Expense Guide 2024-25)

	<b>Ranges of typical monthly expenses</b> (Information is compiled from a variety of sources such as the Government of Canada, the Province of Ontario, Student Housing Services, CIE, and Student Family Housing.)	<b>OSAP Allowances</b>
<b>Accommodations</b>	Shared accommodation: \$1,500 - \$2,400 Bachelor apartment: \$1,500 - \$2,100 1-bedroom apartment: \$1,800 - \$2,500 2-bedroom apartment: \$2,500 - \$3,400 3+ bedroom apartment: \$3,300 - \$4,300	Single student living at home: nil Single student away from home: \$1,002 Student is a single parent: \$1,590 Married student and spouse: \$2,004 Each of the student's dependent child(ren): \$432
<b>Transportation</b>	TTC monthly Presto-pass for post-secondary students: \$128.15	\$102 per person; except for married student and spouse (\$198 for both)
<b>Food</b>	Single student living at home: \$360 Single student living away from home: \$480 Married student and spouse: \$810 Each of the student's dependent child(ren): \$310 Increase of 2.7% in CPI from April 2023 to April 2024	Single student living at home: \$250 Single student living away from home: \$322 Student is a single parent: \$322 Married student and spouse: \$584 Each of the student's dependent child(ren): \$250
<b>Miscellaneous</b> (incl. personal & health care, clothing, h/h cleaning, communication)	Single student living alone: \$560 Single parent (one child): \$700 Married student and spouse: \$700 Each of the student's dependent child(ren): \$160 For items above, increase of 2.7% CPI from April 2023 to April 2024 For reference, U of T Student Life provides the following additional information about expenses: <ul style="list-style-type: none"> <li>• \$15 - \$30 tenant insurance</li> <li>• \$50 - \$100 phone</li> <li>• \$60 - \$115 internet</li> <li>• \$65+ hydro (other utilities included in rental costs)</li> <li>• \$30 - \$100 clothing</li> </ul>	Single student living at home: \$264 Single student living away from home: \$344 Student is a single parent: \$344 Married student and spouse: \$628 Each of the student's dependent child(ren): \$130

## 2024-25 Expense Guide

Student award policies, guidelines and best practices are available on the [Awards SharePoint site](#). Information provided below is intended to provide standardized costs that divisions could apply to assess financial need for divisional aid.

Expense	Range of typical monthly expenditure	UTAPS allowance	OSAP allowance (Canada)
<b>Accommodation</b>	<p>Shared accommodation: \$1,500 - \$2,400  Bachelor apartment: \$1,500 - \$2,100  1-bedroom apartment: \$1,800 - \$2,500  2-bedroom apartment: \$2,500 - \$3,400  3+ bedroom apartment: \$3,300 - \$4,300</p> <p>Average rental costs near UTSG; <a href="#">Student Life</a>:</p> <ul style="list-style-type: none"> <li>• Bachelor: \$1,500+</li> <li>• 1-bdrm: \$1,800+</li> <li>• 2-bdrm: \$2,500+</li> <li>• 3+ bdrm: \$3,300+</li> </ul> <p>Toronto Central average rent; <a href="#">TRREB Rental Market Report 2024 Q1</a>:</p> <ul style="list-style-type: none"> <li>• Bachelor: \$2,015</li> <li>• 1-bdrm: \$2,479</li> <li>• 2-bdrm: \$3,343</li> <li>• 3-bdrm: \$4,265</li> </ul> <p>Shared accommodation; <a href="#">Student Life</a>:</p> <ul style="list-style-type: none"> <li>• CampusOne: \$2,400</li> <li>• Trinity: 1,580</li> <li>• Victoria: 1,497</li> </ul> <p>Sources: U of T Student Life; Toronto Regional Real Estate Board</p>	<p>Single student living at home: nil</p> <p>Single student living away from home, by campus:</p> <ul style="list-style-type: none"> <li>• UTSG: \$1,478</li> <li>• UTSC: \$1,256</li> <li>• UTM: \$1,130</li> </ul> <p>Student is a single parent: \$2,346</p> <p>Married student <i>and</i> spouse: \$2,346</p> <p>Each of the student's dependent child(ren): \$307</p> <p>Sources: CMHC, exception dependent child (OSAP – Ontario allowance)</p>	<p>Single student living at home: nil</p> <p>Single student away from home: \$1,002</p> <p>Student is a single parent: \$1,590</p> <p>Married student <i>and</i> spouse: \$2,004</p> <p>Each of the student's dependent child(ren): \$432</p>



<b>Transportation</b>	TTC Post-Secondary Monthly Pass: \$128.15  Source: <a href="https://www.ttc.ca/Fares-and-passes">https://www.ttc.ca/Fares-and-passes</a>	\$141  Source: <a href="#">MiWay</a>	\$102 per person; except for married student <i>and</i> spouse (\$198 for both)
<b>Food</b>	Single student living at home: \$360 Single student living away from home: \$480 Married student <i>and</i> spouse: \$810 Each of the student's dependent child(ren): \$310  <i>Increase of 2.7% in CPI from April 2023 to April 2024</i>	Single student living at home: \$250  Single student living away from home: \$322  Student is a single parent: \$322  Married student <i>and</i> spouse: \$584  Each of the student's dependent child(ren): \$250  Source: <a href="#">OSAP</a>	Single student living at home: \$250  Single student living away from home: \$322  Student is a single parent: \$322  Married student <i>and</i> spouse: \$584  Each of the student's dependent child(ren): \$250
<b>Miscellaneous</b> (e.g., personal and health care, clothing, household cleaning, communications)	Single student living alone: \$560 Single parent (one child): \$700 Married student <i>and</i> spouse: \$700 Each of the student's dependent child(ren): \$160  <i>For items above, increase of 2.7% CPI from April 2023 to April 2024</i>  For reference, <a href="#">U of T Student Life</a> provides the following additional information about expenses: <ul style="list-style-type: none"> <li>• \$15 - \$30 tenant insurance</li> <li>• \$50 - \$100 phone</li> <li>• \$60 - \$115 internet</li> <li>• \$65+ hydro (other utilities included in rental costs)</li> <li>• \$30 - \$100 clothing and shoes</li> <li>• \$150 entertainment</li> </ul>	Single student living at home: \$264  Single student living away from home: \$344  Student is a single parent: \$344  Married student <i>and</i> spouse: \$628  Each of the student's dependent child(ren): \$130  Source: <a href="#">OSAP</a>	Single student living at home: \$264  Single student living away from home: \$344  Student is a single parent: \$344  Married student <i>and</i> spouse: \$628  Each of the student's dependent child(ren): \$130



# TEMERTY FACULTY OF MEDICINE UNIVERSITY OF TORONTO

## APPLICATION FOR DEPARTMENTAL OSOTF AWARD Office of the Vice Dean, Research and Health Science Education 2025-26

Name of the OSOTF Award(s) applied for:

### APPLICANT INFORMATION

Last Name:	First Name:	Initials:
U of T Student Number:	Email Address:	Telephone:
Home Mailing Address:		Unit/Apt:
City:	Province:	Postal Code:

### APPLICANT GRADUATE PROGRAM (at time of tenure of award)

U of T Graduate Unit (that you are registered in your degree program):		
Graduate Coordinator Name:	Email Address:	Telephone:
Degree Program: Masters                      PhD                      Year of Study:		
Location of Research (University Bldg, Hospital Research Institute name, or off campus location):		
Are you enrolled in a clinician-scientist trainee program? YES                      NO                      If yes, provide your U of T Clinical Department:		

## APPLICATION ATTACHMENTS

### Curriculum Vitae

#### Short Description of Research

Attach, in easily understandable terms, a summary of research project (maximum 1000 words) including a clear statement on how it confirms to the conditions of the award.

#### Transcripts

First year MSc Students – attach official transcript for 4<sup>th</sup> year undergraduate degree

Current MSc or PhD students - attach official transcript for the last 2 years of current degree program

#### Letters of recommendation

Attach 2 letters of recommendation, including 1 letter of support from current supervisor (Total 2 letters)

#### OSOTF Financial Needs Assessment Form

Attach completed Financial Needs Assessment Form

## DECLARATION

I hereby declare that all information given on this application is true and complete in every respect. I understand that I may be required to repay all or part of this assistance if the information is found to be inaccurate for any reason.

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Student Named (printed)

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Signature

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Date

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Supervisor Name (printed)

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Signature

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Date

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Graduate Coordinator Name (printed)

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Signature

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Date

The University of Toronto respects your privacy. Personal information that you provide to the University is collected pursuant to section 2(14) of the University of Toronto Act, 1971. It is collected for the purpose of administering admissions, registration, academic programs, university-related student activities, activities of student societies, financial assistance and awards, graduation and university advancement, and for the purpose of statistical reporting to government agencies. At all times it will be protected in accordance with the *Freedom of Information and Protection of Privacy Act*. If you have questions, please refer to [www.utoronto.ca/privacy](http://www.utoronto.ca/privacy) or contact the University Freedom of Information and Protection of Privacy Coordinator at 416-946-7303, McMurich Building, room 104, 12 Queen's Park Crescent West, Toronto, ON, M5S 1A

## SGS Financial Need Assessment Form - Ontario Student Opportunity Trust Fund (OSOTF) Awards

This form must be completed if you are applying for an award that requires demonstration of financial need. Note, need based awards that are categorized as “OSOTF” (Ontario Student Opportunity Trust Fund) are restricted to individuals who meet all of the **OSOTF** program’s criteria at the time of application (see Guide on page 3). International and non-Ontario residents may use this form to apply for need based awards as indicated by the individual competition guidelines.

<b>Last Name:</b>	<b>First Name:</b>
<b>Student Number (if available):</b>	<b>Proposed Graduate Unit:</b>

Enter your expected expense and resource amounts for the total number of months you will be registered in the academic year (typically 12 months between September and August). The “Monthly Allowable Amount” (A) provided is based on allowable claims determined by the Ontario government (OSAP), for which rent, utilities, food, household supplies, phone & internet, transportation costs, etc. are accounted. Supporting documents must be provided for items in the Additional Expenses section.

EXPECTED EXPENSES for the academic year 2025-26		A		B	C
Enter # of months registered (e.g. 4, 8, or 12): _____		Monthly Allowable Amount		# Months Registered	Total CAD (A x B = C)
<b>1) LIVING EXPENSES</b> (choose one living arrangement type in column A (i.e. No Housing Costs <u>OR</u> Has Housing Costs)		<b>No Housing Costs (e.g. no rent)</b>	<b>Has Housing Costs (e.g. rent, utilities)</b>	<b>As entered above</b>	
Single/separated/divorced		\$732	\$2204	x	\$
Partnered		\$1650	\$3019		
Number of dependent(s) ages 0-12: _____	List age(s) of dependent(s) (e.g. 1, 3, 5): _____	\$425 x # of children	\$720 x # of children	x	\$
Number of dependent(s) ages 13-18: _____	List age(s) of dependent(s) (e.g. 16, 17): _____	\$553 x # of children	\$848 x # of children	x	\$
<b>2) TUITION for 2025-26</b> (estimate)					
Tuition, incidental, system access & ancillary fees ( <u>please see fees website</u> )					\$
<b>3) ADDITIONAL EXPENSES</b> <input checked="" type="checkbox"/> <b>Supporting documentation (e.g. receipt) is required and must be attached to this form</b> for each value provided in this section. Amounts without supporting documentation will not be considered.					
<input type="checkbox"/>	Day care costs (maximum \$548 per child per month x number of children)	\$ _____ (max \$548) x _____ (# of children)		x	\$
<input type="checkbox"/>	Books & Academic Supplies (enter total only)				\$
<input type="checkbox"/>	Medical & Dental Costs ( <b>not</b> covered by <b>OHIP</b> , <b>UTGSU</b> or <b>UHIP</b> health plans)				\$
Other (specify below – do <u>not</u> include living expenses, e.g. food, household supplies, clothing, transportation, cell phone):					
<input type="checkbox"/>	i)				\$
<input type="checkbox"/>	ii)				\$
<input type="checkbox"/>	iii)				\$
<b>Total Expected Expenses</b> (sections 1 – 3)					\$ _____ CAD

EXPECTED RESOURCES (must be for the same timeframe as the Expected Expenses section)		Total
Student Loan (check one): <input type="checkbox"/> OSAP <input type="checkbox"/> Out-of-province <input type="checkbox"/> U.S. loan <input type="checkbox"/> Other: _____ *Notice of Assessment/Preliminary Assessment must be attached		\$
UTAPS (provide amount from current academic year as an estimate)		\$
Available student line of credit / financial institution loan		\$
Total amount of graduate funding (i.e. base/stipend amount + tuition), which includes Fellowships, RShips, TAships	Enter stipend /base amount	\$
	Enter tuition support amount	\$
Other awards (i.e. from external funding sources not part of funding package) – enter total only		\$
Other employment income (net amount after tax deduction)		\$
Funds/support from family member(s)		\$
50% partner's income after tax deduction (i.e. net income ÷ 2). This amount must be provided if partnered expenses are claimed in the Expected Expenses section above.		\$
Child support or government assistance/benefits		\$
Savings / accessible investments / RESP (amount withdrawn for the year only)		\$
<b>Other support/assistance/resources (specify below):</b>		
i)		\$
ii)		\$
<b>Total Expected Resources</b>		\$ _____ CAD
<b>AVAILABLE RESOURCES</b>		\$ _____ CAD
Financial need is normally demonstrated when a negative or small amount (< \$500) appears in this field.		

<b>OSOTF Requirements:</b> To be eligible for OSOTF awards, you must: i) be a Canadian Citizen/Permanent Resident of Canada/Protected Person, ii) demonstrate financial need, <u>and</u> iii) have one of the following residency statements apply to you. Check the statement that applies.	
<input type="checkbox"/>	I was born and raised and/or have always resided in Ontario.
<input type="checkbox"/>	I resided in Ontario for 12 consecutive months before becoming a post-secondary student.
<input type="checkbox"/>	My partner/spouse has resided in Ontario for at least 12 consecutive months immediately before the last day of the month in which classes began for my most recent period of full-time post-secondary studies (i.e. current academic year) and, during this time, my partner was not enrolled in full-time postsecondary studies.
<input type="checkbox"/>	I qualify as a dependent and my parent(s), step-parent(s), legal guardian(s), or official sponsor(s) has resided in Ontario for at least 12 consecutive months immediately before the last day of the month in which classes began for my most recent period of full-time post-secondary studies (i.e. current academic year).
<input type="checkbox"/>	I live in Ontario now AND have lived in Canada for fewer than 12 months in a row.

**Applicant's Declaration and Authorization:** I hereby certify that the foregoing information is, a true, complete and accurate statement of my financial status. I understand I may be required to supply additional documentation if this application is successful and if I am requested to do so. This application and all supporting documents will be retained in the SGS records. I authorize SGS to contact the sources of my supplementary documentation to verify the information. If any information I have provided is found to be intentionally falsified, I understand I may become permanently ineligible to apply for or receive any future SGS awards. By submitting this application, I acknowledge that I may automatically be considered for other available awards for which I may be eligible.

☐ I have included all receipts or supporting documents for expenses listed in section #3 (if claimed).

Signature of Applicant:	Date:
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The Financial Need Assessment Form must be completed when submitting an application for an award that is fully or partly based on demonstration of financial need.

Reminder: Need based awards that are categorized as “OSOTF” are only open to eligible applicants who:

- Demonstrate financial need;
- Are Canadian citizens, Permanent Residents of Canada or Protected Persons at the time of the application; and
- Are residents of Ontario at the time of the application, defined as one of the following criteria:
  - You have always lived in Ontario\*;
  - Ontario is the last province you lived in for 12 months in a row without being a full-time postsecondary student;
  - You live in Ontario now AND have lived in Canada for less than 12 months in a row

\*Ontario is the only Canadian province/territory that the student has lived in

**If you are married/common-law, you can be considered an Ontario resident if:**

- your spouse has always lived in Ontario; or
- your spouse has lived in Ontario for the last 12 months in a row without being a full-time postsecondary student; or
- **All** of these statements are true:
  - you now reside in Ontario;
  - you’ve lived in Canada for less than 12 months in a row; and
  - your spouse has lived in Canada for less than 12 months in a row.

**If you qualify as a dependent student, you’re considered an Ontario resident if:**

- Ontario is the last province in which your parent(s) have lived in for at least 12 months in a row; or
- **All** of these statements are true:
  - you now reside in Ontario;
  - you’ve lived in Canada for less than 12 months in a row; and
  - your parent(s) have lived in Canada for less than 12 months in a row.

*The above requirements are the guidelines established by OSAP to determine Ontario residency for OSAP*

## Expected Expenses

The SGS Financial Need Assessment section serves to calculate your expected resources and expenses for the academic year. The amounts in Column C will need to be calculated based on the number of months entered, for which you will be registered during the academic year or for the period of funding you are requesting.

Financial need is normally demonstrated when a negative or very small positive balance (under \$500) appears in the “AVAILABLE RESOURCES” field on page 2 of the application (e.g., “Total Expected Expenses” is higher than “Total Expected Resources”). Showing a large positive balance in the “AVAILABLE RESOURCES” field will normally not be considered a demonstration of financial need, unless extenuating circumstances are also reported (supporting documentation must be submitted).

## Living Expenses

Enter the number of months you expect to be registered for the academic year or for the period of funding being requested. Choose which living situation applies to you (no housing costs or with housing costs) and fill in the appropriate information where necessary.

Example #1: A single student who will be registered for 12 months, does not have children and is living in his/her parent's home should:

- Choose “Single/Separated/Divorced” and the associated amount under the column “No housing costs”
- The amount for Column C should auto-calculate

Example #2: A student who will be registered for 12 months, has a partner and 2 children 12 years of age or under paying rent should:

- Choose “Partnered” and the associated amount under the column “Has housing costs”
- The amount for Column C should auto-calculate
- Enter “2” in the “Number of dependents aged 0-12” field to account for the **two** children
- Choose the associated children amount under the column “Has housing costs” and the amount for Column C should auto-calculate

### **Tuition & Other Fees**

Tuition fees are updated and posted July each year. If you are completing this application prior to July enter your tuition and fees amount on your current invoice.

Review the Tuition Fees Schedules at <https://studentaccount.utoronto.ca/> for detailed information.

### **Books & Academic Supplies**

Include the total cost of books, photocopying, supplies, equipment, thesis binding, etc. for the year. Provide reasonable academic related expenses. Supporting documentation must be submitted.

### **Medical/Dental**

In this field, include Medical & Dental Costs that are not covered by OHIP's, UTSGU's or UHIP's health plans or CUPE 3902 unit 1 benefits. Annual fees for the University of Toronto Graduate Students Union (UTGSU) Health Plan or the University Health Insurance Plan (UHIP) are automatically included within students' annual tuition fees, do not list these separately. Supporting documentation must be submitted.

### **Other**

Include other necessary expenses you expect to incur (e.g. flying home to see parents, additional fees for GO Train commute). Supporting documentation (e.g. receipts from current year) must be provided for each item or the amount(s) will be automatically removed from consideration.

### **Food, Household Supplies, Clothing, Transportation, Phone & Internet (do not include)**

These costs are already calculated and included within the “Monthly Allowable Amounts” in Column A. The “Monthly Allowable Amounts” are based on allowable claims determined by the Ontario government.

## **Expected Resources**

### **Government Student Loans/Aid**

If you have applied for government student loans (e.g., [Ontario Student Assistance Program](#)) for the academic year and received your assessment, enter the amount and provide a copy of your current year's Notice of Assessment with your application.

If you have applied but not yet received your Notice of Assessment enter the estimated amount you received upon submission of your loan application.

If you did not receive government student loans this year and are planning to apply for the academic year, enter the amount from the online [OSAP Aid Estimator](#) and submit a print-out or equivalent with your application.

### **UTAPS**

If you received UTAPS for the academic year, enter this amount. If you did not receive UTAPS and are planning to apply, enter the amount from the online [UTAPS Online Estimator](#) and submit a print-out or equivalent with your application. Learn more about applying for [University of Toronto Advance Planning for Students \(UTAPS\)](#) program.

### **Available student line-of-credit / financial institution loan**

Include the full amount of credit approved through your student line-of-credit or bank loan.

### **Graduate funding**

Students in doctoral research stream programs must declare the total amount of funding they expect to receive in the academic year. Enter your stipend/base amount and your tuition support amount separately. The total should equal the final amount noted on your funding letter. Attach a copy of your funding letter.

**Awards**

Include awards/scholarships/fellowships, etc., that you have accepted for the academic year. If you are receiving a funding package, do not list any awards or scholarships that you are already included in your funding package. If you have not been offered any awards for the year, enter "0".

**Other employment income**

Include all expected employment income (e.g. work-study, off-campus employment, paid internships). For funded students do not include your TA-ship income if it is counted towards your funding package.

**Funds or Support from family member(s)**

Enter any funds or payments provided as support by family or friends, including gifts or loans.

**Partner's Income**

If you chose the "Partnered" category under "Expected Expenses", enter 50% of your partner's net income (after tax deduction). To calculate, determine your partner's total annual income amount after taxes are deducted, and divide the amount by 2.

**Child support or government assistance/benefits**

A look-up table on basic child support payments can be found through the [Ministry of the Attorney General's website](#).

Income assistance services can be found through the [Government of Canada's website](#). [Various Ontario benefits](#) also fit in this category.

**Accessible Savings and Investments**

Include the total amount of savings or investments you have access to (i.e. bank or investment accounts that you can access relatively easily). Include any RESP funds that you expect to withdraw to fund your education for the year.

**Financial Resources Supporting Documentation**

To determine whether you are a dependent and need to attach parental/spousal financial and tax statements:

A dependent is defined as a biological/adopted child, spouse, or common-law partner who is in one of the following situations of dependency:

- a) under age 22; or
- b) enrolled continuously at a college, university or other educational institution and dependent substantially on the financial support of the parent, spouse or common-law partner; or
- c) a person with a disability who has been financially supported substantially by his or her parents and who is unable to be self-supporting because of the disability.

**Contact us**

If you have questions about how to fill out this form, please contact:

SGS Financial Aid and Advising Office

416-978-2839

[sgs.financial.assistance@utoronto.ca](mailto:sgs.financial.assistance@utoronto.ca)